

GROUP DYNAMICS

Introduction to ORIX Group



**“Finding Paths. Making Impact.”
– That is the Purpose of our company
as we seek to bring new value to all
our stakeholders.**

Makoto Inoue
Representative Executive Officer, Chairman and Chief Executive Officer

井上 亮

Established in 1964, ORIX Group has grown into a diverse corporate group active around the world in financing and investment, life insurance, banking, asset management, real estate, concession, environment and energy, automobile-related services, industrial/ICT equipment, ships and aircraft. We operate in around 30 countries and regions with approximately 34,000 people.

Corporate groups like ours have an increasingly important role to play in today's world where the global business environment is more complex, and expectations around sustainability continue to grow.

In 2024, ORIX Group celebrated its 60th anniversary, and by “Finding Paths. Making Impact.”, we unite globally around the diverse expertise and innovative thinking of our people to help our world develop in a sustainable way.

Corporate Profile

Company Name	ORIX Corporation
Established	April 1964
Location	World Trade Center Building, SOUTH TOWER, 2-4-1 Hamamatsu-cho, Minato-ku, Tokyo, 105-5135, Japan <small>* Our office has moved to the above address on May 6, 2021.</small>
Representative	Chairman and Chief Executive Officer: Makoto Inoue President and Chief Operating Officer: Hidetake Takahashi <small>(As of January 1, 2025)</small>
Fiscal Year-End	March
Shareholders' Equity	3,941,466 million yen
Number of Employees	33,807
Number of Shares Issued	1,214,961,054
Stock Exchange Listings	Japan: Tokyo Stock Exchange Prime Market (Securities Code: 8591) United States: New York Stock Exchange (Trading Symbol: IX)
Description of Business	Diversified Financial Services
Number of Group Companies	Consolidated Companies: 1,132; Affiliates: 127



ORIX Group has a history of continuing to create new value

1964 Introducing Leasing as a New Financing Method to Japan, Achieving Autonomy and Independence



Newspaper advertisement for Orient Leasing Co., Ltd. (now ORIX Corporation)

Established in 1964, Orient Leasing Co., Ltd. introduced the new financing method of "leasing" to Japan, which had been practiced in the United States. Gradually the company shifted its sales approach from sales through its shareholders, such as trading companies and banks, to direct sales. In April 1970, six years after establishment, it was listed on the Second Section of the Osaka Securities Exchange, and then in 1973 on the First Sections of the Tokyo, the Osaka, and the Nagoya Stock Exchange. We were the first company in the leasing industry to be listed on the first section of the securities exchanges, paving the way for our autonomy and independence.

1980 Business Diversification and Overseas Expansion



Reception desk at Orient Leasing (Hong Kong) Ltd.

Using its leases for facilities and machinery in Japan as a starting point, the company expanded its operations into neighboring fields such as automobile, aircraft, and ship leases, as well as measurement equipment rental. Moreover, in 1971, we established our first overseas subsidiary in Hong Kong, the initial step in an overseas expansion program that has since proceeded at a pace of around one country per year. In 1989, the company marked its 25th anniversary by introducing a Group corporate identity, and the company name was changed to ORIX.

Accelerating Growth through M&As, Expanding the Finance-Related Business



The SUMIDA AQUARIUM, operated by ORIX Aquarium Corporation

We were one of the first companies to emerge from the shadow of the economic bubble burst and evolved into a diversified financial services provider through M&As and other activities. As we moved into new fields, such as housing loans and retail, we also entered the life insurance and banking industries. In addition, we have expanded our business fields to include investment and servicing operations such as business rehabilitation, as well as real estate development and facilities operation business, acquiring expertise in these fields along the way.

2010 Moving on to A New Stage, The Next 50 Years and Further



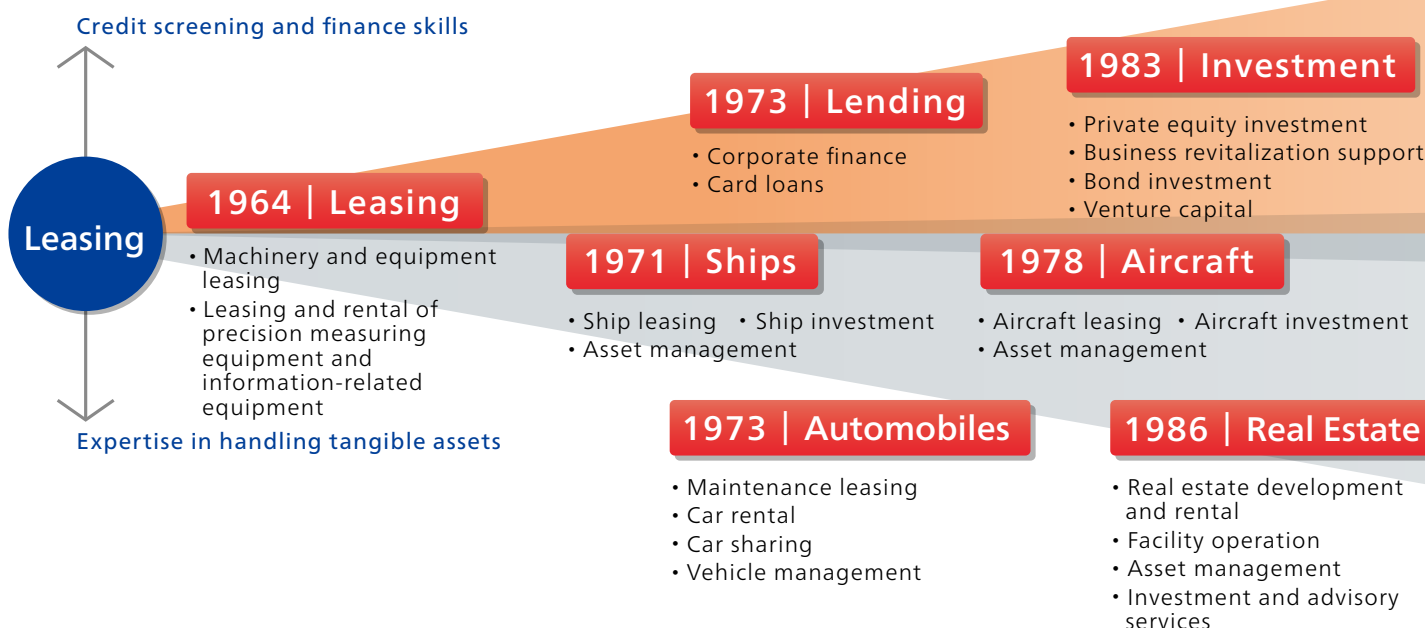
Kansai International Airport, operated by Kansai Airports

Since the global financial crisis, we have used our financial knowledge to strengthen our facilities operation and asset management business. In 2015, Kansai Airports was established by a consortium led by ORIX and VINCI Airports. The company began operating Kansai International Airport, Osaka International Airport, and Kobe Airport. We are striving to keep adapting to ever-changing business environments and customer needs while creating new value.

Expanding into Neighboring Business Fields and Beyond

Having started in the leasing business in 1964, ORIX Group has evolved its business by expanding into neighboring fields and acquiring new expertise.

In the course of engaging in the leasing business, we cultivated credit screening and finance skills and expertise in handling tangible assets. Leveraging these proficiencies, we have now expanded our businesses to include corporate finance, industrial/ICT equipment, environment and energy, automobile-related, real estate-related, private equity investment and concession, banking, life insurance, and various other business fields.



ORIX Group by Numbers

Global Network

28 countries and regions

Since entering Hong Kong in 1971, we have expanded our overseas network and developed our business globally.

Continuous Profitability

59 years

Through disciplined management, we have continuously been profitable since the year following establishment.

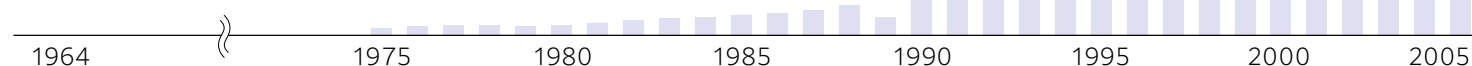
Number of Group Employees

33,807

Japan: **25,979**
Overseas: **7,828**

Starting with 13 employees, ORIX has grown into a company that currently employs approximately 34,000 people worldwide.

Net Income



1991 | Life Insurance

1998 | Banking

2010 | Asset Management

1999 | Loan Servicing

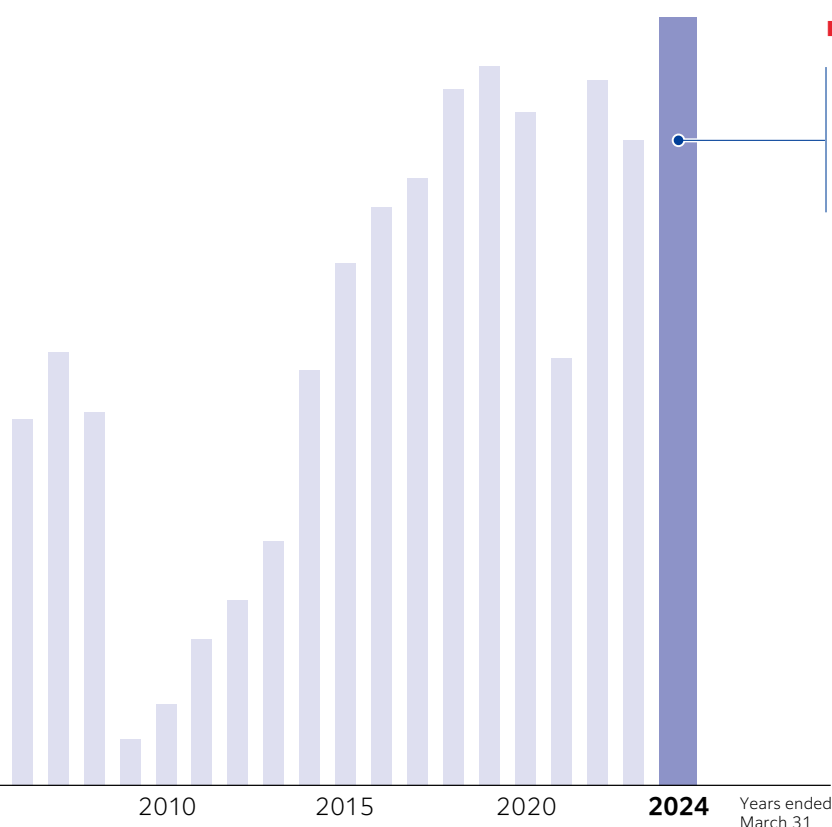
- Loan servicing (asset recovery)
- Non-performing loan investment

1995 | Environment and Energy

- Waste disposal and recycling
- Energy conservation
- Renewable energy
- Electric power generation
- Storage batteries

2016 | Concession

- Airport operation
- Water supply, industrial waterworks, and sewerage treatment plant management

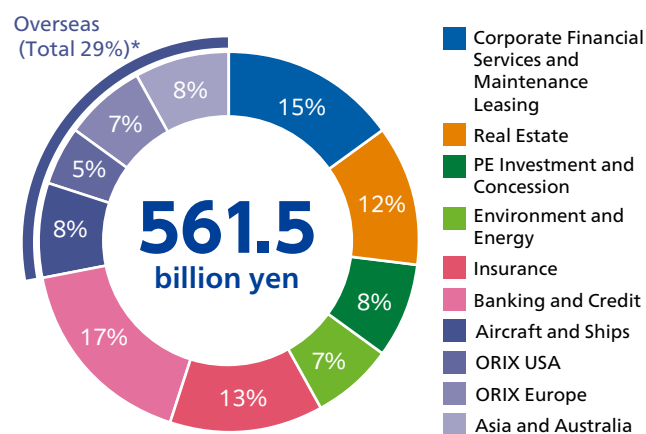


Net Income (Consolidated)

346.1 billion yen
(fiscal year ended March 2024)

Our diversified business portfolio generates stable earnings.

Segment profits



* Excludes overseas results in Environment and Energy

Our Purpose defines why ORIX Group exists in our world and is at the core of everything we do.

Our Culture is a set of shared values that ORIX Group employees around the world live and champion to achieve our Purpose.

We unite globally around our Purpose & Culture, combining the diverse expertise and innovative thinking of our people to help solve the issues faced by society and our customers.

Our Purpose

Finding Paths. Making Impact.

We combine innovative thinking and diverse expertise to find pathways to impact in a world of change.

Our Culture

Find Power in Diversity

Share ideas and collaborate, explore different perspectives and transcend boundaries.

At ORIX Group, we have grown from our roots in leasing in Japan to become a global, diverse, and unique group, garnering distinct strengths from our journey.

We explore new opportunities in changing times. We answer shifting needs with innovative thinking, transcending boundaries. We connect resources and draw on our diverse expertise to originate unique solutions.

Combining our strengths, we shape new possibilities and find new pathways to impact. We take on challenges ourselves, and champion others who hope to do the same.

So companies evolve over time, communities are revitalized, individuals realize their full potential, and our world develops in a sustainable way.

Find Adventure in Challenge

Strive for originality and identify opportunities and risks while seeking adventure in new challenges.

Find Opportunity in Change

Recognize trends from a big-picture perspective, act promptly on signs of change, and find opportunities to evolve.

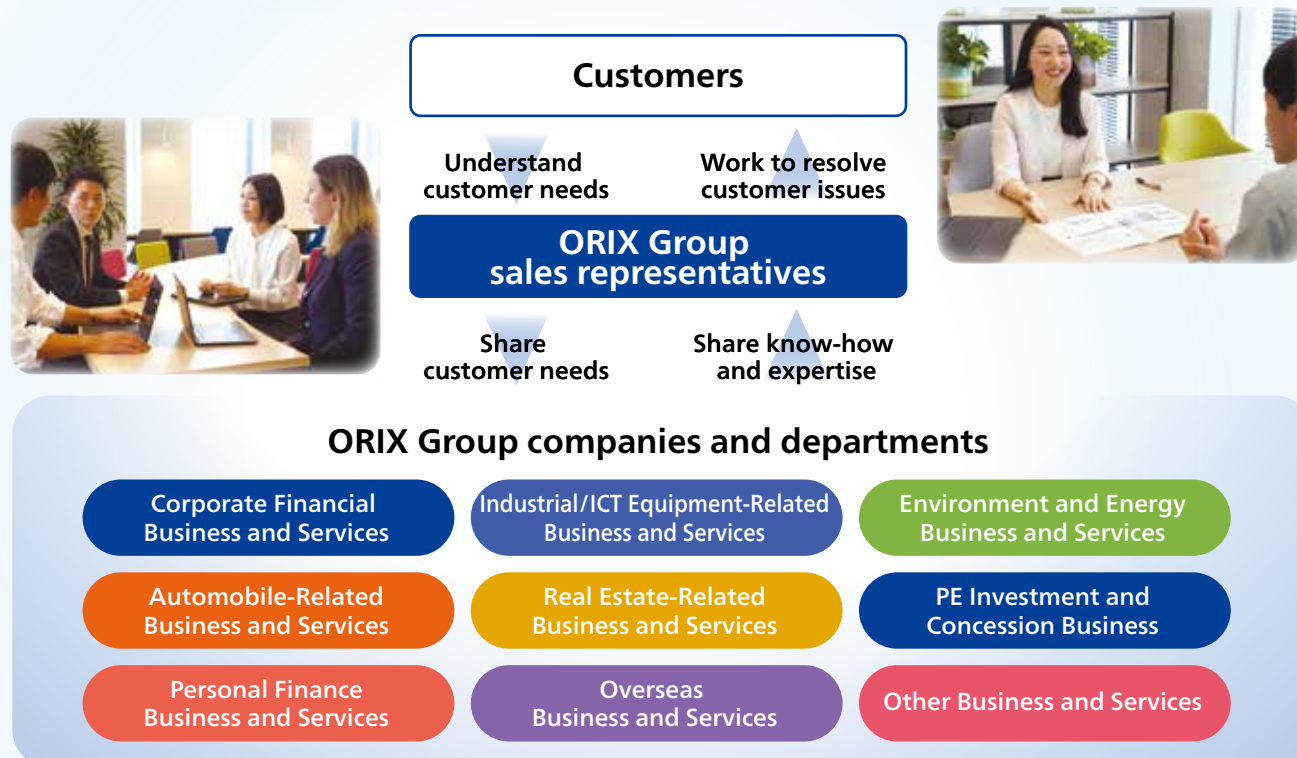
ORIX Group builds systems to support customers and provides them with optimal solutions

ORIX Group possess expertise in a wide range of fields, teamwork across Group companies and departments, and connections with customers throughout Japan and in 28 countries and regions worldwide.

