

ORIX Bank Introduces Cloud-based Automated Dialing System "Robot Call®*1" Enhances Business Efficiency through RPA*2 to Improve Customer Satisfaction

TOKYO, Japan – December 20, 2018 – ORIX Bank Corporation ("ORIX Bank") announced that it will be introducing Robot Call®, a cloud-based automated dialing system, from today into its payment notification service mainly for individual customers repaying their real estate investment loans.

Robot Call is a system that handles a large volume of dialing operations through automated voice calls using software instead of human operators. It targets customers who require payment notifications and offers automated calls in accordance with the talk script prepared by ORIX Bank in advance. Once customers enter the required information according to the voice guidance, the system completes authentication and announces their direct debit date and other information for each customer.

At ORIX Bank, payment notification service is currently provided by operators. The introduction of this system is expected to help reduce the time spent by operators for such a service to less than one tenth from the approximately 1,440 hours currently used annually. ORIX Bank will reallocate the time and manpower freed up by the automation of some of its dialing operations to consulting and other services for customers with the aim of further enhancing customer satisfaction.

ORIX Bank is promoting the digitization of internal operations and procedures used by customers for three objectives: enhancement of business productivity, deepening of relationships with customers, and creation of new values. ORIX Bank will continue to seek an improvement in efficiency of internal operations, see things from customers' perspectives, and become a bank they can count on.

- *1 The system is provided by Green Ship Co., Ltd.
- *2 RPA is the abbreviation for Robotic Process Automation. It refers to the system of using robots to automate standardized operations handled by humans.

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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 September 30, 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 that 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."