

Profitability

Unit : %

Item	after taxes/ before taxes	FY2006	FY2005
Return on Assets(ROA)(%)	before taxes	0.29	0.38
	after taxes	0.29	0.38
Return on Equities(ROE)(%)	before taxes	13.95	18.88
	after taxes	13.95	18.88
Net Profit Margin(%)		3.17	4.85

- 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 °