



Strategies by Business

This section presents strategies in each of ORIX's businesses in light of opportunities, risks, and strengths. It also discusses our approach to sustainability.

Segments	Units	Features	Page
Corporate Financial Services and Maintenance Leasing	Corporate Financial Services	Sales network throughout Japan. Provides optimal solutions for corporate customers as a core platform for Group sales.	▶ Page 71
	Auto	One-stop provider of every kind of automobile-related service. World leader in vehicles under management.	▶ Page 72
	Rentec	Japan's largest equipment rental company. Provides equipment along with technology and expertise.	▶ Page 73
Real Estate	RE Investment and Facilities Operation	Wide range of real estate expertise. Diversified operations encompass development, investment, asset management, and facility operation.	▶ Page 74
	DAIKYO	Development and brokerage of real estate and building maintenance and management, with a focus on condominiums.	▶ Page 75
PE Investment and Concession	PE Investment	Enhancement of investee corporate value through hands-on management that leverages the Group's expertise and network.	▶ Page 76
	Concession	Operation of public facilities and other properties while public entities retain ownership. Kansai Airports operates three airports* in Kansai.	▶ Page 77
Environment and Energy	Environment and Energy	Development of renewable energy businesses globally. In Japan, we have built a value chain of collection and transportation of waste, intermediate waste processing, and recycling. We also operate a biogas power generation facility.	▶ Page 78
Insurance	Life Insurance	A lineup of products that meet needs such as death insurance and medical insurance. Highly rated by customers and external parties.	▶ Page 79
Banking and Credit	Banking	Decades of experience in real estate investment loans. Primarily Internet-based transactions, does not own branch or ATM network.	▶ Page 80
Aircraft and Ships	Aircraft and Ships	Expertise in aircraft and ship leasing and asset management. One of the world's largest aircraft leasing companies.	▶ Page 81
ORIX USA	ORIX USA	Provides funding solutions to U.S. companies encompassing financing to private equity utilizing own and third-party capital.	▶ Page 82
ORIX Europe	ORIX Europe	Robeco and several other brands in the asset management business. Robeco has extensive expertise in ESG investment.	▶ Page 83
Asia and Australia	Asia and Australia	Primarily provision of financial services to local customers in Asian countries. Expanding PE investment in Greater China and South Korea.	▶ Page 84

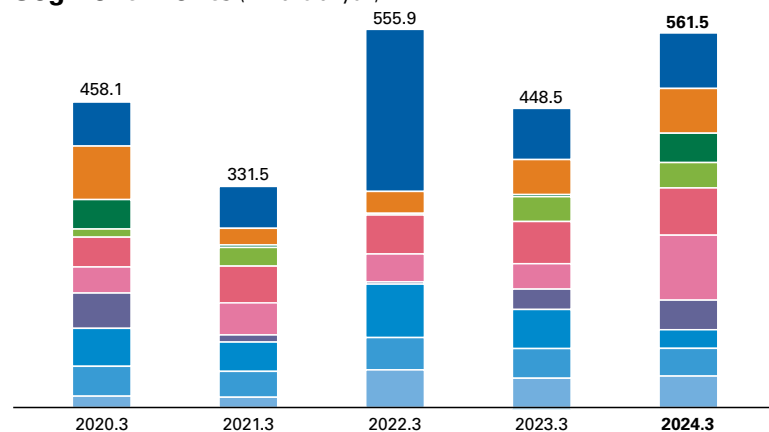
* Kansai International Airport, Osaka International Airport, and Kobe Airport.



Segment Summary (Profits, Assets, ROA and Employees)

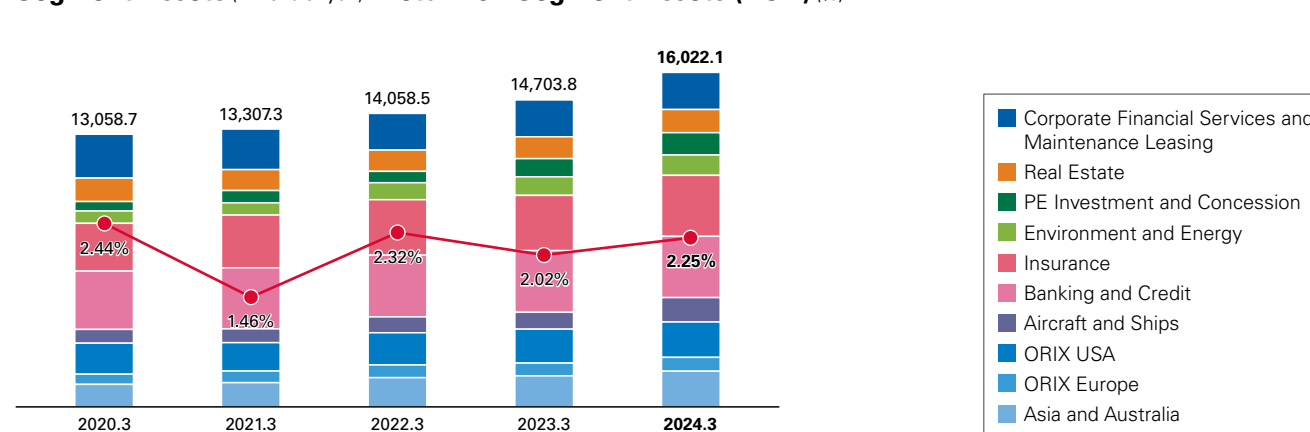
Five-Year Summary

Segment Profits (Billions of yen)



