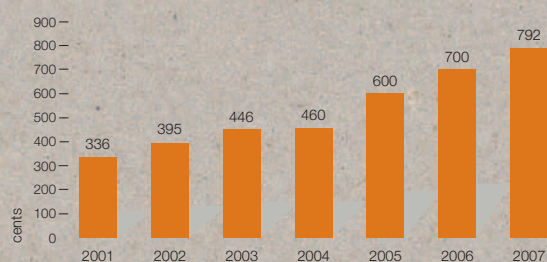


Features of the Group Results

	% Change	Year ended 30 June	
		2007	2006
Share Performance			
Earnings per share (cents)	19	114.7	96.7
Headline earnings per share (cents)	19	113.1	95.0
Dividends per share (cents) - ordinary (Actual declared in financial period)	18	47.0	40.0
Dividends per share (cents) - special (Actual declared in financial period)		93.0	
Closing share price (cents) - ordinary	13	792.0	700.0
Number of shares in issue (millions) - ordinary*		264.3	264.3
Weighted number of shares in issue (millions) - ordinary*		264.3	264.3
Dividend cover (times) - ordinary (based on actual shares in issue of 267.6 million)		2.4	2.4
Net asset value per share (cents)	(5)	469.3	492.7
Dividend yield (%) - ordinary dividend	>100	17.7	5.7
Earnings yield (%) - ordinary shares	5	14.5	13.8
Price to Book ratio	21	1.7	1.4
Price: Earnings ratio - ordinary shares	(4)	6.9	7.2
* after consolidation of employee share trust			
Selected ratios			
Return on average shareholders' equity (%)	16	23.8	20.6
Return on average assets (%)	3	3.0	2.9
Cost to income ratio (%)	4	47.5	49.3
Capital ratios			
Capital adequacy ratio of the Banking Group	(2)	19.8	20.3
Capital adequacy requirement (CAR) of Swabou Life (times)	64	4.6	2.8
Solvency margin of Swabou Insurance (%)	10	85.2	77.7
Return on investment			
Closing share price end of year (cents)	13	792.0	700.0
Opening share price beginning of year (cents)	17	(700.0)	(600.0)
Capital gain (cents)	(8)	92.0	100.0
Dividends (cents)	>100	140.0	40.0
Total return, including capital gain (cents)	66	232.0	140.0
Return on investment (%)	42	33.1	23.3

Share price - ordinary



Dividends per share

