

# Indicators Related to Asset Management (General Account)

## (1) Portfolio Trends

### Asset Structure, Increase/Decrease in Assets

(Millions of yen, %)

As of March 31	2015			2014		
	Amount	Percentage	Increase/decrease	Amount	Percentage	Increase/decrease
Cash, deposits, call loans	¥ 2,651,397	3.1	¥ 757,796	¥ 1,893,601	2.2	¥ 965,968
Receivables under resale agreements	–	–	–	–	–	–
Receivables under securities borrowing transactions	2,720,856	3.2	(101,332)	2,822,188	3.2	490,901
Monetary claims bought	449,068	0.5	341,619	107,448	0.1	(319,969)
Trading account securities	–	–	–	–	–	–
Money held in trust	1,434,943	1.7	853,315	581,627	0.7	324,795
Securities	66,277,244	78.1	(3,101,731)	69,378,975	79.7	(3,179,205)
Corporate and government bonds	64,294,767	75.7	(3,843,759)	68,138,527	78.2	(3,516,419)
Domestic stocks	984	0.0	–	984	0.0	–
Foreign securities	1,981,492	2.3	742,028	1,239,464	1.4	337,214
Foreign corporate and government bonds	1,961,492	2.3	862,028	1,099,464	1.3	337,214
Foreign stocks and other securities	20,000	0.0	(120,000)	140,000	0.2	–
Other securities	–	–	–	–	–	–
Loans	9,977,345	11.8	(1,043,239)	11,020,585	12.7	(1,670,968)
Policy loans	74,097	0.1	19,825	54,271	0.1	18,347
Industrial and commercial loans	806,256	0.9	42,961	763,298	0.9	86,506
Loans to Management Organization for Postal Savings and Postal Life Insurance	9,096,988	10.7	(1,106,026)	10,203,015	11.7	(1,775,822)
Real estate	112,286	0.1	36,624	75,662	0.1	1,657
Investment property	–	–	–	–	–	–
Deferred tax assets	548,210	0.6	(44,455)	592,665	0.7	131,151
Other	741,537	0.9	124,629	616,907	0.7	(118,129)
Reserve for possible loan losses	(943)	(0.0)	92	(1,036)	(0.0)	59
<b>General account total</b>	<b>¥84,911,946</b>	<b>100.0</b>	<b>¥(2,176,680)</b>	<b>¥87,088,626</b>	<b>100.0</b>	<b>¥(3,373,737)</b>
Foreign currency-denominated assets	2,196,349	2.6	1,067,568	1,128,780	1.3	469,826

Notes: (1) "Loans to Management Organization for Postal Savings and Postal Life Insurance" includes lending to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account).

(2) "Real estate" is booked as the sum total of land, buildings and construction in progress.

## (2) Yield

(%)		
For the years ended March 31	2015	2014
Cash, deposits, call loans	0.05	0.05
Receivables under resale agreements	–	–
Receivables under securities borrowing transactions	–	–
Monetary claims bought	0.32	0.34
Trading account securities	–	–
Money held in trust	3.54	3.04
Securities	1.73	1.71
Corporate and government bonds	1.70	1.71
Domestic stocks	–	–
Foreign securities	2.87	1.95
Loans	2.25	2.31
Industrial and commercial loans	1.53	1.58
Real estate	–	–
<b>General account total</b>	<b>1.70</b>	<b>1.71</b>
Overseas loans and investments	2.88	1.98

Notes: (1) Yields are calculated by dividing investment income less investment expenses by the daily average balance based on book value.

(2) General account total includes assets related securities trust.

(3) "Overseas loans and investments" is the total of assets denominated in foreign currencies and yen denominated assets.

## (3) Average Balance on Primary Assets

(Millions of yen)		
For the years ended March 31	2015	2014
Cash, deposits, call loans	¥ 697,545	¥ 508,225
Receivables under resale agreements	–	–
Receivables under securities borrowing transactions	–	–
Monetary claims bought	213,732	169,426
Trading account securities	–	–
Money held in trust	932,276	322,995
Securities	68,089,151	72,303,279
Corporate and government bonds	66,560,265	71,275,552
Domestic stocks	984	984
Foreign securities	1,527,902	1,026,743
Loans	10,738,264	11,817,657
Industrial and commercial loans	780,733	723,681
Real estate	100,636	74,029
<b>General account total</b>	<b>¥85,268,102</b>	<b>¥89,156,089</b>
Overseas loans and investments	1,820,170	1,086,882

Notes: (1) General account total includes assets related securities trust.

