

FINANCIAL HIGHLIGHTS

財務摘要

	2009 HK\$ Million 港幣百萬元	2008 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	10,188	6,457	+57.8
Profit attributable to owners of the parent 可歸屬於本集團股東溢利	2,565	39	+6,510.0
Balance Sheet Strength 資產負債狀況			
Advances to customers 客戶貸款	247,654	230,339	+7.5
Total consolidated assets 綜合資產總額	434,082	415,254	+4.5
Total deposits 存款總額	345,340	329,293	+4.9
Total equity 股東權益總額	39,523	32,485	+21.7
Earnings Per Share and Dividends Per Share 每股盈利及每股股息			
Basic earnings 基本盈利	HK\$1.36	HK\$0.02 *	+6,700.0
Dividends 股息	HK\$0.76	HK\$0.23 *	+230.4
Key Ratios 主要比率			
Loan to deposit ratio 貸款對存款比率	71.7%	69.9%	
Impaired loan ratio 減值貸款比率	1.0%	0.7%	
Average liquidity ratio 平均流動資金比率	43.3%	38.4%	
Capital adequacy ratio 資本充足比率	13.3%	13.8%	

* After adjusting for the bonus issue in 2009

* 經已調整2009年的紅股