

Supplementary Materials for the Year Ended March 31, 2016

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Investment Results of General Account Assets

1. Breakdown of Securities

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Government bonds	2,041,783	39.5 %	1,862,485	37.1 %
Local government bonds	154,296	3.0	141,706	2.8
Corporate bonds	660,071	12.8	654,994	13.1
Public entity bonds	426,869	8.3	453,792	9.0
Stocks	641,066	12.4	570,386	11.4
Foreign securities	1,583,778	30.7	1,700,012	33.9
Foreign bonds	1,287,302	24.9	1,505,637	30.0
Foreign stocks and other securities	296,475	5.7	194,374	3.9
Other securities	82,614	1.6	88,134	1.8
Total	5,163,610	100.0	5,017,719	100.0

2. Securities by Contractual Maturity Dates

(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	—	—	—	—	—	—	—

(Millions of yen)

	As of March 31, 2016						
	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	224,388	295,093	559,725	564,875	894,797	2,478,838	5,017,719
Government bonds	26,733	4,010	22,879	57,903	374,863	1,376,094	1,862,485
Local government bonds	21,419	14,657	19,132	275	6,998	79,222	141,706
Corporate bonds	61,962	115,417	122,361	46,519	144,980	163,751	654,994
Stocks						570,386	570,386
Foreign securities	113,500	159,950	380,558	459,185	361,786	225,030	1,700,012
Foreign bonds	111,908	158,171	380,558	455,463	360,865	38,669	1,505,637
Foreign stocks and other securities	1,592	1,779	—	3,721	920	186,360	194,374
Other securities	771	1,057	14,793	990	6,168	64,352	88,134
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, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Fisheries, agriculture and forestry	—	— %	—	— %
Mining	—	—	—	—
Construction	16,245	2.5	18,729	3.3
Manufacturing				
Food products	91,492	14.3	84,067	14.7
Textiles and clothing	18,704	2.9	4,804	0.8
Pulp and paper	1,230	0.2	1,130	0.2
Chemicals	46,524	7.3	40,604	7.1
Medical supplies	16,743	2.6	19,338	3.4
Oil and coal products	—	—	—	—
Rubber products	5,545	0.9	4,628	0.8
Glass and stone products	1,220	0.2	965	0.2
Iron and steel	7,142	1.1	4,488	0.8
Non-steel metals	2,932	0.5	2,194	0.4
Metal products	12,460	1.9	14,219	2.5
Machinery	61,883	9.7	39,667	7.0
Electric appliances	47,412	7.4	46,162	8.1
Transportation equipment	16,445	2.6	15,080	2.6
Precision instruments	3,813	0.6	3,272	0.6
Other products	8,137	1.3	8,805	1.5
Electric and gas utilities	49,593	7.7	34,085	6.0
Transportation, information and telecommunications				
Land transportation	65,957	10.3	66,076	11.6
Marine transportation	207	0.0	130	0.0
Air transportation	3,740	0.6	4,122	0.7
Warehouses and harbor transportation	432	0.1	256	0.0
Information and telecommunications	12,333	1.9	15,753	2.8
Commerce				
Wholesale	10,647	1.7	9,167	1.6
Retail	7,321	1.1	7,581	1.3
Finance and insurance				
Banking	24,770	3.9	22,118	3.9
Securities and commodity future trading	9,218	1.4	6,725	1.2
Insurance	41,661	6.5	40,510	7.1
Other financial services	31,219	4.9	27,153	4.8
Real estate	7,062	1.1	6,157	1.1
Services	18,967	3.0	22,387	3.9
Total	641,066	100.0	570,386	100.0

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

4. Loans

(Millions of yen)

	As of March 31, 2015	As of March 31, 2016
Policy loans	63,311	61,437
Policyholder loans	58,075	56,467
Premium loans	5,235	4,970
Ordinary loans	700,588	632,242
[Loans to non-residents]	[700]	[700]
Loans to corporations	535,796	495,972
[Loans to domestic corporations]	[535,796]	[495,972]
Loans to government, government-related organizations and international organizations	937	923
Loans to local governments and public entities	9,662	8,879
Mortgage loans	75,164	64,967
Consumer loans	45,811	33,656
Others	33,216	27,843
Total	763,900	693,680

