



「東亞銀行將藉著完善和適當的分行網絡及超著信譽，繼續拓展本地零售銀行業務及建立獨有地位。」

“ Based on our well-developed, rational branch network and well-respected reputation, we will continue to develop our domestic retail banking business and build our consumer franchise. ”

主席兼行政總裁
李國寶博士

Dr. The Hon. David Li Kwok-po,
Chairman and Chief Executive



本人非常高興告知各位股東，丹斯里邱繼炳博士、郭炳江先生及李澤楷先生已於2001年10月獲委任為本行的非執行董事。邱繼炳博士為馬聯集團的董事主席兼集團行政總裁，郭炳江先生為新鴻基地產發展有限公司副主席兼董事總經理，而李澤楷先生則為電訊盈科有限公司主席兼行政總裁。本人深信這三位董事的寶貴貢獻將帶領東亞銀行獲取更佳業績。

於2001年，東亞銀行集團的股東應佔溢利為港幣1,600,000,000元，較2000年度的港幣1,887,000,000元，減少港幣287,000,000元，即15.2%。基本每股盈利為港幣1.12元。平均資產回報率及平均資本回報率則分別為0.9%及9.7%。

於2001年12月31日，集團綜合資產總額達港幣181,765,000,000元，而其中59.5%，即港幣108,175,000,000元為客戶貸款。客戶存款為港幣140,817,000,000元，而已發行債務工具達港幣8,902,000,000元。放款對存款比率為72.3%，2000年年底則為69.7%。資本總額增加12.2%，至港幣22,538,000,000元。

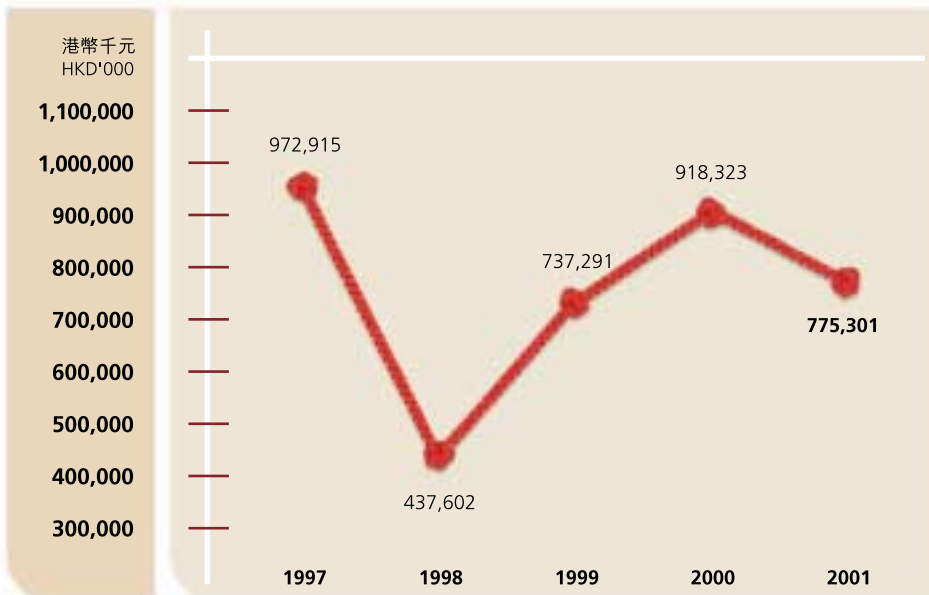
在2002年3月26日星期二即將召開的股東週年常會上，董事會將建議派發末期股息每股港幣3角3仙。若連同2001年9月已派發每股港幣2角1仙的中期股息，則2001年度每股共派發股息港幣5角4仙，較2000年度所派發的股息每股港幣6角5仙減少16.9%（附註）。

I am pleased to inform shareholders that Tan Sri Dr. Khoo Kay-peng, Mr. Thomas Kwok Ping-kwong and Mr. Richard Li Tzar-kai, were appointed Non-executive Directors of The Bank of East Asia ("BEA") in October 2001. Dr. Khoo is Chairman and Group Chief Executive of MUI Group of Companies, Mr. Thomas Kwok is Vice Chairman and Managing Director of Sun Hung Kai Properties Limited and Mr. Richard Li is Chairman and Chief Executive of Pacific Century CyberWorks Limited. I am confident that the valuable contribution of these gentlemen will lead to the further success of BEA.

