

財務概況 Financial Performance

二零零五年財務摘要 2005 Financial Highlights

全年(百萬港元)	For the Year (in HK\$ million)	2005	2004	變動百分比 % Change
淨利息收入	Net Interest Income	1,316	1,275	+3
其他營業收入	Other Operating Income	717	370	+94
營業支出	Operating Expenses	890	744	+20
呆壞賬(回撥)	(Write-back of) Bad and Doubtful Debts	–	(22)	-100
貸款減值損失	Impairment Losses on Loans and Advances	6	–	–
除稅前盈利	Profit before Taxation	1,208	937	+29
稅項	Taxation	227	176	+29
股東應佔盈利	Profit Attributable to the Equity Holders of the Group	981	760	+29
於年結日(百萬港元)	At Year End (in HK\$ million)	2005	2004	變動百分比 % Change
貸款及墊款	Loans and Advances	70,406	62,740	+12
資產總值	Total Assets	115,399	99,344	+16
存款總額	Total Deposits	70,341	63,404	+11
股東資金	The Equity Holders' Funds of the Group	9,870	8,541	+16
財務比率	Financial Ratios	2005	2004	
資本充足比率(經調整)	Capital Adequacy (Adjusted)	15.7%	17.4%	
全年平均流動資金比率	Average Liquidity for the Year	36.5%	37.8%	
成本對收入比率	Cost to Income	43.8%	41.9%	
貸款對存款比率	Loans to Deposits	97.4%	94.9%	
財務誌要	Financial Calendar			
公佈末期業績	Final Results Announcement	二零零六年三月二十一日	21 March 2006	
年報寄發日期	Posting Date for Annual Report	二零零六年四月四日	4 April 2006	
暫停股份登記期間	Share Register Closing Period	二零零六年四月二十一至二十七日	21–27 April 2006	
股東週年大會日期	Date of Annual General Meeting	二零零六年四月二十七日	27 April 2006	
股息派發日期	Dividend Payment Date	二零零六年五月十六日	16 May 2006	

