

This report is solely an English translation of excerpts from the Japanese “*Kessan Tanshin*” (earnings report) filed with the Tokyo Stock Exchange, for the convenience of readers outside Japan. This report has been prepared in conformity with accounting principles and practices generally accepted in Japan, but is unaudited. All amounts rounded down.

Please note that certain figures in the English translation of the company’s earnings reports may differ from those reported in the company’s annual reports, as the consolidated financial statements contained in the latter include certain reclassifications and additional information which is not required under accounting principles generally accepted in Japan.

Unaudited



## Consolidated Interim Earnings Report

### for the Six Months Ended 30th September, 2004

#### 1. Consolidated Results

(¥ million)

	Six months ended			Year ended 31st		
	30th September, 2003	30th September, 2004		March, 2004	Forecasts for the Year Ending 31st March, 2005	
Revenues	55,046	54,880	(0.3%)	109,494	110,500	0.9%
Ordinary income	10,367	11,240	8.4%	21,698	23,000	6.0%
Net income	5,371	6,228	16.0%	7,532	12,700	68.6%
Net income per share	42.03	52.21	24.2%	59.04	103.98	76.1%
Total assets	2,058,376	2,180,947	6.0%	2,151,270	2,196,000	2.1%
Stockholders' equity	223,201	220,692	(1.1%)	215,522	210,000	(2.6%)
Volume of business	880,389	952,702	8.2%	1,822,794	1,912,000	4.9%

#### 2. Non-Consolidated Results

(¥ million)

	Six months ended			Year ended 31st		
	30th September, 2003	30th September, 2004		March, 2004	Forecasts for the Year Ending 31st March, 2005	
Revenues	39,220	33,727	(14.0%)	77,726	66,000	(15.1%)
Ordinary income	7,349	8,233	12.0%	16,250	17,000	4.6%
Net income	4,000	5,038	26.0%	5,283	10,400	96.9%
Net income per share	31.30	42.24	35.0%	41.99	85.15	102.8%
Total assets	1,776,236	1,792,405	0.9%	1,857,060	1,777,000	(4.3%)
Stockholders' equity	206,362	201,222	(2.5%)	197,630	189,000	(4.4%)
Volume of business	754,494	722,422	(4.3%)	1,551,050	1,397,000	(9.9%)

# Consolidated Interim Earnings Report

## for the Six Months Ended 30th September, 2004



26th October, 2004

Corporate Name: **Hitachi Capital Corporation**  
 Stock Listing: Tokyo Stock Exchange  
 (URL <http://www.hitachi-capital.co.jp>)

Stock Code: 8586  
 Head Office: Tokyo

Representative Director: Mr. Kaichi Murata, President  
 Inquiries: Ms. Kyoko Ookubo, Administrative Officer and General Manager  
 CI & Public Relations Dept.  
 Phone: 03-3503-2118  
 Meeting of the Board of Directors  
 for Approval of Interim Results: 26th October, 2004  
 Parent Company: Hitachi, Ltd. (Stock Code: 6501)  
 Shareholding: 58.0%  
 U.S. GAAP: Not Applicable

### 1. Consolidated Results for the Six Months Ended 30th September, 2004

(1st April, 2004 – 30th September, 2004)

#### (1) Consolidated Operating Results

(All amounts rounded down)

	Revenues		Ordinary income	
	¥ million	%	¥ million	%
Six months ended 30th September, 2004	54,880	( 0.3)	11,240	8.4
Six months ended 30th September, 2003	55,046	( 4.9)	10,367	( 5.3)
Year ended 31st March, 2004	109,494	(4.4)	21,698	2.9

	Net income		Net income per share	Diluted net income per share
	¥ million	%	Yen	Yen
Six months ended 30th September, 2004	6,228	16.0	52.21	-
Six months ended 30th September, 2003	5,371	(13.0)	42.03	40.65
Year ended 31st March, 2004	7,532	(15.9)	59.04	57.29

Notes:

1. Volume of business:

Six months ended 30th September, 2004 ¥ 952,702 million  
 Six months ended 30th September, 2003 ¥ 880,389 million  
 Year ended 31st March, 2004 ¥ 1,822,794 million

2. Equity in earnings of affiliated companies:

Six months ended 30th September, 2004 ¥ 121 million  
 Six months ended 30th September, 2003 ¥ 37 million  
 Year ended 31st March, 2004 ¥ 157 million

3. Average number of shares of common stock outstanding:

Six months ended 30th September, 2004 119,285,286 shares  
 Six months ended 30th September, 2003 127,787,149 shares  
 Year ended 31st March, 2004 125,829,209 shares

4. There are changes in accounting policy they were applicable to the above figures.

5. Percentages for revenues, ordinary income and net income represent percentage changes from the corresponding period of the previous year.

