

業績簡報 RESULTS IN BRIEF

		二零零三年 六月三十日 30 June 2003	二零零二年 六月三十日 重新列示* 30 June 2002 restated*	二零零二年 十二月三十一日 重新列示* 31 December 2002 restated*
半年期內	For the half-year ended	HK\$m	HK\$m	HK\$m
扣除準備金前之營業溢利	Operating profit before provisions	6,073	5,849	5,406
營業溢利	Operating profit	5,617	5,568	5,116
除稅前溢利	Profit before tax	5,928	5,978	5,264
股東應得之溢利	Attributable profit	5,022	5,223	4,697
每股計	Per share	HK\$	HK\$	HK\$
每股盈利	Earnings per share	2.63	2.73	2.46
每股股息	Dividends per share	2.10	2.10	3.30**
於期末	At period end	HK\$m	HK\$m	HK\$m
股東資金	Shareholders' funds	40,730	43,616	43,085
總資產	Total assets	482,308	470,678	474,654
比率	Ratios	%	%	%
半年期內	For the half-year ended			
平均股東資金回報率	Return on average shareholders' funds	24.4	24.1	21.9
成本對收入比率	Cost:income ratio	23.1	23.7	27.2
平均流動資金比率	Average liquidity ratio	45.0	43.4	45.5
於期末	At period end			
總資本比率***	Total capital ratio***	14.0	15.4	14.2
第一級資本比率***	Tier 1 capital ratio***	12.3	12.6	11.9

* 二零零二年之若干數字，因本行採納香港會計實務準則第十二號（修訂）「利得稅項」（香港會計實務準則第十二號）而重新列示。詳情列於第50頁之附註26「會計政策」項下。

* Certain figures for 2002 have been restated to reflect the adoption of Hong Kong Statement of Standard Accounting Practice 12 (revised) (HKSSAP 12) on "Income taxes", details of which are set out in note 26 "Accounting policies" on page 50.

** 包括特別中期股息每股港幣五角。

** Including special interim dividend of HK\$0.50 per share.

*** 此等資本比率在計算時依照香港金融管理局之監管政策手冊內有關指引包括市場風險。

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