(2) "Real estate" is booked as the sum total of land, buildings and construction in progress.

(3) "Overseas loans and investments" is the total of assets denominated in foreign currencies and yen denominated assets.

#### (4) Investment Income

(Millions of yen)

For the years ended March 31	2015	2014
Interest and dividends income	¥1,365,796	¥1,458,190
Gains on trading account securities	–	–
Gains on money held in trust	32,762	9,736
Gains on trading securities	–	–
Gains on sales of securities	61,908	71,074
Gains on redemption of securities	36	54
Gains on derivatives	–	–
Gains on foreign exchange	12	1,452
Reversal of reserves for possible loan losses	14	–
Other investment income	215	107
<b>Total</b>	<b>¥1,460,745</b>	<b>¥1,540,615</b>

#### (5) Investment Expenses

(Millions of yen)

For the years ended March 31	2015	2014
Interest expenses	¥ 4,298	¥ 4,963
Losses on trading account securities	–	–
Losses on money held in trust	–	–
Losses on trading securities	–	–
Losses on sales of securities	4,963	10,205
Losses on valuation of securities	–	–
Losses on redemption of securities	44	62
Losses on derivatives	773	2,161
Losses on foreign exchange	–	–
Provision for reserves for possible loan losses	–	8
Write-off loans	–	–
Depreciation of real estate for lease and other assets	–	–
Other investment expenses	915	721
<b>Total</b>	<b>¥10,994</b>	<b>¥18,122</b>

#### (6) Interest, Dividends and Other Income

(Millions of yen)

For the years ended March 31	2015	2014
Interest on bank deposits	¥ 694	¥ 465
Interest and dividends on securities	1,119,333	1,180,339
Interest on corporate and government bonds	1,074,732	1,152,433
Domestic stock dividends	–	–
Interest and dividends on foreign securities	44,600	27,906
Interest on loans	13,489	12,478
Interest on loans to Management Organization for Postal Savings and Postal Life Insurance	227,682	260,797
Rent on real estate	–	–
<b>Net, including other income</b>	<b>¥1,365,796</b>	<b>¥1,458,190</b>

**(7) Gains on Sales of Securities**

(Millions of yen)

For the years ended March 31	2015	2014
Japanese government bonds and other bonds	¥56,869	¥70,968
Domestic stocks and other securities	–	–
Foreign securities	5,038	106
Net, including other gains on sales of securities	¥61,908	¥71,074

**(8) Losses on Sales of Securities**

(Millions of yen)

For the years ended March 31	2015	2014
Japanese government bonds and other bonds	¥ –	¥ 2,948
Domestic stocks and other securities	–	–
Foreign securities	4,963	7,256
Net, including other losses on sales of securities	¥ 4,963	¥10,205

**(9) Losses on Valuation of Securities**

Not applicable as of March 31, 2015 and 2014

**(10) Proprietary Trading Securities**

Not applicable as of March 31, 2015 and 2014

**(11) Proceeds on Sales of Proprietary Trading Securities**

Not applicable for the years ended March 31, 2015 and 2014

**(12) Securities Composition**

(Millions of yen, %)

As of March 31	2015		2014	
	Amount	Percentage	Amount	Percentage
Corporate and government bonds	¥64,294,767	97.0	¥68,138,527	98.2
Japanese government bonds	48,086,445	72.6	52,522,914	75.7
Japanese local government bonds	9,555,857	14.4	9,173,780	13.2
Japanese corporate bonds	6,652,464	10.0	6,441,832	9.3
Public entity bonds	4,240,887	6.4	4,060,169	5.9
Domestic stocks	984	0.0	984	0.0
Foreign securities	1,981,492	3.0	1,239,464	1.8
Foreign corporate and government bonds	1,961,492	3.0	1,099,464	1.6
Foreign stocks and other securities	20,000	0.0	140,000	0.2
Other securities	–	–	–	–
Total	¥66,277,244	100.0	¥69,378,975	100.0

### (13) Securities by Maturity Date

(Millions of yen)

