

I. Class of Shares - Ordinary Shares of S\$1.00 fully paid
Voting Rights - One vote per share

As at Mar 11, 2002				
Size of Holdings	No. of Shareholders	%	No. of Shares	%
1 - 1,000	12,056	47.17	8,949,023	0.62
1,001 - 10,000	11,705	45.79	39,234,076	2.71
10,001 - 1,000,000	1,773	6.94	63,860,543	4.41
1,000,001 & above	25	0.10	1,334,979,874	92.26
Total	25,559	100.00	1,447,023,516	100.00
Location of Shareholders				
Singapore	23,924	93.60	1,436,174,093	99.25
Malaysia	1,067	4.18	5,506,945	0.38
Overseas	568	2.22	5,342,478	0.37
Total	25,559	100.00	1,447,023,516	100.00

Twenty Largest Shareholders (As shown in the Register of Members and Depository Register)

DBS Nominees (Private) Limited	394,346,790	27.25
Raffles Nominees (Private) Limited	258,280,390	17.85
MND Holdings (Private) Limited	204,075,807	14.10
Temasek Holdings (Pte) Ltd	184,932,180	12.78
HSBC (Singapore) Nominees Pte Ltd	77,367,235	5.35
Citibank Nominees Singapore Pte Ltd	70,050,061	4.84
United Overseas Bank Nominees (Pte) Ltd	46,758,287	3.23
DB Nominees (Singapore) Pte Ltd	41,467,962	2.87
NTUC Income Insurance Co-operative Limited	9,961,001	0.69
Dexia Nominees (Singapore) Pte Ltd	8,952,808	0.62
Oversea-Chinese Bank Nominees Private Limited	8,847,356	0.61
Morgan Stanley Asia (Singapore) Securities Pte Ltd	7,207,900	0.50
Eng Hueng Fook Henry	2,899,965	0.20
Keppel Investment Hong Kong Limited	2,364,000	0.16
HSBC Republic Bank (Suisse) SA	2,110,961	0.15
J M Sassoon & Co (Pte) Ltd	1,968,635	0.14
BNP Paribas Nominees Singapore Pte Ltd	1,785,846	0.12
OCBC Securities Private Ltd	1,745,601	0.12
Phillip Securities Pte Ltd	1,707,363	0.12
Overseas Union Bank Nominees Pte Ltd	1,682,549	0.12
Total	1,328,512,697	92.82

II. Class of Shares - Non-Voting Redeemable Convertible Preference Shares ("NVRCPs") of S\$1.00 fully paid.
Voting Rights - Please see Article 6A of the Articles of Association.
Sole Shareholder of 66,475,374 NVRCPs: Minister for Finance Incorporated holding through DBS Nominees (Private) Limited.

III. Class of Shares - Non-Voting Convertible Preference Shares ("NVCPs") of S\$1.00 fully paid.
Voting Rights - Please see Article 6 of the Articles of Association.
Sole Shareholder of 25,106,101 NVCPs: Minister for Finance Incorporated holding through DBS Nominees (Private) Limited.

IV. Substantial Ordinary Shareholders (as shown in the Register of Substantial Shareholders as at Mar 11, 2002)

	No. of Shares	%
MND Holdings (Pte) Ltd ¹	204,075,807	14.10
Temasek Holdings (Pte) Ltd ²	184,932,180	12.78

Directors' Shareholdings (as shown in the Register of Directors' Shareholdings as at Jan 21, 2002)

Name of Director	No. of DBS Group Holdings Ltd ("DBSH") Ordinary Shares of S\$1.00 each registered in the name of Director	No. of DBSH Ordinary Shares of S\$1.00 each in which Director is deemed to have an interest	No. of Unissued DBSH Ordinary Shares of S\$1.00 each under the DBSH Share Option Scheme/Plan
S Dhanabalan	25,000	31,534	–
Philippe Paillart	73,000	–	100,000 (2000 Options) 100,000 (2001 Options)
Jackson Tai	11,250	–	27,375 (1999 Options) 85,000 (2000 Options) 75,000 (2001 Options)
Bernard Chen Tien Lap	19,000	–	–
Fock Siew Wah	50,000	–	–
Gail D. Fosler (Ms)	3,400	–	–
Robert Montgomery Howe	30,260	–	–
Tommy Koh Thong-Bee	4,200	–	–
Moses Lee Kim Poo	–	–	–
Yeo Ning Hong	10,000	–	–

1. MND Holdings (Pte) Ltd is a company wholly-owned by Minister for Finance Incorporated.

2. Temasek Holdings (Pte) Ltd is a company wholly-owned by Minister for Finance Incorporated.