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## (2) Consolidated Financial Position

	Total assets	Total stockholders' Equity	Stockholders' equity ratio	Stockholders' equity per share
	¥ million	¥ million	%	Yen
As of 30th September, 2004	2,180,947	220,692	10.1	1,806.97
As of 30th September, 2003	2,058,376	223,201	10.8	1,764.72
As of 31st March 31, 2004	2,151,270	215,522	10.0	1,783.11

Note:

Number of shares issued and outstanding:

As of 30th September, 2004	122,133,784 shares
As of 30th September, 2003	126,479,455 shares
As of 31st March, 2004	120,811,018 shares

## (3) Consolidated Cash Flows

(¥ million)

	Operating activities	Investing activities	Financing activities	Cash and cash equivalents at end of the period
Six months ended 30th September, 2004	17,663	(1,982)	( 67,194)	72,055
Six months ended 30th September, 2003	48,068	(2,599)	( 63,293)	114,460
Year ended 31st March, 2004	49,750	(2,676)	(55,877)	123,262

Note: Acquisition of equipment for lease is included in cash flows from operating activities.

## (4) Number of Consolidated Subsidiaries and Application of Equity Method

Consolidated subsidiaries:	22
Equity-method non-consolidated subsidiaries:	1
Equity-method affiliates:	2

## (5) Changes in Consolidated Subsidiaries and Affiliates

Consolidated:	New :	2
Equity method:	Excluded:	1

## 2. Forecasts for the Year Ending 31st March, 2005

(1st April, 2004 – 31st March, 2005)

	Revenues		Ordinary income		Net income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal year	110,500	0.9	23,000	6.0	12,700	68.6

Notes:

1. Volume of business: ¥1,912,000 million
2. Percentages for revenues, ordinary income and net income represent percentage changes from the corresponding period of the previous year.

