

# 財務概況 Financial Performance

## 二零零六年財務摘要

## 2006 Financial Highlights

全年 (百萬港元)	For the Year (in HK\$ million)	2006	2005	變動百分比 % Change
淨利息收入	Net Interest Income	<b>1,853</b>	1,316	41%
淨收費及佣金收入	Net Fee and Commission Income	<b>562</b>	403	39%
其他營業收入	Other Operating Income	<b>182</b>	314	-42%
營業支出	Operating Expenses	<b>945</b>	890	6%
貸款減值損失	Impairment Losses on Loans and Advances	<b>132</b>	6	2100%
除稅前溢利	Profit before Tax	<b>1,603</b>	1,208	33%
稅項	Tax	<b>357</b>	227	57%
股東應佔溢利	Profit Attributable to Equity Holders	<b>1,246</b>	981	27%

於年結日 (百萬港元)	At Year End (in HK\$ million)	2006	重報 As restated 2005	變動百分比 % Change
貸款及墊款	Loans and Advances	<b>75,746</b>	70,406	8%
資產總值	Total Assets	<b>146,392</b>	115,782	26%
存款總額	Total Deposits	<b>108,345</b>	70,341	54%
股東權益總額	Total Equity	<b>11,085</b>	9,870	12%

財務比率	Financial Ratios	2006	2005
資本充足比率 (經調整)	Capital Adequacy (Adjusted)	<b>16.0%</b>	15.7%
全年平均流動資金比率	Average Liquidity for the Year	<b>44.1%</b>	36.5%
成本對收入比率	Cost to Income	<b>36.4%</b>	43.8%
貸款對存款比率	Loans to Deposits	<b>68.6%</b>	97.4%

## 財務誌要 Financial Calendar

公佈末期業績	Final Results Announcement	二零零七年三月二十日	20 March 2007
年報寄發日期	Posting Date for Annual Report	二零零七年四月十六日	16 April 2007
暫停股份登記期間	Share Register Closing Period	二零零七年五月三日至十日	3-10 May 2007
股東週年大會日期	Date of Annual General Meeting	二零零七年五月十日	10 May 2007
股息派發日期	Dividend Payment Date	二零零七年六月八日前後	on or about 8 June 2007

# 財務概況 Financial Performance

## 五年財務概況

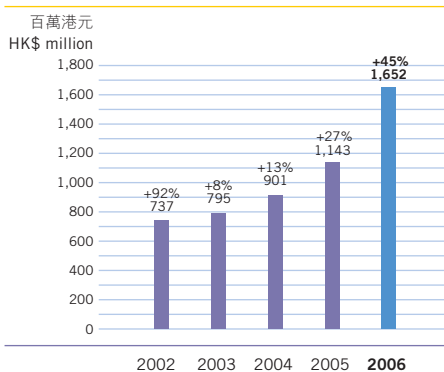
## Five Year Summary

全年(百萬港元)	For the Year (in HK\$ million)	2006	2005	2004	2003	2002
淨利息收入	Net Interest Income	1,853	1,316	1,275	823	689
淨收費及佣金收入	Net Fee and Commission Income	562	403	271	262	329
其他營業收入	Other Operating Income	182	314	99	59	62
營業支出	Operating Expenses	945	890	744	314	307
呆壞賬(回撥)/撥備	(Write-back of)/Charge for Bad and Doubtful Debts	-	-	(22)	129	182
貸款減值損失	Impairment Losses on Loans and Advances	132	6	-	-	-
除稅前溢利	Profit before Tax	1,603	1,208	936	645	571
稅項	Tax	357	227	176	123	96
股東應佔溢利	Profit Attributable to Equity Holders	1,246	981	760	522	475
<b>每股計(港元)</b>	<b>Per Share (in HK\$)</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>
每股基本盈利	Basic Earnings per Share	1.11	0.91	0.80	0.71	0.69
每股股息	Dividend per Share	0.66	0.53	0.45	0.38	0.35
<b>於年結日(百萬港元)</b>	<b>At Year End (in HK\$ million)</b>	<b>2006</b>	<b>重報 As restated 2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>
貸款及墊款	Loans and Advances	75,746	70,406	62,740	41,811	32,874
資產總額	Total Assets	146,392	115,782	99,344	75,320	62,262
存款總額	Total Deposits	108,345	70,341	63,404	42,307	40,180
股東資金	The Equity Holders' Funds	11,085	9,870	8,541	5,917	5,907
<b>財務比率</b>	<b>Financial Ratios</b>	<b>2006</b>	<b>重報 As restated 2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>
資本充足比率(經調整)	Capital Adequacy (Adjusted)	16.0%	15.7%	17.4%	16.7%	17.8%
全年平均流動資金比率	Average Liquidity for the Year	44.1%	36.5%	37.8%	41.3%	35.9%
貸款對存款比率	Loans to Deposits	68.6%	97.4%	94.9%	96.0%	80.0%
貸款對資產總額比率	Loans to Total Assets	51.7%	61.0%	63.2%	55.5%	52.8%
減值貸款/不履約貸款比率	Impaired Loan/NPL ratio	1.2%	0.9%	1.3%	1.7%	2.3%
組合/一般撥備覆蓋率*	Collective/General Provision Coverage*	0.8%	0.8%	0.8%	0.8%	0.9%
成本對收入比率	Cost to Income	36.4%	43.8%	41.9%	27.4%	28.5%
派息比率	Dividend Payout	59.5%	60.6%	62.0%	66.4%	61.0%
平均資產回報率	Return on Average Assets	1.0%	0.9%	0.9%	0.8%	1.0%
平均普通股本回報率	Return on Average Common Equity	12.4%	11.0%	10.3%	10.2%	10.2%

