

# 財務概況 Financial Performance

## 二零零三年財務摘要 2003 Financial Highlights

| 全年 (百萬港元) | For the Year (in HK\$ million)      | 2003 | 重報                  | 變動百分比<br>% Change |
|-----------|-------------------------------------|------|---------------------|-------------------|
|           |                                     |      | As restated<br>2002 |                   |
| 淨利息收入     | Net Interest Income                 | 823  | 689                 | +19               |
| 其他營運收入    | Other Operating Income              | 321  | 391                 | -18               |
| 營運支出      | Operating Expenses                  | 314  | 307                 | +2                |
| 呆壞賬撥備     | Charge for Bad and Doubtful Debts   | 129  | 182                 | -29               |
| 除稅前盈利     | Profit before Taxation              | 645  | 571                 | +13               |
| 稅項        | Taxation                            | 123  | 96                  | +28               |
| 股東應佔盈利    | Profit Attributable to Shareholders | 522  | 475                 | +10               |

| 於年結日 (百萬港元) | At Year End (in HK\$ million) | 2003   | 重報                  | 變動百分比<br>% Change |
|-------------|-------------------------------|--------|---------------------|-------------------|
|             |                               |        | As restated<br>2002 |                   |
| 貸款及墊款       | Loans and Advances            | 41,811 | 32,874              | +27               |
| 資產總值        | Total Assets                  | 75,320 | 62,262              | +21               |
| 存款總額        | Total Deposits                | 42,307 | 40,180              | +5                |
| 股東資金        | Shareholders' Funds           | 5,917  | 5,907               | +0                |

| 財務比率         | Financial Ratios               | 2003  | 2002  |
|--------------|--------------------------------|-------|-------|
| 資本充足比率 (經調整) | Capital Adequacy (Adjusted)    | 16.7% | 17.8% |
| 全年平均流動資金比率   | Average Liquidity for the Year | 41.3% | 35.9% |
| 成本對收入比率      | Cost to Income                 | 27.4% | 28.5% |
| 貸款對存款比率      | Loans to Deposits              | 96.0% | 80.0% |

| 財務誌要     | Financial Calendar             |                |                      |
|----------|--------------------------------|----------------|----------------------|
| 公佈末期業績   | Final Results Announcement     | 二零零四年三月二十二日    | 22nd March 2004      |
| 年報寄發日期   | Posting Date for Annual Report | 二零零四年三月三十日     | 30th March 2004      |
| 暫停股份登記期間 | Share Register Closing Period  | 二零零四年四月十五至二十二日 | 15th-22nd April 2004 |
| 股東週年大會日期 | Date of Annual General Meeting | 二零零四年四月二十二日    | 22nd April 2004      |
| 股息派發日期   | Dividend Payment Date          | 二零零四年五月十四日     | 14th May 2004        |

## 財務概況 Financial Performance

### 五年財務概況

### Five Year Summary

| 全年 (百萬港元)     | For the Year (in HK\$ million)             | 2003       | 重報<br>As restated |      |      |       |
|---------------|--|------------|-------------------|------|------|-------|
|               |  |            | 2002              | 2001 | 2000 | 1999  |
| 淨利息收入         | Net Interest Income                        | <b>823</b> | 689               | 488  | 386  | 321   |
| 其他營運收入        | Other Operating Income                     | <b>321</b> | 391               | 203  | 98   | 87    |
| 營運支出          | Operating Expenses                         | <b>314</b> | 307               | 289  | 230  | 218   |
| 呆壞賬撥備         | Charge for Bad and Doubtful Debts          | <b>129</b> | 182               | 66   | 156  | 738   |
| 除稅前盈利 / (虧損)  | Profit/(loss) before Taxation              | <b>645</b> | 571               | 331  | 150  | (547) |
| 稅項支出 / (抵免)   | Taxation Charge/(Credit)                   | <b>123</b> | 96                | 1    | -    | (2)   |
| 股東應佔盈利 / (虧損) | Profit/(loss) Attributable to Shareholders | <b>522</b> | 475               | 330  | 150  | (545) |

| 每股計 (港元) | Per Share (in HK\$)      | 2003        | 重報<br>As restated |      |      |        |
|----------|--------------------------|-------------|-------------------|------|------|--------|
|          |                          |             | 2002              | 2001 | 2000 | 1999   |
| 每股基本盈利   | Basic Earnings per Share | <b>0.71</b> | 0.69              | 0.56 | 0.33 | (1.59) |
| 每股股息     | Dividends per Share      | <b>0.38</b> | 0.35              | 0.27 | 0.13 | N/A    |

