

ORIX Helps Create a Vibrant Society through a Range of Activities

At ORIX we're helping create a vibrant society by giving new energy to the economy and people's lives.

We're working to understand our customers as deeply as possible so we can assist them with all of their needs and challenges in life, and in doing so build truly reliable relationships.

We aspire to be a source of discovery and joy by working closely with specialists from many different fields and offering ideas from a unique perspective.

Every day we're dedicated to providing the best service and most thorough attention so that we'll always be the top choice for our customers.

Bringing our society "alive" — this is ORIX's continuing challenge.

Corporate Philosophy

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.

Management Policy

1. ORIX strives to meet the diverse needs of its customers and to deepen trust by constantly providing superior services.
2. ORIX aims to strengthen its base of operations and achieve sustained growth by integrating its resources to promote synergies amongst different units.
3. ORIX makes efforts to develop a corporate culture that shares a sense of fulfillment and pride by developing personnel resources through corporate programs and promoting professional development.
4. ORIX aims to attain stable medium- and long-term growth in shareholder value by implementing these initiatives.

Contents

01	ORIX by the Numbers	30	Corporate Governance
			<ul style="list-style-type: none"> • Management Team • Comments from Outside Directors • Corporate Governance at ORIX
04	A Message from the CEO		
06	ORIX Value Creation	40	EC21 Excellent Company
			<ul style="list-style-type: none"> • Contributing to Society through Our Businesses — Business Areas for Further Growth • People Who Support Sustainable Growth — Relationship with Employees
08	Our Business Model		
10	ORIX's Three Strengths	62	Financial Section
	<ul style="list-style-type: none"> • Flexibility • Strong Platform • Disciplined 	72	About ORIX
16	Management Strategies		
	<ul style="list-style-type: none"> • ORIX's Business Portfolio • ORIX from a Balance Sheet Perspective • CEO Inoue on Strategy • Investment Process • Financial and Capital Strategies 		

Editorial Policy

In addition to financial information, ORIX Integrated Report 2018 contains other important information on subjects such as ESG (environment, society and governance). This report is intended to help our diverse stakeholders including shareholders and investors to understand ORIX's sustainable growth from a multifaceted perspective. We hope this report provides valuable insight into ORIX's fundamental belief in contributing to the economy and society through its business activities as well as its strategies for continuing to create value over the medium and long term.

Action Guidelines

Creativity

Develop the flexibility and foresight to constantly take actions that are creative and innovative.

Integration

Enhance ORIX Group strength by actively exchanging knowledge, ideas, and experiences.

EC21

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

EC21 *Excellent Company*

<https://www.orix.co.jp/grp/en/company/philosophy/ec21/>

Participation in the United Nations Global Compact

ORIX became a participant in the United Nations Global Compact in July 2014. We support the ten principles in the four fields of human rights, labor, the environment and anti-corruption, and we are promoting initiatives in each of these fields.

WE SUPPORT

