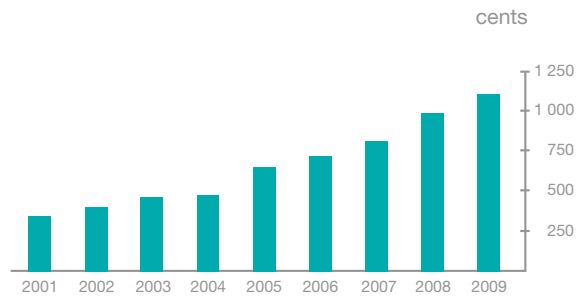


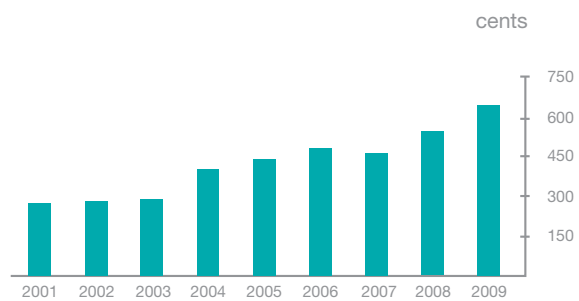
### Closing ordinary share price



### Headline earnings



### Net asset value per share



# Features of the group results

## For the year ending 30 June

	% change	2009	2008
<b>Share performance</b>			
Earnings per share (cents)	(6)	136.1	145.2
Headline earnings per share (cents)	9	135.6	124.7
Diluted headline earnings per share (cents)	9	135.6	124.7
Dividends per share (cents) - ordinary (Actual declared in financial period)	6	56.0	53.0
Closing share price (cents) - ordinary	18	1 180.0	996.0
Number of shares in issue (millions) - ordinary*	(2)	258.4	264.4
Weighted number of shares in issue (millions) - ordinary*	(2)	260.2	264.4
Dividend cover (times) - ordinary (based on normalized earnings)		2.4	2.4
Net asset value per share (cents)	13	634.9	561.0
Dividend yield (%) - ordinary dividend		4.7	5.3
Earnings yield (%) - ordinary shares		11.5	14.6
Price to Book ratio	6	1.9	1.8
Price: Earnings ratio - ordinary shares	26	8.7	6.9
* after consolidation of employee share trust			
<b>Selected ratios</b>			
Return on average shareholders' equity (%)		22.7	28.2
Return on average assets (%)		2.6	3.4
Cost to income ratio (%)		50.2	45.9
<b>Capital adequacy</b>			
Banking group (%)		20.3	20.7
Swabou Life (CAR) (times)	(41)	3.0	5.1
OUTsurance - solvency margin (%)		42.2	59.3
<b>Return on investment</b>			
Closing share price end of year (cents)		1 180	996
Opening share price beginning of year (cents)		(996)	(792)
<b>Capital gain (cents)</b>		<b>184</b>	<b>204</b>
Dividends (cents)		56	53
<b>Total return, including capital gain (cents)</b>		<b>240</b>	<b>257</b>
<b>Return on investment (%)</b>		<b>24</b>	<b>32</b>