

財政狀況概要

Financial Summary

以百萬港元位列示 HK\$ Million		1998	1999	2000	2001	2002
股東權益	Shareholders' funds	3,680	4,099	4,824	5,417	6,094
借貸資本	Loan capital	–	–	–	975	975
客戶存款	Deposits from customers	28,855	32,607	31,385	33,031	37,287
已發行的存款證	Certificates of deposit issued	5,039	4,457	6,095	5,652	6,888
存款總額	Total deposits	33,894	37,064	37,480	38,683	44,175
客戶貸款減準備	Advances to customers less provisions	24,354	26,761	28,997	28,703	27,636
資產總值	Total assets	40,025	44,394	49,702	54,432	60,129
股東應佔溢利	Profit attributable to shareholders	252	587	810	868	829
全年股息分派	Total dividend distribution	146	199	266	276	276
以港元位列示 HK\$						
基本每股盈利	Basic earnings per share	1.04	2.40	3.29	3.52	3.36
攤薄每股盈利	Diluted earnings per share	1.04	2.39	3.29	3.52	3.36
每股股息	Dividends per share	0.60	0.81	1.08	1.12	1.12
以百分比列示 Percentage %						
平均股東資金回報	Return on average shareholders' funds	6.6	15.1	17.9	17.0	14.4
平均總資產回報	Return on average total assets	0.6	1.4	1.7	1.7	1.4
貸款對存款比率 (不包括借貸資本)	Loan to deposit ratio (excluding loan capital)	71.9	72.2	77.4	74.2	62.6

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貸款 / 存款總額

Total advances / Total deposits



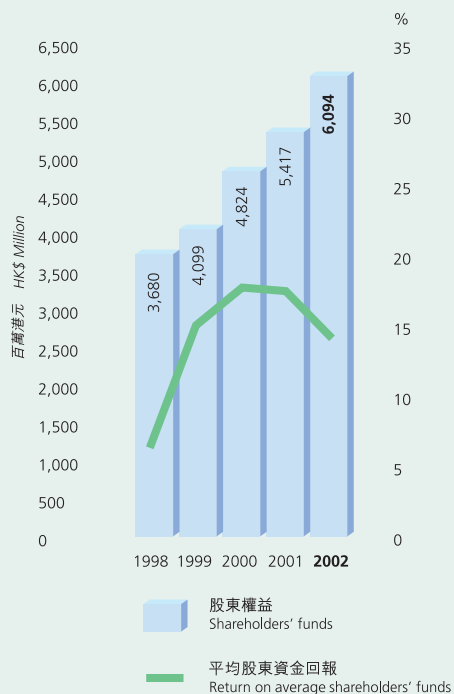
資產總值 / 平均總資產回報

Total assets / Return on average total assets



股東權益 / 平均股東資金回報

Shareholders' funds / Return on average shareholders' funds



基本每股盈利 / 每股股息

Basic earnings per share / Dividends per share

