Profit Summary - Input schedule Dec-04 \$m Income 2,933 Other banking operating income 1,412 Total Banking Income 4,345 Operating Income 615 Shareholder investment returns 24 Policyholder tax benefits 52 Funds Management income 691 Operating Income - General insurance 330 Operating Income - General insurance 360 Shareholder investment returns 121 Policyholder tax 59 Insurance Income 540 Total Income 540 Total Income 5,576 Expenses 2,828 Banking 2,160 Funds Management 406 Insurance 262 Operating Expenses 2,828 Banking 15 Funds Management 12 Insurance 1 Which new Bank 28 Total Expenses 2,856 Profit before bad debt expense 2,574 Income Tax -	Jun-04 \$m 2,739 1,471 4,210 576 12 675 315 41 356 43 16 43 315 43 16 415 5,280 2,140 390 261 2,791 2,35 10 10 10 205 3,046 2,234 126 2,234 126 2,234 126 2,234 126 2,108 83 565 5 48 83 565 5 48 83 565	Dec-03 \$m 2,671 1,375 4,046 582 14 82 678 303 19 322 127 38 487 5,211 2,051 416 242 2,709 463 27 4 494 3,203 2,008 150 1,858 120	December 2004 Profit Announcement page 6 page 17 page 17 page 17 page 21 page 17 page 21 page 9 page 17 page 21 page 9 page 17 page 21
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Operating Expenses 2,828 Banking 15 Funds Management 12 Insurance 1 Which new Bank 28 Total Expenses 2,856 Profit before bad debt expense 2,720 Charge for Bad and Doubtful Debts 146 Profit before tax expense 2,574 Income Tax - Policyholder 111 Income Tax - Corporate 702 Income Tax 0operating Profit after Tax 1,761 Outside Equity Interest (OEI) 5 Net Profit After Tax & OEI - Cash Basis 1,756 Goodwill Amortisation (162) Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	2,791 235 10 255 3,046 2,234 126 2,108 83 565 648	2,709 463 27 4 494 3,203 2,008 150 1,858	page 9 page 17
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Income Tax - Policyholder 111 Income Tax - Corporate 702 Income Tax Corporate 702 Income Tax 813 0 Operating Profit after Tax 1,761 5 Outside Equity Interest (OEI) 5 5 Net Profit After Tax & OEI - Cash Basis 1,756 Appraisal Value Uplift 265 Goodwill Amortisation (162) Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	83 565 648	,	page 6
Income Tax 813 Operating Profit after Tax 1,761 Outside Equity Interest (OEI) 5 Net Profit After Tax & OEI – Cash Basis 1,756 Appraisal Value Uplift 265 Goodwill Amortisation (162) Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	648	120	
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Outside Equity Interest (OEI) 5 Net Profit After Tax & OEI – Cash Basis 1,756 Appraisal Value Uplift 265 Goodwill Amortisation (162) Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)		614 1,244	
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Goodwill Amortisation (162) Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	1,455	1,240	
Net Profit after Tax & OEI - Statutory 1,859 Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	36	165	page 6
Investment Return on Shareholder Funds 145 Tax Expense on Shareholder Investment Returns 34 Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	(162) 1,329	(162) 1,243	page 6
Shareholder Investment Returns - after tax 111 Which new Bank 28 Tax Expense on Which new Bank (9)	55	141	
Which new Bank28Tax Expense on Which new Bank(9)	2	42	page 23
Tax Expense on Which new Bank (9)	53 255	99 494	
	(66)	(148)	page 7
	189	346	n - 3 -
Net Profit After Tax - underlying 1,664	1,591	1,487	
Other Data			
Average Interest Earning Assets 238,402	224,160	204,323	page 6
Average Net Assets 24,976	24,043	22,677	page 27 -average of opening & closing balance
Average Outside Equity Interest 2,261	2,328	2,152	page 27 -average of opening & closing balance
Average preference shares & other equity instruments 2,259	1,889	1,103	page 27 -average of opening & closing balance
Accumulated AV uplift and goodwill (612)	(715)	(589)	
Preference dividends 61	62	39	page 5
Average number of shares 1,269	1,255	1,257	page 5
Average number of shares - fully diluted 1,270	1,256	1,258	page 5
Dividends per share 85	104	79	page 5
No of shares at end of period 1,274	1,264	1,261	page 52
Augusta Funda undas Administration (40.405	407 044	102 010	47
Average Funds under Administration 112,185 Operating expenses - Internal 5	107,211 7	103,818 7	page 17 page 21
Avg Inforce Premiums 1,183	1,135	1,089	page 22 -average of opening & closing balance
Net Acesta	24 995	22 201	2020.07
Net Assets 25,067 Goodwill 4,555	24,885 4,705	23,201 4,867	page 27 page 27
Outside Equity Interests 2,042	2,480	2,175	page 27
Preference Share Capital 687	687	687	page 27
Other equity instruments 1,573	1,573	832	page 27
Tier One capital 13,487	12,588	11,438	page 50
Eligible Loan Capital 298	338	311	page 50
Preference Share capital 687	687	687	page 50
Other equity interests 1,573 Outside Equity Interest (net of OEI deducted from Tier 1 capit 518	1,573 190	832 181	page 50 page 50
Investment in non consolidated subsidiaries (net of	100	101	
Intangible component deducted from Tier 1 capital) 1,776	1,886	2,075	page 50
Other deductions 27 Other -	E .	- (86)	page 50 page 50
Risk Weighted Assets 180,673	5 139	1001	
	5 139 169,321	157,471	page 50