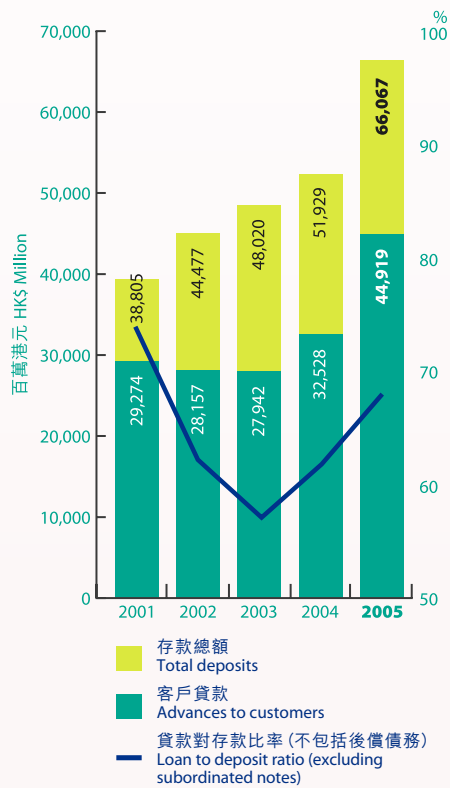


財務概要

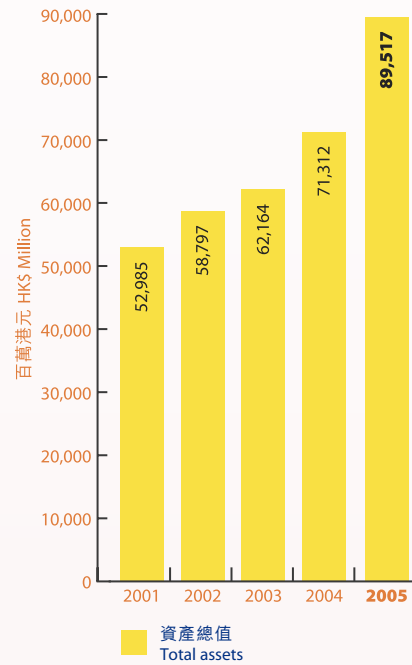
Financial Summary

		2001	2002	2003	2004 經重列	2005
以百萬港元位列示	HK\$ Million				Restated	
股東資金	Shareholders' funds	4,917	5,378	5,680	7,721	8,649
後償債務	Subordinated notes	975	975	970	972	3,290
客戶存款	Deposits from customers	33,153	37,589	40,152	43,477	58,354
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	38,805	44,477	48,020	51,929	66,067
負債總值(包括後償債務)	Total liabilities (including subordinated notes)	48,035	53,401	56,465	63,571	80,844
客戶貸款	Advances to customers	29,274	28,157	27,942	32,528	44,919
資產總值	Total assets	52,985	58,797	62,164	71,312	89,517
股東應佔溢利	Profit attributable to shareholders	851	776	880	1,119	979
全年股息分派	Total dividend distribution	–	–	–	561	565
以港元位列示	HK\$					
每股基本盈利	Basic earnings per share	1.05	0.96	1.09	1.29	1.06
每股股息	Dividends per share	–	–	–	0.61	0.61
以百分比列示	Percentage %					
貸款對存款比率 (包括已發行的存款證)	Loan to deposit ratio (including certificates of deposits)	74.0	62.2	57.1	61.8	68.0

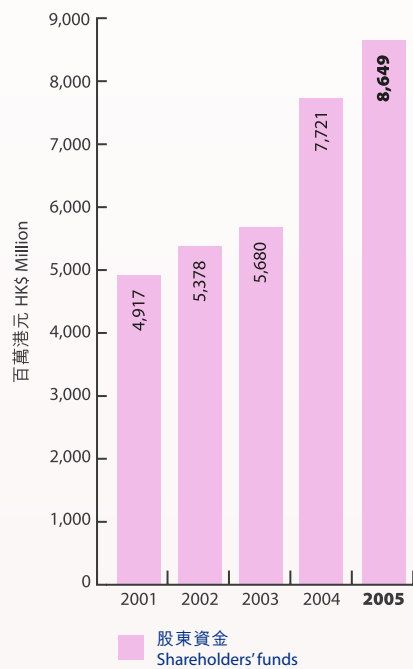
貸款 / 存款總額
Total advances / Total deposits



資產總值
Total assets



股東資金
Shareholders' funds



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

