

五年財務概況

FIVE-YEAR FINANCIAL SUMMARY

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		1997	1998	1999	2000	2001
港幣百萬元	HK\$ million					
庫存現金及短期資金 ⁽¹⁾	Cash and short-term funds ⁽¹⁾	14,778	13,491	22,605	21,513	18,925
客戶貸款(已扣除準備金)	Advances to customers less provisions	27,865	29,183	26,417	27,421	28,152
其他資產 ⁽¹⁾	Other assets ⁽¹⁾	8,241	10,628	10,714	16,548	17,328
總資產 ⁽¹⁾	Total assets ⁽¹⁾	50,884	53,302	59,736	65,482	64,405
客戶存款	Customers' deposits	39,333	41,960	45,480	49,718	49,605
發行之存款證	Certificates of deposit issued	2,225	2,511	2,473	1,359	1,110
其他負債 ^{(1)、(2)}	Other liabilities ^{(1)、(2)}	3,128	3,084	5,440	7,326	6,279
總負債 ^{(1)、(2)}	Total liabilities ^{(1)、(2)}	44,686	47,555	53,393	58,403	56,994
股東資金 ^{(1)、(2)}	Shareholders' funds ^{(1)、(2)}	6,198	5,747	6,343	7,079	7,411
淨溢利 ⁽¹⁾	Net profit ⁽¹⁾	934	600	855	1,011	846
港元	HK\$					
每股盈利	Earnings per share	4.02	2.58	3.68	4.35	3.64
百分比	Percent					
貸款對存款比率	Loan to deposit ratio	67.1	65.6	55.1	53.7	55.5

註釋：

Notes:

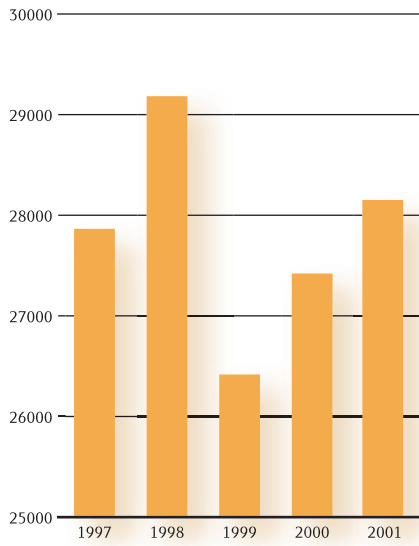
(1) 一九九七年及一九九八年度之數額因證券投資之會計政策於一九九九年度變更而予以重列，以符合香港會計師公會頒佈的會計實務準則第二十四條。

(1) Amounts for 1997 and 1998 have been restated due to the change in accounting policy for investments in securities in 1999 in order to comply with Statement of Standard Accounting Practice No. 24 issued by the Hong Kong Society of Accountants.

(2) 一九九七年至二〇〇〇年度之數額因擬派股息之會計政策於二〇〇一年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第九條。

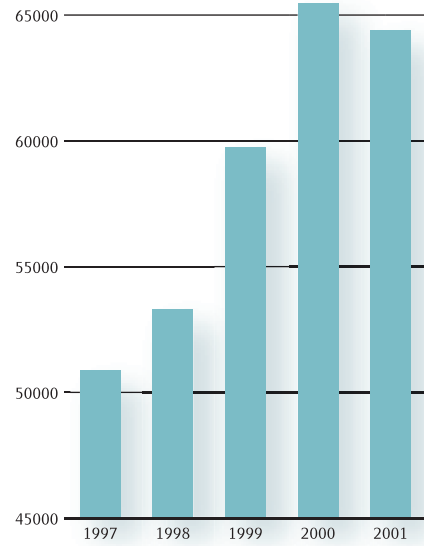
(2) Amounts for 1997 to 2000 have been restated due to the change in accounting policy for proposed dividends in 2001 in order to comply with Statement of Standard Accounting Practice No. 9 (Revised) issued by the Hong Kong Society of Accountants.

客戶貸款（已扣除準備金）
Advances to Customers
less Provisions



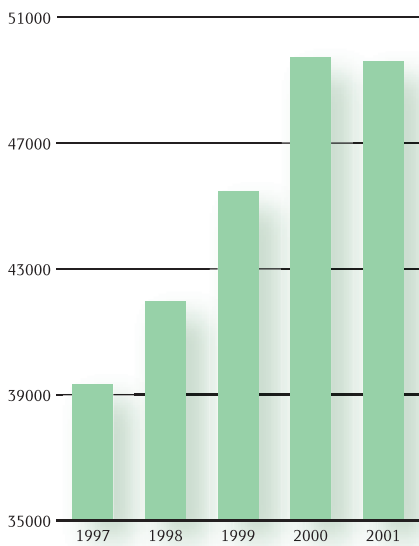
港幣百萬元計 HK\$ Million

總資產
Total Assets



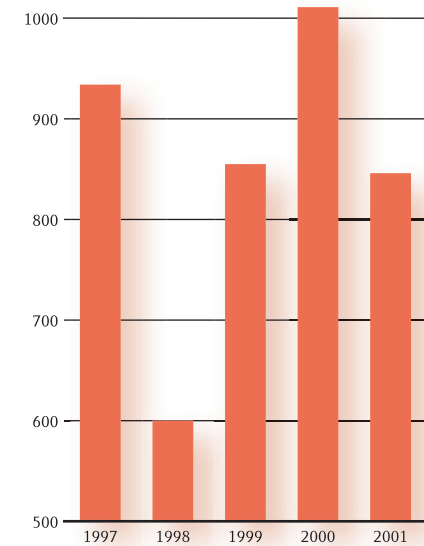
港幣百萬元計 HK\$ Million

存款
Deposits



港幣百萬元計 HK\$ Million

淨溢利
Net Profit



港幣百萬元計 HK\$ Million