



S U S T A I N A B I L I T Y

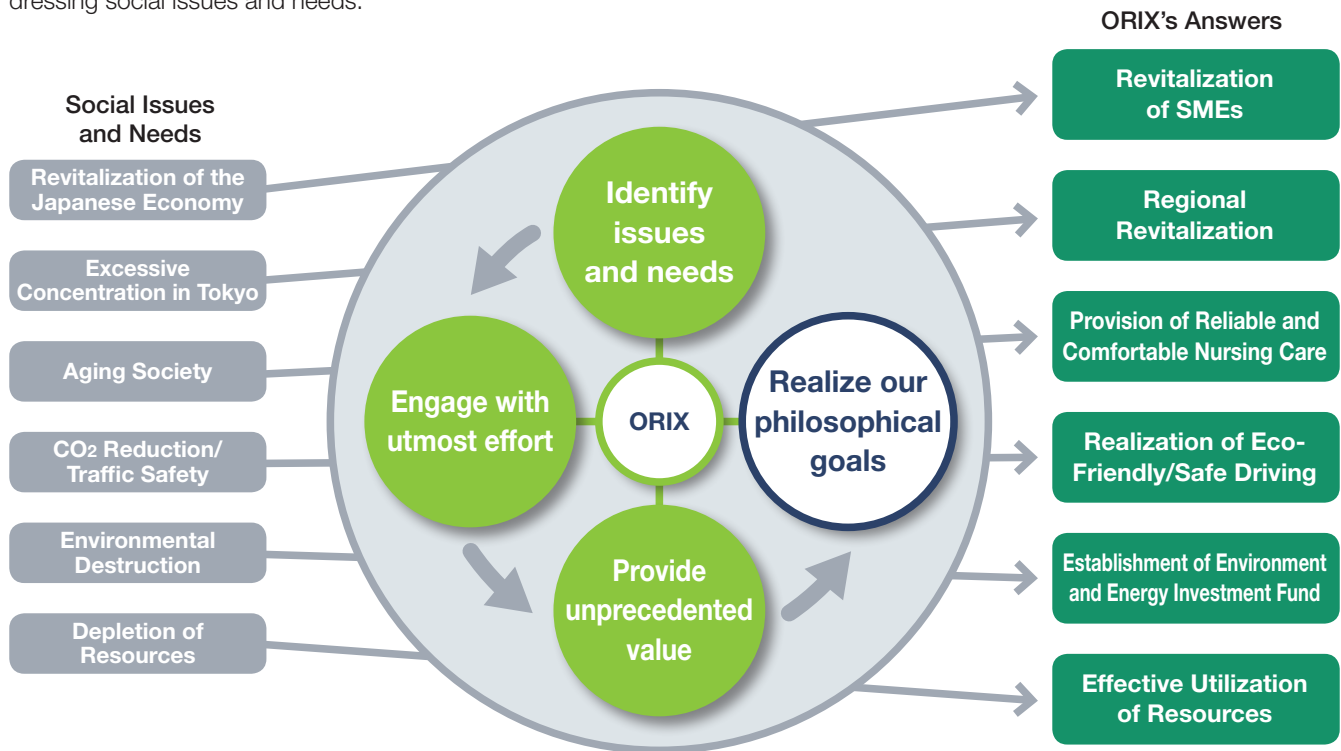
For a Sustainable Society, Organization and Environment



For a Sustainable Society, Organization and Environment

Social Contribution through Corporate Activities

With the idea of contributing to society through its corporate activities, ORIX intends to continue to be a corporate entity needed by society by always creating and providing new value to society. We aim to provide ORIX's unique value by actively addressing social issues and needs.



ORIX is constantly anticipating market needs and working to contribute to society by developing leading financial services on a global scale and striving to offer innovative products that create new value for customers.

The United Nations Global Compact

ORIX supports the ten principles in four fields; human rights, labour, environment and anti-corruption. We are promoting initiatives in each of these fields.



