

Contributing to Social Themes Through Our Business Activities

ORIX Group's diverse businesses impact and are impacted by society with regard to a wide array of sustainability matters, which involve environmental, social, and governance themes. In each of its businesses, ORIX identifies sustainability matters that have material impacts on the organization's long-term risks and opportunities. By taking such matters into consideration in its decision-making, ORIX is able to contribute to social themes through its many business activities.

The following pages present ORIX Group's approach to sustainability across its key segments.

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ORIX Europe

As of December 31, 2020, total assets under management at Robeco are 176.1 billion EUR, of which total assets under management integrating ESG elements are 160.3 billion EUR. This can be further broken down into three categories:

- 1) Sustainability inside strategies, which use ESG information to improve investment decisions. The goal of these strategies is to improve corporate behavior and therefore long-term investment returns. Robeco's standard Exclusion Policy applies. AUM under this strategy comprise 138.5 billion EUR.
- 2) Sustainability focused strategies, which build upon the sustainability inside strategies but add a focus on companies that score better on ESG footprints than their peers to whom a broader Exclusion Policy applies. These strategies are meant for investors who believe that good ESG performance leads to better returns or want to apply a reputational or values perspective to their investment portfolios. AUM under this strategy comprise 9.1 billion EUR.
- 3) Impact investing strategies, which target companies that are helping to solve specific sustainability issues or to the achievement of one or more of the SDGs. These strategies are meant for investors wanting to make a positive impact on society and/or those who want exposure to certain sustainable development areas. AUM under this strategy comprise 12.7 billion EUR.

Robeco has more than 20 years of experience integrating sustainability into the investment process and uses two powerful key tools in its approach: research and engagement.

All of Robeco's investment strategies are based on extensive research. The starting point of this research is a financial materiality framework in which Robeco's SI analysts conduct a financial materiality analysis to identify

the sustainability factors that drive business value and have the greatest impact on the long-term valuation assumptions used in financial analysis. This materiality analysis makes use of Robeco's quantitative research but also importantly employs the experience of the SI analysts who ultimately determine which long-term economic and ESG factors will likely have the most significant impact on a company's future financial performance.

In addition to this foundation of knowledge and expertise, ESG factors are systematically integrated into Robeco's highly disciplined investment process by using the ESG scores from the S&P Corporate Sustainability Assessment.

Robeco actively uses its ownership rights to engage with companies because it believes engagement leads to improvements in sustainable corporate behavior, creating a positive impact not only on its investment but also on society at large.

Robeco has two engagement strategies:

- 1) Value engagement, the objective of which is to create value for investors and society by improving sustainability conduct and corporate governance;
- 2) Enhanced engagement, the objective of which is to address companies that severely and structurally breach minimum behavioral norms in areas such as human rights, labor, environment, and anti-corruption.

Under both strategies, Robeco first uses constructive dialogue and its right to vote to encourage change, but will use adverse proxy voting, shareholder resolutions, director nominations or legal actions as escalation measures if the company does not respond to dialogue. As a last resort, Robeco or its clients can decide to exclude a company from its investment universe.

Robeco is an asset manager that has led sustainable asset management by pioneering investing in fields such as

emerging markets, ESG investing, and quantitative investing using the methodologies described above. Robeco's mission is to not only provide superior investment returns but to provide solutions that meet client needs by offering a client-oriented and distinctive range of actively managed investment strategies and pension/investment solutions.

Robeco recognizes sustainability as a major value driver and integrates ESG across its investment solutions, actively engaging with companies. Robeco achieves better returns while looking after the world we live in.

In 2021, the sustainable investing regulatory landscape shifted significantly with the EU's Sustainable Finance Disclosure Regulation (SFDR) coming into force. Robeco has made a strong start to implementation, with a large majority of the funds classified as aligned to Article 8 or 9 of the EU's new sustainability regulations.

At present, the importance of ESG is rising and client interest in sustainable funds is accelerating. ESG investment has been drawing attention in Europe for some time, but there is still room for expansion in the US and Asia. As a leader in sustainable investment, Robeco intends to continue promoting investments that contribute to the development of a sustainable society and economy.

■ For further details on Robeco's ESG initiatives:

▶▶▶ [Robeco](#)

Apart from Robeco, ORIX operates asset management businesses in the US, UK, and Japan, and excluding Robeco, assets under management are about 30 trillion JPY. The ORIX Group Sustainable Investing and Lending Policy and the ORIX Group ESG-related key goals serve as basic principles under which these asset management businesses operate, subject to the rules and regulations of their respective jurisdictions.

