

Five-Quarter Financial Highlights (Unaudited)

	3Q08	2Q08	1Q08	4Q07	3Q07
Profit and Loss Account (S\$ million)					
Operating profit before amortisation and impairment charges	709	905	770	719	620
Net profit attributable to shareholders	475	601	529	506	501
Balance Sheet (S\$ million)					
Total assets	181,436	180,797	185,784	174,950	172,192
Customer loans (net)	100,433	97,395	94,373	92,669	85,161
Customer deposits	113,123	109,004	109,580	106,967	104,798
Shareholders' equity	17,155	16,583	16,992	17,329	17,249
Financial Indicators / Ratios (%)					
Return on average ordinary shareholders' equity	11.9	14.8	12.7	12.0	11.9
Return on average total assets	1.04	1.32	1.17	1.16	1.18
Expense / Income ratio	41.6	36.4	39.2	43.6	44.0
Non-performing loan ratio	1.5	1.5	1.6	1.8	2.3
Tier 1 capital ratio ¹	11.2	10.2	10.7	10.0	10.2
Total capital ratio ¹	15.5	14.4	15.6	14.5	14.8
Basic earnings per ordinary share (S\$)	1.23	1.57	1.38	1.31	1.29
Net asset value per ordinary share (S\$)	9.96	10.46	10.73	10.91	10.84
Net dividend per ordinary share (cents)	-	20.00	-	45.00	-

Note:

¹ The Group adopted Basel II framework for its CAR computation in accordance with the revised MAS Notice 637 which took effect on January 2008. Prior to that, the Group adopted Basel I framework.