

二零零六財務摘要 2006 Financial Highlights

全年 (百萬港元)	For the year (In HK\$ million)	2006	2005	% 變動 % change
淨利息收入	Net interest income	1,070	1,099	-2.6%
非利息收入	Non-interest income	1,190	871	36.6%
經營支出	Operating expenses	1,145	1,095	4.6%
貸款及墊款減值 (虧損) / 回撥	Impairment losses (charged for)/written back on loans and advances	(35)	58	-160.3%
稅前溢利	Profit before taxation	1,334	1,216	9.7%
所得稅	Income tax	206	112	83.9%
股東應佔溢利	Profit attributable to shareholders	1,126	1,103	2.1%

於年結日 (百萬港元)	At year end (In HK\$ million)	2006	2005	% 變動 % change
貸款及墊款	Loans and advances	51,177	43,368	18.0%
資產總值	Total assets	102,142	85,037	20.1%
存款總額	Total deposits	72,680	61,883	17.4%
股東權益	Shareholders' equity	20,232	9,455	114.0%

財務比率	Financial ratios	2006	2005
資本充足比率	Capital adequacy	17.1 %	16.0%
成本對收入比率	Cost to income	50.7%	55.6%
貸存比率	Loans to deposits	70.4%	70.1%

財務誌要 Financial Calendar

公佈全年業績	Final Results Announcement	15/03/2007
年報寄發日期	Posting date for annual report	25/04/2007
暫停股份登記日期	Share register closing period	15/05/2007–17/05/2007
股東週年大會日期	Date of Annual General Meeting	17/05/2007
股息派發日期	Dividend payment date	23/05/2007

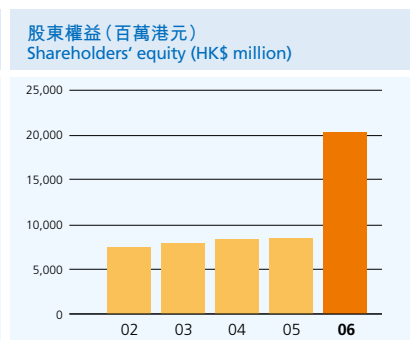
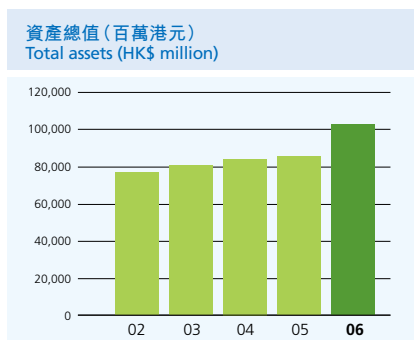
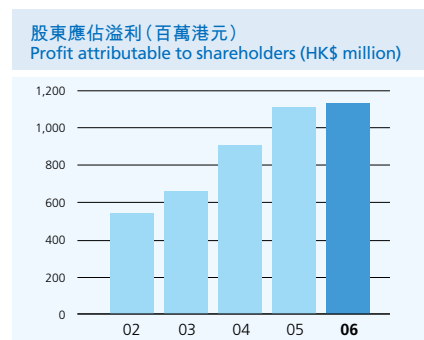
五年財務概況 Five Year Financial Summary

全年結算 (百萬港元)	For the year (In HK\$ million)	2006	2005	重報 Restated 2004	2003	2002
淨利息收入	Net interest income	1,070	1,099	1,473	1,562	1,679
非利息收入	Non-interest income	1,190	871	682	459	504
經營支出	Operating expenses	1,145	1,095	1,117	1,015	1,049
貸款及墊款減值 (虧損)/回撥	Impairment losses (charged for)/written back on loans and advances	(35)	(58)	不適用N/A	不適用N/A	不適用N/A
呆壞賬準備	Charge for bad and doubtful debts	不適用N/A	不適用N/A	78	514	540
稅前溢利	Profit before taxation	1,334	1,216	1,055	772	644
所得稅	Income tax	206	112	151	115	104
股東應佔溢利	Profit attributable to shareholders	1,126	1,103	904	657	539

每股計 (港元)	Per share (In HK\$)	2006	2005	重報 Restated 2004	2003	2002
基本每股盈利	Basic earnings per share	0.347	0.345	0.283	0.210	0.178
每股股息	Dividends per share	0.133	0.173	0.141	0.093	0.160
年終賬面價值	Book value at year end	4.03	2.96	2.61	2.45	2.43
年終市值	Market value at year end	6.980	2.875	3.450	4.200	2.250

於年結日 (百萬港元)	At year end (In HK\$ million)	2006	2005	重報 Restated 2004	2003	2002
貸款及墊款	Loans and advances	51,177	43,368	42,921	40,643	42,989
減值撥備	Impairment allowance	330	569	不適用N/A	不適用N/A	不適用N/A
貸款虧損準備	Loan loss provision	不適用N/A	不適用N/A	1,059	1,237	1,113
資產總值	Total assets	102,142	85,037	83,577	79,917	76,194
利息收益資產總值	Average interest earnings assets	72,898	70,384	70,297	73,472	71,880
存款總額	Total deposits	72,680	61,883	62,411	61,559	61,368
股東權益	Shareholders' equity	20,232	9,455	8,322	7,812	7,373

