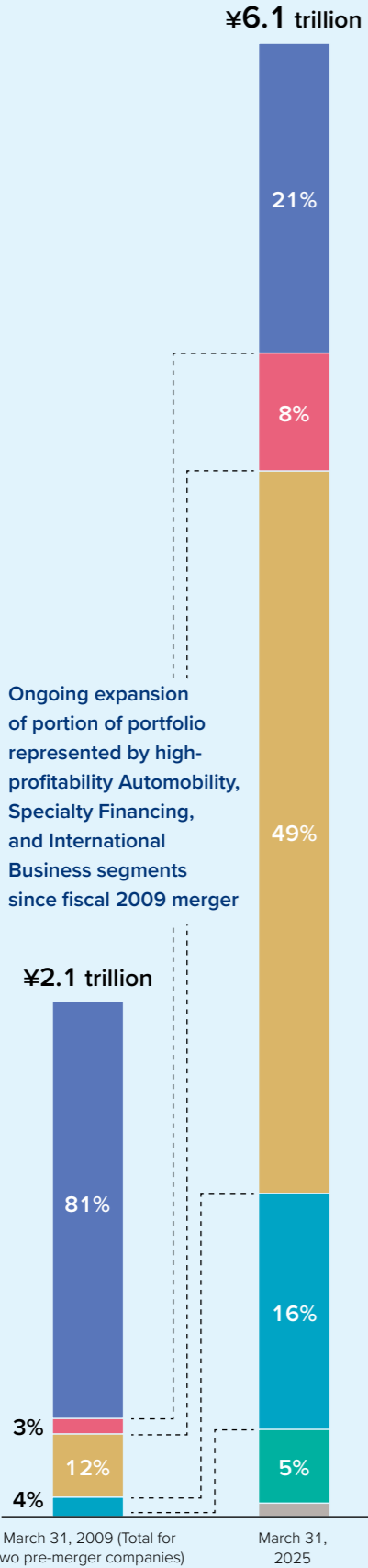


At a Glance


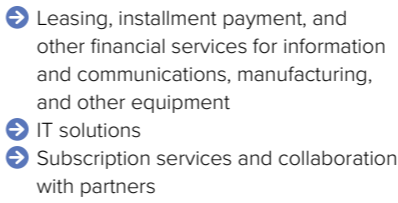
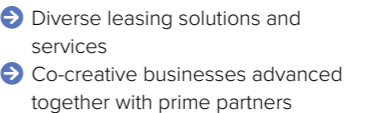
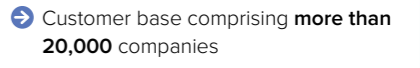

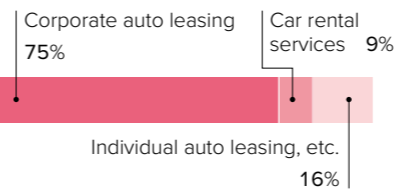
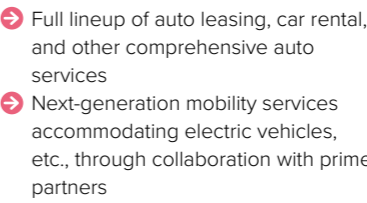
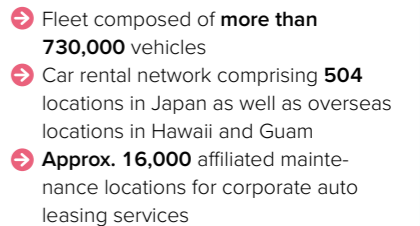

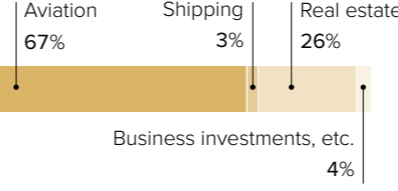
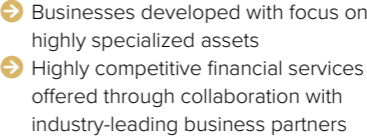


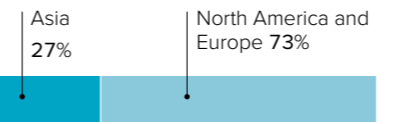
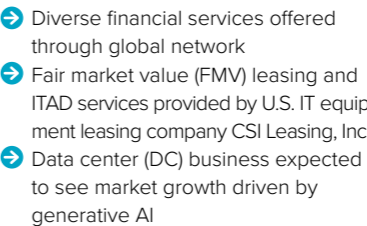
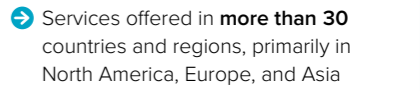

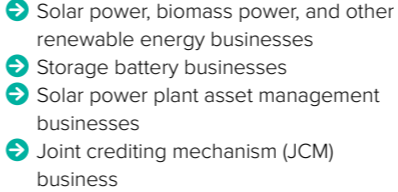
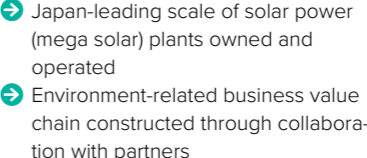
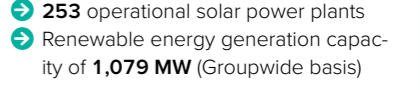
Portfolio Transformation and Business Overview

Distribution of Segment Assets



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

Business Overview and Performance (Fiscal 2024 Results)  
Note: ROA represents the ratio of net income to segment assets.

