

# Five-Year Financial Summary

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

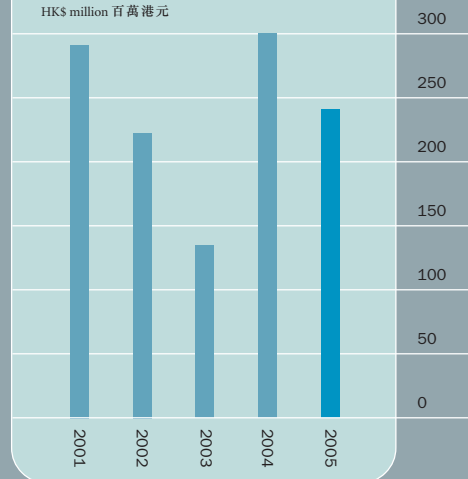
## 五個年度之財務概要

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



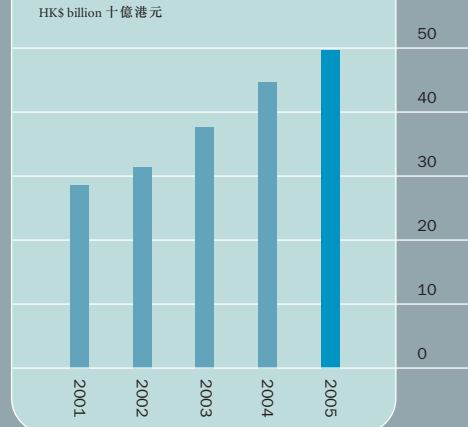
Gross Advances to Customers  
客戶貸款總額

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