財務概況 Financial Performance

五年財務概況

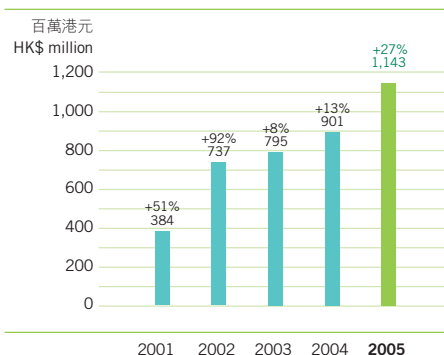
Five Year Summary

全年(百萬港元)	For the Year (in HK\$ million)	2005	2004	2003	重報 As restated 2002	2001
淨利息收入	Net Interest Income	1,316	1,275	823	689	488
其他營業收入	Other Operating Income	717	370	321	391	203
營業支出	Operating Expenses	890	744	314	307	289
呆壞賬(回撥)/撥備	(Write-back of)/Charge for Bad and Doubtful Debts	—	(22)	129	182	66
減值貸款損失	Impairment Losses on Loans and Advances	6	—	—	—	—
除稅前盈利	Profit before Taxation	1,208	937	645	571	331
稅項	Taxation	227	176	123	96	1
股東應佔盈利	Profit Attributable to the Equity Holders of the Group	981	760	522	475	330
每股計(港元)	Per Share (in HK\$)	2005	2004	2003	重報 As restated 2002	2001
每股基本盈利	Basic Earnings per Share	0.91	0.80	0.71	0.69	0.56
每股股息	Dividend per Share	0.53	0.45	0.38	0.35	0.27
於年結日(百萬港元)	At Year End (in HK\$ million)	2005	2004	2003	重報 As restated 2002	2001
貸款及墊款	Loans and Advances	70,406	62,740	41,811	32,874	28,452
資產總額	Total Assets	115,399	99,344	75,320	62,262	43,497
存款總額	Total Deposits	70,341	63,404	42,307	40,180	29,705
股東資金	The Equity Holders' Funds of the Group	9,870	8,541	5,917	5,907	5,071
財務比率	Financial Ratios	2005	2004	2003	重報 As restated 2002	2001
資本充足比率(經調整)	Capital Adequacy (Adjusted)	15.7%	17.4%	16.7%	17.8%	16.1%
全年平均流動資金比率	Average Liquidity for the Year	36.5%	37.8%	41.3%	35.9%	39.7%
貸款對存款比率	Loans to Deposits	97.4%	94.9%	96.0%	80.0%	92.0%
貸款對資產總額比率	Loans to Total Assets	61.0%	63.2%	55.5%	52.8%	65.4%
減值貸款/不履約貸款比率	Impaired Loan/NPL ratio	0.9%	1.3%	1.7%	2.3%	6.8%
組合/一般撥備覆蓋率*	Collective/General Provision Coverage*	0.8%	0.8%	0.8%	0.9%	0.8%
成本對收入比率	Cost to Income	43.8%	41.9%	27.4%	28.5%	41.9%
派息比率	Dividend Payout	60.6%	62.0%	66.4%	61.0%	59.9%
平均資產回報率	Return on Average Assets	0.9%	0.9%	0.8%	1.0%	1.1%
平均普通股本回報率	Return on Average Common Equity	11.0%	10.3%	10.2%	10.2%	9.3%

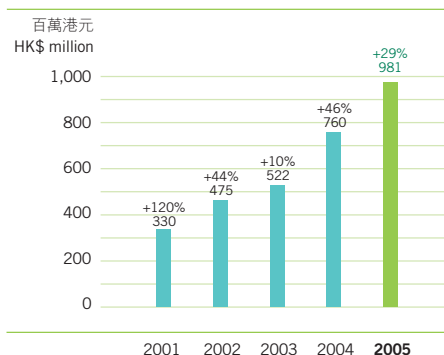
* 包括「法定儲備」

* 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 the Equity Holders of the Group



財務概況 Financial Performance

存款

Deposits

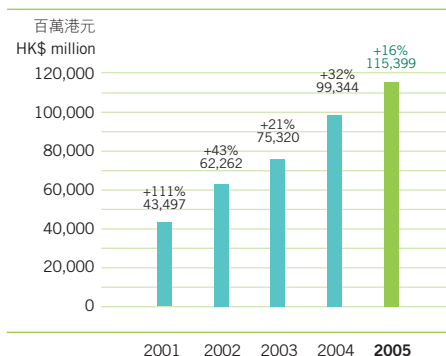
1. 按類別劃分	1. By Type	2005	2004
活期	Current	4.9%	6.1%
儲蓄	Savings	14.5%	19.3%
定期	Fixed	80.6%	74.6%
合計	Total	100.0%	100.0%
2. 按剩餘到期日劃分	2. By Remaining Maturity	2005	2004
須於要求時即時償還	Repayable on Demand	19.5%	25.6%
三個月或以下	Three Months or Less	76.9%	70.9%
一年或以下但超過三個月	One Year or Less, but Over Three Months	2.9%	2.7%
五年或以下但超過一年	Five Years or Less, but Over One Year	0.7%	0.8%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	3. By Currency	2005	2004
港元	HKD	51.9%	48.5%
美元	USD	39.7%	41.9%
其他	Others	8.4%	9.6%
合計	Total	100.0%	100.0%

