FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2005 CONSOLIDATED PERFORMANCE IN BRIEF

Name	For the period ended	31-Dec-05	31-Dec-04	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02
Interest Expense 1,534 1,279 2,682 2,090 1,899 1,501 Interest Expense 1,142 898 1,906 1,411 1,282 992 Net Interest Expense 1,932 381 776 688 617 509 Other Income 175 131 268 2,49 2,34 2,15 1,041 2,402 2,402 1,404 2,407 1,404 2,407 1,404 1,402 1,402 1,404 1,404	\$ millions	6 months	6 months	12 months	12 months	12 months	12 months
Interest Expense 1,534 1,279 2,682 2,090 1,899 1,501 Interest Expense 1,142 898 1,906 1,411 1,282 992 Net Interest Expense 1,932 381 776 688 617 509 Other Income 175 131 268 2,49 2,34 2,15 1,041 2,402 2,402 1,404 2,407 1,404 2,407 1,404 1,402 1,402 1,404 1,404							
Interest Expense 1,142 898 1,006 1,411 1,282 99.2 Net Interest Expense 392 381 776 688 617 509.0 750							
Not Interest Earnings 332 381 776 688 617 509 Other Income 175 131 268 249 234 215 Total Operating Income 567 512 1.044 937 881 724 Impairment Losses on Advances 10 8 16 21 25 18 Total Operating Income after Impairment Losses 557 504 1.028 916 826 706 Total Operating Expenses 243 236 470 446 407 371 Net Profit before Taxation 314 268 558 470 416 407 371 Net Profit before Taxation 97 86 179 153 141 111 Net Profit after Taxation 217 182 379 317 278 225							
Other Income 175 131 268 249 234 215 Total Operating Income 567 512 1.044 937 851 724 Impairment Losses on Advances 10 8 16 21 25 18 Total Operating Income after Impairment Losses 557 504 1,028 916 826 706 Total Operating Expenses 243 235 470 446 407 371 Net Profit before Taxation 314 268 558 470 419 335 Taxation 97 86 179 153 141 110 Net Profit before Taxation 217 182 379 317 278 225 Taxation 217 86 179 153 141 110 110 23 141 110 24 25 24 25 24 25 24 25 24 25 24 25 18 33 36<	1	•					
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Impairment Losses on Advances 10 8 16 21 25 18 Total Operating Income after Impairment Losses 557 504 1,028 916 826 706 Total Operating Expenses 243 236 470 446 407 373 Net Profit perfore Taxation 314 268 558 470 419 335 Taxation 97 86 179 153 141 110 Net Profit after Taxation 217 182 379 317 278 225 RALANCE SHEET (\$ MILLIONS)							
Total Operating Income after Impairment Losses 557 504 1.028 916 826 706 705 7			512	1,044	937		724
Total Operating Expenses 243 236 470 446 407 371 Net Profit before Taxation 314 268 558 470 419 335 Taxation 314 268 558 470 419 335 Taxation 317 182 379 317 278 225							
Net Profit before Taxation		557	504	1,028	916	826	706
Taxation	Total Operating Expenses	243	236	470	446	407	371
Net Profit after Taxation	Net Profit before Taxation	314	268	558	470	419	335
BALANCE SHEET (\$ MILLIONS) Total Assets	Taxation	97	86	179	153	141	110
Total Assets	Net Profit after Taxation	217	182	379	317	278	225
Total Assets	DAY ANGE GYPPET (A MY Y YONG)						
Money Market Advances		41.740	26.625	29.707	22.049	27.520	24.250
Advances to Customers 35,611 - </td <td></td> <td></td> <td>36,625</td> <td>38,796</td> <td>33,048</td> <td>27,538</td> <td>24,250</td>			36,625	38,796	33,048	27,538	24,250
Advances	-	·	-	-	-	-	-
Cameral Provision		35,611	-	-	-	-	-
Specific Provisions 2		-	*	*	*	•	
Total Liabilities 39,098 34,501 36,527 31,452 26,228 23,217 Money Market Deposits 14,532 -		-					
Money Market Deposits 14,532	-						
Deposits from Customers (includes Amounts Due to Other Banks) 23,929 - - - - - - - - -		*	34,501	36,527	31,452	26,228	23,217
Deposits (includes Amounts Due to Other Banks) -			-	-	-	-	-
SHAREHOLDER'S EQUITY (\$ MILLIONS)	_	23,929	-	-	-	-	-
