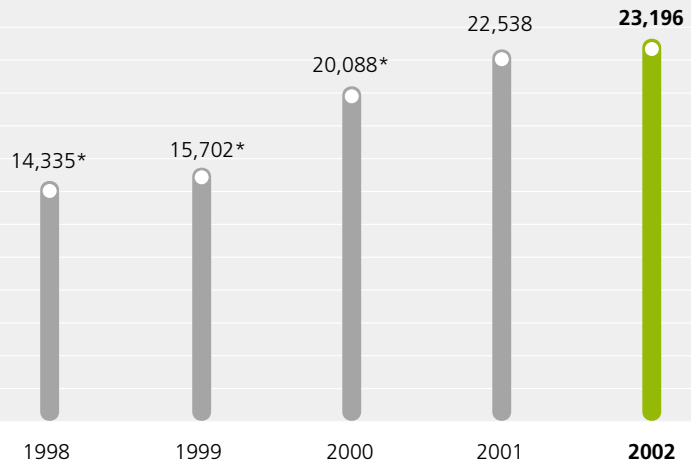


TOTAL CAPITAL RESOURCES 資本總額

* Restated due to changes in accounting policies * 因會計政策變更而重報

HK Dollars Million
港幣百萬元

24,000
22,000
20,000
18,000
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0



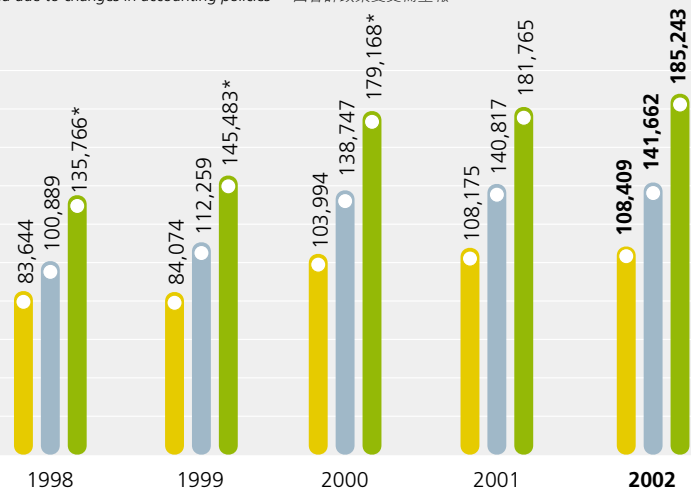
ADVANCES TO CUSTOMERS / CUSTOMER DEPOSITS / TOTAL ASSETS 客戶貸款 / 客戶存款 / 資產總額

● Advances to Customers 客戶貸款 ● Customer Deposits 客戶存款 ● Total Assets 資產總額

* Restated due to changes in accounting policies * 因會計政策變更而重報

HK Dollars Million
港幣百萬元

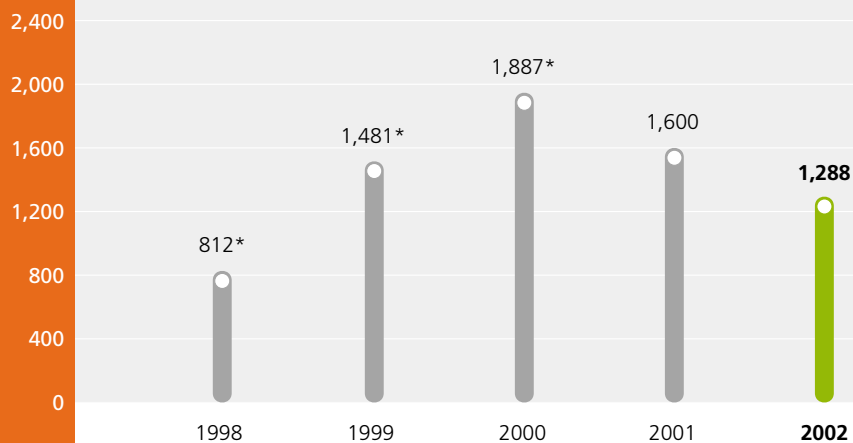
200,000
180,000
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0



PROFIT ATTRIBUTABLE TO SHAREHOLDERS 股東應佔溢利

* Restated due to changes in accounting policies * 因會計政策變更而重報

HK Dollars Million
港幣百萬元



FIVE-YEAR COMPARISON 5年比較

	1998 HK\$Mil 港幣百萬元	1999 HK\$Mil 港幣百萬元	2000 HK\$Mil 港幣百萬元	2001 HK\$Mil 港幣百萬元	2002 HK\$Mil 港幣百萬元
Total capital resources 資本總額	14,335*	15,702*	20,088*	22,538	23,196
Customer deposits 客戶存款	100,889	112,259	138,747	140,817	141,662
Debt instruments issued 已發行債務證券	12,667	10,680	10,496	8,902	10,277
Advances to customers 客戶貸款	83,644	84,074	103,994	108,175	108,409
Total assets 資產總額	135,766*	145,483*	179,168*	181,765	185,243
Loan to deposit ratio 貸款對存款比率	74%	68%	70%	72%	71%
Profit attributable to shareholders 股東應佔溢利	812*	1,481*	1,887*	1,600	1,288
Earnings per share 每股盈利	HK\$0.60*	HK\$1.07*	HK\$1.34*	HK\$1.12	HK\$0.89
Dividend per share 每股股息	HK\$0.32	HK\$0.53	HK\$0.65	HK\$0.54	HK\$0.56

* Restated due to changes in accounting policies * 因會計政策變更而重報