

10. ROE <Consolidated>

(%)

	Six months ended Sep. 30, 2010		FY3/2010	Six months ended Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(c)
ROE (denominator: Total net assets)	17.0	9.4	8.9	7.6
				8.1

(Note)

- ROE (denominator: Total net assets) =
$$\frac{(\text{Net income} - \text{Dividends on preferred stocks}) \times (\text{Number of days in a year (365 days)})}{[(\text{Total net assets at the beginning of the term}) - (\text{Number of preferred shares outstanding at the beginning of the term}) \times (\text{Issue price})] + [(\text{Total net assets at the end of the term}) - (\text{Number of preferred shares outstanding at the end of the term}) \times (\text{Issue price})]} \times 100$$
- Total net assets = Net assets - Stock acquisition rights - Minority interests

(%)

	Six months ended Sep. 30, 2010		FY3/2010	Six months ended Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(c)
ROE (denominator: Total stockholders' equity)	17.3	9.8	9.3	7.5
				8.0

(Note)

- ROE (denominator: Total stockholders' equity) =
$$\frac{(\text{Net income}) \times (\text{Number of days in a year (365 days)})}{(\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})} \times 100$$