By building such systems to support customers and providing them with optimal solutions, we contribute toward solving the issues of our customers.

Producing Solutions through Expertise and Teamwork

Dealing with a wide range of customers on a daily basis, our sales representatives serve as a point of contact and work with Group companies and departments, helping to resolve customer issues through teamwork. By combining each area's respective expertise with "Co-Work" collaboration across Group companies and departments, we create new value from multiple perspectives.



Corporate Financial Business and Services	p.09	Real Estate-Related Business and Services	p.23	Other Business and Services	p.31
Industrial/ICT Equipment-Related Business and Services	p.15	PE Investment and Concession Business	p.27	Sustainability at ORIX	p.33
Environment and Energy Business and Services	p.17	Personal Finance Business and Services	p.29	Social Contribution Activities	p.35
Automobile-Related Business and Services	p.21	Overseas Business and Services	p.30	Relationship with Sports	p.36
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Sales Offices Spread across Japan and the World

ORIX Group conducts diverse global businesses in 28 countries and regions around the world, including Japan.

We accumulate a wealth of experience by meeting the needs of customers around the world, and we create optimal solutions from a broad range of perspectives by sharing that experience.

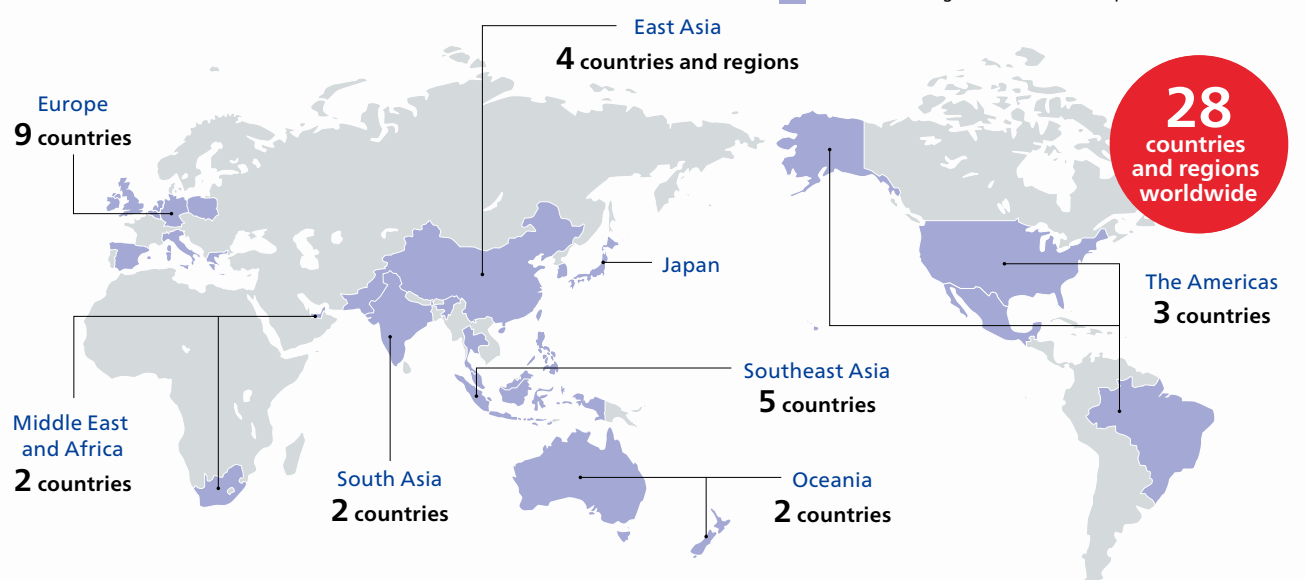
Approx.
440
sales
representatives
at branches

ORIX Corporation Sales Offices

(As of July 1, 2024)



ORIX Group's Global Network

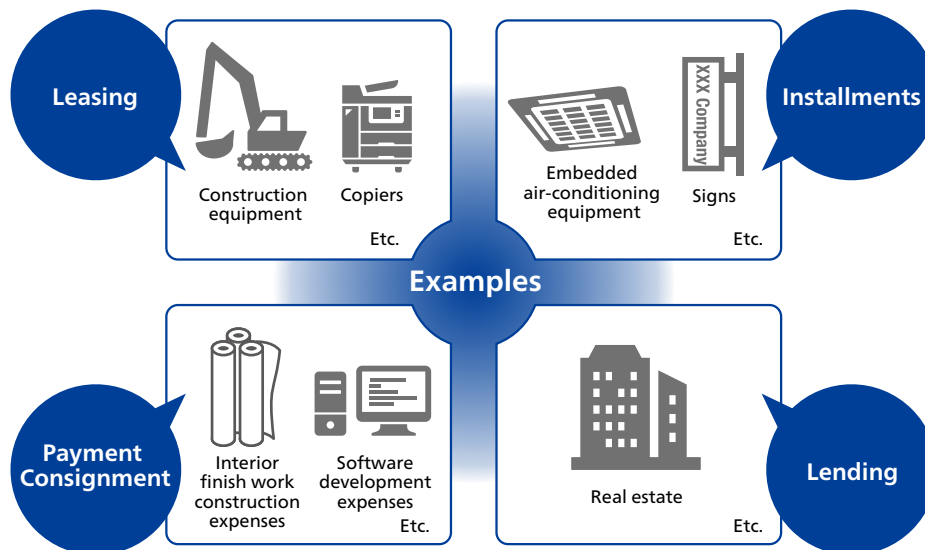


Corporate Financial Business and Services

ORIX Group identifies the needs and management issues of customers through transactions on our nationwide sales and marketing network to provide the optimal solutions through teamwork.

Capital and Asset Procurement

We support capital and asset procurement in ways that suit the various needs of customers.



Capital Procurement

	Outline
Lending	We provide funding to meet the various needs of our customers, including working capital and equipment capital.
Factoring (Purchase of Receivables)	We address needs such as rapid debt collection and credit risk hedging by purchasing accounts receivable. In addition to purchasing accounts receivable, we also purchase promissory notes and offer factoring services for medical care, nursing care, and dispensing fee receivables.
Payment Consignment	We make advance payments for liabilities such as property purchases, software development costs, and construction costs.

Asset Procurement

	Outline	Main Assets	Asset Ownership Rights	Upon Expiration of Basic Contract
Finance Leases	We support the introduction of assets such as ICT-related equipment, store equipment, and machinery.	General equipment	Leasing company	Re-lease or return asset to leasing company
Operating Leases	We newly purchase mainly precision measuring equipment, analytic equipment, and construction machinery from designated suppliers and determines an anticipated sales price in the future ("residual value") prior to setting the lease fee.	Specified general purpose equipment expected to have future value	Leasing company or rental company	Extend or return asset to leasing company/rental company
Rental ▶ p.15	Rental is effective for equipment that is replaced with updated products frequently, such as ICT-related equipment, as well as equipment that is used for only a short period of time.	Selected from the inventory of rental companies	Rental company	Extend or return asset to rental company
Installments	This refers to a sales contract in which the asset expense is divided up and payment made in installments. A feature of sales finance is that it can be applied to a broad range of assets.	General equipment	Held by leasing company during contract period	Ownership rights transferred to customer

Life Insurance, Accident Insurance, Pensions

We propose optimal solutions to management issues such as business security and risk management in preparation for eventualities as well as employee benefit issues such as accumulating assets for retirement allowances and corporate pensions.

Life Insurance Sales

Handle products of
25
insurance companies

As an agent, we handle the life insurance products of 25 companies, including ORIX Life Insurance. We offer a wide range of life insurance products to meet the needs of our customers.
(Number of companies is as of August 31, 2024.)

Examples of products offered

- Insurance for corporate defense such as in the event of an accident to management
- Insurance to prepare for death benefits and retirement benefits for executives
- Insurance for employee benefits

Accident Insurance Sales

Handle products of
8
insurance companies

The risks that companies face are diversifying in conjunction with changes in the times. As an agent for eight accident insurers, we handle a wide variety of insurance, and through detailed planning, supports risk management relating to corporate operations.
(Number of companies is as of August 31, 2024.)

Examples of products offered

- Insurance against the risk of compensation, such as in the event of misconduct by an employee or personal information being leaked from an outsourced contractor
- Insurance against work-related accidents, such as injury to an employee while at work

Corporate Pension Services (Defined Benefit Corporate Pension Schemes Introduction Support)

Juridical person designated by the Minister of Health, Labour and Welfare (Designated Juridical Person No. 26)

We provide defined benefit corporate pension schemes through having customers join the Benefit One Corporate Pension Fund, in which ORIX led the establishment.

About the Benefit One Corporate Pension Fund

- Uses a cash balance plan with variable interest rate for benefit design
- Operates pension assets solely using the general accounts of leading life insurance companies to minimize risk of additional costs
- Can be received as retirement allowances due to being a defined benefit corporate pension, even though it is treated as a defined contribution pension in the accounting of retirement benefits

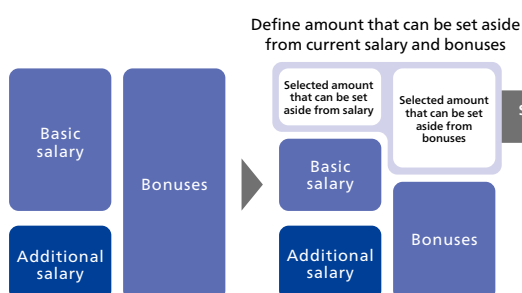
Approx.
130,000
members
(most members in Japan*)

Examples of applications

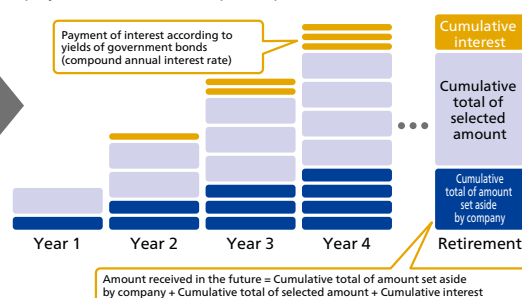
Selective defined benefit corporate pension scheme using Benefit One Corporate Pension Fund

- This is a scheme that allows employees to choose to receive a portion of their salaries as retirement allowances (corporate pension).
- When the option to receive as retirement allowances (corporate pension) is chosen, the selected amount is added to the amount set aside by the company under the defined benefit corporate pension scheme, interest is paid according to the yields of government bonds, and the total of the capital and interest are paid out to the employee at the time of retirement.
- For employees who choose this scheme, the amount set aside for corporate pension is excluded when calculating taxable income and standard monthly remuneration.

Change and revise salary regulations



Set aside in Benefit One Corporate Pension Fund (multi-employer defined benefit corporate pension scheme)

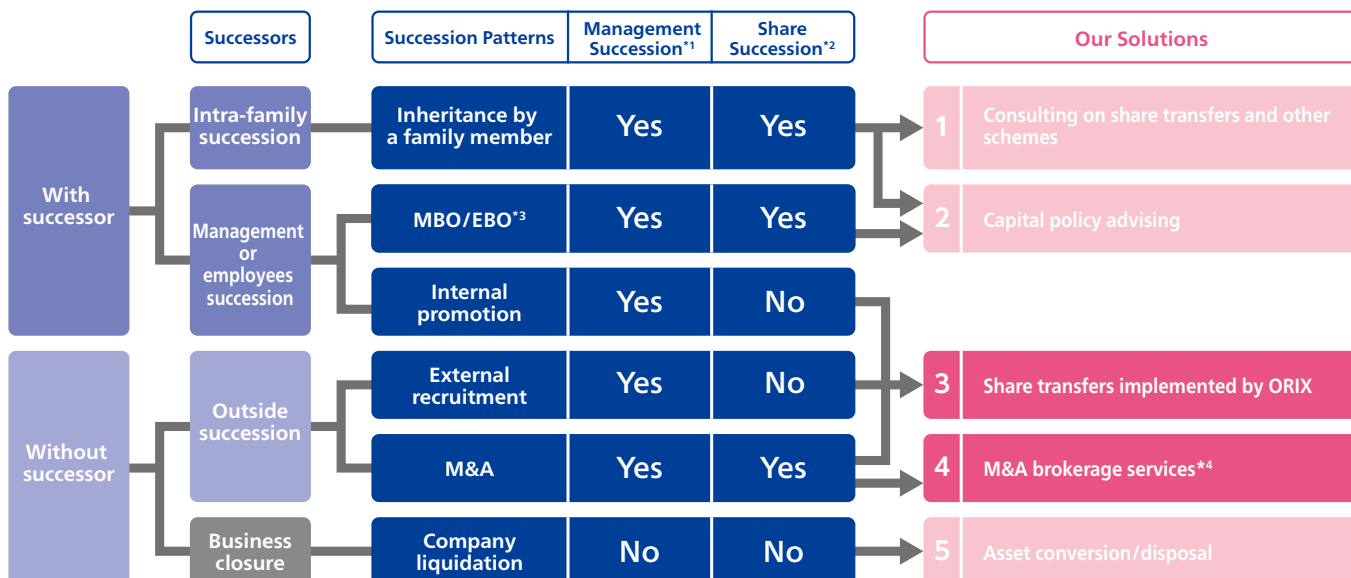


* Most members in Japan for corporate pension services; number of members as of June 30, 2024

Business Succession Support

We support customers in enhancing their corporate value by utilizing our accumulated financial expertise and such in our business succession support services.

ORIX Solutions for Business Succession



^{*1} Management succession refers to the succession of management positions, personal connections, managing expertise, etc. ^{*2} Share succession refers to the succession of the company shares. ^{*3} MBO and EBO are methods for management or employees to acquire shares of their company from existing shareholders to become owner-managers. ^{*4} In 2021, we registered as a support organization under the M&A Support Organization Registration System for small- and medium-sized enterprises.

Examples of Business Succession Support

Share transfers implemented by ORIX

Company supported	Description of business	Purpose
 Thompson Towa Co., Ltd. (Chiyoda-ku, Tokyo)	Provider of golf course turf irrigation equipment	To build business management structures and maintain employment stability * Shares transferred to Green System Inc. in 2021
 Tokyo Soil Research Co., Ltd. (Meguro-ku, Tokyo)	Ground surveys	To eliminate the risk of stock diversification and nurture a new generation of executives * Shares transferred to E-J Holdings Inc. in September 2024
 Keisoku Net Service Co., Ltd. (Kita-ku, Tokyo)	Rental of measurement devices and related systems	To nurture a new generation of executives and strengthen internal management structures
 REX Co., Ltd. (Nishinomiya City, Hyogo Prefecture)	Rental, sale, and outsourced calibration of measurement devices	To secure a business partner toward future growth
 Sansha Co., Ltd. (Kobe City, Hyogo Prefecture)	Construction centered on foundation piling work	To maintain and strengthen management structures, search for a partner to support business growth, etc.

