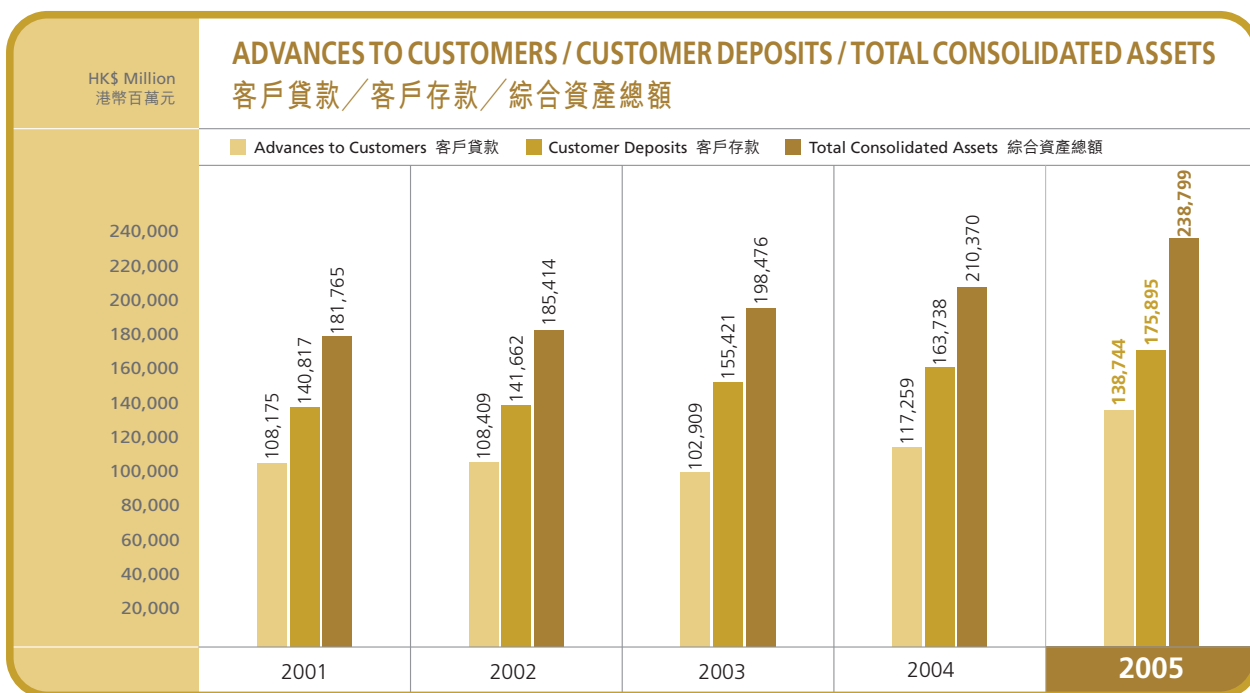
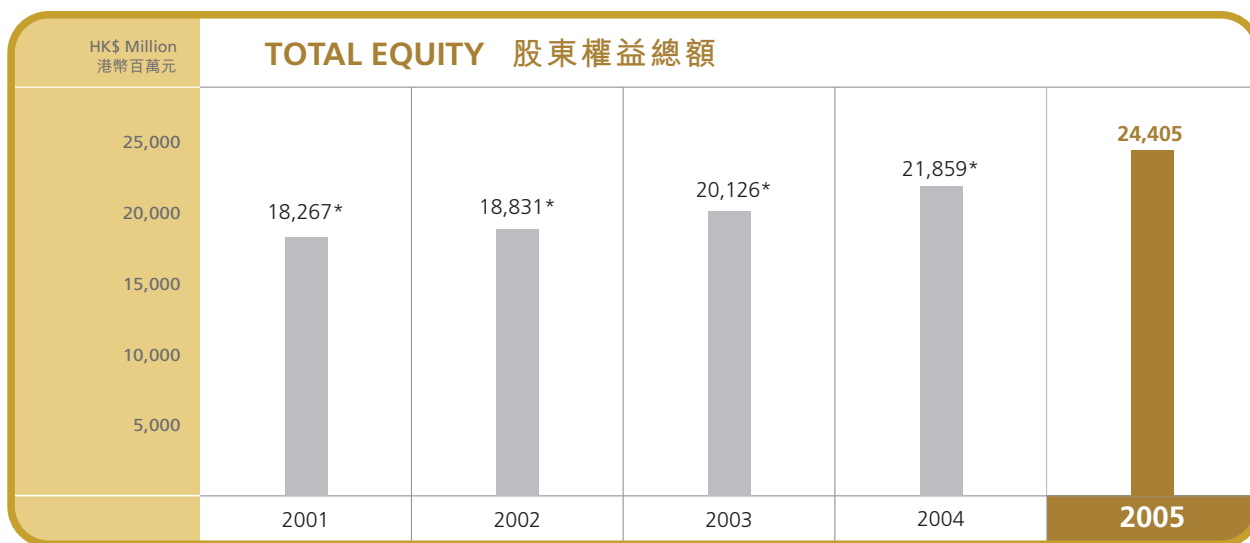
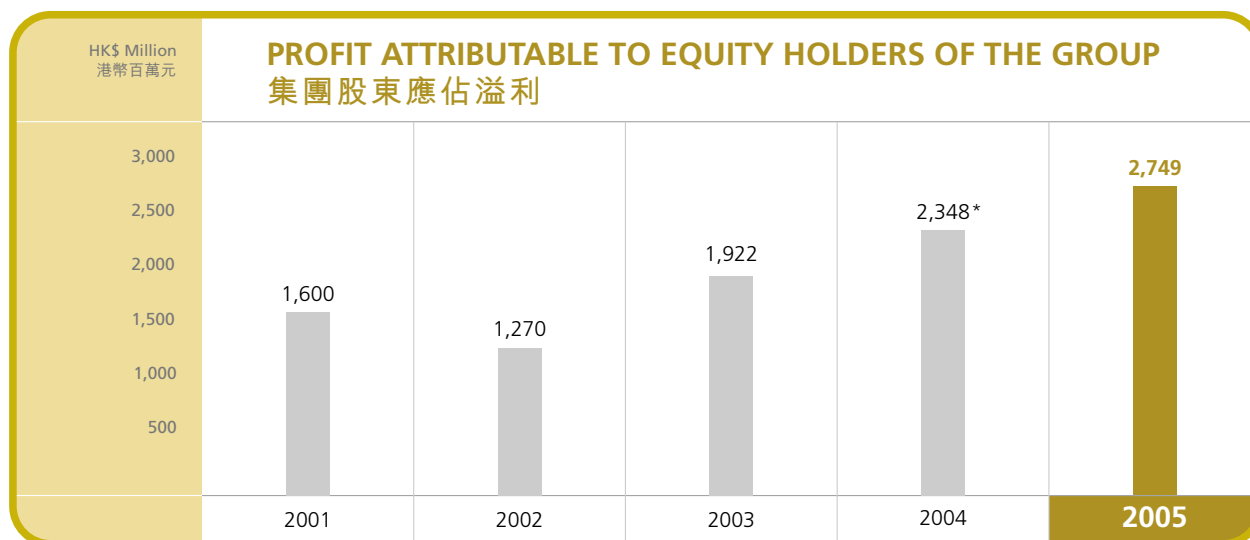


FIVE-YEAR FINANCIAL SUMMARY



5 年財務概要



	FIVE-YEAR COMPARISON 5 年比較				
	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	2005 HK\$ Million 港幣百萬元
Total equity 股東權益總額	18,267*	18,831*	20,126*	21,859*	24,405
Customer deposits 客戶存款	140,817	141,662	155,421	163,738	175,895
Debt instruments issued 已發行債務證券	8,902	10,277	5,527	4,179	6,431
Advances to customers 客戶貸款	108,175	108,409	102,909	117,259	138,744
Total consolidated assets 綜合資產總額	181,765	185,414	198,476	210,370	238,799
Loan to deposit ratio 貸款對存款比率	72%	71%	64%	70%	76%
Profit attributable to equity holders of the Group 集團股東應佔溢利	1,600	1,270	1,922	2,348*	2,749
Earnings per share 每股盈利	HK\$1.12	HK\$0.88	HK\$1.32	HK\$1.59*	HK\$1.83
Dividends per share 每股股息	HK\$0.54	HK\$0.56	HK\$0.85	HK\$1.08	HK\$1.26

* Restated due to changes in accounting policies.

* 因會計政策變更而重報。