Shareholder's Equity at End of Period 2,651 2,124 2,269 1,596 1,310 1,033 Dividends: Ordinary 43 25 195 10 Perpetual Preference 14 4 16 10 6 PERFORMANCE Return on Ordinary Shareholder's Equity 21,26% 23,97% 23,31% 24,51% 25,43% 24,26% Return on Total Average Assets 1,08% 1,04% 1,06% 1,05% 1,07% 1,02% Net Interest Margin / Total Average Assets 1,95% 2,19% 2,16% 2,27% 2,38% 2,30% Total Operating Expenses / Total Operating Income 42,86% 46,09% 45,02% 47,65% 47,86% 51,26% Growth in Total Assets 7,61% 10,82% 17,39% 20,01% 13,56% 21,12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6,3% 5,8% 5,8% 4,8% 4,8% 4,3% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Total Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Total Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,	Deposits (includes Amounts Due to Other Banks)	-	33,812	36,050	30,832	25,621	22,680
Shareholder's Equity at End of Period 2,651 2,124 2,269 1,596 1,310 1,033 Dividends: Ordinary 43 25 195 10 Perpetual Preference 14 4 16 10 6 PERFORMANCE Return on Ordinary Shareholder's Equity 21,26% 23,97% 23,31% 24,51% 25,43% 24,26% Return on Total Average Assets 1,08% 1,04% 1,06% 1,05% 1,07% 1,02% Net Interest Margin / Total Average Assets 1,95% 2,19% 2,16% 2,27% 2,38% 2,30% Total Operating Expenses / Total Operating Income 42,86% 46,09% 45,02% 47,65% 47,86% 51,26% Growth in Total Assets 7,61% 10,82% 17,39% 20,01% 13,56% 21,12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6,3% 5,8% 5,8% 4,8% 4,8% 4,3% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Total Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Total Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 9,9% 9,6% 8,2% 8,1% 7,4% Tier One Capital as a % of Total Risk Weighted Exposures 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,2% 10,	SHAPEHOI DEP'S FOUITY (\$ MILLIONS)						
Dividends: Ordinary 43 25 195 10 Perpetual Preference 14 4 16 10 6 PERFORMANCE Return on Ordinary Shareholder's Equity 21.26% 23.97% 23.31% 24.51% 25.43% 24.26% Return on Total Average Assets 1.08% 1.04% 1.06% 1.05% 1.07% 1.02% Net Interest Margin / Total Average Assets 1.95% 2.19% 2.16% 2.27% 2.38% 2.30% Total Operating Expenses / Total Operating Income 42.86% 46.09% 45.02% 47.65% 47.86% 51.26% Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4% Total Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 9.6% 8.2% 8.1% 7.4% Total Capital Assets 1.2% 1		2,651	2 124	2 269	1 596	1 310	1 033
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Return on Total Average Assets 1.08% 1.04% 1.06% 1.05% 1.07% 1.02% Net Interest Margin / Total Average Assets 1.95% 2.19% 2.16% 2.27% 2.38% 2.30% Total Operating Expenses / Total Operating Income 42.86% 46.09% 45.02% 47.65% 47.86% 51.26% Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%	PERFORMANCE						
Return on Total Average Assets 1.08% 1.04% 1.06% 1.05% 1.07% 1.02% Net Interest Margin / Total Average Assets 1.95% 2.19% 2.16% 2.27% 2.38% 2.30% Total Operating Expenses / Total Operating Income 42.86% 46.09% 45.02% 47.65% 47.86% 51.26% Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%	Return on Ordinary Shareholder's Equity	21.26%	23.97%	23.31%	24.51%	25.43%	24.26%
Net Interest Margin / Total Average Assets 1.95% 2.19% 2.16% 2.27% 2.38% 2.30% Total Operating Expenses / Total Operating Income 42.86% 46.09% 45.02% 47.65% 47.86% 51.26% Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%		1.08%	1.04%	1.06%	1.05%	1.07%	1.02%
Total Operating Expenses / Total Operating Income 42.86% 46.09% 45.02% 47.65% 47.86% 51.26% Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%	_	1.95%					2.30%
Growth in Total Assets 7.61% 10.82% 17.39% 20.01% 13.56% 21.12% PRUDENTIAL Shareholder's Equity as a % of Total Assets 6.3% 5.8% 5.8% 4.8% 4.8% 4.3% Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%							
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Tier One Capital as a % of Total Risk Weighted Exposures 10.2% 9.9% 9.6% 8.2% 8.1% 7.4%							
	* *						
Total Capital as a % of Total Risk Weighted Exposures 10.3% 10.7% 10.2% 10.3% 9.8%			9.9%	9.6%	8.2%	8.1%	
	Total Capital as a % of Total Risk Weighted Exposures	10.3%	10.7%	10.2%	10.2%	10.3%	9.8%