財務比率	Financial ratios	2006	2005	重報 Restated 2004	2003	2002
資本充足比率	Capital adequacy	17.1%	16.0%	15.9%	18.4%	19.1%
貸存比率	Loans to deposits	70.4%	70.1%	68.8%	66.0%	70.1%
貸款對資產總值比率	Loans to total assets	50.1%	51.0%	51.4%	50.9%	56.4%
一般準備覆蓋比率	General provision coverage	不適用N/A	不適用N/A	1.2%	1.3%	1.2%
綜合評估覆蓋比率	Collective assessment coverage	0.5%	0.7%	不適用N/A	不適用N/A	不適用N/A
成本對收入比率	Cost to income					
減商譽攤銷前	Before goodwill amortization	50.7%	55.6%	49.1%	47.3%	45.3%
減商譽攤銷後	After goodwill amortization	50.7%	55.6%	51.9%	50.3%	48.1%
股息分配率	Dividend payout	50.3%	50.1%	50.0%	45.1%	90.1%
資產回報率	Return on assets	1.3%	1.3%	1.1%	0.8%	0.8%
股東權益回報率	Return on shareholders' equity	11.3%	12.4%	11.2%	8.7%	7.9%



存款*

Deposits*

1. 按類別劃分	By type	2006	2005
往來	Current	9.8%	7.7%
儲蓄	Savings	16.9%	14.8%
定期	Fixed	73.3%	77.5%
合計	Total	100.0%	100.0%
2. 按到期日劃分	By maturity	2006	2005
即時償還	On demand	26.7%	22.6%
少於3個月	Less than 3 months	69.6%	74.4%
超過3個月但不足1年	Over 3 months but less than 1 year	2.8%	2.6%
超過1年但不足5年	Over 1 year but less than 5 years	0.9%	0.4%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	By currency	2006	2005
港元	HKD	60.0%	58.0%
美元	USD	33.0%	32.4%
其他	Others	7.0%	9.6%
合計	Total	100.0%	100.0%
4. 存款賬目數目	Number of deposit accounts	2006	2005
		251,152	247,808

* 以客戶存款為基礎

* Based on customer deposits only

非利息收入

Non-Interest Income

		2006	2005
淨收費與佣金收入	Net fees and commission income	47.1%	49.0%
淨交易收入	Net trading income	54.7%	39.4%
其他	Others	-1.8%	11.6%
合計	Total	100.0%	100.0%

貸款[#]Loan Portfolio[#]

1. 按行業劃分	By industry sectors	2006	2005
用於香港的貸款	Loans and advances for use in Hong Kong		
工商及金融界：	Industrial, commercial and financial:		
物業發展	Property development	0.4%	1.0%
物業投資	Property investment	10.6%	11.7%
金融界	Financial concerns	6.5%	5.5%
股票經紀	Stockbrokers	0.1%	0.1%
批發及零售貿易	Wholesale and retail trade	5.7%	4.7%
製造業	Manufacturing	6.7%	6.5%
運輸業及運輸設備	Transport and transport equipment	6.8%	9.9%
其他	Others	5.2%	7.2%
個人：	Individuals:		
按揭（「居者有其屋計劃」、 「私人參建居屋計劃」及 「租者置其屋計劃」）	Mortgage (Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme)	0.1%	0.1%
按揭（其他住宅）	Mortgage (other residential properties)	22.6%	26.6%
信用卡借貸	Credit card advances	1.1%	1.4%
其他	Others	3.3%	3.0%
貿易融資	Trade finance	6.9%	6.5%
用於香港以外地方的貸款	Loans and advances for use outside Hong Kong	24.0%	15.8%
合計	Total	100.0%	100.0%
2. 按地區分佈劃分	By geographical spread	2006	2005
香港	Hong Kong	78.7%	80.4%
中國	China	13.2%	15.2%
美國	USA	2.8%	1.8%
其他	Others	5.3%	2.6%
合計	Total	100.0%	100.0%
3. 按年期劃分	By maturity	2006	2005
即時償還	Repayable on demand	3.7%	3.4%
少於1年	Less than one year	20.4%	23.1%
超過1年但少於5年	Over 1 year but less than 5 years	42.0%	35.5%
超過5年	Over 5 years	31.9%	34.2%
無訂日期	Undated	2.0%	3.8%
合計	Total	100.0%	100.0%
4. 按貨幣劃分	By currency	2006	2005
港元	HKD	79.0%	84.9%
美元	USD	19.6%	14.5%
其他	Others	1.4%	0.6%
合計	Total	100.0%	100.0%
5. 貸款賬目數目	Number of loan accounts	2006	2005
		275,496	194,615

[#] 貿易票據及予銀行之放款除外[#] Excluding trade bills and advances to banks