Reference: Projected net income per share for the fiscal year: ¥ 103.98

## FORWARD-LOOKING STATEMENTS

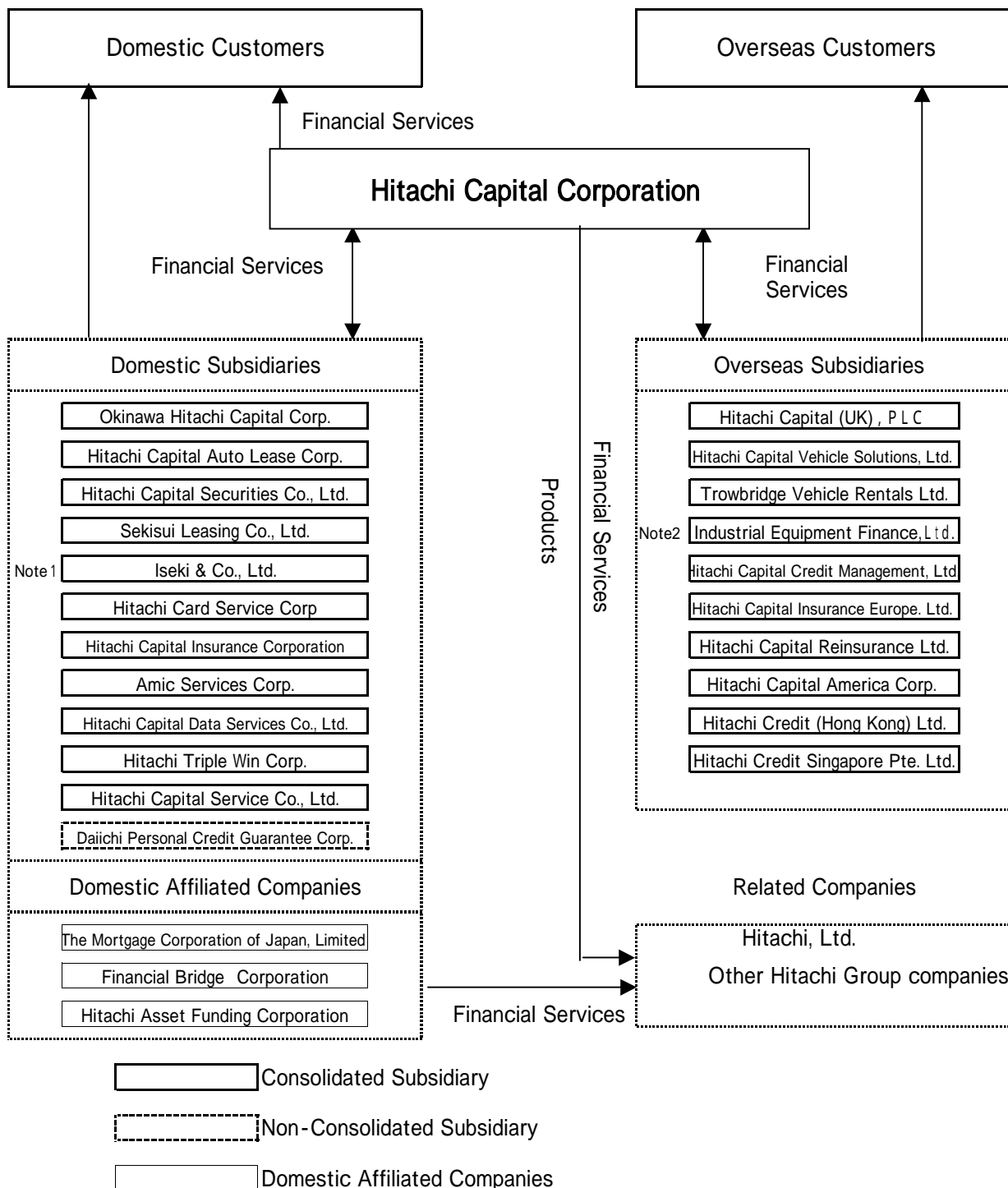
This interim consolidated earnings report contains forward-looking statements about future plans, strategies, beliefs and performance of Hitachi Capital corporation (the company) and its subsidiaries. They are expectations, estimates, forecasts and projections based on information currently available to the Company and are subject to a number of risks, uncertainties and assumptions, which, without limitation, include economic trends, competition in markets where the Company is active, personal consumption, market demand, the tax system and other legislation. As such, actual results may differ materially from those projected.

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# Hitachi Capital Group

The Hitachi Capital Group comprises Hitachi Capital Corporation, 22 consolidated subsidiaries, 1 non-consolidated subsidiary and 3 affiliates. Together with our parent company, Hitachi, Ltd., and other related manufacturing and sales companies, the Group serves corporate and individual customers with a diverse line of financial services in Japan and overseas.

The following organizational chart represents the business activities of the Hitachi Capital Group.



**Notes:**

1. On 15th July, 2004, Hitachi Capital Corporation purchased shares in Iseki & Co., Ltd., making the company a consolidated subsidiary.
2. On 9th August, 2004, Hitachi Capital (UK), PLC purchased shares in Industrial Equipment Finance Ltd. making the company a consolidated subsidiary.
3. Hitachi Capital Corporation established Hitachi Capital Ayase SC Co., Ltd. on 1st October, 2004.

## Consolidated Balance Sheets

(¥ million, rounded down)

Item	Period	As of 30th September, 2004 (A)	As of 31st March, 2004 (B)	Change from As of 31st March, 2004 (A) - (B)
<b>(Assets)</b>				
<b>Current assets</b>		<b>644,396</b>	682,269	( 37,872 )
Cash		26,845	39,222	(12,376)
Trade receivables		513,075	497,138	15,937
Parent company deposit		45,210	84,037	(38,826)
Short-term investments		1,092	1,206	(114)
Deferred tax assets		7,428	8,537	(1,109)
Other		60,629	61,400	(770)
Allowance for doubtful accounts		(9,885)	(9,272)	( 612)
<b>Fixed assets</b>		<b>1,536,551</b>	1,469,001	67,549
<b>Property and equipment</b>		<b>1,241,560</b>	1,171,464	70,096
Equipment held for leases		1,235,430	1,165,177	70,252
Buildings and structures		1,537	1,540	(2)
Machinery, equipment and vehicles		1,357	1,441	(83)
Furniture and fixtures		1,825	1,895	(70)
Land		1,410	1,409	0
<b>Intangible fixed assets</b>		<b>261,542</b>	263,762	(2,220)
Equipment held for leases		252,289	254,953	(2,663)
Other		9,252	8,809	443
<b>Investments and other assets</b>		<b>33,448</b>	33,773	(325)
Investments in securities		7,449	8,763	(1,313)
Deferred tax assets		5,822	6,839	(1,017)
Other		20,239	18,235	2,003
Allowance for doubtful accounts		(62)	(64)	1
<b>Total assets</b>		<b>2,180,947</b>	2,151,270	<b>29,676</b>

