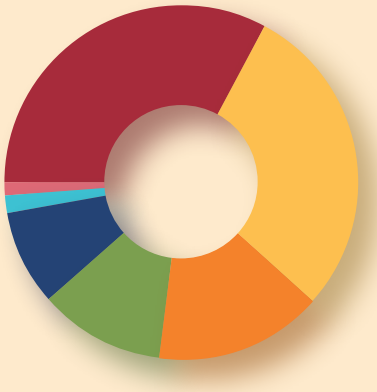
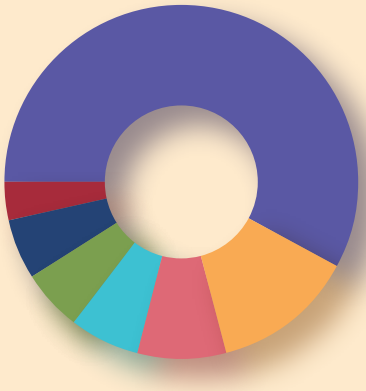
二〇〇五年財務摘要
FINANCIAL HIGHLIGHTS FOR 2005

客戶貸款
ADVANCES TO CUSTOMERS



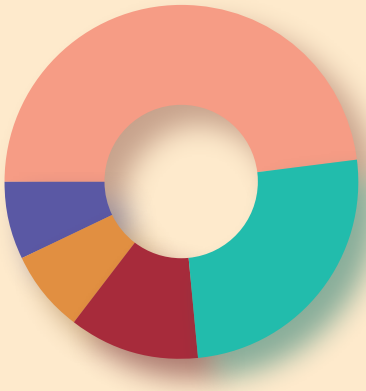
- 32.8% 物業投資及發展 Property investment and development
- 28.9% 住宅樓宇按揭 Residential mortgage
- 15.3% 其他工商金融貸款 Other industrial, commercial and financial lending
- 11.5% 其他個人貸款 Other lending to individuals
- 8.7% 在香港以外使用之貸款 Loans for use outside Hong Kong
- 1.6% 貿易融資 Trade finance
- 1.2% 金融企業 Financial concerns

營業支出
OPERATING EXPENSES



- 57.9% 人事費用 Staff costs
- 13.0% 其他 Others
- 8.1% 折舊 Depreciation
- 6.4% 廣告及業務推廣 Advertising and business promotion
- 5.6% 房產及設備支出，不包括折舊 Premises and equipment expenses, excluding depreciation
- 5.5% 電子數據處理 Electronic data processing
- 3.5% 郵遞及通訊 Postage and communications

非利息收入
NON-INTEREST INCOME



- 48.0% 保險營業收入 Insurance operating income
- 25.5% 服務費及佣金淨收入 Net fees and commission income
- 11.9% 外匯買賣淨收益 Net gain from foreign exchange trading
- 7.5% 物業租金淨收益 Net rental income on properties
- 7.1% 其他 Others