



## ORIX Bank's First Loan for Purchase of Nearly ZEH-M Investment Apartment

TOKYO, Japan - September 29, 2022 - ORIX Bank Corporation ("ORIX Bank") announced today that it will make a loan for the first time to individual investors who intend to purchase a Nearly ZEH-M investment apartment.

The property being financed is a Nearly ZEH-M specification apartment building (total of nine units on three floors) being constructed by FELIX Co., Ltd. in Showa-ku, Nagoya. Solar panels installed on the roof of the property will generate electricity and energy-saving performance will be improved by installing high-performance insulation and high-efficiency water heaters, thereby reducing primary energy consumption by at least 75%\*<sup>1</sup>. Since the property satisfies the standards for environmentally considerate properties set by ORIX Bank, it will offer a discount of 0.05% per annum on the loan interest rate.



To achieve carbon neutrality by 2050, the government aims to make compliance with energy-saving standards mandatory for homes and buildings by fiscal 2025 and to ensure that new homes and buildings have energy-saving performance at the level of ZEH and ZEB standards respectively by fiscal 2030\*<sup>2</sup>. Efforts for a decarbonized society are also required for investment apartments.

The ORIX Bank Sustainability Policy\*<sup>3</sup> specifies "creating sustainable cities and communities" as a priority issue (materiality). In December 2021, ORIX Bank provided a loan at a preferential interest rate for the first time for a "ZEH-M Oriented" specification investment condominium development project\*<sup>4</sup>. ORIX Bank will continue to promote environmentally friendly real estate toward the formation of a sustainable society.

\*1 Compared to the standard primary energy consumption based on the 2016 energy-saving standards

\*2 [October 2021 Cabinet decision on the "Strategic Energy Plan," Agency for Natural Resources and Energy, Ministry of Economy, Trade and Industry \(METI\)](#) (external website)

[October 2021 Cabinet decision on the "Plan for Global Warming Countermeasures," Ministry of the Environment](#) (external website)

\*3 [ORIX Bank Formulates Sustainability Policy \(July 30, 2021\)](#)

\*4 [ORIX Bank's First Loan for Development of a ZEH-Specification Investment Condominium \(December 3, 2021\)](#)

- Standards set by ORIX Bank for environmentally considerate properties that are eligible for preferential interest rates

Condominiums	Apartment buildings
[Residential building basis] ZEH-M, Nearly ZEH-M, ZEH-M Ready, ZEH-M Oriented	ZEH-M, Nearly ZEH-M, ZEH-M Ready, ZEH-M Oriented
[Dwelling unit basis] ZEH, Nearly ZEH, ZEH Ready, ZEH Oriented	BELS★x5

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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 March 31, 2022)

#### 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, 2021 – March 31, 2022” furnished on Form 6-K.