In 2001, the BEA Group achieved profit attributable to shareholders of HK\$1,600 million, which represents a decrease of HK\$287 million, or 15.2%, over the 2000 figure of HK\$1,887 million. Basic earnings per share were HK\$1.12. Return on average assets and return on average equity were 0.9% and 9.7% respectively.

As at 31st December, 2001, total consolidated assets were HK\$181,765 million, of which 59.5%, or HK\$108,175 million, were advances to customers. Customer deposits were HK\$140,817 million, while debt instruments issued stood at HK\$8,902 million. The loan to deposit ratio was 72.3%, compared with 69.7% at the end of last year. Total capital resources increased by 12.2% to HK\$22,538 million.

At the Annual General Meeting to be held on Tuesday, 26th March, 2002, the Directors will propose a final dividend of HK\$0.33 per share which, together with the interim dividend of HK\$0.21 per share paid in September 2001, will constitute a total dividend of HK\$0.54 per share for the full year. This represents a decrease of 16.9% over the total dividend of HK\$0.65 per share for the year 2000 (*Note*).



過往 5 年股息紀錄
Dividend for the Last 5 Years

本行提供的優質服務在近年屢獲殊榮，於2001年更囊括以下獎項：



「JP Morgan / FIA Best Asian Corporate Website Award」的獎項

JP Morgan / FIA Best Asian Corporate Website Award



《FinanceAsia》雜誌推選為「香港最佳管理」公司之一

FinanceAsia Magazine : One of "Hong Kong's Best Managed Companies"

2001年是香港銀行業困難的一年。在貸款需求呆滯及競爭劇烈的情況下，導致銀行邊際利潤削減。911美國恐怖襲擊令困難的經營環境更轉惡劣；2002年的經營前景仍未明朗，各行業會維持審慎的經營態度。信貸增長持續呆滯，而產品定價將依然備受壓力。為了取得競爭優勢，銀行同業將加快步伐推介新產品；而為了獲得更大的規模效益，銀行業將繼續進行整固的趨勢。

面對此等外來挑戰，東亞銀行繼續強化其作為香港其中一間最被尊崇的金融機構的地位。本行的成就繼續贏取國際關注。在獲取的獎項中，包括在2001年獲頒「歐米茄傑出科技及金融成就獎」之**最佳零售銀行**獎項，和榮獲《亞洲銀行家》之「The Asian Banker 2001 零售金融服務卓越大獎」的**2001 香港最佳零售銀行**獎項。

作為一間服務香港、中國內地以至海外華人社羣的本地領導銀行，本行將繼續著眼建設未來，並透過策略性收購和自然增長以鞏固本行在香港、中國內地及國際市場上的獨有地位。在2001年3月，本行完成收購第一太平銀行的控股公司——第一太銀控股有限公司的全部股權，同年8月，中國聯合銀行有限公司與本行正式合併，該行在過往6年為本行附屬公司。本行亦於8月收購美國大興銀行。本行與第一太平銀行的正式合併將於2002年4月1日生效；本行與第一太平銀行的合併工作進展良好，並且取得協同效益，為股東的投資增值。

東亞銀行將藉著完善和適當的分行網絡及超著信譽，繼續拓展本地零售銀行業務及建立獨有地位。為此，本行將開展企業形象及分行轉型兩項計劃。這些計劃將在2002年帶來重要的影響，一方面加強本行的品牌形象，另一方面提升分行的銷售表現。本行更會擴大產品和服務種類，以分散收入來源，故此，本行亦會拓展非抵押性的銀行產品和服務，以及開發新業務以輔助電子商貿。

隨著中國加入世界貿易組織，對外資銀行的限制逐漸放寬，本行將藉著在內地市場長期發展並擁有領先地位的優勢，爭取潛在的商業機會。此外，本行亦會尋求發展機會，與國內金融機構組成策略性聯盟。

本行將透過擴展核心業務，繼續尋求增長機會。此外，本行亦會透過在擁有業務機會及可以藉著本行品牌服務及營運起互利作用的地區進行收購，進一步拓展業務。

主席兼行政總裁

李國寶

香港

2002年2月5日

附註：於2002年3月5日星期二辦公時間結束時，在股東名冊上已登記的股東，將獲派發上述建議的末期股息。該末期股息將以現金派發，惟股東可選擇收取已繳足股款的新股以代替現金。是項以股代息計劃須待股東在週年常會上通過有關的決議案，及香港聯合交易所有限公司上市委員會批准所建議發行的新股上市買賣方可作實。有關的股息單及以股代息的股票將約於2002年3月26日星期二以平郵寄予股東。是項以股代息的詳情將連同有關選擇表格約於2002年3月5日星期二寄予各股東。

