



Consolidated second Quarter Earnings Report [Japan GAAP]

For the Six Months Ended September 30, 2010

Corporate Name: **Hitachi Capital Corporation**
 Stock Code: 8586 URL: <http://www.hitachi-capital.co.jp>
 Stock Listing: Tokyo Stock Exchange
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 Scheduled date of submission of financial reports: November 12, 2010
 Preparation of supplementary material for quarterly financial results : Yes
 Holding of quarterly financial results meeting : Yes

(All amounts rounded down)

1. Consolidated Results for the Second Quarter Ended September 30, 2010 (April 1, 2010 – September 30, 2010)

(1) Consolidated Operating Results (Cumulative) (year-on-year change %)

	Revenues		Operating income		Ordinary income		Net income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Six Months Ended September 30, 2010	46,394	△2.8	8,530	27.1	8,698	21.5	5,179	23.8
Six Months Ended September 30, 2009	47,717	△12.9	6,711	△33.6	7,160	△29.1	4,181	△71.7

	Net income per share	Diluted net income per share
Six Months Ended September 30, 2010	44.31	—
Six Months Ended September 30, 2009	35.77	—

(Ref.) Volume of business Six Months Ended September 30, 2010: ¥752,756 million Six Months Ended September 30, 2009: ¥700,634 million

(2) Consolidated Financial Position

	Total assets	Total stockholders' equity	Stockholders' equity ratio	Stockholders' equity per share
	¥ million	¥ million	%	¥
As of September 30, 2010	1,634,130	255,775	15.6	2,175.44
As of March 31, 2010	1,664,606	252,268	15.1	2,145.67

(Ref.) Stockholders' equity As of September 30, 2010: ¥254,283 million As of March 31, 2010: ¥250,804 million

2. Dividends

Record date	Divided per share				
	1st Quarter	2nd Quarter	3rd Quarter	Year End	For the Year
March, 2010	—	15.00	—	15.00	30.00
March, 2011	—	16.00	—	—	—
March, 2011 (Forecast)	—	—	—	16.00	32.00

(Note) Changes to the dividend forecast in the current quarter: None

3. Forecast for the Fiscal Year Ending March 31, 2011 (April 1, 2010 – March 31, 2011)

(% is year-on-year for the fiscal year or the interim period)

Fiscal year	Revenues		Operating income		Ordinary income		Net income		Net income per share
	¥ million	%	¥ million	%	¥ million	%	¥ million	%	¥
Fiscal year	94,000	△1.4	16,300	26.4	16,500	23.4	9,600	16.4	82.13

(Note) Changes to the earnings forecast in the current quarter: Yes

(Ref.) Volume of business Fiscal year: ¥1,500,000 million

4. Others

(1) Change in Scope of Consolidation: None

Note: This item indicates whether there were changes in significant subsidiaries affecting the scope of consolidation during this period.

(2) Adoption of simplified accounting methods and special accounting methods: Yes

Note: This item indicates whether there was adoption of simplified accounting methods and special accounting methods for presenting quarterly consolidated financial statements.

(3) Changes of accounting policies applied, procedures and disclosures

1. Changes due to revisions of accounting standards: Yes

2. Changes other than 1. above: None

Note: This item indicates whether there were changes of accounting policies applied, procedures and disclosures for presenting quarterly consolidated financial statements, described in "Changes in Bases of Presenting Quarterly Consolidated Financial Statements."

(4) Number of outstanding shares (common shares)

1) Shares issued at end of term (including own shares)

September 30, 2010: 124,826,552 shares March 31, 2010: 124,826,552 shares

2) Own shares at end of term

September 30, 2010: 7,938,278 shares March 31, 2010: 7,937,692 shares

3) Weighted average number of shares outstanding (for the consolidated quarter)

April - September, 2010: 116,888,635 shares April - September, 2009: 116,889,413 shares

Note: Information regarding the implementation of quarterly review procedures

It is under the review procedure process based upon the Financial Instruments and Exchange Act at the time of disclosure of this report.

Note: Explanation for proper use of the forecasts, etc.

Consolidated forecasts stated herein have been prepared using information available on the date of release. Accordingly, forecasts may differ significantly from actual results due to a variety of reasons.

