

		2004	2003	2002	2001	2000
全年結算	For the year	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
營業溢利	Operating profit	12.6	10.7	10.7	11.1	11.3
除稅前溢利	Profit before tax	13.4	11.1	11.2	11.5	11.7
股東應得之溢利	Attributable profit	11.4	9.5	9.9	10.1	10.0
於年結日	At year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
股東資金	Shareholders' funds	43.2	39.6	43.1	45.1	45.9
實收股本	Issued and paid up capital	9.6	9.6	9.6	9.6	9.6
總資產	Total assets	548.6	503.0	474.7	474.8	500.8
每股計	Per share	HK\$	HK\$	HK\$	HK\$	HK\$
每股盈利	Earnings per share	5.96	4.99	5.19	5.29	5.24
每股股息	Dividends per share	5.20	4.90	5.40 [#]	4.90	4.80
比率	Ratios	%	%	%	%	%
除稅後平均股東資金回報率	Post-tax return on average shareholders' funds	27.6	23.4	23.1	23.0	22.7
除稅後平均總資產回報率	Post-tax return on average total assets	2.2	2.0	2.1	2.1	2.1
資本比率	Capital ratios					
- 總比率*	- Total ratio*	12.0	13.2	14.2	15.3	15.3
- 第一級比率*	- Tier 1 ratio*	10.8	11.3	11.9	12.3	11.9
成本對收入比率	Cost:income ratio	26.3	25.4	25.4	26.3	24.4

包括二零零二年特別中期股息每股港幣五角。

Including special interim dividend of HK\$0.50 per share for 2002.

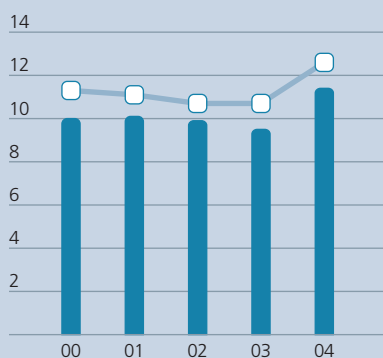
* 資本比率已根據香港金融管理局之監管政策手冊內有關指引計及市場風險。

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

業績

Results

港幣十億元
HK\$bn



■ 股東應得之溢利
Attributable Profit

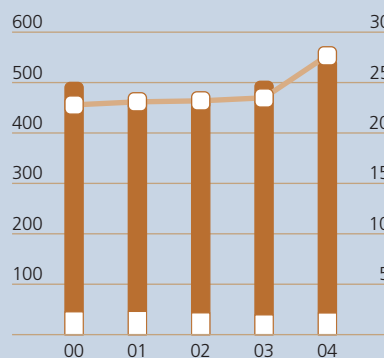
□ 營業溢利
Operating Profit

總資產及股東資金

Total Assets and Shareholders' Funds

港幣十億元
HK\$bn

百分率
In Percentage



■ 總資產
Total Assets

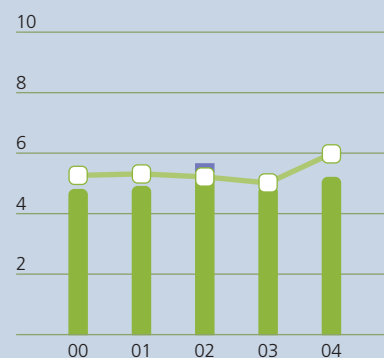
□ 股東資金
Shareholders' Funds

○ 除稅後平均股東資金回報率
Post-tax Return on Average Shareholders' Funds

每股盈利及股息

Per Share Earnings and Dividends

港元
HK\$



■ 每股股息
Dividends Per Share

■ 每股特別中期股息
Special Interim Dividend Per Share

□ 每股盈利
Earnings Per Share