

10. ROE <Consolidated>

(%)

	Six months ended Sep. 30, 2006		FY2005	Six months ended Sep. 30, 2005
	(a)	(a) - (b)		
ROE (numerator: Net income)	16.2	(17.0)	(39.8)	(b) 33.2 (c) 56.0

(Note)

$$\text{ROE} = \frac{(\text{Net income} - \text{Dividends on preferred stocks}) \times (\text{number of days in a year}) / (\text{number of days in the six-month period})}{\{(\text{Stockholders' equity at the beginning of the term}) - (\text{Number of preferred shares outstanding at the beginning of the term}) \times (\text{Issue price}) + (\text{Net assets at the end of the term}) - (\text{Number of preferred shares outstanding at the end of the term}) \times (\text{Issue price}) - (\text{Stock acquisition rights at the end of the term}) - (\text{Minority interests at the end of the term})\} / 2} \times 100$$

(%)

	Six months ended Sep. 30, 2006		FY2005	Six months ended Sep. 30, 2005
	(a)	(a) - (b)		
Diluted ROE (numerator: Net income)	12.1	(6.9)	(13.8)	(b) 19.0 (c) 25.9

(Note)

$$\text{Diluted ROE} = \frac{(\text{Net income}) \times (\text{number of days in a year}) / (\text{number of days in the six-month period})}{\{(\text{Stockholders' equity at the beginning of the term}) + (\text{Net assets at the end of the term}) - (\text{Stock acquisition rights at the end of the term}) - (\text{Minority interests at the end of the term})\} / 2} \times 100$$