

# 財務概況

## Financial Performance

### 二零零二財務摘要 2002 Financial Highlights

全年 (百萬港元)	For the Year (In HK\$ million)	2002	2001	% 變動 % Change
淨利息收入	Net Interest Income	<b>1,679</b>	1,246	+34.8
非利息收入	Non-Interest Income	<b>504</b>	543	-7.3
經營支出	Operating Expenses	<b>1,056</b>	759	+39.1
呆壞賬準備	Charge for Bad and Doubtful Debts	<b>540</b>	341	+58.3
除稅前溢利	Profit Before Taxation	<b>637</b>	686	-7.0
稅項	Taxation	<b>23</b>	50	-53.4
少數股東權益	Minority Interest	<b>1</b>	19	-92.8
股東應佔溢利	Profit Attributable to Shareholders	<b>613</b>	617	-0.6

於年結日 (百萬港元)	At Year End (In HK\$ million)	2002	2001	% 變動 % Change
貸款和墊款	Loans and Advances	<b>42,989</b>	32,682	+31.5
資產總值	Total Assets	<b>76,247</b>	59,427	+28.3
存款總額	Total Deposits	<b>61,368</b>	46,381	+32.3
股東資金	Shareholders' Funds	<b>7,426</b>	6,254	+18.7

財務比率	Financial Ratios	2002	2001
資本充足比率	Capital Adequacy	<b>18.9%</b>	20.8%
全年平均流動資金比率	Average Liquidity	–	51.2%
綜合 (1-10 / 02)	Consolidated (1-10 / 02)	<b>46.3%</b>	–
獨立 (11-12 / 02)	Solo (11-12 / 02)	<b>547.3%</b>	–
成本對收入比率	Cost to Income	–	42.4%
減商譽前	Before Goodwill	<b>45.3%</b>	–
減商譽後	After Goodwill	<b>48.4%</b>	–
貸存比率	Loans to Deposits	<b>70.1%</b>	70.5%

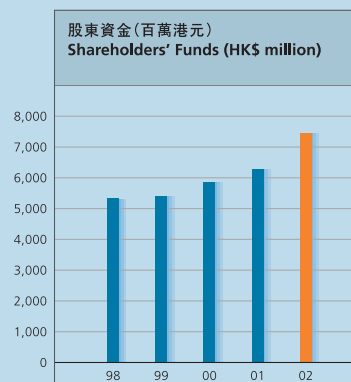
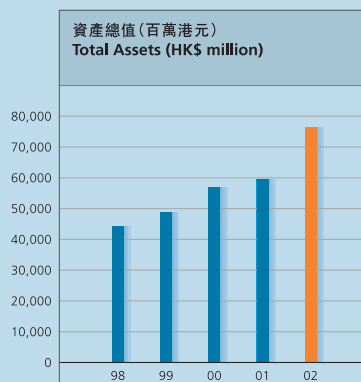
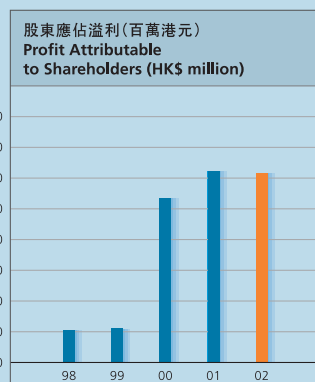
### 財務誌要

### Financial Calendar

公佈全年業績	Final Results Announcement	12 / 03 / 2003
暫停股份登記日期	Share Register Closing Period	01 / 04 / 2003 - 04 / 04 / 2003
年報寄發日期	Posting Date for Annual Report	24 / 04 / 2003
股東週年大會日期	Date of Ordinary Yearly Meeting	16 / 05 / 2003
股息派發日期	Dividend Payment Date	21 / 05 / 2003