5. Loans by Contractual Maturity Dates

(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 dates	Total
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

(Millions of yen)

	As of March 31, 2016						
	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	Total
Floating-rate loans	6,725	13,012	8,218	7,297	14,198	42,650	92,102
Fixed-rate loans	83,905	142,265	68,296	69,137	67,673	108,861	540,139
Total	90,630	155,278	76,515	76,434	81,872	151,512	632,242

6. Loans to Domestic Companies by Company Size

(Number, Millions of yen)

		As of March 31, 2015		As of March 31, 2016	
			% of total		% of total
Large companies	Number of borrowers	136	56.0 %	132	70.2 %
	Amount of loans	520,110	97.1	477,742	96.3
Medium-sized companies	Number of borrowers	—	—	—	—
	Amount of loans	—	—	—	—
Small-sized companies	Number of borrowers	107	44.0	56	29.8
	Amount of loans	15,685	2.9	18,229	3.7
Total loans to domestic companies	Number of borrowers	243	100.0	188	100.0
	Amount of loans	535,796	100.0	495,972	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. Goods rental and leasing, Academic research and professional and technical services, Accommodations services, Living-related and amusement services, Education and learning support, Medical and welfare, and Other 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, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Domestic				
Manufacturing	138,754	19.8 %	130,338	20.6 %
Food products	17,129	2.4	14,859	2.4
Textiles and clothing	2,000	0.3	2,000	0.3
Wood and wood products	—	—	—	—
Pulp and paper	6,500	0.9	8,000	1.3
Printing	168	0.0	68	0.0
Chemicals	19,645	2.8	18,265	2.9
Oil and coal products	5,650	0.8	5,650	0.9
Glass and stone products	7,450	1.1	7,420	1.2
Iron and steel	19,700	2.8	20,670	3.3
Non-steel metals	720	0.1	596	0.1
Metal products	—	—	—	—
General-purpose, production and business-oriented machinery	20,551	2.9	18,790	3.0
Electric appliances	12,540	1.8	10,200	1.6
Transportation equipment	23,700	3.4	20,820	3.3
Other products	3,000	0.4	3,000	0.5
Agriculture and forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and quarrying of stone and gravel	—	—	—	—
Construction	5,286	0.8	5,002	0.8
Electric, gas, steam, water utilities	53,984	7.7	53,930	8.5
Information and telecommunications	11,628	1.7	8,423	1.3
Transportation and courier service	70,117	10.0	68,941	10.9
Wholesale	83,250	11.9	65,000	10.3
Retail	1,651	0.2	1,088	0.2
Finance and insurance	101,553	14.5	94,106	14.9
Real estate	47,230	6.7	47,628	7.5
Goods rental and leasing	26,351	3.8	25,037	4.0
Academic research and professional and technical services	—	—	—	—
Accommodations services	323	0.0	315	0.0
Food and drink services	—	—	—	—
Living-related and amusement services	3,028	0.4	2,828	0.4
Education and learning support	—	—	—	—
Medical and welfare	—	—	—	—
Other services	2,503	0.4	2,428	0.4
Local public entities	39	0.0	11	0.0
Individuals (residential/consumer/local taxes/other)	154,186	22.0	126,463	20.0
Total domestic	699,888	99.9	631,542	99.9
Foreign				
Governments	700	0.1	700	0.1
Financial institutions	—	—	—	—
Commercial and industrial	—	—	—	—
Total foreign	700	0.1	700	0.1
Total	700,588	100.0	632,242	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, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Hokkaido	1,503	0.3 %	1,500	0.3 %
Tohoku	7,503	1.4	7,501	1.5
Kanto	424,539	77.8	389,266	77.1
Chubu	44,227	8.1	42,064	8.3
Kinki	56,059	10.3	53,552	10.6
Chugoku	3,533	0.6	2,980	0.6
Shikoku	261	0.0	177	0.0
Kyushu	8,073	1.5	8,035	1.6
Total	545,701	100.0	505,079	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, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Secured loans	10,336	1.5 %	9,876	1.6 %
Loans secured by securities	3,376	0.5	3,445	0.5
Loans secured by real estate, movable assets and foundations	6,960	1.0	6,430	1.0
Loans secured by personal guarantees	—	—	—	—
Guarantee loans	46,269	6.6	40,562	6.4
Unsecured loans	523,005	74.7	483,179	76.4
Others	120,976	17.3	98,624	15.6
Total	700,588	100.0	632,242	100.0
Subordinated loans	60,300	8.6	46,000	7.3

