

五年集團財務概況

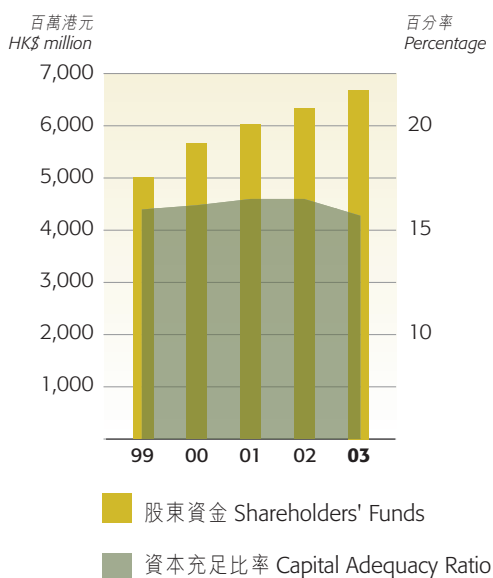
Five Year Group Financial Summary

		1999	2000	2001	2002	2003
百萬港元	HK\$ million					
股東資金	Shareholders' Funds	5,008	5,666	6,032	6,338	6,687
總存款	Total Deposits	44,645	48,236	48,597	50,102	77,477
客戶貸款	Advances to Customers	32,331	33,666	35,515	34,417	46,612
總資產	Total Assets	50,441	54,530	55,062	57,120	88,737
營業收入	Operating Income	1,782	2,011	1,880	1,838	2,031
營業支出	Operating Expenses	517	582	589	596	712
股東應得之溢利	Profit Attributable to the Shareholders	683	901	779	669	864
股息	Dividends	250	358	358	534	426
港元	HK\$					
每股基本盈利	Basic Earnings per Share	2.32	3.07	2.65	2.28	2.94
每股現金盈利	Cash Earnings per Share	2.32	3.07	2.65	2.28	2.99
每股中期及末期股息	Interim & Final Dividends per Share	0.85	1.22	1.22	1.16	1.45
每股特別股息	Special Dividend per Share	-	-	-	0.66	-
百分率	Percentage					
貸存比率	Loan to Deposit Ratio	72.4	69.8	73.1	68.7	60.2
資本充足比率	Capital Adequacy Ratio	16.0	16.2	16.5	16.5	15.7
平均流動資金比率	Average Liquidity Ratio	45.8	44.3	45.3	42.4	49.0
成本與收入比率	Cost to Income Ratio	29.0	29.0	31.3	32.4	35.1
平均資產回報率	Return on Average Assets	1.38	1.72	1.42	1.19	1.27
平均股東資金回報率	Return on Average Shareholders' Funds	14.4	16.9	13.3	10.8	13.3

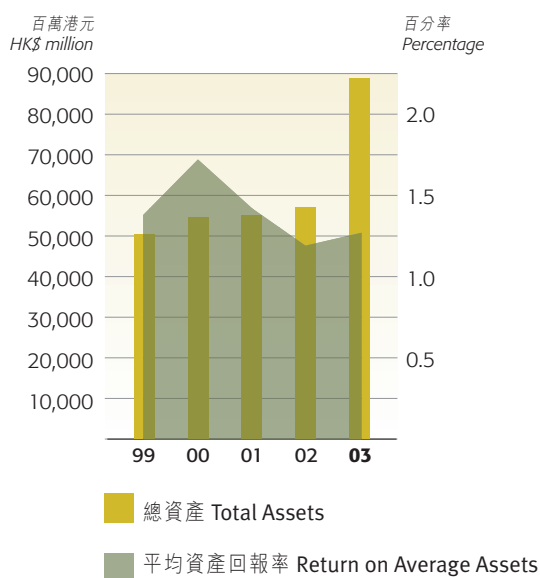
因會計政策變更，二零零二年之數字經予重報。一九九九年至二零零一年之數字，因數額不多，故並無作出重報。

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.

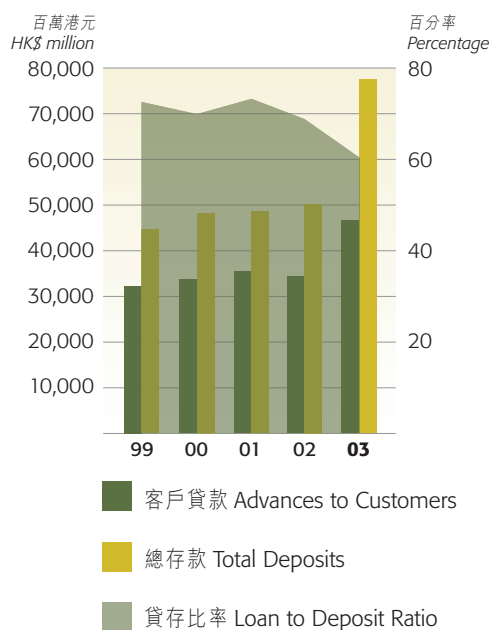
股東資金 / 資本充足比率
**Shareholders' Funds /
 Capital Adequacy Ratio**



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**

