

業績簡報

Results in Brief

		2003	2002 重新列示* restated*	變動 Change
全年結算	For the year	HK\$M	HK\$M	%
扣除準備金前之營業溢利	Operating profit before provisions	11,475	11,255	2.0
營業溢利	Operating profit	10,683	10,684	–
除稅前溢利	Profit before tax	11,137	11,242	-0.9
股東應得之溢利	Attributable profit	9,539	9,920	-3.8
每股計	Per share	HK\$	HK\$	%
每股盈利	Earnings per share	4.99	5.19	-3.9
每股股息	Dividends per share	4.90	5.40 [#]	-9.3
於年結日	At year-end	HK\$M	HK\$M	%
股東資金	Shareholders' funds	39,641	43,085	-8.0
總資產	Total assets	502,959	474,654	6.0
比率	Ratios	%	%	
全年結算	<i>For the year</i>			
平均股東資金回報率	Return on average shareholders' funds	23.4	23.1	
成本對收入比率	Cost:income ratio	25.4	25.4	
平均流動資金比率	Average liquidity ratio	46.2	44.4	
於年結日	<i>At year-end</i>			
總資本比率 [†]	Total capital ratio [†]	13.2	14.2	
第一級資本比率 [†]	Tier 1 capital ratio [†]	11.3	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」而重新列示。詳情列於第一百零九頁之附註2「會計政策之變動」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 2 "Change in accounting policy" on page 109.

包括特別中期股息每股港幣五角。

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

† 資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

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