

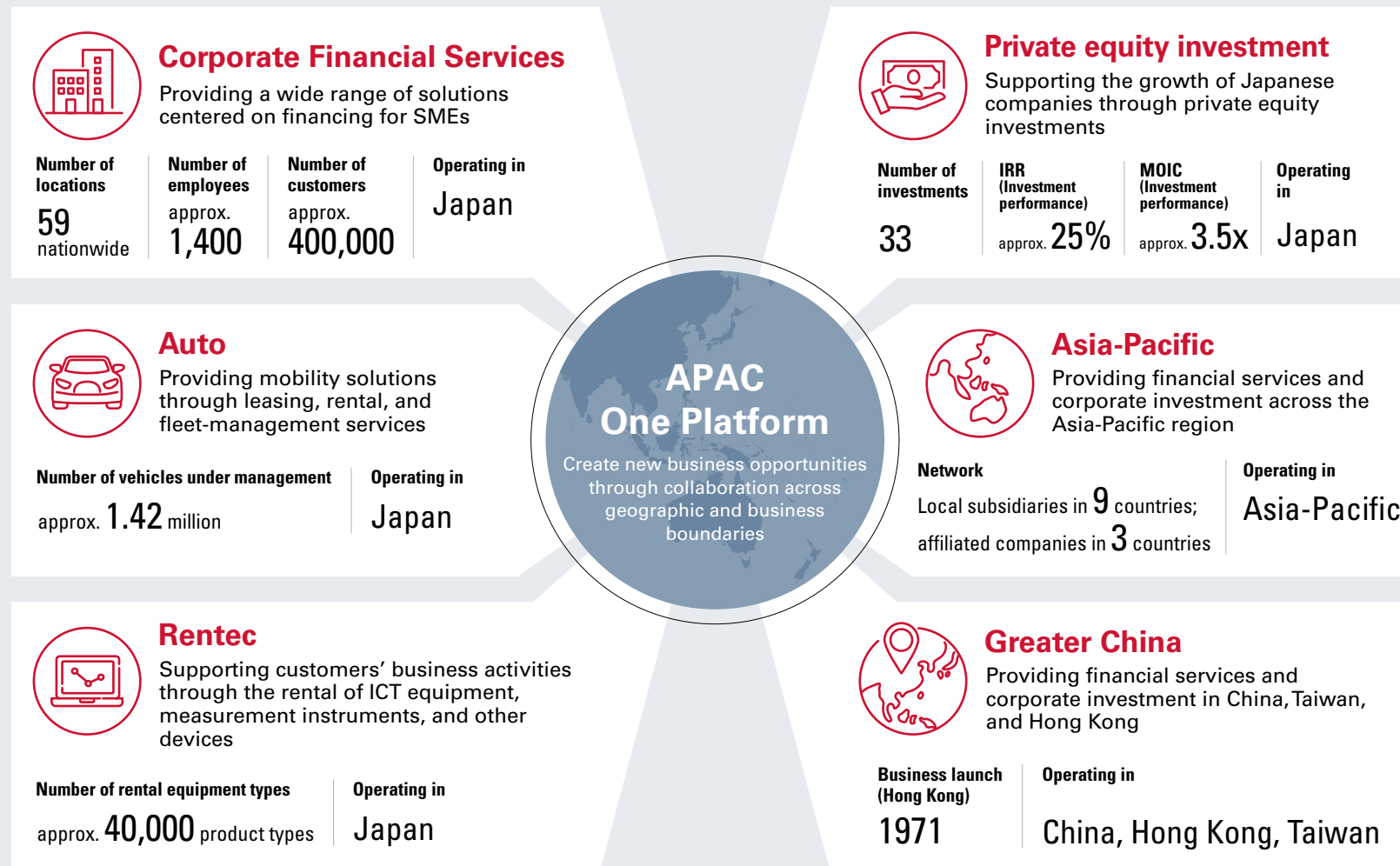
Japan & APAC Business Unit

Transformation toward the APAC One Platform

Building a Growth Platform that Creates Core Businesses for the Group

The Japan & APAC Business Unit encompasses Corporate Financial Services, Auto, Rentec and Private Equity Investment operations in Japan, as well as our businesses across the Asia-Pacific region and Greater China. In Japan, we have long created diverse businesses by starting from direct engagement with