

FINANCIAL HIGHLIGHTS

In RMB Billions

	2003	2002	2001
Total assets	1,281.0	1,041.7	891.3
Loans outstanding	1,139.9	896.2	757.6
Non-performing asset ratio	1.88%	2.54%	4.25%
Reserve for credit losses ratio	1.87%	2.42%	3.64%
Reserve for credit losses to non-performing loans	140.42%	136.46%	91.97%
Total liabilities	1,191.6	966.3	829.4
Bonds outstanding	1,055.0	860.5	739.1
Total owner's equity	89.4	75.4	61.9
Capital adequacy ratio	10.26%	11.58%	8.33%
Net profit	13.2	11.9	11.1
Net interest income	24.4	19.5	15.4
Return on average assets	1.14%	1.23%	1.32%
Return on average owner's equity	16.03%	17.36%	19.32%