

FINANCIAL HIGHLIGHTS

財務摘要

	2005 HK\$ Million 港幣百萬元	2004 HK\$ Million 港幣百萬元	Change 變動 %百分率
Profitability 盈利能力			
Total operating income 經營收入總額	5,953	5,496	+8.3
Profit attributable to equity holders of the Group 集團股東應佔溢利	2,749	2,348*	+17.1
Balance Sheet Strength 資產負債狀況			
Advances to customers 客戶貸款	138,744	117,259	+18.3
Total consolidated assets 綜合資產總額	238,799	210,370	+13.5
Total deposits 存款總額	182,326	167,916	+8.6
Total equity 股東權益總額	24,405	21,859*	+11.6
Earnings and Dividends Per Share 每股盈利及股息			
Basic earnings 基本盈利	HK\$1.83	HK\$1.59*	+15.1
Dividends 股息	HK\$1.26	HK\$1.08	+16.7
Key Ratios 主要比率			
Loan to deposit ratio 貸款對存款比率	76.1%	69.8%	
Cost to income ratio 成本對收入比率	50.2%	50.3%*	
Average liquidity ratio 平均流動資金比率	39.3%	44.4%	
Capital adequacy ratio 資本充足比率	17.4%	16.2%	

* Restated due to changes in accounting policies.

* 因會計政策變更而重報。