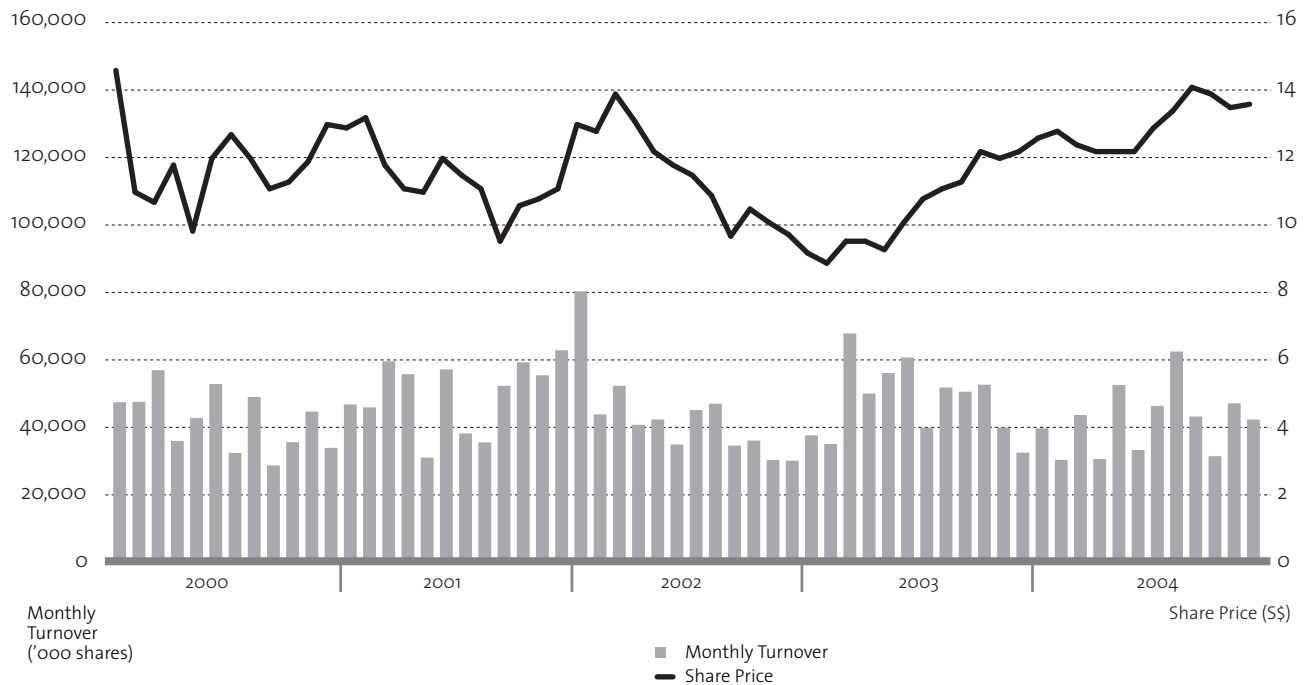


Investor Reference

FIVE-YEAR SHARE PRICE AND TURNOVER



	2000	2001	2002	2003	2004
Share Price (\$)					
Highest	15.80	13.50	13.90	12.50	14.20
Lowest	9.45	8.80	9.45	8.20	11.60
Average	11.81	11.21	11.62	10.41	12.81
Last Done	12.90	11.00	9.65	12.10	13.50
Per ordinary share (\$)					
Basic Earnings	0.65	0.60	0.52	0.72	0.86
Gross Dividend	0.40	0.18	0.20	0.87	0.38
Net Asset Value (NAV)	6.34	6.86	7.15	7.16	7.86
Ratios					
Price-Earnings Ratio*	18.18	18.69	22.35	14.46	14.90
Gross Dividend Yield (%)*	3.39	1.61	1.72	8.34	2.97
Dividend Cover (number of times)#	2.18	4.34	3.31	1.06	2.78
Price/NAV (number of times)*	1.86	1.63	1.63	1.45	1.63

* Average share prices are used in the computation of price-earnings ratio, gross dividend yield and price/NAV.

Ratio of profit attributable to shareholders after preference dividends paid to net dividends.

Investor Reference

FIVE-YEAR ORDINARY SHARE CAPITAL HISTORY

Year	Source of Increase/(Decrease)	Ordinary Share Capital (S\$'000)	
		Changes in the year	At Year End
2000	Share buyback	(1,180)	1,285,968
	Exercise of employees' share options	2,630	
2001	Share buyback	(2,541)	1,286,606
	Exercise of employees' share options	3,179	
2002	Exercise of employees' share options	3,693	1,290,299
2003	Selective capital reduction	(12,139)	1,280,076
	Exercise of employees' share options	1,916	
2004	Selective capital reduction	(80,192)	1,316,543
	Share buyback	(24,309)	
	Issue of shares pursuant to voluntary unconditional offer for GEH	136,207	
	Exercise of employees' share options	4,761	

FIVE-YEAR DIVIDEND HISTORY (ORDINARY STOCKHOLDERS)

Dividend and Financial Year	Payment Date	Cents Per Share
Interim 2000	4 September 2000	5
Special Interim 2000	4 September 2000	12
Final 2000	13 June 2001	13
Special Final 2000	13 June 2001	10
Interim 2001	4 September 2001	5
Final 2001	13 June 2002	13
Interim 2002	3 September 2002	5
Final 2002	16 June 2003	15
Special 2003 [#]	14 July 2003	63.78
Interim 2003	3 September 2003	11
Final 2003	12 May 2004	12
Interim 2004	13 September 2004	19
Final 2004	April/May 2005	19

[#] Special dividend of 63.78 cents (49.75 cents net) for every S\$1 ordinary stock unit with an option to elect to receive OCBC Class G 4.2% non-convertible non-cumulative preference shares, at an issue price of S\$0.995 per preference share.