

## 10. ROE <Consolidated>

(%)

	Six months ended Sep. 30, 2008		FY2007	Six months ended Sep. 30, 2007
	(a)	(a) - (b)		
ROE (numerator: Net income)	4.9	(8.3)	13.2	9.3

(Note)

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

(%)

	Six months ended Sep. 30, 2008		FY2007	Six months ended Sep. 30, 2007
	(a)	(a) - (b)		
Diluted ROE (numerator: Net income)	4.7	(7.6)	12.3	8.8

(Note)

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