Environment and Energy

The environment and energy business aims to help achieve a sustainable, decarbonized society that reuses and recycles. It has an operational structure of three units: Energy in Japan, Environment, and Energy Overseas. The Energy in Japan unit conducts businesses in the renewable energy, electric power retail, and energy-saving services; the Environment unit conducts businesses in areas including waste recycling and treatment; and Energy Overseas works to accelerate global expansion with a focus on the renewable energy business. The worldwide total installed capacity of ORIX's renewable energy business is 3GW.

Renewable energy demand from large corporations, small and medium-size enterprises, and individuals has expanded rapidly since the Japanese government's 2050 Carbon Neutral Declaration. We provide services that contribute to decarbonization through renewable energy power generation, electric power retail, and energy-saving support, and are developing new value-added services that use digital technology, such as electric power tracking systems and virtual power plants. Given that over the next 10 years, roughly 3,000GW of renewable energy is projected to come online worldwide, we will focus on expanding our renewable energy business.

The total capacity of our solar power generation facilities in Japan is 870MW (as of March 31, 2021). We are also involved in the development and operation of geothermal and wind power. We will contribute to the expansion of renewable energy as the potential main power source in Japan.

To meet increasing demand from corporations for captive consumption of renewable energy, we are promoting the nationwide rollout of the corporate power purchase agreement (PPA) model for solar power generation systems. Under this business model, a third party is loaned the site or rooftop of the power user, installs a solar power generation system, and supplies the generated power directly to the user. The customer is thereby able to switch a portion of their power consumption to renewable energy and contribute to the reduction of CO₂ emissions.

In India, we acquired a stake in Greenko Energy, a major renewable energy company. The Indian government is targeting 175GW of renewable energy capacity by 2022, and Greenko Energy can contribute by helping to meet India's renewable energy demand.

ORIX also acquired an equity stake in Elawan Energy in July 2021. This renewable energy company has the expertise and capabilities to comprehensively handle the development and operation of renewable energy facilities

worldwide such as in Europe, North America, and South America. It is positioned as a strategic platform for expanding ORIX's renewable energy business globally.

In Japan, we help to achieve a society that reuses and recycles through a business that facilitates the reuse, recycling, and processing of unwanted goods, and a business that supports waste recycling and treatment.

ORIX Environmental Resources Management's Yorii Plant—a waste incineration facility in Yorii Town, Saitama Prefecture—processes industrial waste for corporate clients. It also contributes to the treatment operations of municipalities and other local governments by processing household and other general waste in excess of the capacity of public waste treatment facilities. Our contribution to reducing CO₂ emissions also includes the construction of power plants fueled by food scraps and other waste. We will continue to operate these plants while petitioning for necessary changes in the system for assigning CO₂ emissions responsibility.

■ Details about the ESG initiatives of investees Elawan Energy S.L., Greenko Energy Holdings, and Ormat Technologies, Inc. are available via the following links:

- ▶▶▶ [Elawan Energy S.L.](#)
- ▶▶▶ [Greenko Energy Holdings](#)
- ▶▶▶ [Ormat Technologies, Inc.](#)

Real Estate

ORIX has a comprehensive and diversified real estate business. This business spans widely and focuses on real estate development and investment—which includes properties such as office buildings, commercial facilities, and logistics centers—as well as facilities operations, which encompasses inns, hotels, and aquariums. Other business schemes include real estate asset management and comprehensive community development. In addition, Group company DAIKYO specializes in the development, brokerage, and maintenance/management of properties, primarily centering on condominiums.

Our basic operating policy is to put safety, security, and comfort first, to consider the environment, to decarbonize, and to coexist with communities. Committed to sustainability, our goal is to develop products and provide services that society values. We will continue to contribute to regional revitalization and a sustainable society through a wide range of real estate-related businesses.

The office building and logistics center properties we develop are equipped with environmental functions and prioritize safety and security. To communicate this quality to third parties, we acquire external certification including the Comprehensive Assessment System for Built Environment Efficiency (CASBEE). Properties in our portfolio currently emit 85 thousand tons of CO₂ annually; to reduce emissions, we have formulated a plan that includes installing new energy-saving equipment during facility renovation and repair and adopting renewable energy.

