

## 財務概況 • FINANCIAL PERFORMANCE

### 二零零二年財務摘要

### 2002 FINANCIAL HIGHLIGHTS

全年 (百萬港元)	For the Year (in HK\$ million)	2002	2001	變動百分比 % Change
淨利息收入	Net Interest Income	689	488	+41
非利息收入	Non-Interest Income	391	203	+93
營運支出	Operating Expenses	307	289	+6
呆壞賬撥備	Charge for Bad and Doubtful Debts	182	66	+175
除稅前溢利	Profit before Taxation	571	332	+72
稅項	Taxation	88	1	N/A
股東應佔溢利	Profit Attributable to Shareholders	482	330	+46
於年結日 (百萬港元)	At Year End (in HK\$ million)	2002	2001	變動百分比 % Change
貸款及墊款	Loans and Advances	32,874	28,452	+16
資產總額	Total Assets	62,262	43,497	+43
存款總額	Total Deposits	40,180	29,705	+35
股東資金	Shareholders' Funds	5,951	5,071	+17
財務比率	Financial Ratios	2002	2001	
資本充足比率 (經調整)	Capital Adequacy (Adjusted)	17.8%	16.1%	
全年平均流動資金比率	Average Liquidity for the Year	35.9%	39.7%	
成本對收入比率	Cost to Income	28.5%	41.9%	
貸款對存款比率	Loans to Deposits	80.0%	92.0%	

### 財務誌要

### FINANCIAL CALENDAR

公佈末期業績	Final Results Announcement	二零零三年三月四日	4th March 2003
年報寄發日期	Posting Date for Annual Report	二零零三年三月三十一日	31st March 2003
暫停股份登記期間	Share Register Closing Period	二零零三年四月九日至十六日	9th – 16th April 2003
股東週年大會日期	Date of Annual General Meeting	二零零三年四月十六日	16th April 2003
股息派發日期	Dividend Payment Date	二零零三年五月十六日	16th May 2003
N/A — 不適用	N/A — Not Applicable		

## 財務概況 • FINANCIAL PERFORMANCE

### 五年財務概況

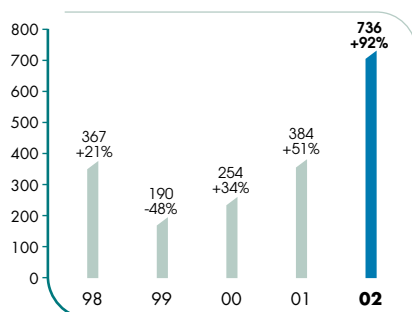
### FIVE YEAR SUMMARY

全年 (百萬港元)	For the Year (in HK\$ million)	2002	2001	2000	1999	1998
淨利息收入	Net Interest Income	689	488	386	321	455
非利息收入	Non-Interest Income	391	203	98	87	131
營運支出	Operating Expenses	307	289	230	218	219
呆壞賬撥備	Charge for Bad and Doubtful Debts	182	66	156	738	329
除稅前溢利/(虧損)	Profit/(loss) before Taxation	570	331	150	(547)	40
稅項支出/(抵免)	Taxation Charge/(Credit)	88	1	0	(2)	7
股東應佔溢利/(虧損)	Profit/(loss) Attributable to Shareholders	482	330	150	(545)	33
每股計 (港元)	Per Share (in HK\$)	2002	2001	2000	1999	1998
每股基本盈利	Basic Earnings per Share	0.70	0.56	0.33	(1.59)	0.11
每股股息	Dividends per Share	0.35	0.27	0.13	N/A	0.08
於年結日 (百萬港元)	At Year End (in HK\$ million)	2002	2001	2000	1999	1998
貸款及墊款	Loans and Advances	32,874	28,452	13,673	11,968	14,454
資產總額	Total Assets	62,262	43,497	20,657	19,158	21,465
存款總額	Total Deposits	40,180	29,705	16,281	16,155	18,284
股東資金	Shareholders' Funds	5,951	5,071	2,583	2,430	2,416
財務比率	Financial Ratios	2002	2001	2000	1999	1998
資本充足比率(經調整)	Capital Adequacy (Adjusted)	17.8%	16.1%	17.8%	20.0%	15.7%
全年平均流動資金比率	Average Liquidity for the Year	35.9%	39.7%	43.3%	56.4%	43.3%
貸款對存款比率	Loans to Deposits	80.0%	92.0%	74.0%	61.3%	69.6%
貸款對資產總額比率	Loans to Total Assets	52.8%	65.4%	66.2%	62.5%	67.3%
不履約貸款比率	NPL ratio	2.3%	6.8%	23.2%	31.5%	9.0%
一般撥備覆蓋率	General Provision Coverage	0.9%	0.8%	0.9%	1.0%	0.9%
成本對收入比率	Cost to Income	28.5%	41.9%	47.5%	53.4%	37.4%
派息率	Dividend Payout	60.0%	59.9%	39.1%	N/A	72.9%
資產回報率	Return on Assets	1.0%	1.1%	0.8%	N/A	0.2%
普通資金回報率	Return on Common Equity	10.4%	9.3%	5.9%	N/A	1.3%

