

		2004	2003	變動 Change
<b>全年結算</b>	<b>For the year</b>	<b>HK\$m</b>	HK\$m	%
扣除準備金前之營業溢利	Operating profit before provisions	<b>11,830</b>	11,475	3.1
營業溢利	Operating profit	<b>12,644</b>	10,683	18.4
除稅前溢利	Profit before tax	<b>13,367</b>	11,137	20.0
股東應得之溢利	Attributable profit	<b>11,395</b>	9,539	19.5
<b>每股計</b>	<b>Per share</b>	<b>HK\$</b>	HK\$	%
每股盈利	Earnings per share	<b>5.96</b>	4.99	19.4
每股股息	Dividends per share	<b>5.20</b>	4.90	6.1
<b>於年結日</b>	<b>At year-end</b>	<b>HK\$m</b>	HK\$m	%
股東資金	Shareholders' funds	<b>43,185</b>	39,641	8.9
總資產	Total assets	<b>548,625</b>	502,959	9.1
		<b>HK\$</b>	HK\$	%
每股資產淨值	Net asset value per share	<b>23.03</b>	21.07	9.3
<b>比率</b>	<b>Ratios</b>	<b>%</b>	%	
<b>全年結算</b>	<b>For the year</b>			
平均股東資金回報率	Return on average shareholders' funds	<b>27.6</b>	23.4	
成本對收入比率	Cost:income ratio	<b>26.3</b>	25.4	
平均流動資金比率	Average liquidity ratio	<b>47.2</b>	46.2	
<b>於年結日</b>	<b>At year-end</b>			
總資本比率*	Total capital ratio*	<b>12.0</b>	13.2	
第一級資本比率*	Tier 1 capital ratio*	<b>10.8</b>	11.3	

\* 資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

\* The capital ratios take into account market risks in accordance with the relevant Hong Kong Monetary Authority guideline under the Supervisory Policy Manual.