Quarterly Consolidated Financial Statements

1. Quarterly Consolidated Balance Sheets

(¥ million)

	As of September 30, 2010	(Ref. As of March 31, 2010)
(Assets)		
Current assets		
Cash on hand and at bank	13,083	28,739
Trade receivables	476,830	489,254
Investment in direct finance leases	525,147	527,293
Parent company deposit	193,434	184,918
Short-term investments	3,538	4,875
Advance payments-trade	9,247	4,603
Prepaid expenses	10,836	8,293
Deferred tax assets	4,905	5,147
Other	13,893	18,138
Allowance for losses on receivables	△ 12,820	△ 13,601
Total current assets	1,238,095	1,257,662
Fixed assets		
Property and equipment		
Equipment held for lease	184,885	191,624
Equipment for company use		
Building and structures (net)	619	608
Machinery, equipment and vehicles (net)	907	971
Furniture and fixtures (net)	1,006	1,160
Land	849	863
Total own-used assets	3,382	3,603
Total property and equipment	188,268	195,228
Intangible fixed assets		
Equipment held for lease	32,849	34,000
Other intangible assets		
Goodwill	4,953	5,467
Other	6,078	6,413
Total other intangible assets	11,031	11,881
Total intangible fixed assets	43,880	45,882
Investments and other assets		
Investments in securities	131,493	130,955
Deferred tax assets	4,655	5,877
Other	27,742	29,006
Allowance for doubtful accounts	△ 5	△ 5
Total investments and other assets	163,885	165,833
Total fixed assets	396,034	406,943
Total assets	1,634,130	1,664,606

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(¥ million)

	As of September 30, 2010	(Ref. As of March 31, 2010)
(Liabilities)		
Current liabilities		
Trade payables	210,105	210,345
Short-term bank loans	141,802	117,996
Commercial paper	80,200	42,443
Current portion of bonds	87,566	95,617
Current portion of long-term obligation for securitized lease receivables	23,582	25,438
Accrued Payable	90,592	130,495
Income taxes payable	3,863	1,512
Deferred tax liabilities	626	662
Allowance for losses on guarantees	4,900	4,300
Asset retirement obligations	144	—
Other	44,784	60,714
Total current liabilities	688,168	689,527
Fixed liabilities		
Bonds	237,333	229,343
Long-term debt	312,314	347,300
Long-term obligation for securitized lease receivables	78,808	83,125
Deferred tax liabilities	244	270
Retirement and severance benefits	4,543	4,502
Retirement benefits for directors	292	305
Reserve for insurance contract	6,932	7,510
Asset retirement obligations	4,789	—
Other	44,928	50,451
Total fixed liabilities	690,185	722,810
Total liabilities	1,378,354	1,412,337
(Net Assets)		
Stockholders' equity		
Common stock	9,983	9,983
Capital surplus	45,972	45,972
Retained earnings	214,916	211,490
Treasury stock	△ 14,330	△ 14,330
Total stockholders' equity	256,541	253,116
Valuation and translation adjustments		
Net unrealized holding gain on securities	7,975	7,113
Net unrealized loss on hedge accounting	△ 1,622	△ 2,094
Foreign currency translation adjustments	△ 8,609	△ 7,330
Total valuation and translation adjustments	△ 2,257	△ 2,311
Minority interests	1,491	1,463
Total net assets	255,775	252,268
Total liabilities and net assets	1,634,130	1,664,606

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2. Quarterly Consolidated Statements of Income (Consolidated 2nd Quarter)

(¥ million)

	Six Months Ended September 30, 2009 (April 1, 2009 to September 30, 2009)	Six Months Ended September 30, 2010 (April 1, 2010 to September 30, 2010)
Revenues		
Operating revenues	47,113	45,823
Interest and dividend income	604	570
Total revenues	<u>47,717</u>	<u>46,394</u>
Expenses		
Selling, general and administrative expenses	31,110	29,238
Financing costs	9,895	8,624
Total expenses	<u>41,005</u>	<u>37,863</u>
Operating income	<u>6,711</u>	<u>8,530</u>
Non-operating revenues		
Gain on allotment of stock	—	159
Gain on sales of investment securities	458	49
Gain on sales of noncurrent assets	8	10
Other	11	3
Total non-operating income	<u>478</u>	<u>222</u>
Non-operating expenses		
Loss on valuation of investments securities	9	23
Loss on retirement of noncurrent assets	8	11
Equity in losses of affiliates	7	8
Other	3	11
Total non-operating expenses	<u>29</u>	<u>55</u>
Ordinary income	<u>7,160</u>	<u>8,698</u>
Extraordinary income	—	—
Extraordinary losses		
Loss on adjustment for changes of accounting standard for asset retirement obligations	—	110
Total extraordinary losses	<u>—</u>	<u>110</u>
Income before income taxes and minority interests	<u>7,160</u>	<u>8,587</u>
Income taxes	<u>2,957</u>	<u>3,356</u>
Income before minority interests	<u>—</u>	<u>5,230</u>
Minority interests	<u>21</u>	<u>51</u>
Net income	<u>4,181</u>	<u>5,179</u>

