

**FINANCIAL HIGHLIGHTS: 2001–2005 (\$000's)**

	<b>Dec 2005</b>	<b>Dec 2004 Restated</b>	<b>Dec 2003</b>	<b>Dec 2002</b>	<b>Dec 2001</b>
Profit Before Tax	117,152	100,928	37,612	24,247	22,089
Profit After Tax and Minority Interest	101,580	85,983	30,397	21,190	19,001
Total Assets	2,974,042	2,449,239	981,541	791,019	825,973
Risk Adjusted Capital Ratio	45.44%	48.98%	19.90%	18.79%	16.90%
Deposits and other Funding Instruments	1,056,036	655,787	723,803	672,394	722,871
Net Investment in Leases Assets and other Installment Loans	419,064	362,973	340,003	432,931	434,442
Investments	1,652,974	1,049,003	420,009	214,376	202,834
Stated Capital	667,274	667,274	44,774	44,774	44,774
Shareholders' Equity	935,185	866,828	134,585	114,591	95,758
Actual Number of Issued Shares	85,605	85,605	31,000	31,000	31,000
Weighted Average Number of Shares	84,205	84,205	31,000	31,000	31,000
Return on Average Assets	3.75%	5.01%	3.43%	2.62%	2.47%
Return on Average Shareholders' Equity	11.27%	17.17%	24.39%	20.15%	20.90%
Dividends	42,803	38,522	13,020	9,920	9,300
Earnings Per Share (cents)	1.21	1.02	0.98	0.68	0.61
Dividends Per Share (cents)	0.50	0.45	0.42	0.32	0.30
Net Book Value Per Share \$	11.11	10.29	4.34	3.70	3.09