

FINANCIAL HIGHLIGHTS

財務摘要

	2003 HK\$ Mil 港幣百萬元	2002 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	5,396	5,056*	+6.7
Profit attributable to shareholders 股東應佔溢利	1,922	1,270*	+51.3
Balance Sheet Strength 資產負債狀況			
Advances to customers 客戶貸款	102,909	108,409	-5.1
Total assets 資產總額	198,476	185,414*	+7.0
Customer deposits and debt instruments issued 客戶存款及已發行債務證券	160,948	151,939	+5.9
Total capital resources 資本總額	24,387	23,107*	+5.5
Earnings and Dividend Per Share 每股計之盈利及股息			
Basic earnings 基本盈利	HK\$1.32	HK\$0.88*	+50.0
Cash earnings 現金盈利	HK\$1.42	HK\$0.98*	+44.9
Dividends 股息	HK\$0.85	HK\$0.56	+51.8
Key Ratios 主要比率			
Loan to deposit ratio 貸款對存款比率	63.9%	71.3%	
Cost to income ratio 成本對收入比率	46.8%	50.3%*	
Average liquidity ratio 平均流動資金比率	44.8%	46.1%	
Capital adequacy ratio 資本充足比率	17.2%	16.9%*	

* Restated due to changes in accounting policies.

* 因會計政策變更而重報。