

April 18, 2025
ORIX Corporation
Mizuho Bank, Ltd.

Partnership to guarantee business loans to middle-market firms and SMEs

Mizuho Bank, Ltd. and ORIX Corporation have concluded a basic agreement to provide guarantees for unsecured business loans made to middle-market firms and small and medium-sized enterprises (SMEs). Mizuho Bank plans to start offering business loans with guarantees provided by ORIX on May 1, 2025.

Mizuho Bank has adopted enhancing the competitiveness of Japanese companies as a strategic theme for its transactions with corporate clients. With the aim of effectively providing the funds necessary for continuous and stable growth of middle-market firms and SMEs, which support the foundations of Japan's economy, Mizuho Bank recently decided to begin offering unsecured business loans with guarantees in partnership with ORIX. As the direction of business expansion and growth of middle-market firms and SMEs becomes more diverse and sophisticated, Mizuho Bank is strongly committed to positively contributing to the development of the Japanese economy as a whole by providing flexible and prompt solutions to the funding needs of middle-market firms and SMEs.

ORIX first launched the business of providing guarantees services for unsecured business loans by financial institutions in 2003 and has a track record of providing more than 200,000 guarantees. Based on more than 20 years of business experience, ORIX independently offers flexible guarantee rates with market appeal and large guarantee amounts by leveraging its assessment methods, along with the ORIX risk management system for guaranteed debts that employs continuous monitoring and analysis, to appropriately and rapidly evaluate the business continuity and creditworthiness of middle-market firms and SMEs.

As a result of this partnership, Mizuho Bank will be able to build a more flexible system for supplying growth capital to its middle-market firm and SMEs client base through ORIX's screening and monitoring functions.

Mizuho Bank and ORIX will continue providing financing solutions and management support to middle-market firms and SMEs going forward.

Product overview

Target companies	Corporations that meet the specified requirements and have completed at least two accounting periods
Loan (guarantee) amount	5 million yen – 100 million yen (in increments of 100,000 yen)
Use of funds	Business capital
Loan interest rate	Interest rate predetermined by Mizuho Bank
Guarantee charge rates	0.35% – 6.00% (average of about 1%)
Loan (guarantee) periods	1 year – 7 years
Guarantor	Corporation representative (in cases where the specified requirements are met, a joint guarantor is not needed)
Collateral	Not required
Repayment method	Equal principal repayment method

About ORIX Group:

ORIX Group (ORIX Corporation TSE: 8591; NYSE: IX) was established in 1964 and has grown from its roots in leasing in Japan to become a global, diverse, and unique corporate group. Today, it is active around the world in financing and investment, life insurance, banking, asset management, real estate, concession, environment and energy, automobile-related services, industrial/ICT equipment, ships and aircraft. Since expanding outside of Japan in 1971, ORIX Group has grown its business globally and now operates in around 30 countries and regions across the world with approximately 34,000 people. ORIX Group unites globally around its Purpose: “Finding Paths. Making Impact.” combining diverse expertise and innovative thinking to help our world develop in a sustainable way.

For more details, please visit our website: <https://www.orix.co.jp/grp/en/>

(As of September 30, 2024)

Caution Concerning Forward-Looking Statements:

These documents may contain forward-looking statements about expected future events and financial results that involve risks and uncertainties. Such statements are based on our current expectations and are subject to uncertainties and risks that could cause actual results that differ materially from those described in the forward-looking statements. Factors that could cause such a difference include, but are not limited to, those described under “Risk Factors” in the ORIX Corporation’s annual report on Form 20-F filed with the United States Securities and Exchange Commission and under “(4) Risk Factors” of the “1. Summary of Consolidated Financial Results” of the “Consolidated Financial Results April 1, 2023 – March 31, 2024” furnished on Form 6-K.



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