10. Overseas Investments

(1) Breakdown by Asset Composition

(i) Foreign Currency Denominated Assets

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Bonds	1,325,415	75.8 %	1,653,864	82.3 %
Stocks	24,231	1.4	24,527	1.2
Cash, cash equivalents and other assets	223,054	12.8	196,742	9.8
Subtotal	1,572,701	90.0	1,875,134	93.3

(ii) Foreign Currency Denominated Assets with Fixed Yen Value

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Bonds	—	— %	—	— %
Cash, cash equivalents and other assets	12,000	0.7	6,999	0.3
Subtotal	12,000	0.7	6,999	0.3

(iii) Yen Denominated Assets

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Loans to non-residents	700	0.0 %	700	0.0 %
Foreign bonds and others	162,295	9.3	126,309	6.3
Subtotal	162,995	9.3	127,009	6.3

(iv) Total

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
Overseas investments	1,747,696	100.0 %	2,009,143	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, 2015]

(Millions of yen)

	Foreign securities		Bonds		Stocks and other securities		Loans to non-residents	
	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

[As of March 31, 2016]

(Millions of yen)

	Foreign securities		Bonds		Stocks and other securities		Loans to non-residents	
	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total	Carrying value	% of total
North America	900,225	53.0 %	856,858	56.9 %	43,366	22.3 %	—	— %
Europe	421,473	24.8	357,509	23.7	63,964	32.9	—	—
Oceania	60,109	3.5	59,356	3.9	752	0.4	—	—
Asia	18,401	1.1	15,591	1.0	2,809	1.4	—	—
Latin America	104,232	6.1	20,751	1.4	83,481	42.9	—	—
Middle East	—	—	—	—	—	—	—	—
Africa	—	—	—	—	—	—	—	—
International organizations	195,569	11.5	195,569	13.0	—	—	700	100.0
Total	1,700,012	100.0	1,505,637	100.0	194,374	100.0	700	100.0

(3) Foreign Currency Denominated Assets by Currency

(Millions of yen)

	As of March 31, 2015		As of March 31, 2016	
	Carrying value	% of total	Carrying value	% of total
U.S. dollar	1,025,861	65.2 %	1,417,497	75.6 %
Euro	227,496	14.5	160,388	8.6
British pound	142,315	9.0	127,285	6.8
Australian dollar	93,696	6.0	86,391	4.6
Canadian dollar	74,588	4.7	75,179	4.0
Other currencies	8,742	0.6	8,391	0.4
Total	1,572,701	100.0	1,875,134	100.0

Policy Reserve Accumulation Method and Ratio

		As of March 31, 2015	As of March 31, 2016
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, 2015	As of March 31, 2016
General allowance	1,403	1,251
Specific allowance	545	599
Allowance for specific overseas loans	—	—
Total	1,948	1,850

Note: Due to the direct write-offs of the estimated uncollectible amounts, specific allowance are decreased by ¥247 million as of March 31, 2015 and ¥247 million as of March 31, 2016, respectively.

(2) Specific Allowance for Possible Loan Losses

(Millions of yen)

	As of March 31, 2015	As of March 31, 2016
Provision	792	847
Reversal	871	773
Net Provision	(78)	73

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

(3) Allowance for Specific Overseas Loans

(Millions of yen)

	As of March 31, 2015	As of March 31, 2016
Number of debtor countries	—	—
Amounts of credit	—	—
Net provision	—	—
Balance	—	—

(4) Write-down of Loans

(Millions of yen)

	As of March 31, 2015	As of March 31, 2016
Write-down of loans	—	—