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(¥ million, rounded down)

Item	Period As of 30th September, 2004	As of 31st March, 2004	Change from As of 31st March, 2004 (A) - (B)
<b>(Liabilities)</b>			
<b>Current liabilities</b>	<b>1,017,444</b>	999,632	17,811
Trade payables	258,565	269,045	(10,480)
Short-term bank loans	142,406	142,605	(198)
Commercial paper	181,503	182,663	(1,160)
Current portion of bonds	119,739	105,637	14,102
Current portion of long-term obligation for securitization of lease receivables	250,932	227,300	23,632
Income taxes payable	3,846	2,756	1,089
Deferred tax liabilities	1,510	1,290	219
Reserve for loan guarantees	5,355	3,796	1,559
Other	53,585	64,537	(10,952)
<b>Long-term liabilities</b>	<b>937,262</b>	931,491	5,770
Bonds	365,897	351,631	14,266
Long-term debt	134,509	174,394	(39,885)
Long-term obligation for securitization of lease receivables	414,376	385,540	28,835
Deferred tax liabilities	77	46	30
Retirement and severance benefits	5,217	5,370	(152)
Retirement benefits for directors	977	950	26
Reserve for Insurance contract	3,622	3,293	329
Other	12,583	10,263	2,320
<b>Total liabilities</b>	<b>1,954,706</b>	1,931,124	23,582
<b>(Minority interests)</b>			
Minority interests	<b>5,548</b>	4,623	924
<b>(Stockholders' equity)</b>			
Common stock	<b>9,983</b>	9,459	523
Capital surplus	<b>46,255</b>	45,448	806
Retained earnings	<b>184,426</b>	180,234	4,192
Net unrealized holding gain on investments in securities	<b>1,144</b>	1,732	(588)
Net foreign currency translation adjustments	<b>(872)</b>	(1,302)	429
Treasury stock	<b>(20,243)</b>	(20,050)	(193)
<b>Total stockholders' equity</b>	<b>220,692</b>	215,522	5,169
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>2,180,947</b>	2,151,270	29,676

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## Consolidated Statements of Income

(¥ million, rounded down)

Item	Period	Six months ended 30th September, 2004	Six months ended 30th September, 2003	Year ended 31st March, 2004
<b>Revenues</b>		<b>54,880</b>	55,046	109,494
Operating revenues		54,674	54,022	107,184
Interest and dividend income		205	129	240
Other income		-	894	2,068
<b>Expenses</b>		<b>43,470</b>	44,679	87,795
Selling, general and administrative expenses		32,311	30,751	61,235
Financing costs		11,158	12,045	23,298
Other expenses		-	1,881	3,261
Operating income		11,410	10,367	21,698
<b>Non-operating revenues</b>		<b>103</b>	-	-
Proceeds from sale of investments in securities		78	-	-
Other non-operating revenues		24	-	-
<b>Non-operating expenses</b>		<b>272</b>	-	-
Equity in loss of affiliated companies		121	-	-
Disposal of fixed assets		67	-	-
Write-off of securities		55	-	-
Other		27	-	-
Ordinary income		11,240	10,367	21,698
<b>Extraordinary losses</b>		<b>-</b>	-	6,590
Loss on reorganization of auto loan business		-	-	6,590
<b>Income before income taxes and minority interests</b>		<b>11,240</b>	10,367	15,108
Income taxes		2,041	1,104	3,490
Deferred income taxes		2,481	3,499	3,443
Minority interests		489	392	641
<b>Net income</b>		<b>6,228</b>	5,371	7,532

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## Consolidated Statements of Capital Surplus and Retained Earnings

