

# Five-Year Financial Summary

	<b>2005</b> 二零零五年	2004 二零零四年 (Restated) (重列)	2003 二零零三年	2002 二零零二年	2001 二零零一年
<b>Profit and Loss Account (HK\$ Million)</b> 損益表(百萬港元)					
Profit before Taxation 除稅前溢利	<b>274</b>	338	150	222	307
Profit Attributable to Shareholders 股東應佔溢利	<b>241</b>	300	138	220	295
<b>Consolidated Balance Sheet (HK\$ Million)</b> 綜合資產負債表(百萬港元)					
Shareholders' Funds 股東資金	<b>3,749</b>	3,703	3,784	3,767	3,655
Total Assets 總資產	<b>49,804</b>	45,761	37,889	32,314	28,612
Advances to Customers less Impairment 客戶貸款減值	<b>21,376</b>	18,002	15,566	14,961	16,384
Customer Deposits and Medium Term Funding 客戶存款及中期資金	<b>36,348</b>	32,454	31,448	23,881	23,861
<b>Share Statistics (HK\$)</b> 股份統計表(港元)					
Earnings per Share <sup>1</sup> (Weighted Average Basis) 每股盈利 <sup>1</sup> (加權平均基準)	<b>0.21</b>	0.26	0.12	0.19	0.25
Earnings per Share <sup>1</sup> (Adjusted) 每股盈利 <sup>1</sup> (經調整)	<b>0.21</b>	0.26	0.12	0.19	0.25
<b>Selected Returns and Ratios (%)</b> 盈利及百分比簡錄(%)					
Return on Average Equity 平均股本回報	<b>6.47</b>	8.02	3.66	5.94	8.28
Return on Average Assets 平均資產回報	<b>0.50</b>	0.72	0.39	0.73	1.04
Unadjusted Capital Adequacy Ratio 未經調整資本充足比率	<b>14.96</b>	18.46	19.79	20.84	19.72
Average Liquidity Ratio (for December) 平均流動資金比率(十二月)	<b>47.49</b>	50.06	57.89	52.49	47.11
Loan to Deposit Ratio 貸存比率	<b>58.81</b>	55.47	49.50	62.65	68.67

**Note:**

1. Earnings per share are calculated on profit attributable to shareholders of HK\$241,441,000 (2004: HK\$300,388,000) and on 1,172,160,000 (2004: 1,172,160,000) ordinary shares in issue during the year. There are no convertible loan capital, options or warrants outstanding which would cause a dilution effect on earnings per share.

**附註：**

1. 每股盈利乃按年內股東應佔溢利241,441,000港元(二零零四年：300,388,000港元)及於年內已發行普通股份1,172,160,000股(二零零四年：1,172,160,000股)計算。銀行並無任何未行使之可換股借貸資本、購股權或認股權證以致對每股盈利構成攤薄之影響。

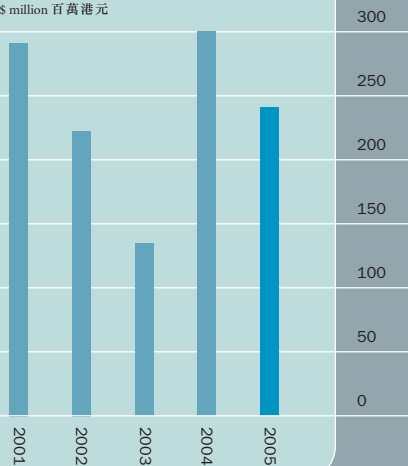
## 五個年度之財務概要

In 2005, The Bank achieved a net profit of HK\$241.4 million, decrease of 19.62% over 2004. The return on average assets was 0.50% and return on average equity was 6.47%. During the year total customer deposits and medium term funding increased by 12% to HK\$36.3 billion. Loans and advances to customers increased by 18.74% to HK\$21 billion. Total assets increased 8.84% to HK\$49.8 billion. The Group had total capital funds of HK\$3.75 billion, and a capital adequacy ratio of 14.96%.

二零零五年，本銀行錄得純利2.414億港元，較二零零四年下跌19.62%。平均資產回報為0.50%，而平均股本回報則為6.47%。於本年度，客戶存款及中期資金總額增加12%至363億港元，客戶貸款及墊款亦增加18.74%至210億港元。總資產增加8.84%至498億港元。本集團總股本資金為37.5億港元，資本充足比率則達14.96%。

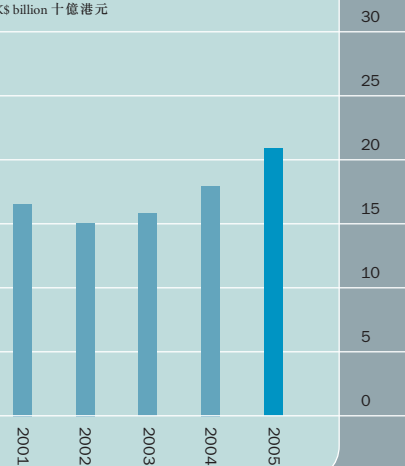
Profit Attributable to Shareholders  
股東應佔溢利

HK\$ million 百萬港元



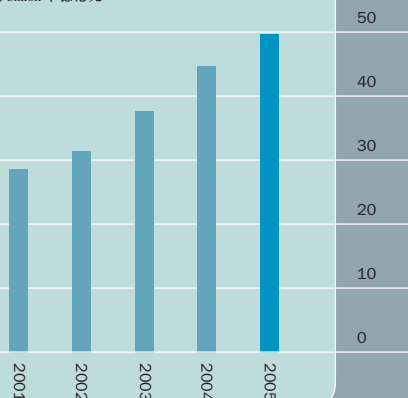
Gross Advances to Customers  
客戶貸款總額

HK\$ billion 十億港元



Total Assets  
總資產

HK\$ billion 十億港元



Customer Deposit  
and Medium Term Funding  
客戶存款及中期資金

HK\$ billion 十億港元

