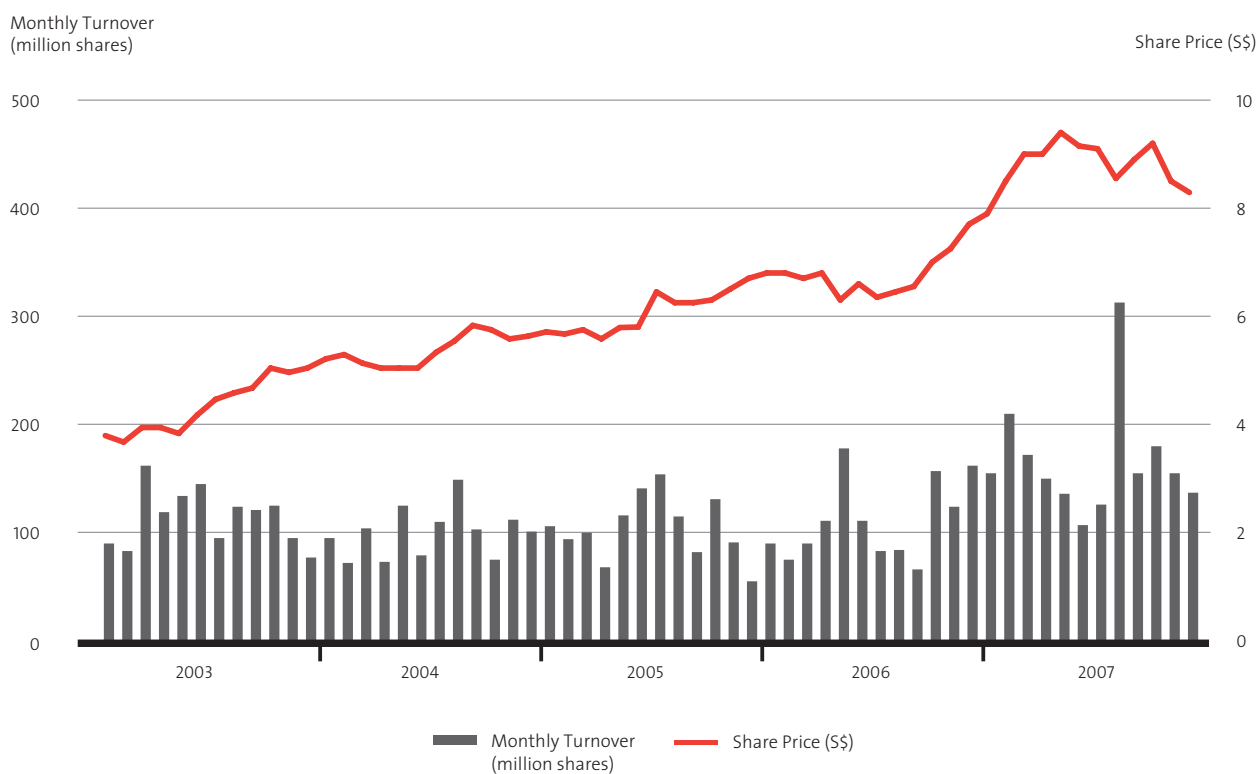


## Investor Reference

### FIVE-YEAR SHARE PRICE AND TURNOVER



	2003	2004	2005	2006	2007
<b>Share price (S\$) <sup>(1)</sup></b>					
Highest	5.21	5.92	6.70	7.75	<b>9.70</b>
Lowest	3.42	4.83	5.58	6.20	<b>7.50</b>
Average	4.34	5.34	6.03	6.75	<b>8.84</b>
Last done	5.04	5.63	6.70	7.70	<b>8.29</b>
<b>Per ordinary share <sup>(1)</sup></b>					
Basic earnings (cents)	30.0	35.4	40.1	63.4	<b>65.9</b>
Net interim and final dividend (cents) <sup>(2)</sup>	7.6	12.7	18.4	23.0	<b>28.0</b>
Net special/bonus dividend (cents) <sup>(2)</sup>	20.7	—	41.7	—	—
Net asset value (NAV) (S\$)	2.98	3.27	3.67	4.07	<b>4.79</b>
<b>Ratios</b>					
Price-earnings ratio <sup>(3)</sup>	14.46	15.08	15.05	10.65	<b>13.41</b>
Net dividend yield (%) <sup>(3)</sup>	1.75	2.37	3.05	3.41	<b>3.17</b>
Dividend cover (number of times) <sup>(4)</sup>	3.96	2.75	2.19	2.77	<b>2.35</b>
Price/NAV (number of times) <sup>(3)</sup>	1.45	1.63	1.64	1.66	<b>1.85</b>

**Notes:**

<sup>(1)</sup> Share price and per ordinary share data have been adjusted for the effects of the 1-for-5 rights Issue and 2-for-1 sub-division of shares, effected on 18 July 2005 and 5 August 2005 respectively.

<sup>(2)</sup> Dividends net of tax, or tax exempt dividends.

<sup>(3)</sup> Based on average share prices. Net dividend yield excludes special and bonus dividends.

<sup>(4)</sup> Profit attributable to equity holders of the Bank after preference dividends divided by net dividends (excluding special and bonus dividends).

## Investor Reference

### FIVE-YEAR ORDINARY SHARE CAPITAL HISTORY

Year	Particulars	Ordinary shares issued ('000)	Held in treasury ('000)	Shares in circulation ('000)
2003	Beginning Balance	1,290,299		
	Selective capital reduction	(12,139)		
	Issue of shares pursuant to Share Option Schemes	1,916		
	Year end balance	1,280,076		1,280,076
2004	Selective capital reduction	(80,192)		
	Share buyback	(24,309)		
	Issue of shares pursuant to voluntary unconditional offer for GEH	136,207		
	Issue of shares pursuant to Share Option Schemes	4,761		
	Year end balance	1,316,543		1,316,543
2005	1-for-5 rights issue	262,138		
	2-for-1 sub-division of shares	1,565,781		
	Share buyback	(54,756)		
	Acquisition of additional shares in GEH	13,848		
	Issue of shares pursuant to Share Option Schemes	9,180		
	Issue of shares pursuant to Employee Share Purchase Plan	1,590		
	Shares issued to non-executive directors	14		
	Year end balance	3,114,338		3,114,338
2006	Share buyback	(7,008)	(59,265)	
	Acquisition of additional shares in GEH	6,020		
	Issue of shares pursuant to Share Option Schemes	11,334	5,338	
	Issue of shares pursuant to Employee Share Purchase Plan	1,728	2,258	
	Shares issued to non-executive directors	48		
	Year end balance	3,126,460	(51,669)	3,074,791
2007	Shares issued to non-executive directors	53		
	Share buyback		(4,986)	
	Issue of shares pursuant to Share Option Schemes		14,951	
	Issue of shares pursuant to Employee Share Purchase Plan		1,412	
	Year end balance	3,126,513	(40,292)	3,086,221