

FINANCIAL HIGHLIGHTS

財務摘要

	2008 HK\$ Million 港幣百萬元	2007 HK\$ Million 港幣百萬元	Change 變動 % 百分率
Profitability 盈利能力			
Total operating income 經營收入總額	6,457	8,814	-26.7
Profit attributable to equity holders of the Group 可歸屬於本集團股東溢利	39	4,144	-99.1
Balance Sheet Strength 資產負債狀況			
Advances to customers 客戶貸款	230,339	218,184	+5.6
Total consolidated assets 綜合資產總額	415,254	393,979	+5.4
Total deposits 存款總額	329,293	296,351	+11.1
Total equity 股東權益總額	32,485	30,446	+6.7
Earnings and Dividends Per Share 每股盈利及股息			
Basic earnings 基本盈利	HK\$0.02	HK\$2.65	-99.2
Dividends 股息	HK\$0.25	HK\$1.66	-84.9
Key Ratios 主要比率			
Loan to deposit ratio 貸款對存款比率	69.9%	73.6%	
Impaired loan ratio 減值貸款比率	0.7%	0.6%	
Average liquidity ratio 平均流動資金比率	38.4%	43.5%	
Capital adequacy ratio 資本充足比率	13.8%	12.6%	