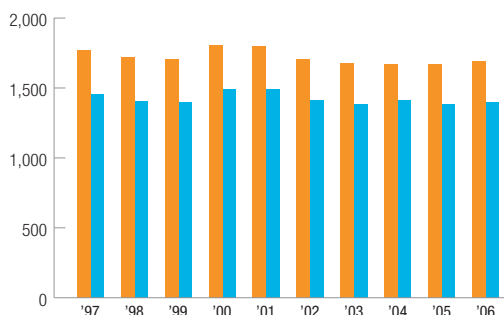


FINANCIAL DATA (EFFICIENCY AND SOUNDNESS) 財務データ(効率性/安全性)

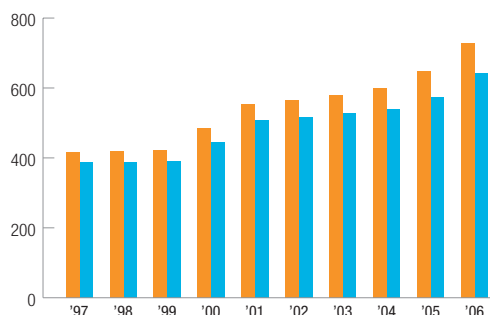
Total Assets (¥ billion)

総資産 (十億円)

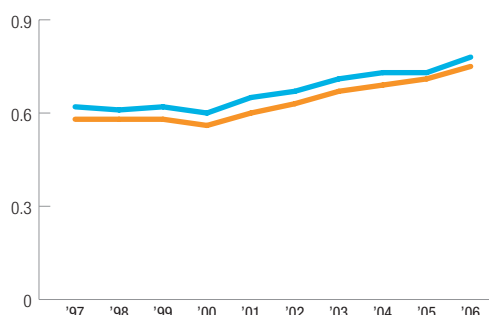


Total Shareholders' Equity (¥ billion)

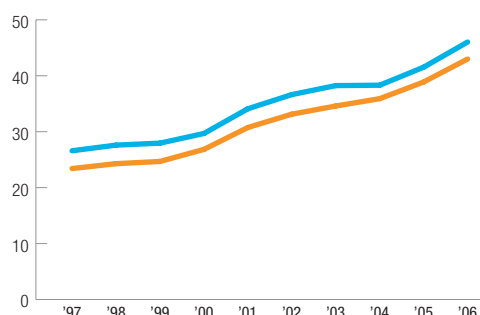
株主資本 (十億円)



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



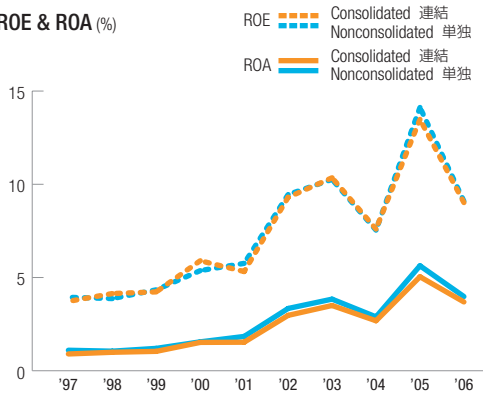
Equity Ratio (%) 株主資本比率 (%)



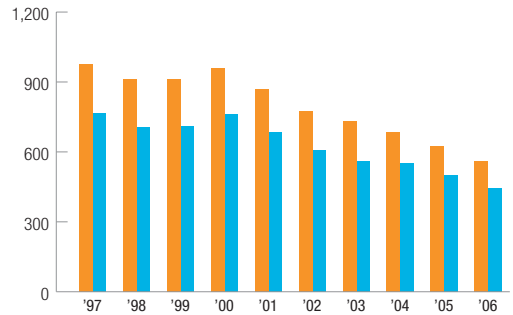
At March 31	各3月31日時点	1997	1998
CONSOLIDATED	連結		
Total Assets (¥ million)	総資産(百万円)	1,772,131	1,720,683
ROA (Return on Assets) (%)	ROA(総資産利益率)(%)	0.90	0.99
Total Shareholders' Equity (¥ million)	株主資本(百万円)	414,906	417,755
ROE (Return on Equity) (%)	ROE(株主資本利益率)(%)	3.72	4.14
Interest-bearing Debt (¥ million)	有利子負債残高(百万円)	977,467	911,000
Net Interest-bearing Debt (¥ million)	ネット有利子負債残高(百万円)	869,331	893,105
Fund-raising Expenses (¥ million)	金融費用(百万円)	31,207	26,214
Total Assets Turnover (times)	総資産回転率(回)	0.58	0.58
Equity Ratio (%)	株主資本比率(%)	23.41	24.28
Current Ratio (%)	流動比率(%)	107.39	68.47
D/E (Debt-equity) Ratio (times)	D/E レシオ(倍)	2.36	2.18
Interest Coverage Ratio (times)	インタレスト・カバレッジ・レシオ(倍)	2.05	2.98
Interest Payment Ratio (%)	負債利率率(%)	3.11	2.78
NONCONSOLIDATED	単独		
Total Assets (¥ million)	総資産(百万円)	1,457,733	1,407,889
ROA (Return on Assets) (%)	ROA(総資産利益率)(%)	1.10	1.05
Total Shareholders' Equity (¥ million)	株主資本(百万円)	387,623	388,512
ROE (Return on Equity) (%)	ROE(株主資本利益率)(%)	3.94	3.87
Interest-bearing Debt (¥ million)	有利子負債残高(百万円)	766,493	707,692
Net Interest-bearing Debt (¥ million)	ネット有利子負債残高(百万円)	670,527	699,860
Fund-raising Expenses (¥ million)	金融費用(百万円)	24,282	21,790
Total Assets Turnover (times)	総資産回転率(回)	0.62	0.61
Equity Ratio (%)	株主資本比率(%)	26.59	27.60
Current Ratio (%)	流動比率(%)	137.83	78.03
D/E (Debt-equity) Ratio (times)	D/E レシオ(倍)	1.98	1.82
Interest Coverage Ratio (times)	インタレスト・カバレッジ・レシオ(倍)	1.96	2.89
Interest Payment Ratio (%)	負債利率率(%)	3.07	2.95

