FINANCIAL HIGHLIGHTS 財務摘要

	2006 HK\$ Million 港幣百萬元	2005 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	7,564	5,953	+27.1	
Profit attributable to equity holders of the Group 可歸屬於集團股東溢利	3,435	2,749	+24.9	
Balance Sheet Strength 資產負債狀況				
Advances to customers 客戶貸款	166,178	138,744	+19.8	
Total consolidated assets 綜合資產總額	294,202	238,799	+23.2	
Total deposits 存款總額	216,523	182,326	+18.8	
Total equity 股東權益總額	27,645	24,405	+13.3	
Earnings and Dividends Per Share 每股盈利及股息				
Basic earnings 基本盈利	HK\$2.24	HK\$1.83	+22.4	
Dividends 股息	HK\$1.46	HK\$1.26	+15.9	
Key Ratios 主要比率				
Loan to deposit ratio 貸款對存款比率	76.7%	76.1%		
Cost to income ratio 成本對收入比率	45.8%	50.2%		
Average liquidity ratio 平均流動資金比率	44.0%	39.3%		
Capital adequacy ratio 資本充足比率	14.2%	17.4%		