

五年集團財務概況

Five Year Group Financial Summary

		1997	1998	1999	2000	2001
百萬港元	HK\$ million					
股東資金*1	Shareholders' Funds*1	4,323	4,501	5,008	5,666	6,045
總存款	Total Deposits	42,464	43,430	44,645	48,236	48,597
客戶貸款	Advances to customers	32,933	31,903	32,331	33,666	35,515
總資產	Total Assets	47,395	48,445	50,441	54,530	55,062
股東應得之溢利	Profit Attributable to the Shareholders	871	503	683	901	781
股息	Dividends	347	182	250	358	358
港元	HK\$					
每股盈利*2	Earnings per share*2	2.96	1.71	2.32	3.07	2.66
每股股息*2	Dividends per share*2	1.18	0.62	0.85	1.22	1.22
百分率	Percentage					
貸存比率	Loan to Deposit Ratio	77.6	73.5	72.4	69.8	73.1
資本充足比率	Capital Adequacy Ratio	13.5	14.8	16.0	16.2	16.6
平均流動資金比率	Average Liquidity Ratio	39.3	43.2	45.8	44.3	45.3
平均資產回報率	Return on Average Assets	2.03	1.05	1.38	1.72	1.42
平均股東資金回報率*1	Return on Average Shareholders' Funds*1	21.4	11.4	14.4	16.9	13.3

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監管政策手冊內「本地註冊認可機構披露財務資料」之要求。

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

*1 重報

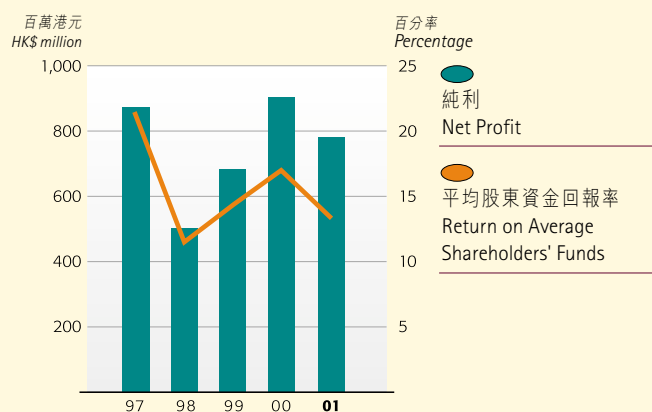
*1 *Restated*

*2 已按一九九七年五月之五送一紅股作出相應調整。

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

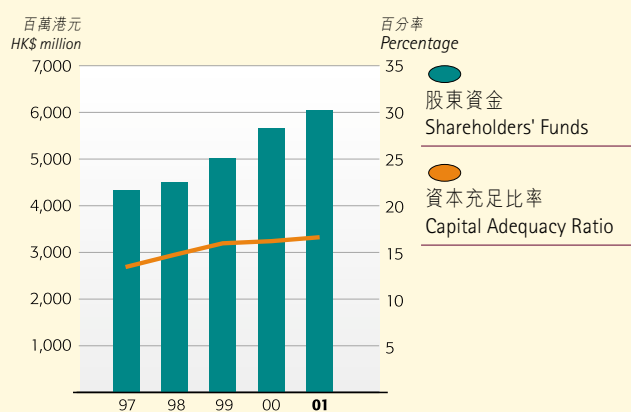
純利/平均股東資金回報率

Net Profit / Return on Average Shareholders' Funds



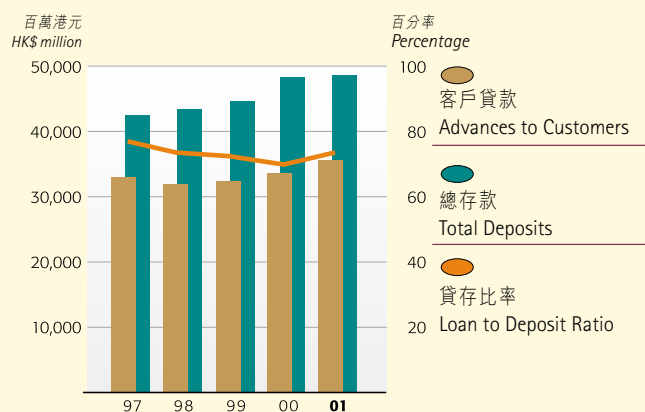
股東資金/資本充足比率

Shareholders' Funds / Capital Adequacy Ratio



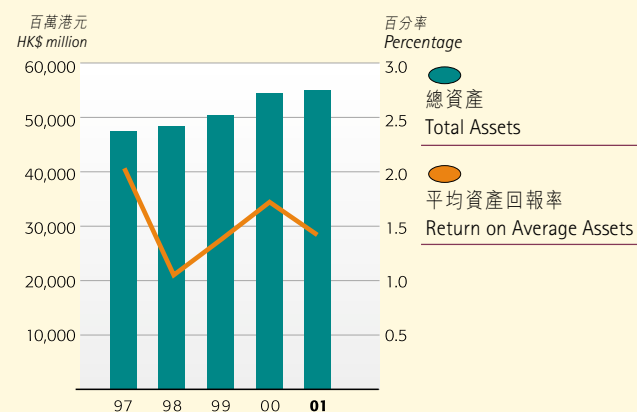
客戶貸款/總存款/貸存比率

Advances to Customers / Total Deposits / Loan to Deposit Ratio



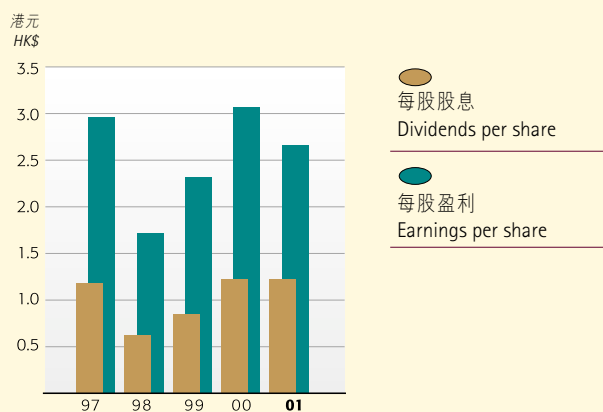
總資產/平均資產回報率

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

