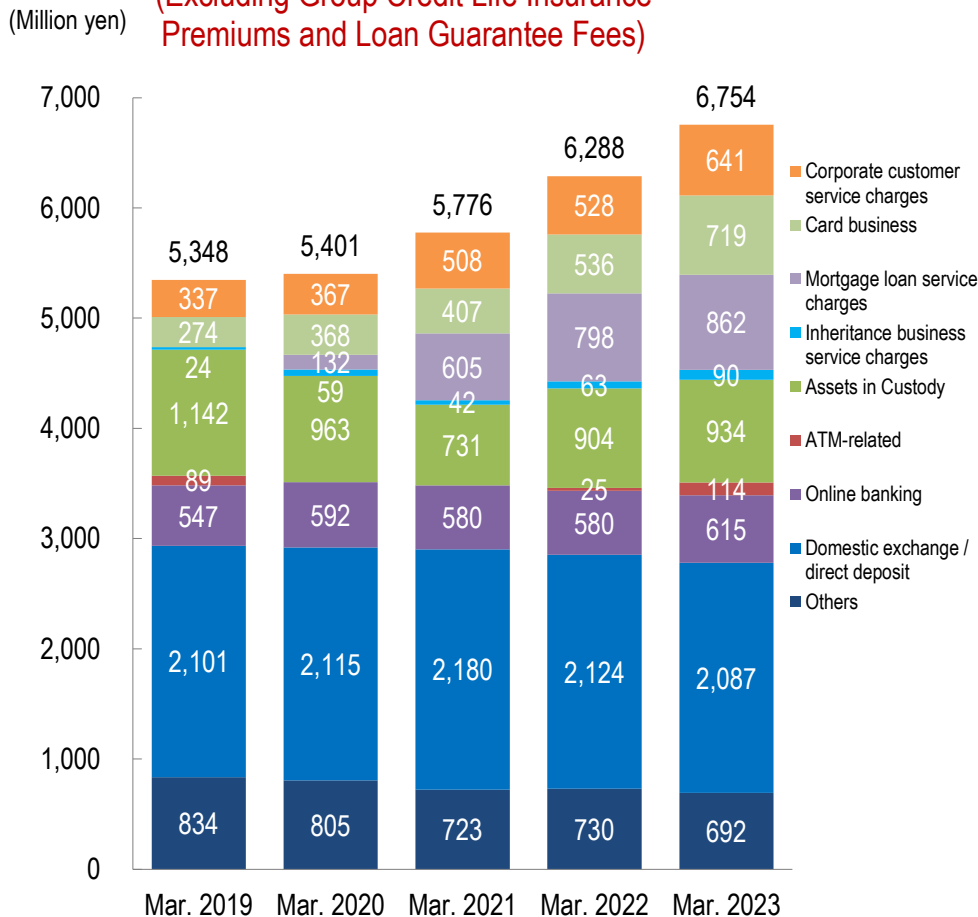


# Profit from Service Charges

Card business-related charges, corporate customer service charges, and mortgage loan service charges drove the increase in profit from service charges.

Trends in Profit from Service Charges  
(Excluding Group Credit Life Insurance Premiums and Loan Guarantee Fees)



Factors Behind Year-on-year Increases and Decreases

