

AMP FINANCIAL SERVICES
CASH FLOWS SECOND HALF 2003 v FIRST HALF 2003
CASH FLOWS FULL YEAR 2003 v FULL YEAR 2002

	2H 03 Inflow (A\$m)	Outflow (A\$m)	Net (A\$m)	1H 03 Inflow (A\$m)	Outflow (A\$m)	Net (A\$m)
AMP Financial Services						
Australian contemporary	3,582	2,626	956	2,996	2,474	522
Matured/closed	398	1,270	(872)	463	1,454	(991)
Total Australian	3,980	3,896	84	3,459	3,928	(469)
Total New Zealand	208	290	(82)	199	269	(70)
Total AMP Financial Services	4,188	4,186	2	3,658	4,197	(539)
AMP Bank – Mortgage New Business/(Mortgages repaid)	1,379	(685)	694	910	(473)	437
	FY 03 Inflow (A\$m)	Outflow (A\$m)	Net (A\$m)	FY 02 Inflow (A\$m)	Outflow (A\$m)	Net (A\$m)
AMP Financial Services						
Australian contemporary	6,578	5,100	1,478	7,644	4,720	2,924
Matured/closed	861	2,724	(1,863)	1,186	2,895	(1,709)
Total Australian	7,439	7,824	(385)	8,830	7,615	1,215
Total New Zealand	407	559	(152)	470	517	(47)
Total AMP Financial Services	7,846	8,383	(537)	9,300	8,132	1,168
AMP Bank – Mortgage New Business/(Mortgages repaid)	2,289	(1,158)	1,131	1,665	(906)	759

NB: These figures are preliminary and subject to change. Final cash flow figures will be released with AMP Limited 2003 full year results later in 2004.