

## Profitability

Unit : %

		FY2007	FY2006
Return on Assets(ROA)(%)	before taxes	0.38	0.27
	after taxes	0.38	0.27
Return on Equities(ROE)(%)	before taxes	15.32	12.12
	after taxes	15.32	12.12
Net Profit Margin(%)		4.30	2.80

Notes : 1.Return on Assets = Net income before(after) taxes / Average assets ◦

2.Return on Equities = Net income before(after) taxes / Average equities

3.Net profit margin=Net income before(after) taxes / Operating revenues ◦

4.Net income means the accumulation amount from January to this quarter of the year ◦