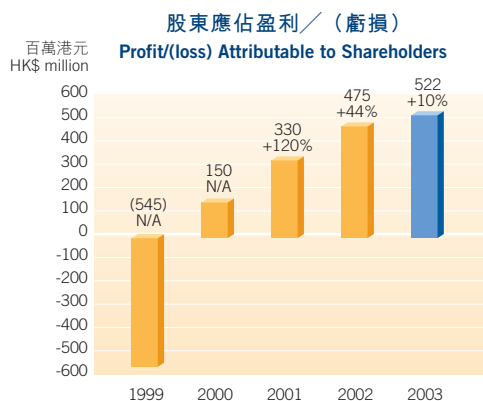
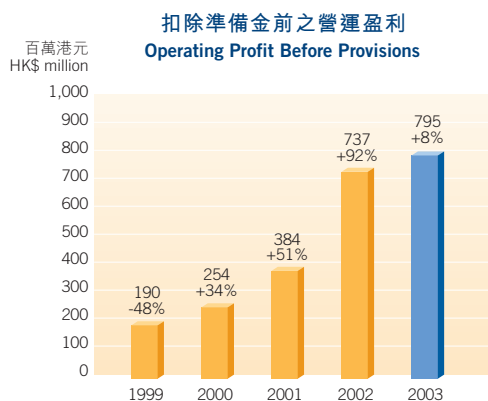
| 於年結日 (百萬港元) | At Year End (in HK\$ million) | 2003          | 重報<br>As restated |        |        |        |
|-------------|-------------------------------|---------------|-------------------|--------|--------|--------|
|             |                               |               | 2002              | 2001   | 2000   | 1999   |
| 貸款及墊款       | Loans and Advances            | <b>41,811</b> | 32,874            | 28,452 | 13,673 | 11,968 |
| 資產總額        | Total Assets                  | <b>75,320</b> | 62,262            | 43,497 | 20,657 | 19,158 |
| 存款總額        | Total Deposits                | <b>42,307</b> | 40,180            | 29,705 | 16,281 | 16,155 |
| 股東資金        | Shareholders' Funds           | <b>5,917</b>  | 5,907             | 5,071  | 2,583  | 2,430  |

| 財務比率         | Financial Ratios                | 2003         | 重報<br>As restated |       |       |       |
|--------------|---------------------------------|--------------|-------------------|-------|-------|-------|
|              |                                 |              | 2002              | 2001  | 2000  | 1999  |
| 資本充足比率 (經調整) | Capital Adequacy (Adjusted)     | <b>16.7%</b> | 17.8%             | 16.1% | 17.8% | 20.0% |
| 全年平均流動資金比率   | Average Liquidity for the Year  | <b>41.3%</b> | 35.9%             | 39.7% | 43.3% | 56.4% |
| 貸款對存款比率      | Loans to Deposits               | <b>96.0%</b> | 80.0%             | 92.0% | 74.0% | 61.3% |
| 貸款對資產總額比率    | Loans to Total Assets           | <b>55.5%</b> | 52.8%             | 65.4% | 66.2% | 62.5% |
| 不履約貸款比率      | NPL ratio                       | <b>1.7%</b>  | 2.3%              | 6.8%  | 23.2% | 31.5% |
| 一般撥備覆蓋率      | General Provision Coverage      | <b>0.8%</b>  | 0.9%              | 0.8%  | 0.9%  | 1.0%  |
| 成本對收入比率      | Cost to Income                  | <b>27.4%</b> | 28.5%             | 41.9% | 47.5% | 53.4% |
| 派息比率         | Dividend Payout                 | <b>66.4%</b> | 61.0%             | 59.9% | 39.1% | N/A   |
| 平均資產回報率      | Return on Average Assets        | <b>0.8%</b>  | 1.0%              | 1.1%  | 0.8%  | N/A   |
| 平均普通股本回報率    | Return on Average Common Equity | <b>10.2%</b> | 10.2%             | 9.3%  | 5.9%  | N/A   |

