as at 1 March 2006

CLASS OF SHARES

Ordinary Shares converted into stock units.

NUMBER OF STOCKHOLDERS

The number of stockholders of the Bank as at 1 March 2006 is 46,679.

VOTING RIGHTS

The Articles of Association provide for:

(a) on a show of hands: 1 vote

(b) on a poll: 1 vote for each ordinary stock unit held

DISTRIBUTION OF STOCKHOLDINGS

Size of Holdings	Number of Stockholders	%	Ordinary Stock Units Held	%
1 – 999	4,362	9.34	1,321,571	0.04
1,000 – 10,000	30,737	65.85	118,048,918	3.79
10,001 – 1,000,000	11,415	24.46	582,329,641	18.68
1,000,001 and above	165	0.35	2,414,895,496	77.49
Total	46,679	100.00	3,116,595,626	100.00

TWENTY LARGEST STOCKHOLDERS

	Number of Ordinary Stock Units	
Stockholders	Held	%
1. DBS Nominees (Pte) Ltd	413,375,709	13.26
2. Selat (Pte) Limited	348,957,470	11.20
3. Raffles Nominees (Pte) Ltd	249,960,108	8.02
4. Citibank Nominees Singapore Pte Ltd	197,602,784	6.34
5. HSBC (Singapore) Nominees Pte Ltd	183,015,854	5.87
6. Singapore Investments Pte Ltd	112,134,760	3.60
7. Lee Foundation	110,784,042	3.55
8. Lee Rubber Company Pte Ltd	92,739,108	2.98
9. United Overseas Bank Nominees (Pte) Ltd	77,939,232	2.50
10. Lee Latex Pte Limited	42,809,414	1.37
11. Kallang Development (Pte) Limited	28,810,836	0.92
12. PSA Corporation Limited	20,492,896	0.66
13. Lee Pineapple Company Pte Ltd	20,000,000	0.64
14. Kew Estate Limited	19,900,000	0.64
15. Lee Brothers (Wee Kee) Pte Ltd	15,753,000	0.51
16. Tropical Produce Company Pte Ltd	14,599,660	0.47
17. Kota Trading Company Sendirian Berhad	14,527,176	0.47
18. Island Investment Company Pte Ltd	14,365,260	0.46
19. BMT A/c Estate of Lim Yew Teok Deceased	13,264,000	0.43
20. Lee Plantations Pte Ltd	11,153,144	0.36
Total	2,002,184,453	64.25

Approximately 73.28% of the issued stock units are held in the hands of the public. Rule 723 of the Listing Manual of the Singapore Exchange Securities Trading Limited has accordingly been complied with.

as at 1 March 2006

SUBSTANTIAL STOCKHOLDERS

According to the register required to be kept under section 88 of the Companies Act, Cap. 50, the following are the only substantial stockholders of the Bank having an interest of 5 per cent or more of the total votes attached to all the voting stock in the Bank as undernoted:

Substantial stockholders	Stockholdings registered in the name of the substantial stockholders	Stockholdings held by the substantial stockholders in the name of nominees	Stockholdings in which the substantial stockholders are deemed to be interested	Total	Percentage of issued stock
	As at 1.3.2006	As at 1.3.2006	As at 1.3.2006	As at 1.3.2006	
Lee Foundation Lee Foundation, States of Malaya Selat (Pte) Limited	110,784,042 - 348,957,470	- - -	482,883,510 ⁽¹⁾ 372,503,766 ⁽²⁾ 15,511,614 ⁽³⁾	593,667,552 372,503,766 364,469,084	19.05 11.95 11.69

⁽¹⁾ This represents Lee Foundation's deemed interest in (a) the 20,000,000 stock units held by Lee Pineapple Company (Pte) Ltd, (b) the 348,957,470 stock units held by Selat (Pte) Limited, (c) the 112,134,760 stock units held by Singapore Investments (Pte) Ltd and (d) the 1,791,280 stock units held by Peninsula Plantations Sendirian Berhad.

