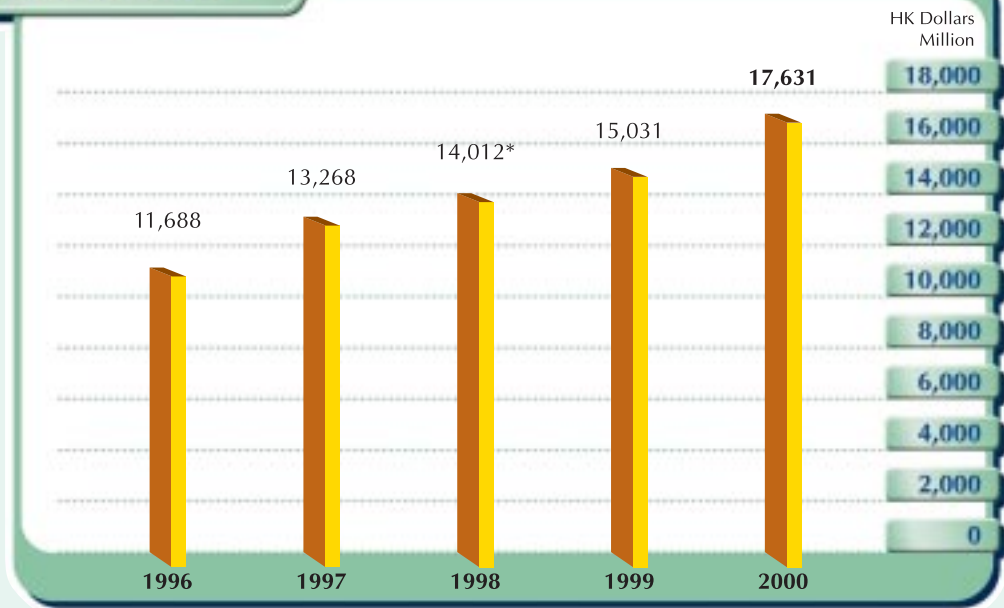
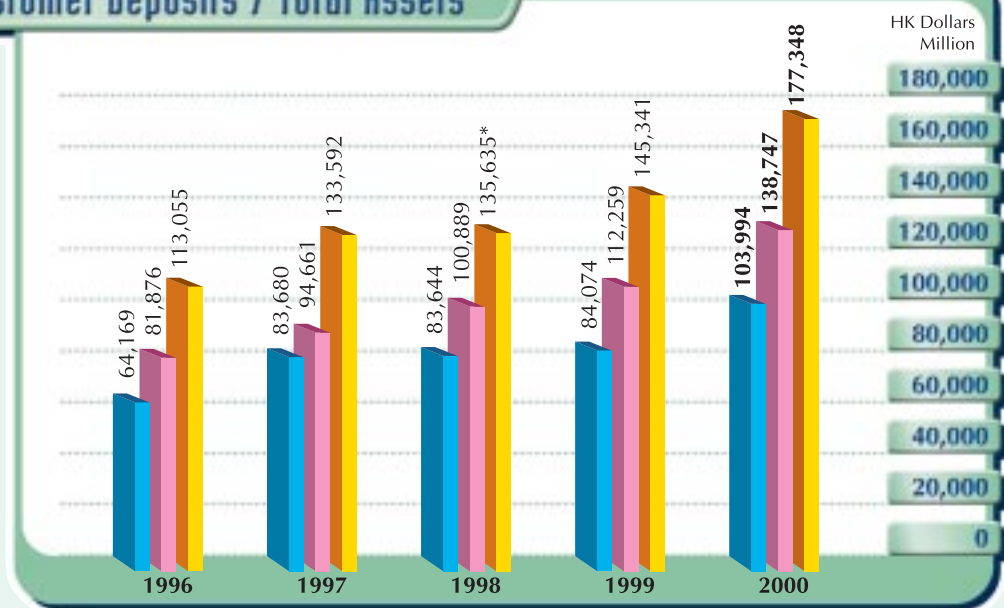


Financial Summary

Capital Resources

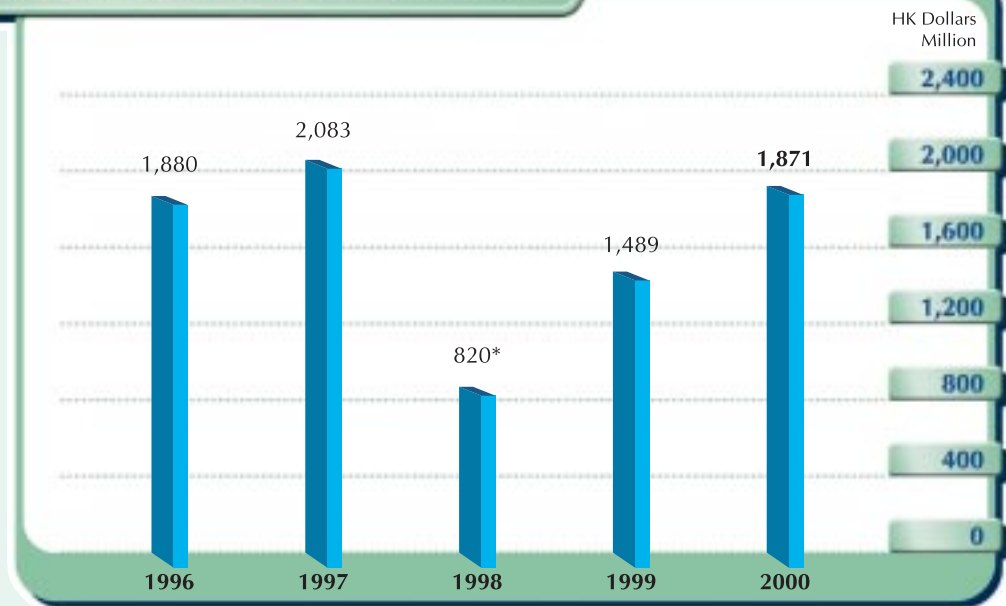


Advances to Customers / Customer Deposits / Total Assets



● Advances to Customers ● Customer Deposits ● Total Assets

Profit Attributable to Shareholders



Five Year Comparison

	1996 HK\$M	1997 HK\$M	1998 HK\$M	1999 HK\$M	2000 HK\$M
■ Capital resources	11,688	13,268	14,012*	15,031	17,631
■ Customer deposits	81,876	94,661	100,889	112,259	138,747
■ Debt instruments issued	9,171	14,949	12,667	10,680	10,496
■ Advances to customers	64,169	83,680	83,644	84,074	103,994
■ Total assets	113,055	133,592	135,635*	145,341	177,348
■ Loans to deposits ratio	70%	76%	74%	68%	70%
■ Profit attributable to shareholders	1,880	2,083	820*	1,489	1,871
■ Earnings per share	HK\$1.43	HK\$1.56	HK\$0.60*	HK\$1.08	HK\$1.33
■ Dividend per share	HK\$0.67	HK\$0.725	HK\$0.32	HK\$0.53	HK\$0.65

* Restated due to a change in accounting policy