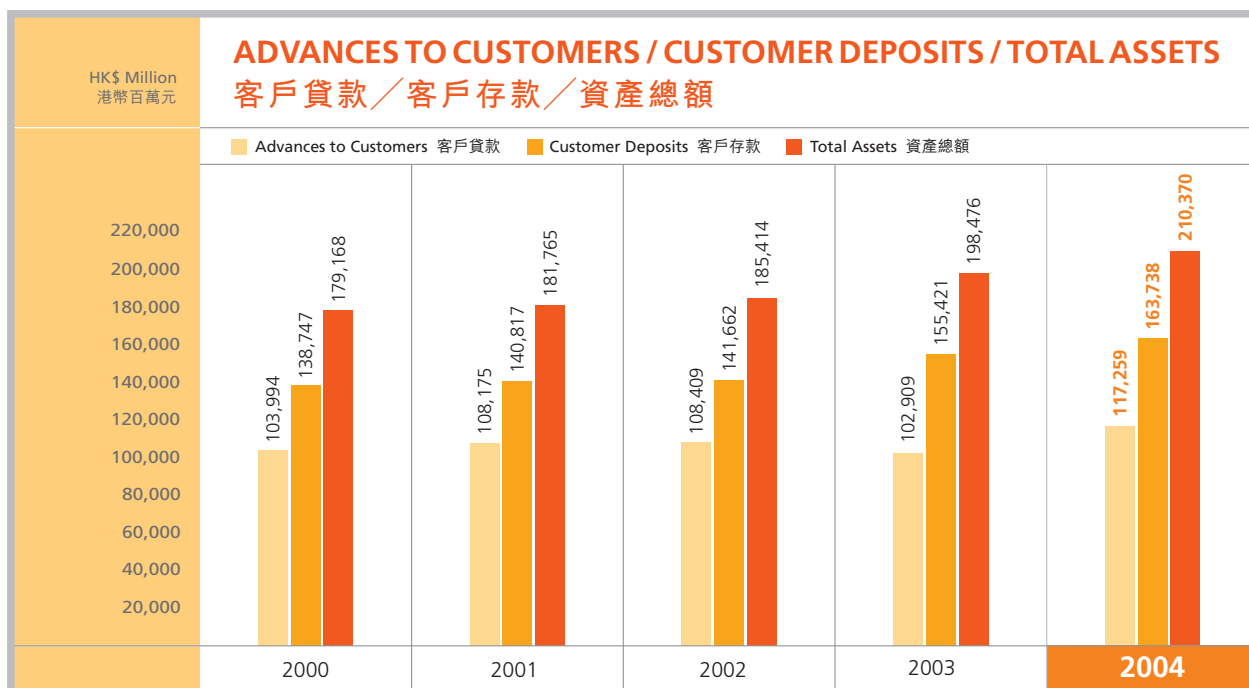
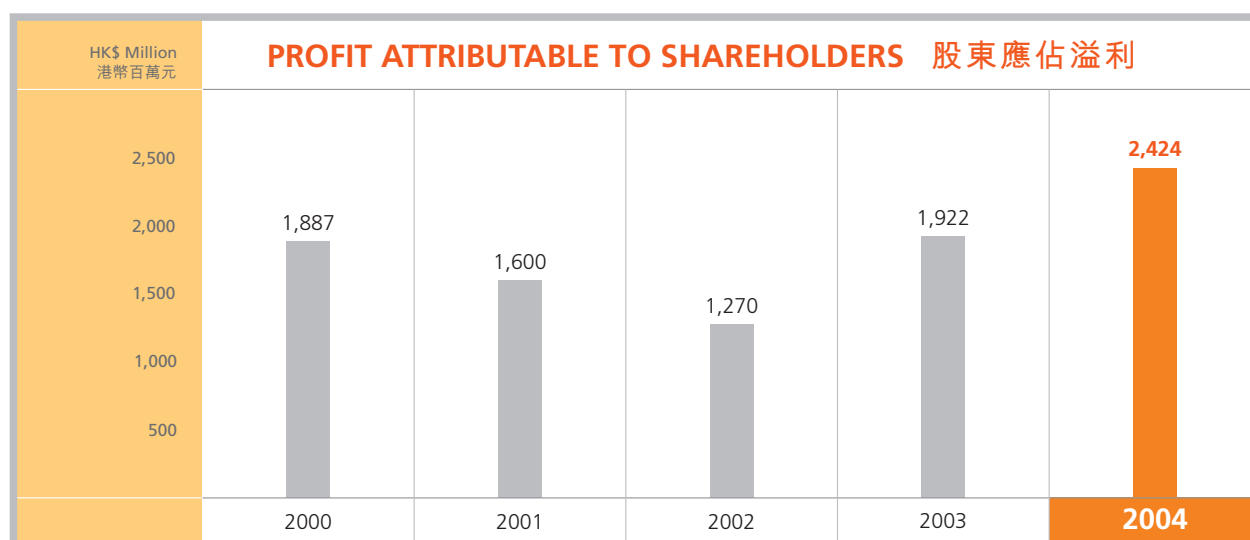


FIVE-YEAR FINANCIAL SUMMARY



5 年財務概要



FIVE-YEAR COMPARISON 5 年比較

| | 2000 HK\$ Million 港幣百萬元 | 2001 HK\$ Million 港幣百萬元 | 2002 HK\$ Million 港幣百萬元 | 2003 HK\$ Million 港幣百萬元 | 2004 HK\$ Million 港幣百萬元 |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Total capital resources 資本總額 | 20,088 | 22,538 | 23,107 | 24,387 | 26,164 |
| Customer deposits 客戶存款 | 138,747 | 140,817 | 141,662 | 155,421 | 163,738 |
| Debt instruments issued 已發行債務證券 | 10,496 | 8,902 | 10,277 | 5,527 | 4,179 |
| Advances to customers 客戶貸款 | 103,994 | 108,175 | 108,409 | 102,909 | 117,259 |
| Total assets 資產總額 | 179,168 | 181,765 | 185,414 | 198,476 | 210,370 |
| Loan to deposit ratio 貸款對存款比率 | 70% | 72% | 71% | 64% | 70% |
| Profit attributable to shareholders 股東應佔溢利 | 1,887 | 1,600 | 1,270 | 1,922 | 2,424 |
| Earnings per share 每股盈利 | HK\$1.34 | HK\$1.12 | HK\$0.88 | HK\$1.32 | HK\$1.64 |
| Dividend per share 每股股息 | HK\$0.65 | HK\$0.54 | HK\$0.56 | HK\$0.85 | HK\$1.08 |