

五年財務概況

FIVE-YEAR FINANCIAL SUMMARY

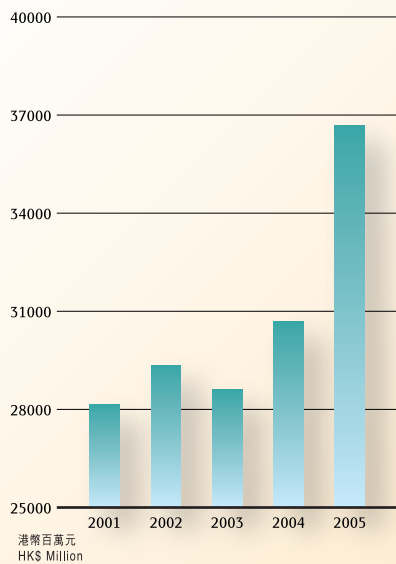
		2001	2002	2003	2004	2005
港幣百萬元	HK\$ million					
庫存現金及短期資金	Cash and short-term funds	18,925	12,723	18,136	15,842	19,722
客戶貸款 (已扣除減值準備/準備金)	Advances to customers less impairment allowances/provisions	28,163	29,330	28,614	30,683	36,669
其他資產 ^{(1)、(2)、(3)}	Other assets ^{(1),(2),(3)}	17,525	19,685	21,038	24,529	18,331
總資產 ^{(1)、(2)、(3)}	Total assets ^{(1),(2),(3)}	64,613	61,738	67,788	71,054	74,722
客戶存款	Deposits from customers	49,605	48,654	51,395	53,196	54,306
發行之存款證	Certificates of deposit issued	1,110	2,055	2,668	3,180	1,917
以公平價值誌入損益賬之 金融負債	Financial liabilities at fair value through profit or loss	–	–	–	–	2,361
其他負債 ^{(1)、(2)}	Other liabilities ^{(1),(2)}	6,282	3,013	5,109	5,110	6,001
總負債 ^{(1)、(2)}	Total liabilities ^{(1),(2)}	56,997	53,722	59,172	61,486	64,585
股東資金 ^{(1)、(2)、(3)}	Shareholders' funds ^{(1),(2),(3)}	7,616	8,016	8,616	9,568	10,137
淨溢利 ^{(1)、(2)、(3)}	Net profit ^{(1),(2),(3)}	849	760	859	1,032	1,109
港元	HK\$					
每股盈利 ^{(1)、(2)、(3)}	Earnings per share ^{(1),(2),(3)}	3.66	3.27	3.70	4.44	4.78
百分比	Percent					
貸款對存款比率	Loan to deposit ratio	55.5	57.8	52.9	54.4	62.6

註釋：

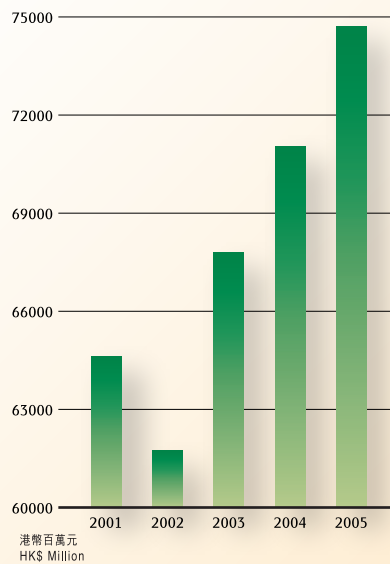
Notes:

- (1) 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香港會計準則第十九號。
 - (2) 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香港會計準則第十二號。
 - (3) 二〇〇一年至二〇〇四年度之數額因租賃土地之會計政策於二〇〇五年度變更而予以重列，以符合香港會計師公會頒佈的香港會計準則第十七號。
- (1) Amounts for 2001 have been restated due to the change in accounting policy for employee benefits in 2002 in order to comply with Hong Kong Accounting Standard No. 19 issued by the Hong Kong Institute of Certified Public Accountants.
 - (2) 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 Hong Kong Accounting Standard No. 12 issued by the Hong Kong Institute of Certified Public Accountants.
 - (3) Amounts for 2001 to 2004 have been restated due to the change in accounting policy for leasehold land in 2005 in order to comply with Hong Kong Accounting Standard No. 17 issued by the Hong Kong Institute of Certified Public Accountants.

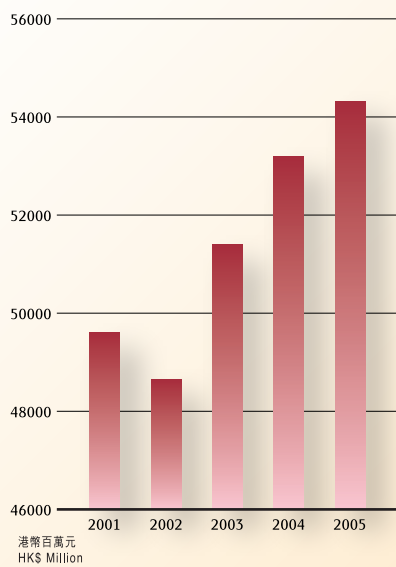
客戶貸款（已扣除減值準備/準備金）
ADVANCES TO CUSTOMERS LESS
IMPAIRMENT ALLOWANCES/PROVISIONS



總資產
TOTAL ASSETS



客戶存款
DEPOSITS FROM CUSTOMERS



淨溢利
NET PROFIT