M&A brokerage services

Seller	Buyer	Purpose
 Matsuda Kikou K.K. (Kasaoka City, Okayama Prefecture) Sector: Can manufacturing	 Nikko Co., Ltd. (Akashi City, Hyogo Prefecture) Sector: Plant manufacturing	-Seller: Business succession -Buyer: Supplementation of main business
 Kowa Engineering Co., Ltd. (Yokohama City, Kanagawa Prefecture) Sector: Civil engineering and construction	 Hashimoto Holdings Co., Ltd. (Yaizu City, Shizuoka Prefecture) Sector: Civil engineering and construction	-Seller: Further development of business -Buyer: Supplementation of business areas and main business
 City Building Service Sapporo Inc. (Sapporo City, Hokkaido) Sector: Real estate rental management	 NICHIDO, LTD. (Sapporo City, Hokkaido) Sector: Real estate transactions	-Seller: Business succession -Buyer: Supplementation of main business

Aircraft and Ship Investment

We use its extensive financial knowledge and know-how in specialized fields to support customer operations.

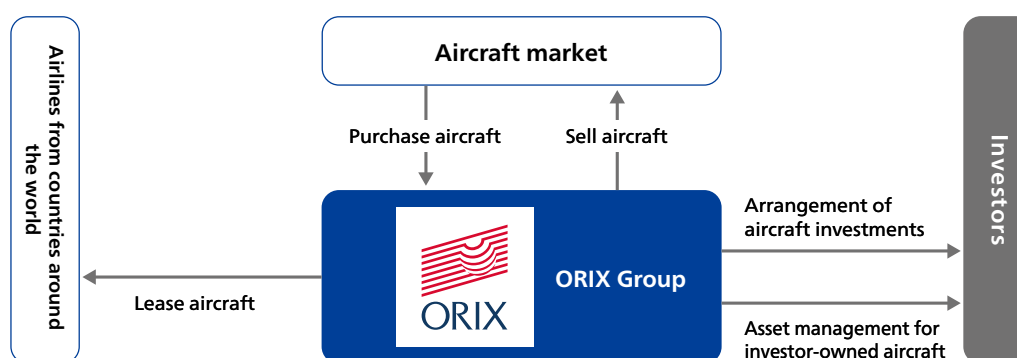
Aircraft Business

We started the aircraft financing business in 1978, and established a specialized aircraft leasing company in Ireland in 1991 to commence aircraft operating leases. Since then, we have been accumulating know-how in the aircraft business. In addition to owning aircraft, we capitalize on our abundant expertise in the aircraft business and provide asset management services including aircraft investment arrangement and aircraft sale and re-leasing services to Japanese and foreign investors.



Number of aircraft owned and managed:
Over **200**

* As of June 30, 2024



Shipping Business

We have accumulated expertise from operating and managing returned leased vessels due to a downturn in the marine transportation market since commencing the ship leasing business in 1971. More recently, we have also invested in the construction of new vessels. We own and manage a variety of ships, including bulk carriers, car carriers, container ships, and reefer ships, which we provide to companies such as major resource companies and power companies in Japan and overseas. In addition, we formed a (small) ship investment business for corporate investors for the first time in Japan in 1996 and arrange a large number of investment opportunities even today, providing them to customers. In our ship finance business, we offer sustainability-linked loans*, thereby contributing to decarbonization of the shipping industry from a financial perspective as well.



Number of ships owned and managed:
Over **100**

* As of June 30, 2024

*[Sustainability-Linked Loans]

Under this initiative, a standard value is set for the annual CO₂ emissions of a vessel to be financed, and if the annual CO₂ emissions of that vessel after the loan has been granted is below the standard value, a preferential interest rate is given for the following year. CO₂ emissions are calculated by Nippon Kaiji Kyokai (ClassNK) to ensure objectivity and fairness.

Other

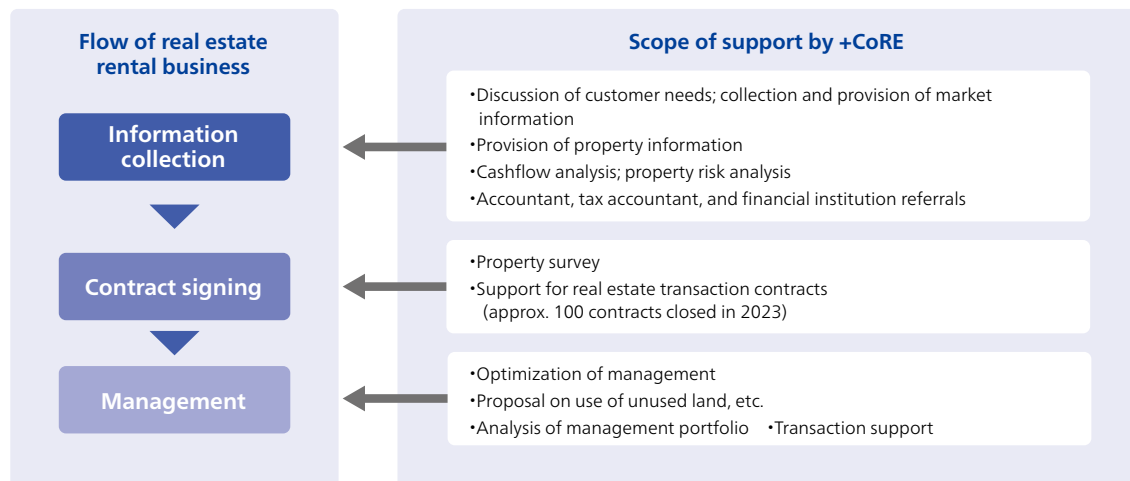
Real Estate Utilization Support “+CoRE”

“+CoRE” is a service that supports real estate rental businesses. Using ORIX Group’s network as well as knowledge and expertise related to real estate, we provide support to customers that are considering the real estate rental business as a profit-making business supplementing their main business. Meticulous support is given according to the stage of the customer’s business, including those who are considering entry into the business for the first time and those thinking about expanding their existing rental businesses.

Main
business

+CoRE

Support in each phase of the real estate rental business



Strengths unique to ORIX Group

① Wealth of real estate information and expertise

ORIX Group engages in businesses such as real estate investment and development, housing-related business for rental and sale housing, and asset management. Harnessing the entire Group, we can provide a variety of expertise and skills related to real estate.

② Network covering the whole of Japan

We have sales offices across Japan, from Hokkaido to Okinawa. We introduce recommended real estate matching our customers’ wishes and conditions from our wealth of property information making use of ORIX Group’s network.

③ Specialized support from a financial and monetary perspective

Bringing a financial and monetary perspective, we can put ourselves in our customers’ positions to provide market-price information and income and expenditure plans related to real estate acquisition as well as introduce sources for capital procurement.

Examples

An energy retailer

The customer was apprehensive about its main business leveling off in the future due to a decrease in population. Its holding company acquired real estate to supplement its main business and for smooth business succession. Using funding from regional banks, it succeeded in building up a real estate portfolio of approximately ¥1.2 billion comprising a total of three properties in two years.



Property location: Tokyo’s 23 wards
Property type: Condominium building
Structure: 4-story reinforced concrete structure
Layout: 12 units of 1R, 2 units of 1LDK (total of 14 units)
Building age at time of acquisition: Less than 1 year
Property price: Approx. ¥350 million
Expected annual rent*: Approx. ¥16 million
Gross rate of return at time of acquisition*: Approx. 4.6%

A construction company

The customer acquired two residential buildings with a view of securing income outside its main business and for future business succession. By establishing a holding company and having separate companies for its main business and real estate rental business (outside its main business), it was able to minimize the impact to its finances as a business corporation.



Property location: Tokyo’s 23 wards
Property type: Condominium building
Structure: 4-story reinforced concrete structure
Layout: 1 office unit, 8 units of 1K, 3 units of 1R (total of 12 units)
Building age at time of acquisition: Less than 5 years
Property price: Approx. ¥420 million
Expected annual rent*: Approx. ¥18 million
Gross rate of return at time of acquisition*: Approx. 4.3%

A broadcasting media company

To supplement its main business due to a reduction in advertising income, the customer acquired a business hotel as the first phase while exploring various types of properties. It also continues to undertake a variety of real estate investments, such as purchasing the land of commercial facilities with a view of long-term ownership.



Property location: Prefectural capital
Property type: Hotel
Structure: 10-story reinforced concrete structure
Layout: 137 units of guest rooms
Building age at time of acquisition: Less than 10 years
Property price: Approx. ¥1.1 billion
Expected annual rent: Approx. ¥60 million
Gross rate of return at time of acquisition: Approx. 5.5%

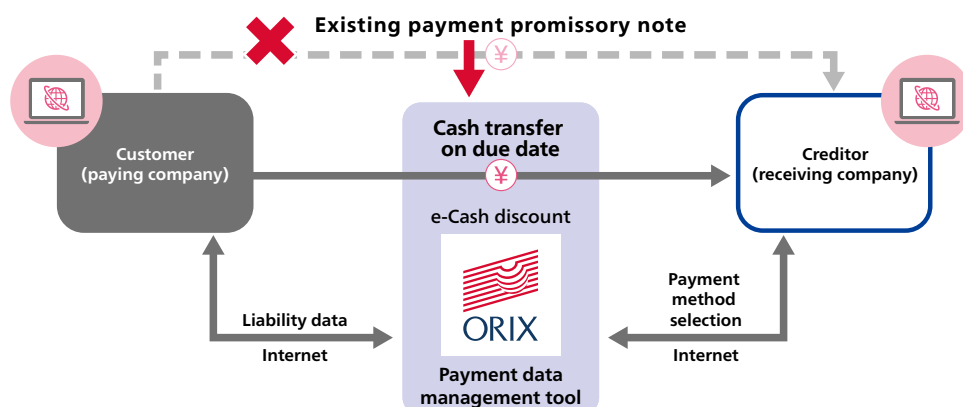
* When fully occupied * Property pictures are conceptual images

Promissory Note Reduction System “e-Cash discount”

For customers that issue large numbers of promissory notes, we provide a mechanism (payment data management tool) that changes to cash transfers on due dates while maintaining promissory note payment terms. We support payment operations by linking the settlement information of paying companies and receiving companies (i.e., creditors) via the Internet.

Functions of e-Cash discount

- (1) Sharing of payment information with creditors
- (2) Management of payment dates
- (3) Discount function for creditors
- (4) Creation of FB data and various documents for providing payment instructions to banks



Merits for paying companies

- Does not require implementation costs or monthly basic fees
- Reduces costs involved for existing promissory notes
- Allows increase in operational efficiency due to simple operations
- Easy to obtain agreement due to ease of procedures for creditors

Can be used together with “densai”*

Merits for creditors

- Allows procedures to be carried out easily as long as internet is available (does not require internet banking)
- Reduces promissory note-related costs (such as revenue stamp fees for receipts and handling fees for collection of promissory notes)
- If discounted payment is chosen, ORIX (debt acceptor) automatically transfers payment on days with discounts, allowing smooth financing

* Electronically recorded monetary claims handled by densai.net Co., Ltd. (“densai.net”), an electronic monetary claim recording institution established by the Japanese Bankers Association

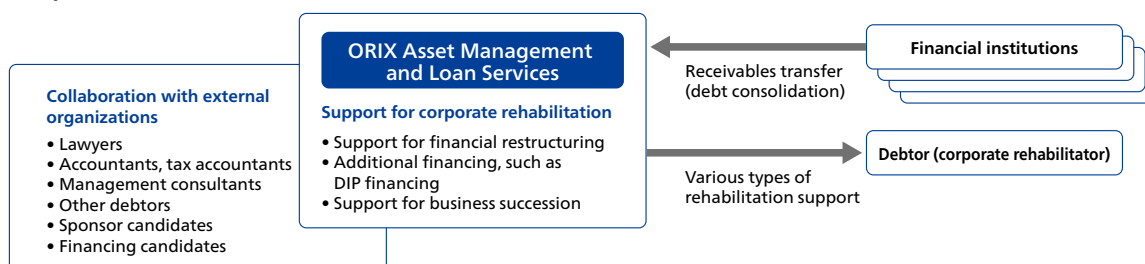
Asset Management and Asset Securitization (Trust Services)

We provide deposit products, such as general large amount time deposits, as well as money trusts, investment trusts (private placement) and other investment products so customers can invest their important assets. We also use trust functions to meet various requests including capital procurement needs and balance sheet enhancement.

Loan Servicing

We leverage our extensive track record and high level of expertise to manage and collect a wide variety of monetary claims and supports corporate rehabilitation. We are involved in the servicing of securitization projects, non-recourse loans, and housing loans. We are also involved in the investment and collection of loan portfolios and the corporate rehabilitation business.

Corporate Rehabilitation Scheme



Industrial/ICT Equipment-Related Business and

ORIX Group supports customer responses to environmental change by providing needed equipment and technology in a timely manner, including the rental of approximately 40,000 types of equipment.

Today when prompt responses to rapid changes in society including advances in innovation and changes in work styles are needed, continuous updating of equipment, technology, and information and communication technology (ICT) environments has become a key issue. By providing not just equipment, but also combining it with technology and know-how, we are contributing to solving manufacturing site and ICT environment problems.

Rental and Sales

We supply equipment according to customer needs such as the desire to use state-of-the-art equipment with minimal initial investment costs and to secure a large number of units immediately.

Lineup of
3.1 million
units spanning
40,000
models

Rental

By renting rather than purchasing equipment, customers need not to make new purchases every time new technology becomes available or maintain unneeded inventories. We have a lineup of some 3.1 million units spanning approximately 40,000 different models including the latest devices and can deliver high-quality equipment in response to an online request or a single phone call.

Electronic Measurement Devices



Scientific and Environmental Analysis Equipment



ICT Equipment



3D Printers



Robots



Drones

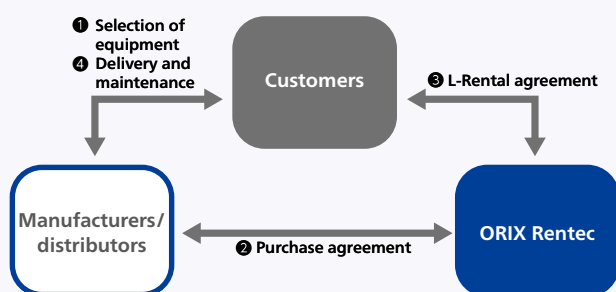


Power Receiving and Transforming Equipment and Transformers



L-Rental (Operating Leases)

Instead of choosing from the equipment available in its rental inventory, ORIX Rentec purchases equipment selected by customers from manufacturers or distributors designated by them, and provides rental of such equipment.



*1 According to Japan's accounting standards (footnote notation may be necessary); for specific accounting methods, please consult your auditor, etc.

*2 A cancellation charge based on the period of use applies during cancellation.

Features of L-Rental

1. Measure against obsolescence	The rental period can be freely set, allowing avoidance of obsolescence risk from technological innovations.
2. Off the balance sheet	Assets are placed off the balance sheet and rental fees can be treated as monthly expenses.*1
3. Standardization of expenditure	An equal monthly payment is possible as a rental fee.
4. Eligibility for early cancellation	Unlike a finance lease, early cancellation is allowed.*2
5. Operational outsourcing	Payment of fixed asset taxes and contracting of movable comprehensive insurance with earthquake, wind and flood damage riders are carried out by ORIX Rentec.

New and Used Equipment Sales

We sell equipment that has been maintained at quality levels suitable for rental to customers at any time for reasonable prices. Purchasing used equipment can reduce after-purchase depreciation periods.*3

*3 For accounting and tax accounting methods, please consult your auditor, contracted tax accountant, etc.