N/A – 不適用

N/A – Not Applicable



## 財務概況 Financial Performance

### 存款

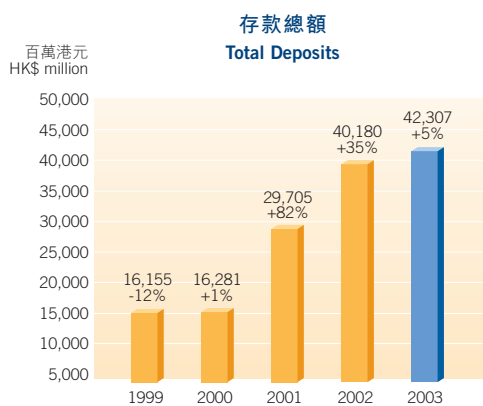
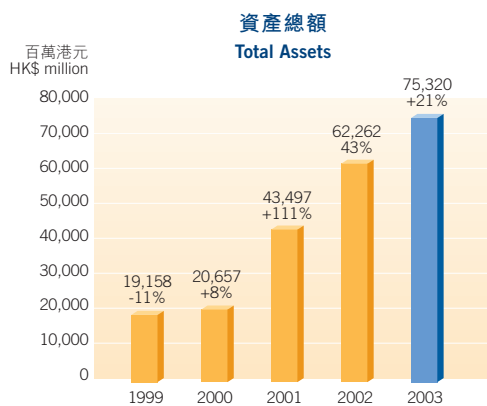
### Deposits

| 1. 按類別劃分    |   | 1. By Type               | 2003   | 2002   |
|-------------|---|--------------------------|--------|--------|
| 活期          | Current                                 |                          | 3.0%   | 1.8%   |
| 儲蓄          | Savings                                 |                          | 13.2%  | 5.6%   |
| 定期          | Fixed                                   |                          | 83.8%  | 92.6%  |
| 合計          | Total                                   |                          | 100.0% | 100.0% |
| 2. 按剩餘到期日劃分 |   | 2. By Remaining Maturity | 2003   | 2002   |
| 須於要求時即時償還   | Repayable on Demand                     |                          | 16.5%  | 7.4%   |
| 三個月或以下      | Three Months or Less                    |                          | 80.1%  | 85.2%  |
| 一年或以下但超過三個月 | One Year or Less, but Over Three Months |                          | 3.4%   | 7.2%   |
| 五年或以下但超過一年  | Five Years or Less, but Over One Year   |                          | 0.0%   | 0.2%   |
| 合計          | Total                                   |                          | 100.0% | 100.0% |
| 3. 按貨幣劃分    |   | 3. By Currency           | 2003   | 2002   |
| 港元          | HKD                                     |                          | 52.2%  | 53.9%  |
| 美元          | USD                                     |                          | 41.2%  | 41.4%  |
| 其他          | Others                                  |                          | 6.6%   | 4.7%   |
| 合計          | Total                                   |                          | 100.0% | 100.0% |

### 其他營運收入

### Other Operating Income

|           |  |  | 2003   | 2002   |
|-----------|--|--|--------|--------|
| 淨收費及佣金收入  | Net Fees and Commission Income                 |  | 81.6%  | 84.3%  |
| 外匯交易收益淨額  | Net Gain from Foreign Exchange Activities      |  | 3.1%   | 2.1%   |
| 買賣證券收益淨額  | Net Gain from Trading Securities               |  | 0.4%   | 0.6%   |
| 投資證券之股息收入 | Dividend Income from Investments in Securities |  | 2.4%   | 2.0%   |
| 其他        | Others   |  | 12.5%  | 11.0%  |
| 合計        | Total  |  | 100.0% | 100.0% |



