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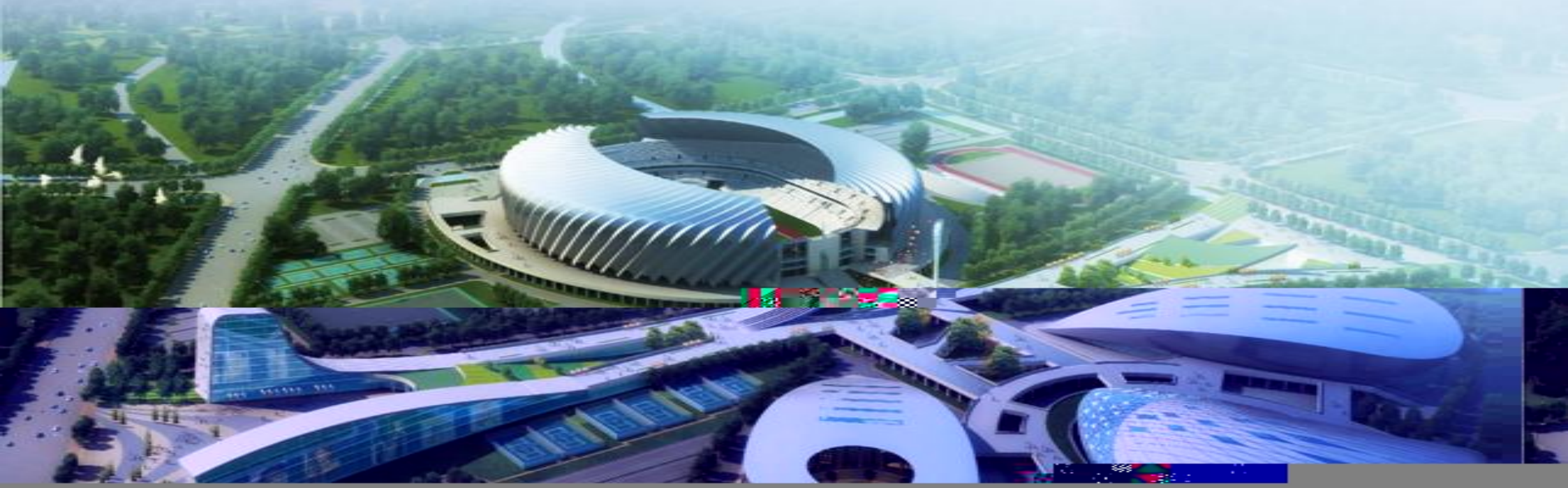

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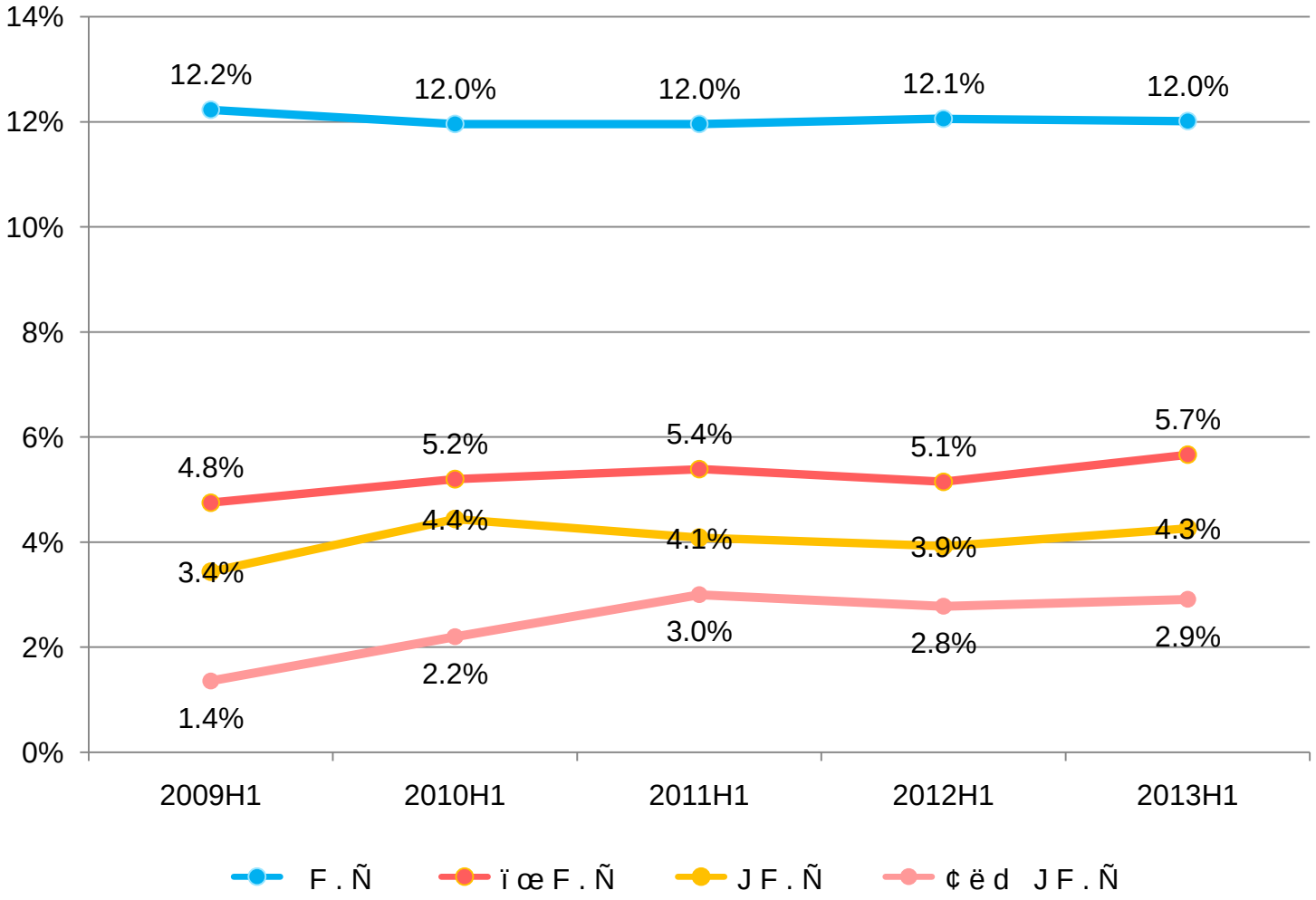
14%
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1.4%
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2009H1
2010H1
2011H1
2012H1
2013H1
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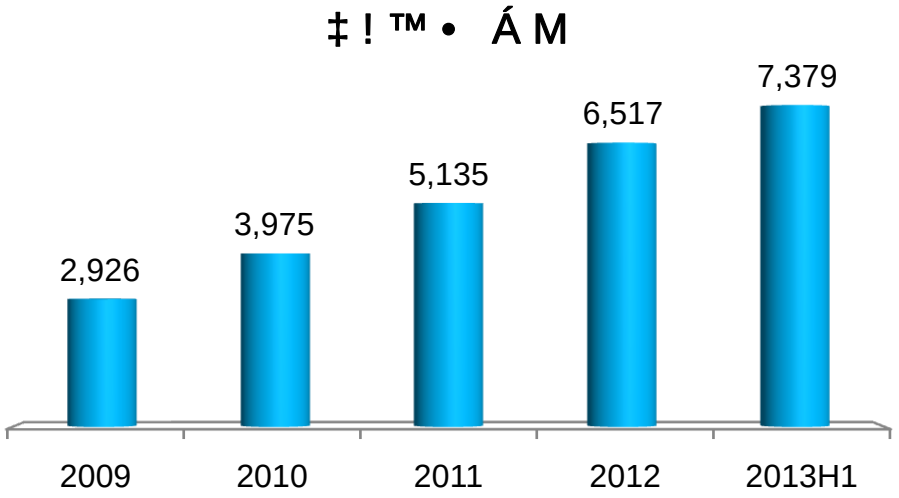
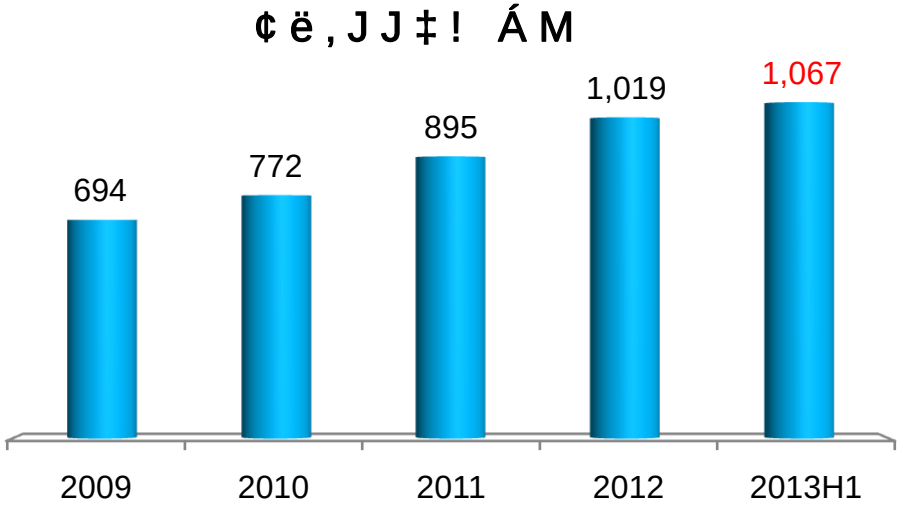
	æ *	2013H1	2012	™ È
‡ ! ™ •	Á M	7,379	6,517	13.2%
J ‡ ! , J ã Í	Á M	1,485	1,396	6.4%
¢ ë , J J ‡ !	Á M	1,067	1,019	4.8%
$, J ‡ !	M	3.56	3.40	4.8%
‡ ! ¯ Ñ	%	79.9	78.6	+1.3
J ‡ ! Ì Í Ñ ROE	%	8.33	7.71	+0.62





