Profitability

		-	Unit:%
		FY2007	FY2006
Return on Assets(ROA)(%)	before taxes	0.35	0.31
	after taxes	0.34	0.31
Return on Equities(ROE)(%)	before taxes	14.50	14.26
	after taxes	14.10	14.21
Net Profit Margin(%)		4.21	3.52

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

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 \circ

5. The figure above comes from approved final accounts $\,\circ\,$