

五年財務概況

FIVE-YEAR FINANCIAL SUMMARY

		2000	2001	2002	2003	2004
港幣百萬元	HK\$ million					
庫存現金及短期資金	Cash and short-term funds	21,513	18,925	12,723	18,136	15,842
客戶貸款(已扣除準備金)	Advances to customers less provisions	27,421	28,163	29,330	28,614	30,683
其他資產 ^{(2)、(3)}	Other assets ^{(2),(3)}	16,548	17,518	19,678	21,031	24,522
總資產 ^{(2)、(3)}	Total assets ^{(2),(3)}	65,482	64,606	61,731	67,781	71,047
客戶存款	Deposits from customers	49,718	49,605	48,654	51,395	53,196
發行之存款證	Certificates of deposit issued	1,359	1,110	2,055	2,668	3,180
其他負債 ^{(1)、(2)、(3)}	Other liabilities ^{(1),(2),(3)}	7,326	6,282	3,013	5,109	5,110
總負債 ^{(1)、(2)、(3)}	Total liabilities ^{(1),(2),(3)}	58,403	56,997	53,722	59,172	61,486
股東資金 ^{(1)、(2)、(3)}	Shareholders' funds ^{(1),(2),(3)}	7,079	7,609	8,009	8,609	9,561
淨溢利 ^{(2)、(3)}	Net profit ^{(2),(3)}	1,011	848	760	859	1,032
港元	HK\$					
每股盈利 ^{(2)、(3)}	Earnings per share ^{(2),(3)}	4.35	3.65	3.27	3.70	4.44
百分比	Percent					
貸款對存款比率	Loan to deposit ratio	53.7	55.5	57.8	52.9	54.4

註釋：

Notes:

(1) 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。

(1) Amounts for 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 Institute of Certified Public Accountants.

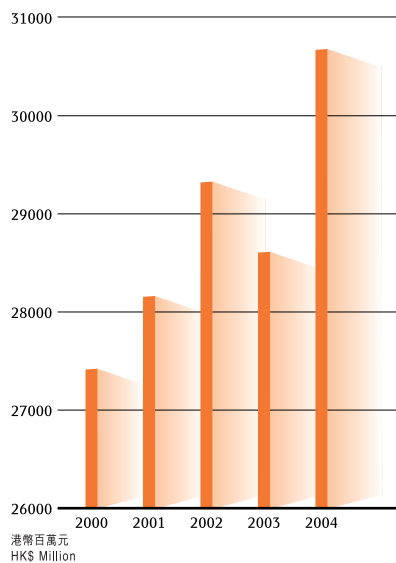
(2) 二〇〇一年度之數額因僱員福利之會計政策於二〇〇二年度變更而予以重列，以符合香港會計師公會頒佈的經修訂會計實務準則第三十四條。因未能量化相關之數額，二〇〇〇年度之數額，並未有作出重列。

(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 Institute of Certified Public Accountants. Amounts for 2000 are not restated as it is impracticable to quantify the relevant amounts.

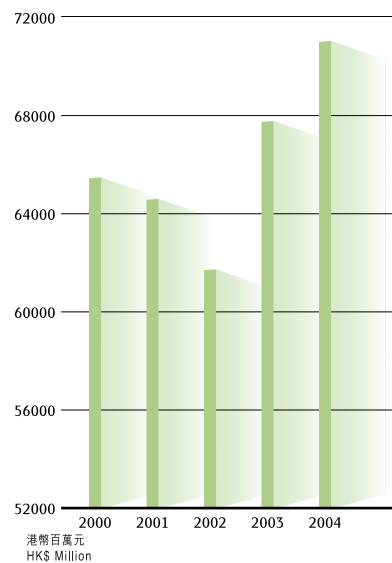
(3) 二〇〇一年及二〇〇二年度之數額因遞延稅項之會計政策於二〇〇三年度變更而予以重列，以符合香港會計師公會頒佈的會計實務準則第十二條。因未能量化相關之數額，二〇〇〇年度之數額，並未有作出重列。

(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 Institute of Certified Public Accountants. Amounts for 2000 are not restated as it is impracticable to quantify the relevant amounts.

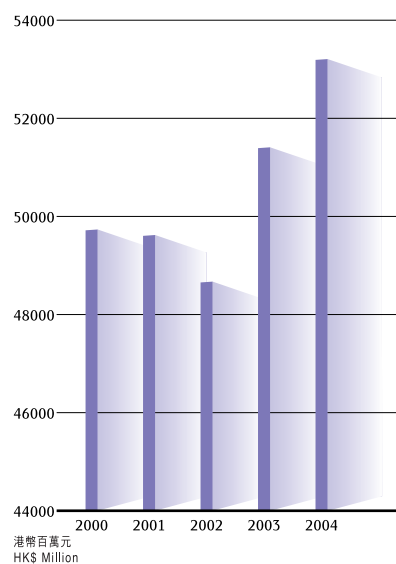
客戶貸款（已扣除準備金）
ADVANCES TO CUSTOMERS LESS PROVISIONS



總資產
TOTAL ASSETS



客戶存款
DEPOSITS FROM CUSTOMERS



淨溢利
NET PROFIT

