

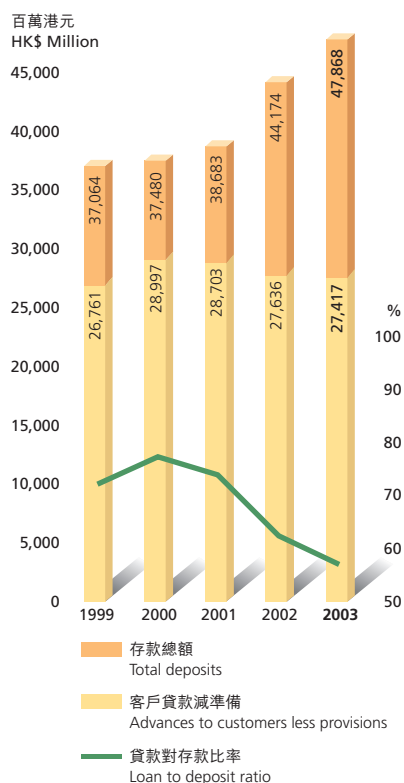
財政狀況概要

Financial Summary

| 以百萬港元位列示 | HK\$ Million | 1999 | 2000 | 2001 | 重列 Restated 2002 | 2003 |
|----------------------|---------------------------------------------------|--------|--------|--------|------------------------|---------------|
| 股東資金 | Shareholders' funds | 4,099 | 4,824 | 5,417 | 6,088 | 6,789 |
| 借貸資本 | Loan capital | – | – | 975 | 975 | 970 |
| 客戶存款 | Deposits from customers | 32,607 | 31,385 | 33,031 | 37,286 | 40,000 |
| 已發行的存款證 | Certificates of deposit issued | 4,457 | 6,095 | 5,652 | 6,888 | 7,868 |
| 存款總額 | Total deposits | 37,064 | 37,480 | 38,683 | 44,174 | 47,868 |
| 客戶貸款減準備 | Advances to customers less provisions | 26,761 | 28,997 | 28,703 | 27,636 | 27,417 |
| 資產總值 | Total assets | 44,394 | 49,702 | 54,432 | 60,129 | 63,756 |
| 股東應佔溢利 | Profit attributable to shareholders | 587 | 810 | 868 | 852 | 993 |
| 全年股息分派 | Total dividend distribution | 199 | 266 | 276 | 276 | 328 |
| 以港元位列示 | HK\$ | | | | | |
| 每股基本盈利 | Basic earnings per share | 2.40 | 3.29 | 3.52 | 3.46 | 4.02 |
| 每股攤薄盈利 | Diluted earnings per share | 2.39 | 3.29 | 3.52 | 3.45 | 4.02 |
| 每股股息 | Dividends per share | 0.81 | 1.08 | 1.12 | 1.12 | 1.33 |
| 以百分比列示 | Percentage % | | | | | |
| 平均股東資金回報 | Return on average shareholders' funds | 15.1 | 17.9 | 17.0 | 14.8 | 15.4 |
| 平均總資產回報 | Return on average total assets | 1.4 | 1.7 | 1.7 | 1.5 | 1.6 |
| 貸款對存款比率 (不包括借貸資本) | Loan to deposit ratio (excluding loan capital) | 72.2 | 77.4 | 74.2 | 62.6 | 57.3 |

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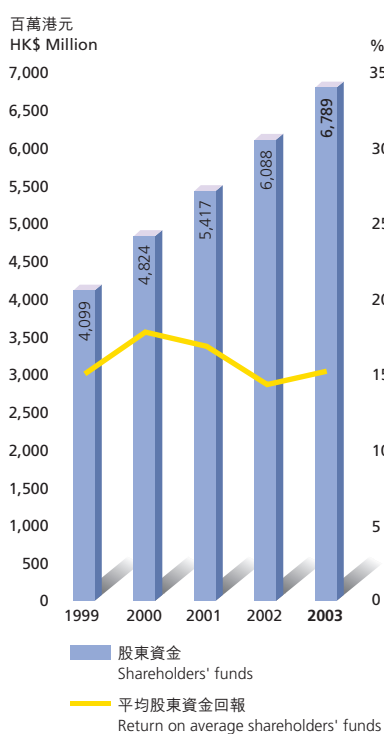
貸款 / 存款總額
Total advances / Total deposits



資產總值 / 平均總資產回報
Total assets / Return on average total assets



股東資金 / 平均股東資金回報
Shareholders' funds /
Return on average shareholders' funds



每股基本盈利 / 每股股息
Basic earnings per share /
Dividends per share