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3. Quarterly Consolidated Cash Flows

	(¥ million)	
	Six Months Ended September 30, 2009 (April 1, 2009 to September 30, 2009)	Six Months Ended September 30, 2010 (April 1, 2010 to September 30, 2010)
Cash flow from operating activities		
Income before income taxes and minority interests	7,160	8,587
Depreciation	45,778	39,112
Loss on adjustment for changes of accounting standard for asset retirement obligations	—	110
Loss on valuation of investment securities(Δ represents gain)	—	23
Depreciation of goodwill	570	452
Interest and dividend income	Δ 467	Δ 311
Interest expense	9,506	8,050
Increase (decrease) in trade receivables (Δ represents increase)	76,920	Δ 10,321
Increase in investment in direct finance lease (Δ represents increase)	Δ 24,238	Δ 20,600
Decrease (increase) in allowance for doubtful accounts(Δ represents decrease)	329	Δ 412
Increase in allowance for losses on loan guarantees (Δ represents decrease)	—	600
Gain on disposal of equipment for leases (Δ represents gain)	Δ 2,324	Δ 1,578
Gain on sale of equipment for lease	64,749	30,514
Acquisition of equipment for lease	Δ 38,268	Δ 52,799
Increase (decrease) in trade payable (Δ represents decrease)	Δ 19,790	17,996
Decrease in trade payable of collection under fluidity receivables (Δ represents decrease)	Δ 105,500	Δ 39,341
Increase (decrease) in retirement and severance benefits (Δ represents decrease)	Δ 24	40
Other	Δ 22,980	Δ 20,199
Subtotal	Δ 8,577	Δ 40,076
Income taxes paid	Δ 13,877	Δ 374
Net cash provided by operating activities	Δ 22,455	Δ 40,450
Cash flows from investing activities		
Payments into time deposits	—	Δ 2,250
Proceeds from withdrawal of time deposits	—	2,300
Purchase from sale of short-term investments	Δ 3,198	Δ 2,797
Proceeds from sales and repayment of short-term investments	5,200	4,000
Purchase of investments in securities	Δ 1,114	Δ 1,288
Proceeds from sales and repayment of investment securities	705	187
Purchase of equipment for company use	Δ 140	Δ 210
Purchase of other intangible fixed assets	Δ 738	Δ 870
Purchase of investments in subsidiaries resulting in change in scope of consolidation	Δ 84	—
Interest and dividends received	567	405
Other	91	63
Net cash used in investing activities	1,287	Δ 460
Cash flows from financing activities		
Decrease in short-term bank loans (Δ represents decrease)	Δ 33,553	Δ 296
Increase (Decrease) in commercial paper (Δ represents decrease)	Δ 11,471	39,538
Proceeds from long-term borrowings	127,981	9,866
Payment of long-term borrowings	Δ 66,423	Δ 11,142
Issuance of bond	37,786	60,437
Redemption of bond	Δ 62,931	Δ 54,673
Interest paid	Δ 9,593	Δ 8,270
Dividends paid to stockholders	Δ 2,104	Δ 1,753
Other	Δ 4	Δ 7
Net cash used in financing activities	Δ 20,314	33,699
Effect of exchange rate changes on cash and cash equivalents	96	121
Net decrease in cash and cash equivalents (Δ represents decrease)	Δ 41,385	Δ 7,090
Cash and cash equivalents at beginning of year	251,872	211,157
Cash and cash equivalents at end of the quarter	210,486	204,067

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4. Segment information

(Additional information)

The Company has adopted the "Financial Accounting Standard for Segment Information Disclosure" (Financial Accounting Standard No. 17, issued March 27, 2009) and the "Application Guidance of Accounting Standards on disclosure of segment information" (Application Guidance of Accounting Standards No. 20, issued March 21, 2008) for the current 1st quarter consolidated accounting period.

