

## 五年集團財務概況

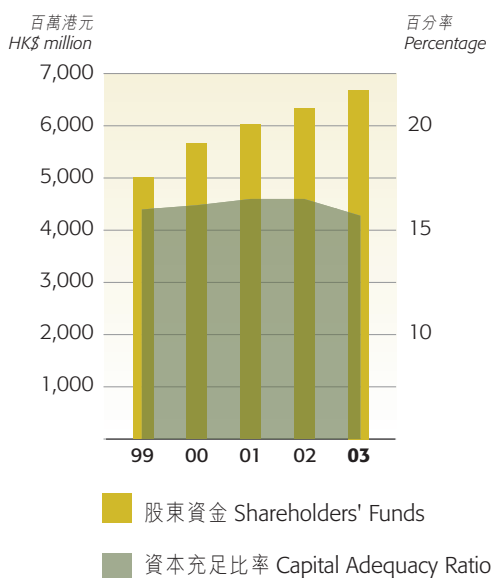
### Five Year Group Financial Summary

		1999	2000	2001	2002	<b>2003</b>
<b>百萬港元</b>	<b>HK\$ million</b>					
股東資金	Shareholders' Funds	5,008	5,666	6,032	6,338	<b>6,687</b>
總存款	Total Deposits	44,645	48,236	48,597	50,102	<b>77,477</b>
客戶貸款	Advances to Customers	32,331	33,666	35,515	34,417	<b>46,612</b>
總資產	Total Assets	50,441	54,530	55,062	57,120	<b>88,737</b>
營業收入	Operating Income	1,782	2,011	1,880	1,838	<b>2,031</b>
營業支出	Operating Expenses	517	582	589	596	<b>712</b>
股東應得之溢利	Profit Attributable to the Shareholders	683	901	779	669	<b>864</b>
股息	Dividends	250	358	358	534	<b>426</b>
<b>港元</b>	<b>HK\$</b>					
每股基本盈利	Basic Earnings per Share	2.32	3.07	2.65	2.28	<b>2.94</b>
每股現金盈利	Cash Earnings per Share	2.32	3.07	2.65	2.28	<b>2.99</b>
每股中期及末期股息	Interim & Final Dividends per Share	0.85	1.22	1.22	1.16	<b>1.45</b>
每股特別股息	Special Dividend per Share	-	-	-	0.66	<b>-</b>
<b>百分率</b>	<b>Percentage</b>					
貸存比率	Loan to Deposit Ratio	72.4	69.8	73.1	68.7	<b>60.2</b>
資本充足比率	Capital Adequacy Ratio	16.0	16.2	16.5	16.5	<b>15.7</b>
平均流動資金比率	Average Liquidity Ratio	45.8	44.3	45.3	42.4	<b>49.0</b>
成本與收入比率	Cost to Income Ratio	29.0	29.0	31.3	32.4	<b>35.1</b>
平均資產回報率	Return on Average Assets	1.38	1.72	1.42	1.19	<b>1.27</b>
平均股東資金回報率	Return on Average Shareholders' Funds	14.4	16.9	13.3	10.8	<b>13.3</b>

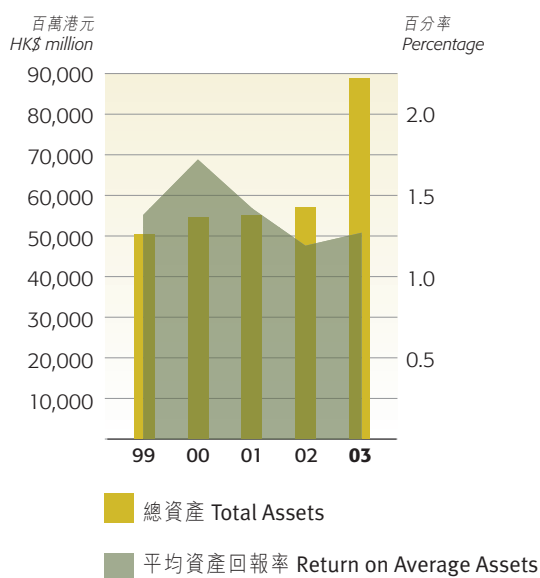
因會計政策變更，二零零二年之數字經予重報。一九九九年至二零零一年之數字，因數額不多，故並無作出重報。

Figures for 2002 were restated due to changes in accounting policy. Figures for years 1999 to 2001 were not restated as the amounts were immaterial.

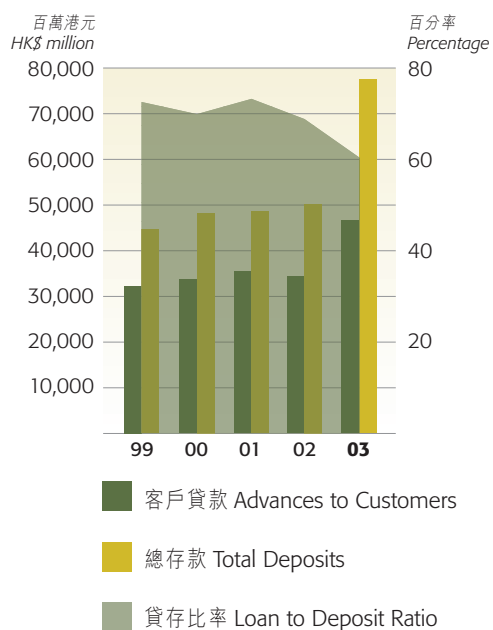
股東資金 / 資本充足比率  
**Shareholders' Funds /  
 Capital Adequacy Ratio**



總資產 / 平均資產回報率  
**Total Assets /  
 Return on Average Assets**



客戶貸款 / 總存款 / 貸存比率  
**Advances to Customers /  
 Total Deposits /  
 Loan to Deposit Ratio**



成本 / 收入 / 成本與收入比率  
**Cost / Income /  
 Cost to Income Ratio**