	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
<b>As of March 31, 2015</b>	<b>¥8,033,323</b>	<b>¥12,094,811</b>	<b>¥7,044,877</b>	<b>¥5,252,746</b>	<b>¥6,849,337</b>	<b>¥28,746,217</b>	<b>¥68,021,312</b>
Securities	6,319,339	12,094,811	7,044,877	5,252,746	6,849,337	28,716,133	66,277,244
Japanese government bonds	5,239,170	8,108,693	3,493,485	1,753,254	2,784,240	26,707,601	48,086,445
Japanese local government bonds	435,823	1,809,681	2,126,745	2,127,428	2,056,248	999,930	9,555,857
Japanese corporate bonds	644,345	1,966,464	1,273,042	899,062	930,926	938,622	6,652,464
Stocks	–	–	–	–	–	984	984
Foreign securities	–	209,972	151,603	473,000	1,077,921	68,994	1,981,492
Foreign corporate and government bonds	–	209,972	151,603	473,000	1,077,921	48,994	1,961,492
Foreign stocks and other securities	–	–	–	–	–	20,000	20,000
Other securities	–	–	–	–	–	–	–
Monetary claims bought	418,983	–	–	–	–	30,084	449,068
Certificates of deposit	1,295,000	–	–	–	–	–	1,295,000
Other	–	–	–	–	–	–	–
<b>As of March 31, 2014</b>	<b>¥5,947,902</b>	<b>¥13,047,132</b>	<b>¥11,038,215</b>	<b>¥4,695,520</b>	<b>¥7,426,365</b>	<b>¥28,035,587</b>	<b>¥70,190,724</b>
Securities	5,162,602	13,047,132	11,038,215	4,695,520	7,426,365	28,009,139	69,378,975
Japanese government bonds	4,337,884	10,137,211	7,114,491	1,730,372	3,211,422	25,991,532	52,522,914
Japanese local government bonds	369,133	1,290,360	2,150,133	1,904,499	2,516,451	943,201	9,173,780
Japanese corporate bonds	455,584	1,603,752	1,589,107	858,753	1,042,779	891,855	6,441,832
Stocks	–	–	–	–	–	984	984
Foreign securities	–	15,807	184,483	201,894	655,712	181,565	1,239,464
Foreign corporate and government bonds	–	15,807	184,483	201,894	655,712	41,565	1,099,464
Foreign stocks and other securities	–	–	–	–	–	140,000	140,000
Other securities	–	–	–	–	–	–	–
Monetary claims bought	81,000	–	–	–	–	26,448	107,448
Certificates of deposit	704,300	–	–	–	–	–	704,300
Other	–	–	–	–	–	–	–

Note: Includes the handling of securities based on Accounting Standard for Financial Instruments and its Implementation Guidance (ASBJ Statement No.10).

## (14) Bond Term-End Balance Yield

As of March 31	2015	2014
Corporate and government bonds	1.62	1.63
Foreign corporate and government bonds	2.46	2.38

(%)

## (15) Breakdown of Local Government Bonds by Region

As of March 31	2015	2014
Hokkaido	¥ 216,261	¥ 219,140
Tohoku	79,880	75,457
Kanto	2,258,807	2,195,188
Chubu	1,016,316	962,679
Kinki	916,662	898,265
Chugoku	281,093	254,851
Shikoku	83,167	77,991
Kyushu	642,712	614,000
Other	4,060,955	3,876,204
<b>Total</b>	<b>¥9,555,857</b>	<b>¥9,173,780</b>

(Millions of yen)

Note: "Other" indicates the balance of joint issuance market public placed local government bonds.

## (16) Loans by Contractual Maturity Date

	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
<b>Total industrial and commercial loans as of March 31, 2015</b>	<b>¥1,029,154</b>	<b>¥2,394,514</b>	<b>¥1,598,396</b>	<b>¥1,389,612</b>	<b>¥1,657,335</b>	<b>¥1,834,234</b>	<b>¥9,903,247</b>
Variable rate loans	22,700	25,750	22,300	10,050	16,150	5,000	101,950
Fixed rate loans	1,006,454	2,368,764	1,576,096	1,379,562	1,641,185	1,829,234	9,801,297
<b>Total industrial and commercial loans as of March 31, 2014</b>	<b>¥1,071,617</b>	<b>¥2,619,145</b>	<b>¥1,704,473</b>	<b>¥1,476,533</b>	<b>¥1,832,874</b>	<b>¥2,261,669</b>	<b>¥10,966,313</b>
Variable rate loans	17,380	42,150	24,550	7,500	11,150	10,000	112,730
Fixed rate loans	1,054,237	2,576,995	1,679,923	1,469,033	1,821,724	2,251,669	10,853,583

(Millions of yen)

Notes: (1) "Fixed rate loans" includes loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account).

(2) Among the loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account), the legal designated period is accrued as current maturity.

