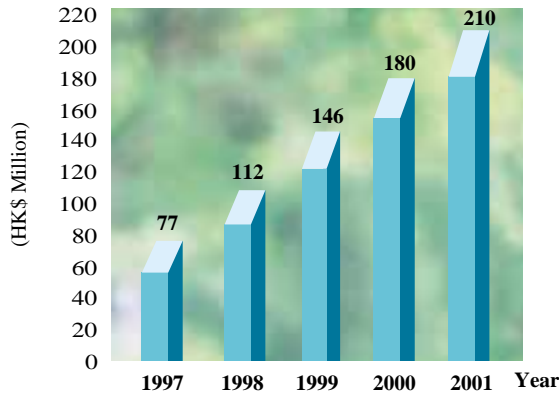
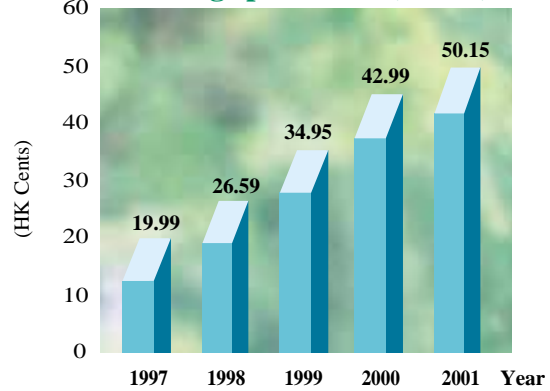


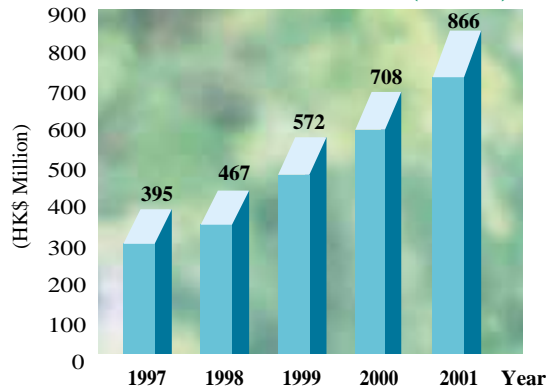
Net Profit (note 1)



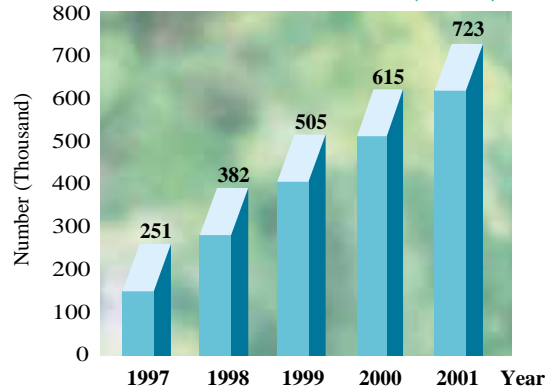
Earnings per Share (note 2)



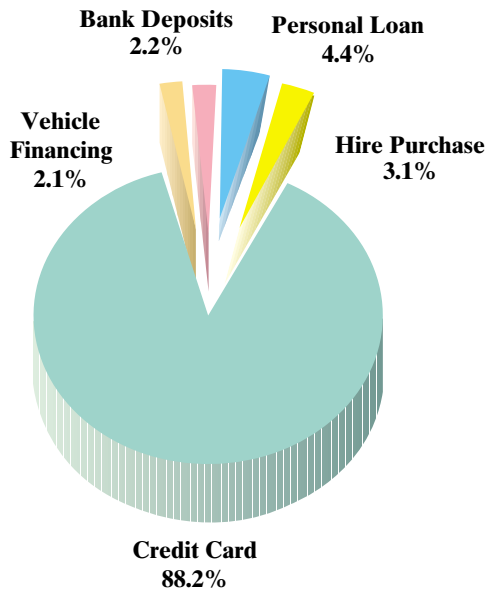
Shareholders' Funds (note 3)



Number of Cardholders (note 4)



Turnover (note 5)



Notes:

1. Represents the net profit for the financial years ended 20th February 1997, 1998, 1999, 2000 and 2001.
2. Represents the earnings per share for the financial years ended 20th February 1997, 1998, 1999, 2000 and 2001.
3. Represents the shareholders' funds as at 20th February 1997, 1998, 1999, 2000 and 2001.
4. Represents the number of cardholders as at 20th February 1997, 1998, 1999, 2000 and 2001.
5. Represents the respective percentage of finance charges from hire purchase contracts, interest earned on loans and credit card advances, fee, commission income and interest on bank deposits by principal activities for the financial year ended 20th February 2001.