

## Profitability

Unit : %

		FY2007	FY2006
Return on Assets(ROA)(%)	before taxes	0.27	0.29
	after taxes	0.27	0.29
Return on Equities(ROE)(%)	before taxes	10.72	13.95
	after taxes	10.72	13.95
Net Profit Margin(%)		3.27	3.17

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 ◦