

4 Status of Financial Assets (Consolidated)

4-1 Status of Risk-Monitored Loans (Consolidated)

Not applicable.

4-2 Status of Insurance Claims Paying Ability of the Company and Its Subsidiaries (Consolidated Solvency Margin Ratio)

(Millions of yen)

As of March 31		2017	2018
Total amount of solvency margin	(A)	¥ 5,425,821	¥ 5,595,880
Capital stock, etc.		1,490,882	1,554,624
Reserve for price fluctuations		788,712	916,743
Contingency reserve		2,254,027	2,114,348
Catastrophe loss reserve		–	–
General reserve for possible loan losses		59	60
(Net unrealized gains (losses) on available-for-sale securities (before taxes)·Net deferred gains (losses) on hedges (before taxes)) × 90% (if negative, × 100%)		399,297	501,809
Net unrealized gains (losses) on real estate × 85% (if negative, × 100%)		103	(2,896)
Sum of unrecognized actuarial differences and unrecognized prior service cost (before taxes)		6,064	5,218
Excess of continued Zillmerized reserve		486,674	506,467
Capital raised through debt financing		–	–
Amounts within “excess of continued Zillmerized reserve” and “capital raised through debt financing” not calculated into the margin		–	–
Deductions		–	(495)
Other		–	–
Total amount of risk	(B)	840,767	988,803
$\sqrt{(\sqrt{R_1^2 + R_5^2 + R_8 + R_9})^2 + (R_2 + R_3 + R_7)^2} + R_4 + R_6$			
Insurance risk R ₁		153,070	147,403
General insurance risk R ₅		–	–
Catastrophe risk R ₆		–	–
Underwriting risk of third-sector insurance R ₈		69,104	63,087
Small amount and short-term insurance risk R ₉		–	–
Anticipated yield risk R ₂		158,838	150,450
Minimum guarantee risk R ₇		–	–
Investment risk R ₃		631,036	792,075
Business management risk R ₄		20,240	23,060
Solvency margin ratio			
$\frac{(A)}{(1/2) \times (B)} \times 100$		1,290.6%	1,131.8%

Note: These figures are calculated based on the provisions set forth in the public notification No. 23 issued by the Financial Services Agency in 2011 and Articles 86-2 and 88 of the Ordinance for Enforcement of the Insurance Business Act.

4-3 Status of Insurance Claims Paying Ability of the Company's Subsidiaries (Solvency Margin Ratio)

There are no subsidiaries classified as an insurance company.