(¥ million, rounded down)

Item	Period	Six months ended	Six months ended	Year ended
		30th September, 2004	30th September, 2003	31st March, 2004
<b>(Capital surplus)</b>				
. Balance, beginning of period		45,448	45,448	45,448
. Add		806	-	-
. Less		-	-	-
. Balance, end of period		46,255	45,448	45,448
<b>(Retained earnings)</b>				
. Balance, beginning of period		180,234	176,977	176,977
. Add		6,228	5,371	7,532
Net income		6,228	5,371	7,532
. Appropriations		2,036	2,252	4,275
Cash dividends		1,932	2,058	4,082
Directors' bonuses		103	193	193
Gain on disposal of treasury stock		-	0	0
. Balance, end of period		184,426	180,096	180,234

Note: Amended guidelines for the preparation of consolidated financial statements have been applied to financial statements for the interim period ended 30th September, 2004, and retroactively applied to financial statements for the six months ended 30th September, 2003 and for the year ended 31st March, 2004.

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## Consolidated Statements of Cash Flows

(¥ million, rounded down)

Item	Period	Six months ended		Six months ended		Year ended	
		30th September, 2004		30th September, 2003		31st March, 2004	
<b>. Cash flows from operating activities</b>							
Income before income taxes and minority interests			11,240		10,367		15,108
Non-cash items							
Depreciation		251,986		234,026		476,920	
Loss on revision of retirement benefit plan		-		-		6,590	
Other		318	252,304	91	234,117	491	484,002
Investment and finance items							
Interest and dividend income		(152)		(129)		(240)	
Interest expenses		9,843		11,100		21,240	
Loss (gain) on sale of securities		(77)		(236)		(319)	
Other		248	9,861	272	11,006	631	21,311
Changes in assets and liabilities							
Decrease in trade receivables		(24,108)		(33,821)		(125,553)	
Cash provided by asset backed securitization		517,564		431,580		880,560	
Payment for asset backed securitization		(443,249)		(341,105)		(726,363)	
Increase (decrease) in allowance for losses on receivables and guarantees		1,340		(1,223)		(2,577)	
Loss on sale of equipment for lease		1,044		2,798		4,401	
Acquisition of equipment for lease		(315,715)		(291,818)		(589,823)	
Proceeds from sale of equipment for lease		30,396		25,019		60,343	
Increase (decrease) in trade payables		(13,163)	(245,890)	8,286	(200,285)	24,157	(474,853)
Other							
Decrease in retirement and severance benefits		(152)		(719)		(901)	
Decrease in other assets and liabilities		(8,573)	(8,726)	(4,554)	(5,274)	9,323	8,421
Subtotal			18,789		49,932		53,989
Income taxes paid			(1,125)		(1,864)		(4,239)
Net cash provided by operating activities			17,663		48,068		49,750
<b>. Cash flows from investing activities</b>							
Purchase of short-term investments			-		(656)		(981)
Proceeds from sale of short-term investments			111		976		1,734
Purchase of investments in securities and subsidiaries' common stock			(43)		(1,007)		(1,336)
Proceeds from sale of investments in securities			926		325		350
Acquisition of a new subsidiary(Earnings)			-		-		1,213
Acquisition of a new subsidiary(Proceeds)			(1,532)		-		-
Capital expenditures			(1,627)		(2,418)		(4,236)
Proceeds from sale of capital assets			14		50		76
Interest and dividends received			168		129		403
Proceeds from cancellation of swap agreements			-		-		100
Net cash used in investing activities			(1,982)		(2,599)		(2,676)
<b>. Cash flows from financing activities</b>							
Increase (decrease) in short-term bank loans			1,624		(1,559)		18,391
Increase (decrease) in commercial paper			(2,404)		5,886		58,208
Proceeds from long-term debt			4,590		4,838		30,054
Payment of long-term debt			(83,193)		(54,624)		(103,886)
Issuance of bonds			70,816		45,542		84,453
Redemption of bonds			(37,672)		(46,307)		(104,215)
Bond issuance expenses			(163)		(161)		(376)
Interest paid			(10,665)		(11,742)		(22,256)
Purchase of treasury stock			(8,004)		(2,933)		(11,917)
Proceeds from sale of treasury stock			0		0		0
Dividends paid to stockholders			(1,932)		(2,058)		(4,082)
Dividends paid to minority stockholders of subsidiaries			(189)		(170)		(250)
Net cash used in financing activities			(67,194)		(63,293)		(55,877)
<b>. Effect of exchange rate changes on cash and cash equivalents</b>			306		(288)		(509)
<b>. Net increase (decrease) in cash and cash equivalents</b>			(51,206)		(18,113)		(9,311)
<b>. Cash and cash equivalents at beginning of period</b>			123,262		132,573		132,573
<b>. Cash and cash equivalents at end of period</b>			72,055		114,460		123,262

