



ORIX Bank Introduces Industry's First AI-supported Real Estate Investment Cash Flow Simulator for Individuals

TOKYO, Japan – August 28, 2018 – ORIX Bank Corporation (“ORIX Bank”), announced today that on September 5, 2018, it will begin providing a cash flow simulator service utilizing artificial intelligence (AI) to enable users to calculate estimated cash flow from investment real estate. This is the first such service to be offered to customers in the banking industry.¹

The simulation service uses a version of the Gate.² investment real estate analytical tool developed by Leeways. Inc. , customized by ORIX Bank. After entering information about property they are considering investing in, along with their loan terms, customers are presented with an initial estimate³ of projected revenue fluctuations, including rents and vacancy rates, and operating expenses, including repair costs and other items, based on an AI-driven analysis of more than 58 million data items. The simple interface allows users to estimate cash flow from real estate investments for up to 50 years into the future.

The service makes it easy for customers to compare properties they are considering purchasing by providing numerous listings of properties from real estate companies ORIX Bank does business with.

In addition, the service makes it possible to utilize a wide range of market data about the location of the investment property, including statistics on demographics and commerce, market rents based on property data, and analytical reports on the surrounding area, including building ages.

By consolidating and offering a wide variety of information about real estate investments, and by making real estate loan repayment risks as visible as possible, ORIX Bank contributes to resolving customer uncertainties and other issues involving real estate investment.

ORIX Bank will continue working to provide attractive financial products and services and meet the diverse needs of its customers.

¹ As of August 28, 2018, based on ORIX Bank research.

² Gate. is an AI-supported investment real estate appraisal system based on a vast amount (58 million items) of real estate data.

³ Estimates of replacement costs and repair expenses for single-building ownership reflect the opinions of outside experts.

Note: This service is for individual customers. Registration required (free of charge).



Cash Flow Simulation

- Customers can simulate their cash flow by registering information on property they are considering.
- Management, repair and other expenses are displayed automatically. After entering their loan terms, customers are presented with a future cash flow simulation in just one click.

条件を入力してください

初期投資

売買価格 円

購入諸費用 円

借入条件 借入条件の目安はこちら ①

融資金額 円

金利 %

返済期間 年

運営収入

賃料(月額) 円

空室率 %

運営経費 ②

管理費(月額) 円

修繕費用 円

修繕積立金(月額) 円

固定資産税 都市計画税 円

火災保険料 円

その他費用(月額) 円

売却時想定(任意入力) ③

売却時期 年後

売却想定価格 円

売却諸費用 円

(Items to enter)

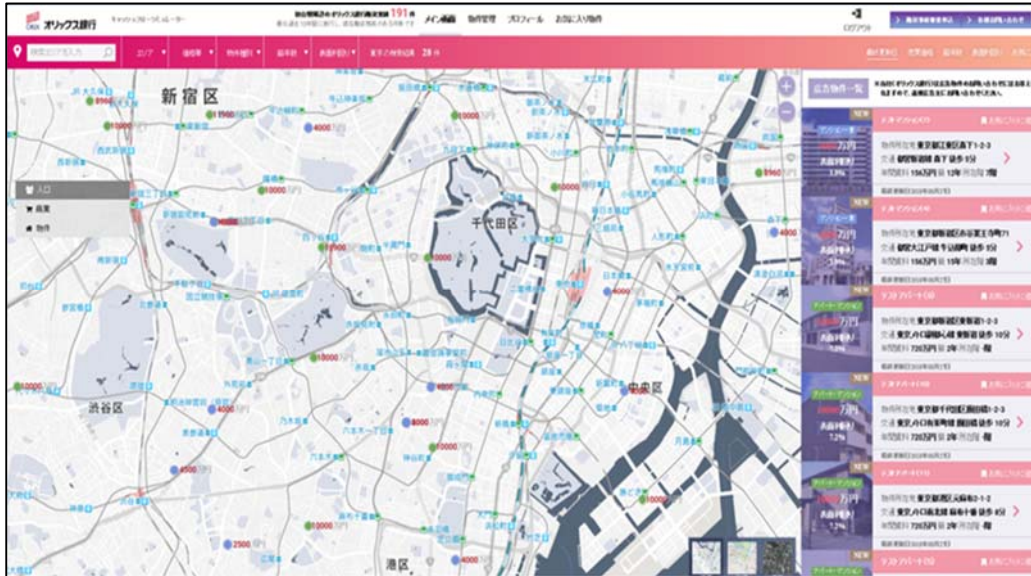
- ① Projected cash flow is displayed by simply entering the loan terms.
- ② Operating expenses are displayed automatically, based on ORIX Bank's proprietary data analysis.
- ③ IRR (internal rate of return) can also be posted by entering the estimated price and timing of a sale.





