

## Performance At A Glance

### FINANCIAL SUMMARY

	2005	2004	2003	2002	2001
<b>Selected Profit and Loss (\$ millions)</b>					
Operating income	<b>4,641</b>	4,976	4,265	4,239	3,599
Operating profit before provisions and goodwill charges	<b>2,615</b>	3,020	2,473	2,429	1,882
Net profit attributable to shareholders (excluding goodwill charges)	<b>1,952</b>	2,435	1,491	1,381	1,119
Net profit attributable to shareholders	<b>824</b>	1,995	1,061	1,103	986
<b>Selected Balance Sheet (\$ millions)</b>					
Total assets	<b>180,204</b>	175,671	159,479	149,425	151,429
Customer loans	<b>79,462</b>	69,659	64,330	60,704	68,202
Customer deposits	<b>116,884</b>	113,206	108,041	101,315	106,771
Total shareholders' equity	<b>16,724</b>	16,444	14,818	14,241	13,602
<b>Per Ordinary Share (\$)</b>					
Basic earnings (excluding goodwill charges)	<b>1.30</b>	1.63	1.00	0.94	0.77
Basic earnings	<b>0.54</b>	1.33	0.71	0.75	0.68
Gross dividend	<b>0.58</b>	0.40	0.30	0.30	0.30
Net book value	<b>10.9</b>	10.7	9.7	9.3	9.0
<b>Selected Ratios (%)</b>					
Return on shareholders' equity (excluding goodwill charges)	<b>11.8</b>	15.6	10.3	9.9	9.9
Return on shareholders' equity	<b>5.0</b>	12.8	7.3	7.9	8.8
Return on assets (excluding goodwill charges)	<b>1.10</b>	1.45	0.97	0.92	0.85
Return on assets	<b>0.46</b>	1.19	0.69	0.73	0.75
Cost-to-income	<b>43.7</b>	39.3	42.0	42.7	47.7
Non-performing loans rate	<b>2.1</b>	2.5	5.2	6.1	5.7
Provision coverage	<b>97</b>	89	63	59	60
Capital adequacy					
Tier I	<b>10.6</b>	11.3	10.5	10.3	12.2
Total	<b>14.8</b>	15.8	15.1	15.5	17.4