



## ORIX Bank's First Loan for Development of a ZEH-Specification Investment Condominium

TOKYO, Japan - December 3, 2021 - ORIX Bank Corporation ("ORIX Bank") announced today that it has made a loan for the first time for a ZEH-specification investment condominium development project.

ORIX Bank has provided condominium developer, URBANET CORPORATION Co., LTD. with a loan for a project to develop a ZEH-specification investment condominium. The property is a four-story condominium to be constructed in Hayamiya, Nerima-ku, Tokyo with a total of 36 units for completion in February 2023. It is expected to be certified as a "ZEH-M Oriented" specification condominium, as standard primary energy consumption is reduced by at least 20%<sup>\*1</sup> by raising the thermal insulation performance and introducing high efficiency facilities and systems.

Since the property subject to the loan satisfies the ZEH standard, proving that it is environmentally friendly, ORIX Bank is providing a preferential interest rate. Further, it plans to also set preferential interest rates for condominium loans to individual investors who purchase the property.

The government has established a policy<sup>\*2</sup> that energy-saving performance at the ZEH level is mandatory for homes and buildings to be constructed by 2030, and efforts for contributing to the realization of a decarbonized society are also required for investment condominiums.

The ORIX Bank Sustainability Policy<sup>\*3</sup> specifies "Creating sustainable cities and communities" as a priority issue (materiality). ORIX Bank will continue to provide support from a financial perspective for the development and expansion of environmentally friendly real estate toward the formation of a sustainable society.

\*1 Compared to the standard primary energy consumption based on the 2016 energy-saving standards

\*2 [Press release of Ministry of Land, Infrastructure, Transport and Tourism \(MLIT\) dated August 23, 2021, "Compilation of measures for homes and buildings for achieving carbon neutrality by 2050"](#) (in Japanese)

\*3 For further information, please refer to the news release: [ORIX Bank Formulates Sustainability Policy | ORIX Group](#) (July 30, 2021)

### ■ Outline of Loan Terms

|                                     |   |
|-------------------------------------|---|
| Borrower                            | URBANET CORPORATION Co., LTD.   |
| Purpose                             | Development funds for an investment condominium that will acquire "ZEH-M Oriented" certification              |
| Amount                              | Total of 417 million yen<br>(including land purchase funds and part of construction funds to be loaned later) |
| Period                              | 19 months   |
| Range of preferential interest rate | 0.1% preferential rate (interest rates for individual borrowers will be determined separately)                |

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### About ORIX:

ORIX Corporation (TSE: 8591; NYSE: IX) is a financial services group which provides innovative products and services to its customers by

constantly pursuing new businesses.

Established in 1964, from its start in the leasing business, ORIX has advanced into neighboring fields and at present has expanded into lending, investment, life insurance, banking, asset management, automobile related, real estate and environment and energy related businesses. Since entering Hong Kong in 1971, ORIX has spread its businesses globally by establishing locations in 28 countries and regions across the world.

Going forward, ORIX intends to utilize its strengths and expertise, which generate new value, to establish an independent ORIX business model that continues to evolve perpetually. In this way, ORIX will engage in business activities that instill vitality in its companies and workforce, and thereby contribute to society. For more details, please visit our website: <https://www.orix.co.jp/grp/en/>

(As of September 30, 2021)

**Caution Concerning Forward Looking Statements:**

These documents May contain forward-looking statements about expected future events and financial results that involve risks and uncertainties. Such statements are based on our current expectations and are subject to uncertainties and risks that could cause actual results that differ materially from those described in the forward-looking statements. Factors that could cause such a difference include, but are not limited to, those described under “Risk Factors” in the Company’s annual report on Form 20-F filed with the United States Securities and Exchange Commission and under “(4) Risk Factors” of the “1. Summary of Consolidated Financial Results” of the “Consolidated Financial Results April 1, 2020 – March 31, 2021.”