

## 10. ROE <Consolidated>

(%)

	Six months ended Sep. 30, 2007		FY2006	Six months ended Sep. 30, 2006
	(a)	(a) - (b)		(c)
ROE (numerator: Net income)	9.3	(3.8)	13.1	16.2

(Note)

$$\text{ROE} = \frac{(\text{Net income} - \text{Dividends on preferred stocks}) \times (\text{number of days in a year}) / (\text{number of days in the relevant period})}{\begin{aligned} & \{[(\text{Net assets at beginning of period}) - (\text{Number of preferred shares outstanding at beginning of period}) \times (\text{Issue price}) \\ & - (\text{Stock acquisition rights at beginning of period}) - (\text{Minority interests at beginning of period})] + [(\text{Net assets at end of period}) \\ & - (\text{Number of preferred shares outstanding at end of period}) \times (\text{Issue price}) - (\text{Stock acquisition rights at end of period}) \\ & - (\text{Minority interests at end of period})]\} / 2 \end{aligned}} \times 100$$

(%)

	Six months ended Sep. 30, 2007		FY2006	Six months ended Sep. 30, 2006
	(a)	(a) - (b)		(c)
Diluted ROE (numerator: Net income)	8.8	(1.7)	10.5	12.1

(Note)

$$\text{Diluted ROE} = \frac{(\text{Net income}) \times (\text{number of days in a year}) / (\text{number of days in the relevant period})}{\begin{aligned} & \{[(\text{Net assets at beginning of period}) - (\text{Stock acquisition at beginning of period}) - (\text{Minority interests at beginning of period})] \\ & + [(\text{Net assets at end of period}) - (\text{Stock acquisition rights at end of period}) - (\text{Minority interests at end of period})]\} / 2 \end{aligned}} \times 100$$