

# FINANCIAL HIGHLIGHTS

## 財務摘要

	2005 HK\$ Million 港幣百萬元	2004 HK\$ Million 港幣百萬元	Change 變動 %百分率
<b>Profitability 盈利能力</b>			
Total operating income 經營收入總額	<b>5,953</b>	5,496	+8.3
Profit attributable to equity holders of the Group 集團股東應佔溢利	<b>2,749</b>	2,348*	+17.1
<b>Balance Sheet Strength 資產負債狀況</b>			
Advances to customers 客戶貸款	<b>138,744</b>	117,259	+18.3
Total consolidated assets 綜合資產總額	<b>238,799</b>	210,370	+13.5
Total deposits 存款總額	<b>182,326</b>	167,916	+8.6
Total equity 股東權益總額	<b>24,405</b>	21,859*	+11.6
<b>Earnings and Dividends Per Share 每股盈利及股息</b>			
Basic earnings 基本盈利	<b>HK\$1.83</b>	HK\$1.59*	+15.1
Dividends 股息	<b>HK\$1.26</b>	HK\$1.08	+16.7
<b>Key Ratios 主要比率</b>			
Loan to deposit ratio 貸款對存款比率	<b>76.1%</b>	69.8%	
Cost to income ratio 成本對收入比率	<b>50.2%</b>	50.3%*	
Average liquidity ratio 平均流動資金比率	<b>39.3%</b>	44.4%	
Capital adequacy ratio 資本充足比率	<b>17.4%</b>	16.2%	

\* Restated due to changes in accounting policies.

\* 因會計政策變更而重報。