

		2000	1999	變動 CHANGE
全年結算	FOR THE YEAR	HK\$M	HK\$M	%
扣除準備金前之營業溢利	Operating profit before provisions	11,540	11,065	+4.3
營業溢利	Operating profit	11,344	9,646	+17.6
除稅前溢利	Profit before tax	11,675	9,784	+19.3
股東應得之溢利	Attributable profit	10,014	8,307	+20.5
每股計	PER SHARE	HK\$	HK\$	%
每股盈利	Earnings per share	5.24	4.35	+20.5
每股股息	Dividends per share	4.80	8.20 [#]	-41.5
於年結日	AT YEAR-END	HK\$M	HK\$M	%
股東資金	Shareholders' funds	40,584	39,574	+2.6
總資產	Total assets	500,784	442,070	+13.3
比率	RATIOS	%	%	
平均股東資金回報率	Return on average shareholders' funds	23.6	17.6	
總資本比率*	Total capital ratio*	15.3	17.3	
第一級資本比率*	Tier 1 capital ratio*	11.9	13.3	
流動資金比率(全年平均數)	Liquidity ratio (average for the year)	43.3	42.4	
成本對收入比率	Cost:income ratio	24.4	25.3	

[#] 包括特別中期股息每股港幣四元一角。

[#] Including special interim dividend of HK\$4.10 per share.

* 資本比率已經根據香港金融管理局之有關指引計及市場風險。

* The capital ratios have taken into account market risks in accordance with the relevant Hong Kong Monetary Authority guideline.



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