

FINANCIAL HIGHLIGHTS

財務摘要

	2004 HK\$ Million 港幣百萬元	2003 HK\$ Million 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	5,496	5,396	+1.8
Profit attributable to shareholders 股東應佔溢利	2,424	1,922	+26.1
Balance Sheet Strength 資產負債狀況			
Advances to customers 客戶貸款	117,259	102,909	+13.9
Total assets 資產總額	210,370	198,476	+6.0
Customer deposits and debt instruments issued 客戶存款及已發行債務證券	167,916	160,948	+4.3
Total capital resources 資本總額	26,164	24,387	+7.3
Earnings and Dividend Per Share 每股盈利及股息			
Basic earnings 基本盈利	HK\$1.64	HK\$1.32	+24.2
Cash earnings 現金盈利	HK\$1.74	HK\$1.42	+22.5
Dividends 股息	HK\$1.08	HK\$0.85	+27.1
Key Ratios 主要比率			
Loan to deposit ratio 貸款對存款比率	69.8%	63.9%	
Cost to income ratio 成本對收入比率	49.5%	46.8%	
Average liquidity ratio 平均流動資金比率	44.4%	44.8%	
Capital adequacy ratio 資本充足比率	16.2%	17.2%	