

Supplementary Materials for the Year Ended March 31, 2015

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Investment Results of General Account Assets

1. Breakdown of Securities

(Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Government bonds	2,076,191	43.3 %	2,041,783	39.5 %
Local government bonds	156,576	3.3	154,296	3.0
Corporate bonds	643,409	13.4	660,071	12.8
Public entity bonds	409,794	8.5	426,869	8.3
Stocks	482,308	10.1	641,066	12.4
Foreign securities	1,365,396	28.5	1,583,778	30.7
Foreign bonds	1,109,910	23.1	1,287,302	24.9
Foreign stocks and other securities	255,485	5.3	296,475	5.7
Other securities	74,621	1.6	82,614	1.6
Total	4,798,502	100.0	5,163,610	100.0

2. Securities by Contractual Maturity Dates

(Millions of yen)

	As of March 31, 2014						
	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity date	Total
Securities	168,621	499,103	377,194	458,825	504,048	2,790,709	4,798,502
Government bonds	34,796	104,242	4,018	22,865	201,315	1,708,953	2,076,191
Local government bonds	14,893	30,558	16,075	1,102	3,158	90,788	156,576
Corporate bonds	28,487	97,216	145,071	75,473	65,570	231,588	643,409
Stocks						482,308	482,308
Foreign securities	89,812	265,903	210,698	348,071	230,387	220,521	1,365,396
Foreign bonds	89,478	202,706	208,277	348,071	229,393	31,983	1,109,910
Foreign stocks and other securities	334	63,197	2,421	—	993	188,538	255,485
Other securities	631	1,181	1,329	11,312	3,616	56,548	74,621
Money held in trust	—	—	—	—	—	—	—
Negotiable certificate of deposits	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—

(Millions of yen)

	As of March 31, 2015						
	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity date	Total
Securities	291,357	414,965	438,215	485,101	627,194	2,906,776	5,163,610
Government bonds	77,477	28,776	2,006	57,575	232,957	1,642,990	2,041,783
Local government bonds	6,208	34,360	17,823	1,001	7,479	87,424	154,296
Corporate bonds	25,537	141,276	123,356	62,378	89,198	218,322	660,071
Stocks						641,066	641,066
Foreign securities	181,717	208,357	295,029	350,695	295,189	252,789	1,583,778
Foreign bonds	118,340	194,262	295,029	350,695	293,066	35,908	1,287,302
Foreign stocks and other securities	63,377	14,094	—	—	2,123	216,880	296,475
Other securities	416	2,194	—	13,450	2,369	64,182	82,614
Money held in trust	—	—	—	—	—	—	—
Negotiable certificate of deposits	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—

Note: The figures above include financial instruments treated as securities in accordance with "Accounting Standards for Financial Instruments" (ASBJ Statement No. 10).

3. Stocks by Industry

(Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Fisheries, agriculture and forestry	—	— %	—	— %
Mining	—	—	—	—
Construction	11,323	2.3	16,245	2.5
Manufacturing				
Food products	62,630	13.0	91,492	14.3
Textiles and clothing	13,922	2.9	18,704	2.9
Pulp and paper	1,155	0.2	1,230	0.2
Chemicals	37,114	7.7	46,524	7.3
Medical supplies	9,728	2.0	16,743	2.6
Oil and coal products	—	—	—	—
Rubber products	4,523	0.9	5,545	0.9
Glass and stone products	1,033	0.2	1,220	0.2
Iron and steel	5,358	1.1	7,142	1.1
Non-steel metals	1,836	0.4	2,932	0.5
Metal products	11,852	2.5	12,460	1.9
Machinery	40,274	8.4	61,883	9.7
Electric appliances	36,927	7.7	47,412	7.4
Transportation equipment	10,053	2.1	16,445	2.6
Precision instruments	2,258	0.5	3,813	0.6
Other products	5,536	1.1	8,137	1.3
Electric and gas utilities	35,002	7.3	49,593	7.7
Transportation, information and telecommunications				
Land transportation	52,831	11.0	65,957	10.3
Marine transportation	180	0.0	207	0.0
Air transportation	2,659	0.6	3,740	0.6
Warehouses and harbor transportation	56	0.0	432	0.1
Information and telecommunications	10,162	2.1	12,333	1.9
Commerce				
Wholesale	9,498	2.0	10,647	1.7
Retail	3,951	0.8	7,321	1.1
Finance and insurance				
Banking	22,519	4.7	24,770	3.9
Securities and commodity future trading	7,864	1.6	9,218	1.4
Insurance	39,421	8.2	41,661	6.5
Other financial services	19,915	4.1	31,219	4.9
Real estate	6,037	1.3	7,062	1.1
Services	16,678	3.5	18,967	3.0
Total	482,308	100.0	641,066	100.0

