二零零三年財務摘要 2003 Financial Highlights

全年(百萬港元)		823	As restated 2002	
子年(百萬港元)		823	2002	
淨利息收入 Net Interest Income 823 689 +19 其他營運收入 Other Operating Income 321 391 -18 營運支出 Operating Expenses 314 307 +2 呆壞賬撥備 Charge for Bad and Doubtful Debts 129 182 -29 除稅前盈利 Profit before Taxation 645 571 +13 稅項 Taxation 123 96 +28 股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 於年結日(百萬港元) At Year End (in HK\$ million) 2003 2002 % Change 貸款及墊款 Loans and Advances 41,811 32,874 +27 資產總值 Total Assets 75,320 62,262 +21 存款總額 Total Deposits 42,307 40,180 +5 股東資金 Shareholders' Funds 5,917 5,907 +0 財務比率 Financial Ratios 2003 2002 資本充足比率(經調整) Capital Adequacy (Adjusted) 16.7% 17.8% 女平均流動資金比率 Cost to Income 27.4% 28.5% 貸款對行款比率		823		% Change
其他營運收入 Other Operating Income 321 391 -18 營運支出 Operating Expenses 314 307 +2 呆壞賬撥備 Charge for Bad and Doubtful Debts 129 182 -29 除稅前盈利 Profit before Taxation 645 571 +13 稅項 Taxation 123 96 +28 股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 於年結日 (百萬港元) At Year End (in HK\$ million) 2003 2002 % Change 貸款及墊款 Loans and Advances 41,811 32,874 +27 資產總值 Total Assets 75,320 62,262 +21 存款總額 Total Deposits 42,307 40,180 +5 股東資金 Shareholders' Funds 5,917 5,907 +0 財務比率 Financial Ratios 2003 2002 資本充足比率(經調整) Capital Adequacy (Adjusted) 41.3% 35.9% 資本計劃資金比率 Average Liquidity for the Year 41.3% 35.9% 成本對收入比率 Cost to Income 27.4% 28.5% 資款對子於 Deposit			689	
其他營運收入 Other Operating Income 321 391 -18 營運支出 Operating Expenses 314 307 +2 呆壞賬撥備 Charge for Bad and Doubtful Debts 129 182 -29 除稅前盈利 Profit before Taxation 645 571 +13 稅項 Taxation 123 96 +28 股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 於年結日 (百萬港元) At Year End (in HK\$ million) 2003 2002 % Change 貸款及墊款 Loans and Advances 41,811 32,874 +27 資產總值 Total Assets 75,320 62,262 +21 存款總額 Total Deposits 42,307 40,180 +5 股東資金 Shareholders' Funds 5,917 5,907 +0 財務比率 Financial Ratios 2003 2002 資本充足比率(經調整) Capital Adequacy (Adjusted) 41.3% 35.9% 資本計劃資金比率 Average Liquidity for the Year 41.3% 35.9% 成本對收入比率 Cost to Income 27.4% 28.5% 資款對子於 Deposit			689	
管連支出 Operating Expenses 314 307 +2 呆壊脹機備 Charge for Bad and Doubtful Debts 129 182 -29 除税前盈利 Profit before Taxation 645 571 +13 税項 Taxation 123 96 +28 股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 上	淨利息收入 Net Interest Income	321		+19
R東康機備	其他營運收入 Other Operating Income		391	-18
除税前盈利 Profit before Taxation	營運支出 Operating Expenses	314	307	+2
Right	呆壞賬撥備 Charge for Bad and Doubtful Debts	129	182	-29
股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 重報	除税前盈利 Profit before Taxation	645	571	+13
股東應佔盈利 Profit Attributable to Shareholders 522 475 +10 重報	税項 Taxation	123	96	+28
### As restated ### ### As restated ### ### As restated ### ### ### ### ### ### ### ### ### #		522	475	+10
As restated 變動百分比 次年結日(百萬港元) At Year End (in HK\$ million) 2003 2002 % Change 2003 2002 % Change 2003 2002 % Change 2003 2002 % Change 2003 2002 41,811 32,874 +27 27 26 26 26 26 26 26	15010160 [A III.]			
As restated 受動百分比 次年結日(百萬港元) At Year End (in HK\$ million) 2003 2002 % Change 2003 2002 % Change 2003 2002 2002 2003 2002 2003 2002 2003 2002 2003 2002 2003 2002 2003 2003 2003 2003 2003 2003 2003 2003 2004 2003 2004 2003 2005				
