

# FINANCIAL HIGHLIGHTS

## 財務摘要

	2006 HK\$ Million 港幣百萬元	2005 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>7,564</b>	5,953	+27.1
Profit attributable to equity holders of the Group 可歸屬於集團股東溢利	<b>3,435</b>	2,749	+24.9
<b>Balance Sheet Strength 資產負債狀況</b>			
Advances to customers 客戶貸款	<b>166,178</b>	138,744	+19.8
Total consolidated assets 綜合資產總額	<b>294,202</b>	238,799	+23.2
Total deposits 存款總額	<b>216,523</b>	182,326	+18.8
Total equity 股東權益總額	<b>27,645</b>	24,405	+13.3
<b>Earnings and Dividends Per Share 每股盈利及股息</b>			
Basic earnings 基本盈利	<b>HK\$2.24</b>	HK\$1.83	+22.4
Dividends 股息	<b>HK\$1.46</b>	HK\$1.26	+15.9
<b>Key Ratios 主要比率</b>			
Loan to deposit ratio 貸款對存款比率	<b>76.7%</b>	76.1%	
Cost to income ratio 成本對收入比率	<b>45.8%</b>	50.2%	
Average liquidity ratio 平均流動資金比率	<b>44.0%</b>	39.3%	
Capital adequacy ratio 資本充足比率	<b>14.2%</b>	17.4%	