

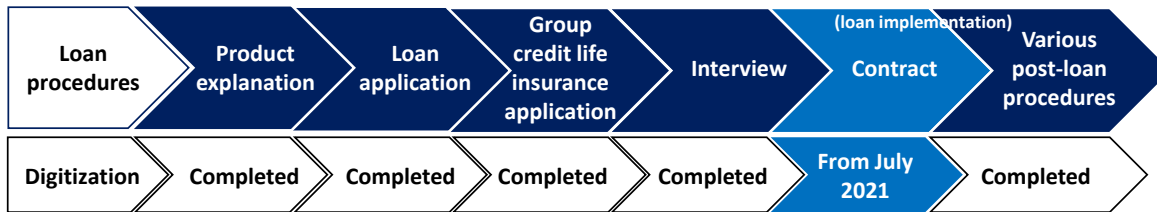


ORIX Bank Introduces Electronic Contract Service for Real Estate Investment Loans

TOKYO, Japan - July 8, 2021 - ORIX Bank Corporation (“ORIX Bank”) announced today that it will introduce an electronic contract service^{*1} for carrying out the contract procedures of real estate investment loans over the Internet.

By digitizing loan contracts with ORIX Bank, there is no need for sign, affix seals, and such at several locations as required in the past. There is also no need to pay stamp duty. Besides avoiding the risk of dirtying or losing contracts, which will be stored on the Internet, contracts can also be easily viewed at any time. The introduction of this service allows all procedures from loan application to after loan implementation to be carried out online. This achieves a transaction environment that does not require face-to-face meetings, paper, seals, or signatures^{*2}.

ORIX Bank is promoting the transformation of operations through the use of digital technologies. In addition to the digitization of loan procedures, ORIX Bank is supporting real estate investment of customers through digital technologies, such as offering the free use of its cash flow simulator^{*3} which utilizes artificial intelligence (AI) to enable users to calculate estimated future cash flow for real estate investment.



ORIX Bank will continue to promote digitization and provide customers with better convenience and further added value.

- *1 The electronic contract service within the financing cloud platform of Seiko Solutions Inc. will be used.
- *2 Certain contracts (such as contracts for the establishment of mortgages) fall outside the scope of this electronic contract service and require physical signatures and seals. In addition, services over the Internet—such as electronic contracts—cannot be used for some products or due to factors such as financing conditions.
- *3 For further information, please refer to the news release: [“ORIX Bank Introduces Industry’s First AI-supported Real Estate Investment Cash Flow Simulator for Individuals”](#) (August 28, 2018)

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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 31 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, 2021)

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, 2020 – March 31, 2021.”