

## 財政狀況概要

## Financial Summary

以百萬港元位列示  
HK\$ Million

		1997	1998	1999	2000	2001
股東權益	Shareholders' funds	3,960	3,680	4,099	4,824	<b>5,417</b>
借貸資本	Loan capital	–	–	–	–	<b>975</b>
客戶存款	Customers' deposits	28,400	28,855	32,607	31,385	<b>33,031</b>
已發行存款證	Certificates of deposit issued	5,827	5,039	4,457	6,095	<b>5,652</b>
存款總額	Total deposits	34,227	33,894	37,064	37,480	<b>38,683</b>
客戶貸款減準備	Advances to customers less provisions	27,054	24,354	26,761	28,997	<b>28,703</b>
資產總值	Total assets	42,012	40,025	44,394	49,702	<b>54,432</b>
股東應佔溢利	Profit attributable to shareholders	657	252	587	810	<b>868</b>
全年股息分派	Total dividend distribution	274	146	199	266	<b>276</b>

以港元位列示  
HK\$

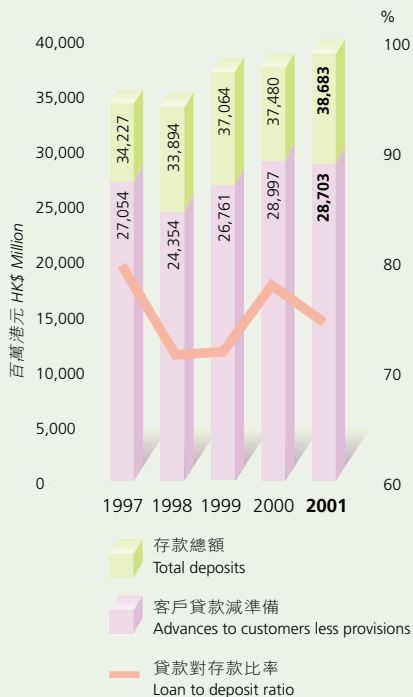
基本每股盈利	Basic earnings per share	2.72	1.04	2.40	3.29	<b>3.52</b>
攤薄每股盈利	Diluted earnings per share	2.72	1.04	2.39	3.29	<b>3.52</b>
每股股息	Dividend per share	1.13	0.60	0.81	1.08	<b>1.12</b>

以百分比列示  
Percentage %

股東資金回報	Return on shareholders' funds	18.1	6.6	15.1	17.9	<b>17.0</b>
資產總值回報	Return on total assets	1.6	0.6	1.4	1.7	<b>1.7</b>
貸款對存款比率	Loan to deposit ratio	79.0	71.9	72.2	77.4	<b>74.2</b>

貸款 / 存款總額

Total advances / Total deposits



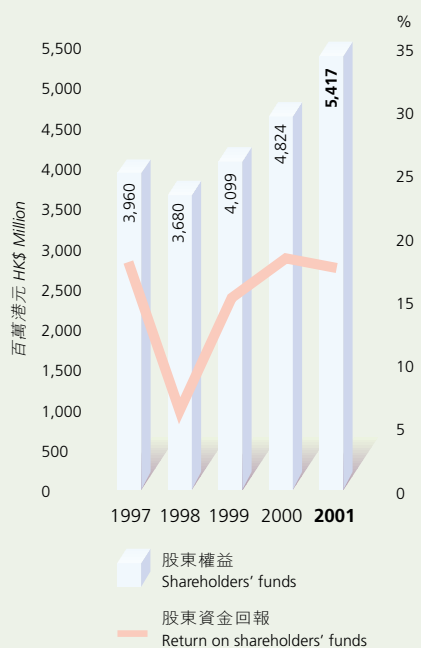
資產總值 / 資產總值回報

Total assets / Return on total assets



股東權益 / 股東資金回報

Shareholders' funds / Return on shareholders' funds



基本每股盈利 / 每股股息

Basic earnings per share / Dividend per share

