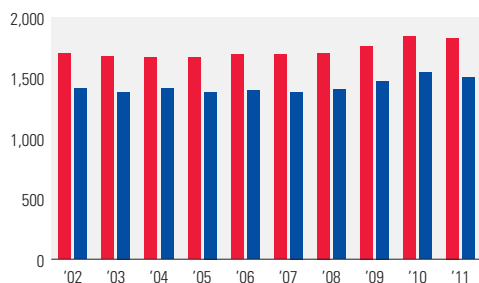


FINANCIAL DATA <EFFICIENCY AND SOUNDNESS>

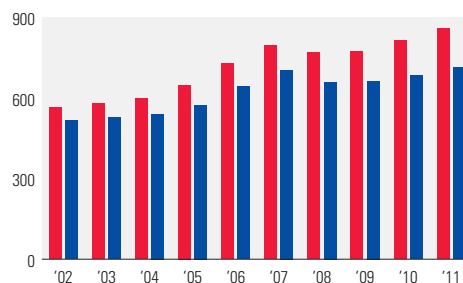
財務データ <効率性/安全性>

■ Consolidated 連結
■ Non-consolidated 個別

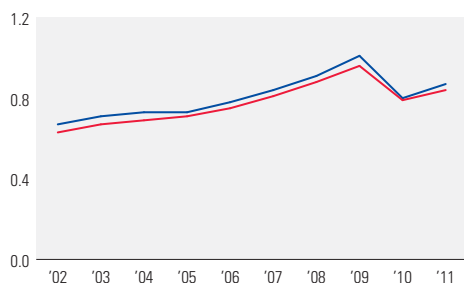
Total Assets (¥ billion)
総資産 (十億円)



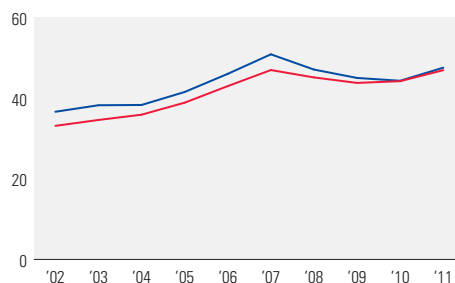
Equity (¥ billion)
自己資本 (十億円)



Total Assets Turnover (times)
総資産回転率 (回)



Equity Ratio (%)
自己資本比率 (%)



As of March 31

3月31日時点

2002

2003

CONSOLIDATED**連結**

Total Assets (¥ million)	総資産 (百万円)	1,702,712	1,676,064
ROA (Return on Assets) (%)	ROA (総資産利益率) (%)	2.97	3.50
Equity (¥ million)	自己資本 (百万円)	564,077	579,706
ROE (Return on Equity) (%)	ROE (自己資本利益率) (%)	9.30	10.35
Interest-bearing Debt (¥ million)	有利子負債残高 (百万円)	775,894	731,301
Net Interest-bearing Debt (¥ million)	ネット有利子負債残高 (百万円)	752,854	695,629
Fund-raising Expenses (¥ million)	金融費用 (百万円)	19,274	17,472
Total Assets Turnover (times)	総資産回転率 (回)	0.63	0.67
Equity Ratio (%)	自己資本比率 (%)	33.13	34.59
Current Ratio (%)	流動比率 (%)	84.57	77.64
D/E (Debt-Equity) Ratio (times)	D/E レシオ (倍)	1.38	1.26
Interest Coverage Ratio (times)	インタレスト・カバレッジ・レシオ (倍)	9.9	12.2
Interest Payment Ratio (%)	負債利率 (%)	2.34	2.32

NON-CONSOLIDATED**個別**

Total Assets (¥ million)	総資産 (百万円)	1,411,444	1,381,359
ROA (Return on Assets) (%)	ROA (総資産利益率) (%)	3.34	3.84
Equity (¥ million)	自己資本 (百万円)	517,070	528,264
ROE (Return on Equity) (%)	ROE (自己資本利益率) (%)	9.45	10.26
Interest-bearing Debt (¥ million)	有利子負債残高 (百万円)	605,616	560,047
Net Interest-bearing Debt (¥ million)	ネット有利子負債残高 (百万円)	598,577	545,146
Fund-raising Expenses (¥ million)	金融費用 (百万円)	15,130	12,784
Total Assets Turnover (times)	総資産回転率 (回)	0.67	0.71
Equity Ratio (%)	自己資本比率 (%)	36.63	38.24
Current Ratio (%)	流動比率 (%)	93.91	81.00
D/E (Debt-Equity) Ratio (times)	D/E レシオ (倍)	1.17	1.06
Interest Payment Ratio (%)	負債利率 (%)	2.34	2.18

Net Interest-bearing Debt = Interest-bearing Debt - Cash and Deposits

Fund-raising Expenses = Interest Expenses + Interest on Bonds + Amortization of Bond Issuance Cost

Total Assets Turnover = Net Sales / Total Assets (average)

Equity Ratio = Equity (year-end) / Total Assets (year-end) x 100

ネット有利子負債残高 = 有利子負債 - 現金及び預金

金融費用 = 支払利息 + 社債利息 + 社債発行費償却

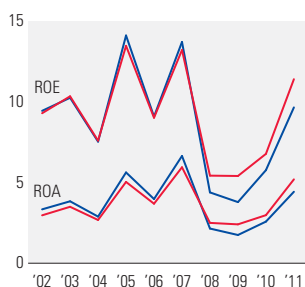
総資産回転率 = 売上高 ÷ 総資産 (期中平均)

