

## INTERESTS AND SHORT POSITIONS OF SHAREHOLDERS

So far as is known to the Directors, as at 30th June 2004, the persons/companies who have interests or short positions in the shares or underlying shares of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO were as follows:

<b>Name of Shareholder</b>	<b>No. of Ordinary Shares</b>
ING Groep N.V.	85,140,000
N.V. Haagsche Herverzekering Maatschapping van 1836	85,140,000

*Note:*

For the avoidance of double counting, it should be noted that in accordance with the provisions of the SFO, ING Groep N.V. is deemed to be interested in the same parcel of shares of 85,140,000 held by N.V. Haagsche Herverzekering Maatschapping van 1836 by virtue of its interest in that company.

## AUDIT COMMITTEE

The Audit Committee comprises three Non-executive Directors, two of them being independent. This Committee acts in an advisory capacity and makes recommendations to the Board. It met on 14th September 2004 to review the Group's 2004 interim results before it was tabled for the Board's approval.

## PURCHASE, SALE OR REDEMPTION OF SHARES

Neither the Company nor any of its subsidiaries has purchased, sold or redeemed any of its listed securities during the period from 1st January 2004 to 30th June 2004.