

五年財務概況

FIVE-YEAR FINANCIAL SUMMARY

		1998	1999	2000	2001	2002
港幣百萬元	HK\$ Million					
庫存現金及短期資金 ⁽¹⁾	Cash and short-term funds ⁽¹⁾	13,491	22,605	21,513	18,925	12,723
客戶貸款(已扣除準備金)	Advances to customers less provisions	29,183	26,417	27,421	28,163	29,329
其他資產 ^{(1)、(3)}	Other assets ^{(1),(3)}	10,628	10,714	16,548	17,484	19,647
總資產 ^{(1)、(3)}	Total assets ^{(1),(3)}	53,302	59,736	65,482	64,572	61,699
客戶存款	Customers' deposits	41,960	45,480	49,718	49,605	48,654
發行之存款證	Certificates of deposit issued	2,511	2,473	1,359	1,110	2,055
其他負債 ^{(1)、(2)、(3)}	Other liabilities ^{(1),(2),(3)}	3,084	5,440	7,326	6,292	3,029
總負債 ^{(1)、(2)、(3)}	Total liabilities ^{(1),(2),(3)}	47,555	53,393	58,403	57,007	53,738
股東資金 ^{(1)、(2)、(3)}	Shareholders' funds ^{(1),(2),(3)}	5,747	6,343	7,079	7,565	7,961
淨溢利 ^{(1)、(3)}	Net profit ^{(1),(3)}	600	855	1,011	853	758
港元	HK\$					
每股盈利 ⁽³⁾	Earnings per share ⁽³⁾	2.58	3.68	4.35	3.67	3.26
百分比	Percent					
貸款對存款比率	Loan to deposit ratio	65.6	55.1	53.7	55.5	57.8

註釋：

Notes:

(1) 一九九八年度之數額因證券投資之會計政策於一九九九年度變更而予以重列，以符合香港會計師公會頒佈的會計實務準則第二十四條。

(1) Amounts for 1998 have been restated due to the change in accounting policy for investments in securities in 1999 in order to comply with Statement of Standard Accounting Practice No. 24 issued by the Hong Kong Society of Accountants.

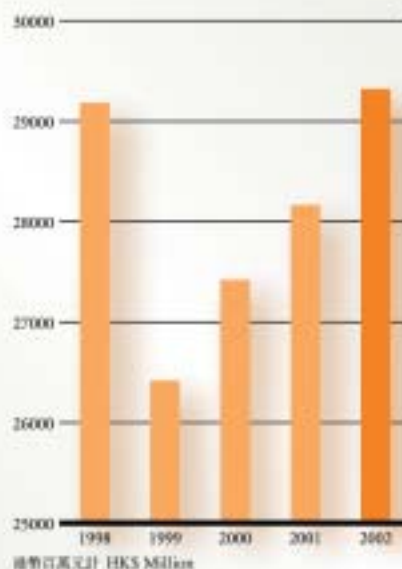
(2) 一九九八年至二〇〇〇年度之數額因擬派股息之會計政策於二〇〇一年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第九條。

(2) Amounts for 1998 to 2000 have been restated due to the change in accounting policy for proposed dividends in 2001 in order to comply with Statement of Standard Accounting Practice No. 9 (revised) issued by the Hong Kong Society of Accountants.

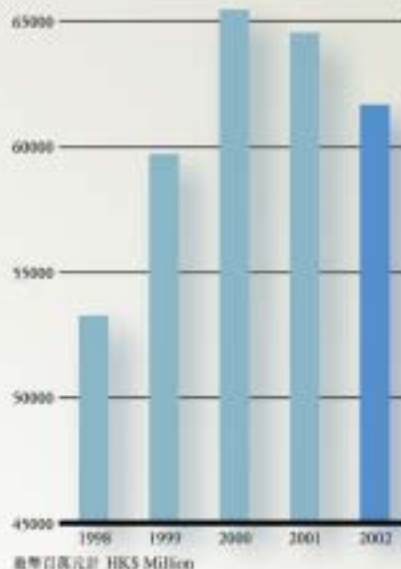
(3) 二〇〇一年度之數額因僱員福利之會計政策於二〇〇二年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第三十四條。因未能量化相關之數額，一九九八年至二〇〇〇年度之數額，並未有作出重列。

(3) Amounts for 2001 have been restated due to the change in accounting policy for employee benefits in 2002 in order to comply with Statement of Standard Accounting Practice No. 34 (revised) issued by the Hong Kong Society of Accountants. Amounts for 1998 to 2000 are not restated as it is impracticable to quantify the relevant amounts.

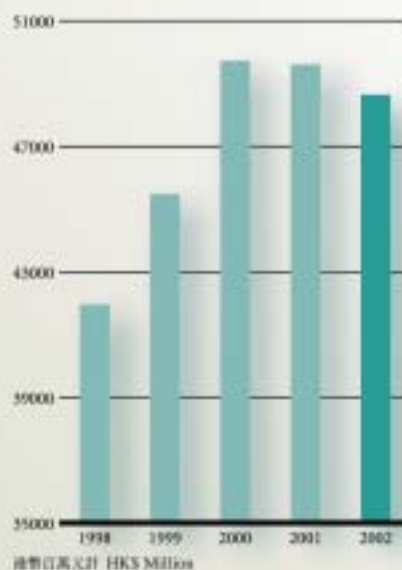
客戶貸款(已扣除準備金)
ADVANCES TO CUSTOMERS
LESS PROVISIONS



總資產
TOTAL ASSETS



存款
DEPOSITS



淨溢利
NET PROFIT

