

14-①.Financial Statements (Nonconsolidated)

Rating

JCR	Rating for senior debts of the issuer: BBB
	Outlook for senior debts of the issuer: Stable
	Preliminary rating for bonds registered for issuance: BBB
	Rating for unsecured / convertible bonds: BBB

Moody's Investors Service

Issuer rating : Baa3
Unsecured debt rating: Baa3

(Million Yen)

	Date of issue	Conversion price	Coupon	Conversion ratio	March 31 2007	Sep. 30 2007	Due date	Rating	
								JCR	R&I
Unsecured convertible bonds Fourth	Sep 26 2005	624	0.0%	0.0%	18,000	18,000	Sep 30 2010	BBB	

※ The conversion price shown above as of September 30, 2007.

The conversion price adjusted to ¥617.40 per share, effective October 6, 2007,
due to the new share issuance through the third-party allotment.

(Million Yen)

Corporate Bond	Date of issue	March.31 2007	Sep. 30 2007	Interest rate	Due date	Rating	Remarks
						JCR	
※ NO. 19	Dec 27 2002	5,500	4,000	1.60%	Dec 26 2008	-	This bond includes some debentures redeemable before due date. Due on December 27, 2007 - 15 yen per 100 yen of the face value Due on June 27, 2008 - 15 yen per 100 yen of the face value Due on December 26, 2008 - 10 yen per 100 yen of the face value

14-②. Financial Statements (Nonconsolidated)

(100 Million Yen)

	2002	2003	2004	2005	2006	Sep 30,2006	Sep 30,2007
Interest-bearing debt	4,970	4,943	4,608	4,856	5,727	5,675	5,771
Net Assets	1,649	1,702	1,813	2,484	2,549	2,692	2,563

* In accordance with the enforcement of the Corporate Law, the “amount of net assets” is shown instead of the “amount of shareholders’ equity” on the balance sheet for FY2006 onwards.

(%)

	2002	2003	2004	2005	2006	Sep 30,2006	Sep 30,2007
Interest-bearing debt ratio	45.9	44.6	39.6	36.5	39.9	38.1	38.4
Fixed assets to long-term capital ratio	119.3	118.3	113.3	96.0	92.7	94.9	97.3
Net worth ratio	15.3	15.3	15.6	18.7	17.8	18.1	17.1

* In accordance with the enforcement of the Corporate Law, the “net worth ratio” is shown instead of the “shareholders’ equity ratio” for FY2006 onwards.

15. Stock Information (Nonconsolidated)

	2002	2003	2004	2005	2006	Sep 30,2006	Sep 30,2007	
Price range Closing price (yen)	161	261	347	617	494	487	548	
Net income per share (yen)	4.4	4.9	21.6	71.1	2.0	16.0	19.3	
Net assets per share (yen)	261.2	269.5	286.9	369.9	379.5	400.9	381.8	
Cash dividend per share (yen)	6.0	6.0	8.0	10.0	8.0	3.0	3.0	
Dividend payout (%)	137.2	122.0	37.1	14.1	400.0	18.8	15.5	
PER(times)	36.8	53.3	16.0	8.7	247.0	30.4	28.4	
PBR(times)	0.6	1.0	1.2	1.7	1.3	1.2	1.4	
Stock Price (yen)	Apr-Sep	High	239	241	336	623	694	729
		Low	168	154	242	327	457	478
	Oct-Mar	High	186	265	361	620	529	-
		Low	122	190	279	506	449	-
Number of shareholders (Million)	632	632	631	671	671	671	671	
Total market value (100 Millions yen)	1,017	1,649	2,192	4,144	3,318	3,271	3,681	

* In accordance with the enforcement of the Corporate Law, the amount of “net assets per share” is shown instead of the amount of “shareholders’ equity per share” for FY2006 onwards.