



ORIX Bank Establishes Sustainable Investing and Lending Policy

TOKYO, Japan - February 18, 2022 - ORIX Bank Corporation (“ORIX Bank”) announced today that it has established the ORIX Bank Sustainable Investing and Lending Policy (“this policy”).

In July 2021, ORIX Bank formulated a Sustainability Policy* in order to further clarify its attitude, philosophy, and management direction with regard to contributing to society. Under the ORIX Bank Sustainable Investing and Lending Policy, which is based on this Sustainability Policy, ORIX Bank will make investment and lending decisions based on an appropriate assessment from the two perspectives of positive impact creation and negative impact curtailment on society and the environment. We will utilize this policy in all of our investment and lending to help create a more sustainable society.

■ Overview of the ORIX Bank Sustainable Investing and Lending Policy

Basic Stance	ORIX Bank makes investment and lending decisions based on an appropriate assessment of positive and negative impacts on society and the environment, taking into consideration the environment, society, and governance (“ESG”) and the Sustainable Development Goals (“SDGs”).
Creation of Positive Impact	We conduct investment and lending centered on the following themes and priority issues, focusing on making a positive impact on the environment and society. (1) Creating a sustainable economy and society (2) Building safe and secure homes and lifestyles (3) Realizing a society in harmony with nature
Curtailment of Negative Impact	We classify areas that could have a negative impact on the environment or society into the following two categories for making business decisions. (1) Those that are prohibited from receiving investment and lending regardless of businesses and sectors (2) Policies pertaining to specific businesses and sectors

Through management and business activities that prioritize sustainability, ORIX Bank intends to resolve various issues faced both by its customers and by society, and contribute to the creation of a sustainable society.

* [ORIX Bank Formulates Sustainability Policy | ORIX Group](#) (July 30, 2021)

■ Creation of Positive Impact

We analyze and examine a variety of social issues, risks and opportunities, and conduct investment and lending centered on the following themes and priority issues that have been identified.

	Themes and priority issues	Policy details
(1)	Creating a sustainable economy and society	<ol style="list-style-type: none"> 1. We provide products for asset building for retirement and inheritance, as well as supporting efforts to shape a society where elderly people can live in peace of mind. 2. We aim to revitalize local communities and support companies working for regional development, through collaboration with local governments and regional financial institutions. 3. We support companies working to improve their industrial infrastructure and operational efficiency, in order to realize a smart and resilient society.
(2)	Building safe and secure homes and lifestyles	<ol style="list-style-type: none"> 1. We support real estate development that takes into consideration disaster prevention and the living environment, to contribute to the creation of sustainable cities and communities. 2. We support expansion of residential areas and effective use of real estate in urban areas to resolve environmental and other issues of concern caused by population concentration in metropolitan areas.
(3)	Realizing a society in harmony with nature	<ol style="list-style-type: none"> 1. We manage climate change-related business risks and support initiatives to popularize renewable energy. 2. We promote the "3Rs" (reduce, reuse, recycle) and support development of products and technologies that take into consideration the global environment and resources, with the aim to create a recycling-oriented society.

■ Curtailment of Negative Impact

We classify negative impact into the following two categories for making business decisions, based on risks that should be recognized and the status of efforts to reduce those risks.

	Classification	Policy details
(1)	Those that are prohibited from receiving investment and lending regardless of businesses and sectors.	<ol style="list-style-type: none"> 1. Businesses engaged in forced labor, child labor, or other human rights issue-related activities 2. Business operating illegally or with illegal aims 3. Businesses operating contrary to public order and social standards 4. In particular, projects that will have a negative impact on wetlands designated under the Convention on Wetlands of International Importance Especially as Waterfowl Habitat (Ramsar Convention) 5. Projects that will have a negative impact on UNESCO-designated world heritage 6. Business that violate the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention) (With appropriate consideration to the reservations of each country.)
(2)	Policies pertaining to specific businesses and sectors	<ol style="list-style-type: none"> 1. Dealing with weapons and arms 2. Dealing with coal-fired power plants 3. Dealing with production or sale of palm oil 4. Dealing with businesses engaged in mass logging of forests and timber 5. Dealing with large-scale hydro-electric power generation

		6. Dealing with production, etc. of internationally banned pesticides and herbicides 7. Dealing with dynamite fishing 8. Dealing with pornography or prostitution 9. Dealing with soil contamination and asbestos risk 10. Dealing with natural disaster risk 11. Dealing with negative impact on the natural environment and ecosystems related to forest and land development
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■ **ORIX Bank Sustainable Investing and Lending Policy (Full Text)**

https://www.orixbank.co.jp/aboutus/policy/sustainable/investing_and_lending

We will revise this policy as required, based on changes in the external environment and through dialog with stakeholders.

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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 28 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, 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.”