## **Summary of Results**

(for the year 2002)

turnover 1,689.1 1,206.1 trofit attributable to shareholders (before provision) 1,082.5 939.8 trofit attributable to shareholders (after provision) 882.5 800.2 total assets 12,683 12,289 anterest-bearing loans 458.9 871.0 thareholders' equity 11,442 10,873 arnings per share (before provision) (HK cents) 52.66 45.78 transings per share (after provision) (HK cents) 42.93 38.98 arnings per share (including Special Dividend HK S cents per share) 22.0 16.0 arnings per share (HK cents) 5.56 5.29 teturn on shareholders' equity (before provision) 9.7% 8.6% attern on shareholders' equity (after provision) 7.9% 7.3% assets to liabilities ratio 8.4% 10.4% 8.0% arning ratio 4.0% 8.0% arning ratio 4.0% 8.0% arning ratio 4.1		2002 HK\$ million	2001 HK\$ million
fofit attributable to shareholders (after provision)  882.5  800.2  tal assets  12,683  12,289  erest-bearing loans  458.9  871.0  areholders' equity  11,442  10,873  rnings per share (before provision) (HK cents)  52.66  45.78  rnings per share (after provision) (HK cents)  42.93  38.98  widend per share (HK cents)  including Special Dividend HK 5 cents per share)  22.0  16.0  widend payout rate  51.2%  41.0%  et assets per share (HK\$)  5.56  5.29  turn on shareholders' equity (before provision)  7.9%  7.3%  sets to liabilities ratio  4.0%  8.0%  arrent ratio  3.3  4.1	rnover	1,689.1	1,206.1
total assets  12,683  12,289  Attreest-bearing loans  458.9  871.0  Anarcholders' equity  11,442  10,873  Anarnings per share (before provision) (HK cents)  Anarnings per share (after provision) (HK cents)  Anarnings per share (after provision) (HK cents)  Anarnings per share (HK cents	ofit attributable to shareholders (before provision)	1,082.5	939.8
therest-bearing loans  458.9 871.0 chareholders' equity 11,442 10,873 carnings per share (before provision) (HK cents) 52.66 45.78 carnings 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% det assets per share (HK\$) 5.56 5.29 deturn on shareholders' equity (before provision) 9.7% 8.6% deturn on shareholders' equity (after provision) 7.3% deserting ratio 4.0% 8.0% durrent ratio 3.3 4.1	ofit attributable to shareholders (after provision)	882.5	800.2
thareholders' equity  11,442  10,873  arnings per share (before provision) (HK cents)  52.66  45.78  arnings per share (after provision) (HK cents)  52.66  45.78  arnings per share (after provision) (HK cents)  52.00  16.0  Dividend per share (HK cents)  (including Special Dividend HK 5 cents per share)  22.0  16.0  Dividend payout rate  51.2%  41.0%  Alter assets per share (HK\$)  5.56  5.29  Seturn on shareholders' equity (before provision)  7.9%  7.3%  Assets to liabilities ratio  8.4%  10.4%  5.50  5.29  Current ratio  3.3  4.1	otal assets	12,683	12,289
tarnings per share (before provision) (HK cents)  farnings per share (after provision) (HK cents)  farnings per share (after provision) (HK cents)  for including Special Dividend HK 5 cents per share)  for incl	terest-bearing loans	458.9	871.0
tarnings per share (after provision) (HK cents)  22.0  16.0	nareholders' equity	11,442	10,873
Dividend per share (HK cents) (including Special Dividend HK 5 cents per share)  Dividend payout rate  51.2%  41.0%  Let assets per share (HK\$)  5.56  5.29  Leturn on shareholders' equity (before provision)  Assets to liabilities ratio  51.2%  7.3%  8.6%  10.4%  10.4%  10.4%  10.4%  10.4%  10.4%	arnings per share (before provision) (HK cents)	52.66	45.78
(including Special Dividend HK 5 cents per share)  22.0  16.0  Dividend payout rate  51.2%  41.0%  Bet assets per share (HK\$)  5.56  5.29  Return on shareholders' equity (before provision)  Return on shareholders' equity (after provision)  7.9%  7.3%  Resets to liabilities ratio  8.4%  10.4%  Rearing ratio  4.0%  8.0%  Return on shareholders'  8.4%  10.4%	arnings per share (after provision) (HK cents)	42.93	38.98
Alet assets per share (HK\$)  Seturn on shareholders' equity (before provision)  Return on shareholders' equity (after provision)  Return on shareholders' equity (after provision)  Research to liabilities ratio  Return on shareholders' equity (after provision)  Research to liabilities ratio  Return on shareholders' equity (after provision)  Retu		22.0	16.0
Return on shareholders' equity (before provision)  9.7%  8.6% Return on shareholders' equity (after provision)  7.3%  Assets to liabilities ratio  8.4%  10.4%  Searing ratio  4.0%  8.0%  Current ratio  3.3  4.1	ividend payout rate	51.2%	41.0%
Return on shareholders' equity (after provision)  7.9% 7.3% Assets to liabilities ratio 8.4% 10.4% Searing ratio 4.0% 8.0% Current ratio 3.3 4.1	et assets per share (HK\$)	5.56	5.29
Assets to liabilities ratio  Assets to liabilities ratio  4.0%  8.0%  Current ratio  3.3  4.1	eturn on shareholders' equity (before provision)	9.7%	8.6%
Searing ratio 4.0% 8.0% Current ratio 3.3 4.1	eturn on shareholders' equity (after provision)	7.9%	7.3%
Eurrent ratio 3.3 4.1	ssets to liabilities ratio	8.4%	10.4%
	earing ratio	4.0%	8.0%
	urrent ratio	3.3	4.1