

## 五年財務概況

### FIVE-YEAR FINANCIAL SUMMARY

		1999	2000	2001	2002	2003
港幣百萬元	HK\$ million					
庫存現金及短期資金	Cash and short-term funds	22,605	21,513	18,925	12,723	<b>18,136</b>
客戶貸款(已扣除準備金)	Advances to customers less provisions	26,417	27,421	28,163	29,330	<b>28,614</b>
其他資產 <sup>(2)、(3)</sup>	Other assets <sup>(2),(3)</sup>	10,714	16,548	17,518	19,678	<b>21,031</b>
總資產 <sup>(2)、(3)</sup>	Total assets <sup>(2),(3)</sup>	59,736	65,482	64,606	61,731	<b>67,781</b>
客戶存款	Customers' deposits	45,480	49,718	49,605	48,654	<b>51,395</b>
發行之存款證	Certificates of deposit issued	2,473	1,359	1,110	2,055	<b>2,668</b>
其他負債 <sup>(1)、(2)、(3)</sup>	Other liabilities <sup>(1),(2),(3)</sup>	5,440	7,326	6,282	3,013	<b>5,109</b>
總負債 <sup>(1)、(2)、(3)</sup>	Total liabilities <sup>(1),(2),(3)</sup>	53,393	58,403	56,997	53,722	<b>59,172</b>
股東資金 <sup>(1)、(2)、(3)</sup>	Shareholders' funds <sup>(1),(2),(3)</sup>	6,343	7,079	7,609	8,009	<b>8,609</b>
淨溢利 <sup>(2)、(3)</sup>	Net profit <sup>(2),(3)</sup>	855	1,011	848	760	<b>859</b>
港元	HK\$					
每股盈利 <sup>(2)、(3)</sup>	Earnings per share <sup>(2),(3)</sup>	3.68	4.35	3.65	3.27	<b>3.70</b>
百分比	Percent					
貸款對存款比率	Loan to deposit ratio	55.1	53.7	55.5	57.8	<b>52.9</b>

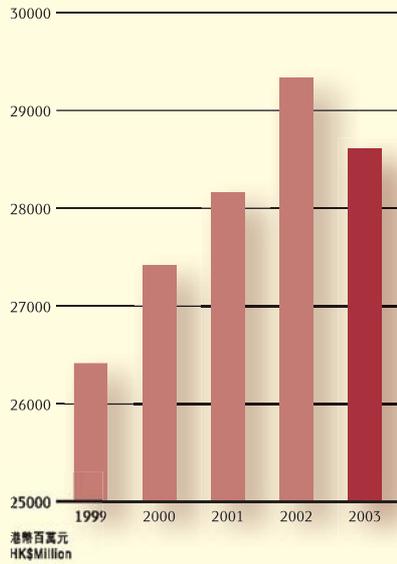
註釋：

Notes:

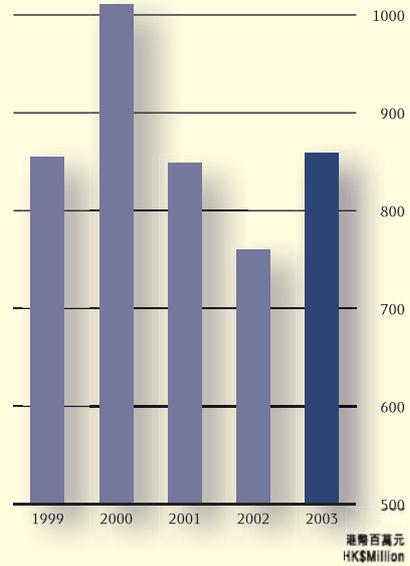
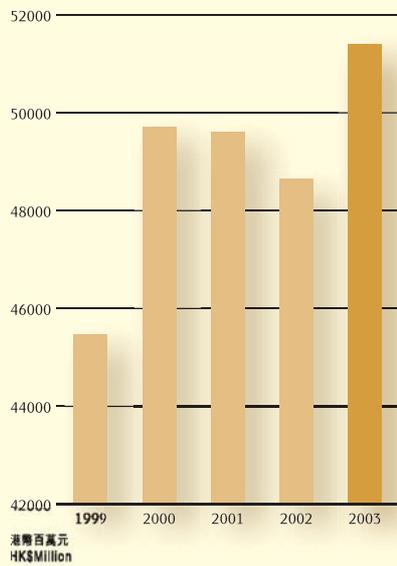
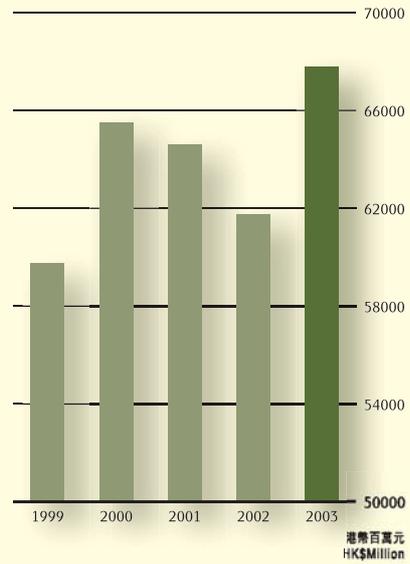
- (1) 一九九九年及二〇〇〇年度之數額因擬派股息之會計政策於二〇〇一年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第九條。
- (2) 二〇〇一年度之數額因僱員福利之會計政策於二〇〇二年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第三十四條。因未能量化相關之數額，一九九九年及二〇〇〇年度之數額，並未有作出重列。
- (3) 二〇〇一年及二〇〇二年度之數額因遞延稅項之會計政策於二〇〇三年度變更而予以重列，以符合香港會計師公會頒佈的會計實務準則第十二條。因未能量化相關之數額，一九九九年及二〇〇〇年度之數額，並未有作出重列。

- (1) Amounts for 1999 and 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.
- (2) 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 1999 and 2000 are not restated as it is impracticable to quantify the relevant amounts.
- (3) Amounts for 2001 and 2002 have been restated due to the change in accounting policy for deferred taxation in 2003 in order to comply with Statement of Standard Accounting Practice No. 12 issued by the Hong Kong Society of Accountants. Amounts for 1999 and 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



總資產  
TOTAL ASSETS



存款  
DEPOSITS

淨溢利  
NET PROFIT