

財務概況 Financial Performance

二零零四年財務摘要 2004 Financial Highlights

全年 (百萬港元)	For the Year (in HK\$ million)	2004	2003	變動百分比 % Change
淨利息收入	Net Interest Income	1,275	823	+55
其他營運收入	Other Operating Income	370	321	+15
營運支出	Operating Expenses	690	314	+120
呆壞賬(回撥)／撥備	(Write-back of)/Charge for Bad and Doubtful Debts	(22)	129	-117
除稅前盈利	Profit before Taxation	937	645	+45
稅項	Taxation	176	123	+43
股東應佔盈利	Profit Attributable to Shareholders	760	522	+46

於年結日 (百萬港元)	At Year End (in HK\$ million)	2004	2003	變動百分比 % Change
貸款及墊款	Loans and Advances	62,740	41,811	+50
資產總額	Total Assets	99,344	75,320	+32
存款總額	Total Deposits	63,404	42,307	+50
股東資金	Shareholders' Funds	8,541	5,917	+44

財務比率	Financial Ratios	2004	2003
資本充足比率(經調整)	Capital Adequacy (Adjusted)	17.4%	16.7%
全年平均流動資金比率	Average Liquidity for the Year	37.8%	41.3%
成本對收入比率	Cost to Income	41.9%	27.4%
貸款對存款比率	Loans to Deposits	94.9%	96.0%

財務誌要	Financial Calendar		
公佈末期業績	Final Results Announcement	二零零五年三月七日	7th March 2005
年報寄發日期	Posting Date for Annual Report	二零零五年三月二十三日	23rd March 2005
暫停股份登記期間	Share Register Closing Period	二零零五年四月七日至十四日	7th-14th April 2005
股東週年大會日期	Date of Annual General Meeting	二零零五年四月十四日	14th April 2005
股息派發日期	Dividend Payment Date	二零零五年五月四日	4th May 2005

財務概況 Financial Performance

五年財務概況

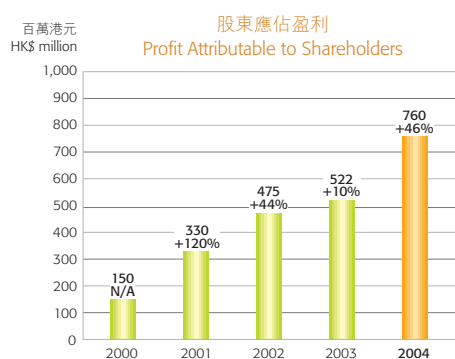
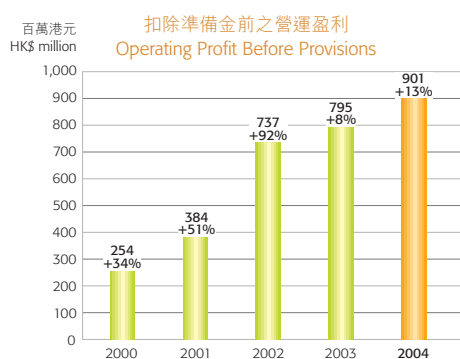
Five Year Summary

全年 (百萬港元)	For the Year (in HK\$ million)	2004	重報 As restated			
			2003	2002	2001	2000
淨利息收入	Net Interest Income	1,275	823	689	488	386
其他營運收入	Other Operating Income	370	321	391	203	98
營運支出	Operating Expenses	690	314	307	289	230
呆壞賬(回撥)/撥備	(Write-back of)/Charge for Bad and Doubtful Debts	(22)	129	182	66	156
除稅前盈利	Profit before Taxation	937	645	571	331	150
稅項	Taxation	176	123	96	1	-
股東應佔盈利	Profit Attributable to Shareholders	760	522	475	330	150

每股計 (港元)	Per Share (in HK\$)	2004	重報 As restated			
			2003	2002	2001	2000
每股基本盈利	Basic Earnings per Share	0.80	0.71	0.69	0.56	0.33
每股股息	Dividends per Share	0.45	0.38	0.35	0.27	0.13

