

Extracts of Accounting and Business Data

1. TOTAL PROFIT OF THE COMPANY AND ITS SUBSIDIARIES (THE "GROUP") RECORDED FOR THE YEAR AND ITS BREAKDOWN PREPARED UNDER PRC ACCOUNTING STANDARDS (UNIT: RMB'000)

	2002
Total profit	479,702
Net profit	384,441
Net profit after extraordinary items	824,830
Profit from principal operating activities	1,663,360
Profit from other operating activities	13,433
Operating profit	957,157
Investment income	6,344
Income from subsidies	1,431
Non-operating income and expenses, net	(485,230)
Net cash flow from operating activities	2,589,655
Net decrease in cash and cash equivalents	271,160

Notes: Items and amounts of extraordinary items after profit tax for the reporting period (RMB'000):

Items	Amount
Income from designated investment	6,833
Non-operating income	3,427
Non-operating expenses	(452,080)
Income from subsidies	1,431
Extraordinary items, net	(440,389)

2. EFFECTS ON NET PROFIT OF MAJOR DIFFERENCES IN THE CONSOLIDATED ACCOUNTING STATEMENTS PREPARED UNDER PRC ACCOUNTING STANDARDS AND HONG KONG ACCOUNTING STANDARDS FOR THE YEAR ARE SUMMARISED AS FOLLOWS:

	(RMB'000)
Net profit under Hong Kong Accounting Standards	307,933
Add:	
Amortisation of deferred staff costs	17,600
Staff housing subsidies	34,887
Charge-off of provision for finance reling cost	24,021
Net profit under PRC Accounting Standards	384,441

Please see note V.45 of Notes to Financial Statements prepared under PRC accounting standards and note 35 of Notes to Financial Statements prepared under Hong Kong Accounting Standards for reason of difference.

3. MAJOR FINANCIAL DATA AND FINANCIAL INDICES (UNIT: RMB)

(1) Prepared under PRC Accounting Standards

Index Items	2002	Year ended	
		2001	2000
Income from principal operating activities ('000)	10,973,917	9,547,929	8,185,687
Net profit ('000)	384,441	208,396	176,031
Earnings per share (RMB)			
Fully diluted	0.060	0.032	0.027
Weighted average	0.060	0.032	0.027
Net cash flow from operating activities per share (RMB)	0.4012	0.2147	0.2432
Return on net assets (%)			
Fully diluted	3.24	1.77	1.48
Weighted average	3.21	1.74	1.47
Return on net assets after extraordinary items (%)			
Fully diluted	6.95	3.95	4.39
Weighted average	6.89	3.88	4.37

Index Items	2002	31 December	
		2001	2000
Total assets ('000)	17,138,511	16,723,013	16,857,270
Shareholders' fund ('000)	11,862,833	11,777,107	11,887,985
Net assets per share (RMB)	1.84	1.82	1.84
Adjusted net assets per share (RMB)	1.84	1.82	1.82

(2) Prepared under Hong Kong Accounting Standards

Index Items	2002	Year ended	
		2001	2000
Income from principal operating activities ('000)	10,973,917	9,547,929	8,185,687
Net profit ('000)	307,933	152,281	100,164
Earnings per share (RMB)			
Fully diluted	0.048	0.024	0.016
Weighted average	0.048	0.024	0.016
Net cash flow from operating activities per share (RMB)	0.4167	0.1989	0.2401
Return on net assets (%)			
Fully diluted	2.51	1.26	0.83
Weighted average	2.51	1.25	0.83
Return on net assets after extraordinary items (%)			
Fully diluted	6.09	3.38	3.69
Weighted average	6.10	3.37	3.71

Index Items	2002	31 December	
		2001	2000
Total assets ('000)	17,210,669	16,821,187	16,880,680
Shareholders' fund ('000)	12,290,208	12,111,381	12,088,206
Net assets per share (RMB)	1.90	1.88	1.87
Adjusted net assets per share (RMB)	1.89	1.86	1.85