於年結日(百萬港元)At Year End (in HK\$ million)20032002% Change貸款及墊款 資產總值 行款總額 股東資金Loans and Advances Total Assets Shareholders' Funds41,811 75,320 42,307 5,91732,874 40,180 5,917+27 40,180 5,917財務比率Financial Ratios2003 20022002資本充足比率(經調整) 全年平均流動資金比率 成本對收入比率 貸款對存款比率Capital Adequacy (Adjusted) Average Liquidity for the Year Cost to Income Loans to Deposits16.7% 41.3% 35.9% 27.4% 96.0%17.8% 41.3% 35.9% 27.4% 96.0%財務誌要Financial Calendar以佈末期業績 年報寄發日期Final Results Announcement Posting Date for Annual Report二零零四年三月二十二日 二零零四年三月三十日22nd March 2004 30th March 2004				變動百分比
貸款及墊款 Loans and Advances 41,811 32,874 +27 資産總值 Total Assets 75,320 62,262 +21 存款總額 Total Deposits 42,307 40,180 +5 队東資金 Shareholders' Funds 5,917 5,907 +0 財務比率 Financial Ratios 2003 2002 資本充足比率(經調整) Capital Adequacy (Adjusted) 16.7% 17.8% 41.3% 35.9% 2年平均流動資金比率 Average Liquidity for the Year 成本對收入比率 Cost to Income 27.4% 28.5% 資款對存款比率 Loans to Deposits 96.0% 80.0% 財務誌要 Financial Calendar 公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	於年結日(百萬港元) At Year End (in HK\$ million)	2003		
	が十編 f (自国/E/G) At ital Lind (III III) (III IIII IIII)	2003	2002	70 Orlange
	贷款及執款 Loans and Advances	/1 Q11	32 87/	. 27
存款總額 股東資金 Total Deposits Shareholders' Funds 42,307 5,917 40,180 5,907 +5 +0 財務比率 Financial Ratios 2003 2002 資本充足比率 (經調整) 全年平均流動資金比率 成本對收入比率 (Cost to Income 負款對存款比率 Capital Adequacy (Adjusted) Average Liquidity for the Year Cost to Income Loans to Deposits 16.7% 41.3% 35.9% 27.4% 28.5% 96.0% 17.8% 41.3% 35.9% 27.4% 28.5% 96.0% 財務誌要 Financial Calendar 財務誌要 Financial Calendar 公佈末期業績 年報寄發日期 Final Results Announcement Posting Date for Annual Report 二零零四年三月二十二日 二零零四年三月二十二日 30th March 2004		-	· ·	. —
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資本充足比率 (經調整) Capital Adequacy (Adjusted) 16.7% 17.8% 41.3% 35.9%	放果資金 Snarenoiders Funds	5,917	5,907	+0
資本充足比率 (經調整) Capital Adequacy (Adjusted) 16.7% 17.8% 41.3% 35.9%	H致比较 Financial Potice	2002	2002	
全年平均流動資金比率 Average Liquidity for the Year 成本對收入比率 Cost to Income 27.4% 28.5% 貸款對存款比率 Loans to Deposits 96.0% 80.0% 財務誌要 Financial Calendar 公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	划份比率 Filidificial Ratios	2003	2002	
全年平均流動資金比率 Average Liquidity for the Year 成本對收入比率 Cost to Income 27.4% 28.5% 貸款對存款比率 Loans to Deposits 96.0% 80.0% 財務誌要 Financial Calendar 公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	次 未 六 口 Lv 变 / low 细 軟 \ Consite Adams and (Adicusted)	16 70/	17.00/	
成本對收入比率 Cost to Income 27.4% 28.5% 貸款對存款比率 Loans to Deposits 96.0% 80.0% BD.0% BD.0	1 31 31			
貸款對存款比率 Loans to Deposits 96.0% 80.0% 財務誌要 Financial Calendar 公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	3 ,			
財務誌要 Financial Calendar 公佈末期業績 Final Results Announcement ニ零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report ニ零零四年三月三十日 30th March 2004				
公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	貝款對仔款比率 Loans to Deposits	96.0%	80.0%	
公佈末期業績 Final Results Announcement 二零零四年三月二十二日 22nd March 2004 年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	다. 가. 프로마			
年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004	財務誌要 Financial Calendar			
年報寄發日期 Posting Date for Annual Report 二零零四年三月三十日 30th March 2004				
· · · · · · · · · · · · · · · · · · ·				
暫停股份登記期間 Share Register Closing Period - 零零四年四月十五至二十二日 15th-22nd April 2004				
			15th-22nd April 2004	
股東週年大會日期 Date of Annual General Meeting 二零零四年四月二十二日 22nd April 2004		零四年四月二	22nd April 2004	
股息派發日期 Dividend Payment Date 二零零四年五月十四日 14th May 2004	股息派發日期 Dividend Payment Date 二零	零四年五月十	14th May 2004	

