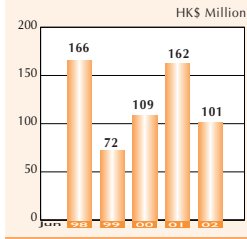


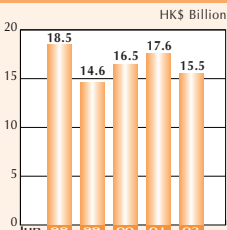
## FINANCIAL HIGHLIGHTS (UNAUDITED)

(HK\$ Million)	For the six months ended	
	30 June 2002	30 June 2001
Profit attributable to Shareholders	101	162
Interim dividend (per share)	4.00 cents	4.00 cents
Return on average equity	5.55%	9.43%
Return on average assets	0.71%	1.12%
	As at	As at
	30 June 2002	30 June 2001
Total assets	28,904	29,783
Advances to customers less reserves	15,485	17,633
Customer deposits and medium term funding	24,178	25,014
Shareholders' funds	3,677	3,575
Capital adequacy ratio	20.78%	18.21%
Liquidity ratio (average for the month)	53.98%	44.49%

Profit Attributable to Shareholders



Gross Advances to Customers



Customer Deposits and Medium Term Funding

