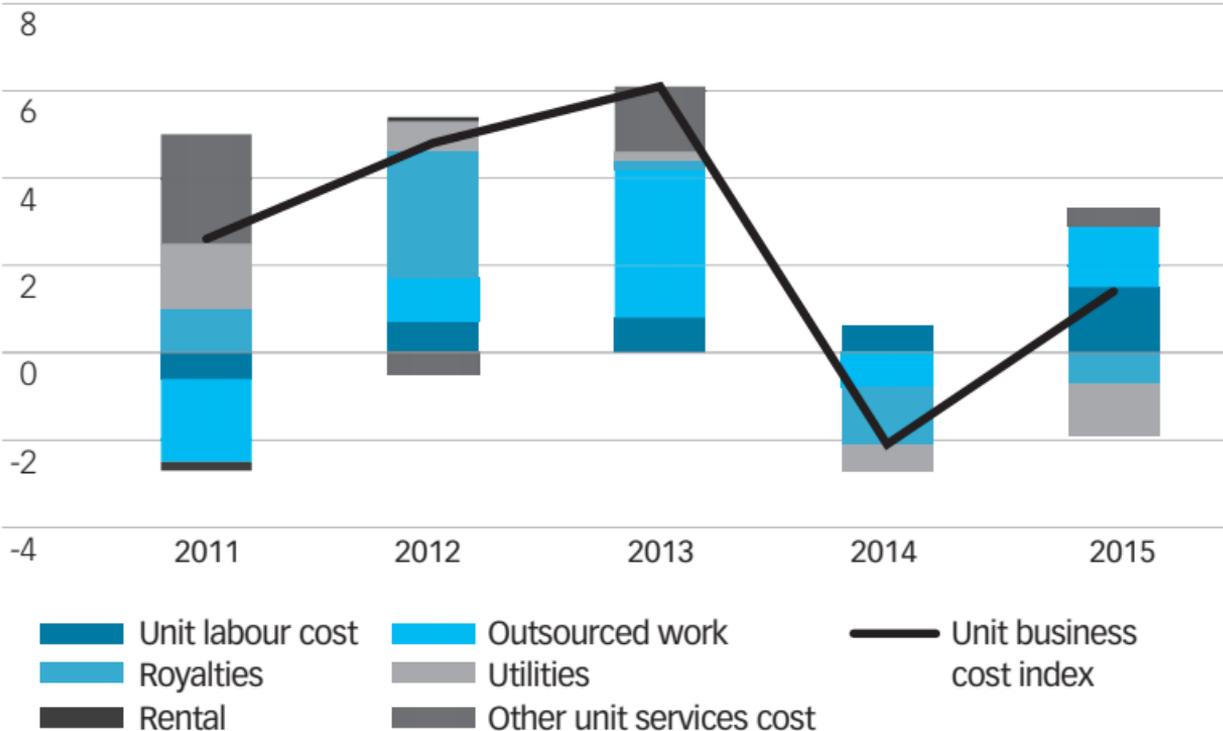


# Changes in key business cost components

(CONTRIBUTION TO GROWTH, PERCENTAGE POINT CHANGE)



Note: "Other unit services cost" consists of sub-components such as professional fees, advertising, commission and agency fees, sundry expenses etc