customers, identifying their needs and challenges, and uncovering new business opportunities. We will apply these insights and expertise to the Asia-Pacific region and Greater China, while strengthening collaboration across geographies and business lines to create new business opportunities.

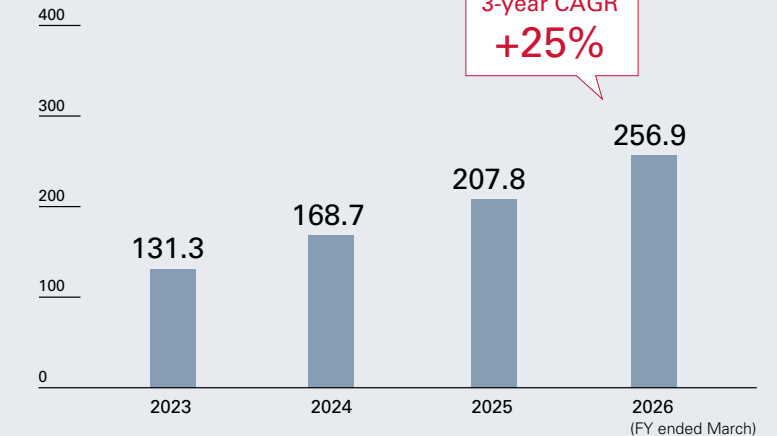
Business Domains and Track Record



Performance

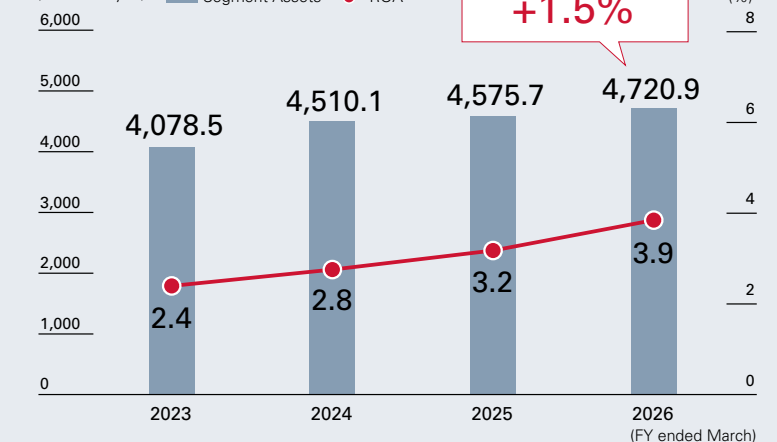
Segment Profit

(Billions of yen)



Segment Assets and ROA

(Billions of yen)



