

Financial Highlights

	2000 HK\$M	1999 HK\$M	Change %
Profitability			
Operating profit after provisions	2,219	552	+302.3
Profit attributable to shareholders	1,871	1,489	+25.7
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Balance Sheet Strength			
Capital resources	17,631	15,031	+17.3
Customer deposits and debt instruments issued	149,243	122,939	+21.4
Advances to customers	103,994	84,074	+23.7
Total assets	177,348	145,341	+22.0
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Per Share			
	HK\$	HK\$	
Earnings	1.33	1.08	+23.1
Dividend	0.65	0.53	+22.6
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Important Ratios			
	%	%	
Cost to income ratio	41.8	39.5	
Capital adequacy ratio	16.2	18.1	
Average liquidity ratio	48.4	50.5	