(1) Information on sales revenue and income and loss for the respective reportable segments

For the Six Months Ended September 30, 2010 (April 1, 2010 - September 30, 2010)

	Reportable segment					Others (Note 1)	Total	Adjustment (Note 2)	Quarterly consolidated income statement (Note 3)
	Financial services	Commission services	Supply and sales services	Overseas business	Total				
Sales revenue									
Sales revenue for external customers	19,860	7,118	5,263	13,705	45,948	445	46,394	—	46,394
Internal sales revenue or transfer between segments	1,191	627	323	0	2,142	—	2,142	(2,142)	—
Total	21,052	7,745	5,587	13,705	48,090	445	48,536	(2,142)	46,394
Segment income	4,636	291	1,507	3,191	9,626	445	10,071	(1,540)	8,530

- (Note) 1. "Others" section represents the financial revenue of headquarters management division that does not belong to the reportable segment.
2. Adjustment of segment income (1,540) million yen includes the amount (400) million yen as elimination of intra-segment transaction and elimination of transaction of dividends with consolidated subsidiaries and the amount (1,140) million yen as company-wide expense that is not allocated in respective reportable segments. The company-wide expense mainly means general and administrative expense that does not belong to the reportable segments.
3. The segment income is adjusted with the sales income of quarterly consolidated income statement.

<Supplementary Information >

1. Change in Quarterly Consolidated Performance

Consolidated Results for the Year Ending March 31, 2011

(¥ million)

Item	Quarter		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Six Months Cumulative
	No.		(April 1, 2010 - June 30, 2010)	(July 1, 2010 - September 30, 2010)	(October 1, 2010 - December 31, 2010)	(January 1, 2011 - March 31, 2011)	(April 1, 2010 - September 30, 2010)
Revenues	1		23,872	22,521			46,394
Operating revenues	2		23,656	22,167			45,823
Interest and dividend income	3		216	354			570
Expenses	4		19,868	17,994			37,863
Selling, general and administrative expenses	5		15,461	13,777			29,238
Financing costs	6		4,407	4,217			8,624
Operating income	7		4,003	4,526			8,530
Non-operating revenues	8		216	5			222
Non-operating expenses	9		14	40			55
Ordinary income	10		4,205	4,492			8,698
Extraordinary gains/losses	11		△ 110	—			△ 110
Income before income taxes and minority interests	12		4,095	4,492			8,587
Income taxes	13		1,790	1,566			3,356
Income before minority interests	14		2,304	2,925			5,230
Minority interests	15		28	22			51
Net income	16		2,275	2,903			5,179

Consolidated Results for the Year Ended March 31, 2010

(¥ million)

Item	Quarter		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Annual Cumulative
	No.		(April 1, 2009 - June 30, 2009)	(July 1, 2009 - September 30, 2009)	(October 1, 2009 - December 31, 2009)	(January 1, 2010 - March 31, 2010)	(April 1, 2009 - March 31, 2010)
Revenues	1		22,689	25,028	22,526	25,113	95,357
Operating revenues	2		22,369	24,743	22,276	24,776	94,165
Interest and dividend income	3		319	284	250	337	1,192
Expenses	4		20,121	20,884	19,181	22,276	82,462
Selling, general and administrative expenses	5		15,095	16,014	14,559	18,033	63,703
Financing costs	6		5,025	4,869	4,621	4,242	18,758
Operating income	7		2,568	4,143	3,345	2,837	12,895
Non-operating revenues	8		371	106	53	8	540
Non-operating expenses	9		17	11	12	23	65
Ordinary income	10		2,922	4,238	3,386	2,822	13,370
Extraordinary gains/losses	11		—	—	—	—	—
Income before income taxes and minority interests	12		2,922	4,238	3,386	2,822	13,370
Income taxes	13		1,233	1,724	1,315	724	4,997
Minority interests	14		53	△ 31	89	12	124
Net income	15		1,635	2,546	1,981	2,085	8,248

2. Contract Segment Information

(1) For the Six Months Ended September 30, 2010 (April 1, 2010 - September 30, 2010)

(¥ million, %)

	No	Domestic consolidated				Overseas consolidated			Consolidated Total
		Lease	Guarantees	Installments and others	Total	Lease	Installments and others	Total	
Revenues (Composition %) (Y toY Change %)	1	21,855 (46) (Δ2)	3,498 (8) (5)	7,335 (16) (Δ4)	32,689 (70) (Δ2)	4,932 (11) (Δ8)	8,772 (19) (Δ3)	13,705 (30) (Δ5)	46,394 (100) (Δ3)
Volume of business (Composition %) (Y toY Change %)	2	221,167 (30) (1)	76,248 (10) (Δ4)	309,716 (41) (14)	607,132 (81) (6)	32,847 (4) (17)	112,777 (15) (12)	145,624 (19) (13)	752,756 (100) (7)
Trade receivables, loan guarantees and leases (Composition %) (Y toY Change %)	3	1,262,827 (46) (Δ11)	480,921 (18) (1)	612,113 (23) (Δ3)	2,355,862 (87) (Δ7)	95,727 (4) (Δ5)	246,210 (9) (Δ3)	341,937 (13) (Δ3)	2,697,799 (100) (Δ6)