We develop condominiums according to ZEH-M Oriented specifications. This enables the reduction of annual primary energy consumption by 20% or more compared

to the 2016 baseline for residential buildings, including common areas. Annual primary energy consumption is the total energy used for facilities including ventilation, hot water supply, and lighting expressed as a heat equivalent.

The facility operations business takes an environmentally responsible approach to managing inns, hotels, and other facilities, with initiatives that include reducing food waste loss and providing amenities that do not use petroleum or plastic.

The facility operations business sources ingredients and hires locally. In May 2021, we launched the Regional Co-creation Project, where employees at 21 facilities we manage have been given responsibility for regional co-creation initiatives, such as planning and promotion ranging from events that highlight regional features and appeal to products developed in collaboration with local companies. Their objective is to make both the regions they serve and our facilities a standout choice for customers.

ORIX also operates aquariums in Sumida (Tokyo) and Kyoto, where we offer educational activities for nearby elementary schools. The activities focus on knowledge of and interest in the value of life and the natural environment.

Our logistics center development business has invested in the development of 43 properties. Backed by strong e-commerce demand, this business is currently developing eight properties. Plans for these centers include solar panels to provide the power they use and electric vehicle chargers.

ORIX Hotel Management manages accommodations totaling approximately 5,500 rooms throughout Japan,

including 13 hotels and inns under the direct management of the ORIX HOTELS & RESORTS brand. It plans to help reduce CO₂ emissions by phasing in energy-saving facilities. Committed to operating hygienic, well-managed facilities, it has also identified 1) hygiene management; 2) avoidance of the “three Cs” (closed spaces, crowded places, and close-contact settings); and 3) employee health management as priority areas. Hygiene promotion managers put the safety and security of customers first.

The real estate business is also involved in mixed-use urban development and redevelopment projects that encompass office space, commercial facilities, hotels, and training centers. These projects contribute to regional vitalization through community events, disaster prevention, and job creation.

ORIX Asset Management and ORIX Real Estate Investment Advisors manage assets totaling 1.3 trillion JPY through REITs and private equity funds. The investment philosophy of ORIX JREIT, which is managed by ORIX Asset Management, is to achieve stable growth in unitholder value. To that end, sustainable asset management with a commitment to ESG is essential, and ORIX Asset Management has established an ESG Policy aligned with the Task Force on Climate-related Financial Disclosures (TCFD) and the United Nations Environment Programme Finance Initiative (UNEP FI) and is implementing initiatives to counter climate change.

■ Further details about the ESG initiatives of ORIX Asset Management and ORIX JREIT are available via the following links:

▶▶▶ [ORIX Asset Management](#)
▶▶▶ [ORIX JREIT](#)

Aircraft and Ships

Aircraft

In 1991, we established the aircraft leasing company ORIX Aviation Systems Limited (ORIX Aviation) in Ireland to facilitate our entry into the aircraft leasing business. ORIX Aviation leases aircraft it owns and also provides investors in Japan and around the world with asset management services that include arranging aircraft investments, aircraft sales, and re-leasing. ORIX Aviation also holds a 30% stake in aircraft leasing company Avolon Holdings Limited (Avolon). Together, these two companies own, manage, and have on order approximately 1,000 aircrafts.

Societal demand on the aviation industry to reduce CO₂ emissions is significant, and the entire industry has been formulating reduction targets and action plans to achieve these targets. Many airlines are also implementing measures such as setting preemptive reduction targets. In October 2021, the International Air Transport Association (IATA) announced a goal of net-zero carbon emissions by 2050.

In 2016, the International Civil Aviation Organization (ICAO) resolved to introduce a scheme that stipulates the obligation to set CO₂ emissions allowances for 193 countries. As of 2021, the scheme is in operation in 88 countries. In 2027, airlines in all member states will be required to purchase CO₂ emissions offsets in the form of carbon credits.

We provide aircraft operating leases, so we prioritize a higher ratio of new fuel-efficient models in our portfolio to coincide with airline emissions reduction targets. Another important theme for reducing emissions is accelerating the use of sustainable aviation fuel alternatives to fossil jet fuel.

In June 2021, Avolon placed an order for up to 500 electric vertical takeoff and landing (eVTOL) aircraft for a total investment valued at 2 billion USD.

