

Consolidated Financial Statements

Consolidated Balance Sheet

		¥ millions	US\$ thousands
As of March 31,	2016	2015	2016
Assets:			
Cash and deposits	¥ 1,024,692	¥ 334,191	\$ 9,093,831
Call loans	2,673	329,876	23,722
Monetary claims purchased	269,668	339,927	2,393,227
Monetary trusts	525,902	437,622	4,667,221
Securities (Notes 8, 13 and 14)	10,492,605	10,847,399	93,118,617
Loans (Notes 3 and 7)	1,767,891	1,863,837	15,689,487
Tangible fixed assets:			
Land (Note 2 (15))	175,322	173,662	1,555,936
Buildings	120,846	106,846	1,072,475
Lease assets	932	676	8,279
Construction in progress	15,124	17,526	134,225
Other tangible fixed assets	3,248	2,445	28,827
Total tangible fixed assets (Note 4)	315,475	301,158	2,799,745
Intangible fixed assets:			
Software	22,472	19,811	199,435
Lease assets	377	4	3,349
Other intangible fixed assets	1,177	1,252	10,451
Total intangible fixed assets	24,027	21,068	213,236
Due from agencies	746	746	6,629
Due from reinsurers	691	405	6,140
Other assets	251,286	190,196	2,230,087
Deferred tax assets	602	501	5,349
Reserve for possible loan losses	(2,057)	(2,225)	(18,258)
Total assets	¥14,674,207	¥14,664,705	\$130,229,036

	¥ millions		US\$ thousands
As of March 31,	2016	2015	2016
Liabilities:			
Policy reserves:			
Reserve for outstanding claims	¥ 67,914	¥ 73,102	\$ 602,715
Policy reserve	12,719,256	12,524,934	112,879,449
Reserve for policyholder dividends (Note 6)	105,311	109,920	934,610
Total policy reserves	12,892,482	12,707,957	114,416,775
Due to agencies	630	1,009	5,595
Due to reinsurers	641	554	5,689
Short-term debentures	2,999	2,999	26,623
Bonds (Note 9)	50,125	51,100	444,843
Other liabilities (Note 10)	252,087	248,940	2,237,199
Reserve for bonuses to directors and audit & supervisory board members	281	243	2,496
Net defined benefit liability	59,730	50,271	530,092
Reserve for directors' and audit & supervisory board members' retirement benefits	78	67	700
Reserve for price fluctuations	175,759	155,190	1,559,812
Deferred tax liabilities	19,894	95,824	176,554
Deferred tax liabilities on land revaluation (Note 2 (15))	5,434	5,598	48,229
Total liabilities	13,460,145	13,319,755	119,454,614
Net assets:			
Capital stock	207,111	207,111	1,838,053
Capital surplus	194,550	194,586	1,726,577
Retained earnings	422,422	366,747	3,748,869
Treasury stock	(48,876)	(19,008)	(433,767)
Total stockholders' equity	775,208	749,436	6,879,733
Net unrealized gains (losses) on securities	487,200	649,716	4,323,753
Deferred gains (losses) on hedging instruments	(8,601)	(13,741)	(76,338)
Land revaluation (Note 2 (15))	(43,288)	(43,694)	(384,169)
Foreign currency translation adjustments	21	21	189
Total accumulated other comprehensive income	435,331	592,301	3,863,435
Subscription rights to shares	926	746	8,221
Non-controlling interests	2,595	2,465	23,031
Total net assets	1,214,061	1,344,950	10,774,422
Total liabilities and net assets	¥14,674,207	¥14,664,705	\$130,229,036

See notes to consolidated financial statements.