

ORIX CORPORATION USA's GROWTH CAPITAL business is a leading growth lending platform that provides flexible debt capital to valuable, high-growth businesses primarily in the technology and healthcare sectors in the U.S. and Canada. Since 2001, we've funded nearly \$2 billion to more than 175 companies. We are an enterprise value focused lender and provide highly customized and flexible debt facilities to growth-stage companies that are under-served by traditional lenders. We are backed by the stable, long-term, and global sponsorship of [ORIX Corporation](#), a publicly traded company with more than \$128 billion in assets as of December 2020.

Our significant capital base allows us to support our portfolio companies with additional capital over time. We seek to take a win-win partnership approach with our portfolio companies and equity partners to help them achieve their exit goals, developing lasting relationships with management teams, investors, and influencers in the venture ecosystem.

~\$2B

funded

175+

companies

4

offices

THE ORIX DIFFERENCE

Market Longevity & Financial Strength

- Growth Capital is backed by ORIX Corporation, ranked # 292 on the Forbes 2020 Global 2000: World's Largest Public Companies (5/20)
- Dedicated capital allows for patient, long-term capital
- Long-term presence in the growth lending and venture debt ecosystems through all capital cycles

Deal Execution & Speed to Close

- Deep sector expertise across the technology and healthcare sectors with a proven track record in each vertical
- Expert team responds quickly under demanding timetables
- Internally sourced capital eliminates additional approval, funding, or limited partner issues at closing

Flexible Structures & Partnership Approach

- Capacity to scale our investment to grow with companies with facility sizes up to \$50 million
- Flexible structures including delayed draws, long interest-only periods, bullets, and custom-tailored covenants
- Wide pricing flexibility and ability to partner with banks provides a compelling cost of capital

CAPITAL SOLUTIONS & TARGET VERTICALS

Growth lending can generally provide flexible capital with less dilution and a lower cost of capital than equity. Growth lending may also fund companies to profitability, bridge to future equity rounds at higher valuations, finance acquisitions, and bolster or recapitalize the balance sheet. Importantly, we bring the same level of attention, enthusiasm, and creativity to every transaction—no matter the size.

- **Investment Types:** Revolvers, first lien unitranche term loans, second lien term loans, and delayed draw term loans
- **Investment Size:** \$10 million to \$50 million initial target investment with ability to scale thereafter
- **Investment Terms:** We offer a variety of debt structures that can be modified over time. Deals typically including extended interest-only periods, flexible amortization schedules, and delayed draw capabilities with maturities between 3 to 5 years

 Enterprise Software

 Healthcare IT & Services

 Technology Infrastructure

 Cybersecurity

 Digital Media & Internet

 Consumer & Mobile

 Analytics

 Fintech

 Tech-Enabled Services

GROWTH CAPITAL OVERVIEW



REPRESENTATIVE INVESTMENTS



ABOUT ORIX CORPORATION USA

Since 1981, ORIX Corporation USA has provided innovative capital solutions that clients need to propel their business to the next level. With a focus on merchant banking, commercial finance, and asset management, ORIX USA and its subsidiaries — Boston Financial Investment Management, Lument (the combined company of Hunt Real Estate Capital, Lancaster Pollard, and RED Capital), NXT Capital, RB Capital, Signal Peak Capital Management and ORIX Capital Partners—include a team of more than 1,300 employees spanning more than 50 offices across the U.S. and Brazil. ORIX USA and its family of companies have \$87 billion of assets under management, administration, and servicing (including \$10 billion held by the Company and its subsidiaries), as of December 2020. Its parent company, [ORIX Corporation](https://www.orix.com), is a publicly owned international financial services company with operations in 37 countries and regions worldwide. ORIX Corporation is listed on the Tokyo Stock Exchange (8591) and New York Stock Exchange (IX). For more information, visit [orix.com](https://www.orix.com).

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