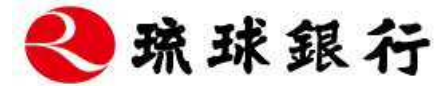
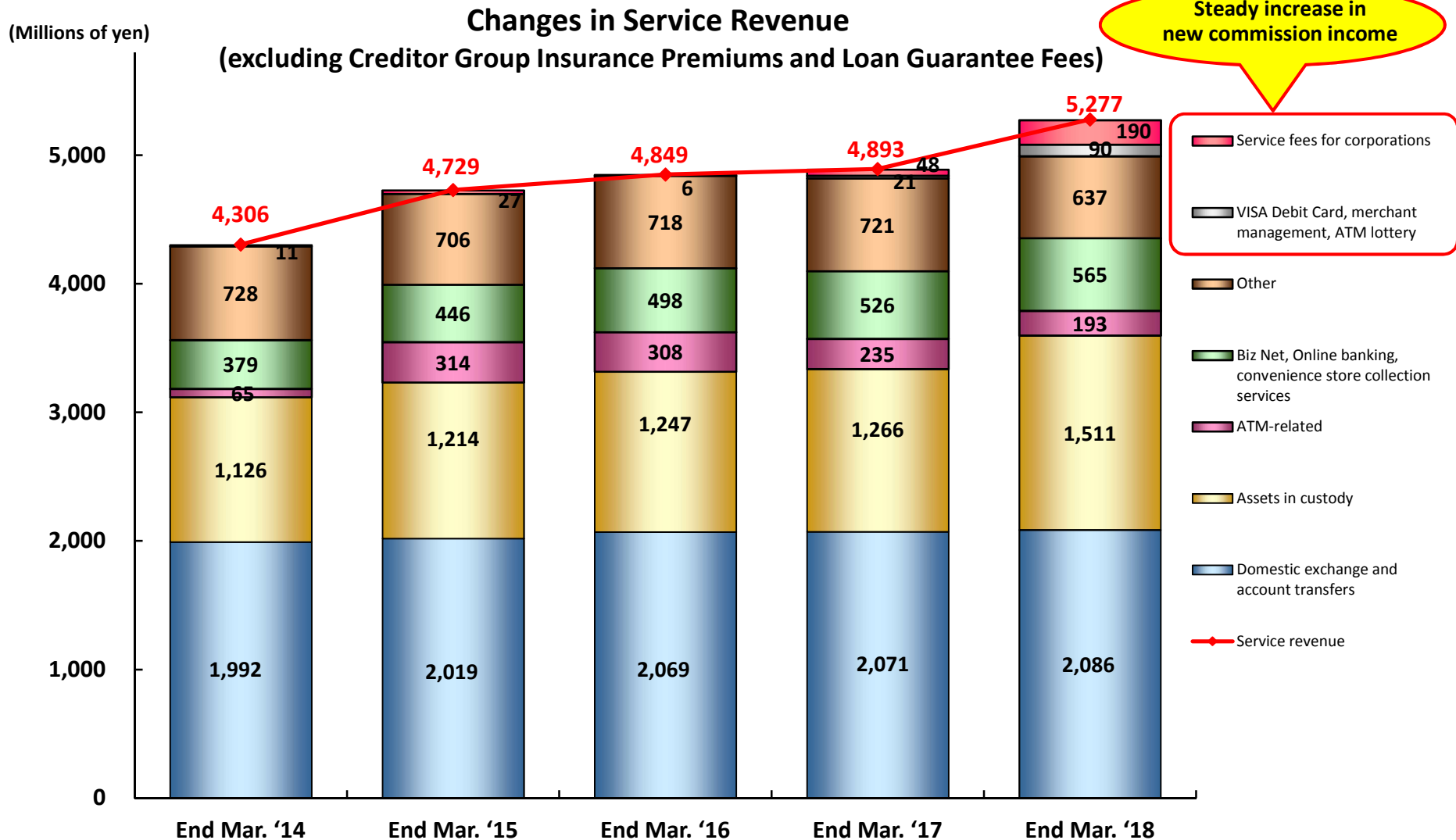


# Service revenue



## Diversification of earnings sources to increase commission income



\* In addition, guarantee of debt fees, fees relating to FX, fees relating to financing, safety deposit boxes, night safes, agency loan administrative fees, etc. 8