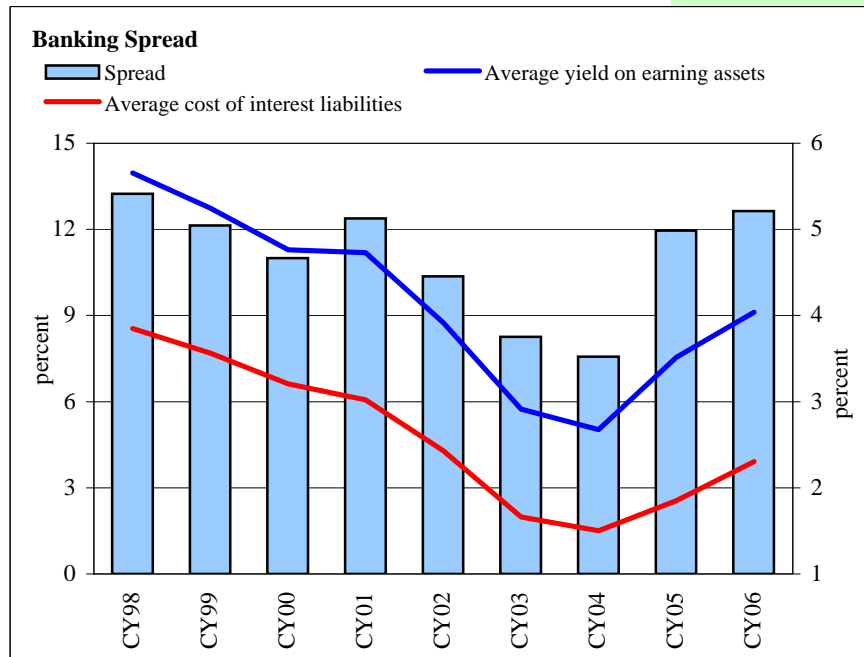


Interest Rate Spread

(percent)

	Average yield on earning assets	Average cost of interest liabilities	Spread
	(a)	(b)	(a-b)
CY98	14.0	8.5	5.4
CY99	12.7	7.7	5.0
CY00	11.3	6.6	4.7
CY01	11.2	6.1	5.1
CY02	8.7	4.3	4.5
CY03	5.7	2.0	3.8
CY04	5.0	1.5	3.5
CY05	7.5	2.6	5.0
CY06	9.1	3.9	5.2



Note: Where (a) is return on interest bearing earning assets; and (b) is average cost of deposits & borrowings