

## Financial Highlights 財務摘要

	2002 HK\$ Mil 港幣百萬元	2001 HK\$ Mil 港幣百萬元	Change變動 %百分率
<b>Profitability 盈利能力</b>			
Total operating income 經營收入總額	<b>5,408</b>	5,212	+3.8
Profit attributable to shareholders 股東應佔溢利	<b>1,288</b>	1,600	-19.5
<b>Balance Sheet Strength 資產負債狀況</b>			
Advances to customers 客戶貸款	<b>108,409</b>	108,175	+0.2
Total assets 資產總額	<b>185,243</b>	181,765	+1.9
Customer deposits and debt instruments issued 客戶存款及已發行之債務證券	<b>151,939</b>	149,719	+1.5
Total capital resources 資本總額	<b>23,196</b>	22,538	+2.9
<b>Earnings and Dividend Per Share 每股計之盈利及股息</b>			
Basic earnings 基本盈利	<b>HK\$0.89</b>	HK\$1.12	-20.5
Cash earnings 現金盈利	<b>HK\$0.99</b>	HK\$1.19	-16.8
Dividend 股息	<b>HK\$0.56</b>	HK\$0.54	+3.7
<b>Key Ratios 主要比率</b>			
Loan to deposit ratio 貸款對存款比率	<b>71.3%</b>	72.3%	
Cost to income ratio 成本對收入比率	<b>53.4%</b>	54.9%	
Average liquidity ratio 平均流動資金比率	<b>46.1%</b>	46.6%	
Capital adequacy ratio 資本充足比率	<b>17.0%</b>	17.5%	