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## Supplementary Information

### 1. Segment Information

#### (1) For the Six Months Ended 30th September, 2004 (1st April, 2004 — 30th September, 2004)

(¥ million, round down)

	No	Finance		Other financial services		Total		Elimination and/or corporate	Consolidated	
			Change (%)		Change (%)		Change (%)			Change (%)
Revenues (Composition %)	1	50,011 85	98	8,897 15	115	58,909 100	100	(4,029)	54,880	100
Expenses	2	38,962	98	7,373	118	46,336	101	(2,866)	43,470	97
Operating income (Composition %)	3	11,048 88	98	1,524 12	106	12,572 100	99	(1,162)	11,410	110
Ordinary income (Composition %)	4	10,923 88	97	1,464 12	102	12,387 100	97	(1,147)	11,240	108
Volume of business (Composition %)	5	787,357 82	105	171,081 18	126	958,439 100	108	(5,736)	952,702	108
Total assets (Composition %)	6	2,041,343 92	105	180,420 8	125	2,221,763 100	107	(40,815)	2,180,947	106
Number of employees at end of period (Composition %)	7	2,609 72	99	853 24	113	3,462 96	102	147 4	3,609 100	102

#### (2) For the Six Months Ended 30th September, 2003 (1st April, 2003 — 30th September, 2003)

(¥ million, round down)

	No	Finance		Other financial services		Total		Elimination and/or corporate	Consolidated	
			Change (%)		Change (%)		Change (%)			Change (%)
Revenues (Composition %)	1	50,975 87	93	7,711 13	126	58,686 100	96	(3,640)	55,046	95
Expenses	2	39,680	95	6,271	112	45,952	97	(1,272)	44,679	95
Operating income (Composition %)	3	11,295 89	88	1,439 11	277	12,734 100	95	(2,367)	10,367	95
Ordinary income (Composition %)	4	11,295 89	88	1,439 11	277	12,734 100	95	(2,367)	10,367	95
Volume of business (Composition %)	5	751,506 85	107	135,708 15	134	887,215 100	110	(6,825)	880,389	110
Total assets (Composition %)	6	1,941,667 93	104	143,794 7	134	2,085,461 100	105	(27,085)	2,058,376	103
Number of employees at end of period (Composition %)	7	2,625 74	98	757 22	126	3,382 96	103	150 4	3,532 100	100

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**(3)Forecasts for the Year Ending 31st March, 2005 (1st April, 2004 — 31st March, 2005)**

(¥ million, round down)

	No	Finance		Other financial services		Total		Elimination and/or corporate	Consolidated	
			Change (%)		Change (%)		Change (%)			Change (%)
Revenues (Composition %)	1	100,900 85	99	17,700 15	114	118,600 100	101	(8,100)	110,500	101
Expenses	2	78,400	99	15,100	112	93,500	101	(6,300)	87,200	100
Operating income (Composition %)	3	22,500 90	100	2,600 10	130	25,100 100	102	(1,800)	23,300	107
Ordinary income (Composition %)	4	22,200 90	98	2,540 10	127	24,740 100	101	(1,740)	23,000	106
Volume of business (Composition %)	5	1,604,000 83	104	319,000 17	107	1,923,000 100	105	(11,000)	1,912,000	105
Total assets (Composition %)	6	2,042,700 91	102	190,300 9	105	2,233,000 100	102	(37,000)	2,196,000	102
Number of employees at end of period (Composition %)	7	2,626 72	102	879 24	106	3,505 96	103	146 4	3,651 100	103

## Notes:

1. The finance business encompasses two primary areas: leasing and loans extended to companies of all sizes, government agencies and farms; and financing for purchases by consumers. Targeting capital expenditures, the former entails the provision of loans and leasing of computers and other IT equipment, industrial machinery, medical devices and agricultural equipment. The latter helps consumers purchase goods and services that enhance their standard of living, such as automobiles, home appliances, homes and home refurbishment services.
2. The other financial services business consists of three sectors. The first is card services, where the company provides credit and payment services via credit cards. The second is non-life insurance, where the company develops, sells and underwrites non-life insurance products. The third is securitization services, which entails corporate financial services such as the arrangement of securitization schemes and the brokerage and sale of securitization products. The fourth is outsourcing services. This business includes payment processing, bill collection and other settlement-related outsourcing services, as well as the provision of various administrative tasks through outsourcing contracts.

