



ORIX Bank Forms Business Tie-up with the Funds Crowdlending Platform

TOKYO, Japan - November 6, 2020 - ORIX Bank Corporation ("ORIX Bank") announced today that it has entered into an intermediary agreement for new customers with Funds, Inc., which operates the Funds peer-to-peer lending platform.

The Funds is a next-generation form of investment crowdlending that enables individual investors to invest in companies by lending them money, and combines financing with fan-creation. It provides companies with a way of diversifying financing channels; by promoting communication with individual investors, it can also be expected to lead to the creation of new company fans.

In this business tie-up, the role of ORIX Bank is to create new points of contact between client companies and individual investors; in this way, ORIX will support the expansion of its customers' businesses and services, and help enhance their brand image.

The first company that ORIX Bank has introduced to the Funds is eN Holdings Co., Ltd. eN Holdings is based in the Hakata region of Fukuoka Prefecture, and has engaged in business rooted in the local community, such as real estate development and hotel management for approximately 30 years. The company intends to use the money it raises through crowdlending as business management capital*.

Going forward, ORIX Bank will continue to cater to the diverse needs of high-quality local companies, with the goal of contributing to regional revitalization.

* Further details will be announced at a later date on the [Funds, Inc.](https://funds.jp/) website (in Japanese)

■ Overview of Funds, Inc.

- (1) Headquarters: 7F Hokushin Bldg., 3-2-1 Nishiazabu, Minato-ku, Tokyo
- (2) Established: November 2016
- (3) Representative: Yuichiro Fujita
- (4) Description of business: Financial instruments business, and online information services
- (5) Capital: 415 million yen
- (6) Overview: Funds, Inc. is a start-up company that operates the Funds peer-to-peer funding platform, which enables individual investors to invest from as little as one yen in loans primarily to listed companies. Funds, Inc. has also developed FinCommunity Marketing, a community-based marketing platform that seeks to leverage crowdlending to forge new relationships between individuals and companies.

➤ Official Funds website: <https://funds.jp/> (in Japanese)

■ Overview of eN Holdings Co., Ltd.

- (1) Headquarters: eN Hakuta Bldg. 3-12-1 Sumiyoshi, Hakuta-ku, Fukuoka-shi, Fukuoka
- (2) Established: November 1989
- (3) Representative: Toru Harada
- (4) Description of business: Real estate construction, development, and integrated management
- (5) Capital: 100 million yen

(6) Overview: eN Holdings is responsible for the site acquisition, planning, construction, and management of its eNCREST series of condominiums in the center of Fukuoka City. Designed to become city landmarks, the condominiums are in high demand for rent. eN Holdings is the holding company of a number of subsidiaries, and is responsible for the Group's overall marketing and operational management.

➤ Official eN Holdings website: <https://www.en-hd.jp/> (in Japanese)

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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 37 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 March 31, 2020)

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, 2019 – March 31, 2020."