

6. ROE

(Non-consolidated)

(%)

	Fiscal Year 1999	Change	Fiscal Year 1998
Core Banking Profit (excluding transfer to General Reserve) Basis	28.3	10.6	17.7
Core Banking Profit Basis	25.4	(6.5)	31.9
Core Banking Profit (excl. transfer to General Reserve, and gains/losses on sales and redemption of bonds) Basis	28.6	0.7	27.9
Net Income Basis	3.3	33.4	(30.1)

(Consolidated)

(%)

	Fiscal Year 1999	Change	Fiscal Year 1998
Net Income Basis	4.6	43.5	(38.9)

(Note) ROE =
$$\frac{(\text{Net Income} - \text{dividends for preferred stock})}{\frac{[(\text{period start Shareholders' Equity} - \text{period start outstanding shares of preferred stock} * \text{issued price}) + (\text{period end Shareholders' Equity} - \text{period end outstanding shares of preferred stock} * \text{issued price})]}{2}}$$