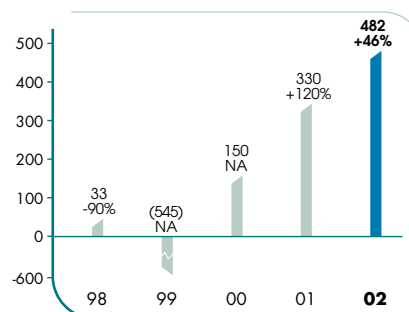
N/A — 不適用

N/A — Not Applicable

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)



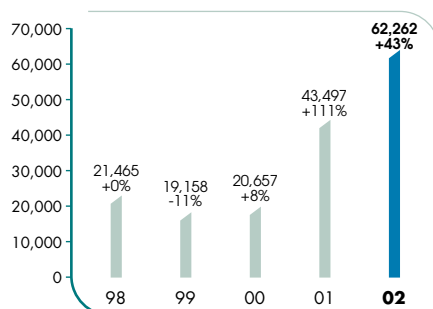
## 財務概況 • FINANCIAL PERFORMANCE

### 存款

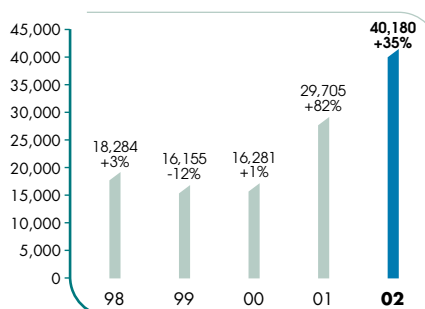
### DEPOSITS

1. 按類別劃分	1. By Type	2002	2001
活期	Current	1.8%	1.7%
儲蓄	Savings	5.6%	5.3%
定期	Fixed	92.6%	93.0%
合計	Total	100.0%	100.0%
2. 按剩餘到期日劃分	2. By Remaining Maturity	2002	2001
須於要求時即時償還	Repayable on Demand	7.4%	7.1%
三個月或以下	Three Months or Less	85.2%	88.6%
一年或以下但超過三個月	One Year or Less, but Over Three Months	7.2%	4.3%
五年或以下但超過一年	Five Years or Less, but Over One Year	0.2%	0.0%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	3. By Currency	2002	2001
港元	HKD	53.9%	61.4%
美元	USD	41.4%	34.7%
其他	Others	4.7%	3.9%
合計	Total	100.0%	100.0%
非利息收入	NON-INTEREST INCOME	2002	2001
費用及佣金收入淨額	Net Fees and Commission Income	84.3%	80.6%
外匯買賣收益	Gain from Foreign Exchange Activities	2.1%	5.7%
買賣證券收益	Gain from Trading Securities	0.6%	6.9%
股息收入	Dividend Income	2.0%	0.7%
其他	Others	11.0%	6.1%
合計	Total	100.0%	100.0%

