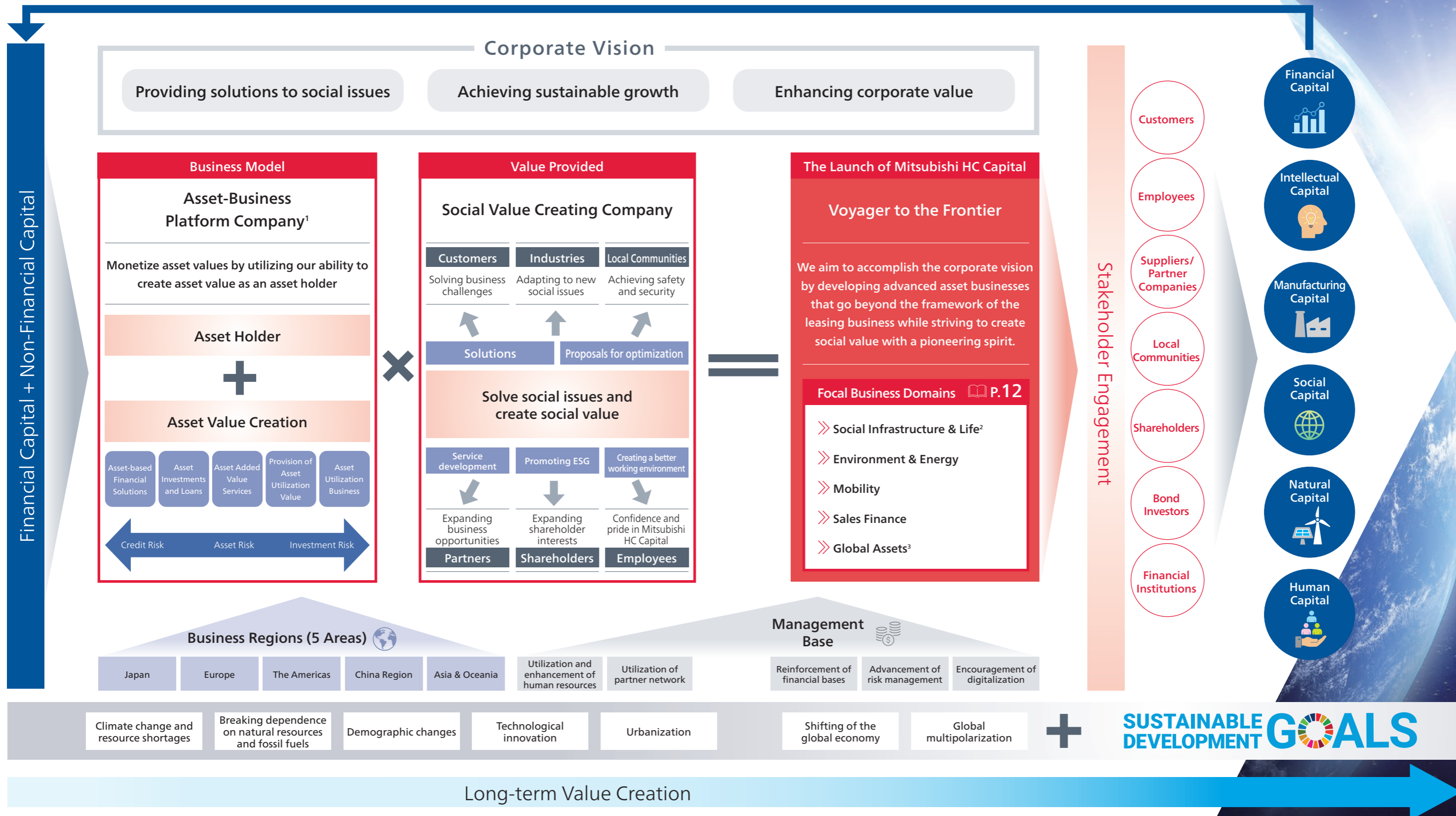


# Mitsubishi HC Capital's Value Creation Process

Mitsubishi HC Capital monetizes asset value through businesses that leverage its ability to create value as an asset holder whose portfolio contains not only tangible assets but also extensive intangible assets. To this end, we will continually innovate and evolve our business model by honing five types of asset businesses.



1. Assets include intangible assets such as computerized assets (software and databases), innovation assets (R&D and licensing), economic competitiveness (human resources and organizations)  
 2. Social infrastructure & life refers to infrastructure and urban planning, healthcare, food and agriculture, and lifestyle related sectors  
 3. Global assets refers to assets that have global market value, such as aircraft and aircraft engines, railcars, and marine containers