

Profitability

Unit : %

Item	after taxes/ before taxes	FY2006	FY2005
Return on Assets(ROA)(%)	before taxes	0.31	0.32
	after taxes	0.31	0.31
Return on Equities(ROE)(%)	before taxes	14.26	16.58
	after taxes	14.21	16.53
Net Profit Margin(%)		3.52	3.82

- 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 ◦