## (17) Loans to Domestic Companies by Company Size

(Number of borrowers, millions of yen, %)

As of March 31		2015		2014	
			Percentage		Percentage
Large companies	Number of borrowers	45	90.0	41	93.2
	Amount of loans	¥ 255,110	2.7	¥ 243,210	2.3
Medium-sized companies	Number of borrowers	–	–	–	–
	Amount of loans	¥ –	–	¥ –	–
Small companies	Number of borrowers	5	10.0	3	6.8
	Amount of loans	¥ 9,114,993	97.3	¥10,218,937	97.7
Total loans to domestic companies	Number of borrowers	50	100.0	44	100.0
	Amount of loans	¥ 9,370,103	100.0	¥10,462,147	100.0

Notes: (1) Loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account) are classified as "small and medium-sized companies" by "Corporate Guideline of Entry Statistics Questionnaire" as specified by the Research and Statistics Department, Bank of Japan.

(2) Classifications are defined as shown below.

(3) Number of borrowers indicates the number of borrowers identified by name and is not the number of loans.

Industry type	1. All industries (excluding 2-4)		2. Retail and restaurant		3. Service		4. Wholesale	
Large companies	More than 300 employees	Paid-in capital over ¥1 billion	More than 50 employees	Paid-in capital over ¥1 billion	More than 100 employees	Paid-in capital over ¥1 billion	More than 100 employees	Paid-in capital over ¥1 billion
Medium-sized companies		Paid-in capital between ¥0.3 billion and ¥1 billion		Paid-in capital between ¥0.05 billion and ¥1 billion		Paid-in capital between ¥0.05 billion and ¥1 billion		Paid-in capital between ¥0.1 billion and ¥1 billion
Small companies	Paid-in capital under ¥0.3 billion or fewer than 300 employees		Paid-in capital under ¥0.05 billion or fewer than 50 employees		Paid-in capital under ¥0.05 billion or fewer than 100 employees		Paid-in capital under ¥0.1 billion or fewer than 100 employees	

## (18) Breakdown of Loans by Industry

(Millions of yen, %)

As of March 31	2015		2014	
	Amount	Percentage	Amount	Percentage
Domestic	¥ 9,903,247	100.0	¥10,966,313	100.0
Manufacturing	74,040	0.7	79,040	0.7
Foods	8,800	0.1	8,800	0.1
Textiles and apparel	2,000	0.0	2,000	0.0
Wood, wood products	–	–	–	–
Pulp and paper	11,950	0.1	11,950	0.1
Printing	5,000	0.1	5,000	0.0
Chemicals	10,150	0.1	10,150	0.1
Oil and coal products	4,650	0.0	4,650	0.0
Ceramics, soil and stone	7,000	0.1	7,000	0.1
Iron and steel	8,000	0.1	8,000	0.1
Nonferrous metals	–	–	–	–
Metal products	–	–	–	–
General purpose, production and industrial machinery	1,490	0.0	1,490	0.0
Electric appliances	10,000	0.1	15,000	0.1
Transportation equipment	5,000	0.1	5,000	0.0
Other manufacturing products	–	–	–	–
Agriculture and forestry	–	–	–	–
Fishery	–	–	–	–
Mining, quarrying and gravel extraction	–	–	–	–
Construction	900	0.0	–	–
Electric power, gas, heat supply and waterworks	–	–	–	–
Information and communications	9,350	0.1	7,950	0.1
Transportation and postal	49,824	0.5	43,662	0.4
Wholesale trade	64,600	0.7	64,400	0.6
Retail trade	–	–	–	–
Financing and insurance	9,149,788	92.4	10,248,115	93.5
Real estate	21,600	0.2	18,980	0.2
Rental	–	–	–	–
Academic research, specialist and technology services	–	–	–	–
Lodging	–	–	–	–
Restaurant	–	–	–	–
Lifestyle related services, amusement	–	–	–	–
Education and learning support	–	–	–	–
Medical and welfare	–	–	–	–
Other services	–	–	–	–
Local organizations and public entities	533,144	5.4	504,165	4.6
Individuals (residential/consumption/local taxes/other)	–	–	–	–
Overseas	¥ –	–	¥ –	–
Governments and public entities	–	–	–	–
Financial institutions	–	–	–	–
Commerce and industry	–	–	–	–
<b>Total industrial and commercial loans</b>	<b>¥ 9,903,247</b>	<b>100.0</b>	<b>¥10,966,313</b>	<b>100.0</b>

Notes: (1) Domestic classification is based on the industrial classification of the Bank of Japan's rental payment previous to loans (by industry and new loans for equipment rentals).

