

## A very successful year

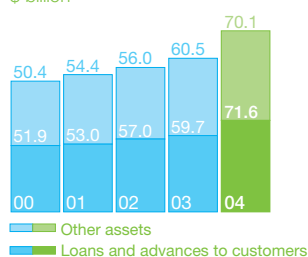
- Profit before tax up 39 per cent.
- Net revenue up 13 per cent to \$5.37 billion.
- Normalised Earnings Per Share up 40 per cent.
- Normalised Return on Equity increased to 20.1 per cent.
- Expanded in key markets – China, South Korea, India and Indonesia.

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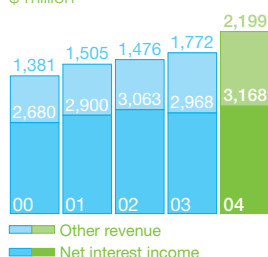
Unless another currency is specified, the word 'dollar' or symbol '\$' in this document means United States dollar.

<b>Balance sheet</b> <b>\$71.6 bn</b> Loans and advances to customers	<b>\$70.1 bn</b> All other assets	<b>Profit before taxation</b> <b>\$2.16 bn</b>
<b>Net revenue</b> <b>\$3,168 m</b> Net interest income	<b>\$2,199 m</b> Other revenue	<b>Dividend per share</b> <b>57.5 cents</b>

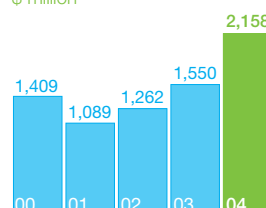
**Balance sheet**  
\$ billion



**Net revenue**  
\$ million



**Profit before taxation**  
\$ million



**Dividend per share**  
Cents

