

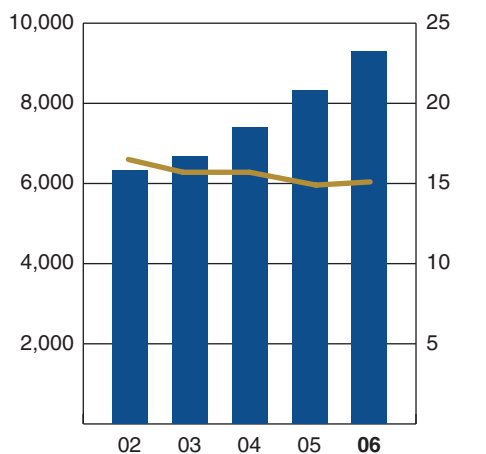
五年集團財務概況

Five Year Group Financial Summary

百萬港元	HK\$ million	2002	2003	2004	2005	2006
股東資金	Shareholders' Funds	6,338	6,687	7,395	8,316	9,297
總存款	Total Deposits	50,102	77,477	84,395	91,201	107,475
客戶貸款	Advances to Customers	34,417	46,612	49,189	54,402	58,638
總資產	Total Assets	57,120	88,737	95,448	104,323	122,151
營業收入	Operating Income	1,838	2,031	2,434	2,621	2,937
營業支出	Operating Expenses	596	712	1,033	976	1,074
股東應得之溢利	Profit Attributable to the Shareholders	669	864	1,167	1,349	1,661
股息	Dividends	534	426	576	676	830
港元	HK\$					
每股基本盈利	Basic Earnings per Share	2.28	2.94	3.97	4.59	5.65
每股中期及末期股息	Interim & Final Dividends per Share	1.16	1.45	1.96	2.30	2.82
每股特別股息	Special Dividend per Share	0.66	–	–	–	–
比率	Ratio					
貸存比率	Loan to Deposit Ratio	68.7	60.2	58.3	59.7	54.6
經調整資本充足比率	Adjusted Capital Adequacy Ratio	16.5	15.7	15.7	14.9	15.2
平均流動資金比率	Average Liquidity Ratio	42.4	49.0	49.1	50.8	51.6
成本與收入比率	Cost to Income Ratio	32.4	35.1	42.4	37.2	36.6
平均資產回報率	Return on Average Assets	1.19	1.27	1.29	1.35	1.47
平均股東資金回報率	Return on Average Shareholders' Funds	10.8	13.3	16.7	17.1	18.9

股東資金／經調整資本充足比率
Shareholders' Funds/
Adjusted Capital Adequacy Ratio

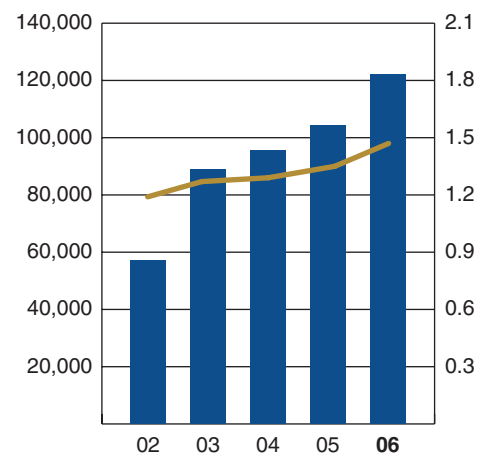
百萬港元 HK\$ million 百分率 Percentage



■ 股東資金 Shareholders' Funds
— 經調整資本充足比率
Adjusted Capital Adequacy Ratio

總資產／平均資產回報率
Total Assets/
Return on Average Assets

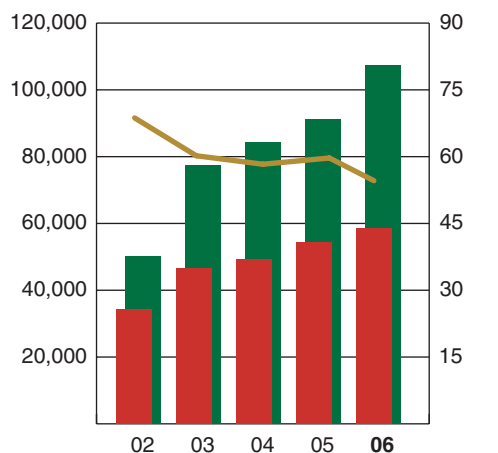
百萬港元 HK\$ million 百分率 Percentage



■ 總資產 Total Assets
— 平均資產回報率 Return on Average Assets

客戶貸款／總存款／貸存比率
Advances to Customers/Total Deposits/
Loan to Deposit Ratio

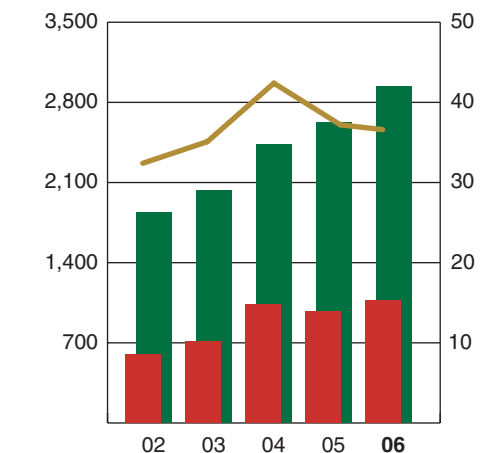
百萬港元 HK\$ million 百分率 Percentage



■ 客戶貸款 Advances to Customers
■ 總存款 Total Deposits
— 貸存比率 Loan to Deposit Ratio

營業支出／營業收入／成本與收入比率
Operating Expenses/Operating Income/
Cost to Income Ratio

百萬港元 HK\$ million 百分率 Percentage



■ 營業支出 Operating Expenses
■ 營業收入 Operating Income
— 成本與收入比率 Cost to Income Ratio