|  |  | 1998 | 1999 | 2000 | 2001 | 2002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 港幣百萬元 | HK\＄Million |  |  |  |  |  |
| 庫存現金及短期資金 ${ }^{(1)}$ | Cash and short－term funds ${ }^{(1)}$ | 13，491 | 22，605 | 21，513 | 18，925 | 12，723 |
| 客戶貸款（已扣除準備金） | Advances to customers less provisions | 29，183 | 26，417 | 27，421 | 28，163 | 29，329 |
| 其他資產 ${ }^{(1) {fd3da6e04-e3e8-44b3-aafd-cb75d6fef465}(2) \cdot(3)}$ | Shareholders＇funds ${ }^{(1),(2),(3)}$ | 5，747 | 6，343 | 7，079 | 7，565 | 7，961 |
| 淨溢利 ${ }^{(1) \cdot(3)}$ | Net profit ${ }^{(1),(3)}$ | 600 | 855 | 1，011 | 853 | 758 |
| 港元 | HK\＄ |  |  |  |  |  |
| 每股盈利 ${ }^{(3)}$ | Earnings per share ${ }^{(3)}$ | 2.58 | 3.68 | 4.35 | 3.67 | 3.26 |
| 百分比 | Percent |  |  |  |  |  |
| 貸款對存款比率 | Loan to deposit ratio | 65.6 | 55.1 | 53.7 | 55.5 | 57.8 |

## 註釋：

（1）一九九八年度之數額因證券投資之會計政策於一九九九年度變更而予以重列，以符合香港會計師公會頒佈的會計實務準則第二十四條。
（2）一九九八年至二 $○ ○ ○$ 年度之數額因擬派股息之會計政策於二○○一年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第九條。
（3）二○○一年度之數額因僱員福利之會計政策於二 $\bigcirc \bigcirc$ 二年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第三十四條。因未能量化相關之數額，一九九八年至二○○○年度之數額，並末有作出重列。

## Notes：

（1）Amounts for 1998 have been restated due to the change in accounting policy for investments in securities in 1999 in order to comply with Statement of Standard Accounting Practice No． 24 issued by the Hong Kong Society of Accountants．
（2）Amounts for 1998 to 2000 have been restated due to the change in accounting policy for proposed dividends in 2001 in order to comply with Statement of Standard Accounting Practice No． 9 （revised）issued by the Hong Kong Society of Accountants．
（3）Amounts for 2001 have been restated due to the change in accounting policy for employee benefits in 2002 in order to comply with Statement of Standard Accounting Practice No． 34 （revised）issued by the Hong Kong Society of Accountants．Amounts for 1998 to 2000 are not restated as it is impracticable to quantify the relevant amounts．

客戶貸款（已扣除準備金）
ADVANCES TO CUSTOMERS
LESS PROVISIONS


## 存款 DEPOSITS



總資產
TOTAL ASSETS


汿溢利
NET PROFIT


