

財務概要

Financial Summary

		2001	2002	2003	2004 經重列 Restated	2005
以百萬港元位列示	HK\$ Million					
股東資金	Shareholders' funds	5,417	6,088	6,789	8,242	9,096
後償債務	Subordinated notes	975	975	970	972	3,290
客戶存款	Deposits from customers	33,031	37,286	40,000	43,303	58,107
已發行的存款證	Certificates of deposit issued	5,652	6,888	7,868	8,452	7,713
存款總額	Total deposits	38,683	44,174	47,868	51,755	65,820
負債總值 (包括後償債務)	Total liabilities (including subordinated notes)	48,936	53,992	56,912	64,997	82,479
客戶貸款	Advances to customers	29,274	28,139	27,927	32,528	44,919
資產總值	Total assets	54,432	60,129	63,756	74,973	93,496
股東應佔溢利 包括：	Profit attributable to shareholders including:	868	852	993	2,031	1,019
重組費用	Reorganisation costs	–	–	–	(57)	–
出售附屬公司部份 權益之溢利	Profit on partial disposal of interest in a subsidiary	–	–	–	445	–
視作出售附屬公司 權益之溢利	Profit on deemed disposal of interest in a subsidiary	–	–	–	493	–
不包括以上項目之 股東應佔溢利	Profit attributable to shareholders excluding the above	868	852	993	1,150	1,019
全年股息分派	Total dividend distribution	276	276	328	714	519
以港元位列示	HK\$					
每股基本盈利	Basic earnings per share	3.52	3.46	4.02	8.21 (note) 1	4.09
每股股息 中期及擬派末期 特別	Dividends per share Interim and proposed final Special	1.12	1.12	1.33	2.08 0.80	2.08 –
每股股息總額	Total dividends per share	1.12	1.12	1.33	2.88	2.08
以百分比列示	Percentage %					
平均股東資金回報	Return on average shareholders' funds	17.0	14.8	15.4	15.3 (note) 2	11.8
平均總資產回報	Return on average total assets	1.7	1.5	1.6	1.7 (note) 2	1.2
貸款對存款比率 (包括已發行的 存款證)	Loan to deposit ratio (including certificates of deposit)	74.2	62.6	57.3	62.0	68.2

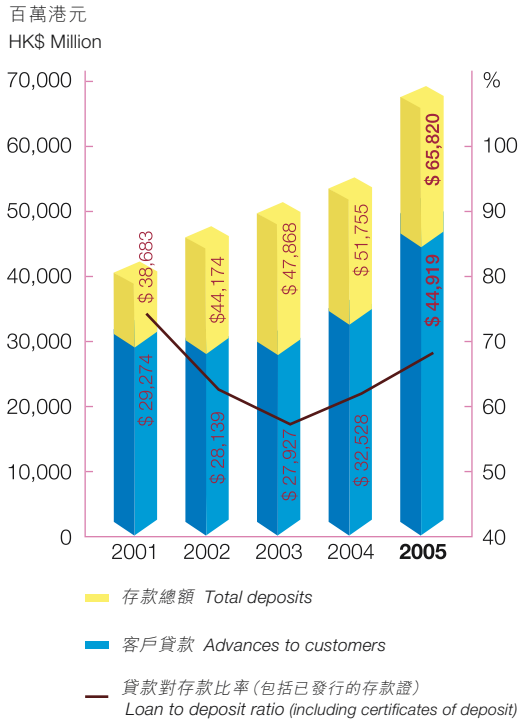
附註：

- 按不包括重組費用及出售與視作出售附屬公司部份權益之溢利的股東應佔溢利計算，截至二零零四年十二月三十一日止年度之每股基本盈利為4.65港元。
- 截至二零零四年十二月三十一日止年度之平均股東資金回報及平均總資產回報是以不包括重組費用及出售與視作出售附屬公司部份權益之溢利的股東應佔溢利計算。

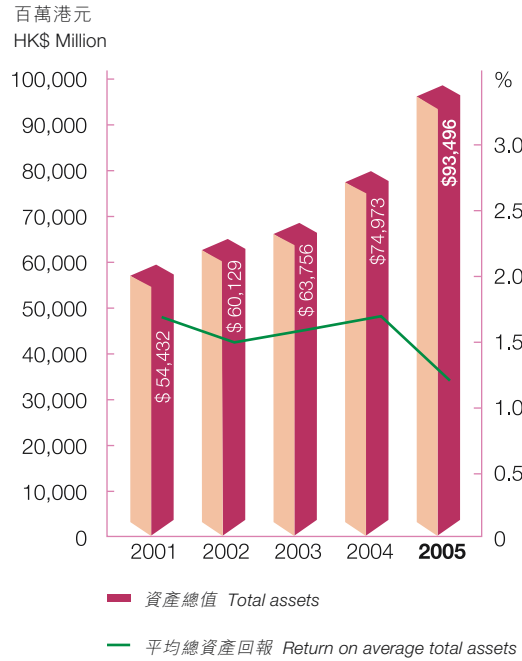
Notes:

- Basic earnings per share calculated on the basis of profit attributable to shareholders excluding reorganisation costs and profit on partial and deemed disposal of interest in a subsidiary for the year ended 31 December 2004 is HK\$4.65.
- Profit attributable to shareholders excluding reorganisation costs and profit on partial and deemed disposal of interest in a subsidiary is used for the calculation of return on average shareholders' funds and return on average total assets for the year ended 31 December 2004.

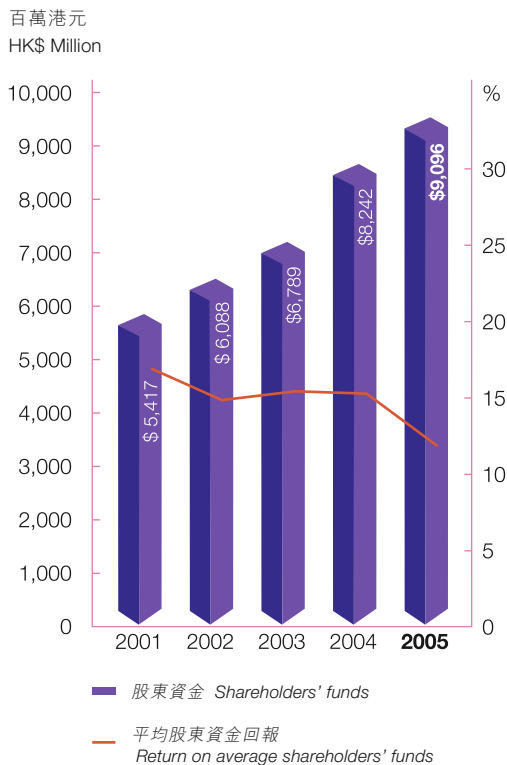
貸款 / 存款總額 Total advances / Total deposits



資產總值 / 平均總資產回報 Total assets / Return on average total assets



股東資金 / 平均股東資金回報 Shareholders' funds / Return on average shareholders' funds



每股基本盈利 / 每股股息 Basic earnings per share / Dividends per share

