



## **ORIX Credit to Launch Loan Program for Home Purchase Closing Costs**

TOKYO, Japan – October 5, 2015 - ORIX Credit Corporation ("ORIX Credit"), a subsidiary of ORIX Corporation ("ORIX"), announced that it will launch a home purchase closing costs loan program (the "Closing Costs Loan") for borrowers of Flat 35<sup>1</sup> loans, a long-term fixed-rate mortgage loan product provided by financial institutions and guaranteed by the state-owned Japan Housing Finance Agency.

The Closing Costs Loans are unsecured loans intended for covering closing costs related to home purchase, such as real estate brokerage commissions and house renovation costs to be incurred when buying existing homes. The maximum loan amount is 5 million yen and a maximum loan term is 25 years. In addition, borrowers of the Closing Costs Loans have the options to instruct ORIX Credit to remit loan proceeds directly to the recipients of the various closing costs.

The Closing Costs Loans will primarily be offered in collaboration with Flat 35 loan providers. For Flat 35 providers that do not offer financing for closing costs related to home purchase, the Closing Costs Loan can be supplementary tool to improve customer satisfaction.

ORIX Credit will continue to provide products and services to satisfy customers' needs by utilizing the company's valuable know-how accumulated in the credit examination field.

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### **About ORIX:**

ORIX Corporation (TSE: 8591; NYSE: IX) is a financial services group that 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 the lending, investment, life insurance, banking, asset management, automobile-related, real estate and environment and energy-related businesses. Since its first overseas expansion into Hong Kong in 1971, ORIX has spread its business globally by establishing locations in a total of 36 countries and regions across the world. Moving forward, ORIX aims to contribute to society while continuing to capture new business opportunities. For more details, please visit our website: <http://www.orix.co.jp/grp/en/>

### **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 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, 2014 – March 31, 2015."

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<sup>1</sup>. Flat 35 is a fixed interest mortgage loan where monthly payments are fixed over the life of the loan and is offered through collaboration between the Japan Housing Finance Agency and private financial institutions.