



Financial Highlights

(All in HK\$ Million)

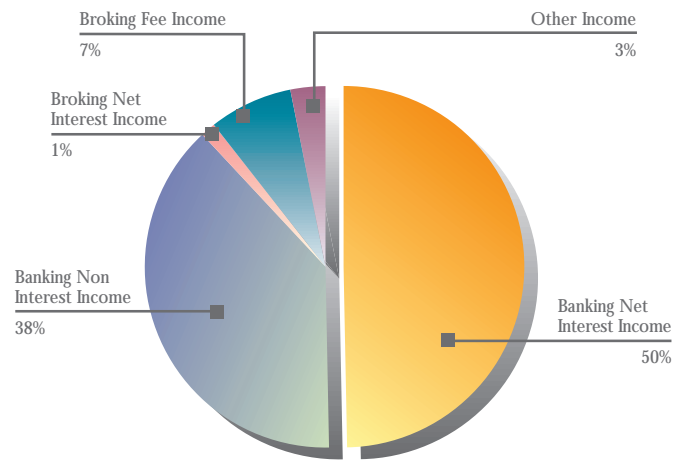
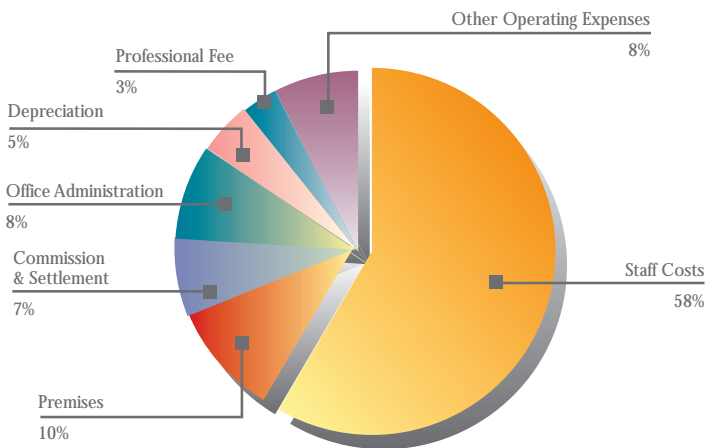
	2002	2001	Change	Change %
For the year				
Net interest income	85.3	85.7	-0.4	-0.5%
Other operating income	83.3	103.6	-20.3	-19.6%
Operating profit before provisions	33.3	52.3	-19.0	-36.3%
Charge for bad and doubtful debts	8.4	27.7	-19.3	-69.7%
Operating profit after provisions	24.9	24.6	0.3	1.2%
Profit attributable to shareholders	19.4	15.6	3.8	24.4%
At year-end				
Loans and advances to customers	1,232.3	1,168.4	63.9	5.5%
Trade bills	209.2	125.6	83.6	66.6%
Customers' deposits	2,907.9	2,932.2	-24.3	-0.8%
Total assets	3,562.2	3,491.1	71.1	2.0%
Shareholders' funds	350.9	326.4	24.5	7.5%
Key ratios				
Non-interest income/total income	49.4%	54.7%	-5.3%	-9.7%
Returns on total average assets	0.6%	0.5%	0.1%	20.0%
Returns on average shareholders' funds	5.7%	4.9%	0.8%	16.3%
Loan to deposit ratio	43.8%	38.8%	5.0%	13.0%
Capital adequacy ratio	15.1%	14.7%	0.4%	2.7%

Financial Highlights

Year 2002

Group Operating Expense

Total HK\$'000 **135,367**



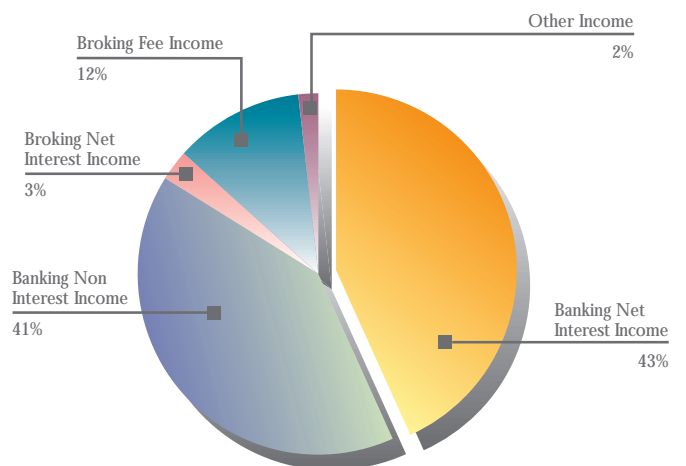
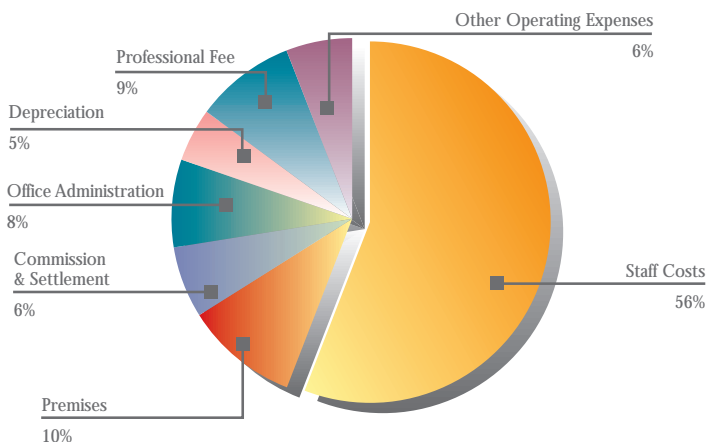
Group Operating Income

Total HK\$'000 **168,673**

Year 2001

Group Operating Expense

Total HK\$'000 **136,903**



Group Operating Income

Total HK\$'000 **189,250**