The year 2001 was a difficult one for the Hong Kong banking industry. Margins were squeezed owing to sluggish loan demand and strong competition, and the 11th September terrorist attacks aggravated an already difficult trading environment. The operating outlook for 2002 remains weak, and most businesses have adopted a cautious attitude. Credit growth will continue sluggish, maintaining the current pressure on pricing. In order to gain competitive advantage, banks will step up the pace of innovation and introduction of new products. Further consolidation within the industry is possible, as banks look to achieve greater economies of scale.

In the face of these external challenges, our Bank is strengthening its position as one of the most respected financial institutions in Hong Kong. BEA's achievements continue to garner international attention. Among other distinctions, during 2001 the Bank was named **Best Retail Bank** in the Omega Outstanding Technology and Financial Enterprise Awards, and was awarded **2001 Best Retail Bank for Hong Kong** in the Asian Banker Excellence in Retail Financial Service Award 2001.

As a leading bank in Hong Kong serving the Hong Kong, the Mainland China and Overseas Chinese communities, we continue to build for the future and strengthen our franchise in Hong Kong, the Mainland and international markets through strategic acquisitions and organic growth. In March 2001, BEA completed the previously announced acquisition of FPB Bank Holding Company Limited, the holding company of First Pacific Bank. In August 2001, United Chinese Bank Limited was formally merged with BEA, after having operated as a subsidiary for the preceding six years. Also in August 2001, BEA acquired Grand National Bank in the U.S. Legal merger with First Pacific Bank will take effect from 1st April, 2002. The work of integrating First Pacific Bank with the Bank is progressing well, achieving the expected synergies and building value for shareholders.

Based on our well-developed, rational branch network and well-respected reputation, we will continue to develop our domestic retail banking business and build our consumer franchise. To this end, we have launched the Corporate Identity and Branch Transformation projects. These initiatives will have a significant impact during 2002, enhancing BEA's brand image and improving the sales performance of our branches. BEA will also seek to broaden the scope of products and services offered, in order to diversify sources of income. As part of this exercise, BEA will develop new non-collateral based banking products and services, as well as new businesses to assist e-commerce.

With the gradual relaxation of restrictions imposed on foreign banks following China's accession to the World Trade Organization, we will take advantage of our long-standing and leading position in China to capture potential business opportunities. In addition, we will explore opportunities to form strategic partnerships with local financial institutions in China.

We will continue to pursue growth through expansion of our core business. Furthermore, we will seek growth through strategic acquisitions where we identify business opportunities that allow us to successfully leverage our brand services and operations.

Chairman and Chief Executive

David LI Kwok-po

Hong Kong
5th February, 2002

Note: Shareholders whose names are on the Register of Members at the close of business on Tuesday, 5th March, 2002 will be entitled to the proposed final dividend. The final dividend will be paid in cash with an option to receive new, fully paid shares in lieu of cash. This scrip dividend scheme is conditional upon the passing of the relevant resolution at the forthcoming Annual General Meeting and the Listing Committee of The Stock Exchange of Hong Kong Limited granting the listing of and permission to deal in the new shares. The dividend warrants and the share certificates for the scrip dividend will be sent to shareholders by ordinary mail on or about Tuesday, 26th March, 2002. Details of the scrip dividend and the election form will be sent to shareholders on or about Tuesday, 5th March, 2002.

BEA's comprehensive range of premium quality banking services have garnered numerous awards in recent years. In 2001, the Bank added to its strong list of achievements:



在OMEGA及《資本雜誌》主辦的「歐米茄傑出科技及金融成就獎」中獲頒香港「最佳零售銀行」獎項

Hong Kong's "Best Retail Bank" in the Omega Outstanding Technology and Financial Enterprise Awards, organised by OMEGA and Capital Magazine



由《亞洲銀行家》雜誌頒發「The Asian Banker 2001零售金融服務卓越大獎」的「2001香港最佳零售銀行」獎項

The "2001 Best Retail Bank for Hong Kong" in The Asian Banker Excellence in Retail Financial Services Award 2001, organised by The Asian Banker Magazine