Extracts of Accounting and Business Data (continued)

4. MOVEMENT IN SHAREHOLDERS' EQUITY DURING THE REPORTING PERIOD (UNIT: RMB'000)

(1) Prepared under PRC Accounting Standards

Items	Share capital	Capital reserve	Surplus reserve	Including: Statutory public welfare fund	Retained profits	Shareholders' fund
At the beginning of the year	6,455,300	3,491,345	420,710	210,304	36,121	10,403,476
Increase during the year	-	1,373,631	82,044	40,808	384,441	1,840,116
Decrease during the year	-	-	-	-	(380,759)	(380,759)
At the end of the year	6,455,300	4,864,976	502,754	251,112	39,803	11,862,833

Note 1: Deferred credit amounting to approximately RMB1,373,631,000 was not accounted for in shareholders' fund at the beginning of the period.

Note 2: Reasons for movement: (1) The increase in capital reserve represents the transfer of the aforesaid deferred credit; (2) Increases in surplus reserve and statutory public welfare fund have been appropriated in accordance with relevant regulations based on the Company's profit for the year; (3) The increase in retained profits was due to increase in the Company's profit during the year.

(2) Prepared under Hong Kong Accounting Standards

Items	Share capital	Share premium	Surplus reserve	Including: Statutory public welfare fund	Retained profits	Shareholders' equity
At the beginning of the year	6,455,300	4,864,976	420,710	210,304	241,289	11,982,275
Increase during the year	-	-	82,044	40,808	307,933	389,977
Decrease during the year	-	-	-	-	(307,980)	(307,980)
At the end of the year	6,455,300	4,864,976	502,754	251,112	241,242	12,064,272

Notes:

- (1) Increases in surplus reserve and statutory public welfare fund were due to the amount transferred thereto based on the Company's profit for the year.
- (2) Increase in retained profits was due to increase in the Company's profit distribution during the year.

5. FINANCIAL SUMMARY (UNIT: RMB'000)

A summary of the results and of the assets and liabilities of the Group for the last five financial years, as extracted from the published audited financial statements and reclassified as appropriate, is set out below:

Consolidated Results

(1) Prepared under PRC Accounting Standards

	Year ended 31 December				
	2002	2001	2000	1999	1998
Principal operating income	10,973,917	9,547,929	8,185,687	6,668,436	6,429,425
Profit before provision for overdue deposits	479,702	297,131	197,087	13,381	7,894
Provision for overdue deposits	-	-	-	-	(175,000)
Total profit/(loss)	479,702	297,131	197,087	13,381	(167,106)
Tax	95,261	88,735	21,056	269	835
Net profit/(loss)	384,441	208,396	176,031	13,112	(167,941)

(2) Prepared under Hong Kong Accounting Standards

	Year ended 31 December				
	2002	2001	2000	1999	1998
Turnover	10,973,917	9,547,929	8,185,687	6,668,436	6,429,425
Profit/(loss) before tax	403,194	241,016	121,220	16,150	(225,407)
Tax	95,261	88,735	21,056	269	835
Net profit/(loss) from ordinary activities attributable to shareholders	307,933	152,281	100,164	15,881	(226,242)

Consolidated Balance Sheet

(1) Prepared under PRC Accounting Standards

	31 December				
	2002	2001	2000	1999	1998
Total assets	17,138,511	16,723,013	16,857,270	17,299,627	17,805,165
Total liabilities	5,275,678	4,945,906	4,969,285	5,437,695	5,956,345
	11,862,833	11,777,107	11,887,985	11,861,932	11,848,820

(2) Prepared under Hong Kong Accounting Standards

	31 December				
	2002	2001	2000	1999	1998
Total assets	17,210,669	16,821,187	16,880,680	17,300,227	17,805,376
Total liabilities	4,920,461	4,709,806	4,792,474	5,312,185	5,833,216
	12,290,208	12,111,381	12,088,206	11,988,042	11,972,160