

Ten-Year Historical Financials

	1995	1996	1997	1998*	1999	2000	2001	2002	2003	2004
<u>Income Statement (\$ million)</u>										
Total Income	1,331	1,574	1,870	1,991	1,787	1,727	2,214	2,222	2,193	2,643
Operating Expenses	400	439	486	485	517	656	867	849	855	974
Operating Profit before Provisions	931	1,135	1,384	1,507	1,271	1,071	1,347	1,372	1,338	1,669
Provisions for Assets	97	165	569	975	516	139	518	501	225	77
Net Profit Attributable to Shareholders	613	709	581	477	722	840	778	667	954	1,162
<u>Balance Sheet (\$ million)</u>										
Total Assets	45,469	51,524	57,536	56,219	54,342	59,710	85,417	84,051	84,497	119,882
Customer Loans (net of provisions)	26,924	32,310	37,431	33,448	29,817	32,936	49,609	47,367	50,155	52,963
Customer Deposits	30,083	33,251	37,311	36,993	36,762	37,942	54,675	53,948	53,460	57,287
Issued and Paid-Up Ordinary Capital	907	1,004	1,213	1,217	1,285	1,286	1,287	1,290	1,280	1,317
Ordinary Shareholder's Equity	5,064	6,059	6,396	7,188	7,618	8,155	8,832	9,224	9,166	10,346
Total Shareholders' Equity	5,064	6,095	6,396	7,188	7,618	8,155	8,832	9,224	10,059	11,242
<u>Ratios (%)</u>										
Cost-to-Income Ratio	30.1	27.9	26.0	24.3	28.9	38.0	39.2	38.2	39.0	36.8
Loans-to-Deposits Ratio	89.5	97.2	100.3	90.4	81.1	86.8	90.7	87.8	93.8	92.5
Return on Average Ordinary Equity	12.8	12.8	9.1	6.8	9.7	10.7	9.3	7.4	10.0	11.4
Return on Average Assets	1.4	1.5	1.1	0.8	1.3	1.5	1.1	0.8	1.1	1.3
Basic Earnings Per Ordinary Share (\$\$)*	0.21	0.24	0.19	0.15	0.23	0.27	0.25	0.22	0.30	0.35

* The Group adopted equity accounting for associated companies with effect from 1 January 1999. The 1998 comparatives have been re-stated accordingly.

Earnings per share has been adjusted for the rights issue in 1996 and 2005, the bonus issues in 1997 and 1999 as well as the 2-for-1 stock split in 2005.