

二〇〇四年財務摘要
FINANCIAL HIGHLIGHTS FOR 2004

客戶貸款
ADVANCES TO CUSTOMERS



- 31.3% 住宅樓宇按揭
Residential mortgage
- 25.0% 其他與物業有關之貸款
Other property related lending
- 18.2% 其他工商金融貸款
Other industrial, commercial and financial lending
- 12.1% 其他個人貸款
Other lending to individuals
- 11.1% 在香港以外使用之貸款
Loans for use outside Hong Kong
- 1.4% 貿易融資
Trade finance
- 0.9% 金融企業
Financial concerns

營業支出
OPERATING EXPENSES



- 59.8% 人事費用
Staff costs
- 25.0% 其他
Others
- 9.8% 折舊
Depreciation
- 5.4% 房產及設備支出，不包括折舊
Premises and equipment expenses,
excluding depreciation

非利息收入
NON-INTEREST INCOME



- 47.3% 保險營業收入
Insurance operating income
- 22.1% 服務費及佣金淨收入
Net fees and commission income
- 11.0% 外匯買賣淨收益
Net gain from foreign exchange trading
- 8.2% 租金淨收益
Net rental income
- 5.9% 其他
Others
- 3.7% 持作買賣用途之證券淨收益
Net gain from trading securities
- 1.8% 衍生工具買賣淨收益
Net gain arising from derivative products