



ORIX Bank Executes Its First Sustainability-Linked Loan

TOKYO, Japan - July 3, 2023 - ORIX Bank Corporation (“ORIX Bank”) today announced that it has executed a sustainability-linked loan (“SLL”) to &Do Holdings Co., Ltd. (“&Do HLD”). This is the first time for ORIX Bank to execute an SLL.

SLL is a financing method that offers better terms such as lower interest rates, depending on the customer’s progress in accomplishing economic activities that lead to the realization of a sustainable society, aiming to encourage customers to engage in those activities. In collaboration with six regional financial institutions across Japan, ORIX Bank has executed a ¥2.7 billion SLL to &Do HLD, utilizing the trust capability of ORIX Bank.

&Do HLD operates a House-Leaseback^{*1} Business and a Reverse Mortgage Guarantee^{*2} Business. In this SLL, the goal is to contribute to the growing needs of the aging population for funds for life after retirement, and if the goal is not achieved, &Do HLD will donate a designated amount of money to an organization that aims to provide welfare for the elderly.

This program has received a second opinion^{*3} from Rating and Investment Information, Inc. (“R&I”), stating that it complies with the principles and guidelines for SLL.

In its Sustainability Policy^{*4}, ORIX Bank has defined “responding to an aging society” as one of its priority issues, and is promoting loans that will have a positive impact on society and the environment. ORIX Bank will continue to contribute to solving social issues by supporting corporate activities that lead to the realization of a sustainable society, such as measures to address climate change.

*1 A program that purchases real estate owned by customers and allows them to continue living in their homes by signing a lease agreement and paying monthly rent after the sale of the property

*2 A program that guarantees customers’ repayment under reverse mortgages, in which customers can take out loans secured by their homes while continuing to live in their homes

*3 Second opinion by R&I dated June 30, 2023

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

Contact Information:

Investor Relations and Sustainability Department

ORIX Corporation

Tel: +81-3-3435-3121

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, 2023)

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, 2022 – March 31, 2023” furnished on Form 6-K.