

SCHEDULE 15 TAX RESERVE CERTIFICATES

Fiscal Year	Sales		Redemption		
	Number of Certificates	Value	Number of Certificates	Value	Interest
2001 - 02		(\$'000)		(\$'000)	(\$'000)
Normal (to save for tax)					
• Paper certificate	509	73,133	3,193	489,368	94,762
• Save-As-You-Earn Scheme	59,904	127,774	56,251	123,338	2,880
• Electronic Tax Reserve Certificates Scheme	30,876	209,439	27,278	203,202	2,758
Objections/Appeals	794	2,531,702	805	1,162,695	32,246
Total	92,083	2,942,048	87,527	1,978,603	132,646
2002 - 03		(\$'000)		(\$'000)	(\$'000)
Normal (to save for tax)					
• Paper certificate	150	3,572	1,981	29,632	5,023
• Save-As-You-Earn Scheme	57,923	121,935	61,426	126,252	1,408
• Electronic Tax Reserve Certificates Scheme	38,618	236,318	36,179	233,510	888
Objections/Appeals	868	2,093,133	814	995,947	42,264
Total	97,559	2,454,958	100,400	1,385,341	49,583
2003 - 04		(\$'000)		(\$'000)	(\$'000)
Normal (to save for tax)					
• Paper certificate	39	1,476	435	9,198	1,805
• Save-As-You-Earn Scheme	55,821	113,343	58,651	119,227	598
• Electronic Tax Reserve Certificates Scheme	68,265	229,460	63,031	229,117	314
Objections/Appeals	1,190	2,064,900	728	1,217,202	32,268
Total	125,315	2,409,179	122,845	1,574,744	34,985
2004 - 05		(\$'000)		(\$'000)	(\$'000)
Normal (to save for tax)					
• Paper certificate	35	1,956	497	3,343	226
• Save-As-You-Earn Scheme	50,222	100,153	44,794	85,634	247
• Electronic Tax Reserve Certificates Scheme	33,149	781,105	31,489	750,361	144
Objections/Appeals	1,091	2,196,714	934	1,989,131	4,379
Total	84,497	3,079,928	77,714	2,828,469	4,996