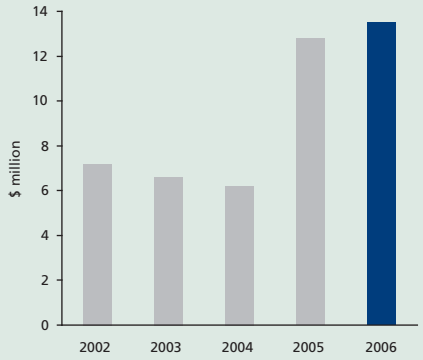
Financial Highlights (Consolidated)

Net profit after tax

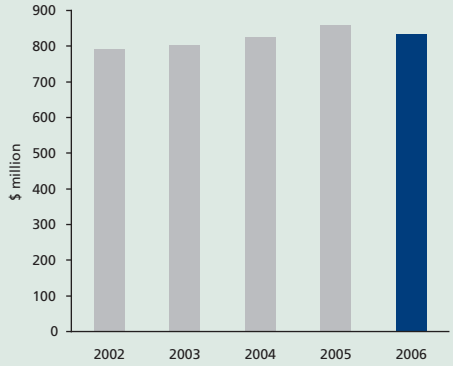
2006: $13.5 million ■ + 5.1%
2005: $12.8 million



	2002	2003	2004	2005	2006
$'m	7.2	6.6	6.2	12.8	13.5

Total assets

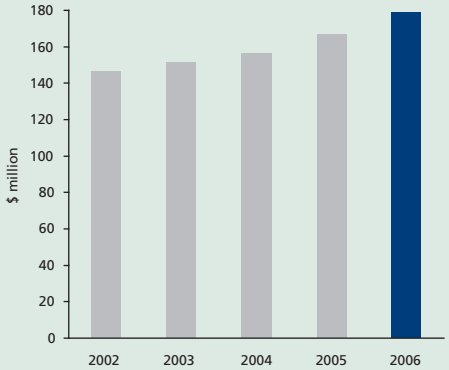
2006: $835.6 million ■ - 2.9%
2005: $860.2 million



	2002	2003	2004	2005	2006
$'m	792.6	802.9	824.1	860.2	835.6

Shareholders' equity

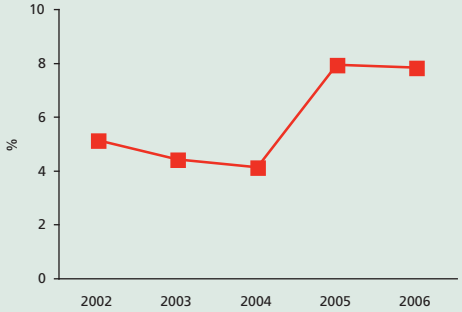
2006: $178.8 million ■ + 7.2%
2005: $166.7 million



	2002	2003	2004	2005	2006
$'m	146.4	151.5	156.1	166.7	178.8

Return on average shareholders' equity

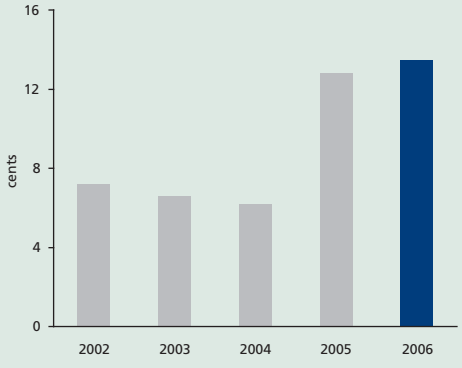
2006: 7.8% ■ - 0.1% point
2005: 7.9%



	2002	2003	2004	2005	2006
%	5.1	4.4	4.1	7.9	7.8

Earnings per share

2006: 13.5 cents ■ + 5.5%
2005: 12.8 cents



	2002	2003	2004	2005	2006
¢	7.2	6.6	6.2	12.8	13.5

Capital adequacy ratio^

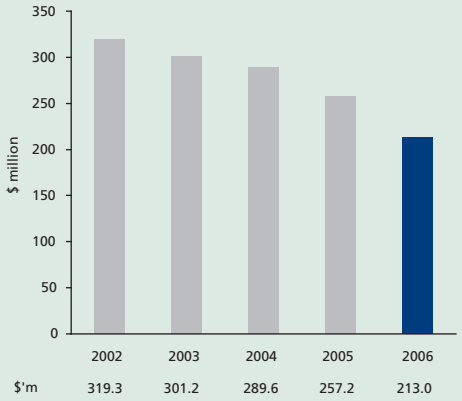
2006: 58.5% ■ +7.6% points
2005: 50.9%

	2002	2003	2004	2005	2006
%	45.7	44.0	46.6	50.9	58.5

^ Computed based on BIS guidelines for 2002 and MAS capital framework for 2003 and onwards .

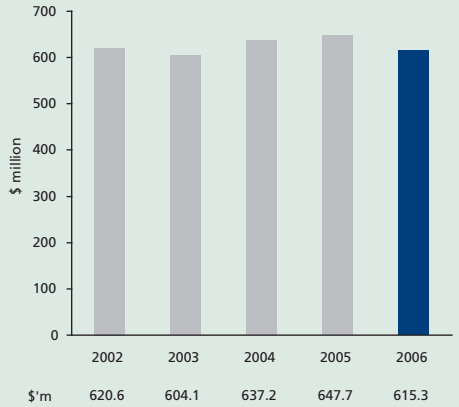
Customer loans

2006: $213.0 million - 17.2%
2005: $257.2 million



Customer deposits

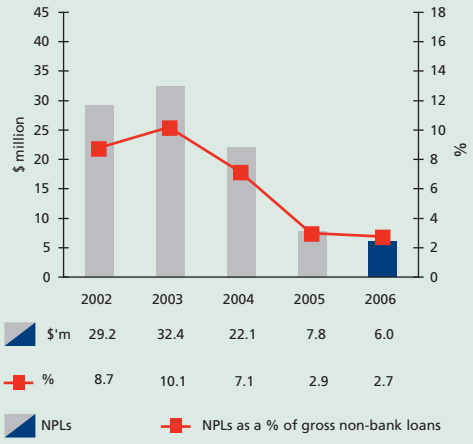
2006: $615.3 million - 5.0%
2005: $647.7 million



Total non-performing loans (NPLs)

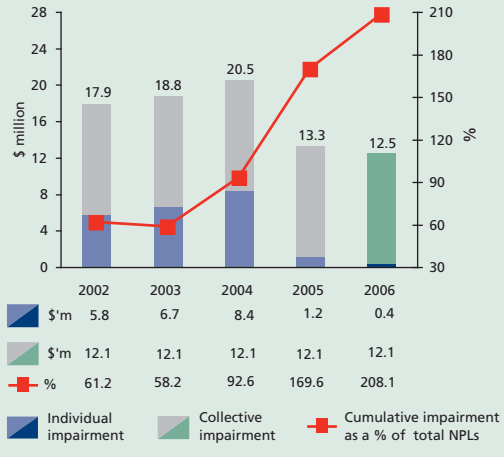
NPLs
2006: $6.0 million - 23.3%
2005: $7.8 million

NPLs as a % of gross non-bank loans
2006: 2.7% - 0.2% point
2005: 2.9%



Total cumulative impairment

Individual impairment
2006: $0.4 million - 65.3%
2005: $1.2 million

Collective impairment
2006: $12.1 million
2005: $12.1 million

Total cumulative impairment as a % of total NPLs
2006: 208.1% + 38.5% points
2005: 169.6%