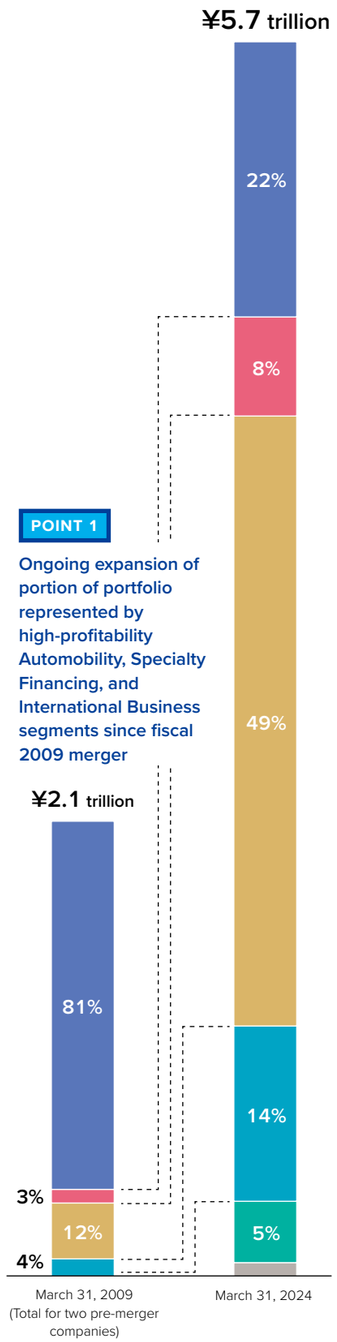
At a Glance: Portfolio Transformation and Business Overview

Distribution of Segment Assets



POINT 1

Ongoing expansion of portion of portfolio represented by high-profitability Automobility, Specialty Financing, and International Business segments since fiscal 2009 merger

Overview of Business and Performance

(Fiscal 2023; ROA represents the ratio of net income to segment assets.)

Equipment Leasing

Financial services optimally matched to needs of capital investments in information and communications equipment and other assets

Net income	Segment assets	ROA
¥24.2 billion	¥1,273.5 billion	1.9%

Major Offerings
- Leasing, installment payment, and other financial services for information and communications, manufacturing, and other equipment
- IT solutions
- Subscription services and collaboration with partners

Strengths and Characteristics
- Diverse leasing business solutions and services
- Co-creative businesses advanced together with prime partners

Quantitative Traits
- Customer base comprising **more than 20,000 companies**

Automobility

Wide-ranging auto services provided using industry-leading fleet

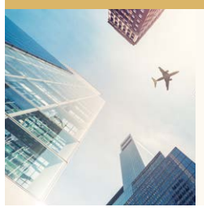
Net income	Segment assets	ROA
¥16.7 billion	¥479.0 billion	3.1%

Major Offerings
- Corporate auto leasing
- Individual auto leasing
- Car rental services

Strengths and Characteristics
- Full lineup of auto leasing, car rental, and other comprehensive auto services
- Next-generation mobility services accommodating electric vehicles, etc., through collaboration with prime partners

Quantitative Traits
- Fleet composed of **more than 730,000 vehicles**
- Car rental network comprising **537 locations** (including consultation offices) in Japan as well as overseas locations in Hawaii and Guam
- **Approx. 16,000 affiliated** maintenance locations for corporate auto leasing services

Specialty Financing



Unique viable businesses built on specialized expertise in diverse product areas

Net income	Segment assets	ROA
¥30.0 billion	¥2,825.3 billion	1.1%

Major Offerings
- Leasing, finance, and other businesses related to aviation, shipping, and real estate
- Business investments (principal investments)
- Structured finance, etc.

Strengths and Characteristics
- Businesses developed with focus on highly specialized assets
- Highly competitive financial services offered through collaboration with industry-leading business partners

Quantitative Traits
- Industry-leading fleet of **368** owned and managed aircraft and provision of services to **around 90** airlines in **around 45 countries** through aircraft leasing subsidiary Aviation Capital Group LLC (ACG)

International Business

Leasing and auto service businesses developed through global network encompassing more than 30 countries and regions centered on North America and Asia

Net income	Segment assets	ROA
¥11.0 billion	¥822.7 billion	1.5%

Major Offerings
- IT equipment leasing
- Auto business
- Data center businesses

Strengths and Characteristics
- Diverse financial services offered through global network
- Highly competitive fair market value (FMV) leases provided by U.S. IT equipment leasing company CSI Leasing, Inc.

Quantitative Traits
- Services offered in **more than 50 countries and regions** centered on North America, Europe, and Asia

Environmental Infrastructure

POINT 2 Number of segments increased from four tofive following fiscal 2023 establishment of Environmental Infrastructure segment

Japan-leading scale in solar power and other renewable energy businesses

Net income	Segment assets	ROA
¥1.9 billion	¥273.9 billion	0.7%

Major Offerings
- Solar power, biomass power, and other renewable energy businesses
- Storage battery businesses
- Solar power plant asset management businesses
- Joint crediting mechanism (JCM) business

Strengths and Characteristics
- Japan-leading scale of solar power (mega solar) plants owned and operated
- Environment-related business value chain constructed through collaboration with partners

Quantitative Traits
- **235** operational solar power plants
- Renewable energy generation capacity of **888 MW** (Groupwide basis)

Cross-Company Strategy Organizations

GX Task Force

DX Task Force