⁽²⁾ This represents Lee Foundation, States of Malaya's deemed interest in (a) the 20,000,000 stock units held by Lee Pineapple Company (Pte) Ltd, (b) the 348,957,470 stock units held by Selat (Pte) Limited, (c) the 1,755,016 stock units held by Peninsula Investment Company Sdn. Berhad and (d) the 1,791,280 stock units held by Peninsula Plantations Sendirian Berhad.

⁽³⁾ This represents Selat (Pte) Ltd's deemed interest in (a) the 1,146,354 stock units held by South Asia Shipping Company Private Limited and (b) the 14,365,260 stock units held by Island Investment Company (Private) Limited.

as at 1 March 2006

CLASS OF SHARES

Non-Cumulative Non-Convertible Class E Preference Shares.

NUMBER OF CLASS E PREFERENCE SHAREHOLDERS

The number of Class E Preference Shareholders of the Bank as at 1 March 2006 is 1,609.

VOTING RIGHTS

Except as provided below, the Class E Preference Shareholders shall not be entitled to attend and vote at general meetings of the Bank.

The Class E Preference Shareholders shall be entitled to attend a class meeting of the Class E Preference Shareholders. Every Class E Preference Shareholder who is present in person at such class meeting shall have on a show of hands one vote and on a poll one vote for every Class E Preference Share of which he is the holder.

If dividends with respect to the Class E Preference Shares in respect of such number of consecutive dividend periods as shall be equal to or exceed 12 calendar months have not been paid in full when due, then the Class E Preference Shareholders shall have the right to receive notice of, attend, speak and vote at general meetings of the Bank on all matters, including the winding-up of the Bank, and such right shall continue until after the next following dividend date on which a dividend in respect of the Class E Preference Shares is paid in full (or an amount equivalent to the dividend to be paid in respect of the next dividend period has been paid or irrevocably set aside in a separately designated trust amount for payment to the Class E Preference Shareholders). Every Class E Preference Shareholder who is present in person at such general meetings shall have on a show of hands one vote and on a poll one vote for every Class E Preference Share of which he is the holder.

DISTRIBUTION OF CLASS E PREFERENCE SHAREHOLDERS

	Number of Class E Preference		Number of Class E Preference	
Size of Holdings	Shareholders	%	Shares Held	%
1 – 999	888	55.19	277,100	5.54
1,000 - 10,000	669	41.58	1,864,140	37.28
10,001 – 1,000,000	52	3.23	2,858,760	57.18
1,000,001 and above	-	-	· · -	_
Total	1,609	100.00	5,000,000	100.00

TWENTY LARGEST CLASS E PREFERENCE SHAREHOLDERS

Class E Preference Shareholders	Number of Class E Preference Shares Held	%
Raffles Nominees (Pte) Ltd	577,200	11.54
2. Citibank Nominees Singapore Pte Ltd	390,400	7.81
3. HSBC (Singapore) Nominees Pte Ltd	235,400	4.71
4. Pan-United Investments Pte Ltd	183,000	3.66
5. DBS Nominees (Pte) Ltd	160,860	3.22
6. Infocomm Investments Pte Ltd	143,000	2.86
7. E M Services Pte Ltd	137,800	2.76
8. National Council of Social Service	80,000	1.60
9. Chuan Hup Holdings Limited	50,000	1.00
10. Tan Chee Jin	50,000	1.00
11. Seapac Investment Pte Ltd	42,500	0.85
12. Archer I Limited	40,000	0.80
13. United Overseas Bank Nominees (Pte) Ltd	34,300	0.69
14. Chua Hong Thuan	31,000	0.62
15. Auric Pacific Enterprise Pte Ltd	30,000	0.60
16. AXA Insurance Singapore Pte Ltd	30,000	0.60
17. Hobee Print Pte Ltd	30,000	0.60
18. Lim Siew Feng	30,000	0.60
19. Phng Hooi Chay	30,000	0.60
20. Sancem Investment Pte Ltd	30,000	0.60
Total	2,335,460	46.72

Note: The Bank is not required to maintain a register of substantial shareholders under section 88 of the Companies Act, Cap 50 in relation to the Class E Preference Shares.

as at 1 March 2006

CLASS OF SHARES

Non-Cumulative Non-Convertible Class G Preference Shares.

