

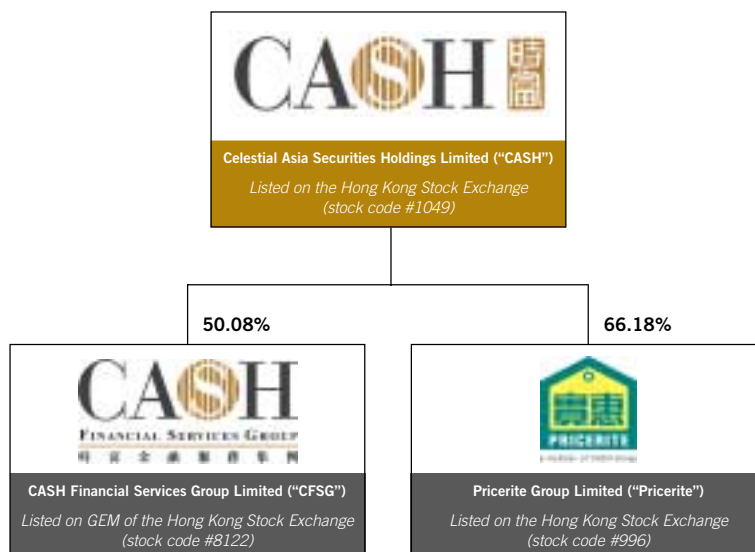
# MISSION

We aim to make our foray into the league of the top 100 companies in Asia over the next five years in terms of market capitalisation.

To reach this goal, we shall build successful and lasting businesses in service industries that address today's consumer needs in personal investment, finance, home improvements and lifestyle. We shall manage these businesses based on our belief that our customers' interests always come first. Only by providing value to our customers will we deliver value to our shareholders and partners.

To build strength, we shall focus our attention on managing our human, financial, and brand capital. We shall recruit the best people and enhance their value by continuously investing in their intellectual capital. Our employees shall have strong ownership of their jobs and all be good team players. Our managers will utilise prudent business policies along with vigilant management of financial resources. Our brands will be synonymous with good customer services and value. Each business will constantly enhance its brand equity by fulfilling its brand promise to our customers.

## The CASH family of listed companies



\* shareholding as at 31 December 2001