Network Japan
WE SUPPORT

Human Rights	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and Principle 2: make sure that they are not complicit in human rights abuses.
Labour	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; Principle 4: the elimination of all forms of forced and compulsory labour; Principle 5: the effective abolition of child labour; and Principle 6: the elimination of discrimination in respect of employment and occupation.
Environment	Principle 7: Businesses should support a precautionary approach to environmental challenges; Principle 8: undertake initiatives to promote greater environmental responsibility; and Principle 9: encourage the development and diffusion of environmentally friendly technologies.
Anti-Corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

Revitalization of SMEs

Supporting SMEs that are the pillars of Japan, in various forms

SMEs are ORIX's major customers, and they support the Japanese economy with employment and their technological capabilities. ORIX provides SMEs with the broad expertise of the entire Group in addition to financing to cope with management's challenges and their needs, thereby supporting the growth and revitalization of SMEs.

ORIX's support activities

- Financing such as leasing and loans
- Rentals of personal computers and various equipments
- Support for overseas expansion
- Support for sales promotion activities
- Outsourcing of fleet management
- Energy services such as the implementation of solar power generation systems and reduction of electricity costs
- Solutions to help SMEs resolve their business reorganization, rehabilitation and succession
- Solutions for retirement allowances, corporate pension funds and welfare

Customer's Comment: Masanori Hoki Director, Planning and Sales Department, Fundodai Goyo Inc.

Fundodai Goyo was established in June 2014 by integrating a soy sauce/miso paste manufacturer that had a 145-year-long history and a new corporation that delivers a soft food diet for the elderly. We strive to provide safe foods and agricultural products through the combination of vegetables produced in Kyushu and high processing technology. Our business relationship with ORIX is relatively new, which started with an equipment leasing transaction for our new factory in Kumamoto in 2013. We have subsequently received various proposals from ORIX, which considers agriculture a new growth field. We expect much of ORIX as a good business partner that will support our company's growth in the years to come.



Hoki (left), and Ryoko Uno of ORIX's Fukuoka Branch (right)



Our factory produces dressing products made from vegetables from Kyushu

Regional Revitalization

Contributing to local job creation and regional revitalization through corporate activities

ORIX currently has offices and branches in 1,358 locations throughout the country, and it carries out its domestic business through such a network. We address not only financing and the provision of products and services but also contribute to regional job creation and revitalization by setting up local businesses for ourselves.

For example, we support the rehabilitation of famous Japanese inns with longstanding nationwide. In this business, our efforts are focused on their rehabilitation while maintaining the employment of local employees. The increase in the number of visitors through facility investments and the improvement of the inns' service level have led to an increase in the number of tourists who enjoy local tourism.

In Yabu City, Hyogo Prefecture, we operate a full-artificial-light plant factory using an abandoned regional school, thereby creating new employment in this depopulated region. In this clean room environment, highly efficient and stable production is possible because the indoor cultivation of plants without agricultural chemicals can withstand any weather conditions and seasonal effects. ORIX's nationwide network is available for tapping the sales channels of its products, and such products are provided at the ORIX-operated accommodation facilities.



Plant factory using a former gymnasium of an elementary school



Inside the plant, artificial light is used to cultivate lettuce



Four kinds of lettuce are shipped

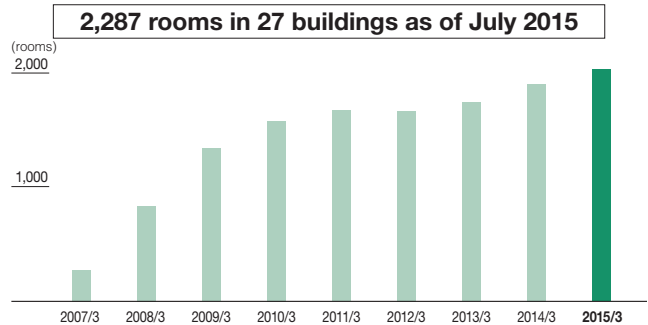
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Provision of Reliable and Comfortable Nursing Care

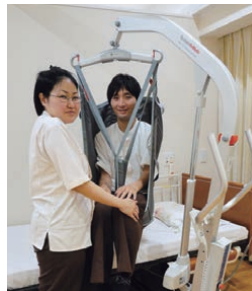
Setting new industry norms in nursing care industry, providing reliable and comfortable livelihoods