其他營業收入

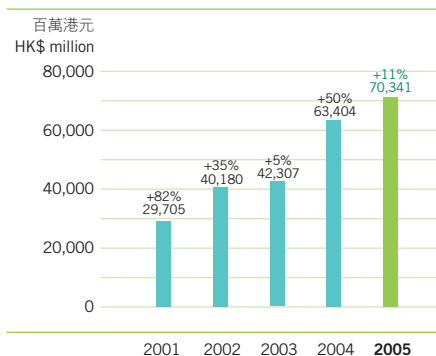
Other Operating Income

		2005	2004
淨收費及佣金收入	Net Fees and Commission Income	56.1%	73.2%
外匯交易收益淨額	Net Gain from Foreign Exchange Activities	27.8%	10.8%
證券收益淨額	Net Gain from Securities	13.1%	1.8%
投資證券之股息收入	Dividend Income from Investments in Securities	0.5%	2.0%
其他	Others	2.5%	12.2%
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*

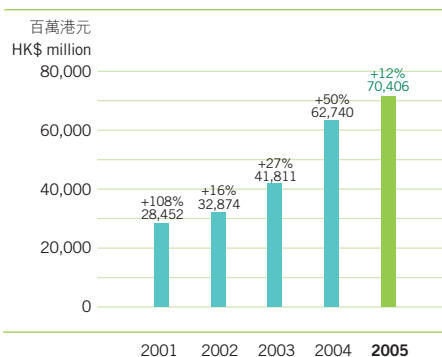
Loan Portfolio*

1. 按行業劃分	1. By Industry Sectors	2005	2004
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	6.2%	4.5%
物業投資	Property Investment	15.5%	13.9%
金融企業	Financial Concerns	5.4%	6.7%
股票經紀	Stockbrokers	0.1%	—
批發及零售業	Wholesale and Retail Trade	2.4%	3.8%
土木工程	Civil Engineering Works	1.2%	1.1%
製造業	Manufacturing	9.1%	10.6%
運輸及運輸設備	Transport and Transport Equipment	13.7%	14.2%
電力、煤氣及通訊	Electricity, Gas and Telecommunications	1.7%	2.3%
酒店、住宿及飲食	Hotels, Boarding House & Catering	1.8%	3.4%
其他	Others	7.5%	8.0%
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	16.8%	20.8%
信用卡貸款	Credit Card Advances	0.1%	0.1%
其他	Others	1.4%	1.7%
貿易融資	Trade Finance	8.0%	7.6%
在香港以外使用之貸款	Loans for Use outside Hong Kong	8.9%	1.1%
合計	Total	100.0%	100.0%
2. 按剩餘到期日劃分	2. By Remaining Maturity	2005	2004
須於要求時即時償還	Repayable on Demand	7.2%	3.3%
一年或以下	One Year or Less	22.9%	18.7%
五年或以下但超過一年	Five Years or Less, but Over One Year	38.3%	44.0%
超過五年	Over Five Years	30.6%	31.4%
並無限期	Undated	1.0%	2.6%
合計	Total	100.0%	100.0%
3. 按貨幣劃分	3. By Currency	2005	2004
港元	HKD	79.0%	82.0%
美元	USD	18.0%	14.2%
其他	Others	3.0%	3.8%
合計	Total	100.0%	100.0%

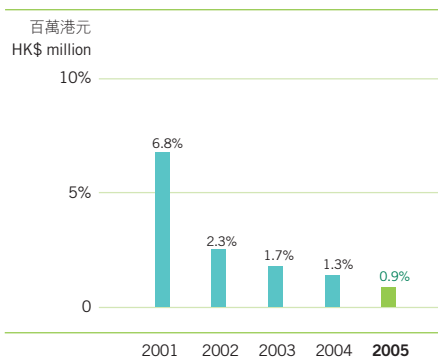
* 不包括商業票據及銀行同業及其他金融機構貸款

* 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







中國工商銀行(亞洲)合併後組建更強的金融服務平台，開拓更廣闊的市場空間，新的團隊更具發展動力，以十足拼勁，為客戶提供稱心滿意的銀行服務及產品。

ICBC (Asia) creates a robust financial services platform that enables us to pursue growth on a broader front subsequent to the merger. Our new team is geared to offer banking products and services that our customers can trust upon.