ORIX Rentec's Sagami-hara Technical Center (AutoStore)

Other Services

In addition to renting equipment, we also provide “technology” so that equipment can be used with reassurance.

ICT-Related Services

We carry out various types of configuration—including hardware embedding and software installation—according to our customers’ requirements. We provide zero-touch kitting, in which configuration is carried out on the cloud in advance and the configuration is automatically deployed by simply connecting to the internet. We also provide personal computer life-cycle management (PC-LCM) that manages the entire life cycle from PC planning and procurement to implementation, operation, and disposal in the most appropriate manner. In this way, we contribute toward reducing our customers’ manhours related to computer operation and management.

Furthermore, we also assist the implementation of security measures and communication infrastructure through providing various cloud services such as Microsoft 365, supporting our customers in solving their issues with our assorted menu of services.



3D Printer-Related Services

We support our customers’ product developing by offering three services: a 3D printer output service that creates models based on data received from customers, an introduction support service that enables technical investigation with the help of a full-time engineer and using the actual machines, and a rental service for 3D printers. By offering 3D metal printers manufactured by Xi’an Bright Laser Technologies Co., Ltd. (“BLT”), which are capable of large-scale fabrication and mass production, we propose total solutions that fit our customers’ diverse needs.



“3D-FABs” 3D Printing Simulation Service

3D-FABs is a free* online estimation service that allows users to learn the expertise necessary for 3D printing through practical simulations. Estimation can be made anytime by anyone with no limits to the number of times while changing printers and materials until one is satisfied. The service comes with AI, and the AI’s assessments are quickly reflected in the results of automatic estimation and modeling simulation. It is also ORIX Rentec’s first digital transformation service that can remove the need for repeated exchange and contact, which used to take place before quotes were requested.

* User registration is required when using 3D-FABs.



Functions and Features of 3D-FABs

Modeling Simulation

This service allows users to use their 3D data to carry out simulations of various modeling orientations and understand whether something can be modeled. Users can try until they are satisfied.

Automatic Estimation

Estimation of modeling costs can be carried out, whether for a single or several models, using mass-production printers for metals and resins. Time spent waiting for replies can be reduced as the estimated cost is given immediately.

Learning

This online service allows users to learn expertise and knowledge related to 3D printers through simulations and original content.

Measurement Device-Related Services

Through our equipment rental business, we have accumulated more than 40 years of technology and know-how that enable customers to use our devices repeatedly with peace of mind. Full-time engineers provide measurement and calibration services, eliminating the concerns of customers who feel uncertain about how to use equipment or lack their own engineers.

Used Equipment Purchase Service

We purchase PCs, servers, and other ICT equipment, making use of our expertise from many years of properly disposing property that has been leased and rented.

Environment and Energy Business and

As a top runner in the field of comprehensive environment and energy business, ORIX Group creates new business and responds to the needs of customers and society.

Energy Field

We offer a one-stop solution to meet customers' needs by building a value chain to generate, deliver, and manage energy. We first invested in the wind power generation business in 1995 and are now engaged in the power generation business using renewable energy. We are spreading our efforts globally toward carbon neutrality in 2050. For example, in 2021, we acquired shares in Elawan Energy S.L., a business headquartered in Spain with operations in Europe and North America, and Greenko Energy Holdings, a major operator in India.

Global
generating
capacity of facilities
in operation
reached
4.3 GW*

* This figure is calculated by taking into account ORIX Group's equity interest and investment ratios of each project.

Power Generation Business

Mega-Solar Power Generation (Large-Scale Solar Power Plants)

We lease idle land from local governments, businesses, and others in various parts of the country and construct and operate large-scale solar power plants (mega-solar) with a generating capacity of 1 MW or more. In Japan, we operate mega-solar power facilities with a total capacity of 704 MW.



Makurazaki Former Airport Site No. 1 and No. 2 Power Plants in Kagoshima Prefecture

Rooftop Solar Power Generation

We engage in the rooftop rental solar power generation business by installing photovoltaic systems on leased roofs of large facilities such as plants and warehouses. No site preparation or grading is needed, construction periods are short, and power generation can start quickly.



The i Missions Park Sakai Solar Power Plant

Geothermal Power Generation

Subterranean steam and hot water heated by the ground is used to spin turbines to generate electric power. Since this method does not rely on the weather, stable power generation is possible year-round. We are promoting geothermal surveys and development in Akita Prefecture's Yuzawa City, Tokyo's Hachijojima Island, and several other locations in Japan, including the management of the Minami-Kayabe Geothermal Power Plant (generating capacity of 6.5 MW)—a binary cycle*¹ geothermal power plant that is the largest of its kind in Japan*²—in Hokkaido's Hakodate City.

*¹ Hot water is drawn from underground, and its heat is used to vaporize a second fluid with a boiling point lower than water; the vapor is used to turn a turbine, which generates power. *² According to research carried out by ORIX



Minami-Kayabe Geothermal Power Plant

Biomass Power Generation

We operate the Agatsuma Biomass Power Plant (generating capacity of 13.6 MW), a wood chip-fired thermal power station in Gunma Prefecture. Wood chip fuel are burned in a boiler to generate steam, and the steam rotates turbines generating electricity. Using a biomass fuel as an alternative to fossil fuels leads to substantially lower CO₂ emissions, and by using thermal recycling* technology, environmentally-conscious power generation business is achieved.

* Rather than simply incinerating waste, the energy generated during incineration is recovered and used.



Agatsuma Biomass Power Plant

Wind Power Generation

Within Japan, we are moving forward with the Seiry Wind Power Generation Project and Yakeyama Wind Power Generation Project (tentative name), both in Hokkaido. In Europe, North America, and other locations, Elawan Energy S.L. operates 34 wind power generation facilities with a total generating capacity of 840 MW, while in India, Greenko Energy Holdings operates 56 wind power generation facilities with a total generating capacity of 3,172 MW. Using our expertise in wind power generation in Japan and overseas, we are advancing investigation, consideration, and investment toward the development of our wind power generation business, including offshore wind power.



A wind power generation facility operated by Elawan Energy S.L.

Hydroelectric Power Generation

In India, Greenko Energy Holdings operates 27 hydroelectric power generation facilities with a total generating capacity of 1,950 MW. It is also developing business that combines renewable energy from solar and wind power with pumped-storage hydropower generation* to supply renewable energy at the same cost as thermal power generation facilities and other similar facilities without being affected by the weather.

* Two water reservoirs are created at a large elevation difference, and water in the lower reservoir is pumped up to the upper reservoir. When electric power is needed, water is released from the upper reservoir to the lower reservoir to generate electricity.



A hydroelectric power generation facility operated by Greenko Energy Holdings

Energy Conservation Services

These services achieve energy savings and reduce CO₂ emissions by raising overall line productivity when updating and installing facilities in plants and buildings. We can propose services for specific property applications including plants, warehouses, and commercial facilities.



Examples



Beverage-Filling Line

We updated the filling equipment of a line for cans at a beverage plant. Energy is saved by changing from a method that fills cans at low temperatures to one that fills cans at room temperature.



Distillation Tower

We updated the distillation tower of a plant for food products. Compared to before the update, energy is saved as the amount of steam used is reduced by increasing the amount of waste heat recovered.



Electric Furnace

Energy is saved by modifying the preheating equipment—which is used in the process of producing iron and steel by melting iron scraps—into a high-efficiency type.

Electric Power Trading

As a power producer and supplier (PPS), we supply affordable electric power to the high-voltage power (including special high-voltage) facilities and low-voltage power facilities of corporate customers. In conjunction with rising environmental awareness including RE100* and ESG investment, we provide supply services for environmentally-friendly electric power (low-carbon factor options).

* Renewable Energy 100%

Energy Storage Plant Business

By connecting large-scale storage batteries to the power grid, charging electricity when there is a surplus and discharging it when there is a shortage, we seek to stabilize the supply and demand of electricity and contribute toward expanding the adoption of renewable energy and realization of sustainable energy systems. We plan to begin operation of Kinokawa Energy Storage Plant—located in Kinokawa City, Wakayama Prefecture with a rated output of 48 MW and a rated capacity of 113 MWh—in 2024. We are working on the development of storage plants at several locations in Japan, such as Maibara City, Shiga Prefecture.

* Rated output refers to the value of instantaneous output, and rated capacity refers to the duration of possible discharge.



Kinokawa Energy Storage Plant (concept image of completion)

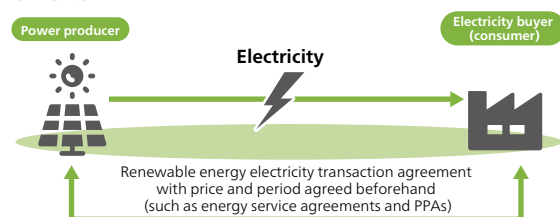
Support for Installation and Operation of Solar Power Generation System, etc.

PPA Model

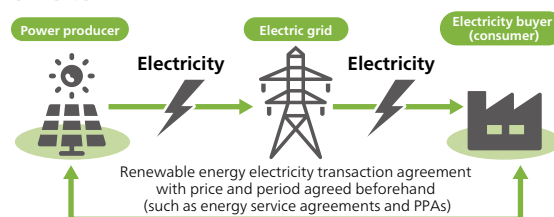
PPA is the abbreviation of power purchase agreement. It is a system where the electricity generated by renewable energy power producers is purchased over the long term by those who need such electricity. This contributes to reducing CO₂ emissions and stabilizing electric power costs. It is broadly categorized into two types: on-site PPA and off-site PPA. On-site PPA is where the consumers are supplied with electricity from power generation facilities that are installed on the consumers' premises or buildings. (Examples below)

On the other hand, off-site PPA is where the grid is used to supply electricity from the locations of power generation systems to the locations that require such power. Off-site PPA is appropriate for companies such as those that have several offices in urban areas and cannot secure space within their own premises.

On-Site PPA



Off-Site PPA



* Cost is relatively higher compared to on-site PPA as costs (such as the cost of transmitting electricity) are incurred when electricity is supplied through the grid from power plants located outside the consumers' premises.

Example

Support for Major Furniture Manufacturer Okamura in Its Efforts toward Realizing Carbon Neutrality

~ Installing solar power generation system based on the PPA model at Okamura's production site Gotemba Plant ~

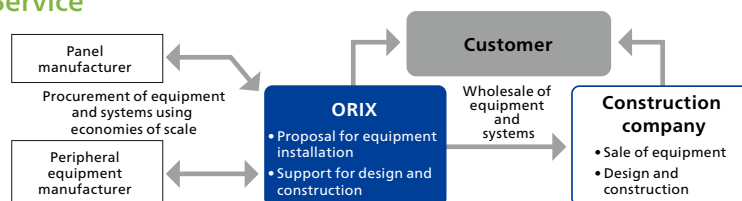
In February 2023, Okamura Corporation (Yokohama City, Kanagawa Prefecture)—a major manufacturer of products such as furniture and industrial devices—installed a solar power generation system based on the PPA model at its Gotemba Plant, a production site in Shizuoka Prefecture, as part of ongoing efforts to achieve carbon neutrality by 2050. Under this model, ORIX borrows the roof of the Gotemba Plant, installs and operates a solar power generation system of approximately 520 kW, and supplies the generated electricity (approximately 570 MWh per year) to the plant, thereby helping Okamura to reduce its CO₂ emissions (approximately 250 tons per year).



Gotemba Plant (Gotemba City, Shizuoka Prefecture)

Solar Power Generation System Installation Service

We use economies of scale through direct procurement of equipment from manufacturers and a nationwide network of construction companies to provide one-stop services fitting our customers and support smooth system implementation.



Service for Operation and Maintenance (O&M) of Power Generation Business

Using expertise and resources such as qualified personnel developed through engaging in the power generation business, we offer various types of services that seek to lower the actual operation and maintenance (O&M) costs (through promoting operations that maximize power generation while keeping down O&M costs) of existing power plants. We offer O&M outsourcing services for grid storage plants and solar power plants as well as purchase and reuse of used solar panels. Through the operation of highly efficient power plants, we encourage the adoption of renewable energy and support the stable supply of electricity, which is a social infrastructure, to contribute to the realization of a sustainable society.



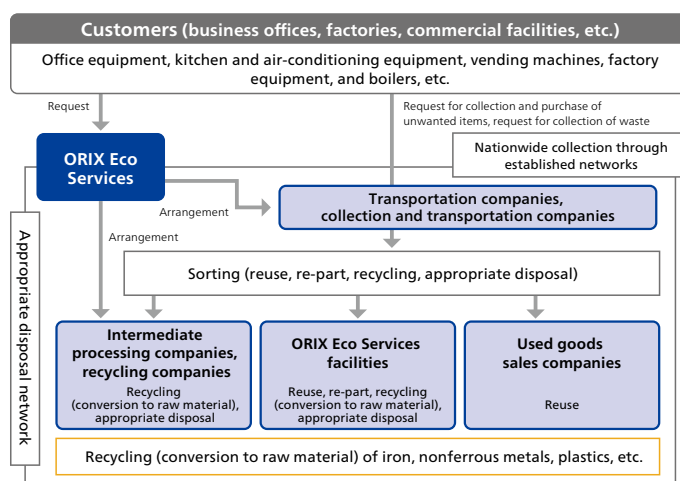
Environmental Field

We have constructed a value chain to collect, recycle, and manage resources and waste. We provide detailed one-stop services tailored to customer needs.

Appropriate Disposal Network

Our appropriate disposal networks include collection and transportation companies, used goods sales companies, intermediate processing companies, and recycling companies, supporting the development of waste and recycling governance structures by customers.

ORIX Group encourages reuse and recycling by using its own logistics networks to efficiently recover several tens of thousands of items each year from customers around the country. Toward the realization of a circular economy (recycling-oriented society), we use such networks and business expertise to propose services in response to the sophisticated and diverse needs of our customers.



Resource Recycling Plant

We operate Japan's largest scale zero-emission facility* for melting and recycling waste in Yorii-machi, Saitama Prefecture. The key feature of this facility is that waste is melted at approximately 2,000°C and can be completely recycled. In addition to recovering slag and metal as a recycled resource, synthesis gas is used as fuel for high-efficiency electric power generation by an on-site generation facility.

* By effectively using all of the waste as raw materials and for other uses, the facility generates no unneeded emissions.



Biogas Power Generation

We operate Japan's largest dry biogas power generation facility in Yorii-machi, Saitama Prefecture. Waste is fermented using methanogens to generate biogas, which is used as fuel to generate power. Taking advantage of the fact that dry biogas power generation can also utilize organic matter with low moisture content, this facility helps promote recycling in the food service industry and household sector where food waste, paper, and plastic are thrown out together.



Recycling Plant

We also operate an intermediate processing plant that primarily handles metal-based waste such as office equipment and machinery. The facility performs all processes from recovery of valuable metal resources to storage, initial processing, and recycling (conversion to raw material). We seek to achieve advanced recycling using sophisticated sorting functions.

Final Disposal Site

We operate one of Japan's largest managed final disposal sites. In addition to the incineration and melting functions of a resource recycling plant, the facility also performs final disposal functions, providing one-stop services that meet a wide range of needs from companies and local governments that generate waste.

