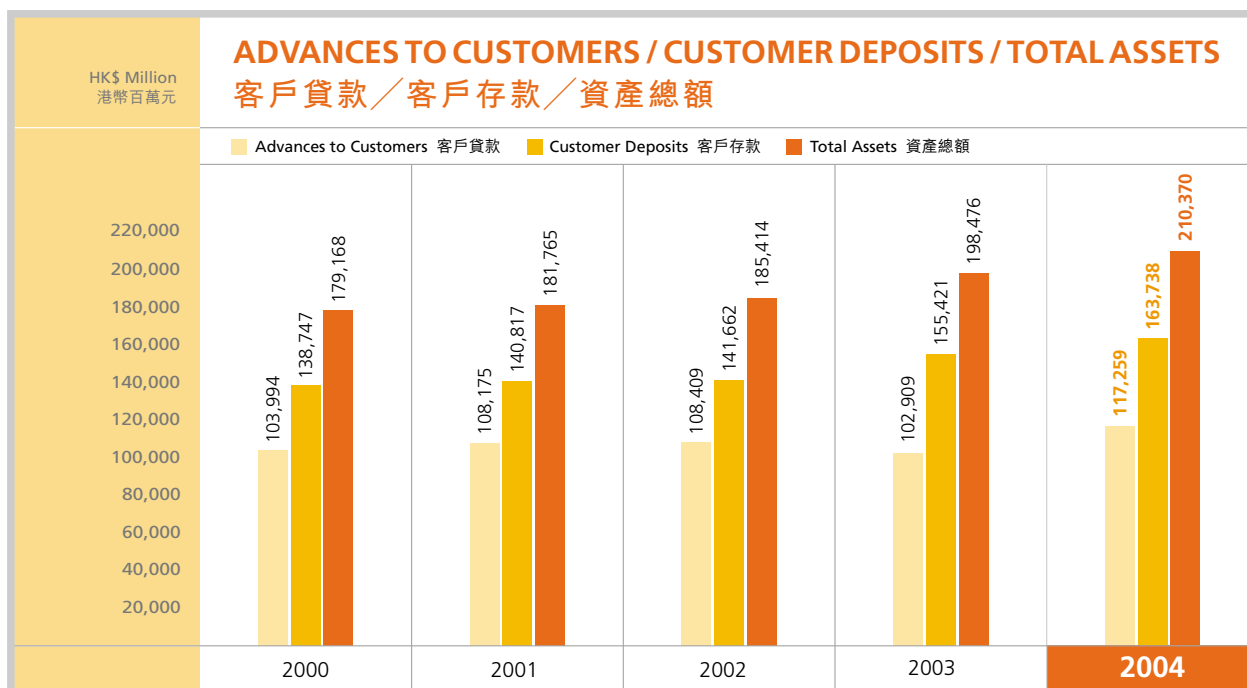
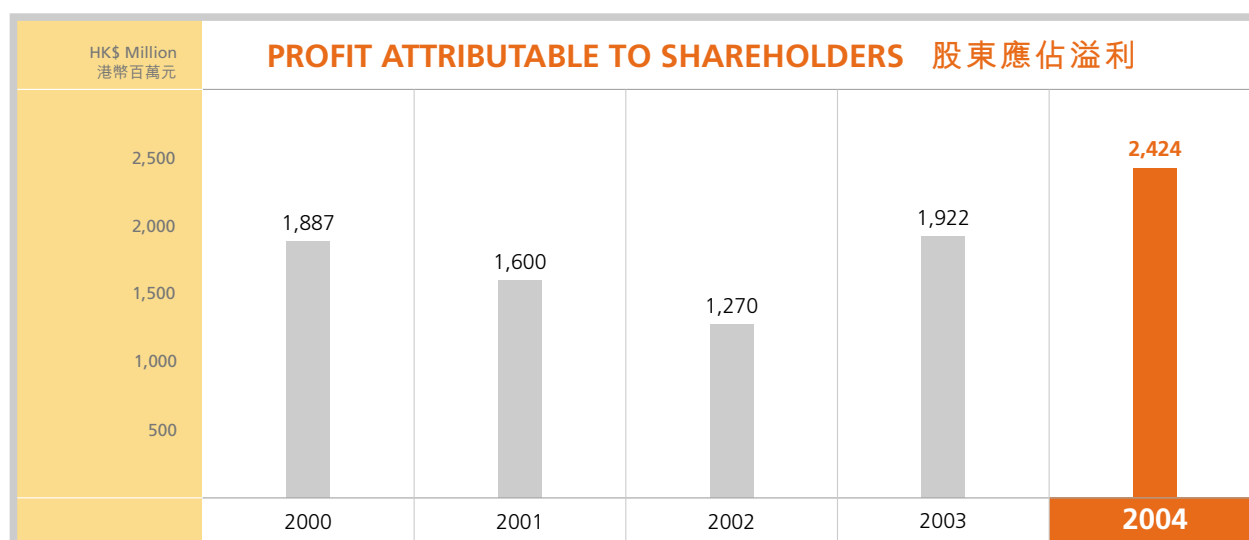


FIVE-YEAR FINANCIAL SUMMARY



5 年財務概要



	FIVE-YEAR COMPARISON 5 年比較				
	2000 HK\$ Million 港幣百萬元	2001 HK\$ Million 港幣百萬元	2002 HK\$ Million 港幣百萬元	2003 HK\$ Million 港幣百萬元	2004 HK\$ Million 港幣百萬元
Total capital resources 資本總額	20,088	22,538	23,107	24,387	26,164
Customer deposits 客戶存款	138,747	140,817	141,662	155,421	163,738
Debt instruments issued 已發行債務證券	10,496	8,902	10,277	5,527	4,179
Advances to customers 客戶貸款	103,994	108,175	108,409	102,909	117,259
Total assets 資產總額	179,168	181,765	185,414	198,476	210,370
Loan to deposit ratio 貸款對存款比率	70%	72%	71%	64%	70%
Profit attributable to shareholders 股東應佔溢利	1,887	1,600	1,270	1,922	2,424
Earnings per share 每股盈利	HK\$1.34	HK\$1.12	HK\$0.88	HK\$1.32	HK\$1.64
Dividend per share 每股股息	HK\$0.65	HK\$0.54	HK\$0.56	HK\$0.85	HK\$1.08