

五年集團財務概況

Five Year Group Financial Summary

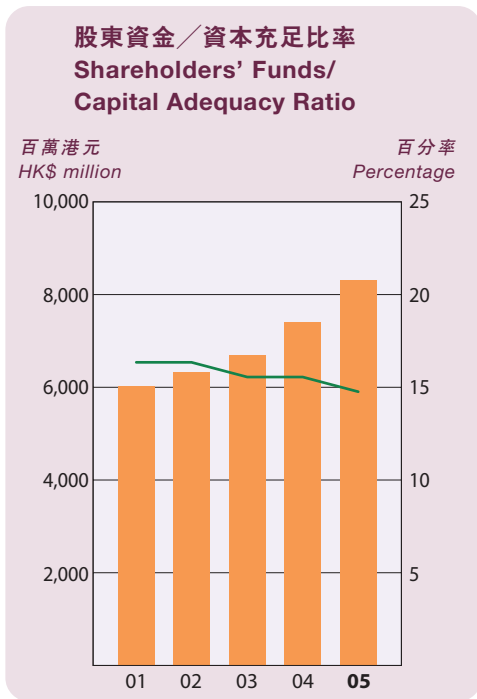
百萬港元	HK\$ million	2001	2002	2003	2004	2005
股東資金	Shareholders' Funds	6,032	6,338	6,687	7,395	8,316
總存款	Total Deposits	48,597	50,102	77,477	84,395	91,201
客戶貸款	Advances to Customers	35,515	34,417	46,612	49,189	54,402
總資產	Total Assets	55,062	57,120	88,737	95,448	104,323
營業收入	Operating Income	1,880	1,838	2,031	2,434	2,621
營業支出	Operating Expenses	589	596	712	1,033	976
股東應得之溢利	Profit Attributable to the Shareholders	779	669	864	1,167	1,349
股息	Dividends	358	534	426	576	676

港元	HK\$					
每股基本盈利	Basic Earnings per Share	2.65	2.28	2.94	3.97	4.59
每股中期及末期股息	Interim and Final Dividends per Share	1.22	1.16	1.45	1.96	2.30
每股特別股息	Special Dividend per Share	–	0.66	–	–	–

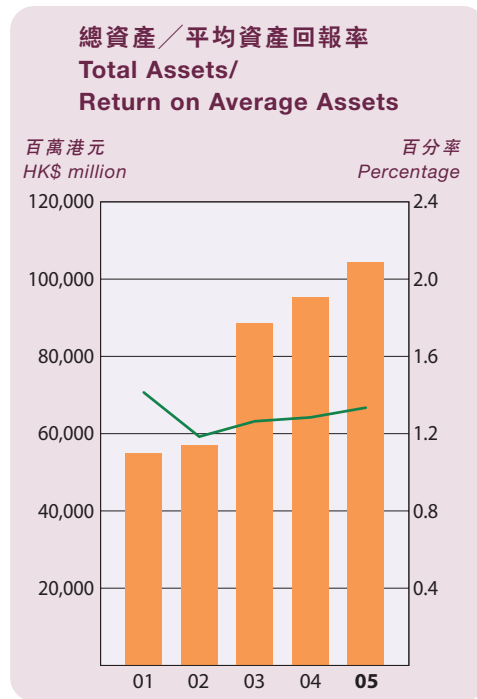
百分率	Percentage					
貸存比率	Loan to Deposit Ratio	73.1	68.7	60.2	58.3	59.7
資本充足比率	Capital Adequacy Ratio	16.5	16.5	15.7	15.7	14.9
平均流動資金比率	Average Liquidity Ratio	45.3	42.4	49.0	49.1	50.8
成本與收入比率	Cost to Income Ratio	31.3	32.4	35.1	42.4	37.2
平均資產回報率	Return on Average Assets	1.42	1.19	1.27	1.29	1.35
平均股東資金回報率	Return on Average Shareholders' Funds	13.3	10.8	13.3	16.7	17.1

因二零零五年會計政策變更，二零零四年之數字經予重報。二零零一年至二零零三年之數字，因數額不多，故並無作出重報。

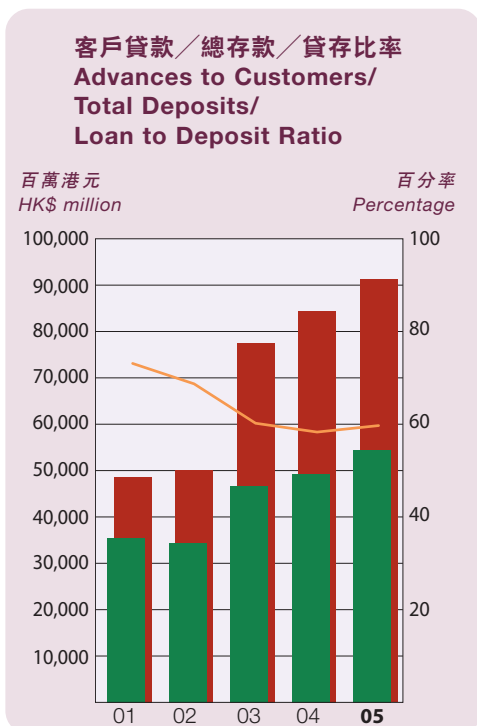
Figures for 2004 were restated due to changes in accounting policies in 2005. Figures for years 2001 to 2003 were not restated as the amounts were immaterial.



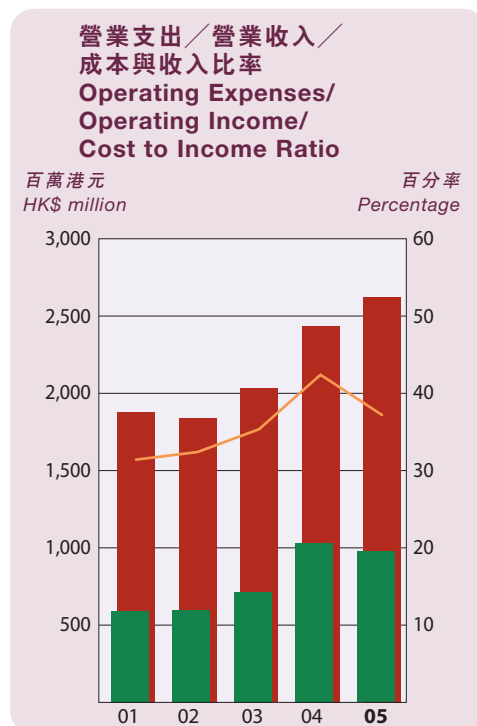
■ 股東資金 Shareholders' Funds
— 資本充足比率 Capital Adequacy Ratio



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



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



■ 營業支出 Operating Expenses
■ 營業收入 Operating Income
— 成本與收入比率 Cost to Income Ratio