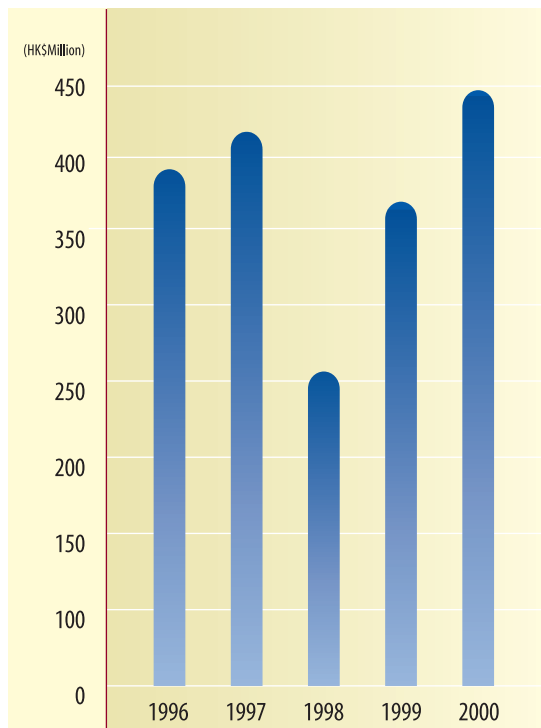


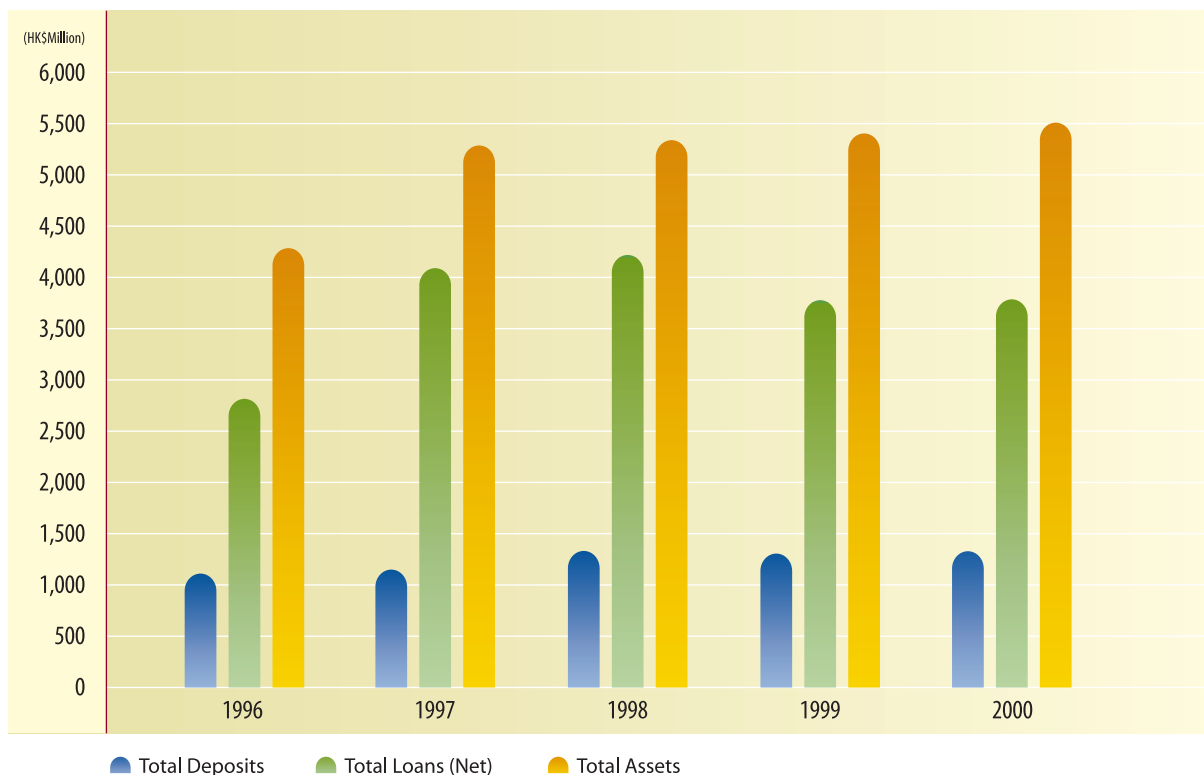
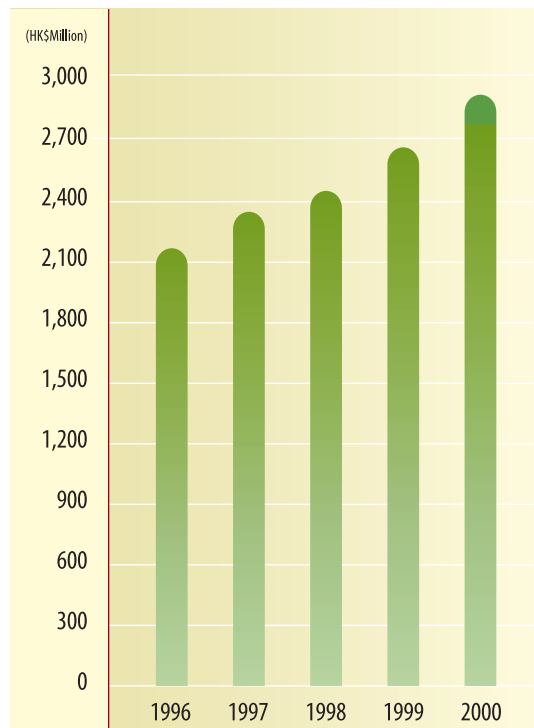
Five Year Financial Summary

31 December 2000

Net Profit



Shareholders' Funds



Five Year Financial Summary

31 December 2000

2000 Financial Highlights

Net profit:	HK\$446.6m	+22.3%
Loans and advances (net):	HK\$3,773.0m	+0.4%
Customer deposits:	HK\$1,318.8m	+1.1%
Shareholders' funds:	HK\$2,902.3m	+8.7%
Earnings per share:	63.2 cents	+22.3%
Total dividends per share:	32.0 cents	+60.0%
(Final dividend: 24.0 Cents)		

A summary of the results and of the assets and liabilities of the Group for the last five financial years, as extracted from the audited financial statements, is set out below. The financial information of the Winton Group has been consolidated since its acquisition in 1996.

	Year ended 31 December				
	2000	1999	1998	1997	1996
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Loans and advances (net)	3,772,985	3,756,770	4,173,000	4,118,667	2,825,344
Other assets	1,729,223	1,657,938	1,157,624	1,166,702	1,477,025
Total assets	5,502,208	5,414,708	5,330,624	5,285,369	4,302,369
Customer deposits	1,318,818	1,304,381	1,003,364	818,122	814,099
Deposit from a financial institution	-	-	313,029	309,263	257,605
Other liabilities	1,090,305	1,268,760	1,380,370	1,596,507	859,617
Total liabilities	2,409,123	2,573,141	2,696,763	2,723,892	1,931,321
Net assets	3,093,085	2,841,567	2,633,861	2,561,477	2,371,048
Shareholders' funds	2,902,257	2,668,994	2,444,870	2,332,903	2,146,864
Minority interests	190,828	172,573	188,991	228,574	224,184
Total capital resources	3,093,085	2,841,567	2,633,861	2,561,477	2,371,048
Net profit attributable to shareholders	446,638	365,338	254,338	416,328	391,828
Basic earnings per share (cents)	63.2	51.7	36.0	58.3	54.8