

Summary of Results

(for the year 2002)

| | 2002 HK\$ million | 2001 HK\$ million |
|--|----------------------|----------------------|
| Turnover | 1,689.1 | 1,206.1 |
| Profit attributable to shareholders (before provision) | 1,082.5 | 939.8 |
| Profit attributable to shareholders (after provision) | 882.5 | 800.2 |
| Total assets | 12,683 | 12,289 |
| Interest-bearing loans | 458.9 | 871.0 |
| Shareholders' equity | 11,442 | 10,873 |
| Earnings per share (before provision) (HK cents) | 52.66 | 45.78 |
| Earnings per share (after provision) (HK cents) | 42.93 | 38.98 |
| Dividend per share (HK cents) (including Special Dividend HK 5 cents per share) | 22.0 | 16.0 |
| Dividend payout rate | 51.2% | 41.0% |
| Net assets per share (HK\$) | 5.56 | 5.29 |
| Return on shareholders' equity (before provision) | 9.7% | 8.6% |
| Return on shareholders' equity (after provision) | 7.9% | 7.3% |
| Assets to liabilities ratio | 8.4% | 10.4% |
| Gearing ratio | 4.0% | 8.0% |
| Current ratio | 3.3 | 4.1 |

