



ORIX Bank to Launch “Simple Inheritance Trust” as Japan’s First Mail-Order Testamentary Substitute Trust

TOKYO, Japan – November 11, 2015 - ORIX Bank Corporation (hereinafter, “ORIX Bank,”) is pleased to announce that it has begun offering a “Simple Inheritance Trust” starting today. This is the first testamentary substitute trust*¹ product to be offered by mail order in Japan.

The Simple Inheritance Trust is a product that does not require the creation of a will. The procedures involved, including completion of a contract and acceptance of the money for inheritance, can be handled by postal mail and telephone. Since there is no need to come to our office, the customers (the people who are leaving an inheritance) can go through the various procedures at their own convenience, no matter where they live. The product allows for sums ranging from one million to 30 million yen per contract to be entrusted, and ORIX Bank guarantees the principal. One heir is designated per contract, but multiple contracts can be made. No application fees or management fees are incurred, and early termination is also possible, making this a highly convenient product.

When money is inherited, the heirs are required to go through complicated and troublesome formalities in order to receive money from bank accounts in the decedent's name. With this product, however, payment of the inherited money can be made with just a simple procedure of mailing in or delivering a request for payment according to the contract.

ORIX Bank has made advantageous use of its position as a bank without branches to address the wide range of our customers' needs. Going forward, we will continue to use the know-how we have developed, together with Flexible Thinking, in an endeavor to provide financial products and services that cannot be found at other financial institutions.

*¹ This is a trust product with the sole purpose of transferring money to the recipient (heir) designated by the person leaving the inheritance when an inheritance occurs, which differs from a testamentary trust, for which everything from advice on drafting the will to storage and execution of the will are covered.

■ Overview of the Simple Inheritance Trust Product

Target	Individuals
Recipient	One intended heir per contract (under-age recipients not allowed)However, multiple contracts can be made.
Application Method	Postal mail
Application Units	From 1 million to 30 million yen (in multiples of 1 million yen), providing that the amount is no more than one-third of the financial assets held by the customer
Trust Period	Maximum of 30 years (Until the last business day of the same month, 30 years later, as the month in which the date of the trust contract falls)
Early Termination	Possible
Management Fees	None
Application Fee and Termination Fee	None

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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 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."