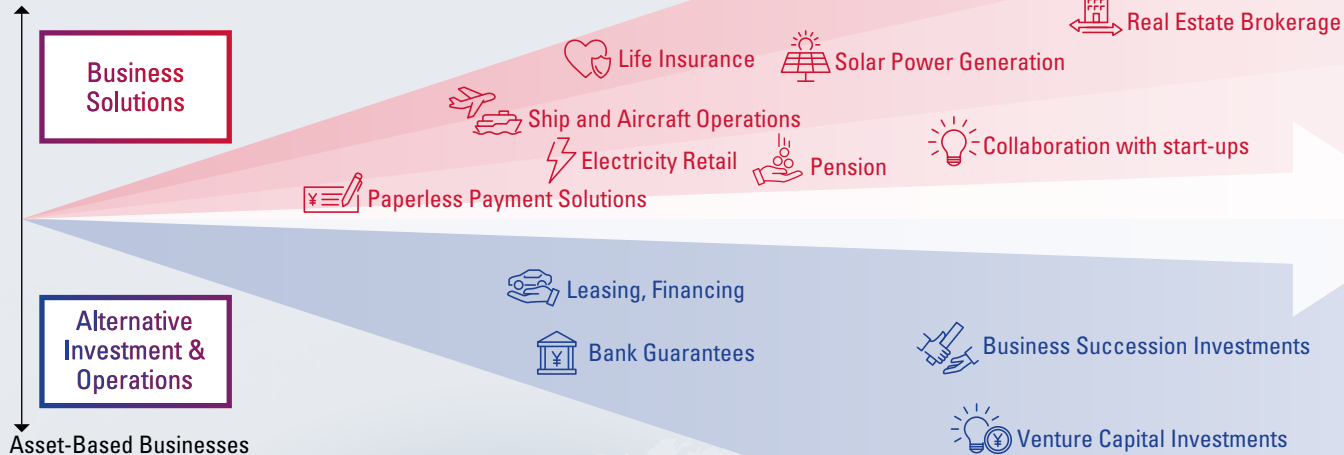
Applying the strengths cultivated in Japan to the APAC region to build a growth platform that creates core businesses for the Group

ORIX Group's Strengths in Japan

From finance to services, and further into investment and business operations.

Driven by customer needs, we have expanded our business domains and created unique value by combining multiple solutions.

Service-Based Businesses



Customer Needs

- Business succession and management support
- Asset management
- Operational efficiency and cost reduction

Expanding Japan's Strengths Across APAC

- Broad customer base and trusted relationships
- Diverse products, services, and solutions
- Business operating expertise and talent

Japan & APAC Business Vision

Building the Next Pillars of Growth

Capture new opportunities and create businesses that will become the next pillars of growth in APAC.

Expanding Business Domains

Leverage the expertise cultivated in Japan to broaden our reach across finance, services, investment, and other diverse fields.

Strengthening Customer Reach

Expand direct customer touchpoints to better understand diverse needs and challenges, leading to the creation of new business opportunities.