## 2. Contract Segment Information

### (1) For the Six Months Ended 30th September, 2004 (1st April, 2004 — 30th September, 2004)

(¥ million, round down)

	No	Lease		Guarantees		Installments and others		Total	
			Change (%)		Change (%)		Change (%)		Change (%)
Revenues (Composition %)	1	31,784 58	100	6,972 13	82	16,122 29	109	54,880 100	100
Volume of business (Composition %)	2	399,749 42	109	146,978 15	88	405,974 43	117	952,702 100	108
Trade receivables, loan guarantees and leases (Composition %)	3	1,789,050 54	104	750,401 22	89	790,211 24	118	3,329,633 100	103

### (2) For the Six Months Ended 30th September, 2003 (1st April, 2003 — 30th September, 2003)

(¥ million, round down)

	No	Lease		Guarantees		Installments and others		Total	
			Change (%)		Change (%)		Change (%)		Change (%)
Revenues (Composition %)	1	31,680 58	97	8,526 15	84	14,839 27	98	55,046 100	95
Volume of business (Composition %)	2	365,267 41	111	166,690 19	93	348,431 40	119	880,389 100	110
Trade receivables, loan guarantees and leases (Composition %)	3	1,712,498 53	105	838,740 26	99	668,823 21	108	3,220,063 100	104

### (3) Forecasts for the Year Ending 31st March, 2005 (1st April, 2004 — 31st March, 2005)

(¥ million, round down)

	No	Lease		Guarantees		Installments and others		Total	
			Change (%)		Change (%)		Change (%)		Change (%)
Revenues (Composition %)	1	62,800 57	100	14,000 13	83	33,700 30	113	110,500 100	101
Volume of business (Composition %)	2	814,000 43	108	304,000 16	90	794,000 41	109	1,912,000 100	105
Trade receivables, loan guarantees and leases (Composition %)	3	1,850,000 53	106	750,000 22	93	855,000 25	115	3,455,000 100	105

## Notes

1. Trade receivables, loan guarantees and leases include off-balance sheet assets.
2. "Lease" includes lease rentals, auto leases and other items.
3. "Guarantees" includes loan sales through alliances and other items.
4. "Installments and others" includes installment sales, business loans, card services and other items.

unaudited

### 3. Volume of Business by Product

(¥ million, round down)

	NO	Six Months Ended 30th September, 2003	Six Months Ended 30th September, 2004		Forecasts for the Year Ending 31st March, 2005	
				Change (%)		Change (%)
Finance business	1	751,506	787,357	105	1,604,000	104
Automobile leasing services	2	191,969	170,765	89	335,700	87
Home appliances and home refurbishment	3	66,560	67,229	101	147,100	108
Home loans	4	33,857	40,636	120	88,100	118
Information equipment related	5	211,099	202,553	96	424,500	101
Industrial machinery	6	82,017	109,968	134	225,800	121
Construction machinery	7	15,916	13,932	88	26,800	77
Medical devices	8	42,171	51,727	123	108,600	118
Agricultural equipment	9	23,383	32,939	141	73,900	144
Others	10	84,529	97,604	115	173,500	112
Other financial services	11	135,708	171,081	126	319,000	107
Card business	12	17,438	18,981	109	40,000	111
Non-life insurance	13	1,138	2,170	191	5,600	232
Securitization business	14	37,701	35,158	93	55,200	69
Outsourcing business	15	79,429	114,770	144	218,200	121
Elimination and/or corporate	16	(6,825)	(5,736)	-	(11,000)	-
Total	17	880,389	952,702	108	1,912,000	105

Note: "Others" shown under the finance business includes commercial facilities, scientific instruments, maintenance services and other items.