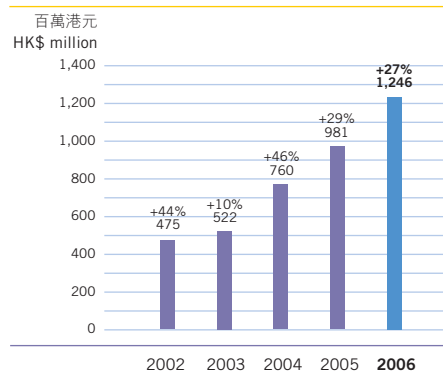
\* 包括「法定儲備」

\* Including "Regulatory Reserve"

未扣除減值損失/準備之營業溢利  
Operating Profit Before Impairment Losses/Provisions



股東應佔溢利  
Profit Attributable to Equity Holders



## 財務概況 Financial Performance

### 存款

### Deposits

1. 按類別劃分	1. By Type	2006	2005
活期	Current	3.7%	4.9%
儲蓄	Savings	12.4%	14.5%
定期	Fixed	83.9%	80.6%
合計	Total	100.0%	100.0%

2. 按剩餘到期日劃分	2. By Remaining Maturity	2006	2005
須於要求時即時償還	Repayable on Demand	16.1%	19.5%
三個月或以下	Three Months or Less	80.8%	76.9%
一年或以下但超過三個月	One Year or Less, but Over Three Months	2.8%	2.9%
五年或以下但超過一年	Five Years or Less, but Over One Year	0.3%	0.7%
合計	Total	100.0%	100.0%

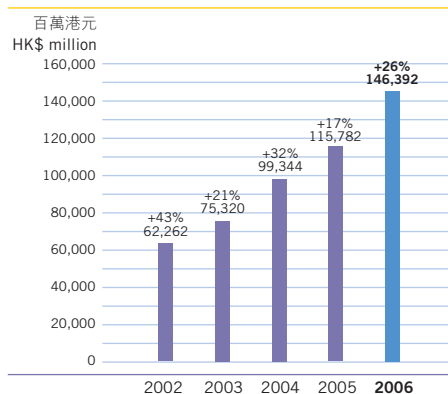
3. 按貨幣劃分	3. By Currency	2006	2005
港元	HKD	55.1%	51.9%
美元	USD	42.5%	39.7%
其他	Others	2.4%	8.4%
合計	Total	100.0%	100.0%

