

five-year financial summary

五個年度之財務概要

	2007 二零零七年	2006 二零零六年	2005 二零零五年	2004 二零零四年	2003 二零零三年
Profit and Loss Account (HK\$ Million) 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	517	391	274	338	150
Profit Attributable to Shareholders 股東應佔溢利	461	327	241	300	138
Consolidated Balance Sheet (HK\$ Million) 綜合資產負債表 (百萬港元)					
Total Equity 股東權益總額	4,121	3,979	3,749	3,703	3,784
Total Assets 總資產	60,623	53,347	49,804	45,761	37,889
Advances to Customers less Impairment 客戶貸款減減值	31,479	25,751	21,376	18,002	15,566
Customer Deposits and Medium Term Funding 客戶存款及中期資金	45,229	38,748	36,348	32,454	31,448
Share Statistics (HK\$) 股份統計表 (港元)					
Earnings per Share ¹ (Weighted Average Basis) 每股盈利 ¹ (加權平均基準)	0.39	0.28	0.21	0.26	0.12
Earnings per Share ¹ (Adjusted) 每股盈利 ¹ (經調整)	0.39	0.28	0.21	0.26	0.12
Selected Returns and Ratios (%) 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	11.43	8.47	6.48	8.02	3.66
Return on Average Assets 平均資產回報率	0.81	0.63	0.51	0.72	0.39
Capital Adequacy Ratio 資本充足比率	14.42	16.60	14.96	18.46	19.79
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	44.08	46.43	47.49	50.06	57.89
Loan to Deposit Ratio 貸存比率	69.60	66.46	58.81	55.47	49.50

Note:

1. Earnings per share are calculated on profit attributable to shareholders of HK\$460,998,000 (2006: HK\$327,168,000) and on 1,172,160,000 (2006: 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.

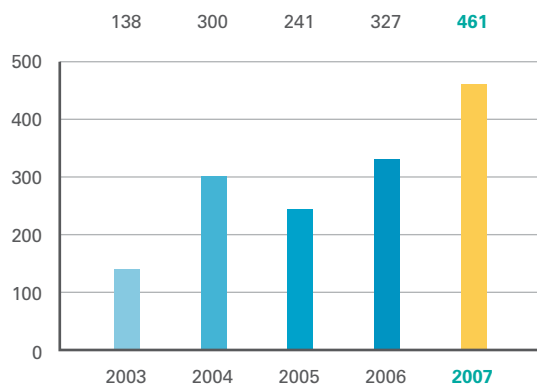
附註：

1. 每股盈利乃按年內股東應佔溢利 460,998,000 港元 (二零零六年：327,168,000 港元) 及於年內已發行普通股份 1,172,160,000 股 (二零零六年：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。

Profit Attributable to Shareholders

股東應佔溢利

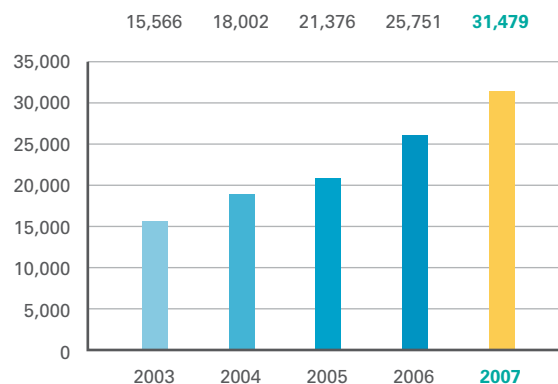
HK\$ Million (百萬港元)



Advances to Customers less Impairment

客戶貸款減減值

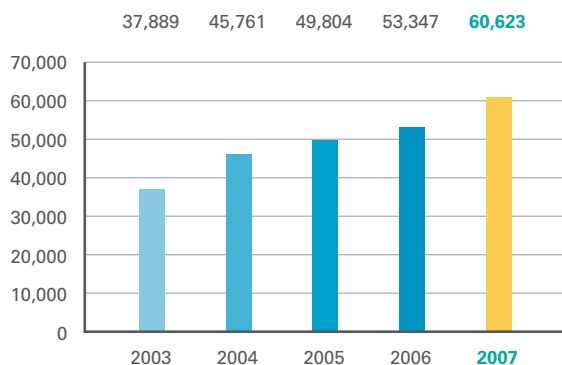
HK\$ Million (百萬港元)



Total Assets

總資產

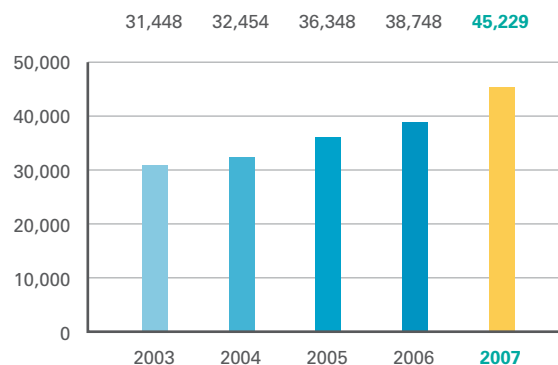
HK\$ Million (百萬港元)



Customer Deposits and Medium Term Funding

客戶存款及中期資金

HK\$ Million (百萬港元)



In 2007, the Bank achieved a net profit of HK\$460.9 million, an increase of 40.9% over 2006. The return on average assets was 0.81% and return on average equity was 11.43%. During the year total customer deposits and medium term funding increased 16.7% to HK\$45.2 billion. Advances to customers less impairment increased 22.2% to HK\$31.5 billion. Total assets increased 13.6% to HK\$60.6 billion. The Group had total equity of HK\$4.12 billion, and a capital adequacy ratio of 14.42%.

二零零七年，本銀行錄得純利 4.609 億港元，較二零零六年增加 40.9%。平均資產回報率為 0.81%，而平均股本回報率則為 11.43%。於本年度，客戶存款及中期資金總額增加 16.7% 至 452 億港元，客戶貸款減減值亦增加 22.2% 至 315 億港元。總資產增加 13.6% 至 606 億港元。本集團股東權益總額為 41.2 億港元，資本充足比率則達 14.42%。