



## **ORIX Bank Introduces Auto-Call System for Card Loan Repayment Information**

TOKYO, Japan - March 27, 2019 - ORIX Bank Corporation (“ORIX Bank”) announced that it introduced an auto-call system to provide repayment information to card loan customers from today.

An auto-call system performs telephone operations using automated voice calls instead of human operators. After customers confirm their identity by providing the required information in response to prompts, the system provides guidance on procedures and so on to customers that need information about making deposits.

The objectives of introducing the system are to reduce the time that operators spend providing information regarding deposits and on administrative operations, strengthen customer consulting, and enhance customer satisfaction even further.

ORIX Bank is promoting the digitization of internal operations and customer service for three objectives: enhancement of business productivity, deepening of relationships with customers, and creation of new values. To date, ORIX Bank has introduced a total of 49 software robots and VBA\*<sup>1</sup> to internal operations, cutting operational time by the equivalent of approximately 4,600 hours on an annual basis. Operational automation is being carried out primarily by the RPA\*<sup>2</sup> promotion team established on March 1, 2019, and the bank expects to reduce operational time by approximately 17,400 hours by the end of the fiscal year ending March 2020.

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 VBA is the abbreviation for Visual Basic for Applications. It refers to a programming language for creating macros that automate operations and processing.

\*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 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 lending, investment, life insurance, banking, asset management, automobile related, real estate and environment and energy related businesses. Since entering Hong Kong in 1971, ORIX has spread its businesses globally by establishing locations in 38 countries and regions across the world.

Going forward, ORIX intends to utilize its strengths and expertise, which generate new value, to establish an independent ORIX business model that continues to evolve perpetually. In this way, ORIX will engage in business activities that instill vitality in its companies and workforce, and thereby contribute to society. 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."