


Customer-Centrism 以客為本





Recognizing that customer satisfaction is essential to profitability, and adopting a culture, processes and behavior that prioritizes convenience, value, efficiency and courtesy in every interaction with customers, external and internal.

使客戶對服務稱心滿意，是加強盈利能力的要素。我們要樹立一種企業文化即無論對外或對內，皆以誠懇的工作精神和服務態度，務求與客方便、增益增效，全心全意竭誠為客戶服務。

FIVE-YEAR FINANCIAL SUMMARY

2004	2003	2002 (Restated)	2001	2000
二零零四年	二零零三年	二零零二年 (重列)	二零零一年	二零零零年

Profit and Loss Account (HK\$ Million) 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	338	150	222	307	276
Profit Attributable to Shareholders 股東應佔溢利	300	138	220	295	244
Consolidated Balance Sheet (HK\$ Million) 綜合資產負債表 (百萬港元)					
Shareholders' Funds 股東資金	3,703	3,784	3,767	3,655	3,479
Total Assets 總資產	45,761	37,889	32,314	28,612	29,242
Advances to Customers Less Reserves 客戶貸款減儲備	18,002	15,566	14,961	16,384	17,426
Customer Deposits and Medium Term Funding 客戶存款及中期資金	32,454	31,448	23,881	23,861	24,558
Share Statistics (HK\$) 股份統計表 (港元)					
Earnings per Share ¹ (Weighted Average Basis) 每股盈利 ¹ (加權平均基準)	0.26	0.12	0.19	0.25	0.21
Earnings per Share ¹ (Adjusted) 每股盈利 ¹ (經調整)	0.26	0.12	0.19	0.25	0.21
Selected Returns and Ratios (%) 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報	8.02	3.66	5.94	8.28	7.20
Return on Average Assets 平均資產回報	0.72	0.39	0.73	1.04	0.93
Unadjusted Capital Adequacy Ratio 未經調整資本充足比率	18.46	19.79	20.84	19.72	18.07
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	50.06	57.89	52.49	47.11	42.49
Loan to Deposit Ratio 貸存比率	55.47	49.50	62.65	68.67	70.96

Note:

- Earnings per share are calculated on profit attributable to shareholders of HK\$300,388,000 (2003: HK\$138,138,000) and on 1,172,160,000 (2003: 1,172,160,000) ordinary shares in issue during the year. There are no convertible loan capital, options or warrants outstanding which would cause a dilution effect on earnings per share.

附註:

- 每股盈利乃按年內股東應佔溢利300,388,000港元(二零零三年: 138,138,000港元)及於年內已發行普通股份1,172,160,000股(二零零三年: 1,172,160,000股)計算。銀行並無任何未行使之可換股借貸資本、購股權或認股權證以致對每股盈利構成攤薄之影響。

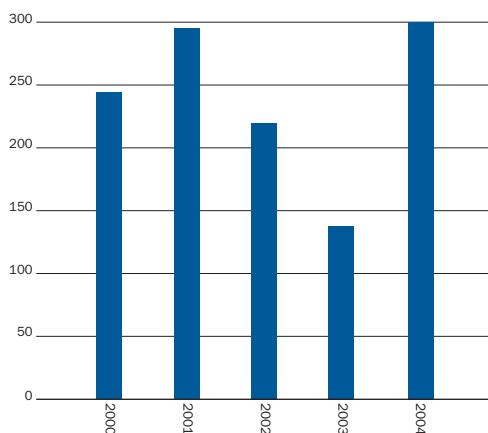
五個年度之財務概要

In 2004, The Bank achieved a net profit of HK\$300.4 million, an increase of 117% over 2003. The return on average assets was 0.72% and return on average equity was 8.02%. During the year total customer deposits and medium term funding reached HK\$32 billion. Loans and advances to customers increased by 16% to HK\$18 billion. Total assets increased 21% to HK\$45.8 billion. The Group had total capital funds of HK\$3.7 billion, and a capital adequacy ratio of 18.46%.

二零零四年，本銀行錄得純利三億零四十萬港元，較二零零三年上升117%。平均資產回報為0.72%，而平均股本回報則為8.02%。於本年度，客戶存款及中期資金總額達三百二十億港元，貸款及墊款亦增加16%至一百八十億港元。總資產增加21%至四百五十八億港元。本集團總股本資金為三十七億港元，資本充足比率則達18.46%。

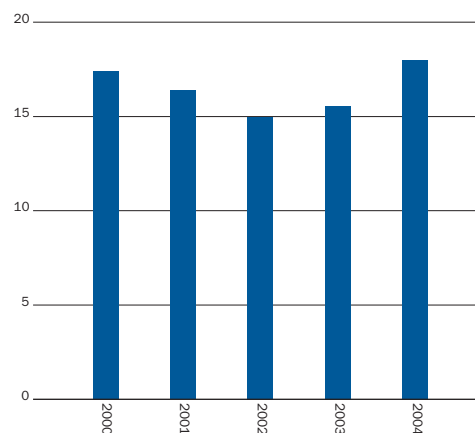
Profit Attributable to Shareholders 股東應佔溢利

HK\$ million 百萬港元



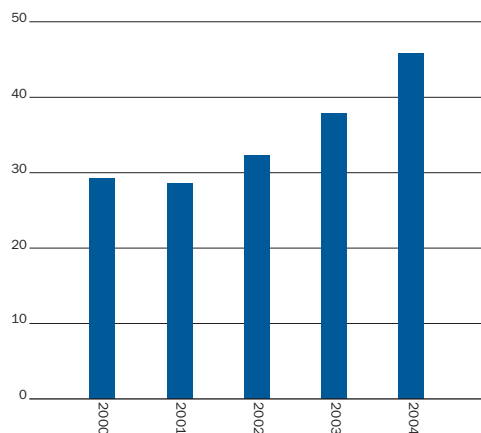
Gross Advances to Customers 客戶貸款總額

HK\$ billion 十億港元



Total Assets 總資產

HK\$ billion 十億港元



Customer Deposits and Medium Term Funding 客戶存款及中期資金

HK\$ billion 十億港元