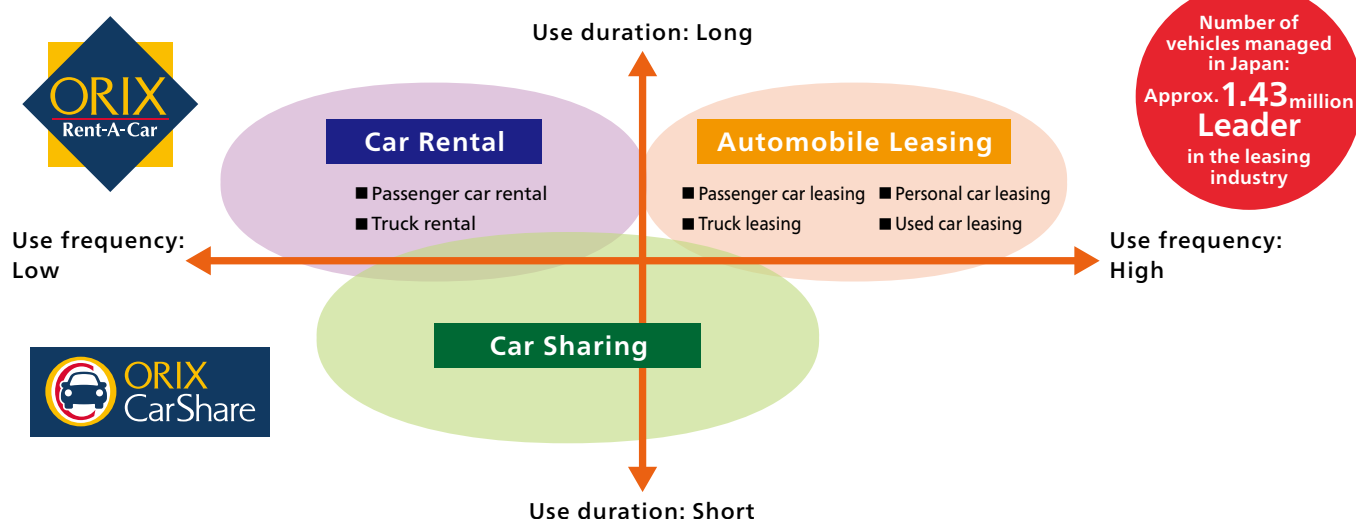


Automobile-Related Business and Services

ORIX Group is developing a total automobile service business ranging from automobile leasing, car rental, and car sharing services to vehicle management services and sales support.

Vehicle Use

We provide optimal vehicle use methods through a combination of automobile leasing, car rental, and car sharing according to the customer's use conditions (duration, frequency, and purpose of use).



Automobile Leasing (New and Used Vehicles)

- I want a vehicle for daily sales activities, deliveries, etc.
- I want to even out my expenses
- I want to reduce my vehicle management workload

We offer a package of vehicle-related management services, including vehicle procurement, payment of various taxes, and routine inspections.

In used car leasing, vehicles that meet our unique criteria, selected from among vehicles that have been removed from service in our car leasing and rental businesses, are available at a reasonable price.

Car and Truck Rental

- I want a vehicle for getting around when I'm away on business
- I want to cut back on expenses (parking fees and insurance premiums)
- I want to be prepared for sudden breakdowns

We manage a fleet of about 74,000 vehicles at 936 locations. We have an extensive lineup of models available for use only when needed.

In addition, ORIX Truck Rental offers a wide lineup of vehicles, including commercial vans, trucks, and civil engineering and construction vehicles.

Car Sharing

- I want a car for a few hours of sales activities
- I want a car early in the morning or late at night
- I want to cut back on expenses (parking fees and insurance premiums)

Car sharing provides customers access to a car whenever they need one, 24 hours a day, 365 days a year, in 15-minute increments. Fees include parking fees, maintenance expenses, insurance premiums, fuel charges, and so on, which makes use at low cost possible in the case of low-frequency use.

Introducing Green Electricity to Car Rental Branches and Other Locations

ORIX Auto has switched electricity used in car and truck rental branches as well as used car dealerships and auction venues into technically 100% renewable green electricity*¹. As a result, 80% of ORIX Auto's owned and franchise branches have been converted to green electricity (as of July 31, 2024).

Together with ORIX Auto's headquarters, which has already been converted previously, 489 locations have been converted to green electricity, including 417 for car rental, 56 for truck rental, 12 for used car sales and three for U-car auction. The amount converted is equivalent to the annual electricity consumption of approximately 2,000 households*², or approximately 8.7 million kWh*³ of electricity.

ORIX Auto will continue to provide our customers with a comfortable car life and contribute to the realization of a decarbonized society, such as by promoting the spread of electric vehicles.

*¹ By purchasing feed-in-tariff (FIT) non-fossil certificates or tradable green certificates, or selecting CO₂-free green power upon electricity contract

*² Average electricity consumption for a household per year is 4,175 kWh (source: Ministry of the Environment).

*³ Total electricity usage in fiscal 2023



Posters are placed at the relevant branches to inform about the use of green electricity

Vehicle Management and Operational Management

We provide support for vehicle use from the perspectives of vehicle management and operational management so that customers can reinforce internal controls, respond to environmental issues, and enhance safety.

AMS Card (Fuel Card)

The AMS Card can be used at approximately 90% of the gasoline stations in Japan, and allows utilization for compliance and safety management. It can also be used to pay for car parking at affiliated parking lots.

ORIX ETC Card

The ETC card provides a detailed breakdown of tolls paid for each vehicle, allowing users to check for improper use. We also handle a variety of procedures such as registration for mileage programs.

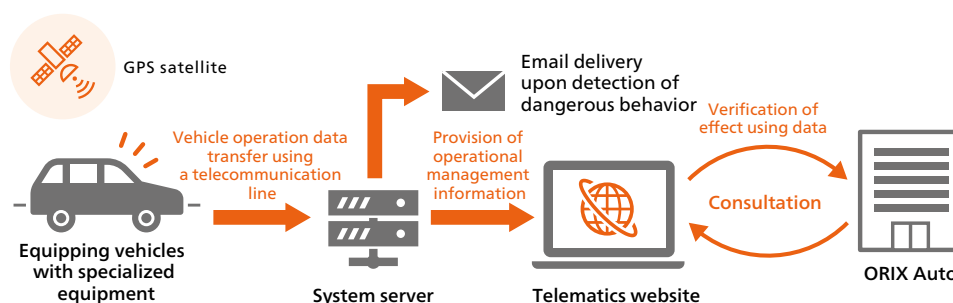
Vehicle Management Services (BPO*)

In this service, our specialized sections undertake a part of the customer's vehicle management operations. This service is not simply outsourcing, but also contributes to enhancing customer risk management through ongoing and repeated risk assessment (P), redevelopment of operations (D), risk visualization (C), and operational improvement (A) so that risks relating to vehicle management including regulatory responses can be eliminated.

* Business Process Outsourcing

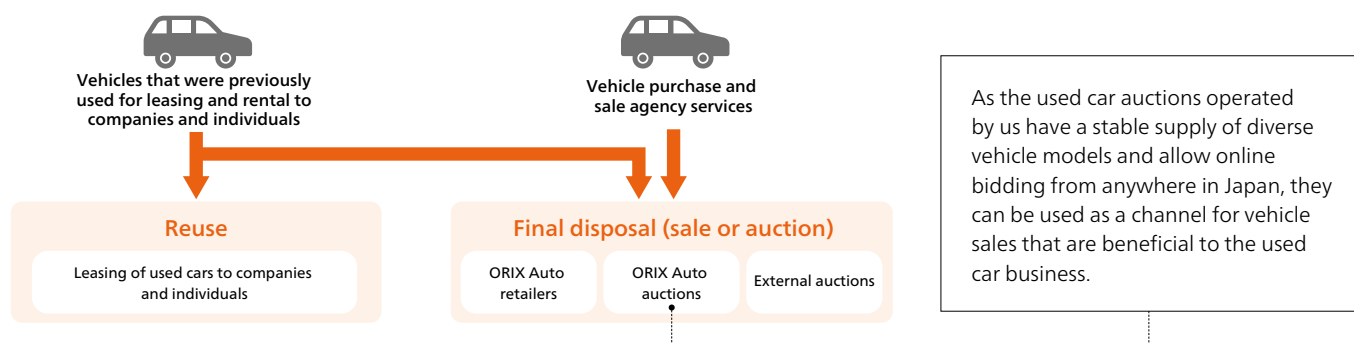
Telematics Services

The telematics service enables customers to easily ascertain a vehicle's operational data by equipping vehicles with specialized equipment that has communication and GPS functions. This data can be used to set targets for compliance, environmental response, and safety management as part of vehicle operational management as well as to improve and solve material issues. We also offer solutions for customers who need images and videos.



Vehicle Sales

Using our expertise accumulated through used car sales, operation of auctions, and such, we provide vehicle purchasing systems and sale agency services that achieve trouble-free disposal of corporate vehicles. We also carry out appropriate compliance measures such as removing company signs from the vehicle body and submitting name change completion certificates (copies).



Real Estate-Related Business and Services

ORIX Group engages in a variety of businesses ranging from real estate investment and development to real estate asset management, housing-related business, and facility operation.

Real Estate Investment and Development

We build creative urban spaces that generate encounters.

Logistics Facility Development Business

We select sites with excellent access for transportation and readily available human resources and develop facilities with an emphasis on storage and delivery efficiency. We use our Group capabilities, such as the development of environmentally considerate facilities, to offer facility development and services that meet the needs of our tenants.



Atsugi III Logistics Center

Logistics Facilities That Supply Electricity Derived from 100% Renewable Energy Sources

Solar power generation systems are installed on rooftops of facilities under a power purchase agreement (PPA) model (p.19) and the electricity generated by these systems can be used within the facilities. In the event of insufficient electricity from solar power generation, we will supply electricity with non-fossil certificates with tracking to tenants, providing them with electricity from 100% renewable energy sources to meet their environmental consideration needs.

Office Building Development Business

We develop high value-added offices that simultaneously realize functionality, comfort, and safety, as well as CROSS OFFICE serviced offices where even a small number of people can receive high-quality business spaces and services for operations.



CROSS OFFICE HIBIYA (coworking space)

Commercial Facility Development Business

We engage in the development of commercial facilities that contribute to local revitalization and are well-received by customers. We deploy original CROSS GATE, CROSS GARDEN, and CROSS MALL brands.



CROSS GARDEN KAWASAKI

Complex Urban Development and Redevelopment Business

We engage in complex urban development comprising offices, commercial facilities, hotels, and conference facilities. We promote the development of valuable urban areas based on a long-term vision by formulating a grand design that incorporates the history and future of the local community, and through collaboration and coordination with the community and among various business entities. In addition, for large-scale redevelopment projects in urban areas, we participate from the initial preparation stages to put the wishes of local right holders in order to conduct urban development along with the community.

Examples

GRAND FRONT OSAKA—a mixed-use facility which was developed by 12 private-sector developers*, including ORIX Real Estate, under the Umekita Phase 1 Development Project on the north side of JR Osaka Station—has been enlivening the area as the face of Osaka, which is the entrance to the Kansai region, for over 10 years since opening in 2013. The facility makes use of its location in Umekita, the largest terminal area in western Japan, to serve as a location for exchange where many people interact with each other. Apart from Knowledge Capital, which acts as the core venue for intellectual creativity and exchange, various urban functions are concentrated here, including hotels, offices, condominiums, shops, and restaurants.

In addition, the Umekita Phase 2 Development Project GRAND GREEN OSAKA—which had been developed by nine developers, including ORIX Real Estate—held its advance opening on September 6, 2024. GRAND GREEN OSAKA has an area of approximately 9.1 hectares and is broadly divided into three areas, with a South District, North District, and centered on UMEKITA PARK, which is rich in greenery and makes up approximately half of the project's area. It has functions that include offices, innovation facilities, commercial facilities, hotels, and residences. For this advance opening, a portion of UMEKITA PARK as well as the lifestyle hotel Canopy by Hilton Osaka Umeda, the innovation facility JAM BASE, and commercial facilities in the North District have opened. Toward full opening in 2027, entities in the public and private sectors are working on world-leading development of cities and communities and will aim to improve the value of the whole Umekita area, including GRAND FRONT OSAKA.

* As of 2013



GRAND FRONT OSAKA



GRAND GREEN OSAKA



©Akira Ito, aifoto

Housing-Related Business

We provide housing and services for various stages of life.

Housing Development and Sales Business

THE LIONS and SURPASS series are offered as new condominiums. Besides safety, security, and comfort, we also lead the industry in actively developing ZEH-M housing that is friendly to the environment.



The Lions Setagaya Hachimanyama (concept image of completion)

Leader in Environmentally Considerate Housing Complexes

ZEH-M is housing that aims to keep the balance of annual energy consumption to zero by conserving energy with outstanding thermal insulation performance and the use of highly efficient facilities, and by creating energy with solar power generation.

In 2019, DAIKYO became the first in Japan to complete a Nearly ZEH-M housing in Hyogo Prefecture. The company also started construction of the first condominium meeting the standard of ZEH-M—the top Net Zero Energy House (ZEH) category—in Tokyo in 2023. The policy of DAIKYO and ANABUKI CONSTRUCTION is to carry out development that meets at least the ZEH-M Oriented specification, and the two companies have completed a cumulative total of 54 ZEH-M properties*.

* As of July 31, 2024

Rental Housing Development Business

We deploy the Belle Face urban rental condominium series and THE Lions Forsia rental condominium series with particular attention to planning and specifications.



Belle Face Komazawa 3-Chome

Real Estate Brokerage and Rental Business

Utilizing the information obtained through our extensive nationwide branch network, we deploy comprehensive services in real estate purchase and sale, brokerage, and leasing, as well as a purchase and resale business where we resell purchased properties after giving them new value.



Condominium Management Business

We provide total support for management association by utilizing the management contract results of approximately 540,000 units. In addition, we propose new services to increase the added value of condominiums.



Repairs and Value-Enhancing Construction Business

We have planned and executed large-scale repair and renovation work on more than 8,000 condominiums. Through this business, we are aiming to increase asset value.



Building Construction and Equipment-Related Business

We achieve sustainable real estate by covering a wide range of building construction and equipment fields.

- Building construction and equipment installation business
- Interior business (design & construction)
- Building and facility management business



Real Estate Asset Management

We pursue stable and efficient asset management that maximizes client earnings.

We operate ORIX JREIT Inc., a diversified real estate investment trust that leverages the extensive knowledge and advanced expertise in finance and real estate accumulated by ORIX Group. We also operate private placement funds based on funds invested by customers, such as institutional investors and operating companies, and currently meet the asset management needs of investors both in Japan and overseas.

Facility Operation

We provide spaces that create irreplaceable experiences.

Onsen Resorts and Hotels

ORIX HOTELS & RESORTS is our onsen resort and hotel operations brand. From casual to luxury, the brand covers a wide range in both onsen resorts and hotels, providing visiting guests with experiences to match their various life stages. We also operate hotels near theme parks and airports and subcontract hotel operation to global high-end brands.



Hakone Gora KARAKU (Water Terrace)



CROSS HOTEL SAPPORO (guest room)

Aquariums

We developed and operate the KYOTO AQUARIUM in Kyoto City, Japan's first largescale, inland aquarium that uses 100% artificial seawater*, as well as the SUMIDA AQUARIUM, located inside the TOKYO SKY TREE TOWN*; both aquariums opened in 2012.

* KYOTO AQUARIUM was the first in Japan, followed by SUMIDA AQUARIUM. Excluding aquariums that use freshwater.



KYOTO AQUARIUM (360-degree panoramic tank GURURI)

Sustainability Projects by Aquariums

Aquariums will work together with children, who represent the future, and regional societies to global and social issues of which they have special awareness. We actively conduct aquarium workshops that deepen interest and concern for living things as well as activities, surveys, and research for protecting the natural environment.

未来へ伝える 未来にのこす
AQTION!

Training Facilities

We operate the Seminar House Cross Wave series of accommodation and training facilities that aim to provide an ideal training environment in all aspects from training and conferences to accommodation.