Note: Industry categories above are based on classification by Securities Identification Code Committee.

4. Loans

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Policy loans	65,206	63,311
Policyholder loans	59,794	58,075
Premium loans	5,412	5,235
Ordinary loans	770,654	700,588
[Loans to non-residents]	[1,000]	[700]
Loans to corporations	572,526	535,796
[Loans to domestic corporations]	[572,526]	[535,796]
Loans to government, government-related organizations and international organizations	1,256	937
Loans to local governments and public entities	10,132	9,662
Mortgage loans	86,272	75,164
Consumer loans	62,425	45,811
Others	38,041	33,216
Total	835,860	763,900

5. Loans by Contractual Maturity Dates

(Millions of yen)

	As of March 31, 2014						Total
	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity dates	
Floating-rate loans	6,820	14,204	12,157	8,819	12,527	57,799	112,330
Fixed-rate loans	81,418	169,864	138,735	65,677	82,571	120,056	658,323
Total	88,239	184,068	150,893	74,497	95,099	177,855	770,654

(Millions of yen)

	As of March 31, 2015						Total
	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity dates	
Floating-rate loans	6,310	12,812	11,292	8,045	15,353	48,526	102,340
Fixed-rate loans	87,084	157,293	94,821	70,206	70,734	118,108	598,248
Total	93,394	170,105	106,113	78,252	86,087	166,634	700,588

6. Loans to Domestic Companies by Company Size

(Number, Millions of yen)

		As of March 31, 2014		As of March 31, 2015	
			% of total		% of total
Large companies	Number of borrowers	137	54.6 %	136	56.0 %
	Amount of loans	549,715	96.0	520,110	97.1
Medium-sized companies	Number of borrowers	—	—	—	—
	Amount of loans	—	—	—	—
Small-sized companies	Number of borrowers	114	45.4	107	44.0
	Amount of loans	22,810	4.0	15,685	2.9
Total loans to domestic companies	Number of borrowers	251	100.0	243	100.0
	Amount of loans	572,526	100.0	535,796	100.0

Notes: 1. Categorizations by company size is based on the following criteria.

2. Number of borrowers is the number of borrowers identified by name, not the number of loans.

	1. All industries (excluding 2-4)		2. Retail and restaurants		3. Services		4. Wholesales	
Large companies	More than 300 employees and	Paid-in capital ¥1 billion or more	More than 50 employees and	Paid-in capital ¥1 billion or more	More than 100 employees and	Paid-in capital ¥1 billion or more	More than 100 employees and	Paid-in capital ¥1 billion or more
Medium-sized companies		Paid-in capital more than ¥300 million and less than ¥1 billion		Paid-in capital more than ¥50 million and less than ¥1 billion		Paid-in capital more than ¥50 million and less than ¥1 billion		Paid-in capital more than ¥100 million and less than ¥1 billion
Small-sized companies	Paid-in capital ¥300 million or less, or 300 or less employees		Paid-in capital ¥50 million or less, or 50 or less employees		Paid-in capital ¥50 million or less, or 100 or less employees		Paid-in capital ¥100 million or less, or 100 or less employees	