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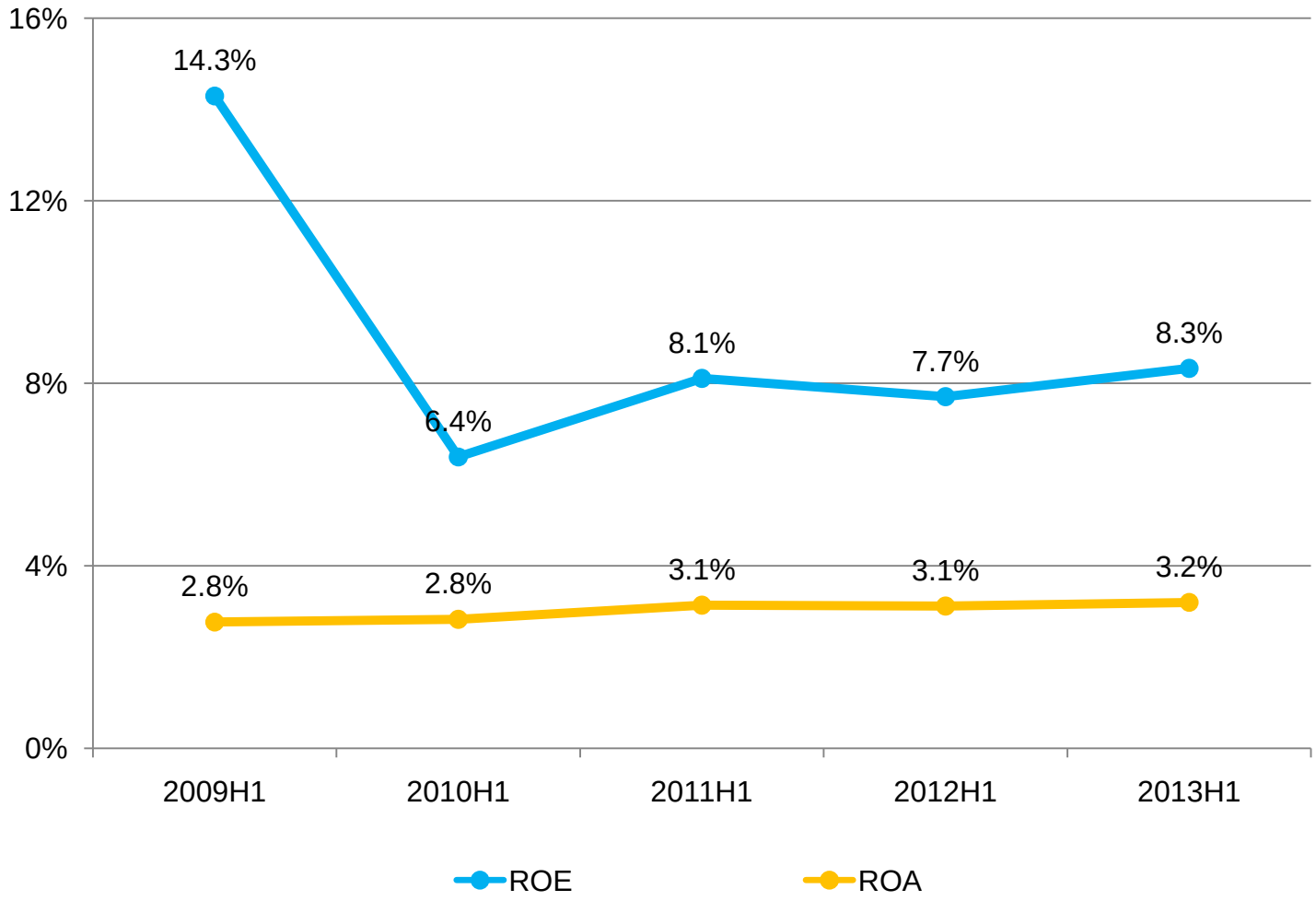
16%
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2009H1
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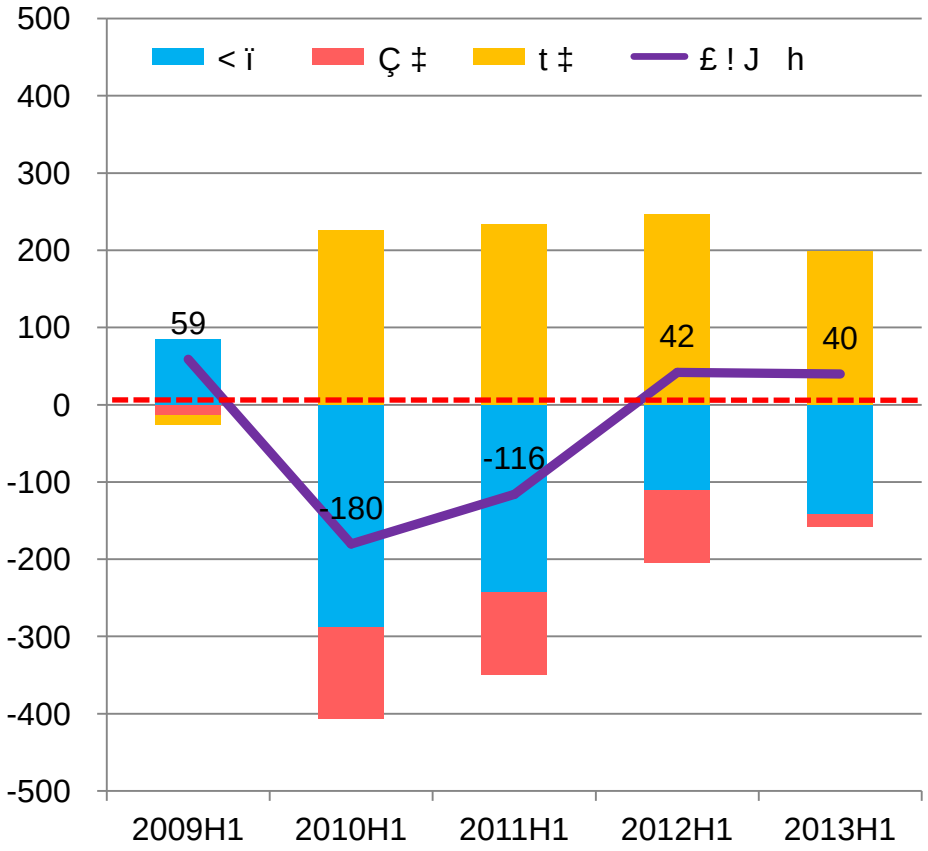