五年財務概況 Five Year Summary

			重報 As restated			
全年 (百萬港元)	For the Year (in HK\$ million)	2003	2002	2001	2000	1999
淨利息收入 其他營運收入 營運支出 呆壞賬撥備	Net Interest Income Other Operating Income Operating Expenses Charge for Bad and	823 321 314	689 391 307	488 203 289	386 98 230	321 87 218
除税前盈利 /(虧損) 税項支出 /(抵免) 股東應佔盈利 /(虧損)	Doubtful Debts Profit/(loss) before Taxation Taxation Charge/(Credit) Profit/(loss) Attributable to	129 645 123	182 571 96	66 331 1	156 150 –	738 (547) (2)
13 (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Shareholders	522	475	330	150	(545)
每股計(港元)	Per Share (in HK\$)	2003	重報 As restated 2002	2001	2000	1999
每股基本盈利 每股股息	Basic Earnings per Share Dividends per Share	0.71 0.38	0.69 0.35	0.56 0.27	0.33 0.13	(1.59) N/A
於年結日 (百萬港元)	At Year End (in HK\$ million)	2003	重報 As restated 2002	2001	2000	1999
貸款及墊款 資產總額 存款總額 股東資金	Loans and Advances Total Assets Total Deposits Shareholders' Funds	41,811 75,320 42,307 5,917	32,874 62,262 40,180 5,907	28,452 43,497 29,705 5,071	13,673 20,657 16,281 2,583	11,968 19,158 16,155 2,430
財務比率	Financial Ratios	2003	重報 As restated 2002	2001	2000	1999
資本充足比率(經調整) 全年平均流動率 貸款對資產總額比率 貸款對資產總額比率 一般撥備覆蓋率 一般撥備覆蓋率 成本息比率 平均普通股本回報率	Capital Adequacy (Adjusted) Average Liquidity for the Year Loans to Deposits Loans to Total Assets NPL ratio General Provision Coverage Cost to Income Dividend Payout Return on Average Assets Return on Average Common Equity	16.7% 41.3% 96.0% 55.5% 1.7% 0.8% 27.4% 66.4% 0.8% 10.2%	17.8% 35.9% 80.0% 52.8% 2.3% 0.9% 28.5% 61.0% 1.0% 10.2%	16.1% 39.7% 92.0% 65.4% 6.8% 0.8% 41.9% 59.9% 1.1% 9.3%	17.8% 43.3% 74.0% 66.2% 23.2% 0.9% 47.5% 39.1% 0.8% 5.9%	20.0% 56.4% 61.3% 62.5% 31.5% 1.0% 53.4% N/A N/A N/A

N/A-不適用 N/A - Not Applicable

和除準備金前之營運盈利 Operating Profit Before Provisions 1,000 900 800 700 600 500 400 400 400 400 400 400 100 0

