

## 業績簡報 RESULTS IN BRIEF

		二零零四年 六月三十日 30 June 2004	二零零三年 六月三十日 30 June 2003	二零零三年 十二月三十一日 31 December 2003
<b>半年期內</b>	<b>For the half-year ended</b>	<b>HK\$m</b>	HK\$m	HK\$m
扣除準備金前之營業溢利	Operating profit before provisions	6,096	6,073	5,402
營業溢利	Operating profit	6,859	5,617	5,066
除稅前溢利	Profit before tax	7,323	5,928	5,209
股東應得之溢利	Attributable profit	6,245	5,022	4,517
<b>每股計</b>	<b>Per share</b>	<b>HK\$</b>	HK\$	HK\$
每股盈利	Earnings per share	3.27	2.63	2.36
每股股息	Dividends per share	2.20	2.10	2.80
<b>於期末</b>	<b>At period-end</b>	<b>HK\$m</b>	HK\$m	HK\$m
股東資金	Shareholders' funds	41,345	40,730	39,641
總資產	Total assets	503,929	482,308	502,959
		<b>HK\$</b>	HK\$	HK\$
每股資產淨值	Net asset value per share	22.00	21.58	21.07
<b>比率</b>	<b>Ratios</b>	<b>%</b>	%	%
<i>半年期內</i>	<i>For the half-year ended</i>			
平均股東資金回報率	Return on average shareholders' funds	30.9	24.4	22.5
成本對收入比率	Cost:income ratio	24.5	23.1	27.8
平均流動資金比率	Average liquidity ratio	48.1	45.0	47.4
<i>於期末</i>	<i>At period-end</i>			
總資本比率*	Total capital ratio*	12.8	14.0	13.2
第一級資本比率*	Tier 1 capital ratio*	11.4	12.3	11.3

\* 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.