

Profitability

Item	FY2006	FY2005
Return on Assets(ROA)(%)	0.25	0.28
Return on Equities(ROE)(%)	11.52	14.17
Net Profit Margin(%)	2.67	3.52

Notes : 1. Return on Assets=Net income before taxes /Average assets °

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

3. Net profit margin=Net income before taxes / Operating revenues °

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