(2) For the Six Months Ended September 30, 2009 (April 1, 2009 - September 30, 2009)

(¥ million, %)

	No	Domestic consolidated				Overseas consolidated			Consolidated Total
		Lease	Guarantees	Installments and others	Total	Lease	Installments and others	Total	
Revenues (Composition %) (Y toY Change %)	1	22,331 (47) (Δ15)	3,334 (7) (Δ9)	7,632 (16) (0)	33,298 (70) (Δ11)	5,342 (11) (2)	9,076 (19) (Δ25)	14,418 (30) (Δ17)	47,717 (100) (Δ13)
Volume of business (Composition %) (Y toY Change %)	2	219,276 (32) (Δ21)	79,418 (11) (Δ24)	272,800 (39) (Δ3)	571,495 (82) (Δ14)	28,191 (4) (Δ27)	100,947 (14) (Δ40)	129,139 (18) (Δ38)	700,634 (100) (Δ19)
Trade receivables, loan guarantees and leases (Composition %) (Y toY Change %)	3	1,416,071 (49) (Δ15)	476,246 (17) (Δ13)	633,794 (22) (Δ11)	2,526,112 (88) (Δ14)	100,398 (3) (Δ33)	252,901 (9) (Δ9)	353,299 (12) (Δ18)	2,879,412 (100) (Δ14)

Notes:

- "Trade receivables, loan guarantees and leases" include off-balance sheet assets.
- "Lease" includes lease rentals, auto leases and other items.
- "Guarantees" include loan sales through alliaiances and other items.
- "Installments and others" include installment sales, business loans (including home loans), card services and other items.
- "Guarantees" are not performed in overseas consolidated business.

3. Segment Information by Region

(1) For the Six Months Ended September 30, 2010 (April 1, 2010 - September 30, 2010)

(¥ million, %)

	No	Japan	Europe and North America	Asia	Consolidated total
Revenues	1	32,689	11,071	2,633	46,394
Operating income	2	5,323	2,323	884	8,530

(¥ million, %)

(2) For the Six Months Ended September 30, 2009 (April 1, 2009 - September 30, 2009)

	No	Japan	Europe and North America	Asia	Consolidated total
Revenues	1	33,298	11,972	2,446	47,717
Operating income	2	6,017	Δ 23	718	6,711

Notes:

- The classification of country or region is based on similarities in economic activities.
- Principal countries and regions in each category are as follows.
 - Europe and North America: Britain, Ireland, and United States
 - Asia: Singapore, China, Thailand
- The above are the revenues and operating income from external customers.

4. Segmented Information by Business

(Consolidated Revenues)

(¥ million, %)

	No	Six Months Ended September 30, 2009		Six Months Ended September 30, 2010		Y to Y change
			Composition		Composition	
Financial services	1	21,886	45.9	21,052	45.4	△ 3.8
Farms, agricultural corporations, medical and nursing service providers	2	2,496	5.2	2,435	5.3	△ 2.4
Corporate	3	17,103	35.8	16,077	34.7	△ 6.0
Consumers	4	2,283	4.8	2,537	5.5	11.1
Financial revenue, and others	5	3	0.0	1	0.0	△ 57.2
Commission services	6	6,919	14.5	7,745	16.7	11.9
Farms, agricultural corporations, medical and nursing service providers	7	798	1.7	810	1.7	1.5
Corporate	8	4,019	8.4	4,314	9.3	7.3
Consumers	9	2,399	5.0	2,567	5.5	7.0
Financial revenue, and others	10	△ 297	△ 0.6	53	0.1	△ 117.9
Supply and sales services	11	5,817	12.2	5,587	12.0	△ 4.0
Corporate	12	5,793	12.1	5,572	12.0	△ 3.8
Financial revenue, and others	13	24	0.1	14	0.0	△ 39.8
Overseas business	14	14,420	30.2	13,705	29.5	△ 5.0
Total of reportable segments	15	49,044	102.8	48,090	103.7	△ 1.9
Others	16	440	0.9	445	1.0	1.2
Adjustment	17	△ 1,767	△ 3.7	△ 2,142	△ 4.6	21.2
Consolidated Revenues	18	47,717	100.0	46,394	100.0	△ 2.8

