

Balance sheet at 31 December 2005

	Note	Group	
		2005 Rm	2004 Rm
Assets			
Cash and balances with banks	3	70 852	37 842
Short-term negotiable securities	4	30 313	21 461
Derivative assets	5	100 188	124 236
Trading assets	6	38 446	32 438
Investments	7	153 404	118 677
Loans and advances	8	334 128	258 873
Current and deferred taxation	9	990	1 094
Other assets	10	13 003	17 223
Disposal groups held for sale	30	2 380	–
Interest in associates and joint ventures	11	4 985	3 250
Goodwill and other intangible assets	12	2 453	965
Property and equipment	13	4 536	4 114
Total assets		755 678	620 173
Equity and liabilities			
Equity		39 964	38 533
Equity attributable to ordinary shareholders		32 931	29 064
Ordinary share capital	14	135	135
Ordinary share premium	14	2 107	2 541
Reserves		30 689	26 388
Preference share capital and premium	14	2 991	2 991
Minority interest		4 042	6 478
Liabilities		715 714	581 640
Derivative liabilities	5	98 826	116 214
Trading liabilities	15	21 462	14 410
Deposit and current accounts	16	412 462	322 477
Current and deferred taxation	17	6 926	4 812
Other liabilities	18	21 292	16 074
Disposal groups held for sale	30	1 267	–
Policyholders' liabilities	19	140 835	97 993
Subordinated bonds	20	12 644	9 660
Total equity and liabilities		755 678	620 173