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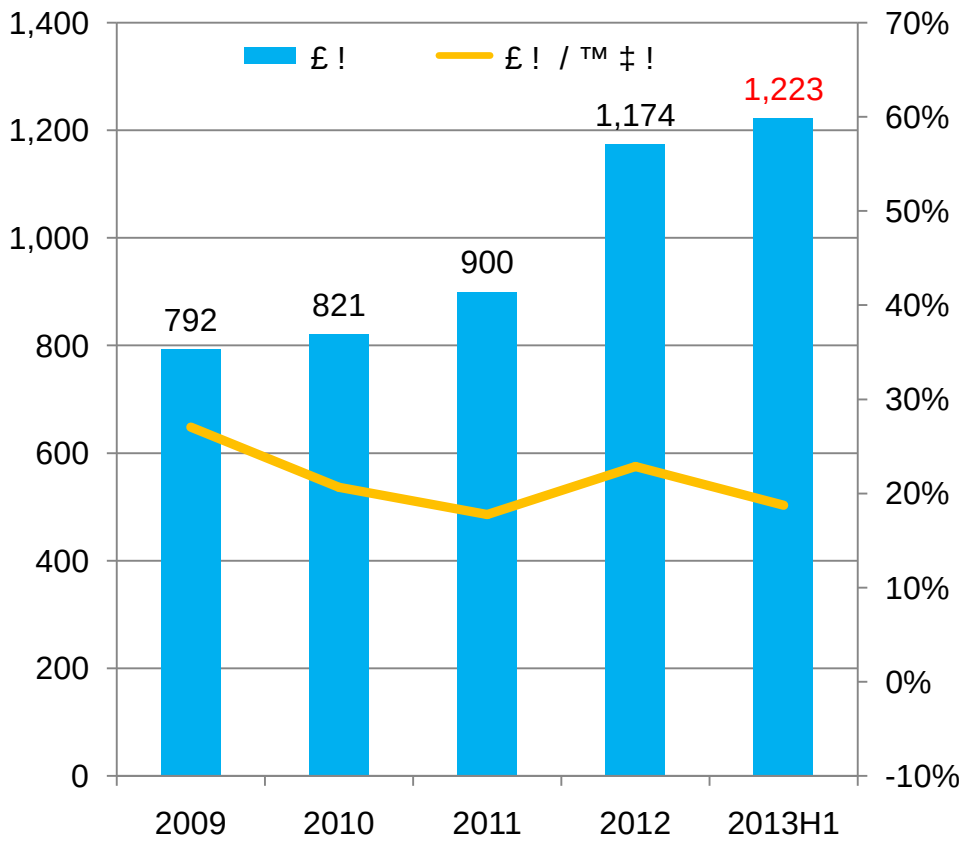

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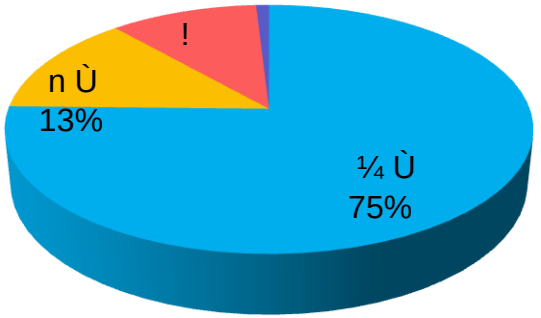
	2013H1	2012H1	™ È	2013H1	2012H1	™ È
æ ™	3,019	2,535	19.1%	171.1	130.5	31.1%
¼ Ù	2,281	2,013	13.3%	76.2	72.9	4.5%
n Ù	398	271	47.2%	20.8	16.2	28.2%
!	321	215	49.6%	76.7	59.0	29.9%
• ™ ž	28	24	14.6%	3.3	2.4	36.6%



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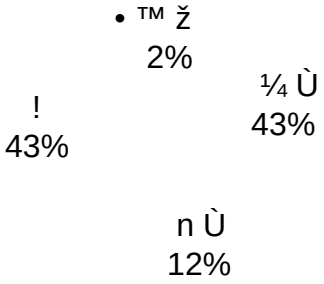

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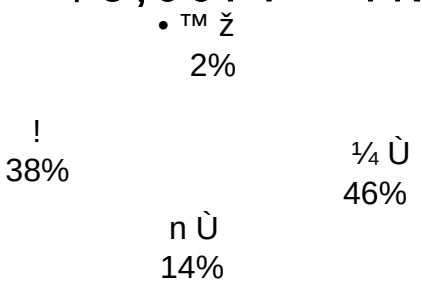

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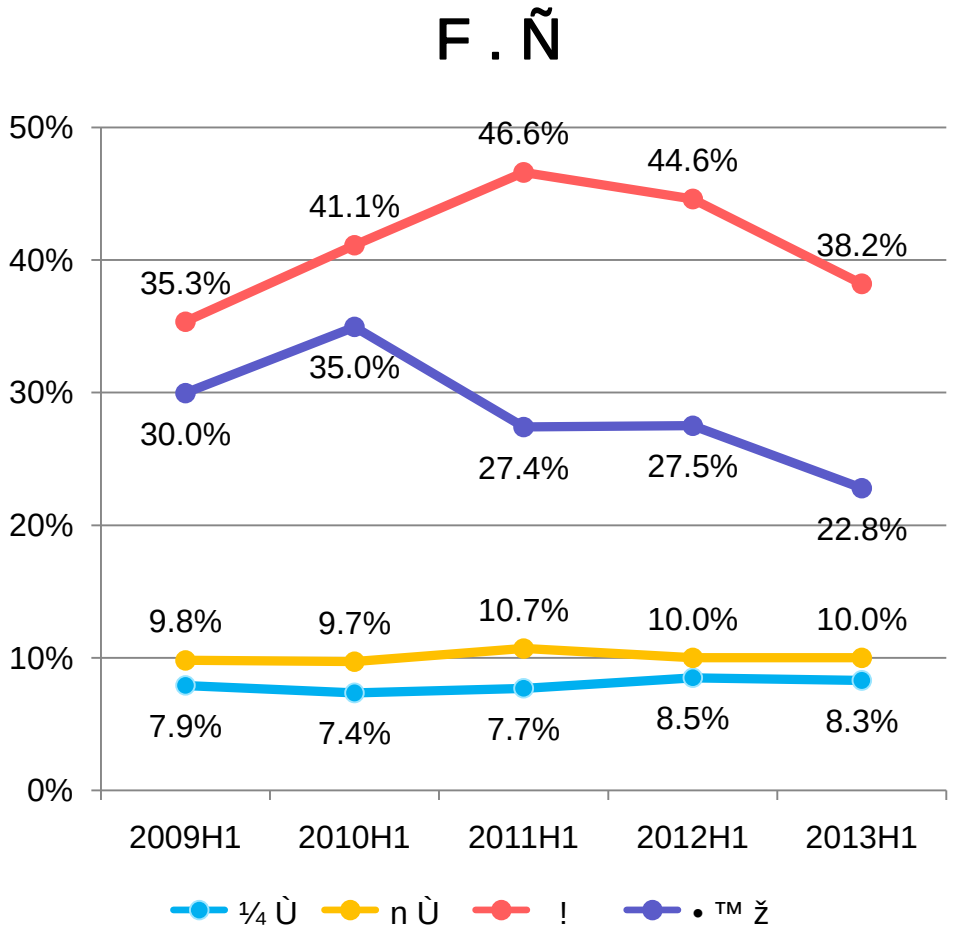

