

Supplementary Financial Information

1. Outline of Life Insurance and Group Pension Business

1-1. Life Insurance and Group Pensions in Force

	(Millions of Yen)	
	FY2000	FY1999
Individual life insurance	¥118,108,417	¥120,246,274
Individual annuities	8,039,171	8,409,913
Group life insurance	47,561,926	45,975,507
Group pensions*	4,803,208	5,052,582

*Group pensions in force are the sum total of liability reserves for group pensions.

1-2. Life Insurance and Group Pensions New Business

	(Millions of Yen)	
	FY2000	FY1999
Individual life insurance	¥13,229,310	¥8,392,683
Individual annuities	131,702	217,379
Group life insurance	650,454	392,564
Group pensions*	16,237	7,466

*New business of group pensions is the sum total of first premiums.

1-3. Premium Income

	(Millions of Yen)	
	FY2000	FY1999
Individual life insurance	¥1,132,345	¥1,193,654
Individual annuities	203,642	218,869
Group life insurance	154,891	150,044
Group pensions	755,863	687,101
TOTAL*	¥2,294,293	¥2,299,509

*Total includes premium income from other types of insurance and annuities.

1-4. Insurance Benefits Paid

	FY2000					FY1999
	Individual life	Individual annuities	Group life	Group pensions	Total*	Total*
Claims paid:						
Death benefits	¥231,654	¥ 2,506	¥ 85,471	¥ —	¥323,899	¥333,483
Accidental death benefits	5,106	7	61	—	5,244	5,834
Disability benefits	15,356	230	3,605	—	19,197	20,497
Maturity benefits	281,952	—	14	42,006	325,743	497,144
Others	—	—	3	—	16	19
Annuities paid	13,939	28,375	966	74,493	119,902	109,843
Benefits on policies paid:						
Death benefits	410	6,225	2	—	6,833	6,244
Hospitalization benefits	35,948	1,856	157	—	38,234	38,904
Operation benefits	8,460	568	—	—	9,028	8,741
Injury benefits	736	13	30	—	780	896
Survivor benefits	98,289	3,774	—	2,360	107,660	113,644
Lump sum benefits	—	—	14	372,179	372,194	320,479
Others	6,794	149	—	3,790	10,829	12,605
Surrender benefits paid	239,851	101,004	421	278,623	653,645	533,890

*Total includes insurance benefits paid to other types of insurance and annuities.

2. Outline of Investments (General Account)

2-1. Breakdown of Assets

	(Millions of Yen)	
	FY2000	FY1999
Cash, deposits and call loans	¥ 1,148,882	¥ 700,133
Monetary claims bought	13,929	—
Money-placed-in-trust	43,212	91,830
Securities:		
Domestic bonds	4,238,720	4,046,498
Domestic stocks	3,347,385	2,831,633
Foreign securities:		
Foreign bonds	450,188	441,100
Foreign stocks	463,720	375,125
Others	38,439	28,949
Loans:		
Policy loans	378,734	387,743
Financial loans	5,102,379	5,433,377
Real estate	1,000,604	960,503
Deferred tax assets	—	226,397
Others	234,066	279,321
Reserves for possible loan losses	(43,995)	(57,585)
TOTAL	¥16,416,269	¥15,745,028
(Assets denominated in foreign currencies)	795,331	692,856

2-2. Average Balances of Assets

	(Millions of Yen)	
	FY2000	FY1999
Cash, deposits and call loans	¥ 410,172	¥ 736,218
Monetary claims bought	79,199	—
Money-placed-in-trust	102,135	176,559
Domestic bonds	4,196,739	3,785,017
Domestic stocks	2,875,834	3,030,153
Foreign securities:		
Foreign bonds	459,879	396,788
Foreign stocks	388,975	387,653
Loans	5,702,537	5,901,957
(Financial Loans)	5,319,917	5,510,958
Real estate	988,881	952,190
TOTAL	¥15,789,679	¥15,963,242
(Overseas Investments)	1,623,741	1,623,556

2-3. Investment Income and Gain

	(Millions of Yen)	
	FY2000	FY1999
Interest and dividends	¥404,272	¥429,373
Money-placed-in-trust income	—	2,827
Gains on securities sold	96,684	176,346
Gains on securities redeemed	—	2,602
Gains on foreign exchange	853	—
Others	651	469
TOTAL	¥502,460	¥611,618

2-4. Investment Expenses and Losses

	(Millions of Yen)	
	FY2000	FY1999
Interest paid	¥ 1,586	¥ 985
Losses on money-placed-in-trust	11,393	—
Losses on securities sold	45,926	94,252
Losses on securities appraised	15,219	147,465
Losses on securities redeemed	—	43,373
Expenses for derivative financial instruments	19,302	—
Losses on foreign exchange	—	7,452
Transfer to reserves for possible loan losses	—	12,988
Write-off of loans	4,647	—
Depreciation of real estate for rent	9,308	9,681
Others	20,562	13,530
TOTAL	¥127,946	¥329,729

2-5. Net Investment Returns

	(%)	
	FY2000	FY1999
Cash, deposits and call loans	0.20	0.14
Monetary claims bought	0.39	—
Money-placed-in-trust	(11.17)	0.78
Domestic bonds	2.28	2.43
Domestic stocks	3.46	0.50
Foreign securities:		
Foreign bonds	0.72	(9.85)
Foreign stocks	0.95	4.79
Loans	2.90	2.90
(Financial loans)	2.74	2.74
Real estate	1.72	1.78
TOTAL	2.37	1.77
(Overseas Investments)	2.22	0.34