ORIX Living Corporation operates private nursing homes and senior residences integrated with lifestyle, nursing care and medical treatment services. To reduce the mental and/or physical burdens of the aged people under care, as well as the physical burdens of the carers, ORIX Living strives to create new industry norms in the nursing care industry and has implemented nursing care lifts in all of its homes to ensure the reliable and comfortable livelihoods of the elderly. In addition, we opened the ORIX Living Innovation Center as the core institution for R&D and innovation for onsite nursing care. We strive to improve the quality of the livelihoods of the elderly with the development, testing, and the eventual launch and popularization of genuinely desired nursing equipment.

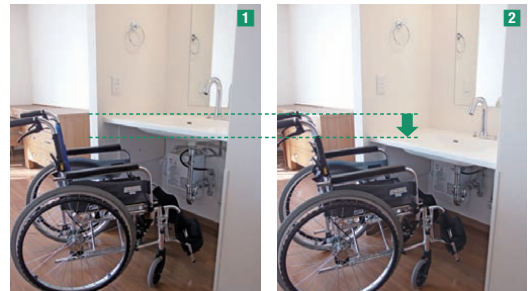
Trends in the number of rooms of ORIX-operated private nursing homes and senior residences



Equipment testing at the ORIX Living Innovation Center



Nursing care lift

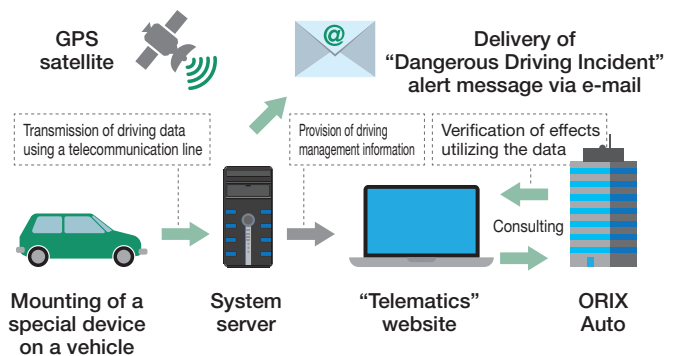


Vertically movable washstand jointly developed with Shibutani Co., Ltd.

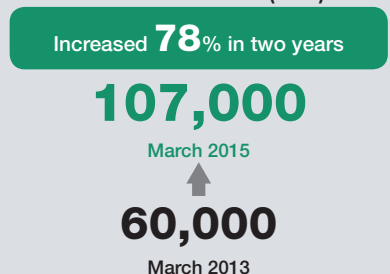
Realization of Eco-Friendly/Safe Driving

Realizing eco-friendly and safe driving via the telematics service

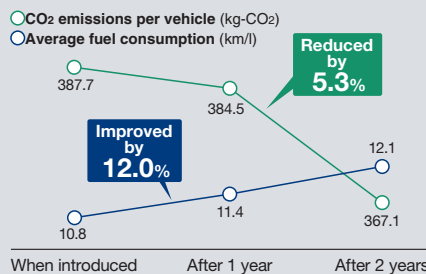
Telematics, or e-Telema service, is a consulting service, provided by ORIX Auto Corporation, that takes into account good driving habits, environment-friendliness and safety. Customers' driving behaviors are visualized with a special device mounted on each vehicle. ORIX Auto offers consulting ranging from utilization of the acquired data to the verification of effects of the service implementation. We also support everything comprehensively from the optimum use of vehicles and appropriate labor management to the prevention of accidents and the reduction of CO₂ emissions.



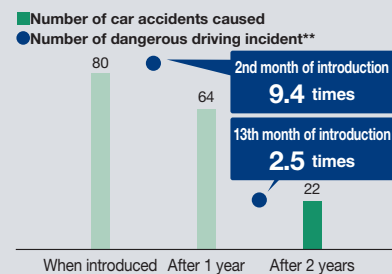
Number of vehicles on which ORIX Auto's e-Telema is mounted (units)



Environmental benefits of e-Telema



Safe driving prompted by e-Telema*



* Based on the 13,000 vehicles mounted with ORIX Auto's e-Telema unit.