### 其他營業收入

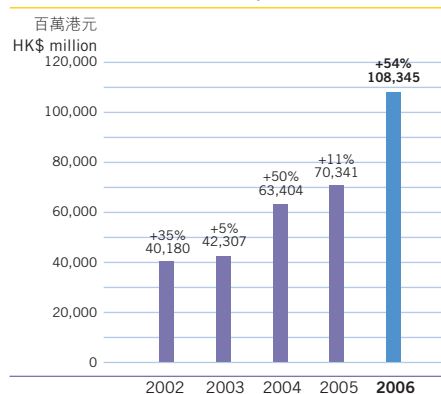
### Other Operating Income

		2006	2005
外匯交易收益淨額	Net Gain from Foreign Exchange Activities	70.5%	63.4%
證券收益淨額，衍生及 其他金融工具	Net Gain from Securities, Derivatives and Other Financial Instruments	2.5%	29.8%
投資證券之股息收入	Dividend Income from Investments in Securities	1.4%	1.1%
其他	Others	25.6%	5.7%
合計	Total	100.0%	100.0%

資產總額  
Total Assets



存款總額  
Total Deposits



# 財務概況 Financial Performance

## 貸款組合\*

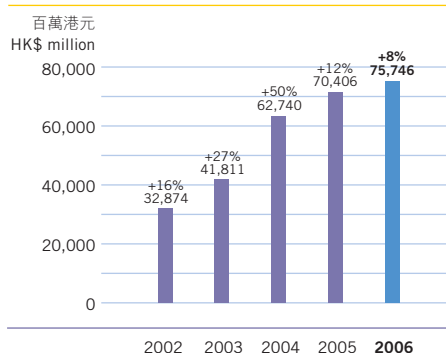
## Loan Portfolio\*

1. 按行業劃分	1. By Industry Sectors	2006	2005
在香港使用之貸款	Loans for Use in Hong Kong		
工商及金融	Industry, Commercial and Financial		
物業發展	Property Development	5.9%	6.2%
物業投資	Property Investment	17.9%	15.5%
金融企業	Financial Concerns	5.2%	5.4%
股票經紀	Stockbrokers	0.2%	0.1%
批發及零售業	Wholesale and Retail Trade	2.9%	2.4%
土木工程	Civil Engineering Works	0.5%	1.2%
製造業	Manufacturing	4.4%	9.1%
運輸及運輸設備	Transport and Transport Equipment	10.8%	13.7%
電力、煤氣及通訊	Electricity, Gas and Telecommunications	1.3%	1.7%
酒店、住宿及飲食	Hotels, Boarding House & Catering	1.5%	1.8%
其他	Others	6.4%	7.5%
個人	Individuals		
購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」樓宇之貸款	Loans for the purchases of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Schemes	0.2%	0.2%
購買其他住宅物業之貸款	Loans for the purchase of Other Residential Properties	14.4%	16.8%
信用卡貸款	Credit Card Advances	0.1%	0.1%
其他	Others	1.8%	1.4%
貿易融資	Trade Finance	7.5%	8.0%
在香港以外使用之貸款	Loans for Use outside Hong Kong	19.0%	8.9%
合計	Total	100.0%	100.0%
<b>2. 按剩餘到期日劃分</b>	<b>2. By Remaining Maturity</b>	<b>2006</b>	<b>2005</b>
須於要求時即時償還	Repayable on Demand	9.0%	7.2%
一年或以下	One Year or Less	20.5%	22.9%
五年或以下但超過一年	Five Years or Less, but Over One Year	40.1%	38.3%
超過五年	Over Five Years	30.1%	30.6%
並無限期	Undated	0.3%	1.0%
合計	Total	100.0%	100.0%
<b>3. 按貨幣劃分</b>	<b>3. By Currency</b>	<b>2006</b>	<b>2005</b>
港元	HKD	76.3%	79.0%
美元	USD	19.9%	18.0%
其他	Others	3.8%	3.0%
合計	Total	100.0%	100.0%

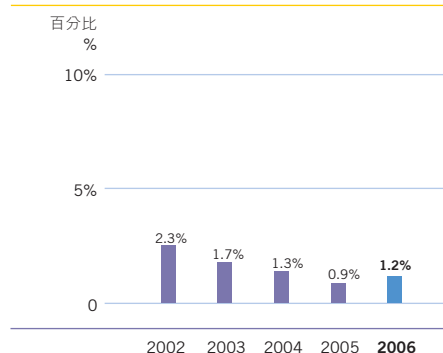
\* 不包括商業票據及銀行同業及其他金融機構貸款

\* Excluding Trade Bills and Advances to Banks and Other Financial Institutions

貸款及墊款總額  
Total Loans and Advances



減值貸款／不履約貸款比率  
Impaired Loan/NPL Ratio





團結

*Collaboration*