## 五年財務概況 Five Year Summary

全年結算 (百萬港元) For the Year (In HK\$ million)		2002	2001	2000	1999	1998
淨利息收入	Net Interest Income	<b>1,679</b>	1,246	1,151	898	876
非利息收入	Non-Interest Income	<b>504</b>	543	448	252	302
經營支出	Operating Expenses	<b>1,056</b>	759	648	481	481
呆壞賬準備	Charge for Bad and Doubtful Debts	<b>540</b>	341	318	938	571
除稅前溢利	Profit Before Taxation	<b>637</b>	686	636	110	125
稅項	Taxation	<b>23</b>	50	53	1	22
股東應佔溢利	Profit Attributable to Shareholders	<b>613</b>	617	532	109	103
每股計 (港元) Per Share (In HK\$)		2002	2001	2000	1999	1998
基本每股盈利	Basic Earnings Per Share	<b>0.203</b>	0.233	0.201	0.041	0.043
每股股息	Dividends Per Share	<b>0.160</b>	0.055	0.070	0.010	0.010
年終賬面價值	Book Value at Year End	<b>2.45</b>	2.41	2.25	2.08	2.05
年終市值	Market Value at Year End	<b>2.250</b>	1.980	2.675	2.975	2.525
於年結日 (百萬港元) At Year End (In HK\$ million)		2002	2001	2000	1999	1998
貸款和墊款	Loans and Advances	<b>42,989</b>	32,682	32,798	28,320	25,905
貸款虧損準備	Loan Loss Provision	<b>1,113</b>	678	854	1,034	1,024
資產總值	Total Assets	<b>76,247</b>	59,427	56,658	48,783	44,110
利息收益資產總值	Total Interest Earnings Assets	<b>71,380</b>	56,558	53,932	46,448	42,385
存款總額	Total Deposits	<b>61,368</b>	46,381	48,676	41,705	37,246
股東資金	Shareholders' Funds	<b>7,426</b>	6,254	5,843	5,388	5,302
財務比率 Financial Ratios		2002	2001	2000	1999	1998
資本充足比率	Capital Adequacy	<b>18.9%</b>	20.8%	17.1%	19.2%	20.6%
全年平均流動資金比率	Average Liquidity	–	51.2%	42.1%	39.5%	50.7%
綜合 (1-10 / 02)	Consolidated (1-10 / 02)	<b>46.3%</b>	–	–	–	–
獨立 (11-12 / 02)	Solo (11-12 / 02)	<b>547.3%</b>	–	–	–	–
貸存比率	Loans to Deposits	<b>70.1%</b>	70.5%	67.4%	67.9%	69.6%
貸款對資產總值比率	Loans to Total Assets	<b>56.4%</b>	55.0%	57.9%	58.1%	58.7%
一般準備覆蓋比率	General Provision Coverage	<b>1.2%</b>	1.1%	1.1%	1.2%	1.0%
成本對收入比率	Cost to Income	–	42.4%	40.5%	41.8%	40.8%
減商譽前	Before Goodwill	<b>45.3%</b>	–	–	–	–
減商譽後	After Goodwill	<b>48.4%</b>	–	–	–	–
股息分配率	Dividend Payout	<b>79.2%</b>	24.9%	34.1%	23.9%	25.1%
資產回報率	Return on Assets	<b>0.9%</b>	1.1%	1.1%	0.2%	0.3%
股東資金回報率	Return on Shareholders' Funds	<b>9.0%</b>	10.5%	9.5%	2.0%	2.1%



存款\*

Deposits\*

1. 按類別劃分		By Type	2002	2001
往來	Current		2.3%	1.9%
儲蓄	Savings		13.1%	12.8%
定期	Fixed		84.6%	85.3%
合計	Total		100.0%	100.0%

2. 按到期日劃分		By Maturity	2002	2001
即時償還	On Demand		16.3%	15.5%
少於三個月	Less Than 3 Months		77.9%	78.9%
超過三個月但不足一年	Over 3 Months But Less Than 1 Year		5.8%	5.5%
超過一年但不足五年	Over 1 Year But Less Than 5 Years		–	0.1%
合計	Total		100.0%	100.0%