7. Loans by Industry

(Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Domestic				
Manufacturing	148,171	19.2 %	138,754	19.8 %
Food products	18,419	2.4	17,129	2.4
Textiles and clothing	2,000	0.3	2,000	0.3
Wood and wood products	—	—	—	—
Pulp and paper	10,500	1.4	6,500	0.9
Printing	295	0.0	168	0.0
Chemicals	18,365	2.4	19,645	2.8
Oil and coal products	5,650	0.7	5,650	0.8
Glass and stone products	7,716	1.0	7,450	1.1
Iron and steel	23,300	3.0	19,700	2.8
Non-steel metals	999	0.1	720	0.1
Metal products	—	—	—	—
General-purpose, production and business-oriented machinery	22,102	2.9	20,551	2.9
Electric appliances	12,625	1.6	12,540	1.8
Transportation equipment	23,200	3.0	23,700	3.4
Other products	3,000	0.4	3,000	0.4
Agriculture and forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and quarrying of stone and gravel	—	—	—	—
Construction	5,515	0.7	5,286	0.8
Electric, gas, steam, water utilities	56,120	7.3	53,984	7.7
Information and telecommunications	10,765	1.4	11,628	1.7
Transportation and courier service	72,640	9.4	70,117	10.0
Wholesale	89,500	11.6	83,250	11.9
Retail	1,762	0.2	1,651	0.2
Finance and insurance	116,608	15.1	101,553	14.5
Real estate	46,520	6.0	47,230	6.7
Goods rental and leasing	29,273	3.8	26,351	3.8
Academic research and professional and technical services	—	—	—	—
Accommodations services	335	0.0	323	0.0
Food and drink services	—	—	—	—
Living-related and amusement services	3,028	0.4	3,028	0.4
Education and learning support	—	—	—	—
Medical and welfare	—	—	—	—
Other services	2,595	0.3	2,503	0.4
Local public entities	84	0.0	39	0.0
Individuals (residential/consumer/local taxes/other)	186,731	24.2	154,186	22.0
Total domestic	769,654	99.9	699,888	99.9
Foreign				
Governments	1,000	0.1	700	0.1
Financial institutions	—	—	—	—
Commercial and industrial	—	—	—	—
Total foreign	1,000	0.1	700	0.1
Total	770,654	100.0	700,588	100.0

Note: Domestic industry categories above are based on classification used by Bank of Japan in survey of loans.

8. Loans by Region

(Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Hokkaido	1,008	0.2 %	1,503	0.3 %
Tohoku	8,038	1.4	7,503	1.4
Kanto	459,116	78.8	424,539	77.8
Chubu	43,293	7.4	44,227	8.1
Kinki	57,612	9.9	56,059	10.3
Chugoku	3,592	0.6	3,533	0.6
Shikoku	121	0.0	261	0.0
Kyushu	10,138	1.7	8,073	1.5
Total	582,922	100.0	545,701	100.0

Notes: 1. Individual loans, loans to non-residents and policy loans are excluded.

2. Regional classifications are based on the headquarters' location of borrowers.

9. Loans by Collateral Types

(Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Secured loans	15,476	2.0 %	10,336	1.5 %
Loans secured by securities	8,324	1.1	3,376	0.5
Loans secured by real estate, movable assets and foundations	7,151	0.9	6,960	1.0
Loans secured by personal guarantees	—	—	—	—
Guarantee loans	53,180	6.9	46,269	6.6
Unsecured loans	553,299	71.8	523,005	74.7
Others	148,698	19.3	120,976	17.3
Total	770,654	100.0	700,588	100.0
Subordinated loans	68,800	8.9	60,300	8.6

10. Overseas Investments

(1) Breakdown by Asset Composition

(i) Foreign Currency Denominated Assets (Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Bonds	1,098,865	75.7 %	1,325,415	75.8 %
Stocks	15,913	1.1	24,231	1.4
Cash, cash equivalents and other assets	187,293	12.9	223,054	12.8
Subtotal	1,302,072	89.7	1,572,701	90.0

(ii) Foreign Currency Denominated Assets with Fixed Yen Value (Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Bonds	—	— %	—	— %
Cash, cash equivalents and other assets	4,999	0.3	12,000	0.7
Subtotal	4,999	0.3	12,000	0.7

(iii) Yen Denominated Assets (Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Loans to non-residents	1,000	0.1 %	700	0.1 %
Foreign bonds and others	143,825	9.9	162,295	9.3
Subtotal	144,825	10.0	162,295	9.3

(iv) Total (Millions of yen)

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
Overseas investments	1,451,898	100.0 %	1,747,696	100.0 %

Note: Foreign currency denominated assets with fixed yen value are assets whose settlement amounts are fixed into yen by foreign currency forward contracts and which are recorded in the yen amounts on the balance sheets.

