

		2001	2000	變動 CHANGE
<b>全年結算</b>	<b>FOR THE YEAR</b>	HK\$M	HK\$M	%
扣除準備金前之營業溢利	Operating profit before provisions	<b>11,503</b>	11,540	-0.3
營業溢利	Operating profit	<b>11,079</b>	11,344	-2.3
除稅前溢利	Profit before tax	<b>11,514</b>	11,675	-1.4
股東應得之溢利	Attributable profit	<b>10,114</b>	10,014	1.0
<b>每股計</b>	<b>PER SHARE</b>	HK\$	HK\$	%
每股盈利	Earnings per share	<b>5.29</b>	5.24	1.0
每股股息	Dividends per share	<b>4.90</b>	4.80	2.1
<b>於年結日</b>	<b>AT YEAR-END</b>	HK\$M	HK\$M	%
股東資金	Shareholders' funds	<b>45,071</b>	45,937	-1.9
總資產	Total assets	<b>474,787</b>	500,784	-5.2
<b>比率</b>	<b>RATIOS</b>	%	%	
平均股東資金回報率	Return on average shareholders' funds	<b>23.0</b>	22.7	
總資本比率*	Total capital ratio*	<b>15.3</b>	15.3	
第一級資本比率*	Tier 1 capital ratio*	<b>12.3</b>	11.9	
流動資金比率(全年平均數)	Liquidity ratio (average for the year)	<b>45.6</b>	43.3	
成本對收入比率	Cost:income ratio	<b>26.3</b>	24.4	

\*資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

\*The capital ratios take into account market risks in accordance with the relevant Hong Kong Monetary Authority guideline under the Supervisory Policy Manual.