Seminar House Cross Wave Funabashi

Other Facilities

We operate the ORIX Theater, which can accommodate a diverse range of performances including concerts, and the long-established puffer fish restaurant and onsen resort Shimonoseki Shunpanro, which was the first licensed Japanese puffer fish restaurant, to name a few.



ORIX Theater

Facilities Operated (As of October 1, 2024) Facilities marked with "★" are part of ORIX HOTELS & RESORTS, our onsen resort and hotel operations brand.

Onsen Resorts and Hotels (26)

Hokkaido	● CROSS HOTEL SAPPORO ★
	● Hakodate Yunokawa HOTEL BANSO ★
Fukushima	● Aizu Higashiyama ONYADO TOHO ★
Tokyo	● Hyatt Centric Ginza Tokyo
	● Hotel JAL City Haneda Tokyo
	● Hotel JAL City Haneda Tokyo West Wing
	● HUNDRED STAY Tokyo Shinjuku
Kanagawa	● Hakone Ashinoko HANAORI ★
	● Hakone Gora KARAKU ★
Toyama	● Kurobe Unazuki YAMANOHA ★
Ishikawa	● Hyatt Centric Kanazawa
	● Hyatt House Kanazawa
Shizuoka	● Atami Izusan KARAKU ★
	● Okura Act City Hotel Hamamatsu
Kyoto	● CROSS HOTEL KYOTO ★
	● Hyatt Regency Kyoto
Osaka	● CROSS HOTEL OSAKA ★
	● HOTEL UNIVERSAL PORT ★
	● HOTEL UNIVERSAL PORT VITA ★
	● Canopy by Hilton Osaka Umeda
Yamaguchi	● Shimonoseki Shunpanro Main Restaurant
Fukuoka	● CROSS Life HAKATA TENJIN ★
	● CROSS Life HAKATA YANAGIBASHI ★
Oita	● Beppu SUGINOI HOTEL ★
Okinawa	● Hilton Okinawa Chatan Resort
	● DoubleTree by Hilton Okinawa Chatan Resort

Training Facilities (3)

Chiba	● Seminar House Cross Wave Makuhari
	● Seminar House Cross Wave Funabashi
Osaka	● Seminar House Cross Wave Umeda

Other (7)

Tokyo	● Shimonoseki Shunpanro Tokyo
	● Shimonoseki Shunpanro Nihombashi Takashimaya
Kyoto	● Kyoyasai-Restaurant Umekojikoen
Osaka	● ORIX Theater
	● Knowledge Capital, GRAND FRONT OSAKA
	● GRAND GREEN OSAKA JAM BASE
	● Shimonoseki Shunpanro Abeno Osaka

Service Offices (7)

Tokyo	● CROSS OFFICE SHIBUYA
	● CROSS OFFICE SHIBUYA Medio
	● CROSS OFFICE UCHISAIWAICHO
	● CROSS OFFICE MITA
	● CROSS OFFICE SHINJUKU
	● CROSS OFFICE ROPPONGI
	● CROSS OFFICE HIBIYA

Aquariums (2)

Tokyo	● SUMIDA AQUARIUM
Kyoto	● KYOTO AQUARIUM

Facilities
operated:

45

Atami Izusan KARAKU



Open-air bath with view

PE Investment and Concession Business

ORIX Group responds to societal needs through our private equity investment business, which supports the enhancement of our customers' corporate value, and the concession business exemplified by operation of Kansai International Airport.

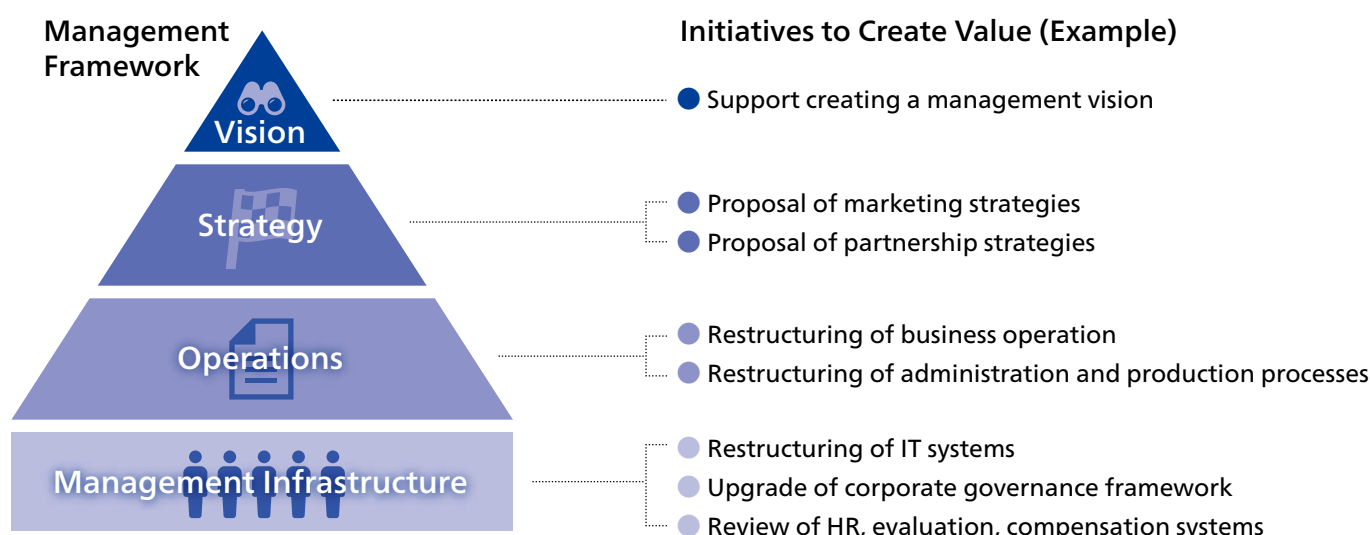
Investment

We provide optimal solutions for various customer needs including support for planning and implementation of business and management strategies, capital procurement and management, and risk hedging, supporting customers' business development and corporate value improvement.

Private Equity Investment

We offer optimal solutions to address the various needs of corporate managers through investments by leveraging our advanced expertise. Such solutions include: transfer of shares with business succession of the owner company and equity financing to raise funds for growth; MBOs and carve-outs* in conjunction with the spinning off of subsidiaries or business divisions of a large company; delisting of publicly-traded companies; and business and corporate rehabilitations in which fundamental restructuring of business and financial restructuring is required. We provide not only optimal funds for our customers' medium- to long-term growth, but also hands-on support through ORIX Group's expertise and management infrastructure.

* Cutting off part of a company's business and spinning it off as a new company



Examples of Investments

We are focused on investments in industries with future growth potential and that can help resolve social issues. We have a proven track record in such areas as IT and information services as well as logistics and rental.

Industry	Date of Investment	Company (Location)	Description of Business
Electronic component materials	Mar. 2017	KOIKE Co., Ltd. (Nakakoma-gun, Yamanashi Prefecture)	Manufacture and sale of SAW wafers
Dairy	Dec. 2018	Cornes AG Corporation (Eniwa City, Hokkaido)	Import and sale of dairy machinery
Logistics and rental	Sep. 2019	Wako Pallet Co., Ltd. (Osaka City, Osaka Prefecture)	Sale and rental of logistics equipment
IT and information services	Oct. 2020	APRESIA Systems, Ltd. (Chuo-ku, Tokyo)	Development and manufacture of network equipment
IT and information services	Oct. 2020	HC Networks, Ltd. (Taito-ku, Tokyo)	Design and construction of network systems
Logistics and rental	Dec. 2020	Sugiko Group Holdings Co., Ltd. (Yokohama City, Kanagawa Prefecture)	Rental of scaffolding and temporary construction materials
IT and information services	Dec. 2020	Informatix Inc. (Kawasaki City, Kanagawa Prefecture)	Development of geographic information systems
Electrical engineering	Jun. 2022	HEXEL Works, Inc. (Minato-ku, Tokyo)	Integrated electrical installation for condominiums and other housing complexes
Healthcare	Jan. 2023	DHC Corporation (Minato-ku, Tokyo)	Manufacture and sale of cosmetics, health foods, etc.
Healthcare	Jun. 2023	WHITEESSENCE Co., Ltd. (Shibuya-ku, Tokyo)	Dental whitening franchise operation

Venture Capital

In addition to providing funds to support promising, privately owned companies, we help fledgling companies along the path to becoming public companies by offering capital policies appropriate to their stage of development and supporting management in a hands-on capacity by using sales network and business know-how of ORIX Group.

Concession Business

We are involved in the concession business, where private business operators manage public facilities such as airports, water (including industrial water) and sewerage systems, and sports facilities while ownership of the facilities remains with public institutions. The Government of Japan is promoting concessions for economic revitalization and fiscal consolidation, and we are also focusing on this area.

Operation of Kansai International Airport, Osaka International Airport (Itami Airport), and Kobe Airport

- **Start of business:** April 2016 (April 2018 for Kobe Airport)
- **Operating company:** Kansai Airports Group
- **Shareholders:** ORIX Corporation, VINCI Airports, and 30 other companies

This is ORIX Group's first concession business and the first full-scale private airport operation project in Japan. ORIX has know-how in the financial and real estate fields, and a wealth of business experience and business foundation in the Kansai region, while VINCI Airports, a jointly participating French airport operator, has expertise in airport operations and an international airport network. Utilizing the know-how of both companies, we aim to operate comfortable and convenient world-class airports.



Kansai International Airport (new area for international flights opened in 2023)

Operation of Hamamatsu City Public Wastewater Treatment Plant (Seien Treatment Area)

- **Start of business:** April 2018
- **Operating company:** Hamamatsu Water Symphony K.K. ("HWS")
- **Shareholders:** Veolia Japan GK, ORIX Corporation, and four other companies

This is the first concession-type project in Japan in the water and sewerage field. The operating company is HWS, which was established mainly by Veolia Japan, with ORIX also participating in the business by providing our know-how in the concession business. We operate with the goal of providing safe and secure sewerage services to citizens by making the best use of the know-how of each HWS shareholder.



Hamamatsu City Public Wastewater Treatment Plant (Seien Treatment Area)
Photo courtesy of Veolia Japan GK

Miyagi Prefecture Integrated Water Supply, Industrial Waterworks, and Sewerage Public-Private Partnership Management Project

- **Start of business:** April 2022
- **Operating company:** K.K. Mizumusubi Management Miyagi
- **Shareholders:** METAWATER Co., Ltd., ORIX Corporation, and eight other companies

This project is responsible for the operation of Miyagi Prefecture's water supply business, industrial waterworks business, and sewerage business facilities for a period of 20 years. The concepts of integrating the three water businesses (water supply, industrial waterworks, and sewerage), coordinating with water companies in Miyagi Prefecture, and connecting Miyagi Prefecture's water infrastructure—which has been consistently maintained thus far—with the future are incorporated into the company name "Mizumusubi" (literally, "water connection"), which operates with the goal of realizing sustainable water supply, industrial waterworks, and sewerage services.



Nanbuyama Water Treatment Plant (Shiroishi City, Miyagi Prefecture)

Todoroki Ryokuchi Park Redevelopment, Operation, Etc. Project

- **Start of business:** April 2023
- **Operating company:** Kawasaki Todoroki Park Corporation ("KTP")
- **Shareholders:** Tokyu Corporation, ORIX Corporation, and seven other companies

This project is responsible for operating Todoroki Ryokuchi Park in Kawasaki City, Kanagawa Prefecture over a 30-year period while both maintaining existing facilities and updating aging infrastructure. KTP's aim is to create "Japan's Happiest Park," and it will endeavor to make Todoroki Ryokuchi Park, a comprehensive park with athletic facilities and civic spaces, into a beloved, bustling space central to the region.



Todoroki Athletics Stadium (Nakahara-ku, Kawasaki City, Kanagawa Prefecture)





Personal Finance Business and Services

ORIX Group engages in the banking, consumer finance, and life insurance businesses to provide distinctive services that leverage its expertise.

Deposits, Trust Products, Real Estate Investment Loans, and Card Loans

We offer attractive financial products and services while keeping operating costs low by focusing on online transactions and not having branches or ATMs.

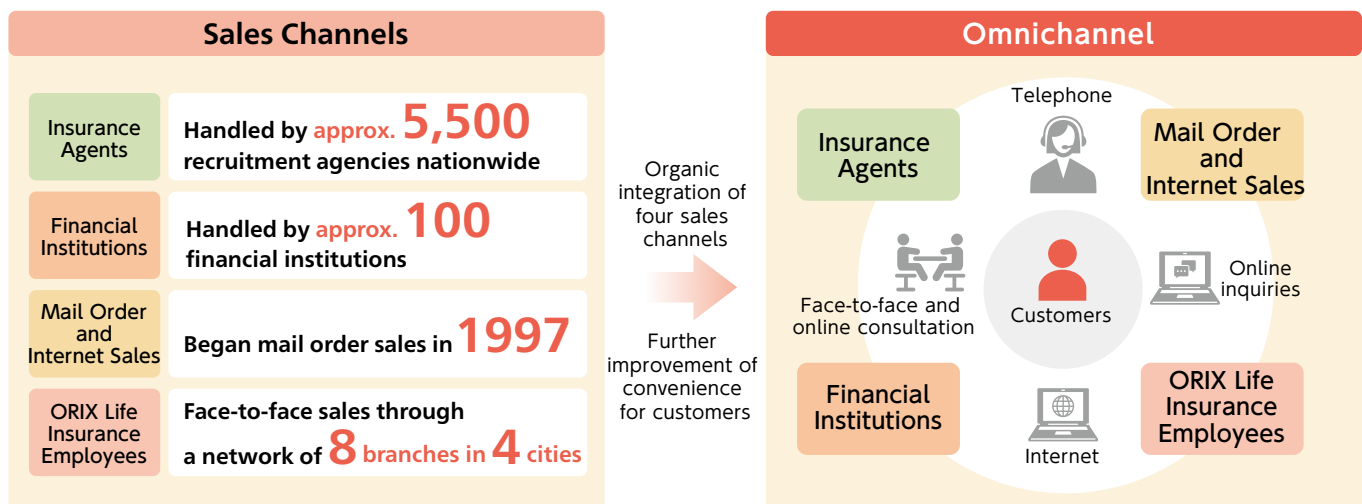
Main Products

Save	Increase	Prepare	
 <p>e-Direct Deposit</p> <p>A regular and time deposit exclusively for online transactions.</p>	 <p>e-Direct Money Trust</p> <p>A monetary trust mainly managed by unsecured loans to one company selected by ORIX Bank.</p>	 <p>Simple Inheritance Trust</p> <p>The first testamentary substitute trust product to be offered by mail and telephone order in Japan.</p>	<p>● e-Direct Family Trusts</p> <p>This simple service supports the formation of family trusts in which the property involved is limited to money. The fee is ¥165,000 (including fees and consumption tax).</p>
Borrow			
<p>● Real estate investment loans</p> <p>● Real estate secured loans</p> <p>Loans can be used to purchase or refinance investment real estate for rental purposes, from one room in a condominium to one entire apartment building, from new construction to second-hand.</p>		<p>● ORIX Bank Card Loan</p>  <p>The loan limit is up to ¥8 million. Customers can also choose the Bright plan with a cancer rider in case of unforeseen circumstances.</p>	

Life Insurance

We offer an extensive lineup of insurance products based on the concepts of “simple and easy to understand” and “reasonably priced insurance coverage.” In addition to marketing through insurance agents, financial institutions, mail order and Internet sales, and sales by ORIX Life Insurance employees known as Conserve Advisors, we organically integrate these four sales channels within an omnichannel strategy that provides services through channels required by customers.