(2) Investments by Region

[As of March 31, 2014]

(Millions of yen)

	Foreign securities						Loans to non-residents	
			Bonds		Stocks and other securities			
	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total
North America	493,611	36.2 %	464,628	41.9 %	28,982	11.3 %	—	— %
Europe	455,023	33.3	390,655	35.2	64,367	25.2	—	—
Oceania	61,792	4.5	61,792	5.6	—	—	—	—
Asia	21,384	1.6	19,924	1.8	1,460	0.6	—	—
Latin America	178,890	13.1	18,215	1.6	160,674	62.9	—	—
Middle East	—	—	—	—	—	—	—	—
Africa	—	—	—	—	—	—	—	—
International organizations	154,694	11.3	154,694	13.9	—	—	1,000	100.0
Total	1,365,396	100.0	1,109,910	100.0	255,485	100.0	1,000	100.0

[As of March 31, 2015]

(Millions of yen)

	Foreign securities						Loans to non-residents	
			Bonds		Stocks and other securities			
	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total
North America	717,996	45.3 %	670,704	52.1 %	47,292	16.0 %	—	— %
Europe	431,947	27.3	357,886	27.8	74,061	25.0	—	—
Oceania	64,855	4.1	64,855	5.0	—	—	—	—
Asia	20,288	1.3	16,883	1.3	3,404	1.1	—	—
Latin America	191,379	12.1	19,663	1.5	171,716	57.9	—	—
Middle East	—	—	—	—	—	—	—	—
Africa	—	—	—	—	—	—	—	—
International organizations	157,309	9.9	157,309	12.2	—	—	700	100.0
Total	1,583,778	100.0	1,287,302	100.0	296,475	100.0	700	100.0

(3) Foreign Currency Denominated Assets by Currency

	As of March 31, 2014		As of March 31, 2015	
	Carrying value	% of total	Carrying value	% of total
U.S. dollar	729,950	56.1 %	1,025,861	65.2 %
Euro	290,554	22.3	227,496	14.5
British pound	91,262	7.0	142,315	9.0
Australian dollar	99,909	7.7	93,696	6.0
Canadian dollar	83,442	6.4	74,588	4.7
Other currencies	6,953	0.5	8,742	0.6
Total	1,302,072	100.0	1,572,701	100.0

Policy Reserve Accumulation Method and Ratio

		As of March 31, 2014	As of March 31, 2015
Accumulation method	Policies subject to the standard policy reserve	Method defined in Ministry of Finance Ordinance No.48, 1996	Method defined in Ministry of Finance Ordinance No.48, 1996
	Policies not subject to the standard policy reserve	Net level premium method	Net level premium method
Accumulation ratio (excluding contingency reserve)		100.0%	100.0%

Notes: 1. The accumulation methods and the ratios are set for individual insurance and individual annuities. The concept of accumulation method is not targeted at policy reserve for group insurance and group annuities, so these insurance policies are not included.

2. The accumulation ratios are the ratio of the amount of the Company's policy reserve to the amount of premium reserve calculated by the method defined in Ministry of Finance Ordinance No.48, 1996 for policies subject to the standard policy reserve and by the net level premium method for policies not subject to the standard policy reserve, and the amount of unearned premium.

Allowance for Possible Loan Losses

(1) Breakdown of Allowance for Possible Loan Losses

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
General allowance	1,594	1,403
Specific allowance	687	545
Allowance for specific overseas loans	—	—
Total	2,281	1,948

Note: Due to the direct write-offs of the estimated uncollectible amounts, specific allowance are decreased by ¥271 million as of March 31, 2014 and ¥247 million as of March 31, 2015, respectively.

(2) Specific Allowance for Possible Loan Losses

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Provision	959	792
Reversal	700	871
Net Provision	258	(78)

Note: "Reversal" excludes reversal due to write-offs and sales.

(3) Allowance for Specific Overseas Loans

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Number of debtor countries	—	—
Amounts of credit	—	—
Net provision	—	—
Balance	—	—

(4) Write-down of Loans

(Millions of yen)

	Year ended March 31, 2014	Year ended March 31, 2015
Write-down of loans	—	—