

		1996	1997	1998	1999	2000
<b>百萬港元</b>	<b>HK\$ MILLION</b>					
股東資金	Shareholders' Funds	3,588	4,088	4,407	4,841	5,416
總存款	Total Deposits	34,055	42,464	43,430	44,645	48,236
總放款	Total Loans	24,794	32,933	31,903	32,331	33,676
總資產	Total Assets	38,420	47,395	48,445	50,441	54,530
股東應得之溢利	Profit Attributable to the Shareholders	771	871	503	683	901
股息	Dividends	309	347	182	250	358
<b>港元</b>	<b>HK\$</b>					
每股盈利 <sup>*1</sup>	Earnings per share <sup>*1</sup>	2.63	2.96	1.71	2.32	3.07
每股股息 <sup>*1</sup>	Dividends per share <sup>*1</sup>	1.05	1.18	0.62	0.85	1.22
<b>百分率</b>	<b>PERCENTAGE</b>					
貸存比率	Loan to Deposit Ratio	72.8	77.6	73.5	72.4	69.8
資本充足比率	Capital Adequacy Ratio	14.0	13.5	14.8	16.0	16.2
流動資金比率 <sup>*2</sup>	Liquidity Ratio <sup>*2</sup>	46.4	39.3	43.2	45.8	44.3
平均資產回報率	Return on Average Assets	2.27	2.03	1.05	1.38	1.72
平均股東資金回報率	Return on Average Shareholders' Funds	23.0	22.7	11.8	14.8	17.6

以上過去五年財務數字經予改列，以符合香港金融管理局所發出之「本地註冊認可機構披露財務資料」。

The financial information above is extracted from the published annual accounts for the last five years, restated to comply with the recommendations in the Guideline on the "Financial Disclosure by Locally Incorporated Authorised Institutions" issued by the Hong Kong Monetary Authority.

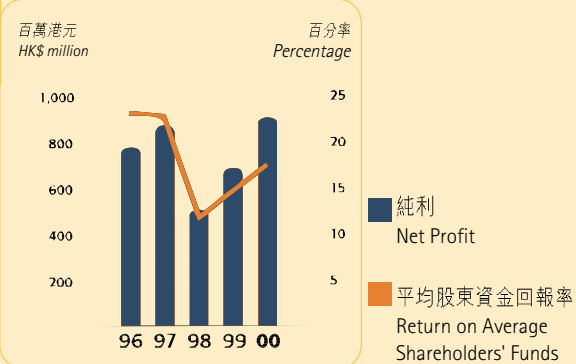
\*1 已按一九九七年五月之五送一紅股作出相應調整。

\*1 Adjusted for one-for-five bonus issue in May 1997.

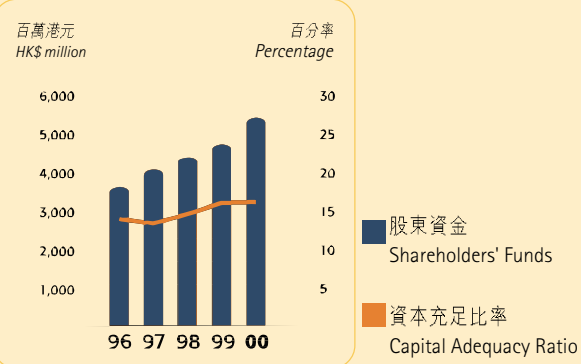
\*2 一九九六年為本集團於十二月份之平均比率。一九九七年至二零零零年為本集團全年之平均比率。

\*2 The ratio for 1996 was the average ratio for the Group for December of that year whereas the ratios for 1997 to 2000 were the average ratios for the Group for those years.

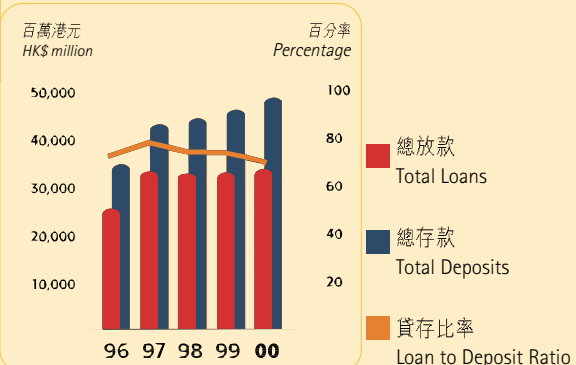
**純利 / 平均股東資金回報率**  
**Net Profit / Return on Average Shareholders' Funds**



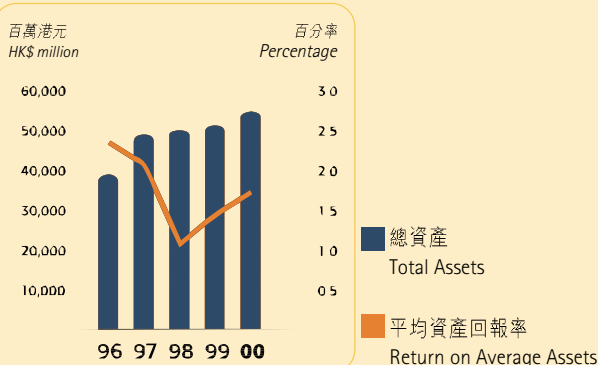
**股東資金 / 資本充足比率**  
**Shareholders' Funds / Capital Adequacy Ratio**



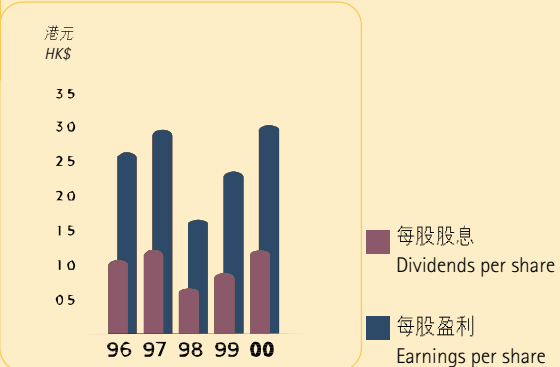
**總放款 / 總存款 / 貸存比率**  
**Total Loans / Total Deposits / Loan to Deposit Ratio**



**總資產 / 平均資產回報率**  
**Total Assets / Return on Average Assets**



**每股股息 / 每股盈利**  
**Dividends per share / Earnings per share**



**成本 / 收入 / 成本與收入比率**  
**Cost / Income / Cost to Income Ratio**

