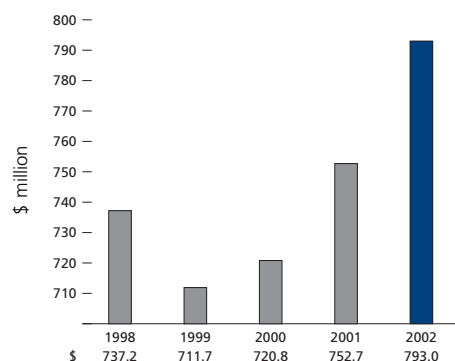


Financial Highlights (Consolidated)

Total Assets

2002: \$793.0 million ■ + 5.4%

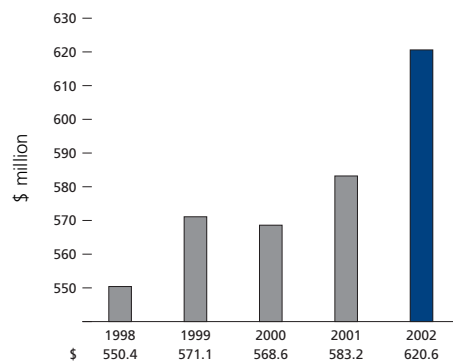
2001: \$752.7 million



Customer Deposits

2002: \$620.6 million ■ + 6.4%

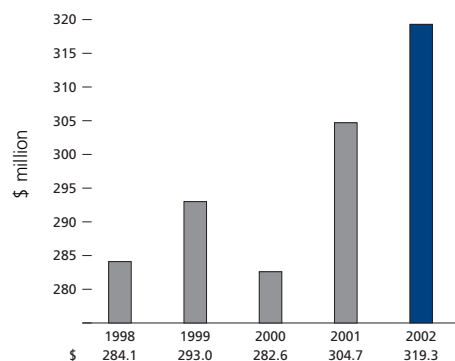
2001: \$583.2 million



Customer Loans

2002: \$319.3 million ■ + 4.8%

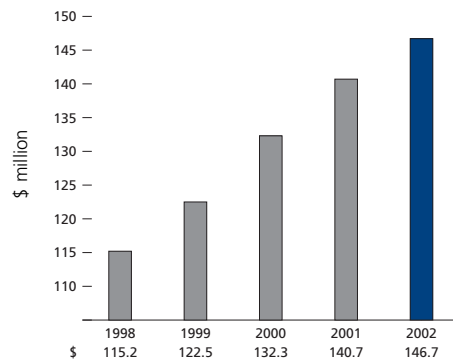
2001: \$304.7 million



Shareholders' Funds

2002: \$146.7 million ■ + 4.3%

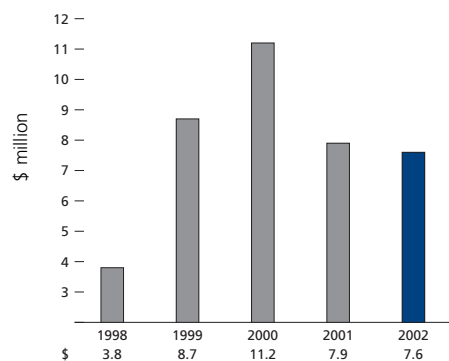
2001: \$140.7 million



Net Profit After Tax

2002: \$7.6 million ■ - 3.8%

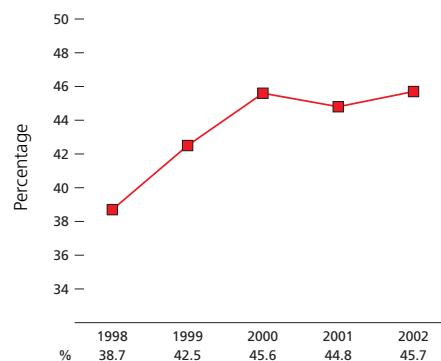
2001: \$7.9 million



Capital Adequacy Ratio

2002: 45.7% ■ + 0.9% point

2001: 44.8%

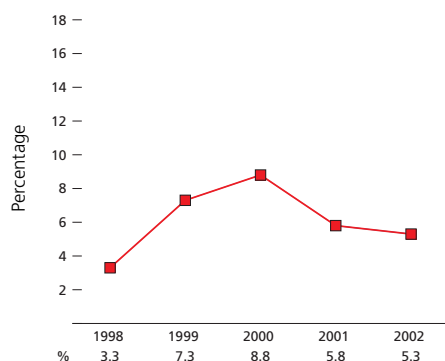


Financial Highlights (Consolidated)

Return On Average Shareholders' Funds

2002: 5.3% ■ – 0.5% point

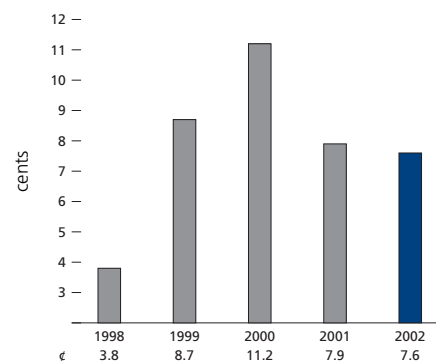
2001: 5.8%



Earnings Per Share

2002: 7.6 cents ■ – 3.8%

2001: 7.9 cents



Total Non-Performing Loans (NPLs)

NPLs

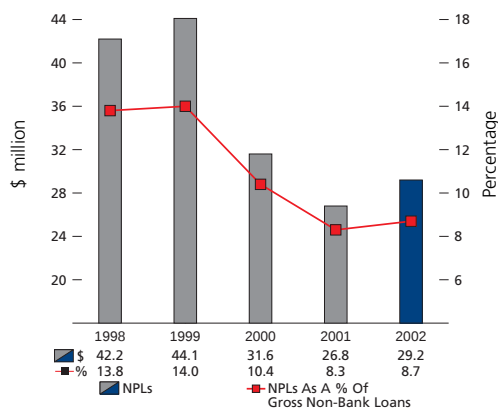
2002: \$29.2 million ■ + 9.1%

2001: \$26.8 million

NPLs As A % Of Gross Non-Bank Loans

2002: 8.7% ■ + 0.4% point

2001: 8.3%



Total Cumulative Provisions

Cumulative Specific Provision

2002: \$5.8 million ■ + 0.6%

2001: \$5.8 million

Cumulative General Provision

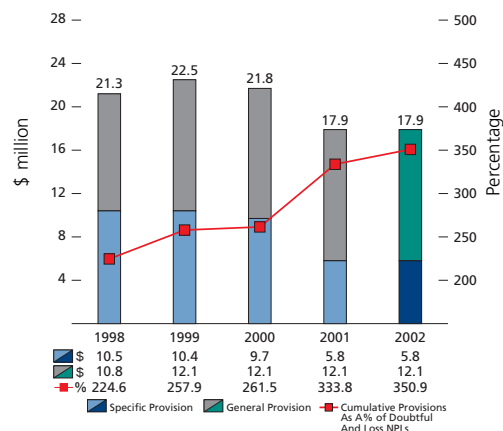
2002: \$12.1 million ■ –

2001: \$12.1 million

Total Cumulative Provisions As A % Of Doubtful And Loss NPLs

2002: 350.9% ■ + 17.1% points

2001: 333.8%



Note:

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

Figures/ratios have been adjusted for impact of adopting Singapore Statement of Accounting Standard (SAS) 10:

Events After Balance Sheet Date with effect from 2000 and SAS 12: Income Taxes with effect from 2001.