Note:

1. Financial services is based on "products," and includes operating leases and credit with residual value, besides finance leases.
2. Commission services is focused on management and consignment of products, and includes services leveraging our goods
3. Supply and sales services is focused on the utility value and circulation of products, and includes rental, auto lease and
4. Overseas business includes such businesses as financial leases and auto leases of overseas subsidiaries.
5. "Bridge finance and others" is reclassified from Consumers to Corporate in Financial services in this consolidated second quarter period ended September 30, 2010. The retroactive adjustment is made in the same period last year, reflecting the above change.

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(Consolidated Business Volume)

(¥ million, %)

	No	Six Months Ended September 30, 2009		Six Months Ended September 30, 2010		Y to Y change
			Composition		Composition	
Financial services	1	243,051	34.7	257,309	34.2	5.9
Farms, agricultural corporations	2	14,476	2.1	8,936	1.2	△ 38.3
medical and nursing service providers	3	29,593	4.2	27,684	3.7	△ 6.4
Corporate	4	191,907	27.4	211,523	28.1	10.2
Information equipment related	5	96,283	13.8	105,004	14.0	9.1
Industrial machinery	6	29,352	4.2	24,433	3.2	△ 16.8
Construction machinery	7	3,043	0.4	2,216	0.3	△ 27.2
Others	8	63,227	9.0	79,868	10.6	26.3
Consumers	9	9,164	1.3	10,663	1.4	16.4
Elimination and others	10	△ 2,090	△ 0.3	△ 1,499	△ 0.2	△ 28.3
Commissionservices	11	302,232	43.1	320,923	42.6	6.2
Farms, agricultural corporations	12	12,761	1.8	12,779	1.7	0.1
medical and nursing service providers	13	2,512	0.3	1,553	0.2	△ 38.2
Corporate	14	229,954	32.8	256,216	34.0	11.4
Card business	15	21,020	3.0	21,797	2.9	3.7
Non-life insurance business	16	1,666	0.2	1,655	0.2	△ 0.7
Securitization business	17	84,114	12.0	74,985	10.0	△ 10.9
Outsourcing business	18	116,246	16.6	147,590	19.6	27.0
Information equipment related and others	19	6,906	1.0	10,186	1.3	47.5
Consumers	20	62,066	8.9	59,829	8.0	△ 3.6
Automobile business	21	43,089	6.2	44,364	5.9	3.0
Home appliances and home refurbishment	22	4,326	0.6	3,904	0.5	△ 9.8
Home loans	23	14,649	2.1	11,559	1.6	△ 21.1
Elimination and others	24	△ 5,062	△ 0.7	△ 9,454	△ 1.3	86.8
Supply and sales services	25	26,211	3.8	28,899	3.9	10.3
Corporate	26	27,210	3.9	29,962	4.0	10.1
Information equipment related and others	27	2,792	0.4	2,898	0.4	3.8
Automobile finance	28	21,080	3.0	23,496	3.1	11.5
Outsourcing business	29	3,337	0.5	3,566	0.5	6.9
Elimination and others	30	△ 998	△ 0.1	△ 1,063	△ 0.1	6.5
Domestic consolidated business volume	31	571,495	81.6	607,132	80.7	6.2
Overseas consolidated business volume	32	129,139	18.4	145,624	19.3	12.8
Consolidated business volume	33	700,634	100.0	752,756	100.0	7.4

(Notes)

1. Financial services is based on "products," and includes operating leases and credit with residual value, besides finance leases.
2. Commission services is focused on management and consignment of products, and includes services leveraging our goods management know-how acquired from lease transactions as well as outsourcing business and credit guarantee business, such as collection of accounts receivable and settlement of accounts payable, focusing on the flow of products and making extensive use of our credit and collection capabilities.
3. Supply and sales services is focused on the utility value and circulation of products, and includes rental, auto lease and recycle/reuse transactions.
4. "Bridge finance and others" is reclassified from Consumers to Corporate in Financial services in this consolidated second quarter period ended September 30, 2010. The retroactive adjustment is made in the same period last year, reflecting the above change.
5. Others shown under Corporate in Financial services includes commercial facilities, scientific instruments, maintenance services, and other items.

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