

財政狀況概要 | Financial Summary

以百萬港元位列示	HK\$ Million	2000	2001	2002	2003	2004
股東資金	Shareholders' funds	4,824	5,417	6,088	6,789	8,258
借貸資本	Loan capital	–	975	975	970	972
客戶存款	Deposits from customers	31,385	33,031	37,286	40,000	43,334
已發行的存款證	Certificates of deposit issued	6,095	5,652	6,888	7,868	8,452
存款總額	Total deposits	37,480	38,683	44,174	47,868	51,786
負債總值 (不包括借貸資本 及少數股東權益)	Total liabilities (excluding loan capital and minority interests)	44,796	47,961	53,017	55,942	63,322
客戶貸款減準備	Advances to customers less provisions	28,997	28,703	27,636	27,417	32,063
資產總值	Total assets	49,702	54,432	60,129	63,756	74,288
股東應佔溢利	Profit attributable to shareholders	810	868	852	993	2,033
包括：	including:					
重組費用	Reorganisation costs	–	–	–	–	(57)
出售附屬公司 部份權益之溢利	Profit on partial disposal of interest in a subsidiary	–	–	–	–	445
視作出售附屬 公司權益之溢利	Profit on deemed disposal of interest in a subsidiary	–	–	–	–	493
不包括以上項目 之股東應佔溢利	Profit attributable to shareholders excluding the above	810	868	852	993	1,152
全年股息分派	Total dividend distribution	266	276	276	328	714
以港元位列示	HK\$					
每股基本盈利	Basic earnings per share	3.29	3.52	3.46	4.02	8.22¹
每股股息	Dividends per share					
中期及擬派末期 特別	Interim and proposed final Special	1.08	1.12	1.12	1.33	2.08 0.80
每股股息總額	Total dividends per share	1.08	1.12	1.12	1.33	2.88
以百分比列示	Percentage %					
平均股東資金回報	Return on average shareholders' funds	17.9	17.0	14.8	15.4	15.3²
平均總資產回報	Return on average total assets	1.7	1.7	1.5	1.6	1.7²
貸款對存款比率 (不包括借貸資本)	Loan to deposit ratio (excluding loan capital)	77.4	74.2	62.6	57.3	61.9

附註

- 按不包括重組費用及出售與視作出售附屬公司部份權益之溢利的股東應佔溢利計算的截至二零零四年十二月三十一日止年度之每股基本盈利為4.66港元。
- 截至二零零四年十二月三十一日止年度之平均股東資金回報及平均總資產回報是以不包括重組費用及出售與視作出售附屬公司部份權益之溢利的股東應佔溢利計算。

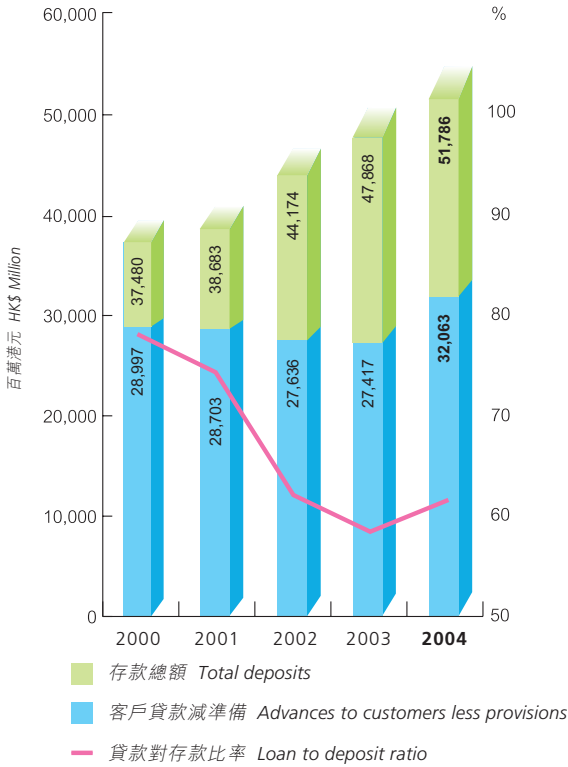
Note

- Basic earnings per share calculated on the basis of profit attributable to shareholders excluding reorganisation costs and profit on partial and deemed disposal of interest in a subsidiary for the year ended 31st December 2004 is HK\$4.66.
- Profit attributable to shareholders excluding reorganisation costs and profit on partial and deemed disposal of interest in a subsidiary is used for the calculation of return on average shareholders' funds and return on average total assets for the year ended 31st December 2004.

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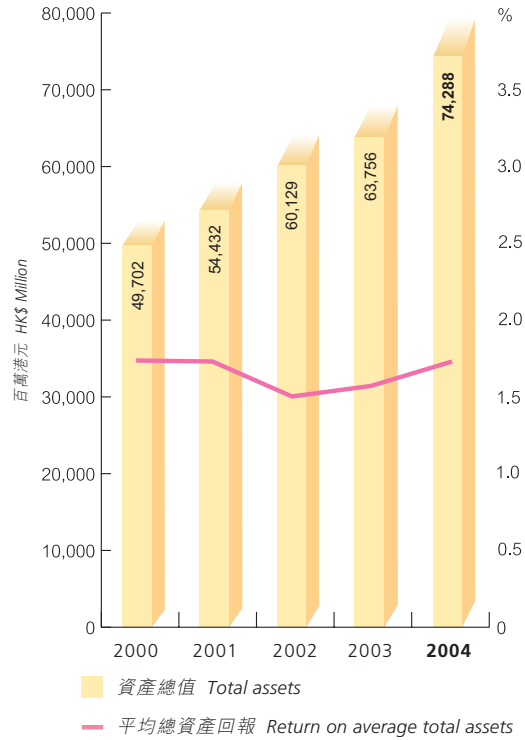
貸款 / 存款總額

Total advances / Total deposits



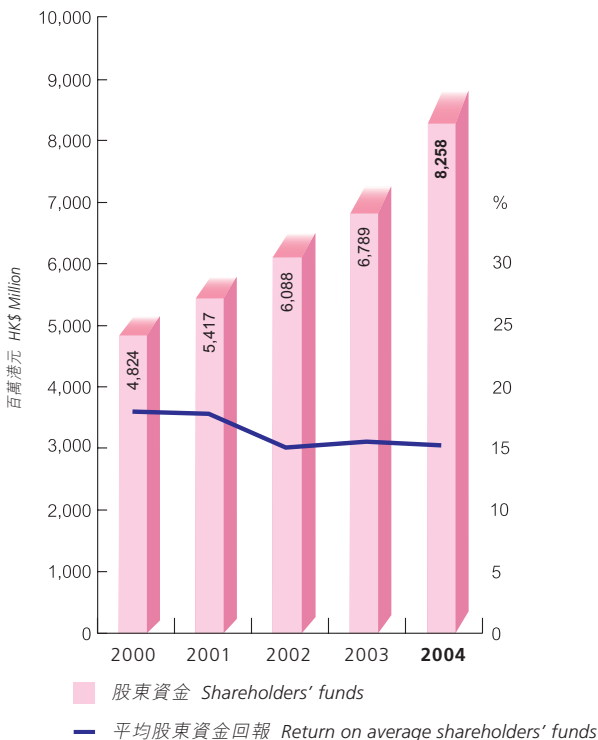
資產總值 / 平均總資產回報

Total assets / Return on average total assets



股東資金 / 平均股東資金回報

Shareholders' funds / Return on average shareholders' funds



每股基本盈利 / 每股股息

Basic earnings per share / Dividends per share