Equipment Leasing				Major Offerings	Strengths and Characteristics	Quantitative Traits
	Financial services optimized for capital investments in information and communications equipment and other assets			 <ul style="list-style-type: none"><li>Leasing, installment payment, and other financial services for information and communications, manufacturing, and other equipment</li><li>IT solutions</li><li>Subscription services and collaboration with partners</li></ul>	 <ul style="list-style-type: none"><li>Diverse leasing solutions and services</li><li>Co-creative businesses advanced together with prime partners</li></ul>	 <ul style="list-style-type: none"><li>Customer base comprising <b>more than 20,000</b> companies</li></ul>
	Net income ¥22.8 billion	Segment assets ¥1,275.0 billion	ROA 1.8%			
Automobility				Segment Asset Composition		
	Wide-ranging auto services provided using industry-leading fleet			 <ul style="list-style-type: none"><li>Corporate auto leasing 75%</li><li>Car rental services 9%</li><li>Individual auto leasing, etc. 16%</li></ul>	 <ul style="list-style-type: none"><li>Full lineup of auto leasing, car rental, and other comprehensive auto services</li><li>Next-generation mobility services accommodating electric vehicles, etc., through collaboration with prime partners</li></ul>	 <ul style="list-style-type: none"><li>Fleet composed of <b>more than 730,000</b> vehicles</li><li>Car rental network comprising <b>504</b> locations in Japan as well as overseas locations in Hawaii and Guam</li><li><b>Approx. 16,000</b> affiliated maintenance locations for corporate auto leasing services</li></ul>
	Net income ¥17.7 billion	Segment assets ¥500.8 billion	ROA 3.6%			
Specialty Financing				Segment Asset Composition		
	Unique viable businesses built on specialized expertise in diverse product areas			 <ul style="list-style-type: none"><li>Aviation 67%</li><li>Shipping 3%</li><li>Real estate 26%</li><li>Business investments, etc. 4%</li></ul>	 <ul style="list-style-type: none"><li>Businesses developed with focus on highly specialized assets</li><li>Highly competitive financial services offered through collaboration with industry-leading business partners</li></ul>	 <ul style="list-style-type: none"><li>Industry-leading fleet of <b>325</b> owned and managed aircraft and provision of services to <b>approximately 85</b> airlines in around <b>45 countries</b> through aircraft leasing subsidiary Aviation Capital Group LLC (ACG)</li></ul>
	Net income ¥32.9 billion	Segment assets ¥2,972.9 billion	ROA 1.1%			
International Business				Segment Asset Composition		
	Leasing and auto businesses developed through a network spanning more than 30 countries and regions, primarily in North America and Asia			 <ul style="list-style-type: none"><li>Asia 27%</li><li>North America and Europe 73%</li></ul>	 <ul style="list-style-type: none"><li>Diverse financial services offered through global network</li><li>Fair market value (FMV) leasing and ITAD services provided by U.S. IT equipment leasing company CSI Leasing, Inc.</li><li>Data center (DC) business expected to see market growth driven by generative AI</li></ul>	 <ul style="list-style-type: none"><li>Services offered in <b>more than 30</b> countries and regions, primarily in North America, Europe, and Asia</li></ul>
	Net income ¥16.3 billion	Segment assets ¥977.2 billion	ROA 1.8%			
Environmental Infrastructure						
	Japan-leading scale in solar power and other renewable energy businesses			 <ul style="list-style-type: none"><li>Solar power, biomass power, and other renewable energy businesses</li><li>Storage battery businesses</li><li>Solar power plant asset management businesses</li><li>Joint crediting mechanism (JCM) business</li></ul>	 <ul style="list-style-type: none"><li>Japan-leading scale of solar power (mega solar) plants owned and operated</li><li>Environment-related business value chain constructed through collaboration with partners</li></ul>	 <ul style="list-style-type: none"><li><b>253</b> operational solar power plants</li><li>Renewable energy generation capacity of <b>1,079 MW</b> (Groupwide basis)</li></ul>
	Net income ¥0.1 billion	Segment assets ¥285.2 billion	ROA 0.0%			