



## 集團財務摘要 • GROUP FINANCIAL HIGHLIGHTS

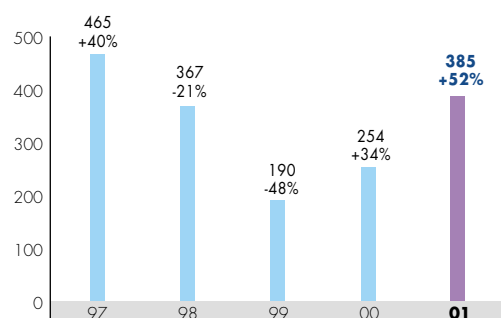
		2001 千港元 HK\$' 000	2000 千港元 HK\$' 000
股東應佔溢利	Profit attributable to shareholders	<b>330,412</b>	150,063
總資產	Total assets	<b>43,497,229</b>	20,656,987
總貸款及墊款	Total gross loans and advances	<b>28,451,601</b>	13,673,377
客戶存款	Customers' deposits	<b>29,705,307</b>	16,106,119
每股盈利	Earnings per share	<b>HK\$0.56</b>	HK\$0.33
每股股息	Dividends per share	<b>HK\$0.27*</b>	HK\$0.13
平均資產回報率	Return on average assets	<b>1.1%</b>	0.8%
平均普通股股本回報率	Return on average common equity	<b>9.3%</b>	5.9%
成本對收入比率	Cost-income ratio	<b>41.8%</b>	47.5%
資本充足比率	Capital adequacy ratio	<b>16.1%</b>	17.8%
平均流動資金比率	Average liquidity ratio	<b>39.7%</b>	43.3%

\*包括特別股息每股0.05港元

\*Including special dividend of HK\$0.05 per share

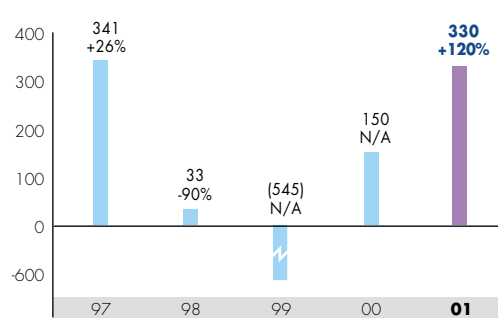
扣除準備金前之營運溢利 (百萬港元)

**Operating Profit Before Provisions (HK\$ Million)**



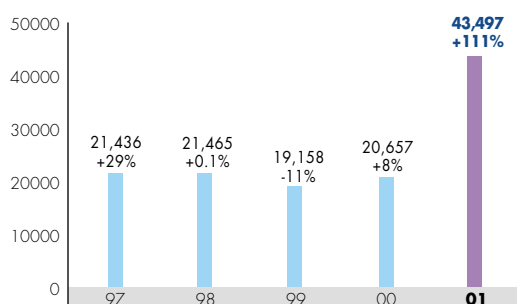
稅後溢利 (百萬港元)

**Profit After Tax (HK\$ Million)**



總資產 (百萬港元)

**Total Assets (HK\$ Million)**



總貸款及墊款 (百萬港元)

**Total Gross Loans and Advances (HK\$ Million)**

