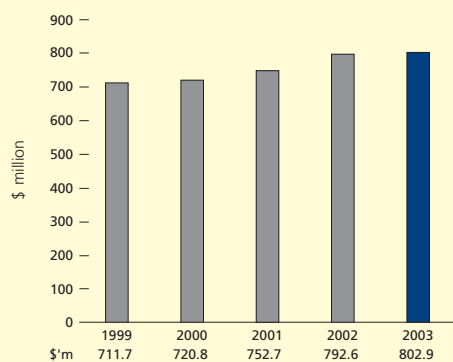


FINANCIAL HIGHLIGHTS (CONSOLIDATED)

Total assets

2003: \$802.9 million ■ + 1.3%

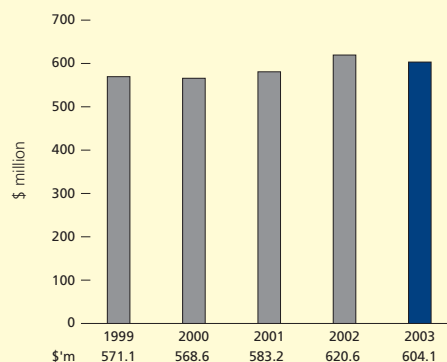
2002: \$792.6 million



Customer deposits

2003: \$604.1 million ■ - 2.7%

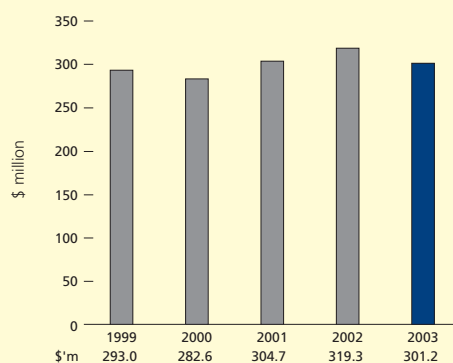
2002: \$620.6 million



Customer loans

2003: \$301.2 million ■ - 5.7%

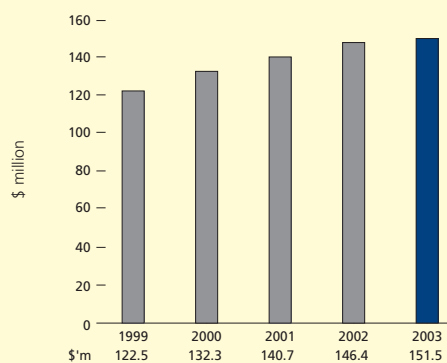
2002: \$319.3 million



Shareholders' funds

2003: \$151.5 million ■ + 3.5%

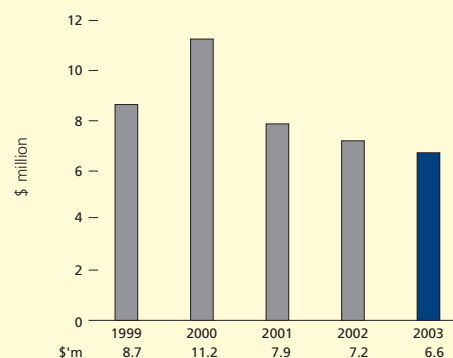
2002: \$146.4 million



Net profit after tax

2003: \$6.6 million ■ - 7.9%

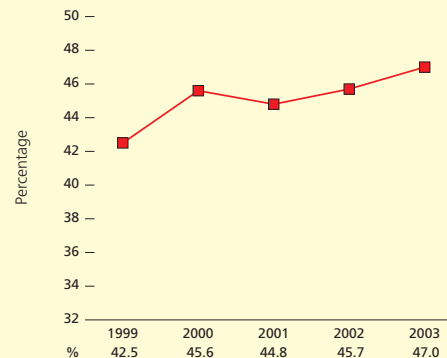
2002: \$7.2 million



Capital adequacy ratio

2003: 47.0% ■ + 1.3% points

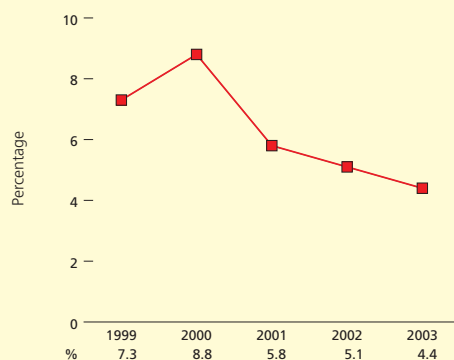
2002: 45.7%



Return on average shareholders' funds

2003: 4.4% ■ – 0.7% point

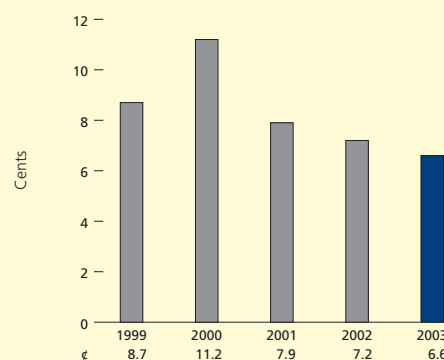
2002: 5.1%



Earnings per share

2003: 6.6 cents ■ – 7.9%

2002: 7.2 cents



Total non-performing loans (NPLs)

NPLs

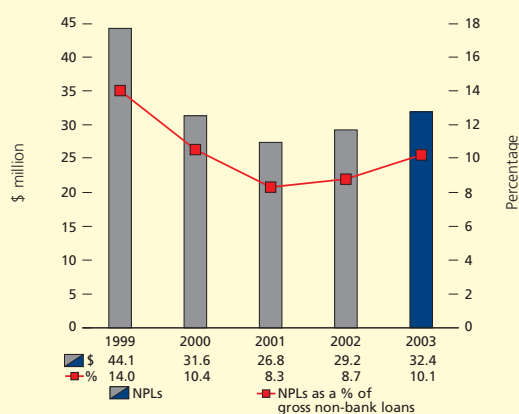
2003: \$32.4 million ■ + 10.7%

2002: \$29.2 million

NPLs as a % of gross non-bank loans

2003: 10.1% ■ + 1.4% points

2002: 8.7%



Total cumulative provisions

Cumulative specific provisions

2003: \$6.7 million ■ + 16.2%

2002: \$5.8 million

Cumulative general provisions

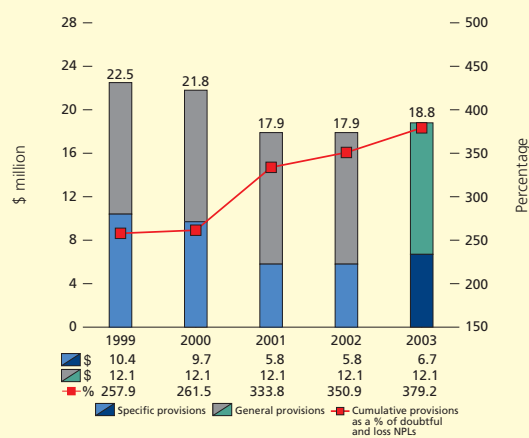
2003: \$12.1 million ■ –

2002: \$12.1 million

Total cumulative provisions as a % of doubtful and loss NPLs

2003: 379.2% ■ + 28.3% points

2002: 350.9%



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 change in accounting policy.