Number of individual insurance policies:
Approx.
4.80
million



Overseas Business and Services

ORIX Group has a network spanning 28 countries and regions worldwide. We provide a wide range of services to meet the needs of each country in fields such as leasing, financing, investment, and asset management.

Since expanding operations into Hong Kong in 1971, we now have global operations in 28 countries and regions worldwide. One feature of ORIX Group's overseas business and services is that business is conducted by locally rooted management teams in accordance with the environment and corporate culture of each region. Based on our overseas business strategy of "Localization and Partnership," our local subsidiaries are well versed in the different commercial practices, laws, and regulations in each country, and provide a variety of services to local businesses and Japanese companies.

Key Milestones in Overseas Expansion

1971	1972	1973	1975	1977	1978	1979	1980	1981	1982	1986	1988	1991	1993	1994	1995	1997	2001	2002	2005	2010	2013
Hong Kong	Singapore	Brazil Malaysia	Indonesia South Korea	Philippines	Thailand	Venezuela	Chile	Sri Lanka United States	Britain	Australia Pakistan	New Zealand Spain Ireland	Taiwan, Canada	India	Oman	Poland	Egypt	Saudi Arabia	United Arab Emirates	Kazakhstan	Vietnam	Mongolia Netherlands Bahrain

* The year when operations were first established or funded in each country/region is listed. * Includes countries/regions where we currently do not have operations.

ORIX USA

Diversified Financial Services Business with a Focus on the U.S.

Business: Finance, investment, and asset management in the Americas

Established in 1981, ORIX Corporation USA carries out investments and lending with its own balance sheet, and at the same time, engages in the asset management business using funds from external investors. Through its businesses in private credit, private equity, and real estate, it offers companies in the U.S. middle market with capital procurement solutions, and has more than 1,300 employees, including those working at companies under its umbrella.



ORIX Europe

Proven Track Record in the Asset Management Business under the Robeco Brand

Business: Asset management with a focus on Europe

We acquired Robeco Groep N.V. (now ORIX Corporation Europe N.V.), an asset management company headquartered in the Netherlands, in 2013. There are several asset management companies under its umbrella, including Robeco Institutional Asset Management B.V., which operates an asset management business under the Robeco brand. With a proven track record in investment since 1929, Robeco offers a wide range of investment solutions, from stocks to bonds. It is also a leader in the sustainable investment field, having developed its first sustainable investment product in 1995.



Asia and Australia

Locally Rooted Financial Services Business

Business: Finance and investment with a focus on Asia and Australia

Since expanding operations into Hong Kong in 1971, we have established local subsidiaries in Southeast Asia, South Asia, Oceania, and the Middle East. We are mainly engaged in the financial services business, providing local customers with services such as machine/equipment leasing, automobile leasing, installments, loans, and rentals. We also undertake private equity investment business at our local subsidiaries in Greater China (mainland China, Hong Kong, and Taiwan) as well as asset management business in Hong Kong.



A multilevel parking lot operated by Shoucheng Holdings Limited, an investee engaged in the operation and management of parking lots in Greater China

Other Business and Services

ORIX Group provides a variety of services that respond to social needs.

Members-Only Medical Service

CMC Corporation (“CMC”) provides management support services for medical institutions. It operates “Central Medical Club” (in Utsunomiya City since 2003) and “Central Medical Club Setagaya” (in Tokyo since 2023) that provide a members-only medical service for management executives to provide health-related support for the management of small- and medium-sized businesses.



Central Medical Club Setagaya’s building exterior (left) and reception lounge (right)

Main Services Provided by Central Medical Club Setagaya

Central Medical Club Setagaya provides sophisticated preventive healthcare services such as complete medical examinations to protect members from various illnesses.

Complete medical examination (premium course)

We conduct comprehensive detailed examinations related to the three major diseases (cancer, heart disease, and cerebrovascular disease) utilizing high-resolution diagnostic imaging equipment (such as PET-CT and MRI).

Health data management

We centrally manage each person’s health data, such as the details and results of annual health checkups (examinations) and medical history.

Health (medical) consultation service

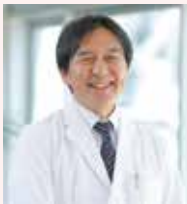
We provide comprehensive support, from day-to-day health consultations to the selection and referral of medical institutions and doctors for treatment according to the symptoms in the event that illnesses are diagnosed.

Partner medical institution: Central Clinic Setagaya

Central Clinic Setagaya is a medical screening facility that uses high-resolution diagnostic imaging equipment. The clinic also has comprehensive partnerships in place with specialists who are the authority in their respective fields. It seeks to be a facility that makes users take greater interest in their own bodies.

Director Yasuo Nakajima

(radiologist recognized by Japan Radiological Society)
Director Yasuo Nakajima graduated from the School of Medicine, Yokohama City University in 1977. He became a teaching assistant for radiology at St. Marianna University School of Medicine in 1982. After studying at Stanford University and the University of Iowa, he took on the appointment of professor at the St. Marianna University School of Medicine in 1999 and professor emeritus in 2018. He assumed his current position in 2023.



PET-CT





“PATPOST” Electronic Storage Service for Business Documents

ORIX offers PATPOST, an unlimited storage service that uses highly accurate AI-OCR*1 to automatically categorize information on various ledgers and documents—including invoices—and convert it into data. The service has since been adopted by 1,000 companies*2 approximately one year after its release.

*1 Optical character recognition (OCR) is a technology that takes printed or handwritten characters as image data and converts them into editable text data.

*2 Number of paid users as of April 1, 2024



PATPOST’s features			
 Easy storage Various documents (including invoices and other accounting documents as well as written proposals, drawings, photos and such) can be easily stored by simply uploading them.		 Easy AI-OCR Highly accurate AI-OCR automatically extracts fields necessary for operations such as accounting and order processing.	
 Easy sharing Documents can be shared in real time with PATPOST users, allowing smooth exchange of documents.		 Easy search When documents are uploaded, labels are automatically attached according to document type. The entire document can also be searched as all pages are converted to text using the OCR function.	

AI, IoT, and Data Business Support Services

Ubiteq, INC. provides services related to human safety and health—essential for stable corporate management—through the use of AI and IoT technologies and data value creation. For example, the safety monitoring service Work Mate* stores and analyzes the vital and behavioral data of on-site workers and offers a function that predicts dangers. The safe driving support service D-Drive provides a function that prevents a vehicle's engine from being started unless the driver passes an alcohol check.

* Work Mate is not a medical device and is not intended for diagnosis, treatment, or prevention of illnesses.



Work Mate

Provision of Services Using State-of-the-Art Technology

"Safie" Cloud Video Recording Service

Safie, a cloud video recording service offered by Safie Inc., enables customers to check video images anytime and anywhere on their computer or smartphone simply by connecting their cameras to the Internet. ORIX has invested in the company and by combining ORIX's operating base and financing functions with Safie's technology, we are jointly conducting business and developing products that contribute to enhanced customer productivity.



"KnowledgeStore" Market Research and Analysis Subscription Service

ORIX has concluded an exclusive sales agreement in Japan with MarketsandMarkets Research Pvt. Ltd.*¹, a leading Indian market research company, for its KnowledgeStore research service. Through this deal, we support businesses that are reevaluating their in-house technological capabilities amidst rapidly changing economic environments and seeking to enter new markets, not limited to Japan.

*¹ MarketsandMarkets is a research company that provides market reports in a wide range of areas in BtoB markets. Its services are used by 80% of the global companies that appear in the Forbes Global 2000.

Three Features of KnowledgeStore

(1) Access to market forecast reports is unlimited*²

It is possible to view reports covering quantitative forecasts and the status of value chains and market competition for latest technologies with high growth potential.

(2) Market opportunities are easy to discover

All reports are incorporated into databases and cross-sectional searching, filtering, and visualization of growth rates, technology names, company names, regions, related technologies, and more are possible.

(3) Order-made research is also available

The package includes ample analyst operating time*², and research tailored to the individual requests of contracting companies can be conducted.

*² The limits on access to reports and the analyst operating time vary depending on the contract contents.

"Zeroboard" Cloud Service for Calculation and Visualization of Greenhouse Gas (GHG) Emissions

Zeroboard Inc. provides a cloud service called Zeroboard that allows the calculation and visualization of GHG emissions across the supply chain—including Scope 3* emissions—in accordance with the Greenhouse Gas Protocol, an international standard for GHG emissions. ORIX invested in Zeroboard and supports the decarbonized management of companies by offering GHG emission reduction solutions—such as energy conservation services (p.18) and the PPA model (p.19)—to customers that were provided with GHG emission calculation and visualization solutions by Zeroboard.



GHG emission calculation
and visualization
solutions



GHG emission reduction
solutions

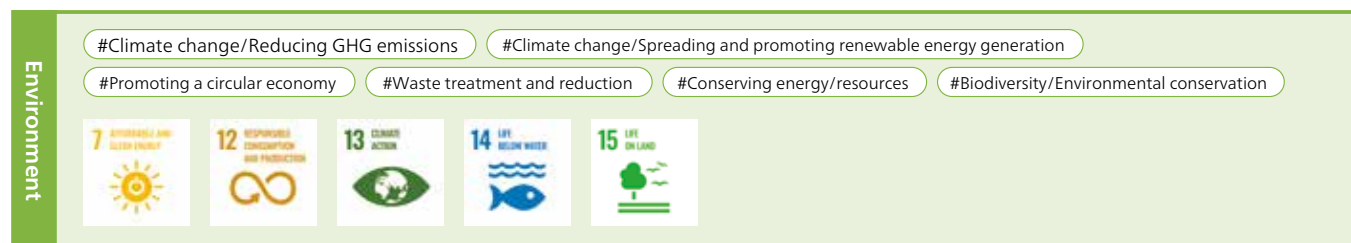


Support
decarbonized
management of
companies

* Scope 3 refers to indirect emissions (emissions of other companies related to the activities of the company) other than Scope 1 (direct GHG emissions by the company) and Scope 2 (indirect emissions from the use of electricity, heat, and steam provided by other companies) emissions. The difficulty of calculation is high due to the varied circumstances in which emissions take place.

Addressing Social Issues through Business Activities

Providing new value and contributing to society through business activities have been fundamental to ORIX Group since its founding. We believe that it is precisely because we engage in diverse business activities that we can respond to a variety of social needs. We will continue to regularly create new value and contribute to society through our business activities.



Corporate Financial Services [pp.9–14,17–19, 31–32]

As a core platform for Group sales, we will fully deploy our network in Japan in initiatives to resolve social issues.

Examples of business activities Social issues

Business succession support	#Vitalizing small- and medium-sized enterprises #Regional vitalization #Aging society
Preventive healthcare support	#Promoting health/Extending healthy life expectancy #Aging society
Championing decarbonization	#Climate change/Reducing GHG emissions
Corporate pension services	#Aging society #Decreasing workforce
Online storage business	#Vitalizing small- and medium-sized enterprises #Decreasing workforce

Aircraft and Ships [p.12]

In our aircraft business, we will increase the number of new fuel-efficient models in our portfolio. In addition, the ships we own are built based on specifications that allow for environmental impact reduction.

Examples of business activities Social issues

Environmental consciousness in aircraft operating leases	#Climate change/Reducing GHG emissions
Environmental considerations in ship investment (ownership and operation)	#Climate change/Reducing GHG emissions #Biodiversity/Environmental conservation
Ship finance (sustainability - linked loans)	#Climate change/Reducing GHG emissions

Rentec [pp.15–16]

We contribute to customer sustainability by providing technical knowledge and rental capabilities.

Examples of business activities Social issues

Rental and used equipment sales business	#Promoting a circular economy
3D printer business	#Promoting innovation & technological change #Improving labor productivity #Climate change/Reducing GHG emissions

Environment and Energy [pp.17–20]

We are working toward a sustainable society through businesses that contribute to a decarbonized society and a circular economy.

Examples of business activities Social issues

Renewable energy business	#Climate change/Spreading and promoting renewable energy generation
Solar power system power purchase agreement model (PPA Model)	#Climate change/Spreading and promoting renewable energy generation
Operation, management, and maintenance of renewable energy power plants	#Climate change/Spreading and promoting renewable energy generation
Energy storage plant business	#Climate change/Spreading and promoting renewable energy generation #Promoting innovation & technological change #Stable energy supply
Environment friendly power supply services	#Climate change/Reducing GHG emissions
Energy-saving services	#Conserving energy/resources
Waste recycling and disposal support business	#Promoting a circular economy #Waste treatment and reduction
Biogas power generation facility utilizes waste	#Climate change/Spreading and promoting renewable energy generation #Promoting a circular economy #Waste treatment and reduction
Garbage reuse, recycling, and proper processing support/metal recycling	#Promoting a circular economy #Waste treatment and reduction

Auto [pp.21–22]

We will promote services that help to reduce environmental impact and ensure compliance with laws and regulations. We will also continue to promote and accelerate decarbonization in our own facilities and businesses.

Examples of business activities Social issues

Used vehicle leasing and sales, vehicle purchasing and sales agency	#Promoting a circular economy
Automobile maintenance services	#Promoting a circular economy #Climate change/Reducing GHG emissions #Safe & secure mobility solutions
Car rental business/Car sharing business	#Promoting a circular economy #Regional vitalization
Telematics service	#Climate change/Reducing GHG emissions #Safe & secure mobility solutions #Improving labor productivity
Development and sale of special-purpose vehicles	#Improving labor productivity #Disaster recovery #Safe & secure mobility solutions #Regional vitalization #Aging society
Providing green energy for car/truck rental shops, auction sites	#Climate change/Reducing GHG emissions
Truck rental business (disaster recovery assistance)	#Disaster recovery #Regional vitalization

* The above shows a portion of our business activities.



Real Estate [pp.23–26]

We do business with a policy that prioritizes safety, security, and comfort as we decarbonize in consideration of the environment and coexist with local communities.

Examples of business activities	Social issues
Development of environmentally-friendly properties (including residences)	<ul style="list-style-type: none"> #Climate change/Reducing GHG emissions #Climate change/Spreading and promoting renewable energy generation #Conserving energy/resources
AQTION!—Actions by the aquariums to connect to our planet's future	<ul style="list-style-type: none"> #Biodiversity/Environmental conservation #Regional vitalization
Efforts to reduce plastic waste, Promote '3Rs' – Reuse, Reduce, Recycle	<ul style="list-style-type: none"> #Promoting a circular economy #Waste treatment and reduction
Promoting renovation and condominium repair business	<ul style="list-style-type: none"> #Promoting a circular economy
Comprehensive urban planning and redevelopment business	<ul style="list-style-type: none"> #Regional vitalization
Operating serviced offices	<ul style="list-style-type: none"> #Promoting a circular economy #Improving labor productivity
Sustainable asset management	<ul style="list-style-type: none"> #Investments and lending that take ESG into account

PE Investment and Concession [pp.27–28]

We are committed to management for sustainability among investees as a means to improve corporate value. We focus investment on industries that contribute to resolving social issues.

Examples of business activities	Social issues
PE investment in solving social issues	<ul style="list-style-type: none"> #Climate change/Reducing GHG emissions #Investments and lending that take ESG into account #Promoting health/Extending healthy life expectancy #Improving labor productivity #Decreasing workforce #Promoting innovation & technological change
Concession business that supports regional infrastructure	<ul style="list-style-type: none"> #Climate change/Reducing GHG emissions #Regional vitalization #Addressing aging public infrastructure #Decreasing workforce #Improving labor productivity

Banking [p.29]

Our financial transactions are mainly in industries that are foundational to a sustainable society. We also provide investment products that support the long-term asset formation of individual customers.

