

# 財政狀況概要

## Financial Summary

以百萬港元位列示	HK\$ million	2000	2001	2002	2003	2004
股東資金	Shareholders' funds	4,229	4,917	5,378	5,680	<b>7,731</b>
借貸資本	Loan capital	–	975	975	970	<b>972</b>
客戶存款	Deposits from customers	31,612	33,153	37,589	40,152	<b>43,478</b>
已發行的存款證	Certificates of deposit issued	6,095	5,652	6,888	7,868	<b>8,452</b>
存款總額	Total deposits	37,707	38,805	44,477	48,020	<b>51,930</b>
客戶貸款減準備	Advances to customers less provisions	29,006	28,703	27,654	27,432	<b>32,063</b>
資產總值	Total assets	48,368	52,985	58,797	62,164	<b>71,312</b>
負債總值 (不包括借貸資本 及少數股東權益)	Total liabilities (excluding loan capital and minority interests)	44,108	47,060	52,426	55,494	<b>62,589</b>
股東應佔溢利	Profit attributable to shareholders	763	851	776	880	<b>1,120</b>
全年股息分派	Total dividend distribution	–	–	–	–	<b>561</b>
以港元位列示	HK\$					
每股基本盈利	Basic earnings per share	0.94	1.05	0.96	1.09	<b>1.29</b>
每股股息	Dividends per share	–	–	–	–	<b>0.61</b>
以百分比列示	Percentage %					
貸款對存款比率 (不包括借貸資本)	Loan to deposit ratio (excluding loan capital)	76.9%	74.0%	62.2%	57.1%	<b>61.8%</b>

附註：

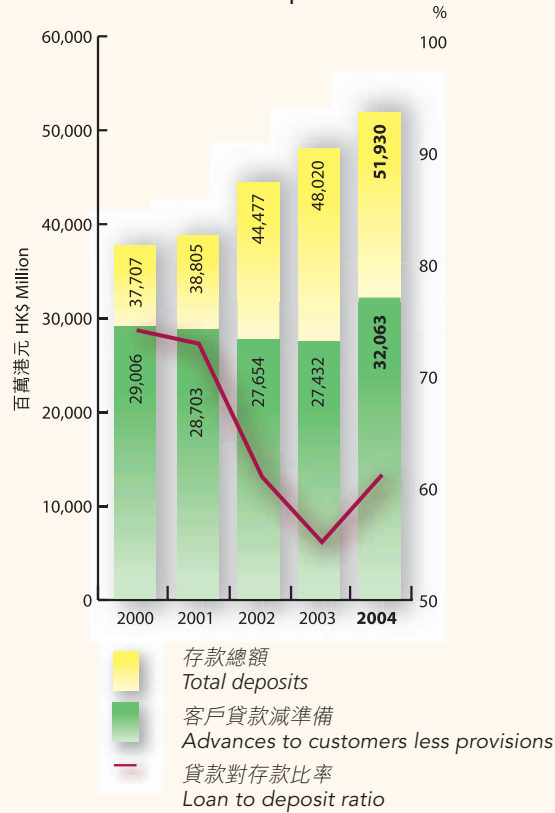
本公司於二零零四年三月十一日成立，為大新金融集團有限公司（「大新金融」）之附屬公司。根據於二零零四年六月完成的集團重組，大新金融將其銀行業務有關之附屬公司，以股份交換方式，轉予本公司，為其銀行業務有關之附屬公司之控股公司。根據於此年報主要會計政策附註一所詳列的合併會計法及為了披露集團五年的財務資料，在報告期內（包括以往五年）之綜合業績乃視本公司已存在及該銀行業務有關的附屬公司已成為本公司之附屬公司而編製。

Notes:

The Company was incorporated on 11th March 2004 as a subsidiary of Dah Sing Financial Holdings Limited ("DSFH"). Pursuant to a group reorganisation, DSFH transferred its banking-related subsidiaries to the Company in June 2004 through a share-for-share swap and the Company became the holding company of these banking-related subsidiaries thereafter. Based on the merger accounting treatment (which is described in further details in Note 1 Principal Accounting Policies of the Accounts) and for the purpose of disclosing the five year financial information, the consolidated results of the Company and its subsidiaries were produced on the basis that the Company had existed and the banking-related subsidiaries had been subsidiaries of the Company throughout the reporting periods, including the past five years.

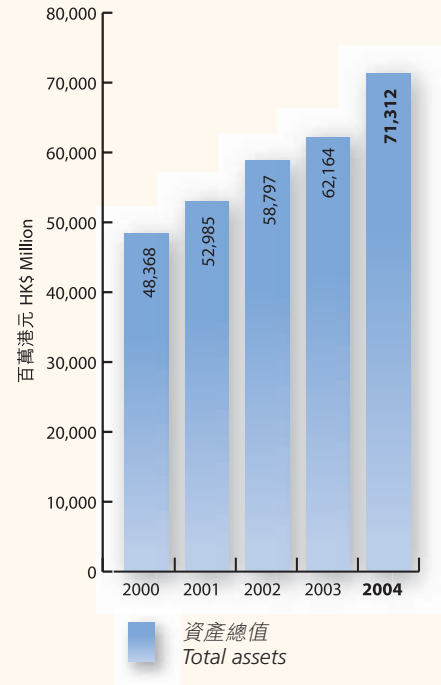
貸款 / 存款總額

Total advances / Total deposits



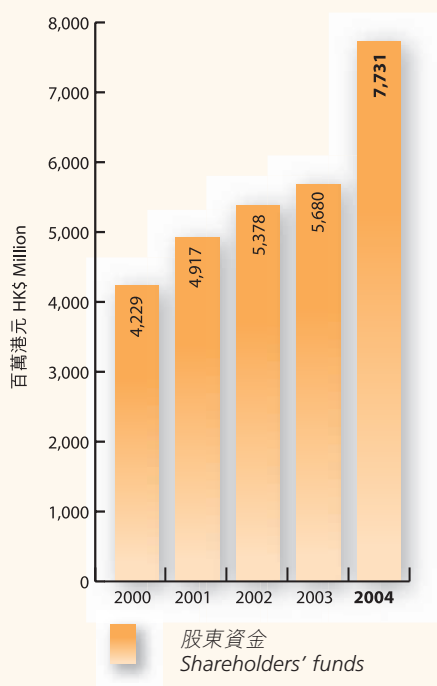
資產總值

Total assets



股東資金

Shareholders' funds



每股基本盈利 / 每股股息

Basic earnings per share / Dividends per share

