

Financial Highlights 財務摘要

| | 2002 HK\$ Mil 港幣百萬元 | 2001 HK\$ Mil 港幣百萬元 | Change變動 %百分率 |
|--|---------------------------|---------------------------|------------------|
| Profitability 盈利能力 | | | |
| Total operating income 經營收入總額 | 5,408 | 5,212 | +3.8 |
| Profit attributable to shareholders 股東應佔溢利 | 1,288 | 1,600 | -19.5 |
| Balance Sheet Strength 資產負債狀況 | | | |
| Advances to customers 客戶貸款 | 108,409 | 108,175 | +0.2 |
| Total assets 資產總額 | 185,243 | 181,765 | +1.9 |
| Customer deposits and debt instruments issued 客戶存款及已發行之債務證券 | 151,939 | 149,719 | +1.5 |
| Total capital resources 資本總額 | 23,196 | 22,538 | +2.9 |
| Earnings and Dividend Per Share 每股計之盈利及股息 | | | |
| Basic earnings 基本盈利 | HK\$0.89 | HK\$1.12 | -20.5 |
| Cash earnings 現金盈利 | HK\$0.99 | HK\$1.19 | -16.8 |
| Dividend 股息 | HK\$0.56 | HK\$0.54 | +3.7 |
| Key Ratios 主要比率 | | | |
| Loan to deposit ratio 貸款對存款比率 | 71.3% | 72.3% | |
| Cost to income ratio 成本對收入比率 | 53.4% | 54.9% | |
| Average liquidity ratio 平均流動資金比率 | 46.1% | 46.6% | |
| Capital adequacy ratio 資本充足比率 | 17.0% | 17.5% | |