

Five-Year Financial Summary

(all expressed in HK\$ Million)

	2002	2001	2000	1999	1998
Consolidated Operating Results					
Profit before bad & doubtful debts provisions	32.3	52.0	113.2	33.3	43.4
less: Bad & doubtful debt provisions	(8.4)	(27.7)	(27.2)	(17.4)	(81.3)
Profit/(loss) before taxation	23.9	24.3	86.0	15.9	(37.9)
less: Taxation	(3.9)	(1.0)	(3.0)	(1.1)	(1.4)
	20.0	23.3	83.0	14.8	(39.3)
less: Share of net loss of associated companies	-	(6.9)	-	-	-
less: Minority interest	(0.6)	(0.8)	(0.3)	(0.1)	1.9
Attributable profit/(loss)	19.4	15.6	82.7	14.7	(37.4)
Consolidated Balance Sheet					
Cash and bank balances	1,442	837	1,701	1,152	960
Investments	319	1,021	149	236	361
Loans and trade bills	1,441	1,294	1,317	1,408	1,463
Fixed assets	192	180	168	134	133
Debtors & other assets	168	159	143	300	162
Total assets	3,562	3,491	3,478	3,230	3,079
Deposits and balance from banks	186	141	255	135	74
Customers' deposits	2,908	2,932	2,811	2,738	2,692
Taxation	12	8	11	9	8
Other liabilities	95	74	75	67	65
Total liabilities	3,201	3,155	3,152	2,949	2,839
Share capital	121	121	121	121	61
Reserves	170	128	133	135	138
Retained profits	60	77	63	17	33
Shareholders' funds	351	326	317	273	232
Minority interest	10	10	9	8	8
Capital employed	361	336	326	281	240
Total liabilities and equities	3,562	3,491	3,478	3,230	3,079