Enhancing Profitability Across Japan & APAC Business

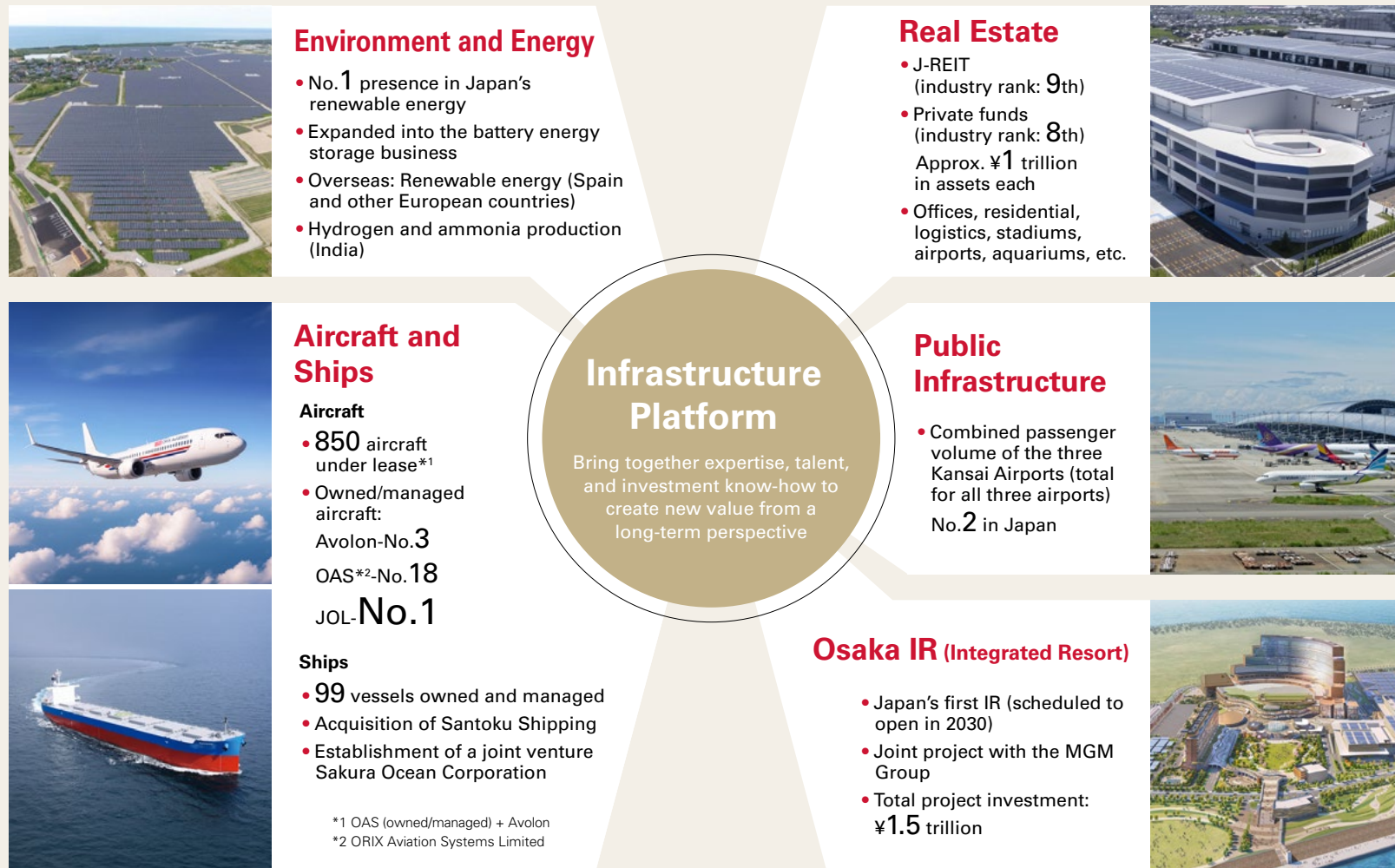
Accelerate profit growth across the region through business synergies and the provision of high-value-added services

Infrastructure Business

Becoming the No.1 Player in Alternative Assets

The Infrastructure Business Unit operates a broad portfolio of real assets — including environmental energy, transportation equipment, real estate, public infrastructure, and the Osaka IR (integrated resort). Backed by long-term societal needs, we generate stable cash flows and enhance capital efficiency through investment, development, operations, and asset management.

