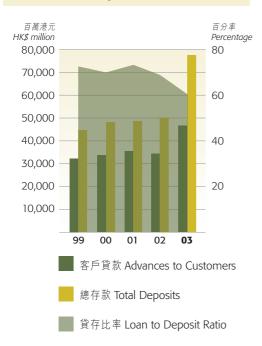
五年集團財務概況 Five Year Group Financial Summary

		1999	2000	2001	2002	2003
百萬港元	HK\$ million					
股東資金 總存款 客戶貸款 總資產 營業收入 營業支出 股東應得之溢利 股息	Shareholders' Funds Total Deposits Advances to Customers Total Assets Operating Income Operating Expenses Profit Attributable to the Shareholders Dividends	5,008 44,645 32,331 50,441 1,782 517 683 250	5,666 48,236 33,666 54,530 2,011 582 901 358	6,032 48,597 35,515 55,062 1,880 589 779 358	6,338 50,102 34,417 57,120 1,838 596 669 534	6,687 77,477 46,612 88,737 2,031 712 864 426
	Dividends	230	330	330	55 1	420
港元	HK\$					
每股基本盈利 每股現金盈利 每股中期及末期股息 每股特別股息	Basic Earnings per Share Cash Earnings per Share Interim & Final Dividends per Share Special Dividend per Share	2.32 2.32 0.85	3.07 3.07 1.22	2.65 2.65 1.22	2.28 2.28 1.16 0.66	2.94 2.99 1.45
百分率	Percentage					
貸存比率 資本充足比率 平均流動資金比率 成本與收入比率 平均資產回報率 平均股東資金回報率	Loan to Deposit Ratio Capital Adequacy Ratio Average Liquidity Ratio Cost to Income Ratio Return on Average Assets Return on Average Shareholders' Funds	72.4 16.0 45.8 29.0 1.38	69.8 16.2 44.3 29.0 1.72	73.1 16.5 45.3 31.3 1.42	68.7 16.5 42.4 32.4 1.19	60.2 15.7 49.0 35.1 1.27
因會計政策變更,二零零二年之數字經予重報。一九九九年至二零零一年之數字,因數額不多,故並無作出重報。	Figures for 2002 were restated due to changes in accounting policy. Figures for years 1999 to 2001 were not restated as the amounts were immaterial.					

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



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

