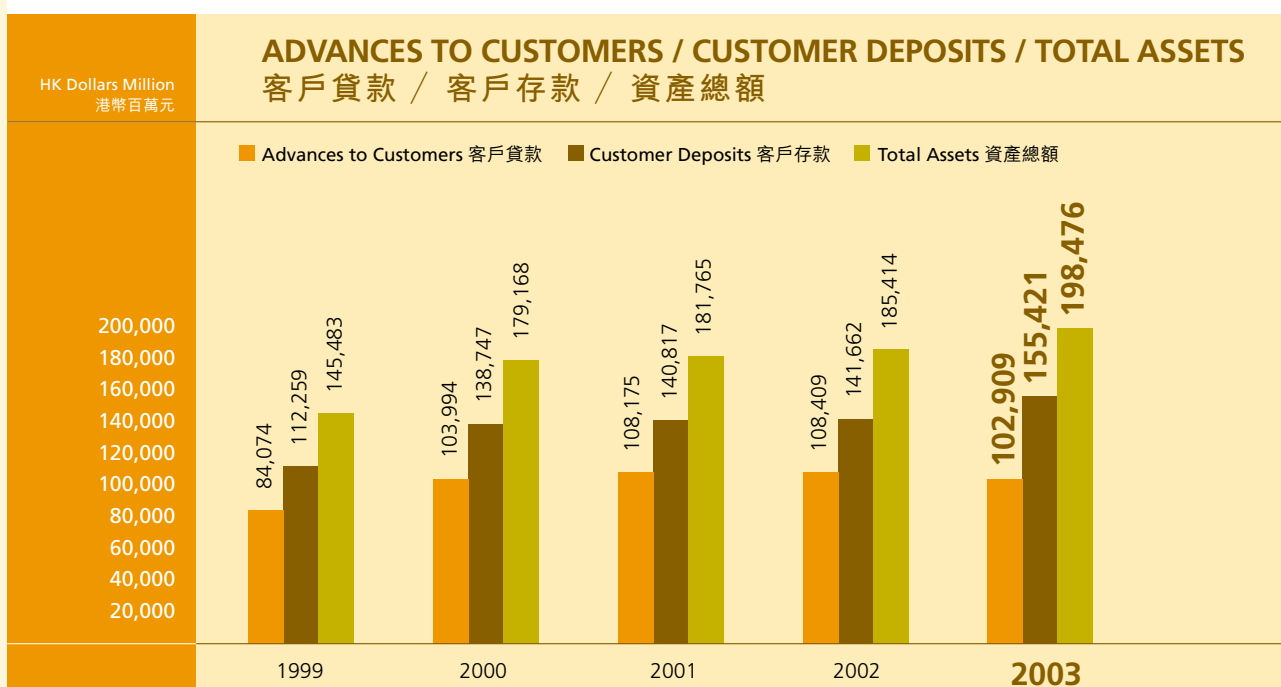


FIVE-YEAR FINANCIAL SUMMARY

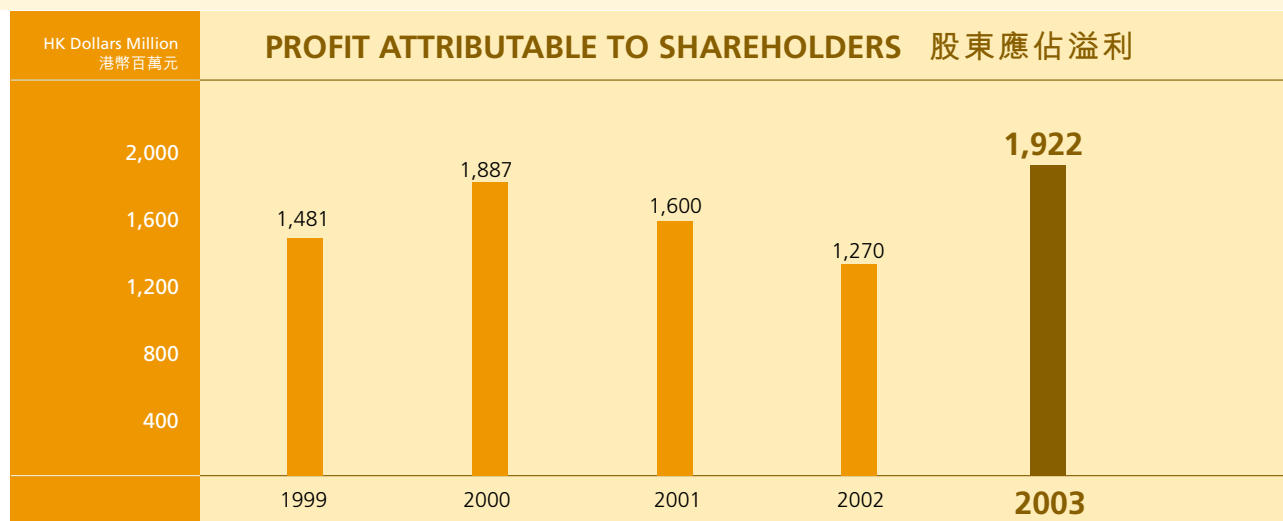


Remark: Comparative figures for 2002 are restated. Details are set out in Note 3 and Note 39 on the accounts. Comparative figures for 2001 and prior years have not been restated to reflect the change in accounting policies and the presentation as the benefits which would be derived from fully restating figures would not justify the cost of such restatement.

註：2002年之比較數字已予重報，詳情載於賬項附註3及賬項附註39內。至於2001年及更早年份之比較數字，則並未予以重報以反映有關會計政策及呈報方式之變更，因全面重報該等數字涉及繁浩工序，故本行決定不會重報該等早期數字。



5 年財務概要



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	FIVE-YEAR COMPARISON 5 年比較				
	1999 HK\$Mil 港幣百萬元	2000 HK\$Mil 港幣百萬元	2001 HK\$Mil 港幣百萬元	2002 HK\$Mil 港幣百萬元	2003 HK\$Mil 港幣百萬元
Total capital resources 資本總額	15,702	20,088	22,538	23,107	24,387
Customer deposits 客戶存款	112,259	138,747	140,817	141,662	155,421
Debt instruments issued 已發行債務證券	10,680	10,496	8,902	10,277	5,527
Advances to customers 客戶貸款	84,074	103,994	108,175	108,409	102,909
Total assets 資產總額	145,483	179,168	181,765	185,414	198,476
Loan to deposit ratio 貸款對存款比率	68%	70%	72%	71%	64%
Profit attributable to shareholders 股東應佔溢利	1,481	1,887	1,600	1,270	1,922
Earnings per share 每股盈利	HK\$1.07	HK\$1.34	HK\$1.12	HK\$0.88	HK\$1.32
Dividends per share 每股股息	HK\$0.53	HK\$0.65	HK\$0.54	HK\$0.56	HK\$0.85