

10. ROE <Consolidated>

(%)

	Six months ended Sep. 30, 2009		FY3/2009	Six months ended Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)
ROE (numerator: Net income)	8.1	22.4	3.2	(14.3)

(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, 2009		FY3/2009	Six months ended Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)
Diluted ROE (numerator: Net income)	7.7	20.0	3.0	(12.3)

(Note)

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