** Total number of dangerous driving incident (exceeding speed limit, sudden acceleration/deceleration) per month per vehicle.

Establishment of an Investment Fund Targeting Environment and Energy-related Businesses

We will contribute to the resolution of environmental challenges and energy insufficiency problem by facilitating environment and energy-related investments

Asia's economies are among the fastest growing in the world, and are faced by some of its most serious environmental challenges including poor air and water quality, inadequate and unreliable power supply, and inefficient utilization

of existing supplies of energy and other natural resources. ORIX, along with the Asian Development Bank (ADB) and Robeco Institutional Asset Management B.V. (Robeco), has established Asia Climate Partners (ACP), a private equity fund that will invest across a variety of environmentally supportive low-carbon transactions throughout Asia. In particular, ACP will be dedicated to investment in companies conducting business in fields such as renewable energy, natural resource efficiency, water and agribusiness.



Todd Freeland

**Director General of Private Sector Operations Department
Asian Development Bank**

We believe that ACP provides an innovative platform to deploy capital into climate-related transactions across Asia that are designed to generate attractive financial returns. ACP will benefit from the combined strengths of Robeco as a global asset manager and ORIX and ADB, which are two of the most active and successful investors in the low-carbon sector in Asia. The substantial resources that the founding partners are committing to ACP help to position it as the preeminent investor in this asset class in Asia, and represent a clear signal of the depth of our collective belief in the investment strategy and its return potential.

Effective Utilization of Resources

Providing services toward the creation of a recycling-based society

ORIX promotes the restraining of consumption of natural resources, the effective utilization of limited resources and the reduction of environmental burden through the 3R (Reduce, Reuse and Recycle) campaign and proper waste processing services.

We provide one-stop services for collection, reuse, recycling and proper processing of unwanted items from customers by leveraging know-how that has been nurtured via processing operations of leases with full lease period and our original nationwide network.

The intermediate metal waste processing facility operated by ORIX in Chiba Prefecture also acts as a metal trading company and a metal processing company, in which useful

metal materials can be collected from OA equipment and machinery and provided to the recycling market.

The advanced waste processing facility operated as a PFI* business in cooperation with Saitama Prefecture features full recycling processes of all waste by melting waste at a heat temperature of 2,000°C.

Waste is recycled through various processes into raw material for asphalt pavement (slag) and a snow-melting agent (industrial salt).

Meanwhile, the synthetic gas generated at the melting stage is used as a fuel for power generation and surplus electricity is sold to an electric company. Furthermore, the facility sets its dioxin limits at one-tenth the legal limit, and aims to restrict generation of dioxin to the minimum extent possible.

*PFI: Private Finance Initiative; a private-initiative facility management method to highly leverage private funds and/or know-how in the operation of public facilities.



Advanced waste processing facility



Recycled snow-melting agent (industrial salt)



Dismantlement and sorting of OA equipment

For a Sustainable Society, Organization and Environment

Source of Value Creation – Human Resources

Maximally Leveraging Each Employee’s Capabilities and Expertise

At ORIX, we believe that employees are our most important asset. Promoting the “Fusion of Intelligence” by diverse values and expertise, which aims to create new value by engaging diverse human resources that differ by nationality, age, sex and work experience, we pursue workplaces where all employees are able to realize their full capabilities. Specifically, as part of a concerted effort to cultivate fulfilling workplaces, we value diverse work styles, streamline the workplace environment in anticipation of future social circumstances and conduct personnel system reforms. In addition, we offer opportunities for employees who embrace a challenge to strengthen development and their self-growth for succeeding in the global arena.



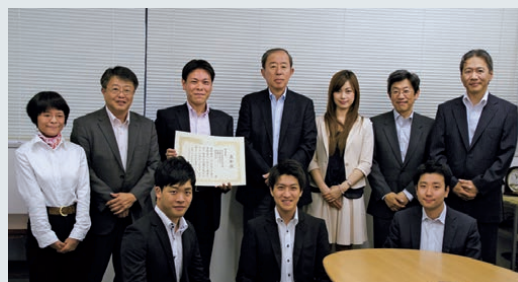
Ideal Personnel Attributes to be Pursued

To create new value through the fusion of diverse values and expertise, the following three attributes are what each ORIX employee should be pursuing.

