

**Analysis of segment result note page 18 of Appendix 4D**

Changes to segment reporting combined with the introduction of AIFRS has impacted the comparability of the various segments. The numbers have been restated below to assist with comparability.

	Half year Dec 2004			Half year Jun 2005			Half year Dec 2005			
	Segment Report \$m	Adjustments (a) \$m	Comparable Number \$m	Segment Report \$m	Adjustments (a) \$m	(b) \$m	Comparable Number \$m	Segment Report \$m	Adjustments (c) \$m	Comparable Number \$m
Retail	29.3	2.5	31.8	32.9	1.4		34.3	38.2		38.2
Elders Rural Bank	5.6		5.6	8.1			8.1	7.6	(1.0)	6.6
Wealth Solutions	7.8		7.8	8.3			8.3	8.2		8.2
Community Bank	4.2	0.5	4.7	7.1	0.3	(0.9)	6.5	6.9		6.9
<b>Sub Total</b>	<b>46.9</b>		<b>49.9</b>	<b>56.4</b>			<b>57.2</b>	<b>60.9</b>		<b>59.9</b>
Significant Items incl in Corp.	3.9		3.9	(0.9)			(0.9)	1.3		1.3
Unallocated Corporate	(5.9)		(5.9)	(5.9)			(5.9)	(9.0)		(9.0)
<b>Total</b>	<b>44.9</b>		<b>47.9</b>	<b>49.6</b>			<b>50.4</b>	<b>53.2</b>		<b>52.2</b>

(a) Adjustment for impact of general provision for doubtful debt expense which is no longer required under AIFRS effective 1 July 2005

(b) Change in pattern of franchise fee recognition

(c) Adjustment for GRCL which is an after tax appropriation of profit from 1 July 2005