

Overview of Interest-bearing Debt (As of August 31, 2010)

Total Interest-bearing Debt	144,868
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< Borrowings >

(In millions of yen)

Category	Lender	Draw down date	Balance at the period end	Average interest rate (%) (1)	Due on	Note
Short-term debt	The Sumitomo Trust and Banking Company, Limited	August 27, 2010	4,000	Floating rate 1.18866% (2)	October 21, 2010	Un-Secured, Non-guaranteed, Pari passu
	Mitsubishi UFJ Trust and Banking Corporation		4,000			
	Mizuho Corporate Bank, Ltd.		2,000			
	Subtotal		10,000			
Short-term debt total			10,000			
Long-term debt (term loan 10)	Sumitomo Mitsui Banking Corporation	September 19, 2008	2,000	Fixed rate 1.54438% (2)	September 21, 2010	Un-secured, Non-guaranteed, Pari passu
	Mitsubishi UFJ Trust and Banking Corporation		2,000			
	The Sumitomo Trust and Banking Company, Limited		1,500			
	Mizuho Corporate Bank, Ltd.		1,000			
Subtotal			6,500			
Long-term debt	THE SHIZUOKA BANK, LTD.	November 5, 2007	1,000	Fixed rate 1.51500%	November 5, 2010	Un-secured, Non-guaranteed, Pari passu
Long-term debt (term loan 5)	The Sumitomo Trust and Banking Company, Limited	April 27, 2006	4,000	Fixed rate 1.99541% (2)	April 27, 2011	Un-secured, Non-guaranteed, Pari passu
	Sumitomo Mitsui Banking Corporation		3,500			
	Resona Bank, Limited.		2,300			
	Mitsubishi UFJ Trust and Banking Corporation		1,400			
	MITSUI LIFE INSURANCE COMPANY LIMITED		1,400			
	The Chiba Bank, Ltd.		1,400			
	The Hyakugo Bank, Ltd.		1,000			
	Aozora Bank, Ltd.		1,000			
	TAIYO LIFE INSURANCE COMPANY		1,000			
Subtotal			17,000			
Long-term debt (term loan 9)	Mitsubishi UFJ Trust and Banking Corporation	June 26, 2008	4,000	Fixed rate 1.83429% (2)	June 27, 2011	Un-secured, Non-guaranteed, Pari passu
	Sumitomo Mitsui Banking Corporation		4,000			
	The Sumitomo Trust and Banking Company, Limited		4,000			
	Mizuho Corporate Bank, Ltd.		3,000			
Subtotal			15,000			
Long-term debt (term loan 7)	The Sumitomo Trust and Banking Company, Limited	March 19, 2007	6,000	Fixed rate 1.78543% (2)	March 19, 2012	Un-secured, Non-guaranteed, Pari passu
	Mitsubishi UFJ Trust and Banking Corporation		5,500			
Subtotal			11,500			
Long-term debt (term loan 8)	The Norinchukin Bank	March 19, 2007	8,500	Fixed rate 1.78543%	March 19, 2012	Un-secured, Non-guaranteed, Pari passu
Long-term debt (term loan 11)	Sumitomo Mitsui Banking Corporation	September 19, 2008	2,000	Fixed rate 1.84365% (2)	September 19, 2012	Un-secured, Non-guaranteed, Pari passu
	Mitsubishi UFJ Trust and Banking Corporation		1,000			
	The Sumitomo Trust and Banking Company, Limited		2,000			
Subtotal			5,000			
Long-term debt (term loan 12)	The Sumitomo Trust and Banking Company, Limited	September 24, 2009	4,000	Fixed rate 1.71069% (2)	September 19, 2012	Un-secured, Non-guaranteed, Pari passu
	THE BANK OF FUKUOKA, LTD.		3,000			
Subtotal			7,000			
Long-term debt (term loan 13)	The Shinkumi Federation Bank	September 24, 2009	3,000	Floating rate 1.29000% (2)	September 19, 2012	Un-secured, Non-guaranteed, Pari passu
	The Toho Bank, Ltd.		500			
Subtotal			3,500			
Long-term debt	National Mutual Insurance Federation of Agricultural Cooperatives	September 29, 2005	3,000	Fixed rate 1.39875%	September 20, 2012	Un-secured, Non-guaranteed, Pari passu
Long-term debt (term loan 14)	Mitsubishi UFJ Trust and Banking Corporation	March 19, 2010	1,000	Fixed rate 1.68798% (2)	March 19, 2013	Un-secured, Non-guaranteed, Pari passu
	The Sumitomo Trust and Banking Company, Limited		2,500			
	Sumitomo Mitsui Banking Corporation		4,200			
	ORIX Trust and Banking Corporation		3,500			
	Mizuho Corporate Bank, Ltd.		1,800			
The Shinkumi Federation Bank	1,000					
Subtotal			14,000			
Long-term debt	THE FUJI FIRE AND MARINE INSURANCE COMPANY,LIMITED	March 26, 2010	1,000	Fixed rate 1.69052%	March 26, 2013	Un-secured, Non-guaranteed, Pari passu
Long-term debt	National Mutual Insurance Federation of Agricultural Cooperatives	April 27, 2006	7,000	Fixed rate 2.19625%	April 26, 2013	Un-secured, Non-guaranteed, Pari passu
Long-term debt	Development Bank of Japan Inc.	July 31, 2008	3,000	Fixed rate 1.94223%	July 31, 2013	Un-secured, Non-guaranteed, Pari passu
Long-term debt	Development Bank of Japan Inc.	September 18, 2009	4,812	Fixed rate 2.01000%	September 18, 2014	Un-secured, Non-guaranteed, Pari passu
Long-term debt	Sumitomo Mitsui Banking Corporation	June 17, 2010	5,055	Fixed rate 1.93100%	June 17, 2015	Un-secured, Non-guaranteed, Pari passu
Long-term debt	Development Bank of Japan Inc.	July 29, 2010	5,000	Fixed rate 1.69875%	July 29, 2015	Un-secured, Non-guaranteed, Pari passu
Long-term debt total			117,868			

< Bonds >

Category	Bond name	Issue Date	Balance at the period end	Cupon (%)	Maturity Date	Note
Investment corporate bonds	The 1st unsecured bonds	February 25, 2010	12,000	Fixed rate 2.08%	February 25, 2013	(3)
Investment corporate bonds	The 2nd unsecured bonds	August 12, 2010	5,000	Fixed rate 1.44%	August 12, 2014	(3)
Investment corporate bonds total			17,000			

- The average interest rate is the weighted-average one based on debt amounts at the end of the period. The average interest rate relating to the debt hedged by an interest rate swap for the purpose of avoiding interest rate volatility risk is the weighted-average interest rate after reflecting the effect of the relevant interest rate swap.
- Same terms and conditions, including interest rates and maturities, apply to each lender of each debt category.
- This bond is issued with special pari passu conditions among specified investment corporation bonds.