

Breakdown of Operating Expenses

(in billions of yen)

	FY 2007	FY 2006	Increase (Decrease)		Forecast for FY 2008
Personnel	106.1	125.2	(19.1)	(15.3%)	99.0
Non-personnel	1,242.3	1,247.7	(5.3)	(0.4%)	1,245.0
Taxes and dues	71.2	71.6	(0.4)	(0.7%)	72.0
Depreciation & amortization	423.6	443.9	(20.3)	(4.6%)	409.0
Loss on disposal of fixed assets	43.9	42.3	1.5	3.8%	41.0
Total operating expenses	1,887.3	1,931.0	(43.7)	(2.3%)	1,866.0