

Profitability

Unit : %

		FY2007	FY2006
Return on Assets(ROA)(%)	before taxes	0.32	0.30
	after taxes	0.32	0.30
Return on Equities(ROE)(%)	before taxes	12.48	13.49
	after taxes	12.48	13.49
Net Profit Margin(%)		3.88	3.22

- 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 °