

## 五年集團財務概況 Five Year Group Financial Summary

		1998	1999	2000	2001	2002
<b>百萬港元</b>	<b>HK\$ million</b>					
股東資金	Shareholders' Funds	4,501	5,008	5,666	6,032	<b>6,356</b>
總存款	Total Deposits	43,430	44,645	48,236	48,597	<b>50,102</b>
客戶貸款	Advances to customers	31,903	32,331	33,666	35,515	<b>34,417</b>
總資產	Total Assets	48,445	50,441	54,530	55,062	<b>57,108</b>
股東應得之溢利	Profit Attributable to the Shareholders	503	683	901	779	<b>681</b>
股息	Dividends	182	250	358	358	<b>534</b>
<b>港元</b>	<b>HK\$</b>					
每股盈利	Earnings per share	1.71	2.32	3.07	2.65	<b>2.32</b>
每股股息 <sup>#</sup>	Dividends per share <sup>#</sup>	0.62	0.85	1.22	1.22	<b>1.82</b>
<b>百分率</b>	<b>Percentage</b>					
貸存比率	Loan to Deposit Ratio	73.5	72.4	69.8	73.1	<b>68.7</b>
資本充足比率	Capital Adequacy Ratio	14.8	16.0	16.2	16.5	<b>16.5</b>
平均流動資金比率	Average Liquidity Ratio	43.2	45.8	44.3	45.3	<b>42.4</b>
平均資產回報率	Return on Average Assets	1.05	1.38	1.72	1.42	<b>1.21</b>
平均股東資金回報率	Return on Average Shareholders' Funds	11.4	14.4	16.9	13.3	<b>11.0</b>

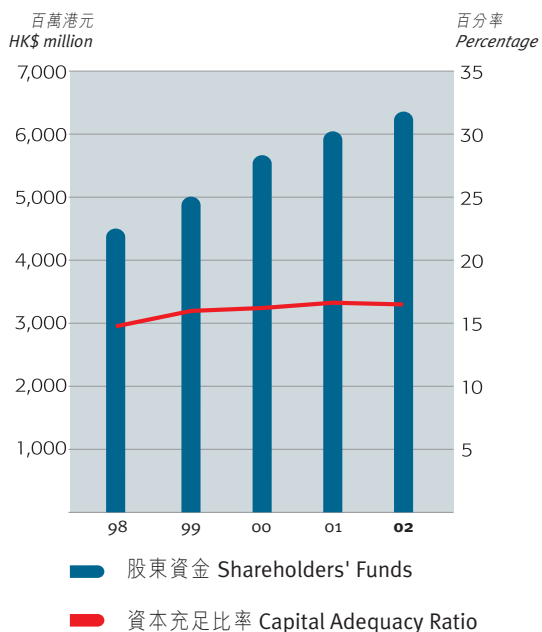
因會計政策變更，二零零一年之數字經予重報。一九九八年至二零零零年之數字，因數額不多，故並無作出重報。

Figures for 2001 were restated due to changes in accounting policy. Figures for years 1998 to 2000 were not restated as the amounts were immaterial.

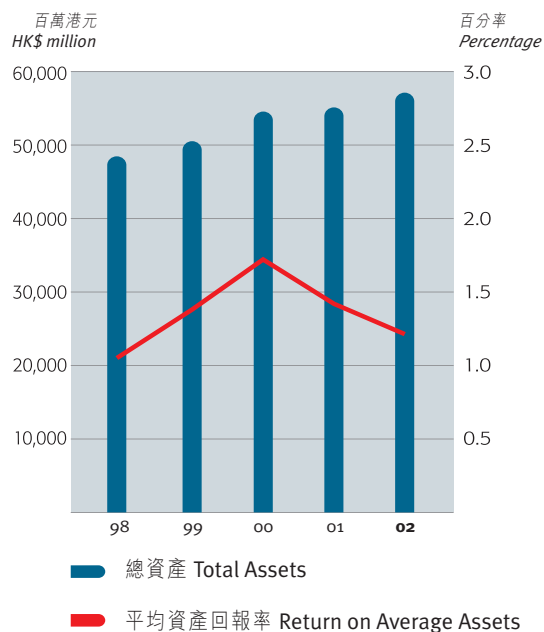
<sup>#</sup> 包括二零零二年特別股息港幣六角六仙(一九九八年至二零零一年：無)

<sup>#</sup> Including special dividend of HK\$0.66 per share for 2002 (1998 to 2001: Nil)

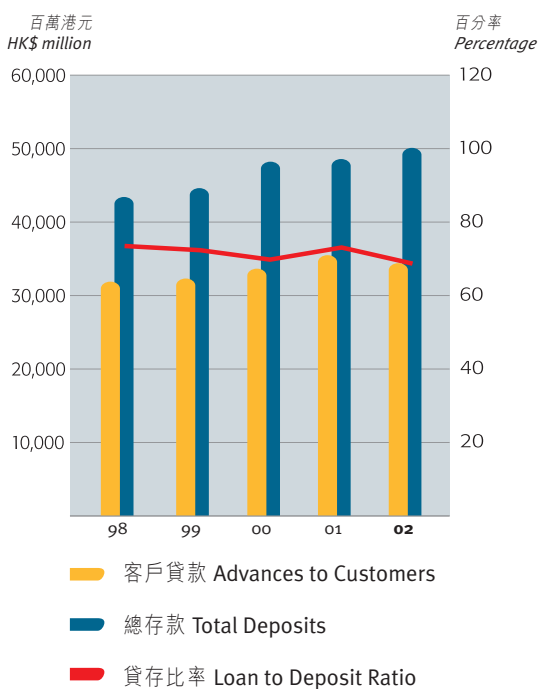
股東資金 / 資本充足比率  
Shareholders' Funds / Capital Adequacy Ratio



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



客戶貸款 / 總存款 / 貸存比率  
Advances to Customers / Total Deposits / Loan to Deposit Ratio



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