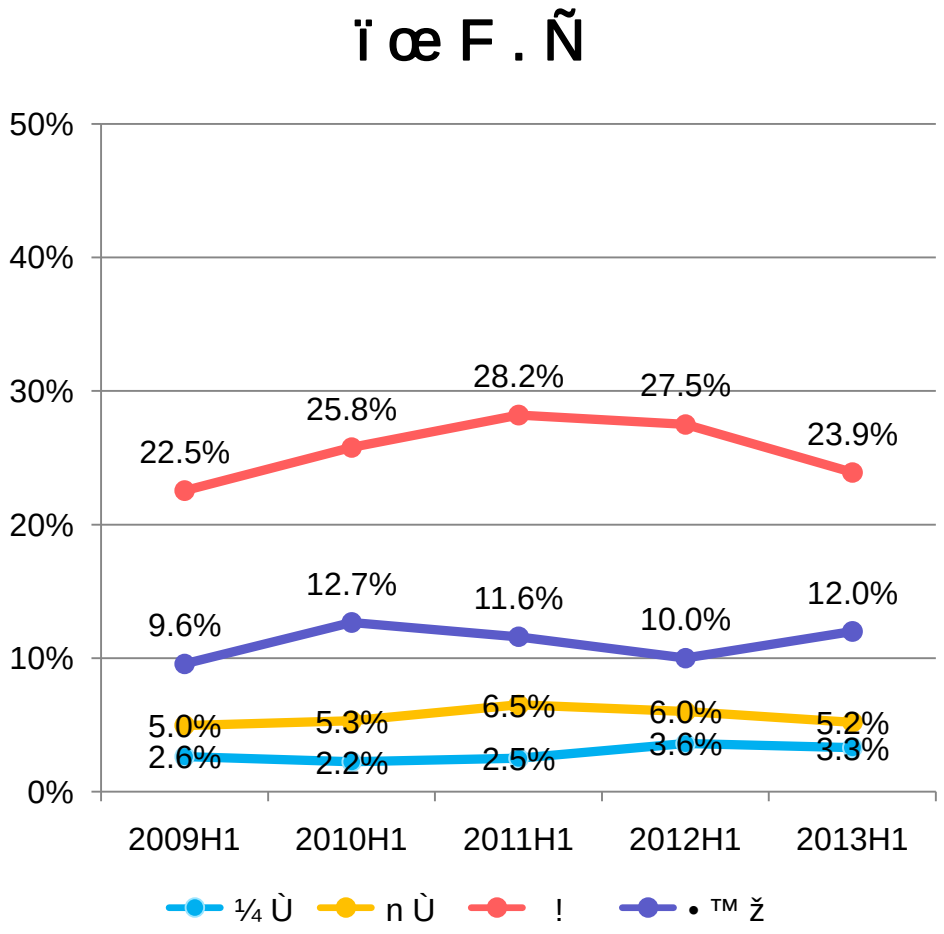

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¼ Ù Ö » , ½ ‘ 190% n Ù Ö » , ½ ‘ 180%

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Ÿ f ³ y	Ó Á2M		Ó Á5M	
2011	5,930	87.0%	826	71.0%
2012	6,929	90.9%	836	68.6%
2013H1	4,789	92.0%	870	84.1%

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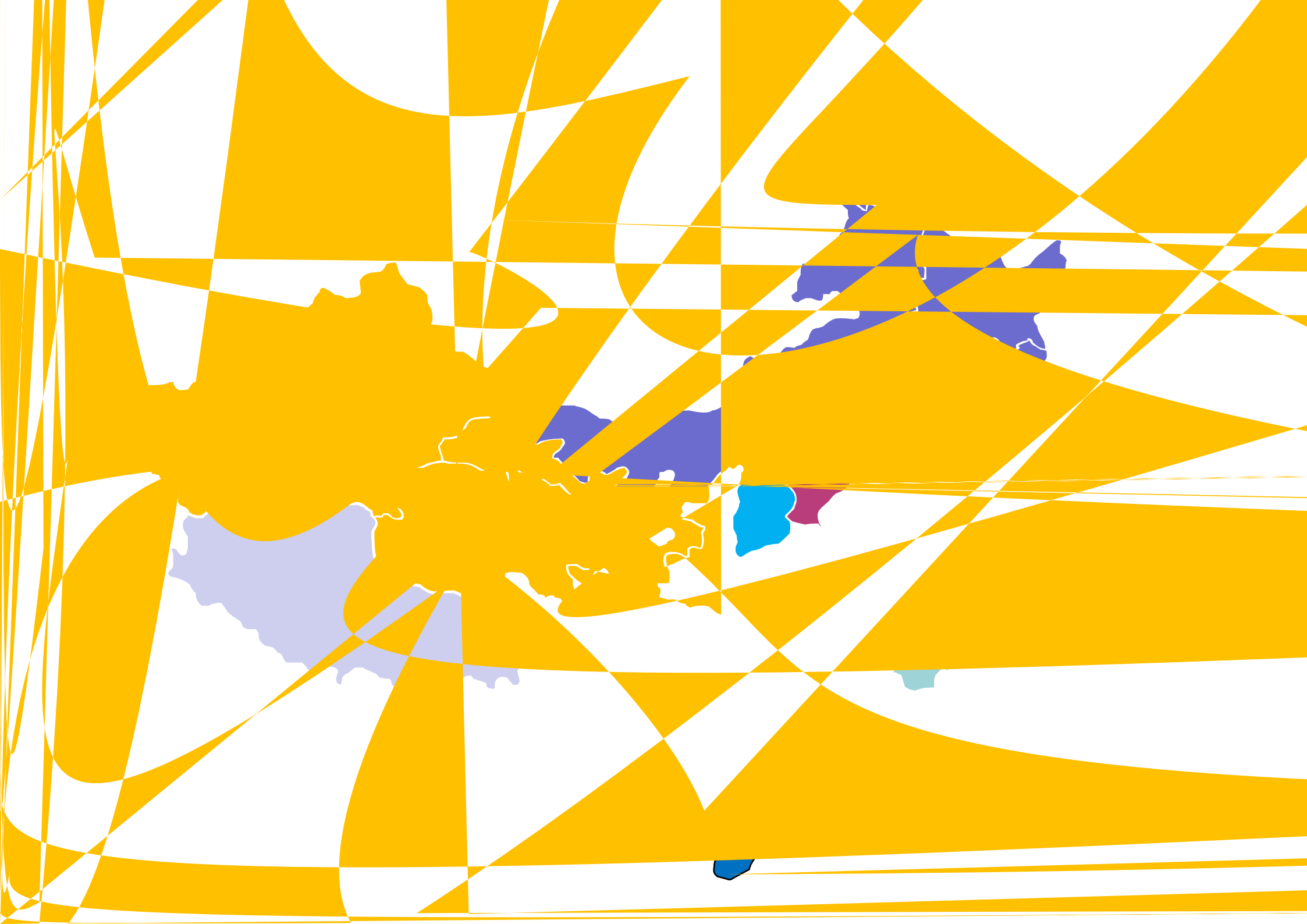