3. 按貨幣劃分		By Currency	2002	2001
港元	HKD		62.4%	64.2%
美元	USD		29.4%	29.5%
其他	Others		8.2%	6.3%
合計	Total		100.0%	100.0%

4. 存款賬目數目		Number of Deposit Accounts	2002	2001
			232,298	207,317

\* 以客戶存款為基礎

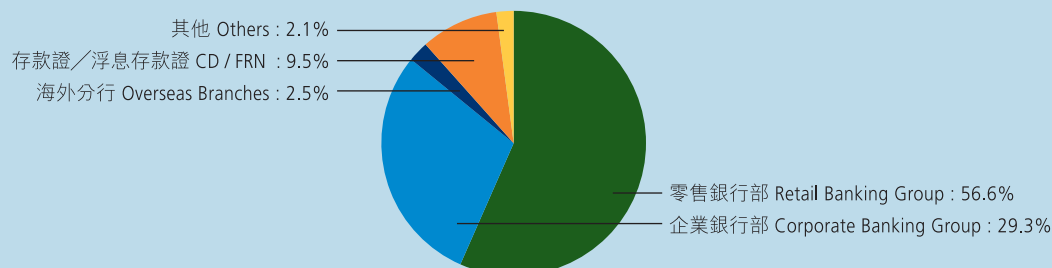
\* Based on Customers Deposits only

非利息收入

Non-Interest Income

		2002	2001
淨收費與佣金收入	Net Fees & Commission Income	65.2%	64.2%
外匯交易溢利	Gain from Foreign Exchange Dealing	2.6%	5.2%
股息收入	Dividend Income	3.7%	1.9%
其他	Others	28.5%	28.7%
合計	Total	100.0%	100.0%

總存款分佈 Deposit Breakdown



## 貸款 #

## Loan Portfolio#

1. 按行業劃分		By Industry Sectors	2002	2001
用於香港的貸款	Loans for Use in Hong Kong			
工商及金融界：	Industrial, Commercial and Financial:			
物業發展	Property Development		1.3%	1.2%
物業投資	Property Investment		12.5%	10.1%
金融界	Financial Concerns		3.9%	4.2%
批發及零售貿易	Wholesale and Retail Trade		6.2%	6.2%
製造業	Manufacturing		7.8%	9.0%
運輸業及運輸設備	Transport and Transport Equipment		11.6%	11.4%
其他	Others		7.4%	8.6%
個人：	Individuals:			
按揭（「居者有其屋計劃」及「私人參建居屋計劃」）	Mortgage (Home Ownership Scheme and Private Sector Participation Scheme)		0.1%	0.1%
按揭（其他住宅）	Mortgage (Other Residential Properties)		31.1%	32.3%
信用卡借貸	Credit Card Advances		0.8%	0.1%
其他	Others		3.2%	4.1%
貿易融資	Trade Finance		5.1%	4.8%
用於香港以外地方的貸款	Loans for Use Outside Hong Kong		9.0%	7.9%
合計	Total		100.0%	100.0%
2. 按地區分佈劃分		By Geographical Spread	2002	2001
香港	Hong Kong		76.8%	72.6%
中國	China		20.5%	23.1%
其他	Others		2.7%	4.3%
合計	Total		100.0%	100.0%
3. 按年期劃分		By Maturity	2002	2001
即時償還	Repayable on Demand		6.1%	8.3%
少於一年	Less Than One Year		19.6%	22.3%
超過一年但少於五年	Over 1 Year But Less Than 5 Years		35.6%	37.0%
超過五年	Over 5 Years		33.9%	31.0%
無訂日期	Undated		4.8%	1.4%
合計	Total		100.0%	100.0%
4. 按貨幣劃分		By Currency	2002	2001
港元	HKD		82.6%	76.8%
美元	USD		17.1%	23.0%
其他	Others		0.3%	0.2%
合計	Total		100.0%	100.0%
5. 貸款賬目數目		Number of Loan Accounts	2002	2001
			146,399	63,838

# 貿易票據及予銀行之放款除外

# Excluding Trade Bills and Advances to Banks

總貸款分佈 Loan Breakdown