於年結日 (百萬港元)	At Year End (in HK\$ million)	2004	重報 As restated			
			2003	2002	2001	2000
貸款及墊款	Loans and Advances	62,740	41,811	32,874	28,452	13,673
資產總額	Total Assets	99,344	75,320	62,262	43,497	20,657
存款總額	Total Deposits	63,404	42,307	40,180	29,705	16,281
股東資金	Shareholders' Funds	8,541	5,917	5,907	5,071	2,583

財務比率	Financial Ratios	2004	重報 As restated			
			2003	2002	2001	2000
資本充足比率(經調整)	Capital Adequacy (Adjusted)	17.4%	16.7%	17.8%	16.1%	17.8%
全年平均流動資金比率	Average Liquidity for the Year	37.8%	41.3%	35.9%	39.7%	43.3%
貸款對存款比率	Loans to Deposits	94.9%	96.0%	80.0%	92.0%	74.0%
貸款對資產總額比率	Loans to Total Assets	63.2%	55.5%	52.8%	65.4%	66.2%
不履約貸款比率	NPL ratio	1.3%	1.7%	2.3%	6.8%	23.2%
一般撥備覆蓋率	General Provision Coverage	0.8%	0.8%	0.9%	0.8%	0.9%
成本對收入比率	Cost to Income	41.9%	27.4%	28.5%	41.9%	47.5%
派息比率	Dividend Payout	62.0%	66.4%	61.0%	59.9%	39.1%
平均資產回報率	Return on Average Assets	0.9%	0.8%	1.0%	1.1%	0.8%
平均普通股股本回報率	Return on Average Common Equity	10.3%	10.2%	10.2%	9.3%	5.9%



財務概況 Financial Performance

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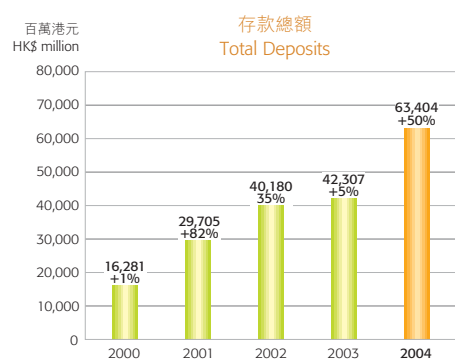
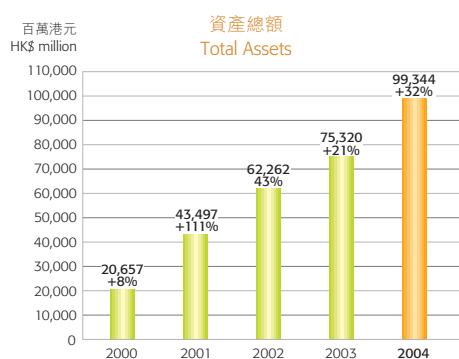
Deposits

1. 按類別劃分	1. By Type	2004	2003
活期	Current	6.1%	3.0%
儲蓄	Savings	19.3%	13.2%
定期	Fixed	74.6%	83.8%
合計	Total	100.0%	100.0%
2. 按剩餘到期日劃分	2. By Remaining Maturity	2004	2003
須於要求時即時償還	Repayable on Demand	25.6%	16.5%
三個月或以下	Three Months or Less	70.9%	80.1%
一年或以下但超過三個月	One Year or Less, but Over Three Months	2.7%	3.4%
五年或以下但超過一年	Five Years or Less, but Over One Year	0.8%	0.0%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	3. By Currency	2004	2003
港元	HKD	48.5%	52.2%
美元	USD	41.9%	41.2%
其他	Others	9.6%	6.6%
合計	Total	100.0%	100.0%

其他營運收入

Other Operating Income

		2004	2003
淨收費及佣金收入	Net Fees and Commission Income	73.2%	81.6%
外匯交易收益淨額	Net Gain from Foreign Exchange Activities	10.8%	3.1%
買賣證券收益淨額	Net Gain from Trading Securities	1.8%	0.4%
投資證券之股息收入	Dividend Income from Investments in Securities	2.0%	2.4%
其他	Others	12.2%	12.5%
合計	Total	100.0%	100.0%



