

		1997	1998	1999	2000	2001
全年結算	FOR THE YEAR	HK\$BN	HK\$BN	HK\$BN	HK\$BN	HK\$BN
營業溢利	Operating profit	10.1	8.2	9.6	11.3	11.1
除稅前溢利	Profit before tax	10.8	8.0	9.8	11.7	11.5
股東應得之溢利	Attributable profit	9.4	6.8	8.3	10.0	10.1
於年結日	AT YEAR-END	HK\$BN	HK\$BN	HK\$BN	HK\$BN	HK\$BN
股東資金	Shareholders' funds	56.3	49.4	44.4	45.9	45.1
實收股本	Issued and paid up capital	9.6	9.6	9.6	9.6	9.6
總資產	Total assets	399.4	422.7	442.1	500.8	474.8
每股計	PER SHARE	HK\$	HK\$	HK\$	HK\$	HK\$
每股盈利	Earnings per share	4.85	3.55	4.35	5.24	5.29
每股股息	Dividends per share	3.42	3.42	8.20 [#]	4.80	4.90
比率	RATIOS	%	%	%	%	%
除稅後平均股東資金回報率	Post-tax return on average shareholders' funds	17.1	13.2	17.1	22.7	23.0
除稅後平均總資產回報率	Post-tax return on average total assets					
以除稅後營業溢利計算	Based on operating profit after tax	2.2	1.7	1.9	2.1	2.0
以股東應得之溢利計算	Based on attributable profit	2.4	1.7	1.9	2.1	2.1
資本比率	Capital ratios					
總比率 [*]	Total ratio [*]	22.0	21.3	17.3	15.3	15.3
第一級比率 [*]	Tier 1 ratio [*]	16.3	17.5	13.3	11.9	12.3
成本對收入比率	Cost: income ratio	25.7	26.7	25.3	24.4	26.3

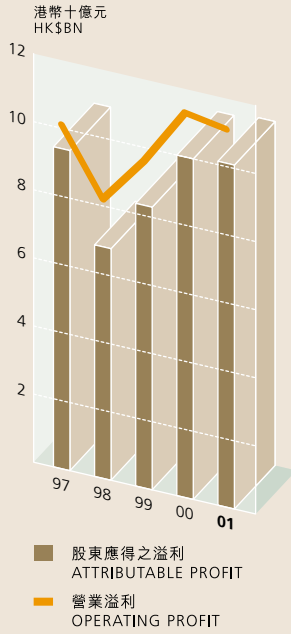
[#] 包括特別中期股息每股港幣四元一角。

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

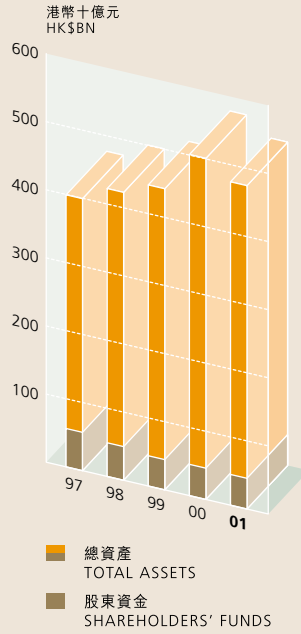
^{*} 資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

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

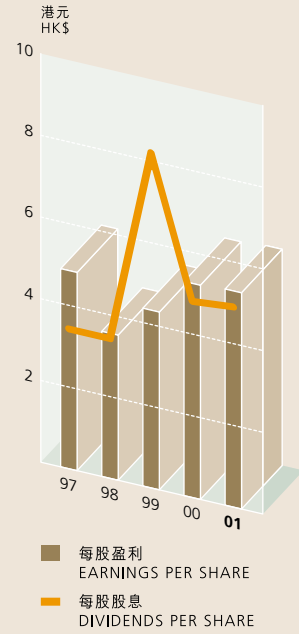
業績
RESULTS



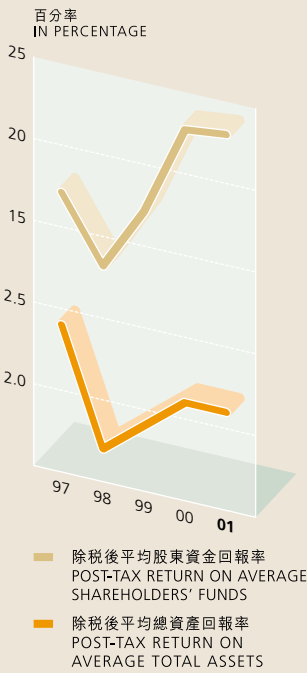
總資產及股東資金
TOTAL ASSETS AND SHAREHOLDERS' FUNDS



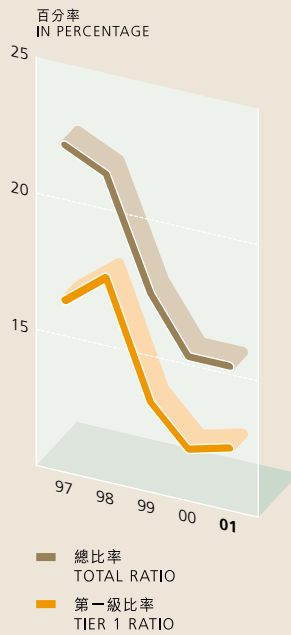
每股盈利及股息
PER SHARE EARNINGS AND DIVIDENDS



除稅後平均股東資金及總資產回報率
POST-TAX RETURN ON AVERAGE SHAREHOLDERS' FUNDS AND TOTAL ASSETS



資本比率
CAPITAL RATIOS



成本對收入比率
COST:INCOME RATIO

