

FOUR-YEAR FINANCIAL SUMMARY

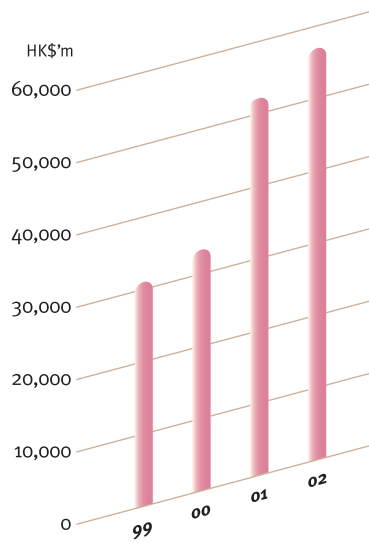
The financial information of the Group for the last four years commencing from 1 January 1999 (being the earliest year of the track record period for the purpose of listing of the Company on 25 July 2002) is summarised below:

	2002	2001	2000	1999
	HK\$m	HK\$m	HK\$m	HK\$m
For the year				
Operating profit before provisions	12,089	13,162	14,964	13,147
Operating profit after provisions	9,234	5,750	6,371	3,181
Profit before taxation	8,068	3,733	6,376	3,771
Profit after taxation	6,800	2,901	5,198	3,221
Profit attributable to shareholders	6,673	2,768	5,047	3,067
	HK\$	HK\$	HK\$	HK\$
Per share				
Earnings per share ¹	63.11 cents	26.18 cents	47.74 cents	29.01 cents
	HK\$m	HK\$m	HK\$m	HK\$m
At year-end				
Advances and other accounts	308,332	308,108	325,569	317,556
Total assets	735,489	766,140	839,370	772,954
Daily average balance of total assets	748,771	810,702	830,331	816,778
Deposits from customers	600,977	606,428	624,726	589,421
Total liabilities	677,434	712,904	804,493	740,492
Issued and fully paid share capital	52,864	52,864	52,864	52,864
Shareholders' funds	56,941	52,170	33,345	31,006
	%	%	%	%
Financial ratios				
Return on average total assets	0.91	0.36	0.63	0.39
Cost to income ratio	33.26	30.76	27.70	32.51
Non-performing loan ratio	7.99	10.99	10.19	12.73
Loans to deposits ratio	53.42	53.27	54.43	56.85

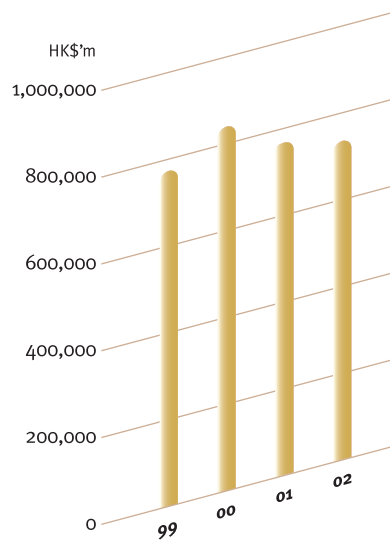
The Company was incorporated on 12 September 2001 and acquired the entire equity interests in BOCHK on 30 September 2001. The Company subsequently became the holding company of the Group. The financial information of the Group is prepared as if the group structure, capital structure and operations had been in existence from the beginning of the period presented.

¹ Amounts for 1999 to 2001 have been restated due to the effect of the share consolidation as further described in note 13 and note 32 respectively.

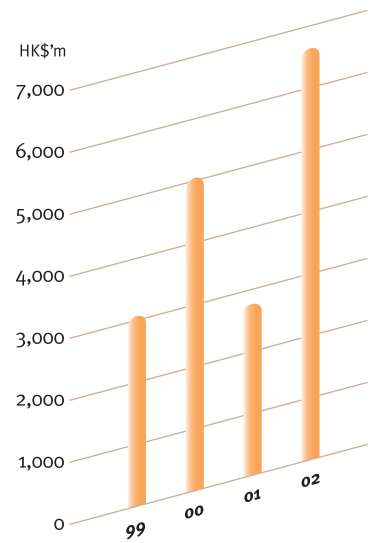
Shareholders' Funds



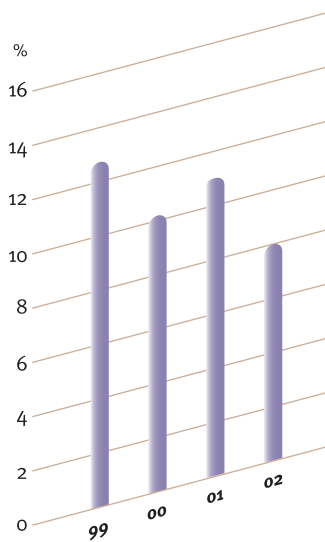
Total Assets



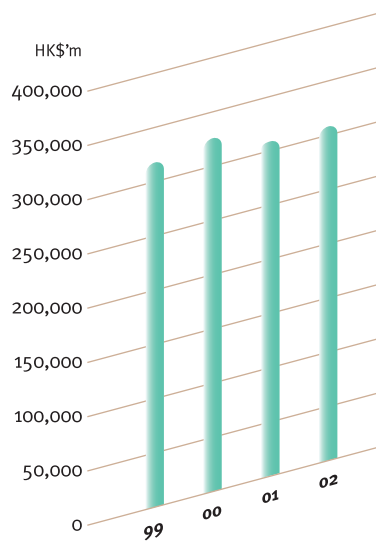
Profit Attributable to Shareholders



Non-performing Loan Ratio



Advances & Other Accounts



Deposits from Customers

