

# Five-year Financial Summary

	2006 二零零六年	2005 二零零五年	2004 二零零四年	2003 二零零三年	2002 二零零二年
<b>Profit and Loss Account (HK\$ Million)</b> 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	391	274	338	150	222
Profit Attributable to Shareholders 股東應佔溢利	327	241	300	138	220
<b>Consolidated Balance Sheet (HK\$ Million)</b> 綜合資產負債表 (百萬港元)					
Shareholders' Funds 股東資金	3,979	3,749	3,703	3,784	3,767
Total Assets 總資產	53,347	49,804	45,761	37,889	32,314
Advances to Customers less Impairment 客戶貸款減減值	25,751	21,376	18,002	15,566	14,961
Customer Deposits and Medium Term Funding 客戶存款及中期資金	38,748	36,348	32,454	31,448	23,881
<b>Share Statistics (HK\$)</b> 股份統計表 (港元)					
Earnings per Share <sup>1</sup> (Weighted Average Basis) 每股盈利 <sup>1</sup> (加權平均基準)	0.28	0.21	0.26	0.12	0.19
Earnings per Share <sup>1</sup> (Adjusted) 每股盈利 <sup>1</sup> (經調整)	0.28	0.21	0.26	0.12	0.19
<b>Selected Returns and Ratios (%)</b> 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	8.47	6.48	8.02	3.66	5.94
Return on Average Assets 平均資產回報率	0.63	0.51	0.72	0.39	0.73
Unadjusted Capital Adequacy Ratio 未經調整資本充足比率	16.81	14.96	18.46	19.79	20.84
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	46.43	47.49	50.06	57.89	52.49
Loan to Deposit Ratio 貸存比率	66.46	58.81	55.47	49.50	62.65

Note:

1. Earnings per share are calculated on profit attributable to shareholders of HK\$327,168,000 (2005: HK\$241,441,000) and on 1,172,160,000 (2005: 1,172,160,000) ordinary shares in issue during the year. There are no convertible loan capital, options or warrants outstanding which would cause a dilution effect on earnings per share.

附註:

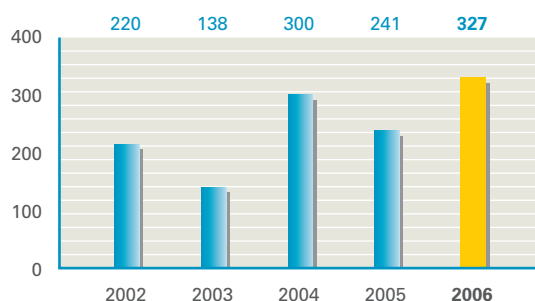
1. 每股盈利乃按年內股東應佔溢利 327,168,000 港元 (二零零五年: 241,441,000 港元) 及於年內已發行普通股份 1,172,160,000 股 (二零零五年: 1,172,160,000 股) 計算。銀行並無任何未行使之可換股借貸資本、購股權或認股權證以致對每股盈利構成攤薄之影響。

In 2006, the Bank achieved a net profit of HK\$327.2 million, an increase of 35.51% over 2005. The return on average assets was 0.63% and return on average equity was 8.47%. During the year total customer deposits and medium term funding increased by 6.6% to HK\$38.7 billion. Loans and advances to customers increased by 20.47% to HK\$25.8 billion. Total assets increased 7.11% to HK\$53.3 billion. The Group had total capital funds of HK\$3.98 billion, and a capital adequacy ratio of 16.81%.

二零零六年，本行錄得純利 3.272 億港元，較二零零五年增加 35.51%。平均資產回報率為 0.63%，而平均股本回報率則為 8.47%。於本年度，客戶存款及中期資金總額增加 6.6% 至 387 億港元，客戶貸款及墊款亦增加 20.47% 至 258 億港元。總資產增加 7.11% 至 533 億港元。本集團總股本資金為 39.8 億港元，資本充足比率則達 16.81%。

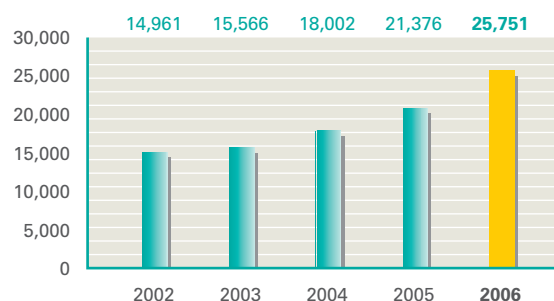
## Profit Attributable to Shareholders

股東應佔溢利  
HK\$ Million (百萬港元)



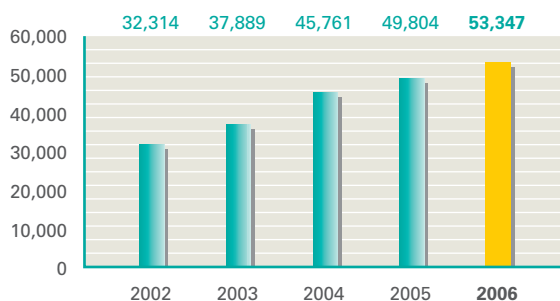
## Advances to Customers less Impairment

客戶貸款減減值  
HK\$ Million (百萬港元)



## Total Assets

總資產  
HK\$ Million (百萬港元)



## Customer Deposits and Medium Term Funding

客戶存款及中期資金  
HK\$ Million (百萬港元)

