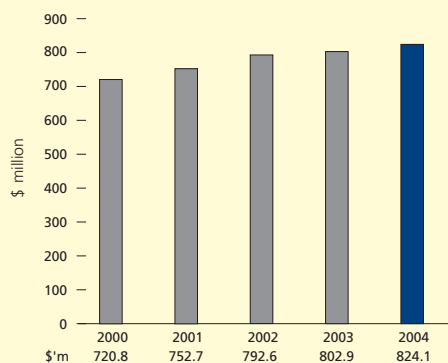


Financial Highlights (Consolidated)

Total assets

2004: \$824.1 million ■ + 2.6%

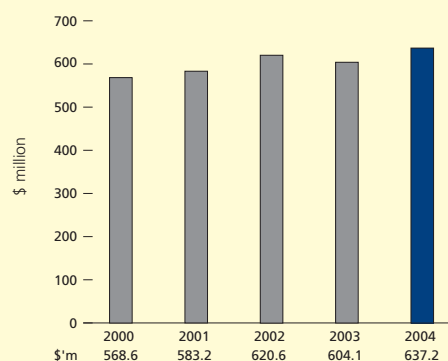
2003: \$802.9 million



Customer deposits

2004: \$637.2 million ■ +5.5%

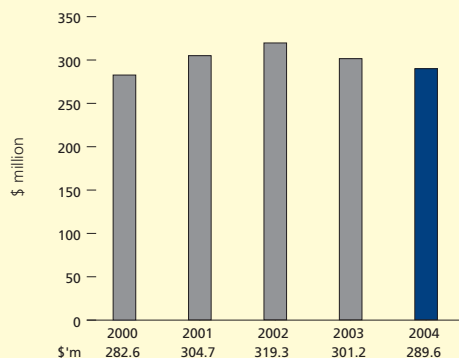
2003: \$604.1 million



Customer loans

2004: \$289.6 million ■ - 3.9%

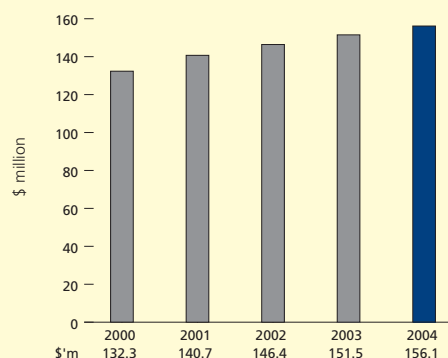
2003: \$301.2 million



Shareholders' funds

2004: \$156.1 million ■ + 3.0%

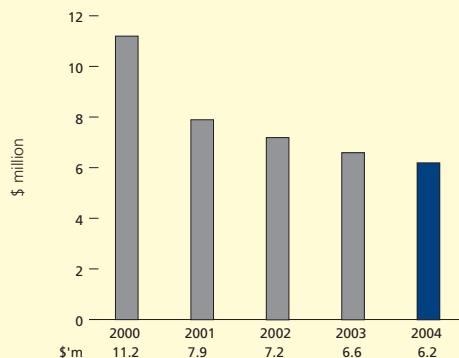
2003: \$151.5 million



Net profit after tax

2004: \$6.2 million ■ - 6.3%

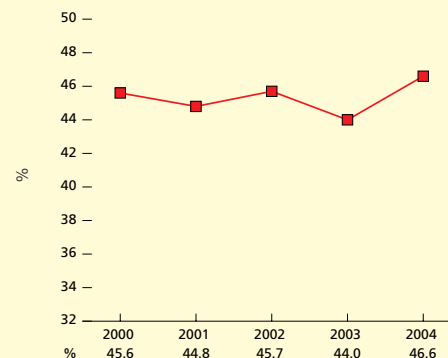
2003: \$6.6 million



Capital adequacy ratio[^]

2004: 46.6% ■ + 2.6% points

2003: 44.0%

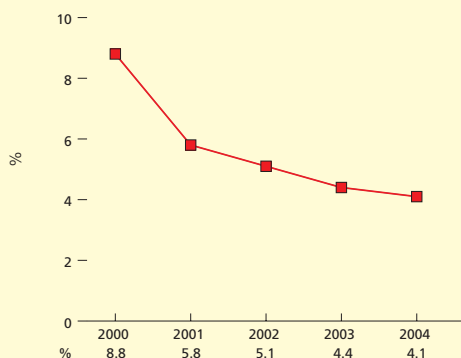


[^] computed based on revised capital framework issued by MAS for 2003 and 2004, and BIS guidelines for 2000 to 2002.

Return on average shareholders' funds

2004: 4.1% ■ – 0.3% point

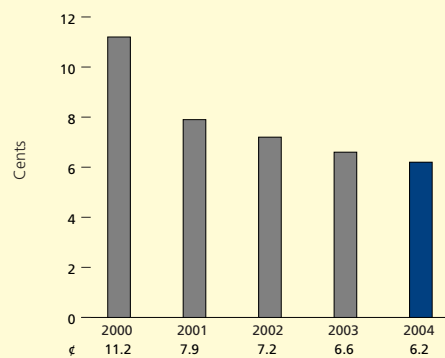
2003: 4.4%



Earnings per share

2004: 6.2 cents ■ – 6.1%

2003: 6.6 cents



Total non-performing loans (NPLs)

NPLs

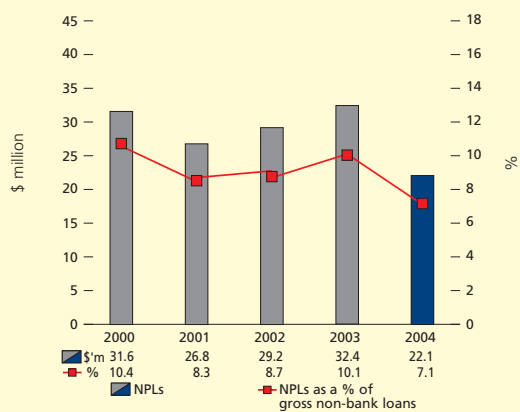
2004: \$22.1 million ■ – 31.6%

2003: \$32.4 million

NPLs as a % of gross non-bank loans

2004: 7.1% ■ – 3.0% points

2003: 10.1%



Total cumulative provisions

Cumulative specific provisions

2004: \$8.4 million ■ + 24.5%

2003: \$6.7 million

Cumulative general provisions

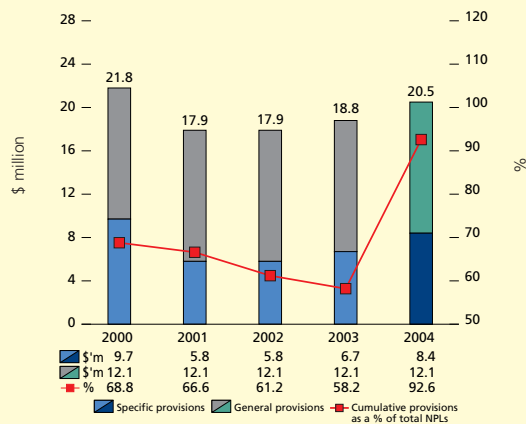
2004: \$12.1 million ■ –

2003: \$12.1 million

Total cumulative provisions as a % of total NPLs

2004: 92.6% ■ + 34.4% points

2003: 58.2%



Note: Certain figures in this report may not add up to the relevant totals due to rounding.