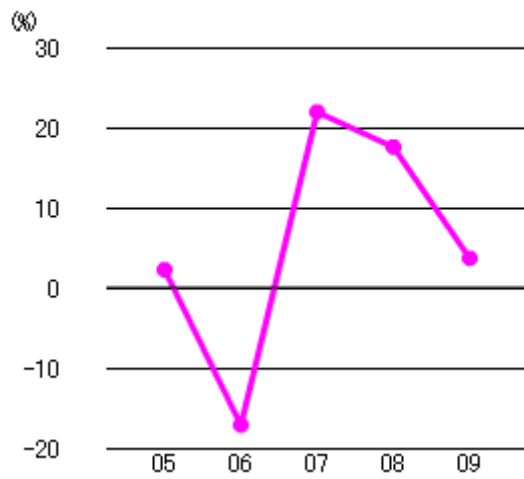
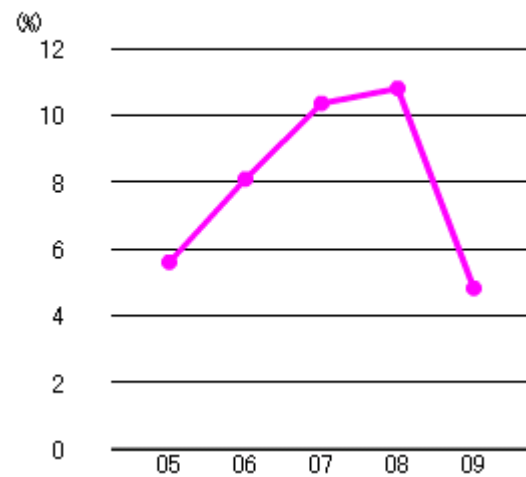


PROFITABILITY

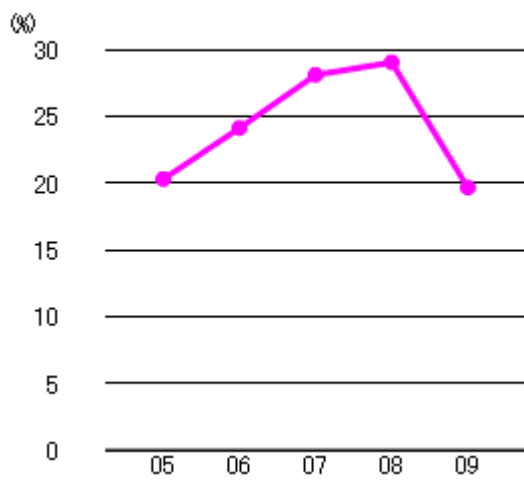
Return on Equity (ROE)



Return on Assets (ROA)



Return on Investment (ROI)



PROFITABILITY

		2005/3	2006/3	2007/3	2008/3	2009/3
Return on Equity (ROE) (%)	Full Year	2.23	-17.14	21.94	17.54	3.66
Return on Assets (ROA) (%)	Full Year	5.60	8.09	10.35	10.80	4.81
Return on Investment (ROI) (%)	Full Year	20.27	24.11	28.10	29.04	19.65