(2) Loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account) are classified as "financing and insurance" in the Loans Questionnaire by Industrial Type of "Guideline of Entry Statistics Questionnaire" as specified by the Research and Statistics Department, Bank of Japan.



## (19) Breakdown of Industrial Loans by Use

(Millions of yen, %)

As of March 31	2015		2014	
	Amount	Percentage	Amount	Percentage
Capital investments	¥ 453,077	4.6	¥ 419,032	3.8
Operations	9,450,170	95.4	10,547,281	96.2
<b>Total</b>	<b>¥ 9,903,247</b>	<b>100.0</b>	<b>¥10,966,313</b>	<b>100.0</b>

Note: Loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account) are classified as "operations."

## (20) Breakdown of Loans by Region

(Millions of yen, %)

As of March 31	2015		2014	
	Amount	Percentage	Amount	Percentage
Hokkaido	¥ –	–	¥ –	–
Tohoku	31,042	0.3	32,217	0.3
Kanto	9,443,809	95.4	10,536,982	96.1
Chubu	156,417	1.6	135,290	1.2
Kinki	177,852	1.8	165,455	1.5
Chugoku	15,672	0.2	16,642	0.2
Shikoku	8,218	0.1	8,812	0.1
Kyushu	70,234	0.7	70,912	0.6
<b>Total</b>	<b>¥ 9,903,247</b>	<b>100.0</b>	<b>¥10,966,313</b>	<b>100.0</b>

Notes: (1) Loans to individuals, non-residents and for insurance policies are not included.

(2) Regional classification depends on the location of the borrower's headquarters.

(3) Loans to Management Organization for Postal Savings and Postal Life Insurance (Postal Life Insurance Account) are classified under "Kanto," as the organization is located in Tokyo.

## (21) Tangible Fixed Assets

### 1) Tangible Fixed Assets

(Millions of yen, %)

	Balance at end of previous period	Increase in current period	Decrease in current period	Depreciation in current period	Balance at end of current period	Accumulated depreciation	Accumulated depreciation percentage
<b>For the year ended March 31, 2015</b>	<b>¥89,322</b>	<b>¥53,510</b>	<b>¥5,409</b>	<b>¥5,750</b>	<b>¥131,672</b>	<b>¥63,535</b>	<b>–</b>
(Includes rentals and other real estate)	–	–	–	–	–	–	–
Land	40,726	27,624	–	–	68,350	–	–
Buildings, net	33,287	3,911	952	2,070	34,176	17,365	33.7
Lease assets, net	1,456	959	6	438	1,970	1,167	37.2
Construction in progress	1,648	12,445	4,334	–	9,759	–	–
Others, net	12,204	8,567	115	3,241	17,415	45,001	72.1
<b>For the year ended March 31, 2014</b>	<b>¥85,968</b>	<b>¥11,863</b>	<b>¥2,405</b>	<b>¥6,103</b>	<b>¥89,322</b>	<b>¥63,476</b>	<b>–</b>
(Includes rentals and other real estate)	–	–	–	–	–	–	–
Land	40,726	–	–	–	40,726	–	–
Buildings, net	33,262	1,967	52	1,889	33,287	16,036	32.5
Lease assets, net	1,335	513	27	364	1,456	976	40.2
Construction in progress	15	3,792	2,159	–	1,648	–	–
Others, net	10,628	5,589	164	3,848	12,204	46,463	79.2

## 2) Breakdown of Real Estate Holdings by Use

(Millions of yen, number of buildings)

As of March 31	2015	2014
Value of real estate holdings	¥112,286	¥75,662
For business operations	112,286	75,662
For lease	—	—
Number of buildings held for leasing	—	—

Note: "Value of real estate holdings" is booked as the sum total of land, buildings (including facilities and structures) and construction in progress.

### (22) Gains on Disposal of Fixed Assets

Not applicable for the years ended March 31, 2015 and 2014

### (23) Losses on Disposal of Fixed Assets

(Millions of yen)

For the years ended March 31	2015	2014
Tangible fixed assets	¥1,358	¥ 248
Land	—	—
Buildings	1,273	57
Lease assets	6	27
Other assets	78	163
Intangible fixed assets	69	8,389
Others	3	—
Total	¥1,432	¥8,638
Includes rentals and other real estate	—	—

Note: "Buildings" is booked as the sum total of buildings, facilities and structures.