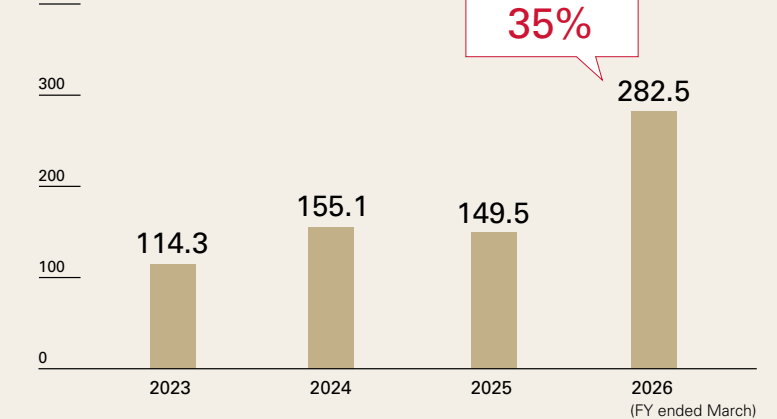
Business Domains and Track Record



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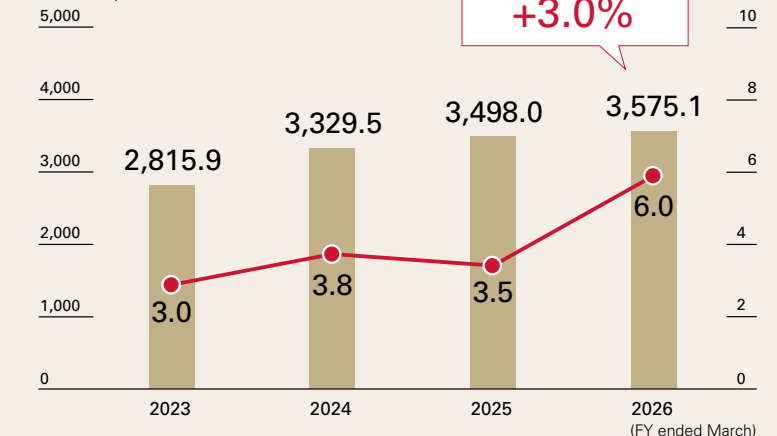
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Segment Assets and ROA

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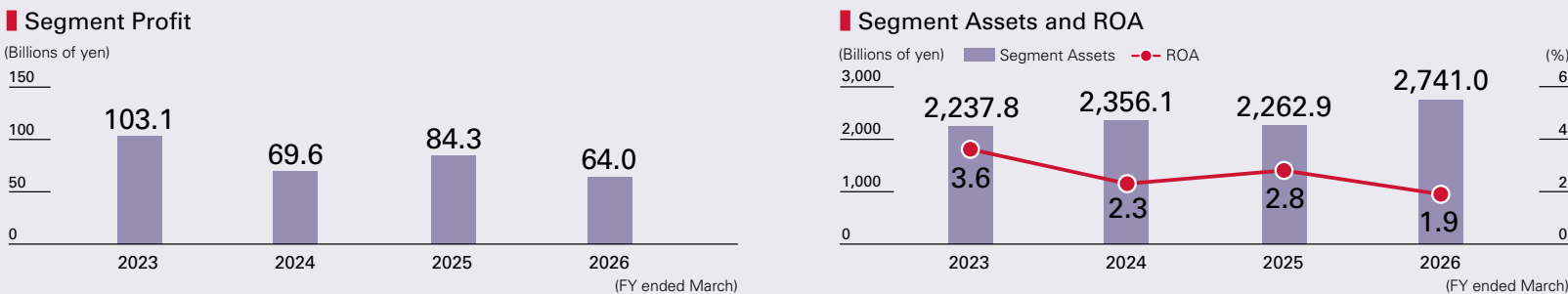
Building a Global Management Platform that Combines Traditional Assets and Alternative Assets

We combine alternative asset management centered on private credit and real estate in the USA with traditional asset management centered on Robeco in Europe. We will provide diverse investment solutions for investors through integrated management of assets in the USA and Europe to combine their respective strengths.

Global Network / Business Domains and Track Record



Performance



Synergies and New Value Generated Through Integrated Management

Integrate our client bases and distribution platforms

Link sales networks in Europe and the USA and leverage each other's customer bases and product offerings

Joint product development

Provide solutions that leverage knowledge in both alternative and traditional assets

Sharing of knowledge and know-how

Strengthen competitiveness by combining expertise in alternative and traditional assets

