

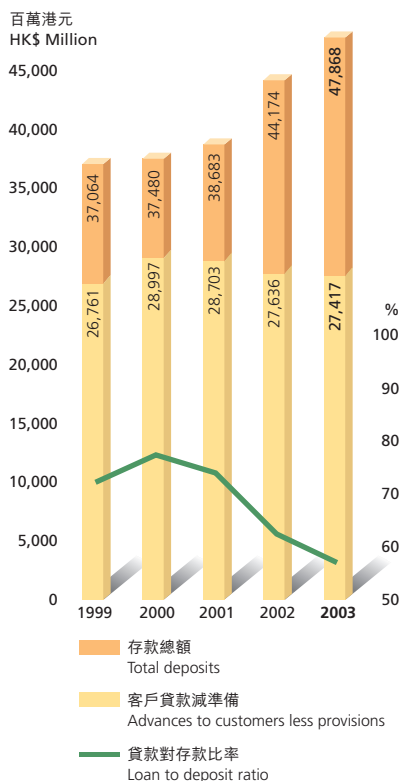
## 財政狀況概要

### Financial Summary

以百萬港元位列示	HK\$ Million	1999	2000	2001	重列	2003
					Restated 2002	
股東資金	Shareholders' funds	4,099	4,824	5,417	6,088	<b>6,789</b>
借貸資本	Loan capital	–	–	975	975	<b>970</b>
客戶存款	Deposits from customers	32,607	31,385	33,031	37,286	<b>40,000</b>
已發行的存款證	Certificates of deposit issued	4,457	6,095	5,652	6,888	<b>7,868</b>
存款總額	Total deposits	37,064	37,480	38,683	44,174	<b>47,868</b>
客戶貸款減準備	Advances to customers less provisions	26,761	28,997	28,703	27,636	<b>27,417</b>
資產總值	Total assets	44,394	49,702	54,432	60,129	<b>63,756</b>
股東應佔溢利	Profit attributable to shareholders	587	810	868	852	<b>993</b>
全年股息分派	Total dividend distribution	199	266	276	276	<b>328</b>
以港元位列示	HK\$					
每股基本盈利	Basic earnings per share	2.40	3.29	3.52	3.46	<b>4.02</b>
每股攤薄盈利	Diluted earnings per share	2.39	3.29	3.52	3.45	<b>4.02</b>
每股股息	Dividends per share	0.81	1.08	1.12	1.12	<b>1.33</b>
以百分比列示	Percentage %					
平均股東資金回報	Return on average shareholders' funds	15.1	17.9	17.0	14.8	<b>15.4</b>
平均總資產回報	Return on average total assets	1.4	1.7	1.7	1.5	<b>1.6</b>
貸款對存款比率 (不包括借貸資本)	Loan to deposit ratio (excluding loan capital)	72.2	77.4	74.2	62.6	<b>57.3</b>

## 貸款 / 存款總額

### Total advances / Total deposits



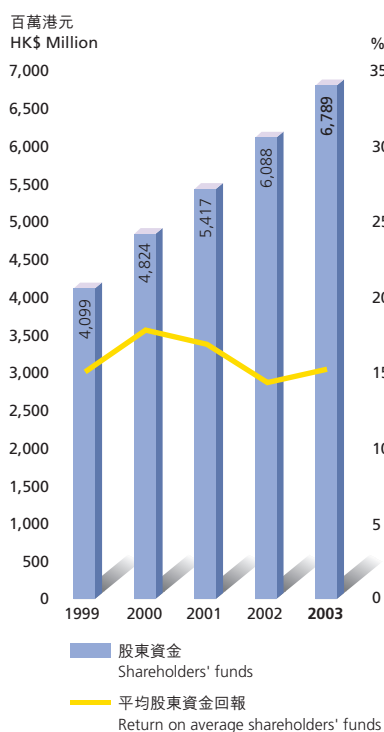
## 資產總值 / 平均總資產回報

### Total assets / Return on average total assets



## 股東資金 / 平均股東資金回報

### Shareholders' funds / Return on average shareholders' funds



## 每股基本盈利 / 每股股息

### Basic earnings per share / Dividends per share