2-6. Breakdown of Securities Investment

	(Millions of Yen)	
	FY2000	FY1999
Domestic bonds:		
Government bonds	¥2,778,777	¥2,898,258
Municipal bonds	267,810	268,604
Corporate bonds	1,192,133	871,037
(Public corporation bonds)	678,207	378,322
Domestic stocks	3,347,385	2,831,633
Foreign securities:		
Foreign bonds	450,188	441,100
Foreign stocks	463,720	375,125
Securities lending	—	8,597
Others	38,439	28,949
TOTAL	¥8,538,455	¥7,723,307

2-7. Breakdown of Loans

	(Millions of Yen)	
	FY2000	FY1999
Policy loans	¥ 378,734	¥ 387,743
Financial loans:		
(Overseas loans)	696,179	721,696
Corporate loans	3,722,797	3,969,930
(to domestic corporations)	3,464,328	3,691,865
Loans to governments and supranationals	310,212	329,342
Loans to public organizations	353,035	352,924
Housing loans	486,476	521,450
Consumer loans	202,976	224,042
Others	26,881	35,687
TOTAL	¥5,481,114	¥5,821,120

*Securities and Others with Market Value

	(Millions of Yen)				
	FY 2000				
	Book value	Market value	Equivalent of net unrealized gains	Equivalent of gross unrealized gains	Equivalent of gross unrealized losses
Domestic bonds	¥4,182,346	¥4,443,497	¥261,150	¥ 262,068	¥ 917
Domestic stocks	2,658,370	3,144,954	486,584	666,311	179,727
Foreign securities:					
Foreign bonds	401,037	454,738	53,701	53,904	203
Foreign stocks	170,830	328,893	158,063	161,109	3,046
Other securities	19,572	16,911	(2,660)	39	2,700
Others**	10,073	10,394	321	321	—
TOTAL	¥7,442,230	¥8,399,390	¥957,159	¥1,143,754	¥186,594

* The above table shows information regarding securities and other instruments with a market price.

* Trading securities are not included.

**Others include those instruments treated as securities regulated by the Securities and Exchange Law, such as monetary claims bought.

*Marketable Securities

	(Millions of Yen)				
	FY 1999				
	Balance sheet amount	Market value	Net unrealized gains	Gross unrealized gains	Gross unrealized losses
Domestic bonds	¥3,401,096	¥3,537,226	¥ 136,130	¥ 138,663	¥2,533
Domestic stocks	2,698,997	3,651,579	952,582	957,144	4,561
Foreign securities:	460,460	555,669	95,209	95,209	—
Foreign bonds	329,735	330,170	434	434	—
Foreign stocks	130,724	225,498	94,774	94,774	—
Others	—	—	—	—	—
TOTAL	¥6,560,553	¥7,744,475	¥1,183,921	¥1,191,016	¥7,094

2-8. Distribution of Foreign Securities Investment and Overseas Loans

(Millions of Yen)

	FY2000				FY1999			
	Foreign securities			Overseas loans	Foreign securities			Overseas loans
	Total	Bonds	Stocks		Total	Bonds	Stocks	
North America	¥252,536	¥149,387	¥103,148	¥160,048	¥267,803	¥198,982	¥ 68,821	¥178,890
Europe	508,660	238,161	270,498	241,893	389,196	178,467	210,729	248,213
Oceania	8,000	8,000	—	72,320	8,000	8,000	—	72,320
Asia	9,146	2,000	7,146	78,897	17,622	4,102	13,520	100,588
Latin America	120,237	37,310	82,927	11,405	118,054	35,999	82,054	11,686
Middle East	—	—	—	—	—	—	—	—
Africa	—	—	—	9,280	—	—	—	3,705
Suprationals	15,328	15,328	—	122,334	15,548	15,548	—	106,293
TOTAL	¥913,909	¥450,188	¥463,720	¥696,179	¥816,225	¥441,100	¥375,125	¥721,696

3. Non-performing Loans

(Millions of Yen)

	FY2000	FY1999
Nonaccrual loans:		
Loans to bankrupt borrowers	¥ 3,136	¥ 482
Past due loans	16,957	43,538
Loans past due 3 months or more	—	3,063
Restructured loans	22,589	68,955
TOTAL	¥ 42,684	¥ 116,039
Non-performing loans/total loans	0.78%	1.99%
Non-performing loans/total financial loans	0.84%	2.14%

4. Outline of Reserves

4-1. Liability Reserves

(Millions of Yen)

	FY2000	FY1999
Liability reserves:		
Individual life insurance	¥ 6,890,677	¥ 7,086,168
Individual annuities	2,597,819	2,480,934
Group life insurance	12,101	11,048
Group pensions	4,803,208	5,052,582
Others	239,431	239,085
Reserves for contingencies	237,653	140,926
TOTAL	¥14,780,891	¥15,010,745

4-2. Other Reserves

(Millions of Yen)

	FY2000	FY1999
Reserves for possible loan losses:		
General reserves for possible loan losses	¥ 38,826	¥42,207
Specific reserves for possible loan losses	5,143	15,350
Specific reserves for country risk	25	28
Reserves for retirement allowances	—	85,832
Reserves for retirement annuities	—	55,031
Reserves for retirement benefits	139,709	—
Reserves for losses on sales of claims	26	177
Reserves for support to specific borrowers	4,362	5,712
Reserves for asset value fluctuations	90,100	84,663