### (24) Depreciation on Real Estate, Movable and Other Assets Held for Leasing

Not applicable for the years ended March 31, 2015 and 2014

## (25) Overseas Loans and Investments

### 1) Breakdown by Asset Composition

(Millions of yen, %)

As of March 31		2015		2014	
		Amount	Percentage	Amount	Percentage
Foreign currency-denominated assets	Foreign corporate and government bonds	¥2,001,781	84.6	¥1,068,324	76.2
	Foreign stocks	194,567	8.2	60,455	4.3
	Cash and cash equivalents	—	—	—	—
	Subtotal	2,196,349	92.8	1,128,780	80.5
Foreign currency-denominated assets with fixed yen value	Foreign corporate and government bonds	—	—	—	—
	Cash and cash equivalents	—	—	—	—
	Subtotal	—	—	—	—
Yen denominated assets	Loans to non-residents	—	—	—	—
	Foreign corporate and government bonds and other assets	169,882	7.2	273,801	19.5
	Subtotal	169,882	7.2	273,801	19.5
Net overseas loans and investments		¥2,366,231	100.0	¥1,402,581	100.0

Note: "Foreign currency-denominated assets with fixed yen value" is recorded under assets on the balance sheets as the fixed yen value that was determined at settlement with foreign exchange forward contracts.

## 2) Overseas Loans and Investments by Geographic Area

(Millions of yen, %)

	Foreign securities		Corporate and government bonds		Stocks and other securities		Loans to non-residents	
	Value	Percentage	Value	Percentage	Value	Percentage	Value	Percentage
<b>As of March 31, 2015</b>	<b>¥2,366,231</b>	<b>100.0</b>	<b>¥1,961,492</b>	<b>100.0</b>	<b>¥404,738</b>	<b>100.0</b>	<b>¥ –</b>	<b>–</b>
North America	1,596,736	67.5	1,418,613	72.3	178,122	44.0	–	–
Europe	318,609	13.5	302,164	15.4	16,445	4.1	–	–
Oceania	101,266	4.3	101,266	5.2	–	–	–	–
Asia	–	–	–	–	–	–	–	–
Central and South America	210,171	8.9	–	–	210,171	51.9	–	–
Middle East	–	–	–	–	–	–	–	–
Africa	–	–	–	–	–	–	–	–
International organization	139,447	5.9	139,447	7.1	–	–	–	–
<b>As of March 31, 2014</b>	<b>¥1,402,581</b>	<b>100.0</b>	<b>¥1,099,464</b>	<b>100.0</b>	<b>¥303,117</b>	<b>100.0</b>	<b>¥ –</b>	<b>–</b>
North America	854,523	60.9	799,786	72.7	54,737	18.1	–	–
Europe	190,897	13.6	185,178	16.8	5,718	1.9	–	–
Oceania	16,499	1.2	16,499	1.5	–	–	–	–
Asia	–	–	–	–	–	–	–	–
Central and South America	242,661	17.3	–	–	242,661	80.1	–	–
Middle East	–	–	–	–	–	–	–	–
Africa	–	–	–	–	–	–	–	–
International organization	98,000	7.0	98,000	8.9	–	–	–	–

## 3) Composition of Foreign Currency-Denominated Assets by Currency

(Millions of yen, %)

As of March 31	2015		2014	
	Amount	Percentage	Amount	Percentage
U.S. dollar	¥1,824,884	83.1	¥ 955,973	84.7
Euro	180,615	8.2	148,185	13.1
British pound	109,698	5.0	23,409	2.1
Australian dollar	77,679	3.5	–	–
Canadian dollar	3,470	0.2	1,211	0.1
<b>Total</b>	<b>¥2,196,349</b>	<b>100.0</b>	<b>¥1,128,780</b>	<b>100.0</b>

## (26) Yield on Overseas Loans and Investments

(%)

For the years ended March 31	2015	2014
Yield on overseas loans and investments	2.88	1.98

## (27) Summary of New Public-Sector Investment Underwriting and Loans

(Millions of yen)

For the years ended March 31		2015	2014
Public bonds	Japanese government bonds	¥ —	¥ —
	Japanese local government bonds	—	—
	Public entity bonds	14	25
	Subtotal	14	25
Loans	Government organizations	—	—
	Public entities	50,456	68,886
	Subtotal	50,456	68,886
Total		¥50,471	¥68,912

## (28) Loan Interest Rates

Not applicable for the years ended March 31, 2015 and 2014