- 1 Creativity** One that relentlessly creates new businesses on their own
- 2 Challenge** One that equips oneself with a high level of expertise and continues to take on new challenges
- 3 Team Play** One that acts on their own initiative by respecting diverse values and engaging the people around them

ORIX Group’s Outstanding Performance Recognition System

Every year, outstanding performance is recognized for such accomplishments as achievement or progress towards their annual target, efforts made to promote originally or group wide collaboration, and those efforts which discover new growth areas. The recognition ceremony at each department, which is attended by management, also serves the purpose of facilitating direct interaction between the top management and employees at the awarded divisions. For FY2015.3, three departments were selected for the Outstanding Achievement Award and 32 departments for the Excellent Achievement Award.



Employees at ORIX Corporation’s Shiga Branch received the Excellent Achievement Award

Training Program

Extract the Potential of Our Diverse Employees to the Fullest

Given the dramatically changing business conditions, we have devised a broad range of training programs that aim to assist every employee of the ORIX Group to realize their capabilities to the maximum extent.

Training Category	Purpose	Content
Training tailored to employee level	Strengthen management capability	Basic business knowledge training program tailored to employees of different service years and/or job level, etc.
Skill-learning	Support self-development of employees	Training on specific business skills and knowledge relevant to one's job content, etc.
Selective	Strengthen management capability	Overseas assignment and attendance to cross-industrial associations
Diversity-awareness (for women)	Encourage greater roles by women	Different programs tailored to female employees with different service years, job level, and those that are working mothers
Diversity-awareness (for senior employees)	Support career design for senior employees	Education programs on career design for employees aged 50 and older

Participant's Voice (Participation in a short-term program at New York University under the selective training system)

From a Regional Branch to the Global Stage

In my sixth year after joining the Company, while I was working as a sales representative at the Hachinohe Branch in Aomori Prefecture, I started developing an aspiration to help local companies with their overseas business expansion. I began studying English passionately and applied for the short-term training program at a foreign graduate school. Although I failed in my first application, I was selected to participate in the program in my second attempt. After executing an investment in a financial company in Mongolia, the division that I belong to is now in charge of involved in the Company's investments in emerging countries including Vietnam and India. In my current position, I've come to experience ORIX's dynamism everyday.

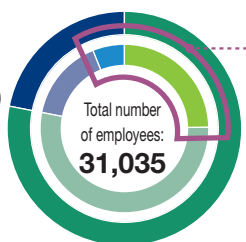
Shintaro Yamaji
Overseas Business Development and Investment Group,
Investment and Operation Headquarters, ORIX Corporation



Fact Sheet

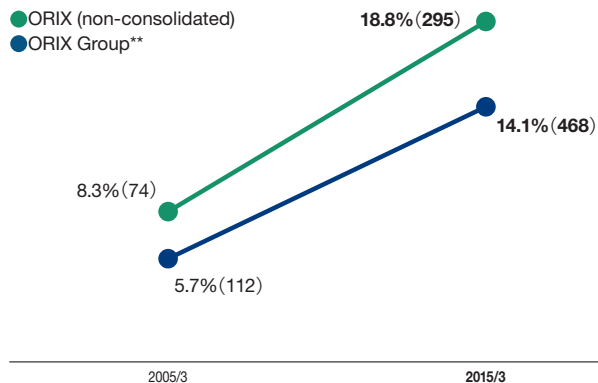
Employee Composition

(As of March 31, 2015)

