

Selected Quarterly Results of Operations

(Unaudited, in \$ thousands except share data and ratios)

	2002			
	Q4 30/6/02	Q3 31/3/02	Q2 31/12/01	Q1 30/9/01
Net interest income after provision for credit losses	23,337	22,520	24,979	26,401
Gain on sale of subsidiaries	17,013	-	-	-
Total fees and other income	27,936	27,542	27,811	26,033
Total income	68,286	50,062	52,790	52,434
Total expenses	37,926	34,491	34,260	35,479
Net income from continuing operations	30,360	15,571	18,530	16,955
Profit (loss) from discontinued operations	531	33	69	240
Net income for the quarter	30,891	15,604	18,599	17,195
Earnings per share (\$)				
Including discontinued operations	1.60	0.81	0.97	0.89
Excluding discontinued operations	1.58	0.81	0.96	0.88
Return on shareholders' equity (%)	38.8	20.8	25.0	23.7

(Unaudited, in \$ thousands except share data and ratios)

	2001			
	Q4 30/6/01	Q3 31/3/01	Q2 31/12/00	Q1 30/9/00
Net interest income after provision for credit losses	27,788	26,037	22,716	23,672
Total fees and other income	24,500	22,891	23,059	21,325
Total income	52,288	48,928	45,775	44,997
Total expenses	36,144	27,287	31,105	30,720
Net income from continuing operations	16,144	21,641	14,670	14,277
Profit (loss) from discontinued operations	288	(6,278)	-	-
Net income for the quarter	16,432	15,363	14,670	14,277
Earnings per share (\$) *				
Including discontinued operations	0.85	0.80	0.75	0.74
Excluding discontinued operations	0.84	1.12	0.75	0.74
Return on shareholders' equity (%)	23.4	22.8	22.2	22.2

* Earnings per share data has been restated to reflect the 1 for 10 stock dividend in August 2001.