Examples of business activities	Social issues
ORIX Bank Sustainable Investing and Lending Policy	<ul style="list-style-type: none"> #Investments and lending that take ESG into account
Investing in environmentally-friendly condominiums	<ul style="list-style-type: none"> #Conserving energy/resources #Climate change/Reducing GHG emissions
Products and services that accommodate an aging society	<ul style="list-style-type: none"> #Aging society

Life Insurance [p.29]

We develop and provide products and services that accommodate diverse customer lifestyles and values. We also engage in ESG investing.

Examples of business activities	Social issues
Customer-oriented products and services in an age where more and more people will live to be 100	<ul style="list-style-type: none"> #Aging society
ESG investing in asset management	<ul style="list-style-type: none"> #Investments and lending that take ESG into account

ORIX USA [p.30]

We are further strengthening our approach to sustainable investing in order to generate sustainable growth and contribute to society.

Examples of business activities	Social issues
Affordable housing and lending	<ul style="list-style-type: none"> #Investments and lending that take ESG into account

ORIX Europe [p.30]

We integrate ESG in our investment solutions, and as a leader in sustainable investing, we promote investments that contribute to the development of a sustainable society and economy.

Examples of business activities	Social issues
Sustainable investing	<ul style="list-style-type: none"> #Investments and lending that take ESG into account

Asia and Australia [p.30]

We are reducing the balance of credit extended to industries with high environmental impact and enhancing our support for ESG initiatives among existing private equity investees.

Examples of business activities	Social issues
Reduction of credit balances with high environmental impact	<ul style="list-style-type: none"> #Investments and lending that take ESG into account #Climate change/Reducing GHG emissions
PE investment that contributes to solving social issues	<ul style="list-style-type: none"> #Investments and lending that take ESG into account #Climate change/Reducing GHG emissions

ORIX Group website provides detailed information on our sustainability initiatives. Please click here for details.

https://www.orix.co.jp/grp/en/sustainability/contributing_to_society



Proactively Promoting Activities beyond the Framework of Our Business Domains

In addition to making contributions to society through business, ORIX Group is also implementing a range of initiatives to help meet social and environmental challenges beyond the framework of its business domains.

Activities for Children

We are involved in various activities for children who will lead the next generation, such as special lessons held at elementary schools by SUMIDA AQUARIUM and KYOTO AQUARIUM as well as work experience programs run by ORIX Group companies. The ORIX Miyauchi Foundation also continues to support children's cafeteria programs where local people provide children with meals and places to socialize.



Support for children's cafeteria programs
(ORIX Miyauchi Foundation)



Special lesson
(SUMIDA AQUARIUM)

Community Contribution Activities

The ORIX Buffaloes has entered a partnership agreement with Osaka City, and is working to promote community collaboration in various fields, such as sports promotion, education, and public relations. This includes holding sports lessons for elementary and junior high school students. In Australia, we support a hunger relief organization (Foodbank), an organization that supports early-career cancer researchers, and an organization that promotes early childhood literacy.



Support for charities—Australia
(ORIX Australia Corporation Limited)



Collaboration with Osaka City
(ORIX Buffaloes)

Environmental Conservation Activities

ORIX Bank makes donations to tree-planting activities according to the number of customers who opt for paperless delivery of documents, such as for real estate investment loans. The ORIX Miyauchi Foundation promotes SANGO ORIX, an activity supporting the transplant of coral reefs, together with the children of Okinawa Prefecture.



Tree-planting at Osaki City,
Miyagi Prefecture (ORIX Bank)



Okinawa coral transplantation
support activities (ORIX Miyauchi
Foundation)

Other Activities

The ORIX Miyauchi Foundation conducts activities in the social welfare field, including the donation of welfare vehicles to social welfare facilities nationwide since 2006. And since 2007, we have continued to bestow the ORIX Award at an art exhibition for children and others with disabilities. Other support we provide in the fields of music and art include inviting children from orphanages and other facilities to concerts.



Invitations to classical concerts
(ORIX Miyauchi Foundation)



Donating a welfare vehicle
(ORIX Miyauchi Foundation)

ORIX Miyauchi Foundation

We established the ORIX Social Fund in 2006 to support social welfare, children and the youth who are future leaders, and the fields of music, culture, and art. Subsequently in 2010, the fund was renamed after being approved as a public interest incorporated foundation, and has been conducting various activities as the ORIX Miyauchi Foundation since 2014.

Relationship with Sports

The mission of the ORIX Buffaloes is to provide inspiration, excitement, and dreams to people through baseball, and a variety of businesses are undertaken centered on team operation.

We use the high profile of the baseball team to provide companies and organizations with opportunities for various promotions. Furthermore, we also conduct activities such as baseball clinics for children of local communities as part of our community-oriented programs centered on Osaka Prefecture where the franchise is located.



© ORIX Buffaloes

Baseball Team Management

In 1988, we started managing the ORIX Braves baseball team. The ORIX Buffaloes was born in 2004 due to a merger of baseball teams. The team's home ground is Kyocera Dome Osaka in Nishi-ku, Osaka City. We conduct a variety of events—such as Bs ORIHIME DAY targeting female fans, Bs NATSU NO JIN which is held every summer, and a fireworks night that lights up the night sky at Hotto Motto Field Kobe—to bring the enjoyment of watching baseball matches to as many fans as possible.



Sponsor / Special Seat

Game Sponsor Program

Professional baseball is very popular and matches themselves serve as an advertising medium. We offer companies and organizations proposals regarding opportunities for various promotions, such as publicity at ceremonies before matches and deployment of sales promotion booths within match venues.



Advertising Space

In addition to professional baseball games, Kyocera Dome Osaka is used for concerts and large-scale events. Therefore, it can be expected to draw a wide range of generations. We offer effective advertising space, such as the outfield signboards.



VISTA ROOM

Kyocera Dome Osaka has special spectator boxes with balcony seats on the 6th to 8th floors, where spectators can watch the game in luxury. Beside business hospitality, they are extravagant areas that can be used as private spaces for friends.



Season Seats

Customers can watch all Buffaloes-sponsored official games from their own season seats throughout the entire season. Please enjoy the players' impressive performance from these premium seats and offer them passionate cheers of support.



Community Activities

Former professional baseball players carry out social contribution activities such as career education and T-ball workshops, primarily for elementary school students in Osaka City. They make use of their careers as professional athletes to help young people achieve healthy growth.



Company Name	Principal Business	Established (Acquired)	ORIX Group Controlling Share
Corporate Financial Services and Maintenance Leasing*			
ORIX Auto Corporation	Automobile Leasing, Rental, Car Sharing and Sales of Used Automobiles	Jun 1973	100%
ORIX Rentec Corporation	Rental and Leasing of Test and Measurement Instruments and IT-Related Equipment	Sep 1976	100%
ORIX Capital Corporation	Venture Capital	Oct 1983	100%
ORIX Asset Management & Loan Services Corporation	Loan Servicing	Apr 1999	100%
NS Lease Co., Ltd.	Leasing, Lending, Other Financial Services	(Jul 2002)	100%
ORIX Tokushima Corporation	Leasing, Other Financial Services	(Oct 2005)	95%
ORIX Loan Business Center Corporation	Personal Loan Related Asset Management, Customer Relations	May 2009	99%
Tsukuba Lease Corporation	Leasing	(Jun 2010)	95%
Kyuko-Lease Inc.	Leasing, Other Financial Services	(Jan 2012)	85%
Yodogawa Transformer Co., Ltd.	Manufacturing, Rental, and Sales of Power Receiving, Transforming, and Generating Facilities and Equipment, Various Types of Transformers, Cubicles, etc.	(Jan 2018)	100%
Real Estate			
ORIX Interior Corporation	Real Estate Rental, Parking Lot Business	(Jan 1987)	100%
ORIX Hotel Management Corporation	Onsen Resort, Hotel and Training Accommodation Facility Operation	Jan 1997	100%
ORIX Real Estate Corporation	Real Estate Investment, Development, Rental, Facility Operation and Management	Mar 1999	100%
ORIX Asset Management Corporation	Asset Management of J-REIT	Sep 2000	100%
Chofu Driving School Corporation	Driving School	(Dec 2005)	100%
ORIX Real Estate Investment Advisors Corporation	Real Estate Investment and Advisory Services	Sep 2007	100%
ORIX Aquarium Corporation	Aquarium Operation	Apr 2011	100%
DAIKYO INCORPORATED	Housing Development and Sales, Redevelopment	(Jan 2019)	100%
ANABUKI CONSTRUCTION INCORPORATED	Housing Development and Sales, Construction Services	(Jan 2019)	100%
DAIKYO ASTAGE INCORPORATED	Condominium Management, Repair and Maintenance, Resident Services	(Jan 2019)	100%
ANABUKI COMMUNITY INCORPORATED	Condominium Management, Repair and Maintenance, Resident Services	(Jan 2019)	100%
DAIKYO ANABUKI CONSTRUCTION INCORPORATED	Condominium Repair and Maintenance, Construction Services, Building Diagnostics, Aseismic Reinforcing Work	(Jan 2019)	100%
DAIKYO ANABUKI REAL ESTATE INCORPORATED	Real Estate Buying, Selling, Brokerage, Leasing, Management	(Jan 2019)	100%
ORIX Facilities Corporation	General Building, Rental Condominium, and Other Facilities Management, Real Estate Brokerage, Construction Services	(Jan 2019)	100%
Environment and Energy			
ORIX Eco Services Corporation	Trading of Recycled Metals and other Resources, Collection and Transportation of Industrial Waste, and Intermediate Waste Processing	Apr 1998	100%
ORIX Environmental Resources Management Corporation	Waste Recycling	Sep 2002	100%
Ubiteq, INC.	Development and Provision of IoT Solutions, Design, Manufacturing and Quality Assurance of Electronic Devices, Design, Development and Maintenance of Software	(Jul 2010)	57%
ONE Energy Corporation	Sales, Leasing and Rental of Solar Panels and Electricity Storage Systems	Mar 2013	70%
Zeeklite Co., Ltd.	Waste Landfill, Mining and Sales of Zeolite	(Feb 2017)	100%
ORIX Renewable Energy Management Corporation	Operation, Management, and Maintenance of Power Plants That Use Renewable Energy Sources	Jun 2018	100%
Insurance			
ORIX Life Insurance Corporation	Life Insurance	Apr 1991	100%
Lifetime Consulting Corporation	Insurance Agency Services	Oct 2012	100%
Banking and Credit			
ORIX Bank Corporation	Banking	(Apr 1998)	100%
Aircraft and Ships			
ORIX Maritime Corporation	Ship Charter and Ship Broker Service	Nov 1977	100%
Santoku Senpaku Co., Ltd.	Ship Related Business	(Feb 2024)	100%
ORIX Headquarter Functions (Not included in Segment Financial Information)			
ORIX Insurance Services Corporation	Insurance Agency Services	Sep 1976	100%
ORIX Computer Systems Corporation	Software Engineering and Systems Management	Mar 1984	100%
ORIX Baseball Club Co., Ltd.	Professional Baseball Team Management	(Oct 1988)	100%
Osaka City Dome Co., Ltd.	Management and Operation of Multipurpose Halls, and Planning, Production, and Operation of Various Events Including Sports	(Sep 2006)	90%
ORIX Business Center Okinawa Corporation	Business Center, Contact Center	Nov 1999	100%
ORIX Business Support Corporation	Business Support Services	Apr 2007	100%

(As of March 31, 2024)

Country Name		Company Name	Principal Business	Established (Acquired)	ORIX Group Controlling Share
The Americas	USA	ORIX Corporation USA	Financial Services	Aug 1981	100%
		Boston Partners Global Investors, Inc.	Asset Management	(Jul 2013)	100%
		Harbor Capital Advisors, Inc.	Asset Management	(Jul 2013)	100%
		Lument Real Estate Capital Holdings, LLC	Mortgage Banking and Loan Servicing	Sep 2013	100%
		Boston Financial Investment Management, L.P.	Low Income Housing Tax Credit Syndicator	(Jul 2016)	100%
		NXT Capital Group, LLC	Loan Origination, Asset Management	(Aug 2018)	100%
East Asia	Hong Kong	ORIX Asia Limited	Leasing, Lending, Automobile Leasing, Banking	Sep 1971	100%
		ORIX Asia Capital Limited	Equity Investment, Lending	Jul 1973	100%
		ORIX Finance Services Hong Kong Limited	Leasing, Lending, Consumer Finance Services	(May 2002)	100%
		ORIX Asia Asset Management Limited	Investment Advisory, Asset Management	Mar 2021	100%
	Taiwan	ORIX Taiwan Corporation	Leasing, Sales Finance, Insurance Agency Services	(Feb 1991)	100%
		ORIX Auto Leasing Taiwan Corporation	Automobile Leasing	Apr 1998	100%
		ORIX Taiwan Asset Management Company	NPL Investment, Loan Servicing	Nov 2004	100%
	South Korea	ORIX Capital Korea Corporation	Automobile Leasing, Leasing, Lending	Feb 2004	100%
		ORIX Private Equity Korea Corporation	Fund Operation and Management	Mar 2010	100%
	China	ORIX China Corporation	Leasing, Rental	Aug 2005	50%
		ORIX (China) Investment Co., Ltd.	Equity Investment, Other Financial Services	Dec 2009	100%
		ORIX China Industrial Holdings Limited	Equity Investment, Other Financial Services	Sep 2021	50%
South-East Asia	Singapore	ORIX Leasing Singapore Limited	Leasing, Sales Finance, Lending	Sep 1972	50%
		ORIX Investment and Management Private Limited	Equity Investment, Lending	May 1981	100%
	Malaysia	ORIX Leasing Malaysia Berhad	Leasing, Lending	Sep 1973	100%
	Indonesia	PT. ORIX Indonesia Finance	Leasing, Automobile Leasing	Apr 1975	85%
		PT Sinar Mitra Sepadan Finance	Used Car Loans for Sole Proprietors and Individual Customers	(Nov 2015)	85%
	Philippines	ORIX METRO Leasing and Finance Corporation	Leasing, Automobile Leasing, Lending	Jun 1977	40%
	Thailand	Thai ORIX Leasing Co., Ltd.	Leasing, Automobile Leasing and Rentals	Jun 1978	96%
South Asia	Pakistan	OLP Financial Services Pakistan Limited	Equipment Leasing, Automobile Leasing, Loans	Jul 1986	49%
	India	ORIX Auto Infrastructure Services Limited	Automobile Leasing, IT Leasing, Rentals, Leasing, Commercial Vehicle Loans, Commercial Mortgage Loans	Mar 1995	99%
Oceania	Australia	ORIX Australia Corporation Limited	Automobile Leasing and Truck Rentals	Jul 1986	100%
	New Zealand	ORIX New Zealand Limited	Automobile Leasing	Dec 1988	100%
Europe	Ireland	ORIX Aviation Systems Limited	Aircraft Leasing, Aircraft Asset Management	Mar 1991	100%
	Netherlands	ORIX Corporation Europe N.V.	Headquarters for the Business in Europe	(Jul 2013)	100%
		Robeco Institutional Asset Management B.V. (RIAM)	Asset Management	(Jul 2013)	100%
		Transtrend B.V.	Asset Management	(Jul 2013)	100%
	Britain	ORIX Corporation UK Limited	Equity Investment	Jan 2018	100%
		Gravis Capital Management Ltd.	Fund Operation and Management	(Jan 2021)	70%
	Spain	Elawan Energy S.L.	Development and Operation of Wind and Solar Power Generation	(Jul 2021)	100%

*April 2024 FREEILL CORPORATION Deleted

In addition to the above, ORIX has other locations. In total, ORIX has locations in 28 countries and regions worldwide.

(As of March 31, 2024)

<https://www.orix.co.jp/grp/en/>