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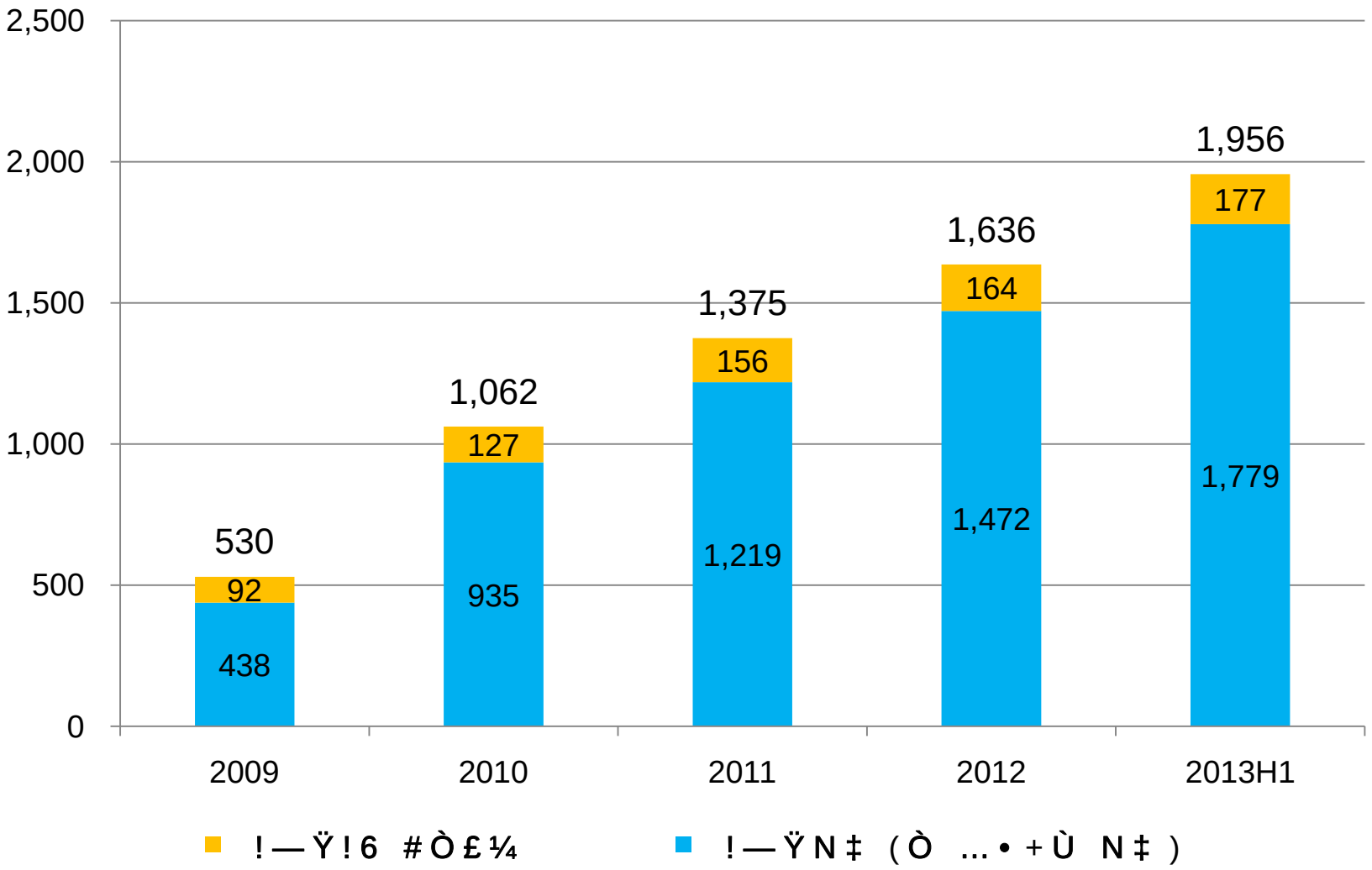
2,500
2,000
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438
1,062
127
935
1,375
156
1,219
1,636
164
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177
1,779
2009
2010
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2013H1
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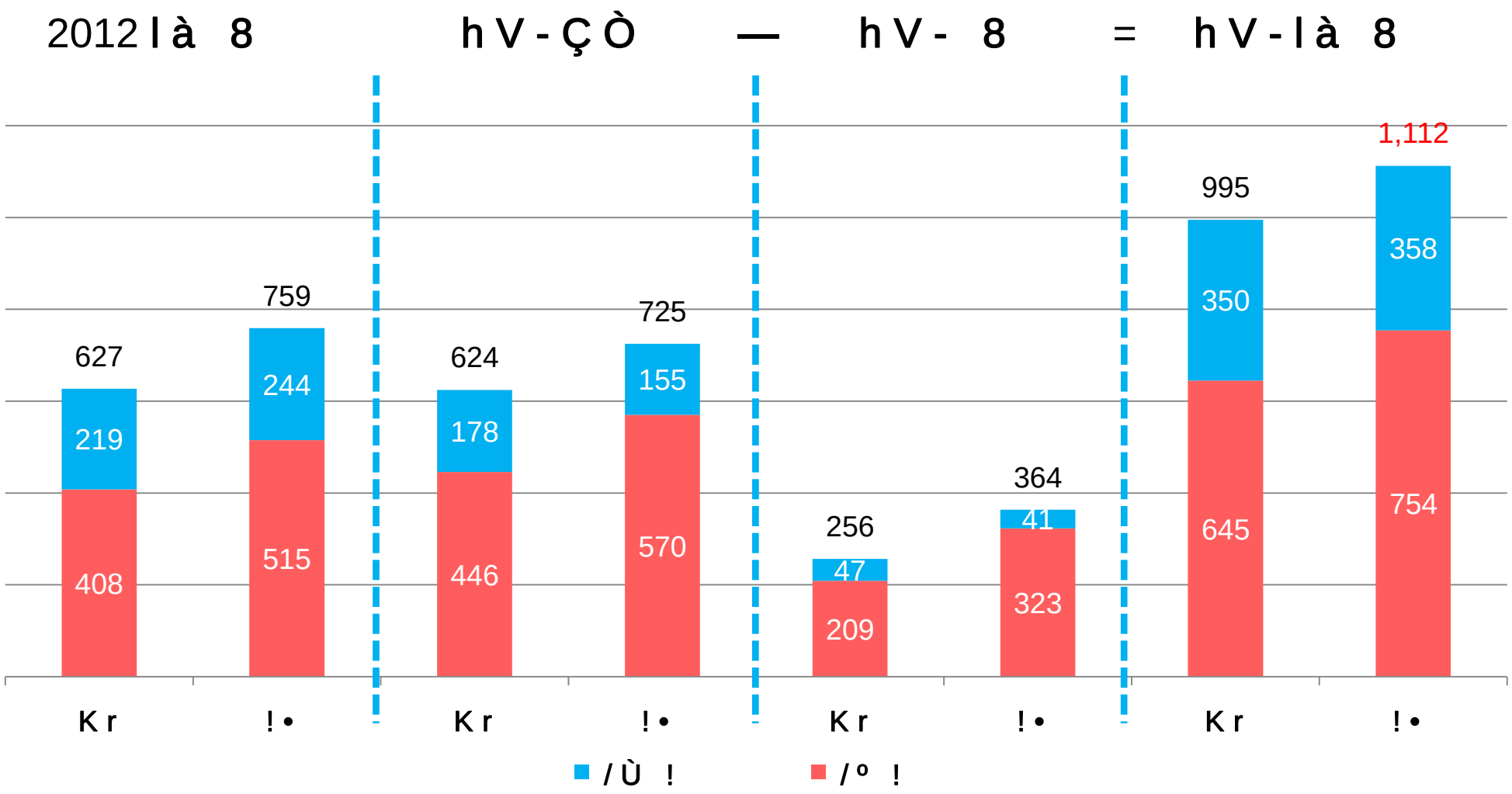