NUMBER OF CLASS G PREFERENCE SHAREHOLDERS

The number of Class G Preference Shareholders of the Bank as at 1 March 2006 is 6,039.

VOTING RIGHTS

Except as provided below, the Class G Preference Shareholders shall not be entitled to attend and vote at general meetings of the Bank.

The Class G Preference Shareholders shall be entitled to attend a class meeting of the Class G Preference Shareholders. Every Class G Preference Shareholder who is present in person at such class meeting shall have on a show of hands one vote and on a poll one vote for every Class G Preference Share of which he is the holder.

If dividends with respect to the Class G Preference Shares in respect of such number of consecutive dividend periods as shall be equal to or exceed 12 calendar months have not been paid in full when due, then the Class G Preference Shareholders shall have the right to receive notice of, attend, speak and vote at general meetings of the Bank on all matters, including the winding-up of the Bank, and such right shall continue until after the next following dividend date on which a dividend in respect of the Class G Preference Shares is paid in full (or an amount equivalent to the dividend to be paid in respect of the next dividend period has been paid or irrevocably set aside in a separately designated trust amount for payment to the Class G Preference Shareholders). Every Class G Preference Shareholder who is present in person at such general meetings shall have on a show of hands one vote and on a poll one vote for every Class G Preference Share of which he is the holder.

DISTRIBUTION OF CLASS G PREFERENCE SHAREHOLDERS

	Number of Class G Preference		Number of Class G Preference	
Size of Holdings	Shareholders	%	Shares Held	%
1 – 999	656	10.86	288,144	0.08
1,000 – 10,000	3,568	59.08	14,266,810	3.60
10,001 – 1,000,000	1,788	29.61	129,489,374	32.71
1,000,001 and above	27	0.45	251,786,556	63.61
Total	6,039	100.00	395,830,884	100.00

TWENTY LARGEST CLASS G PREFERENCE SHAREHOLDERS

Class G Preference Shareholders	Number of Class G Preference Shares Held	%
Raffles Nominees (Pte) Ltd	76,760,739	19.39
2. Selat (Pte) Limited	53,879,531	13.61
3. Lee Rubber Company Pte Ltd	18,564,085	4.69
4. Lee Foundation States of Malaya	16,000,000	4.04
5. DBS Nominees (Pte) Ltd	12,380,537	3.13
6. Singapore Investments Pte Ltd	10,642,763	2.69
7. Archer Limited	9,500,000	2.40
8. Lee Latex Pte Limited	8,609,432	2.18
9. Lee Foundation	7,080,009	1.79
10. Fraser & Neave Ltd	6,069,458	1.53
11. Pan-United Investments Pte Ltd	4,675,000	1.18
12. Raffles Investments (Singapore) Pte Limited	2,716,267	0.69
13. Lee Plantations Pte Limited	2,323,572	0.59
14. Island Investment Company Pte Ltd	2,301,287	0.58
15. Tan Chin Tuan Pte Ltd	2,038,000	0.51
16. Auric Pacific Enterprise Pte Ltd	2,000,000	0.51
17. HSBC (Singapore) Nominees Pte Ltd	1,798,719	0.45
18. United Overseas Bank Nominees (Pte) Ltd	1,758,958	0.44
19. Chong Chew Lim @ Chong Ah Kau	1,745,212	0.44
20. Y.S. Fu Holdings (2002) Pte Ltd	1,700,000	0.43
Total	242,543,569	61.27

Note: The Bank is not required to maintain a register of substantial shareholders under section 88 of the Companies Act, Cap 50 in relation to the Class G Preference Shares.