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ORIX Bank Launches “ORIX Bank Card Loan”
Industry’s lowest interest rates 3.0% to 17.8%
Industry’s highest loan limit up to 8 million yen

TOKYO, Japan - February 22, 2012 - ORIX Bank Corporation (hereinafter “ORIX Bank”) announced today that it will begin offering “ORIX Bank Card Loan” on Thursday, March 1, 2012 as its first card loan product since the company’s name was changed*1.

“ORIX Bank Card Loan” is a card loan product that caters to customers with a broad range of credit standings. The card features an extensive range of annual percentage rates (APR), from the industry’s lowest of 3.0% to a maximum of 17.8%. It also offers a loan limit of up to 8 million yen, the industry’s highest.

Customers can take out loans through fund transfers or from the ATMs of Seven Bank, Ltd. (hereinafter, “Seven Bank”), and repay loans through direct account debits, fund transfers or at Seven Bank ATMs. In conjunction with the launch of this card loan product, ORIX Bank has formed an ATM usage alliance with Seven Bank for the first time.



*2

ORIX Bank believes that along with housing loans, unsecured loans to individual customers are an important source of funds supporting the daily lives of consumers. Accordingly, ORIX Bank believes that it has a duty as a bank to fulfill this demand for funds. Therefore, ORIX Bank has decided to launch a card loan product leveraging expertise gained through offering unsecured loans (“*Omatome* Loan”) since 2006. ORIX Bank will strive to expand this business as one of its core operations alongside housing loans and corporate loans, while contributing to the development of the market for unsecured loans to sound individual customers.

Going forward, ORIX Bank will continue to provide attractive financial products and services, with the view of satisfying customer needs through “Flexible Thinking.”

*1 On October 1, 2011, the company changed its name from ORIX Trust and Banking Corporation to ORIX Bank Corporation.

*2 The rainbow-colored line running across the front of the card represents ORIX Bank’s corporate slogan of “Flexible Thinking.”

“ORIX Bank Card Loan” Product Overview

Items	Overview
Eligible persons	Persons meeting all of the following conditions: <ul style="list-style-type: none"> ● Persons aged 20 to 65 at the time of application ● Persons living in Japan with an annual income of 2 million yen or more ● Persons qualifying for guarantees from the guarantee company (ORIX Credit Corporation).
Use of funds	Unrestricted (However, funds may not be used for business purposes.)
Loan period	1 year (Automatically renewed based on screening, in principle.)
Loan limit	Up to 8 million yen (in units of 100,000 yen)
Interest rate	3.0% to 17.8% APR (interest rate will be determined according to the loan limit)
Interest calculation method	Interest is calculated on a daily basis in units of 1 yen assuming 365 days a year.
Borrowing method	Loans may be taken out using either of the following methods: <ul style="list-style-type: none"> ● Fund transfer to a customer-designated account (Banks other than ORIX Bank are acceptable.) ● Withdrawal from ATMs of Seven Bank*, a partner financial institution <p>*More than 16,000 ATMs throughout Japan (as of December 31, 2011)</p>
Repayment method	Loans may be repaid using either of the following methods: <ul style="list-style-type: none"> ● Direct debit from a customer-designated account (Banks other than ORIX Bank are acceptable.) ● Fund transfer to an account designated for loan repayment by ORIX Bank ● Deposit of funds using ATMs* of Seven Bank, a partner financial institution.
Repayment amount	ORIX Bank shall determine the monthly repayment amount based on the loan balance at a certain time designated by ORIX Bank.
Repayment date	Customers may choose either the 10 th day or the end of every month as the repayment date.
Guarantor	Unnecessary (ORIX Credit Corporation shall provide guarantees.)

For further details about this product, please see the product explanation available on ORIX Bank's corporate website (in Japanese).

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.”