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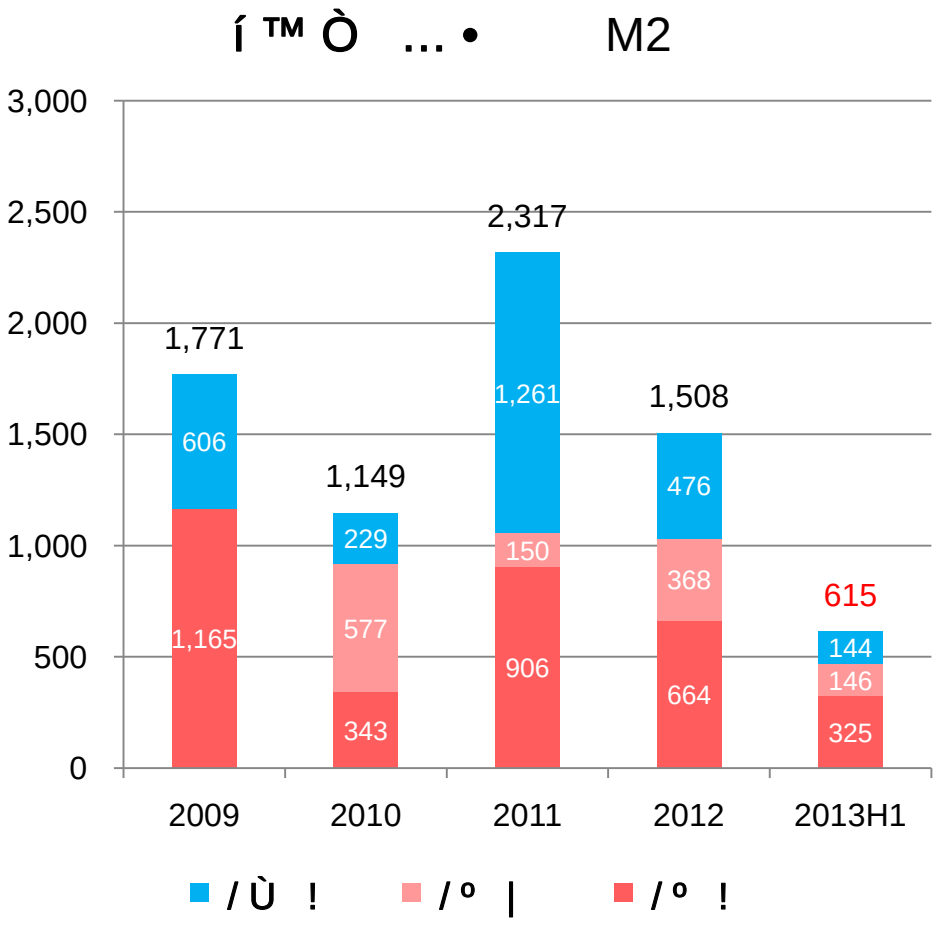

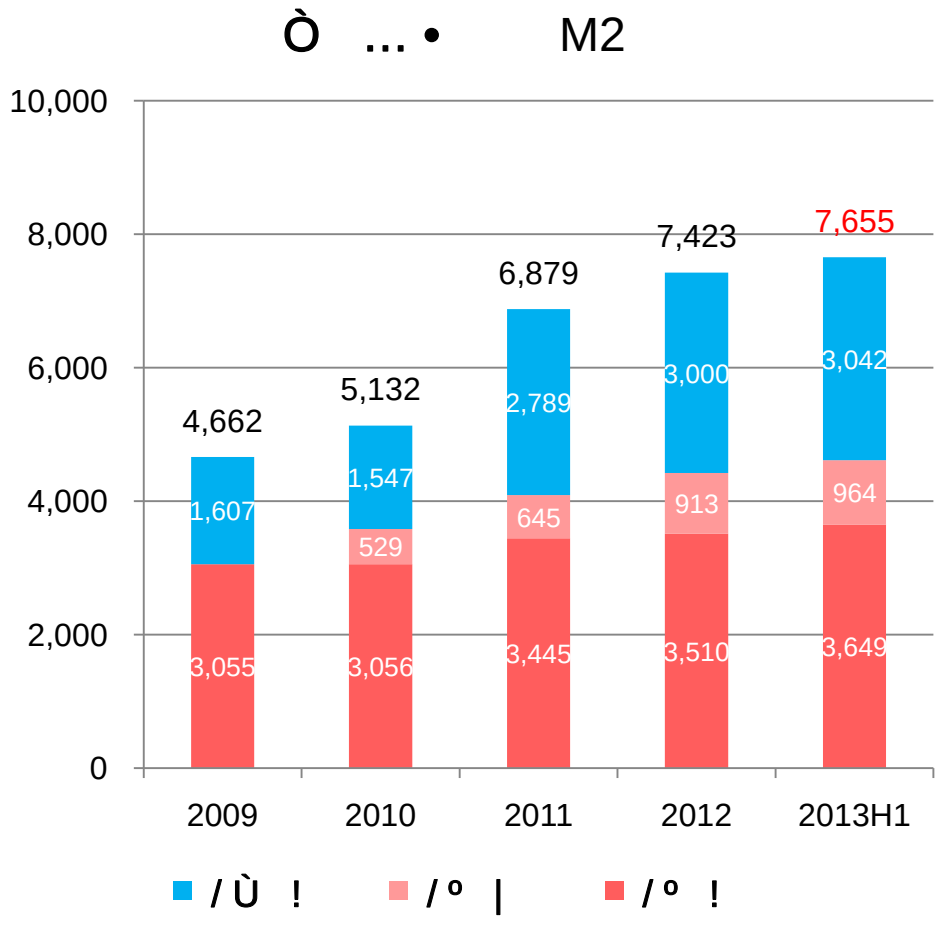

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	þ Ù	29	• *	2	40	0	40	¢ • ¬ L Ç	90%	40			3, 723	2, 345	6, 068
	Þ f	30	’ $	2	44	0	44	8 ¬ L Ç	10%	11			0	697	697

