

五年集團財務概況

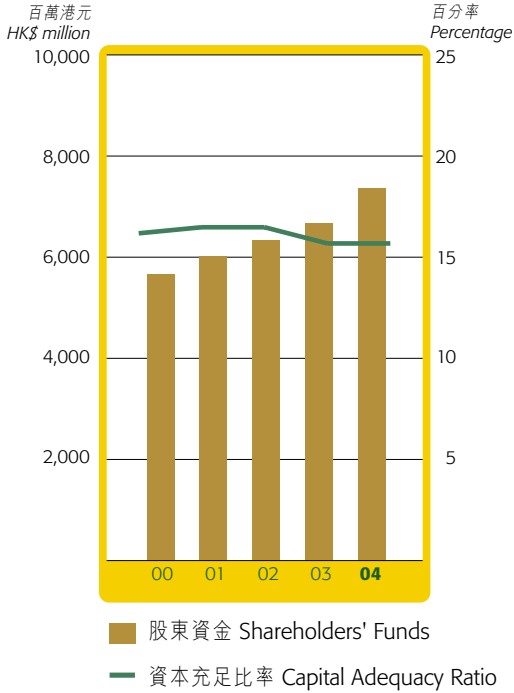
Five Year Group Financial Summary

		2000	2001	2002	2003	2004
百萬港元	HK\$ million					
股東資金	Shareholders' Funds	5,666	6,032	6,338	6,687	7,404
總存款	Total Deposits	48,236	48,597	50,102	77,477	84,395
客戶貸款	Advances to Customers	33,666	35,515	34,417	46,612	49,189
總資產	Total Assets	54,530	55,062	57,120	88,737	95,448
營業收入	Operating Income	2,011	1,880	1,838	2,031	2,434
營業支出	Operating Expenses	582	589	596	712	1,028
股東應得之溢利	Profit Attributable to the Shareholders	901	779	669	864	1,168
股息	Dividends	358	358	534	426	576
港元	HK\$					
每股基本盈利	Basic Earnings per Share	3.07	2.65	2.28	2.94	3.97
每股現金盈利	Cash Earnings per Share	3.07	2.65	2.28	2.99	4.13
每股中期及末期股息	Interim & Final Dividends per Share	1.22	1.22	1.16	1.45	1.96
每股特別股息	Special Dividend per Share	–	–	0.66	–	–
百分率	Percentage					
貸存比率	Loan to Deposit Ratio	69.8	73.1	68.7	60.2	58.3
資本充足比率	Capital Adequacy Ratio	16.2	16.5	16.5	15.7	15.7
平均流動資金比率	Average Liquidity Ratio	44.3	45.3	42.4	49.0	49.1
成本與收入比率	Cost to Income Ratio	29.0	31.3	32.4	35.1	42.2
平均資產回報率	Return on Average Assets	1.72	1.42	1.19	1.27	1.29
平均股東資金回報率	Return on Average Shareholders' Funds	16.9	13.3	10.8	13.3	16.6

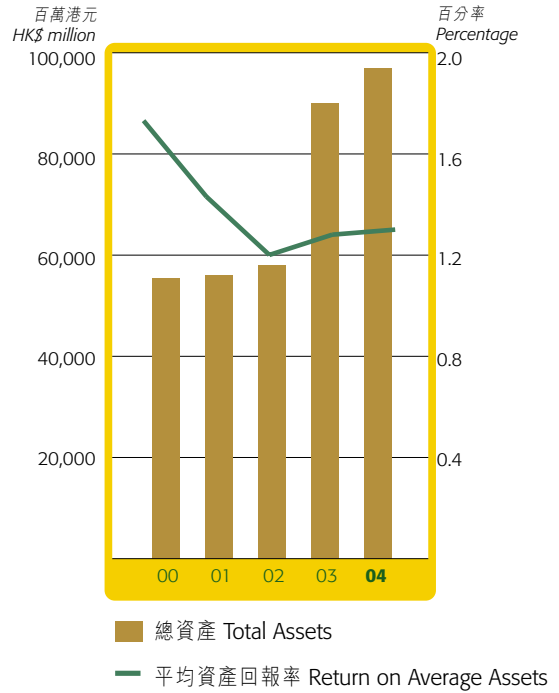
因二零零三年會計政策變更，二零零二年之數字經予重報。二零零零年及二零零一年之數字，因數額不多，故並無作出重報。

Figures for 2002 were restated due to changes in accounting policy in 2003. Figures for years 2000 and 2001 were not restated as the amounts were immaterial.

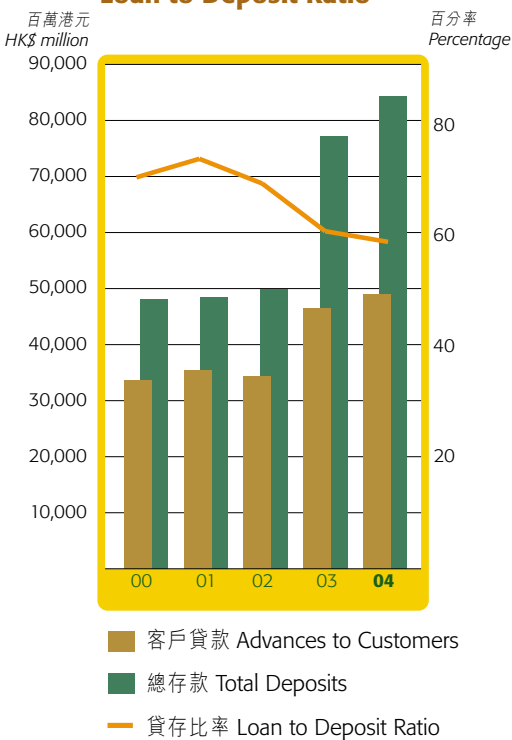
股東資金 / 資本充足比率
Shareholders' Funds /
Capital Adequacy Ratio



總資產 / 平均資產回報率
Total Assets /
Return on Average Assets



客戶貸款 / 總存款 / 貸存比率
Advances to Customers /
Total Deposits /
Loan to Deposit Ratio



成本 / 收入 / 成本與收入比率
Cost / Income /
Cost to Income Ratio