## 財務概況 Financial Performance

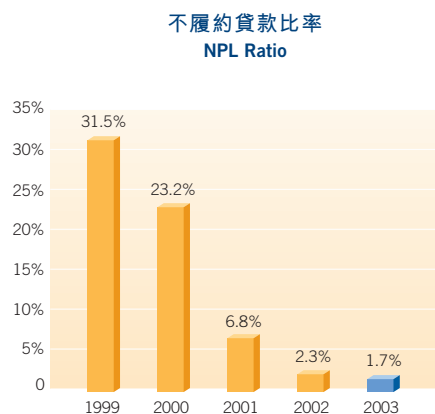
### 貸款組合#

### Loan Portfolio#

| 1. 按行業劃分                              | 1. By Industry Sectors  | 2003        | 2002        |
|---------------------------------------|---|-------------|-------------|
| <b>在香港使用之貸款</b>                       | <b>Loans for Use in Hong Kong</b>   |             |             |
| <b>工商及金融</b>                          | <b>Industry, Commercial and Financial</b>   |             |             |
| 物業發展                                  | Property Development  | 6.4%        | 4.8%        |
| 物業投資                                  | Property Investment   | 11.3%       | 14.6%       |
| 金融企業                                  | Financial Concerns  | 11.6%       | 7.4%        |
| 股票經紀                                  | Stockbrokers  | 0.1%        | 0.1%        |
| 批發及零售業                                | Wholesale and Retail Trade  | 2.9%        | 4.7%        |
| 土木工程                                  | Civil Engineering Works   | 2.4%        | 2.3%        |
| 製造業                                   | Manufacturing   | 8.2%        | 4.5%        |
| 運輸及運輸設備                               | Transport and Transport Equipment   | 15.0%       | 14.9%       |
| 電力、煤氣及通訊                              | Electricity, Gas and Telecommunications   | 3.2%        | 4.7%        |
| 酒店、住宿及飲食                              | Hotels, Boarding House & Catering   | 2.6%        | 3.5%        |
| 其他                                    | Others  | 10.1%       | 10.3%       |
| <b>個人</b>                             | <b>Individuals</b>  |             |             |
| 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」樓宇之貸款 | Loans for the purchases of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Schemes | 0.2%        | 0.4%        |
| 購買其他住宅物業之貸款                           | Loans for the purchase of Other Residential Properties  | 19.6%       | 19.6%       |
| 其他                                    | Others  | 1.5%        | 2.2%        |
| <b>貿易融資</b>                           | <b>Trade Finance</b>  | 3.9%        | 3.3%        |
| 在香港以外使用之貸款                            | Loans for Use outside Hong Kong   | 1.0%        | 2.7%        |
| 合計                                    | Total   | 100.0%      | 100.0%      |
| <b>2. 按剩餘到期日劃分</b>                    | <b>2. By Remaining Maturity</b>   | <b>2003</b> | <b>2002</b> |
| 須於要求時即時償還                             | Repayable on Demand   | 3.5%        | 4.3%        |
| 一年或以下                                 | One Year or Less  | 14.0%       | 18.4%       |
| 五年或以下但超過一年                            | Five Years or Less, but Over One Year   | 47.5%       | 39.5%       |
| 超過五年                                  | Over Five Years   | 33.4%       | 35.5%       |
| 並無限期                                  | Undated   | 1.6%        | 2.3%        |
| 合計                                    | Total   | 100.0%      | 100.0%      |
| <b>3. 按貨幣劃分</b>                       | <b>3. By Currency</b>   | <b>2003</b> | <b>2002</b> |
| 港元                                    | HKD   | 82.6%       | 83.3%       |
| 美元                                    | USD   | 14.3%       | 15.9%       |
| 其他                                    | Others  | 3.1%        | 0.8%        |
| 合計                                    | Total   | 100.0%      | 100.0%      |

# 不包括商業票據及銀行同業及其他金融機構貸款

Excluding Trade Bills and Advances to Banks and Other Financial Institutions





# 透過收購合併 促使業務增長

收購華比富通銀行後，將有助進一步鞏固中國工商銀行（亞洲）的商業及零售銀行業務基礎，使本銀行集中於中小型企業及零售銀行之網絡得以擴充，補足本銀行現有業務及產品組合，及強化企業銀行業務之運作。





Driving growth

through **acquisition**

The acquisition of Fortis Bank Asia HK will enhance ICBC (Asia)'s commercial and retail banking base with a significantly expanded branch network focusing on small to medium sized enterprises and retail customers, thereby complementing ICBC (Asia)'s current business and product profiles, with particular strengths at corporate banking.