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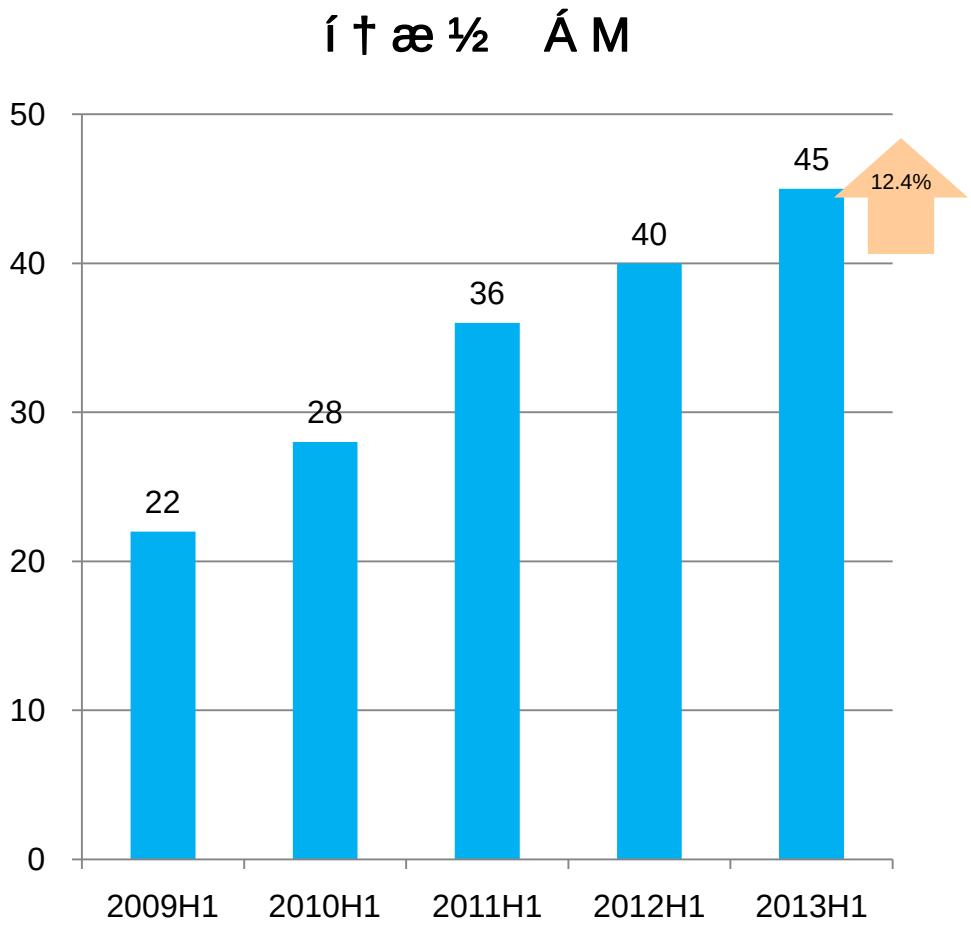

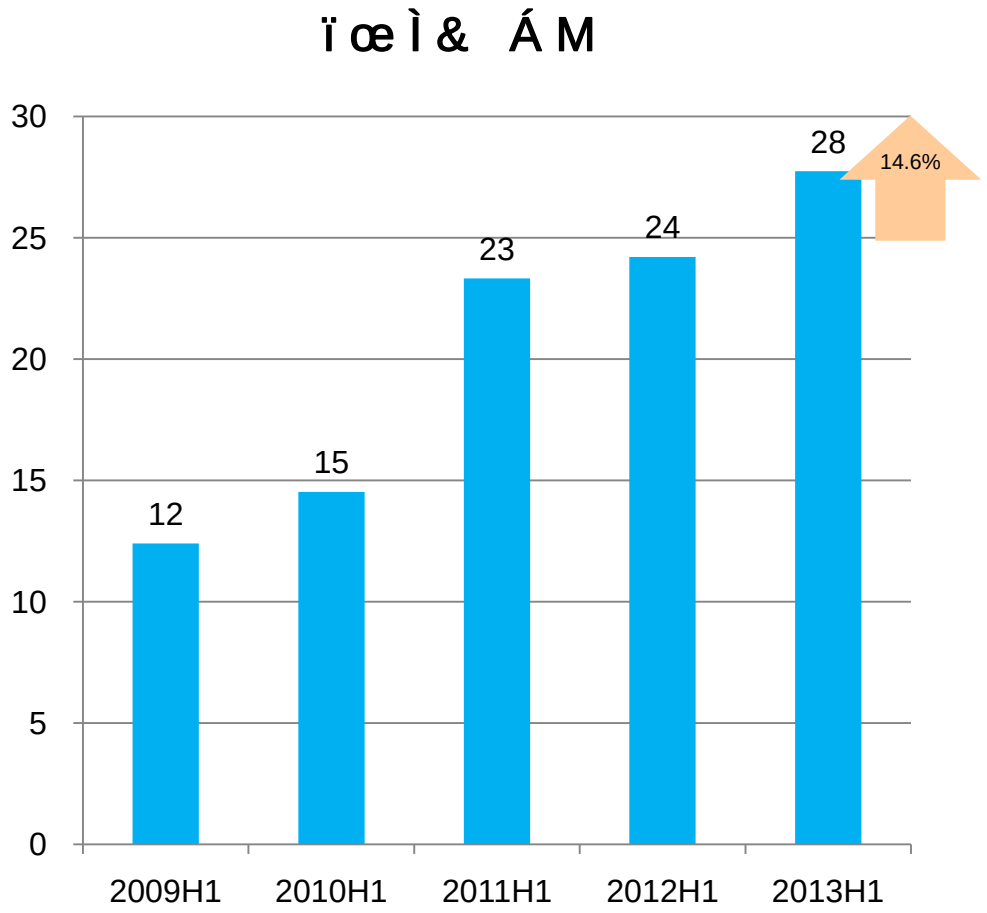

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1	7 É 3 °	100%	48	3
2	) L w	20%	25	1
3	f + í Õ	100%	25	5
4	z 8 * È n	100%	20	4
5	< < — Õ	85%	16	9
6	– ’ f º ¿ 3 $ / ï	100%	14	3
7	– ’ f º ¿ ¿ • œ &	100%	10	1
8	³ ¡ • Ÿ	100%	9	3
9	Š Ð Ç 3 $	100%	6	3
10	® Ì í P í Õ	100%	5	1
11	+ ’ ^	100%	4	2
12	S Ñ ó * Õ	95%	4	2
13	Ÿ # ¾ º í Õ	95%	2	1
14	) L w A Ö	20%	1	1
15	² } : í Õ	75%	1	1
16	N [£ å V	100%	0	0
æ ™			190	41

3.2 j ê e œ $

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Ô P Ö	/ Ù m	309	131.6	16.9	15.1	13.5	6.9	15.0
	/ Ù 1 r	15	30.3	-6.5	3.9	-7.1	2.3	-11.5
	/ Ù e a	42	34.1	62.4	3.7	0.0	1.2	-14.3
¼ Ù	/ Ù m Å	127	120.1	40.3	10.4	28.4	3.2	10.3
	/ Ù S •	9	6.9	25.5	0.5	-28.6	0.1	0.0
n Ù	/ Ù Ç ÿ	332	77.9	14.4	8.2	9.3	3.3	-21.4
	/ Ù - ¾	45	39.8	28.4	1.2	--	0.0	--
	/ Ù ¾ ¢	165	109.8	4.3	11.6	3.6	6.0	-16.7
	/ Ù (O	6	24.1	79.9	1.2	50.0	0.6	50.0
	/ Ù] 6 *	40	17.8	217.9	1.9	280.0	0.5	150.0
!	/ Ù !	154	51.2	245.9	13.4	173.5	8.3	336.8
• ™ ž	/ Ù • ™	45	27.6	19.5	6.4	-5.9	2.5	-7.4
æ ™		1,290	671.2	29.5	77.5	27.0	34.9	22.9

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3.3 j ê Ç ‡ V ý

û N Ç ‡ • - 630 Á Ç ‡ Ö & M Ì Y

æ * ! Á M	2013H1 û N Ç ‡ •	2013H1 Ç ‡ M Û
! œ `	442	592
n Ù œ `	89	47
¼ Ù œ `	36	8
L Ç ˜ æ — Ÿ œ `	41	12
æ ™	629	658