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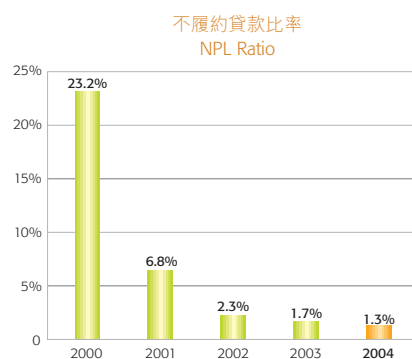
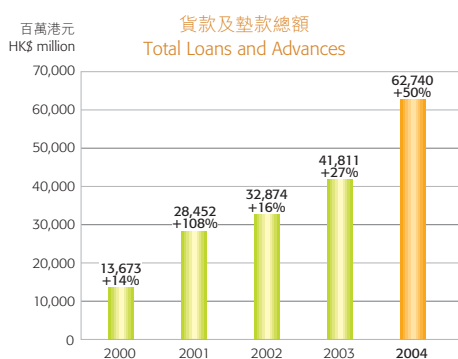
貸款組合[#]

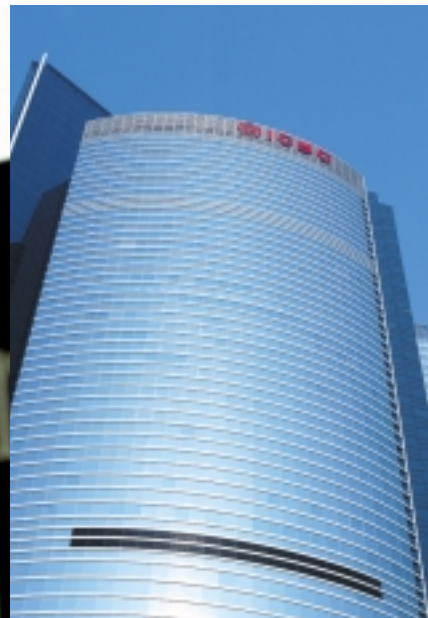
Loan Portfolio[#]

1. 按行業劃分	1. By Industry Sectors	2004	2003
在香港使用之貸款	Loans for Use in Hong Kong		
工商及金融	Industry, Commercial and Financial		
物業發展	Property Development	4.5%	6.4%
物業投資	Property Investment	13.9%	11.3%
金融企業	Financial Concerns	6.7%	11.6%
股票經紀	Stockbrokers	—	0.1%
批發及零售業	Wholesale and Retail Trade	3.8%	2.9%
土木工程	Civil Engineering Works	1.1%	2.4%
製造業	Manufacturing	10.6%	8.2%
運輸及運輸設備	Transport and Transport Equipment	14.2%	15.0%
電力、煤氣及通訊	Electricity, Gas and Telecommunications	2.3%	3.2%
酒店、住宿及飲食	Hotels, Boarding House & Catering	3.4%	2.6%
其他	Others	8.0%	10.1%
個人	Individuals		
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%	0.2%
購買其他住宅物業之貸款	Loans for the purchase of Other Residential Properties	20.8%	19.6%
信用卡貸款	Credit Card Advances	0.1%	—
其他	Others	1.7%	1.5%
貿易融資	Trade Finance	7.6%	3.9%
在香港以外使用之貸款	Loans for Use outside Hong Kong	1.1%	1.0%
合計	Total	100.0%	100.0%
2. 按剩餘到期日劃分	2. By Remaining Maturity	2004	2003
須於要求時即時償還	Repayable on Demand	3.3%	3.5%
一年或以下	One Year or Less	18.7%	14.0%
五年或以下但超過一年	Five Years or Less, but Over One Year	44.0%	47.5%
超過五年	Over Five Years	31.4%	33.4%
並無限期	Undated	2.6%	1.6%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	3. By Currency	2004	2003
港元	HKD	82.0%	82.6%
美元	USD	14.2%	14.3%
其他	Others	3.8%	3.1%
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





> 深遠
承諾
Deepening
Commitment





成立中國工商銀行大廈新總部及全面更新核心銀行業務系統，反映中國工商銀行（亞洲）對本港銀行業務前景的信心，並凸顯本行在港持續發展的承諾。

The establishment of our new headquarters in ICBC Tower and the implementation of our new Core Banking System underscore the confidence of ICBC (Asia) in the prospect of Hong Kong's banking industry and our commitment to sustained development in the region.

