

## Profitability

Unit : %

Item	before taxes/ before taxes	FY2006	FY2005
Return on Assets(ROA)(%)	before taxes	0.30	0.30
	after taxes	0.30	0.30
Return on Equities(ROE)(%)	before taxes	13.49	14.79
	after taxes	13.49	14.79
Net Profit Margin(%)		3.22	3.76

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 ◦