

集團業績簡報

Group Results in Brief

		2004	2003	增加/(減少) Increase/ (Decrease)	2004
全年結算	FOR THE YEAR	HK\$m	HK\$m	%	US\$m
股東應得之溢利	Profit Attributable to Shareholders	1,168	864	35	150.25
股息	Dividends	576	426	35	74.1
以每股計算	PER SHARE	HK\$	HK\$	%	US\$
基本盈利	Basic Earnings	3.97	2.94	35	0.51
現金盈利	Cash Earnings	4.13	2.99	38	0.53
中期及末期股息	Interim & Final Dividends	1.96	1.45	35	0.25
資產淨值	Net Asset Value	25.19	22.76	11	3.24
於年終計算	AT YEAR END	HK\$m	HK\$m	%	US\$m
股東資金	Shareholders' Funds	7,404	6,687	11	952.4
總存款	Total Deposits	84,395	77,477	9	10,856.3
客戶貸款	Advances to Customers	49,189	46,612	6	6,327.5
總資產	Total Assets	95,448	88,737	8	12,278.2
比率	RATIO	%	%		
成本與收入比率	Cost to Income Ratio	42.2	35.1		
平均資產回報率	Return on Average Assets	1.29	1.27		
平均股東資金回報率	Return on Average Shareholders' Funds	16.6	13.3		

m = million (百萬)

US\$1.00 = HK\$7.7738