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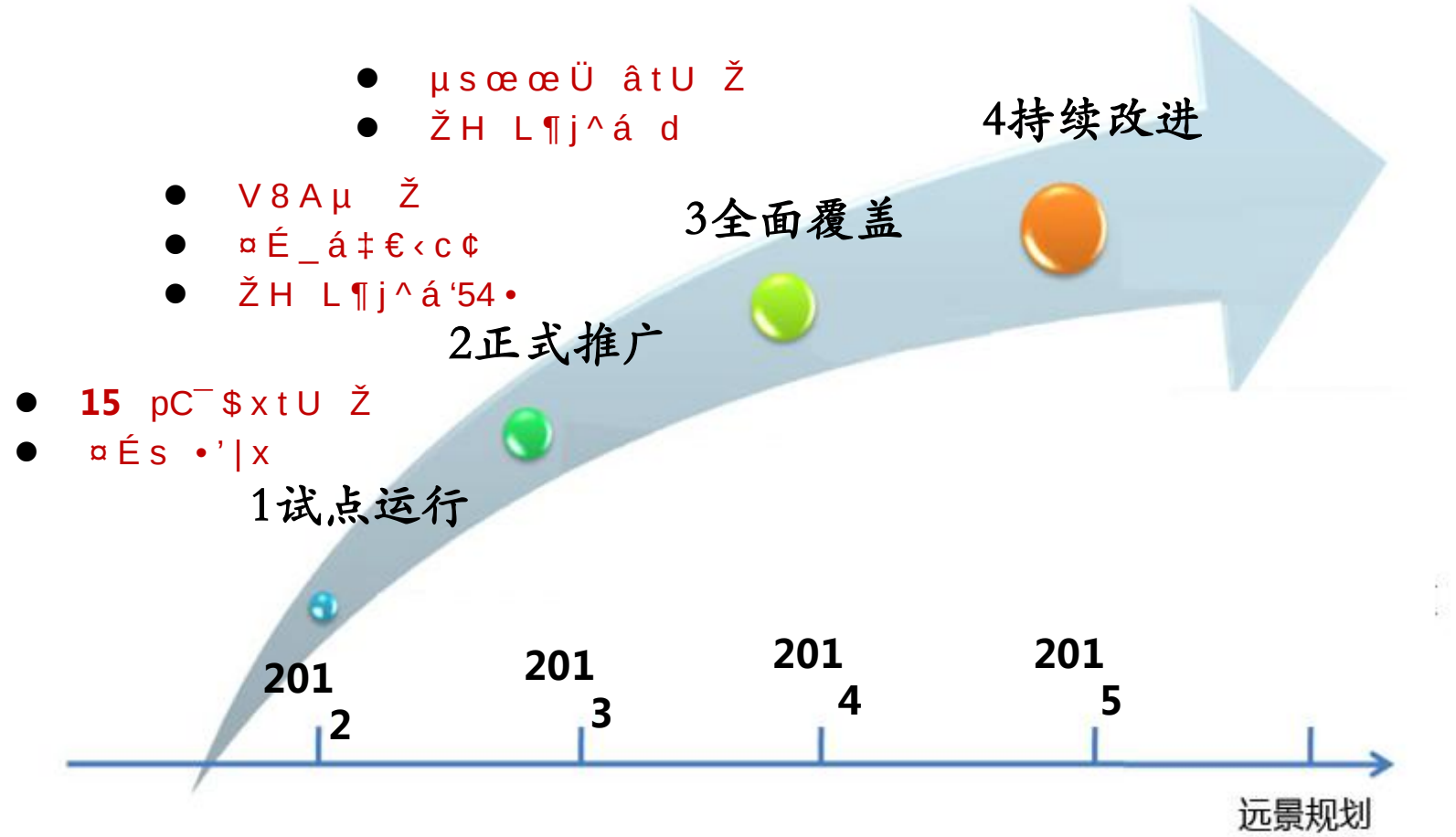

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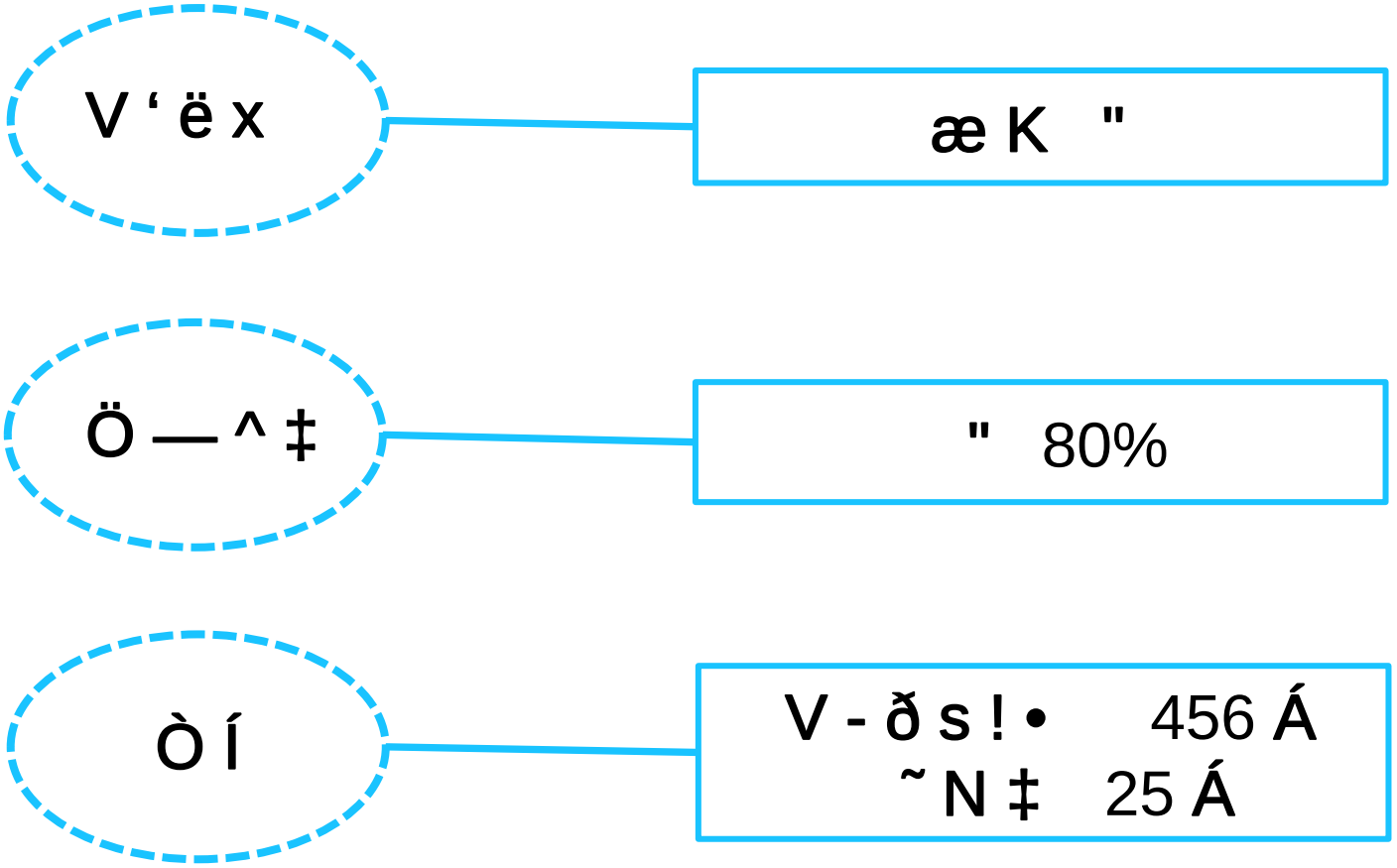

谢 谢！

Q & A