

Five-Year Financial Summary

	2002	2001	2000	1999	1998
For the Year (In HK\$ Million)					
Net interest income	1,399	1,516	1,584	1,513	1,388
Other operating income	562	540	561	467	532
Operating expenses	847	849	813	851	867
Operating profit	940	1,064	1,204	1,040	936
Profit attributable to shareholders	862	988	1,073	952	831
Dividend	400	400	400	320	286

At Year End (In HK\$ Million)

Shareholders' funds	10,221	9,741	9,194	8,058	7,446
Total assets	73,272	71,653	65,465	57,764	55,173
Total deposits	60,150	58,108	54,411	48,008	45,951
Total loans and advances	27,757	29,169	28,247	23,758	25,427

Financial Ratios

Capital adequacy ratio	23%	22%	23%	26%	25%
Liquidity ratio	66%	57%	57%	59%	58%
Loan to deposit ratio*	52.65%	56.34%	56.21%	52.73%	56.88%
Dividend payout ratio	46.41%	40.48%	37.27%	33.62%	34.42%
Return on assets	1.19%	1.44%	1.74%	1.69%	1.55%

* Loan to deposit ratio is stated based on total loans and advances, trade bills and holdings of debt securities issued by corporations to total deposits.