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Announcement Regarding Revised ORIX VIP Loan Card Interest Rates and Contract Amounts
Industry Lowest 3.5% Interest Rate, Maximum Contract Amount of 8 Million Yen

TOKYO, Japan — January 16, 2012 — ORIX Credit Corporation announced today that it will implement revised interest rates and contract amounts to customers entering into new contracts.

1. Detail of the Revision

- ◆ Minimum interest rate of 3.5%
Industry lowest interest rate
- ◆ Maximum loan contract amount of 8 million yen
Industry highest unsecured card loan contract amount

Before Change

Contract Amount	Interest Rate
7 million - 5.5 million yen	4.8% - 5.9%
5 million - 3.5 million yen	4.8% - 6.9%
3 million yen	4.8% - 11.8%
2.5 million - 2 million yen	5.9% - 12.0%
1.5 million - 500,000 yen	8.0% - 14.8%

After Change

Contract Amount	Interest Rate
8 million - 5.5 million yen	3.5% - 5.8%
5 million - 3.5 million yen	4.8% - 6.9%
3 million yen	4.8% - 11.8%
2.5 million - 2 million yen	5.9% - 12.0%
1.5 million - 500,000 yen	8.0% - 14.8%

2. Applicable Customers

Customers submitting new applications after Monday, January 16, 2012.

ORIX Credit continues to focus on improving customer convenience and responding to customer needs, striving to provide trusted and valued products and services.

About ORIX

ORIX Corporation (TSE: 8591; NYSE: IX) is an integrated financial services group based in Tokyo, Japan, providing innovative value-added products and services to both corporate and retail customers. With operations in 27 countries and regions worldwide, ORIX's activities include corporate financial services, such as leases and loans, as well as automobile operations, rental operations, real estate, life insurance, banking and loan servicing. For more details, please visit our website at: <http://www.orix.co.jp/grp/en/>

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 to 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 "Summary of Consolidated Financial Results" of the "Consolidated Financial Results April 1, 2010 – March 31, 2011."