● Net Interest-bearing Debt = Interest-bearing Debt - Cash and Bank Deposits ネット有利子負債残高 = 有利子負債 - 現金及び預金
 ● Fund-raising Expenses = Interest Expenses + Bond Interest Expenses + Bond Issue Cost Amortization 金融費用 = 支払利息 + 社債利息 + 社債発行費償却
 ● Total Assets Turnover = Net Sales / Total Assets (average) 総資産回転率 = 売上高 ÷ 総資産(期中平均)
 ● Equity Ratio = Shareholders' Equity (year-end) / Total Assets (year-end) x 100 株主資本比率 = 株主資本(期末) ÷ 総資産(期末) × 100

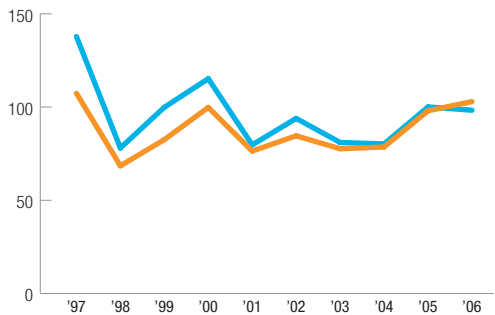
ROE & ROA (%)



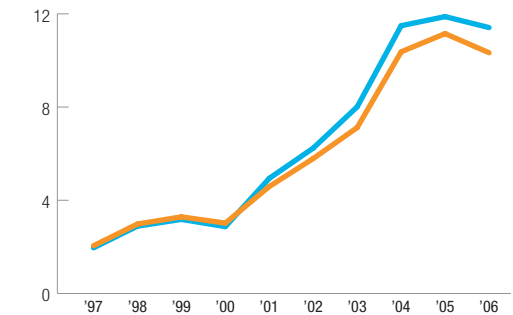
Interest-bearing Debt (¥ billion)
有利子負債残高 (十億円)



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)



	1999	2000	2001	2002	2003	2004	2005	2006
1,707,446	1,805,086	1,797,669	1,702,712	1,676,064	1,666,828	1,668,734	1,693,898	
1.04	1.52	1.53	2.97	3.50	2.68	5.04	3.69	
421,443	484,239	552,790	564,077	579,706	598,453	648,766	728,231	
4.23	5.90	5.32	9.30	10.35	7.60	13.48	9.02	
911,901	957,085	870,347	775,894	731,301	682,744	624,105	559,911	
894,974	899,159	848,838	752,854	695,629	634,139	570,859	510,890	
22,393	23,366	22,866	19,274	17,472	14,822	13,134	11,014	
0.58	0.56	0.60	0.63	0.67	0.69	0.71	0.75	
24.68	26.83	30.75	33.13	34.59	35.90	38.88	42.99	
82.53	99.80	76.38	84.57	77.64	78.57	98.02	102.91	
2.16	1.98	1.57	1.38	1.26	1.14	0.96	0.77	
3.29	3.02	4.59	5.79	7.12	10.37	11.15	10.33	
2.46	2.50	2.50	2.34	2.32	2.10	2.01	1.86	
1,399,820	1,493,699	1,490,157	1,411,444	1,381,359	1,410,023	1,382,265	1,396,728	
1.20	1.55	1.84	3.34	3.84	2.89	5.63	3.98	
391,295	443,363	508,185	517,070	528,264	540,217	574,059	642,953	
4.34	5.37	5.76	9.45	10.26	7.54	14.12	9.09	
708,245	761,946	685,525	605,616	560,047	553,238	501,407	444,208	
700,432	714,956	679,406	598,577	545,146	517,119	461,579	379,490	
18,613	18,552	17,813	15,130	12,784	11,288	10,349	8,230	
0.62	0.60	0.65	0.67	0.71	0.73	0.73	0.78	
27.95	29.68	34.10	36.63	38.24	38.31	41.53	46.03	
99.88	115.19	79.72	93.91	81.00	80.20	100.07	98.29	
1.81	1.72	1.35	1.17	1.06	1.02	0.87	0.69	
3.18	2.87	4.94	6.24	8.01	11.49	11.88	11.41	
2.60	2.49	2.45	2.34	2.18	1.98	1.92	1.74	

● Current Ratio = Current Assets (year-end) / Current Liabilities (year-end) x 100 流動比率 = 流動資産(期末) ÷ 流動負債(期末) × 100

● Debt-equity Ratio = Interest-bearing Debt (year-end) / Shareholders' Equity (year-end) デット・エクイティ・レシオ = 有利子負債(期末) ÷ 株主資本(期末)

● Interest Coverage Ratio = (Operating Income + Interest Income + Dividend Income) / Fund-raising Expenses インタレスト・カバレッジ・レシオ = (営業利益 + 受取利息 + 受取配当金) ÷ 金融費用

● Interest Payment Ratio = (Interest Expenses + Bond Interest Expenses) / Interest-bearing Debt (average) x 100 負債利率 = (支払利息 + 社債利息) ÷ 有利子負債(期中平均) × 100