

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2005

CONSOLIDATED PERFORMANCE IN BRIEF

For the period ended	31-Dec-05	31-Dec-04	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02
\$ millions	6 months	6 months	12 months	12 months	12 months	12 months
INCOME STATEMENT (\$ MILLIONS)						
Interest Income	1,534	1,279	2,682	2,099	1,899	1,501
Interest Expense	1,142	898	1,906	1,411	1,282	992
Net Interest Earnings	392	381	776	688	617	509
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	236	470	446	407	371
Net Profit before Taxation	314	268	558	470	419	335
Taxation	97	86	179	153	141	110
Net Profit after Taxation	217	182	379	317	278	225
BALANCE SHEET (\$ MILLIONS)						
Total Assets	41,749	36,625	38,796	33,048	27,538	24,250
Money Market Advances	1,540	-	-	-	-	-
Advances to Customers	35,611	-	-	-	-	-
Advances	-	31,554	34,978	28,789	22,297	19,032
General Provision	-	115	123	108	89	71
Specific Provisions	2	9	9	9	10	7
Total Liabilities	39,098	34,501	36,527	31,452	26,228	23,217
Money Market Deposits	14,532	-	-	-	-	-
Deposits from Customers (includes Amounts Due to Other Banks)	23,929	-	-	-	-	-
Deposits (includes Amounts Due to Other Banks)	-	33,812	36,050	30,832	25,621	22,680
SHAREHOLDER'S EQUITY (\$ MILLIONS)						
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	10.3%	10.7%	10.2%	10.2%	10.3%	9.8%