自己資本比率 = 自己資本 (期末) ÷ 総資産 (期末) × 100

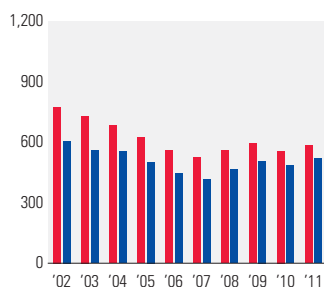


DOWN
LOAD

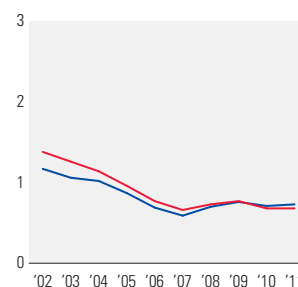
ROE & ROA (%)



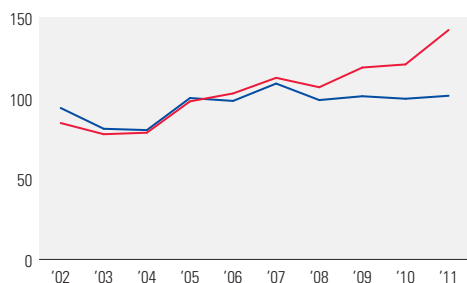
Interest-bearing Debt (¥ billion)
有利子負債残高 (十億円)



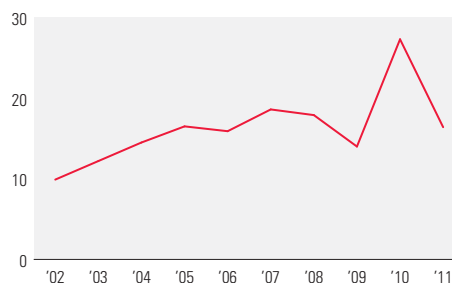
D/E (Debt-Equity) Ratio (times)
D/E レシオ (倍)



Current Ratio (%)
流動比率 (%)



Interest Coverage Ratio (times)
インタレスト・カバレッジ・レシオ (倍)



	2004	2005	2006	2007	2008	2009	2010	2011
1,666,828	1,668,734	1,693,898	1,692,635	1,703,651	1,764,185	1,840,972	1,829,661	
2.68	5.04	3.69	5.95	2.50	2.41	2.98	5.20	
598,453	648,766	728,231	795,101	769,072	772,365	813,886	858,920	
7.60	13.48	9.02	13.22	5.43	5.41	6.78	11.41	
682,744	624,105	559,911	525,467	558,716	593,230	555,919	584,169	
634,139	570,859	510,890	482,851	512,624	526,325	448,523	493,867	
14,822	13,134	11,014	10,369	10,460	10,869	10,303	9,689	
0.69	0.71	0.75	0.81	0.88	0.96	0.79	0.84	
35.90	38.88	42.99	46.97	45.14	43.78	44.21	46.94	
78.57	98.02	102.91	112.60	106.76	118.99	120.93	142.26	
1.14	0.96	0.77	0.66	0.73	0.77	0.68	0.68	
14.5	16.5	15.9	18.6	17.9	14.0	27.3	16.4	
2.10	2.01	1.86	1.91	1.93	1.89	1.79	1.70	
1,410,023	1,382,265	1,396,728	1,382,259	1,401,464	1,472,344	1,543,535	1,501,164	
2.89	5.63	3.98	6.65	2.15	1.75	2.58	4.43	
540,217	574,059	642,953	703,173	660,000	662,658	683,995	713,980	
7.54	14.12	9.09	13.72	4.39	3.79	5.77	9.66	
553,238	501,407	444,208	414,275	465,276	506,876	483,773	518,478	
517,119	461,579	379,490	391,134	453,446	483,762	427,400	478,188	
11,288	10,349	8,230	7,403	7,858	8,862	8,465	8,324	
0.73	0.73	0.78	0.84	0.91	1.01	0.80	0.87	
38.31	41.53	46.03	50.87	47.09	45.01	44.31	47.56	
80.20	100.07	98.29	109.05	98.82	101.19	99.64	101.47	
1.02	0.87	0.69	0.59	0.70	0.76	0.71	0.73	
1.98	1.92	1.74	1.72	1.75	1.81	1.69	1.62	

Current Ratio = Current Assets (year-end) / Current Liabilities (year-end) x 100
 Debt-Equity Ratio = Interest-bearing Debt (year-end) / Shareholders' Equity (year-end)
 Interest Coverage Ratio = Operating Cash Flows / Interests
 Interest Payment Ratio = (Interest Expenses + Interest on Bonds) / Interest-bearing Debt (average) x 100

流動比率=流動資産(期末)÷流動負債(期末)×100
 デット・エクイティ・レシオ=有利子負債(期末)÷自己資本(期末)
 インタレスト・カバレッジ・レシオ=営業キャッシュ・フロー÷利息総額
 負債利率率=(支払利息+社債利息)÷有利子負債(期中平均)×100