In the fiscal year ended March 2021, profits declined due to the impact of the COVID-19 pandemic. In the fiscal year ended March 2022, we recognized a gain of ¥163.0 billion on the sale of Yayoi in Corporate Financial Services. In the fiscal year ended March 2023, post-COVID reopening and gains on sales contributed to earnings. Profits increased year on year excluding the gain on sale of Yayoi in the previous fiscal year. In the fiscal year ended March 2024, profits increased due to strong performance in domestic Real Estate and PE Investment and Concession, as well as a gain on the transfer of a portion of our shares in ORIX Credit Corporation.

Segment Assets (Billions of yen) /Return on Segment Assets (ROA) (%)

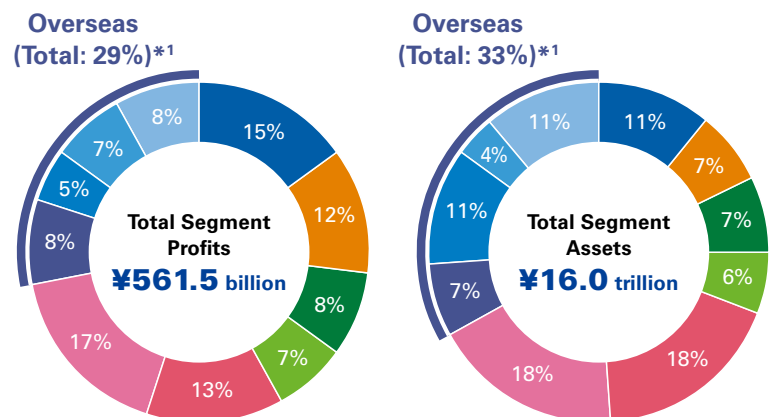


Assets at March 31, 2024 increased by ¥1,318.3 billion from the end of the previous fiscal year. The main factors for the increase were investment in and loan to Toshiba, the acquisition of Santoku Senpaku in its business succession, the purchase of aircraft, and the execution of new investments in Asia and Australia. There was also a positive exchange rate effect.



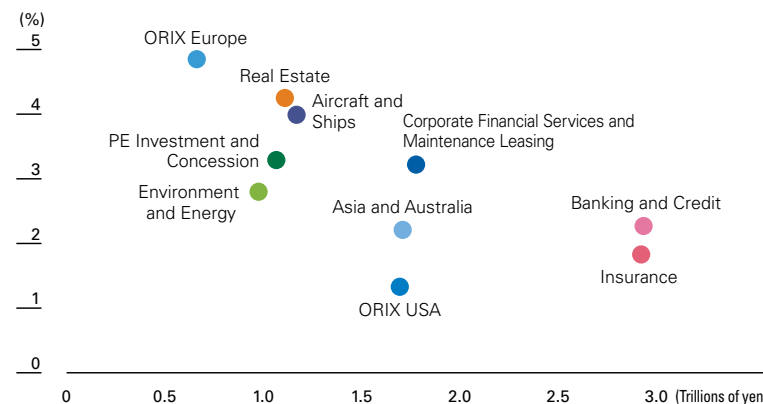
Fiscal Year Ended March 2024

Composition of Segment Profits Composition of Segment Assets



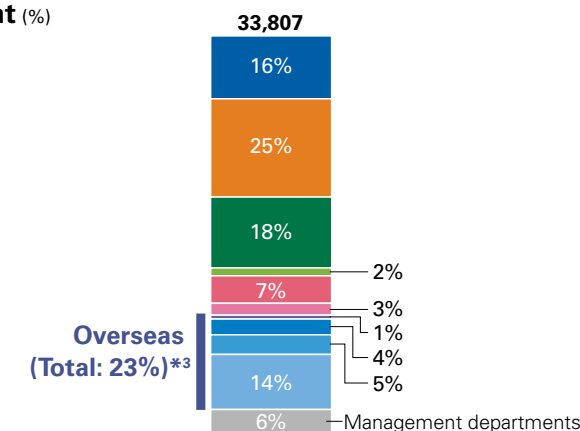
*1 Excludes overseas results in Environment and Energy

Segment Assets (Trillions of yen)/ROA*2 (%)



*2 Segment asset ROA is calculated using after-tax profits for each unit.

Number of Employees and Employee Composition by Segment (%)



*3 Total of four segments: Aircraft and Ships, ORIX USA, ORIX Europe, and Asia and Australia. Does not include management departments.

Note: 2024.3 denotes the fiscal year ended March 2024.

▶▶▶ [Five-Year Financial Data and Financial Highlights \(2014.3 – 2024.3\)](#)

▶▶▶ [Segment Information](#)