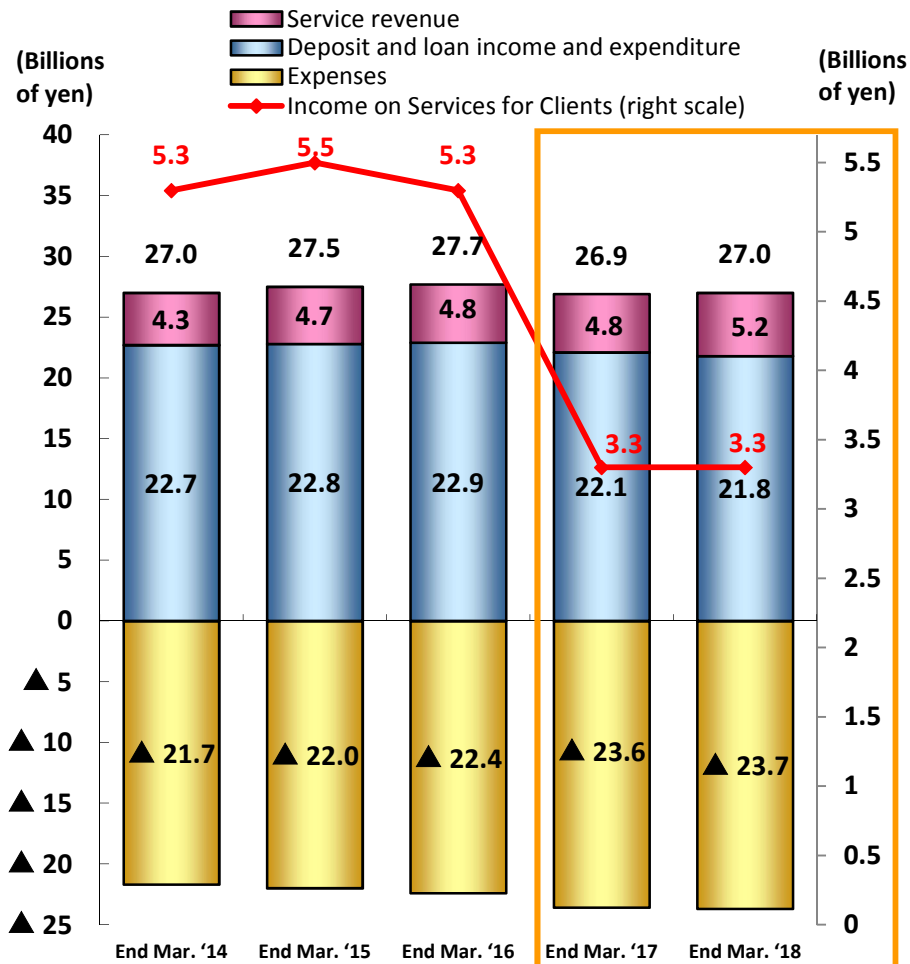


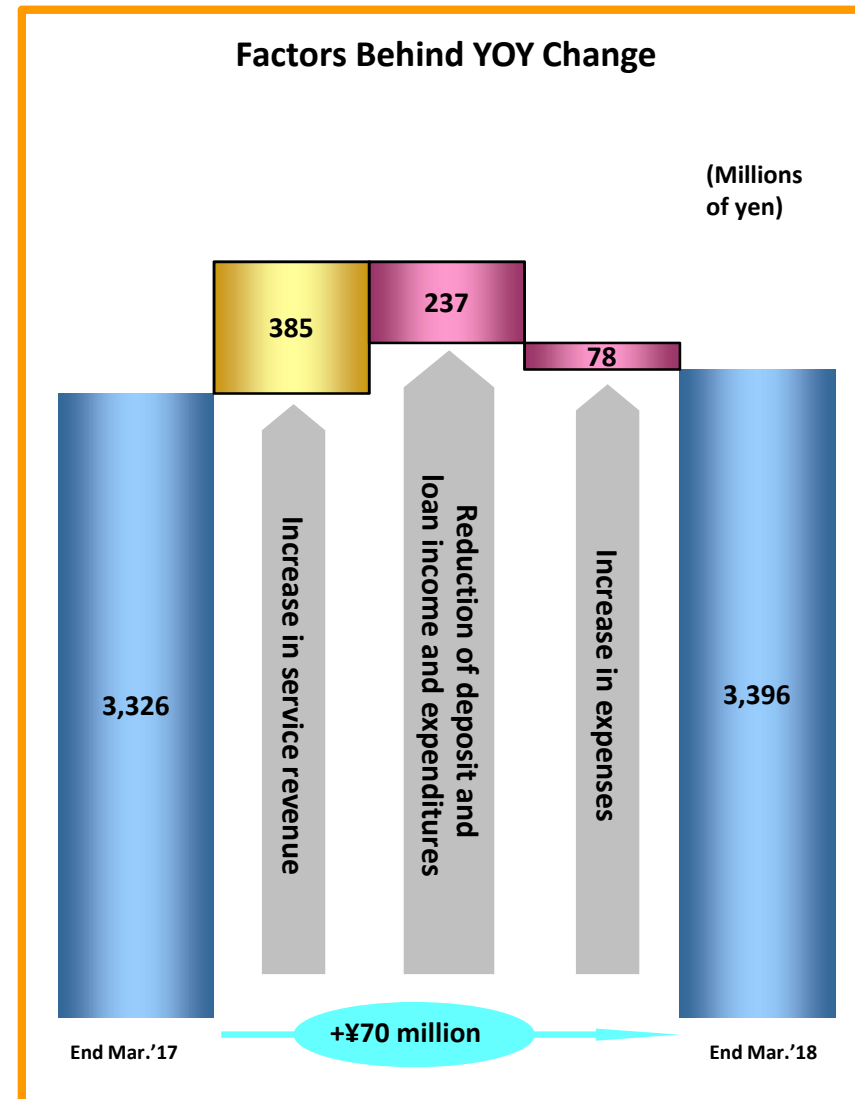
# Factors for Gains/Losses for Income on Services for Clients 球球銀行

Bottoming out occurs after introduction of negative interest

### Changes in Income on Services for Clients



### Factors Behind YOY Change



\* Income on services for clients = deposit and loan income and expenditures + service revenue - expenses