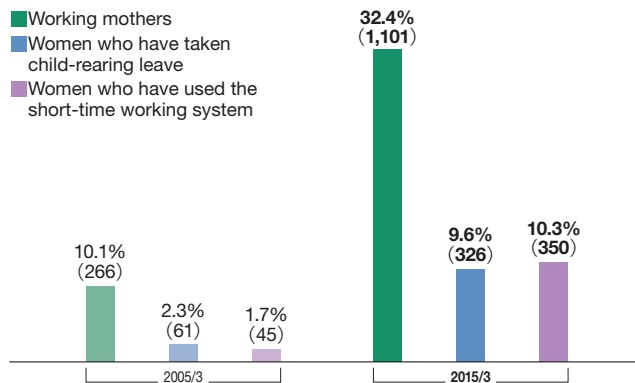


	Number of Employees	Proportion
● Overseas	6,727	22%
● (Female employees in overseas)	(1,835)	(6%)
● Japan	24,308	78%
● (Female employees in Japan)	(7,690)	(25%)
● Total number of female employees	9,525	31%

Number of Female Employees in Managerial Positions*



Number of Female Employees who are Working Mothers**,**



* The % figures in the "Number of female employees in managerial positions" represent the percentage of female managers to the total number of managers.
 ** For ORIX Corporation and domestic Group companies (a total of ten companies).
 *** The % figures in the "Number of female employees who are working mothers" represent the percentage of female employees who are working mothers to total regular female employees.

For a Sustainable Society, Organization and Environment

ORIX's Corporate Vision

At ORIX, we have defined "EC21" which clarifies "ORIX's Corporate Vision" as "an Excellent Company in the 21st Century."

EC21

Excellent Company

Pride

We have pride in creating new value which is highly regarded from the market

The function of a company in society is to make a positive contribution to the economy reflected in the world around us. This is the true purpose and role of a company. By achieving this purpose at a higher level, ORIX is proud that as a company it contributes to society.

Trust

**We win the trust of all stakeholders
by responding professionally to diverse society needs**

It is the stakeholders, including shareholders, customers and employees, that have the most direct and large involvement in supporting the existence and development of a company. At ORIX, we aim to be a company that exceeds international standards by responding not only to the expectations of all of our stakeholders but also the expectations of society as a whole. By responding to these various expectations while maintaining a humble and modest position, we wish to become a company trusted by all.

Respect

**We earn utmost respect from society with the highest standards of
compliance with all laws, morals and a transparent corporate culture**

If a problem occurs that offends social norms during the course of corporate activities, the reputation of company will be harmed. By acting according to higher standards than that of solely abiding by the law and raising these standards as ORIX grows, we would like to create a widely respected corporate culture of excellence.

Social Contribution Activities – for a Better Society



**ORIX Miyauchi
Foundation**

Support Activities in Areas that are not Reached by Our Business Activities

ORIX established the ORIX Social Fund in 2006 (which became a public interest incorporated foundation in 2010) and has since engaged in various support activities in areas such as social welfare, support for children and youth, promotion of culture, arts and music.



ORIX Buffaloes

Participating in Community Activities Through Sports

The ORIX Buffaloes are involved in various local community activities. For example, the baseball team's retired players visit mainly elementary schools to offer career lectures and tee-ball lessons based on their own professional baseball experiences.



ORIX Foundation

Employee-driven Charitable Activities

ORIX USA Corporation established the ORIX Foundation, a nonprofit charitable organization, in 2009. Many employees there participate in the charity programs and events organized by the foundation.

Environmental Activities – for a Better Global Environment



SANGO ORIX

A Project to Restore Okinawa's Coral Reefs

In 2008, ORIX Real Estate Corporation launched "SANGO ORIX," a project to restore Okinawa's coral reefs with the aim of protecting the coral reefs' abundant capacity to sustain biodiversity and pass on these pristine oceans to future generations. The project involves planting coral offshore of Okinawa.



Enosui ECO

Environmental Activities Offered by a Seaside Aquarium

The Enoshima Aquarium provides a place to learn about animal habitats in an enjoyable way with exhibits illustrating the biodiversity and ecosystems of Sagami Bay. Furthermore, it conducts innovative "Enosui ECO" environmental activities, including beach cleaning and the collection of bottle caps for the "Ecocap" Movement.



**Mangrove
Reforestation Project**

Reforestation Initiative Motivated by Typhoon Damages in Recent Years

Since 2012, after experiencing the damages caused by a typhoon, ORIX METRO Leasing and Finance Corporation has been planting mangrove trees along the Bay of San Miguel in the Philippines together with local officials and students living in the area.