Ships

ORIX entered the ship leasing business in 1971. We now own and operate ships, offer ship investment and financing, leasing, management, operation, sales, and brokerage services for shipping companies in Japan and globally. We currently own 27 vessels and will continue to operate based on the ORIX Group Sustainable Investing and Lending Policy and our ESG-related key goals.

Ship operation gives rise to concerns about environmental impact including CO₂ emissions from fuel consumption and the effect of ballast water on marine ecosystems. However, all of the ships we own or have ordered are built in Japan to fuel-efficient specifications. We are also improving fuel efficiency and reducing environmental load based on a policy that includes using low-friction paint for the bottoms of ships and propeller attachments that improve propulsion efficiency. The ships we own or have ordered are at the leading edge of environmental responsibility and feature equipment to treat ballast water. From 2025, new international regulations will come into force that will require ships manufactured from 2025 and onward to emit 30% less CO₂ than the baseline. In principle, all owned ships to which these regulations apply, including two recently ordered vessels, must comply with these regulations.

Auto

ORIX Auto is a one-stop provider of automobile-related services. Through automobile leasing, rental, and car sharing, we offer solutions that meet a broad array of needs ranging from compliance to environmental friendliness, safe driving, labor management, and accident prevention, as well as comprehensive vehicle management outsourcing and used vehicle leasing and sales.

ORIX Auto had approximately 1.42 million vehicles under management as of March 31, 2021—one the largest fleets in Japan. It has a social responsibility to provide services that reduce the environmental load of its vehicles, reduce traffic accidents, and ensure and enhance compliance associated with vehicle operation. It is implementing initiatives for addressing ESG matters and achieving a decarbonized society. These initiatives include promoting and enhancing support for the environmental initiatives of customers and programs to decarbonize its own facilities and operations.

In recent years, dramatic advances in automobile technology have put the spotlight on electric vehicles (EVs) and fuel cell vehicles (FCVs) as they do not emit CO₂ while in operation; however, EVs and FCVs represent less than 1% of the approximate 80 million vehicles owned in Japan. Key reasons for this include lingering concerns about vehicle price, cruising range, and charging/filling infrastructure. A core mission for ORIX Auto is creating an environment that steadily resolves customer concerns surrounding buying EVs and FCVs so people can purchase clean vehicles with confidence.

Our car rental business will purchase and provide vehicles with excellent environmental performance and will arrange for car rental branches to use green power and significantly reduce the CO₂ emissions of all facilities.

Our car sharing business is transitioning to zero emission vehicles (ZEVs) as recommended by the Tokyo Metropolitan Government. Moreover, we will gradually transition to clean cars that do not emit CO₂ in our car rental and sharing businesses.

PE Investment and Concession

The private equity investment business emphasizes a hands-on approach to improve investee corporate value, which includes teaming up with investee administration and providing sales support.

The airport concession business is involved in the operation of Kansai International Airport, Osaka International Airport (Itami Airport), and Kobe Airport. In addition, we have been operating a public wastewater treatment plant in Hamamatsu City, Shizuoka Prefecture, and are participating in the Miyagi Prefecture integrated water supply, industrial waterworks, and a sewerage public-private partnership management project through a special purpose company as well as an operation and maintenance company established in conjunction with local firms and other partners.

We had private equity investments in 17 companies as of March 31, 2021, and we require investees to conduct their management sustainably as a means to increase corporate value. Reducing greenhouse gas emissions is a key theme for our businesses, so we have calculated GHG emissions at each consolidated investee and have begun to consider reduction initiatives.

GHG emissions by our 17 investee companies totaled 51 thousand tons. Three of them have manufacturing

facilities and one of them uses trucks and forklifts to transport materials. These four companies in total accounted for 41 thousand tons of emissions. They are addressing this matter in ways such as replacing production equipment, conserving fuel, using renewable energy (including installation of solar panels and captive consumption), and transitioning to LED lighting and EVs.

Focus areas for private equity investment include healthcare, business process outsourcing, IT and information services, logistics and rental, and dairy farming. We expect these industries to grow because they help resolve social dilemmas; therefore, we will focus on finding outstanding investees. Through our hands-on approach, we will continue contributing to the resolution of social dilemmas.

Airport concession operator Kansai Airports has set specific goals and initiatives for reducing environmental load in its Kansai Airports Environmental Statement. It is now diligently moving toward the goal it announced in March 2021 of reducing GHG emissions by 40% by the fiscal year ending March 2031 compared to the fiscal year ended March 2017, and to virtually zero in the fiscal year ending March 2051.

