

# 集團業績簡報

## Group Results in Brief

		2005	2004	增加／(減少) Increase/ (Decrease)	2005
全年結算	FOR THE YEAR	HK\$m	HK\$m	%	US\$m
股東應得之溢利	Profit Attributable to Shareholders	<b>1,349</b>	1,167*	16	<b>173.99</b>
股息	Dividends	<b>676</b>	576	17	<b>87.19</b>
以每股計算	PER SHARE	HK\$	HK\$	%	US\$
基本盈利	Basic Earnings	<b>4.59</b>	3.97	16	<b>0.59</b>
中期及末期股息	Interim & Final Dividends	<b>2.30</b>	1.96	17	<b>0.30</b>
資產淨值	Net Asset Value	<b>28.28</b>	25.16*	12	<b>3.65</b>
於年終計算	AT YEAR END	HK\$m	HK\$m	%	US\$m
股東資金	Shareholders' Funds	<b>8,316</b>	7,395*	12	<b>1,072.5</b>
總存款	Total Deposits	<b>91,201</b>	84,395	8	<b>11,762.6</b>
客戶貸款	Advances to Customers	<b>54,402</b>	49,189	11	<b>7,016.4</b>
總資產	Total Assets	<b>104,323</b>	95,448	9	<b>13,455.0</b>
比率	RATIO	%	%		
成本與收入比率	Cost to Income Ratio	<b>37.2</b>	42.4*		
平均資產回報率	Return on Average Assets	<b>1.35</b>	1.29		
平均股東資金回報率	Return on Average Shareholders' Funds	<b>17.1</b>	16.7*		

*m = million (百萬)*

US\$1.00 = HK\$7.7535

\* Restated (重報)