2001

2002

2003

1999

2000



存款 Deposits

1.	按類別劃分	1.	Ву Туре	2003	2002
	活期		Current	3.0%	1.8%
	儲蓄		Savings	13.2%	5.6%
	定期		Fixed	83.8%	92.6%
	合計		Total	100.0%	100.0%
2.	按剩餘到期日劃分	2.	By Remaining Maturity	2003	2002
	須於要求時即時償還		Repayable on Demand	16.5%	7.4%
	三個月或以下		Three Months or Less	80.1%	85.2%
	一年或以下但超過三個月]	One Year or Less, but Over Three Months	3.4%	7.2%
	五年或以下但超過一年	Ξ	Five Years or Less, but Over One Year	0.0%	0.2%
	合計		Total	100.0%	100.0%
3.	按貨幣劃分	3.	By Currency	2003	2002
	港元		HKD	52.2%	53.9%
	美元		USD	41.2%	41.4%
	其他		Others	6.6%	4.7%
	合計		Total	100.0%	100.0%
其	他營運收入	Ot	ther Operating Income		
				2003	2002
	收費及佣金收入		et Fees and Commission Income	81.6%	84.3%
	匯交易收益淨額		et Gain from Foreign Exchange Activities	3.1%	2.1%
	賣證券收益淨額		et Gain from Trading Securities	0.4%	0.6%
	資證券之股息收入	Div	vidend Income from Investments in Securities	2.4%	2.0%
其		Otl	ners	12.5%	11.0%
合	計	To	tal	100.0%	100.0%





貸款組合# Loan Portfolio#

1.	按行業劃分 1.	By Industry Sectors	2003	2002
	在香港商 物物金股 性	Loans for Use in Hong Kong Industry, Commercial and Financial Property Development Property Investment Financial Concerns Stockbrokers Wholesale and Retail Trade Civil Engineering Works Manufacturing Transport and Transport Equipment Electricity, Gas and Telecommunications Hotels, Boarding House & Catering Others	6.4% 11.3% 11.6% 0.1% 2.9% 2.4% 8.2% 15.0% 3.2% 2.6% 10.1%	4.8% 14.6% 7.4% 0.1% 4.7% 2.3% 4.5% 14.9% 4.7% 3.5% 10.3%
	個人 購買「居者有其屋 計劃」、「私人參達租 居屋計劃」及「租 者置其屋計劃」 樓宇之貸款 購買其他住宅物業 之貸款 其他 貿易融資 在香港以外使用之貸款 合計	Individuals Loans for the purchases of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Schemes Loans for the purchase of Other Residential Properties Others Trade Finance Loans for Use outside Hong Kong Total	0.2% 19.6% 1.5% 3.9% 1.0% 100.0%	0.4% 19.6% 2.2% 3.3% 2.7% 100.0%
2.	按剩餘到期日劃分 2.	By Remaining Maturity	2003	2002
	須於要求時即時償還 一年或以下 五年或以下但超過一年 超過五年 並無限期 合計	Repayable on Demand One Year or Less Five Years or Less, but Over One Year Over Five Years Undated Total	3.5% 14.0% 47.5% 33.4% 1.6% 100.0%	4.3% 18.4% 39.5% 35.5% 2.3% 100.0%
3.	按貨幣劃分 3.	By Currency	2003	2002
	港元 美元 其他 合計	HKD USD Others Total	82.6% 14.3% 3.1% 100.0%	83.3% 15.9% 0.8% 100.0%

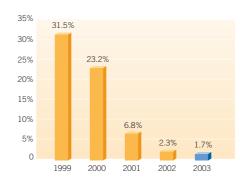
不包括商業票據及銀行同業及其他金融機構貸款

Excluding Trade Bills and Advances to Banks and Other Financial Institutions

貸款及墊款總額

Total Loans and Advances 百萬港元 HK\$ million 41,811 +27% 45,000 40,000 35,000 30,000 25,000 20,000 13,673 +14% 11,968 -17% 15,000 10,000 5,000 1999 2000 2001 2002 2003

不履約貸款比率 NPL Ratio





促使業務增長

收購華比富通銀行後,將有助進一步鞏固中國工商銀行 (亞洲)的商業及零售銀行業務基礎,使本銀行集中於中 小型企業及零售銀行之網絡得以擴充,補足本銀行現有業 務及產品組合,及強化企業銀行業務之運作。



through acquisition

The acquisition of Fortis Bank Asia HK will enhance ICBC (Asia)'s commercial and retail banking base with a significantly expanded branch network focusing on small to medium sized enterprises and retail customers, thereby complementing ICBC (Asia)'s current business and product profiles, with particular strengths at corporate banking.