Corporate Financial Services: Asia and Australia

Corporate Financial Services

Our corporate financial services business serves as a core platform for Group sales in Japan. It is involved in equipment leasing and loans, provides a wide range of products and services to several hundred thousand SMEs, and proposes optimal solutions for customer needs and management themes. Making full use of our sales network throughout Japan, we are also developing new businesses stemming from societal requirements and deregulation.

Our new business initiatives target markets we expect to grow as a result of deregulation and changes in the business environment. We will actively help resolve social dilemmas through new businesses, such as preventive healthcare that extends healthy life expectancy and reduces medical expenses, and fintech that can fund small businesses and sole proprietors.

Many Japanese SMEs with aging top management choose to close their doors due to succession difficulties; even those with deep roots and ties in their communities and industries with stable business performance over many years face this dilemma. We provide succession

support services for business owners facing such difficulties, which can support the sustainable growth of local economies, maintain and create employment, and can thereby preclude losses to society.

We support decarbonization by helping customers invest in solar power generation facilities and selling solar panels for captive consumption. We also help customers decarbonize by providing environmentally responsible power supply services and solar power generation systems bundled with corporate power purchase agreements.

As Japanese society is, as a whole, aging rapidly, we are utilizing the evolution of medical technology and heightened public health awareness to enter the preventive healthcare market. Our business will help curb rising medical expenses and sustain Japan's National Health Insurance System. Healthcare is another way we will contribute to sustainable growth of SMEs through approaches such as providing health checkups, other preventive healthcare services, and establishing a new diagnostic imaging center.

Asia and Australia

Outside Japan, we provide investments and loans, machinery and equipment leasing, and automobile leasing to sales finance and rentals in the United States, Europe, Southeast Asia, South Asia, Oceania, and the Middle East. The ORIX Group Sustainable Investing and Lending Policy is our foundational principle in moving forward with ESG-related initiatives while ensuring compliance with national policies and other policies in the countries in which we operate.

Committed to achieving our ESG-related key goals, we are working toward reducing our credit balance in industries such as fossil fuel mining, palm oil plantations, and forestry including timber processing and sales. In Australia, Indonesia, Malaysia, and other countries that are home to a large number of emissions-intensive companies, we will take appropriate actions while carefully monitoring government policies and the approaches and methods of other financial institutions.

- Our policy in Indonesia is to reduce our credit balance in the coal, plantation, and forestry industries to zero by 2040.
- In Malaysia, we have capped total credit to companies involved in coal-fired power generation, fossil fuels, palm oil, and clear-cut logging. We are also considering limiting our relationships with palm oil plantation companies to those certified by the Malaysian government (Malaysian Sustainable Palm Oil (MSPO) Certification Scheme and certification for smallholder oil palm producers).
- In Australia, we have capped total credit to the coal and oil industries. Our policy to reduce our credit balance to zero in fossil fuel companies by 2030 is aligned with that of major local banks.

Banking

ORIX Bank does not have ATMs or a branch network. Instead, our services center on online transactions to reduce operating expenses and earn customer support with appealing interest rates on their deposits. Our lending business focuses on real estate investment loans, which is a trait that differentiates ORIX Bank from other banks. As we grow in the future, sustainability will be central to our operations as we will focus on providing products and services that help resolve social dilemmas. Strategic directions include financial services for industries that underpin sustainable societies, products, and services that support asset formation for retail customers.

In July 2021, we formulated the ORIX Bank Sustainability Policy to clarify our stance and philosophy in contributing to society and the direction of management. We also identified four themes and nine priority areas, or material issues, associated with them.

- I. Creating a sustainable economy and society
 - Responding to an aging society
 - Regional revitalization
 - Realizing a smart and resilient society
- II. Building safe and secure homes and lifestyles
 - Creating sustainable cities and communities
 - Resolving urban issues
- III. Realizing a society in harmony with nature
 - Responding to climate change
 - Creating a recycling-oriented society
- IV. Creating work environments in which everyone can work comfortably
 - Diversity and inclusion
 - Human resource development and self-realization

We will draw on these priority areas in providing financing. Our clients are primarily in industries that underpin sustainable societies, such as renewable energy, environment and recycling, disaster prevention and infrastructure, and the development and supply of high-quality housing. The products and services we provide include investment products that support long-term asset formation for retail customers in an age where more and more people will live to be 100. We will concurrently reform work styles and digitally transform to maintain our own sustainable growth.

