

8 . ROE

(Non-consolidated)

(%)

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
Core Banking Profit (excl. transfer to General Reserve) Basis	28.8	(1.0)	29.8
Core Banking Profit Basis	47.0	17.9	29.1
Core Banking Profit (excl. transfer to General Reserve, and gains/losses on sales and redemption of bonds) Basis	28.9	(1.2)	30.1
Net Income Basis (*1)	6.6	0.8	5.8

(*1)
$$\frac{(\text{Net Income} - \text{Dividend on preferred stocks}) <\text{Annualized basis}>}{(\text{period start Common Shareholders' Equity} + \text{period end Common Shareholders' Equity})/2}$$

(Consolidated)

(%)

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
Net Income Basis (*1)	11.3	3.2	8.1

(*1)
$$\frac{(\text{Net Income} - \text{Dividend on preferred stocks}) <\text{Annualized basis}>}{(\text{period start Common Shareholders' Equity} + \text{period end Common Shareholders' Equity})/2}$$

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
Fully-diluted Basis (*2)	8.0	2.3	5.7

(*2) Fully-diluted and annualized basis, including convertible preferred stocks and mandatorily exchangeable notes in common shareholder's equity for computation