Expanding business opportunities

Apply alternative asset strategies cultivated in the USA to Europe

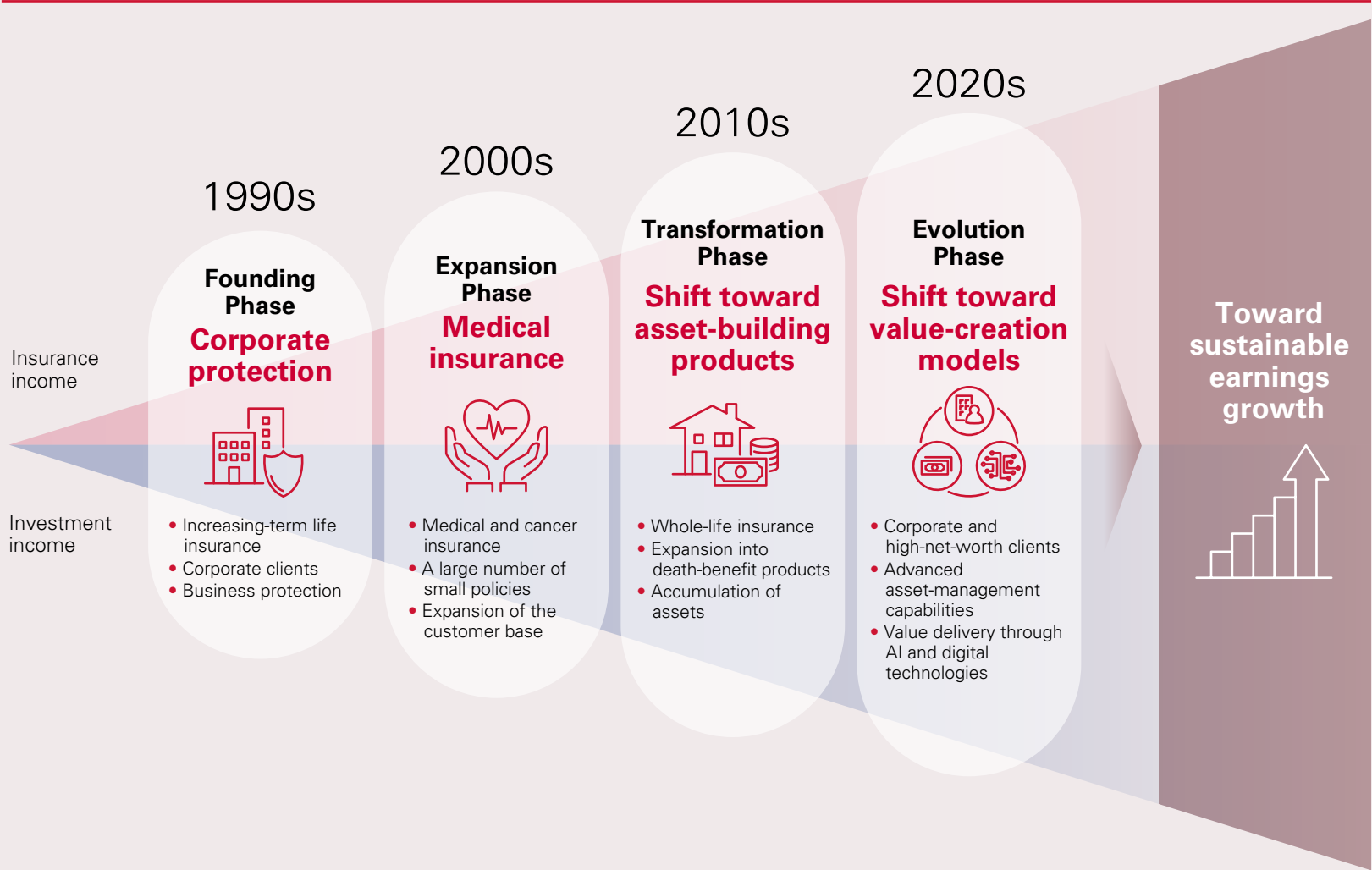
Support growth of Europe Business

Leverage the USA network and market expertise, particularly to support the growth of our European business in the USA

Evolving Our Business Model for Long-Term Value Creation

ORIX Life Insurance is growing on the strength of long-term relationships with customers, driven by two key sources of earnings: insurance income and investment income. We will continue strengthening our future profit base and contributing to the Group’s sustainable growth.

ORIX Life Insurance’s Value-Creation Journey



Performance