One particular emphasis will be financing for environment-related businesses such as renewable energy. In addition, we will use our trust capabilities to securitize receivables and formulate financial products that meet the ESG investment needs of institutional investors. In August 2021, we extended our first green loan for a mega solar project—such initiatives will allow us to provide financial support for environment-related businesses.

We will help resolve social dilemmas through our businesses and help achieve a sustainable society thereby creating new value and generating sustainable growth.

■ Further details about sustainability at ORIX Bank are available via the following link:

▶▶▶ [Sustainability at ORIX Bank](#) (Japanese only)

Life Insurance

Based on the philosophy of “Turning ideas into things that resonate with the heart,” ORIX Life Insurance sympathizes with customer sentiment and aspires to be comfortably present in peoples’ lives, providing a portfolio of insurance products and services attuned to customer sensibilities.

Customer lifestyles and values are becoming ever more diverse, and customer attitudes toward risk also vary. ORIX Life Insurance embraces change—we consistently consider what a life insurance company should do for customers to develop and deliver products and services that accommodate diverse lifestyles.

We have been expanding our product lineup in various insurance segments including death insurance, specified disease insurance, medical insurance, and cancer insurance. Recently, we have been concentrating on developing products for customers living in an age where more and more people will live to be 100.

We launched Wish cancer insurance in April 2021. Longer lifespans mean many people will have longer careers. Moreover, the evolution of medical technology has resulted in a diverse array of cancer therapies, with higher expectations for options in categories such as advanced medical treatment and out-of-pocket treatment. In this modern age, we developed Wish to offer sufficient, affordable coverage so people are not burdened by cancer and the costs that can compound as a result. ORIX Life Insurance will continue to develop products aligned with customer lifestyles.

We complement our insurance offerings and remain relevant to customers by offering valuable services that partner companies provide to our policyholders at preferential prices. These services range from lifestyle

support such as housekeeping and pet care to consultation with experienced professionals.

We are also improving our customer interface so that we can provide smooth, stress-free assistance to people in various situations when communication occurs. In addition, we have launched sign language and written interpreter services. Customers with hearing or speech difficulties are able to make inquiries about policy details and procedures by video call, and their inquiries are relayed to our customer service center in real time by voice call.

Our customer service center is also equipped with call assistance devices that allow us to take inquiries from senior citizens who have trouble hearing service representatives. This technology modulates the representative’s voice to a frequency and sound pressure that is easy for senior citizens to hear.

We are digitalizing various services to reduce CO₂ emissions through paperless operations and have structured a system capable of digitally processing insurance applications. Introducing this system increased the ratio of paperless applications through our primary agency sales channel to about 70% of all applications during the fiscal year ended March 31, 2021.

We have also introduced an online service for processing benefit claims; for claims that meet certain conditions, customers are able to complete benefit procedures by computer or smartphone. Other ongoing improvements include digitalizing in-house meeting materials.

We implemented a revised personnel system in April 2021, transitioning from a single-track system—in which the primary career path was toward a management position—

to a multi-track system, in which we evaluate and compensate employees with specific expertise on par with managers, even if they are not in managerial roles.

Our employees’ values are becoming increasingly diverse, and many need to balance work with family circumstances including childcare and nursing care. Each year, employees are able to set their job transfer eligibility to either nationwide or regional, which creates an environment where employees are able to work according to their individual values and circumstances.

ORIX Life Insurance had 2,237 full-time employees as of March 31, 2021, of whom 1,179 were women, and we continue to promote active advancement of women in the workplace. In the fiscal year ended March 2021, our Nagasaki Business Center received the grand prize at the Sixth Nagasaki Awards for Companies that Promote the Advancement of Women, which recognizes companies that actively promote and develop the skills and capabilities of women in Nagasaki Prefecture.

Life insurance companies must prudently manage their assets for stability, profitability, and liquidity to ensure future policyholder benefits from insurance premiums. Policyholder assets are the assets that are then managed and invested, so insurance companies have a public obligation to ensure they contribute to the economy and improve the quality of peoples’ lives. Cognizant of our responsibilities as an insurance company in managing our assets, we draw on the ORIX Corporate Sustainability Policy to make ESG investments that reflect environmental, social, and governance matters. Our objectives are to secure profitability over the mid- to long-term and to help achieve a sustainable society.