Main Screen

- Advertised properties registered on the site are automatically plotted and displayed.
- One click brings up a description of each property, and users can contact the properties directly.



Analytical Data

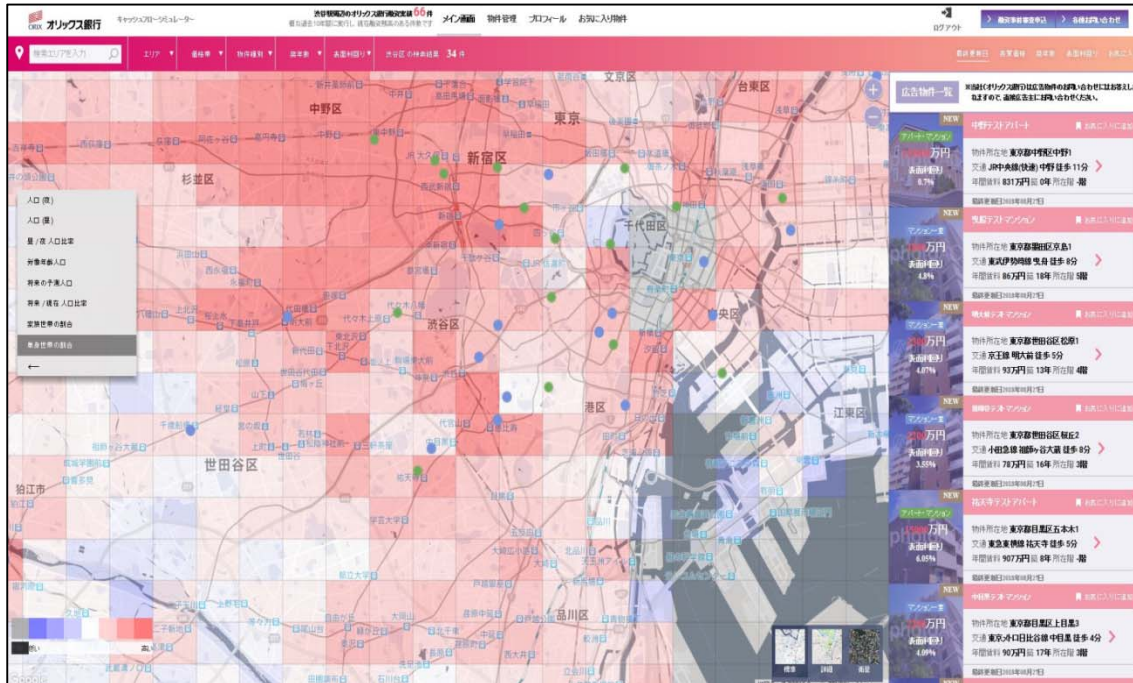
- Customers can check properties they are considering on a positioning map, using a variety of conditions such as rents and building age.





Statistical Data

- A variety of statistical data, including demographics and commerce, can be displayed in heat map format.



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About ORIX:

ORIX Corporation (TSE: 8591; NYSE: IX) is an opportunistic, diversified, innovation-driven global powerhouse with a proven track record of profitability. Established in 1964, ORIX at present operates a diverse portfolio of businesses in the operations, financial services, and investment spaces. ORIX's highly complementary business activities span industries including: energy, private equity, infrastructure, automotive, ship and aircraft, real estate and retail financial services. ORIX has also spread its business globally by establishing locations in a total of 38 countries and regions across the world. Through its business activities, ORIX has long been committed to corporate citizenship and environmental sustainability. For more details, please visit our website: <https://www.orix.co.jp/grp/en/> (As of March 31, 2018)

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 "1. Summary of Consolidated Financial Results" of the "Consolidated Financial Results April 1, 2017 - March 31, 2018."