

	2001 港幣百萬元 HK\$M	2000 港幣百萬元 HK\$M	變動 Change 百分率 %
<b>盈利能力</b>			
<b>Profitability</b>			
已扣除準備之經營溢利 Operating profit after provisions	1,919	2,190 *	-12.4
股東應佔溢利 Profit attributable to shareholders	1,600	1,887 *	-15.2
<b>資產負債狀況</b>			
<b>Balance Sheet Strength</b>			
資本 Capital resources	22,538	20,088 *	+12.2
客戶存款及已發行之債務證券 Customer deposits and debt instruments issued	149,719	149,244	+0.3
客戶貸款 Advances to customers	108,175	103,994	+4.0
資產總額 Total assets	181,765	179,168 *	+1.4
<b>每股計</b>			
<b>Per Share</b>			
基本盈利 Basic earnings	港幣(元) HK\$ 1.12	港幣(元) HK\$ 1.34 *	-16.4
股息 Dividend	0.54	0.65	-16.9
現金盈利 Cash based earnings	1.19	1.36	-12.5
<b>主要比率</b>			
<b>Key Ratios</b>			
成本對收入比率 Cost to income ratio	百分率 % 54.9	百分率 % 42.2 *	
資本充足比率 Capital adequacy ratio	17.5	16.3 *	
平均流動資金比率 Average liquidity ratio	46.6	48.4	

\* 因會計政策變更而重報

\* Restated due to changes in accounting policies