

Supplementary Information

Interim dividends

The Directors are pleased to declare an interim dividend of HK\$0.03 (2000: HK\$0.02) per share. The interim dividends will be paid on Wednesday, 12 September 2001 to all shareholders whose names are on the Register of Members of the Bank on Monday, 10 September 2001.

Closure of Register of Members

The Register of Members of the Bank will be closed from Thursday, 6 September 2001 to Monday, 10 September 2001, both days inclusive, during which period no transfer of shares will be registered. In order to qualify for the interim dividends, all transfers of shares accompanied by the relevant share certificates and transfer forms must be lodged for registration with the Bank's Share Registrars, Central Registration Hong Kong Limited, at Shops 1712 – 1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Hong Kong not later than 4:00 p.m. on Wednesday, 5 September 2001.

Directors' interests

At 30 June 2001, the beneficial interests of the Directors in the share capital of the Bank as recorded in the register maintained under Section 29 of the Securities (Disclosure of Interests) Ordinance (the 'SDIO') were as follows:

| Name of Director | Ordinary Shares of HK\$1 each | | | |
|-------------------------|-------------------------------|------------------|-----------------|-----------------|
| | Personal interests | Family interests | Other interests | Total interests |
| Cai Zhongzhi | / | / | 3,000,000 | 3,000,000 |
| Daniel H Lam | 183,970 | 118,089 | / | 302,059 |
| Zhao Shengbiao | 1,200,000 | / | 614,114 | 1,814,114 |
| Kelvin Lo Wing Yat | / | / | 2,000,000 | 2,000,000 |
| Doreen Chan Hui Dor Lam | / | / | 2,000,000 | 2,000,000 |
| Kenneth Kong Siu Chee | / | / | 2,000,000 | 2,000,000 |

Supplementary Information (cont'd)

At 30 June 2001, the following Directors of the Bank had the following respective interests in options to subscribe for Ordinary Shares of the Bank granted pursuant to the Bank's Senior Executive Share Option Scheme. Particulars were as follows:

| Name of Director | No. of shares in the options outstanding as at 30/06/2001 | Date granted | Period during which options exercisable | Price per share to be paid on exercise of options |
|-------------------------|---|--------------|---|---|
| Cai Zhongzhi | 3,000,000 | 17/08/1999 | 24/02/2000 – 29/03/2005 | HK\$2.30 |
| Zhao Shengbiao | 87,000 | 10/04/1996 | 11/04/1996 – 29/03/2005 | HK\$1.00 |
| | 210,875 | 08/05/1997 | 09/05/1997 – 29/03/2005 | HK\$1.00 |
| | 316,239 | 06/05/1998 | 07/05/1998 – 29/03/2005 | HK\$1.00 |
| Kelvin Lo Wing Yat | 2,000,000 | 17/08/1999 | 31/10/1999 – 29/03/2005 | HK\$2.30 |
| Doreen Chan Hui Dor Lam | 2,000,000 | 17/08/1999 | 20/04/2000- 29/03/2005 | HK\$2.30 |
| Kenneth Kong Siu Chee | 2,000,000 | 17/08/1999 | 18/05/2001- 29/03/2005 | HK\$2.30 |

Save as mentioned above, none of the Directors of the Bank or their associates had any beneficial interests in the share capital of the Bank and its associated companies (as defined in the SDIO) as at 30 June 2001.

Substantial shareholder

At 30 June 2001, the Register of Substantial Shareholders maintained under Section 16(1) of the SDIO shows that China International Trust and Investment Corporation beneficially owned 1,433,317,209 Ordinary Shares of HK\$1 each in the share capital of the Bank representing approximately 55.23% of the then issued share capital of the Bank.

Save as disclosed, there was no person known to the Directors who at 30 June 2001 was directly or indirectly interested in 10% or more of the nominal value of any class of share capital carrying rights to vote in all circumstances at general meetings of the Bank or any of its associated companies (as defined in the SDIO).

Purchase, sale or redemption of the Bank's listed securities

The Bank has not redeemed any of its listed securities during this interim period. Neither the Bank nor any of its subsidiaries has purchased or sold any of the Bank's listed securities during this interim period.

Supplementary Information (cont'd)

Compliance with the Code of Best Practice

The Bank has complied throughout the six months period with the Code of Best Practice as set out in Appendix 14 of the Listing Rules of The Stock Exchange of Hong Kong Limited, except that there is no specific term for the appointment of independent non-executive directors and that the Bank is in the process of forming an Audit Committee in order to comply fully with paragraph 14 of the aforementioned Code.