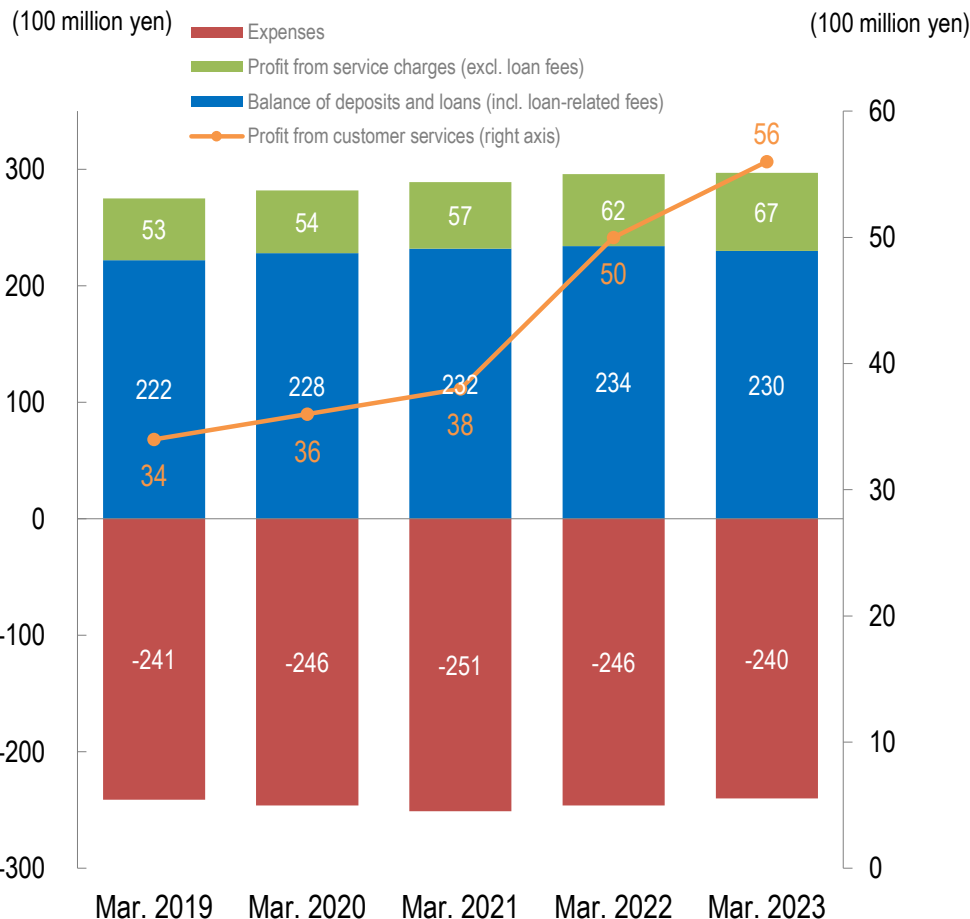


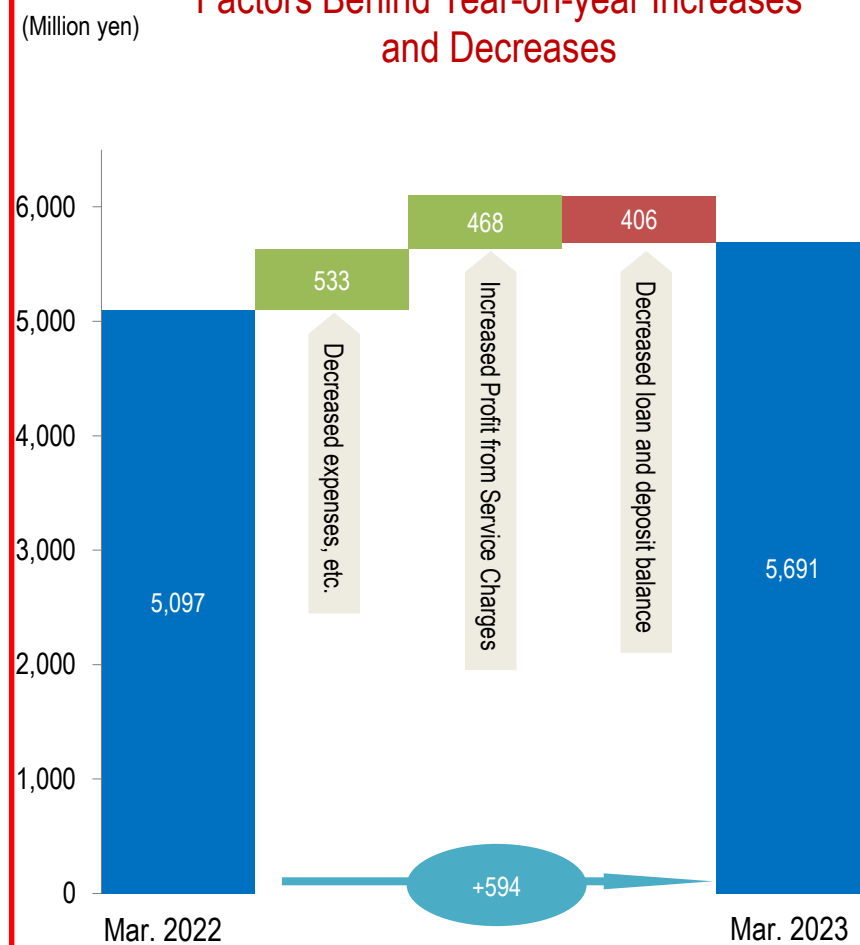
Profit from Customer Services

Despite a decrease in the balance of deposits and loans, an increase in profit from customer services was driven by a decrease in expenses and an increase in profit from service charges.

Profit from Customer Services



Factors Behind Year-on-year Increases and Decreases



Note: Profit from Customer Services = Deposit and Loan Balance + Profit from Service Charges – Expenses

Note: For balances of deposits and loans, interest on deposits is calculated based on currency swap income in real terms.