資產總額 (百萬港元)  
Total Assets (HK\$ Million)



存款總額 (百萬港元)  
Total Deposits (HK\$ Million)



## 財務概況 • FINANCIAL PERFORMANCE

### 貸款組合#

### LOAN PORTFOLIO#

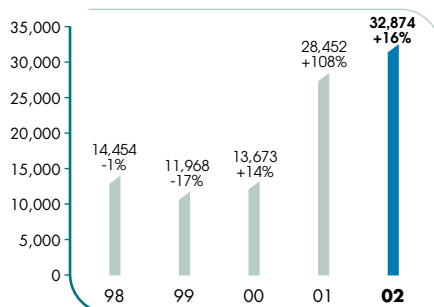
1. 按行業劃分	1. By Industry Sectors	2002	2001
<b>在香港使用之貸款</b> <b>工商及金融：</b> 物業發展 物業投資 金融企業 股票經紀 批發及零售業 土木工程 製造業 運輸及運輸設備 電力、煤氣及通訊 酒店、住宿及飲食 其他 <b>個人：</b> 按揭（「居者有其屋計劃」、 「私人參建居屋計劃」及 「租者置其屋計劃」） 按揭（其他住宅物業） 信用卡貸款 其他 <b>貿易融資</b> <b>在香港以外使用之貸款</b> <b>合計</b>	<b>Loans for Use in Hong Kong</b> <b>Industry, Commercial and Financial:</b> Property Development Property Investment Financial Concerns Stockbrokers Wholesale and Retail Trade Civil Engineering Works Manufacturing Transport and Transport Equipment Electricity, Gas and Telecommunications Hotels, Boarding Houses & Catering Others <b>Individuals:</b> Mortgage (Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme) Mortgage (Other Residential Properties) Credit Card Advances Others <b>Trade Finance</b> <b>Loans for Use outside Hong Kong</b> <b>Total</b>	<b>4.8%</b> <b>14.6%</b> <b>7.4%</b> <b>0.1%</b> <b>4.7%</b> <b>2.3%</b> <b>4.5%</b> <b>14.9%</b> <b>4.7%</b> <b>3.5%</b> <b>10.3%</b>  <b>0.4%</b> <b>19.6%</b> <b>0.0%</b> <b>2.2%</b> <b>3.3%</b> <b>2.7%</b> <b>100.0%</b>	4.9% 16.0% 12.2% 0.1% 6.4% 0.8% 3.5% 13.7% 5.0% 2.9% 7.4%  0.4% 16.1% 0.0% 3.1% 3.4% 4.1% 100.0%
<b>2. 按剩餘到期日劃分</b> 須於要求時即時償還 一年或以下 五年或以下但超過一年 超過五年 並無限期 合計	<b>2. By Remaining Maturity</b> Repayable on Demand One Year or Less Five Years or Less, but Over One Year Over Five Years Undated <b>Total</b>	<b>4.3%</b> <b>18.4%</b> <b>39.5%</b> <b>35.5%</b> <b>2.3%</b> <b>100.0%</b>	3.6% 16.8% 47.9% 24.5% 7.2% 100.0%
<b>3. 按貨幣劃分</b> 港元 美元 其他 合計	<b>3. By Currency</b> HKD USD Others <b>Total</b>	<b>83.3%</b> <b>15.9%</b> <b>0.8%</b> <b>100%</b>	85.6% 14.3% 0.1% 100%

# 不包括商業票據及銀行同業貸款

# Excluding Trade Bills and Advances to Banks

貸款及墊款總額 (百萬港元)

Total Loans and Advances (HK\$ Million)



不履約貸款比率

NPL Ratio

