

	Millions of Yen		
	2005		
	Guarantees for Monetary indebtedness	Other Guarantees	Total
Guarantees for associated companies:			
Maximum potential amount of future payments	¥ 125,185	¥ 11,929	¥ 137,114
Amount of substantial risk	73,263	9,186	82,449
Guarantees for customers:			
Maximum potential amount of future payments	119,620	17,999	137,619
Amount of substantial risk	64,005	15,005	79,010
Total:			
Maximum potential amount of future payments	¥ 244,805	¥ 29,928	¥ 274,733
Amount of substantial risk	137,268	24,191	161,459

	Millions of U.S. dollars		
	2006		
	Guarantees for Monetary indebtedness	Other Guarantees	Total
Guarantees for associated companies:			
Maximum potential amount of future payments	\$ 975	\$ 219	\$ 1,194
Amount of substantial risk	626	192	818
Guarantees for customers:			
Maximum potential amount of future payments	982	140	1,122
Amount of substantial risk	565	130	695
Total:			
Maximum potential amount of future payments	\$ 1,957	\$ 359	\$ 2,316
Amount of substantial risk	1,191	322	1,513

The amount of substantial risk at March 31, 2006 and 2005 represents the actual amount of liability incurred by the guaranteed parties within the pre-determined guaranteed limit established under the guarantee contracts. The amounts that might be recovered from third parties have been excluded in determining the amount of substantial risk.

The carrying amount of the liability recognized for guarantees was ¥1,740 million (\$15 million) and ¥1,127 million at March 31, 2006 and 2005, respectively.

The Company guarantees housing loans of its employees and those of certain subsidiaries as a part of the benefit program. These guarantees are included in the above guarantees. If the employees default on a payment, the Company would be

required to make payments under the contracts. The maximum potential amounts of future payments under the contracts were ¥12,473 million (\$106 million) and ¥13,566 million at March 31, 2006 and 2005. No provisions relating to the guarantees have been recorded in the consolidated financial statements.

The amounts that might be recovered from third parties have been excluded from determining the maximum potential amount of future payments. The amounts recoverable were ¥70,233 million (\$598 million) and ¥80,144 million at March 31, 2006 and 2005, respectively.

Guarantees with the longest term for indebtedness of associated companies and customers issued by the Company and its subsidiaries expire on June 30, 2030.