

二〇〇四年財務摘要

FINANCIAL HIGHLIGHTS FOR 2004

客戶貸款

ADVANCES TO CUSTOMERS



- **31.3%** 住宅樓宇按揭
Residential mortgage
- **25.0%** 其他與物業有關之貸款
Other property related lending
- **18.2%** 其他工商金融貸款
Other industrial, commercial and financial lending
- **12.1%** 其他個人貸款
Other lending to individuals
- **11.1%** 在香港以外使用之貸款
Loans for use outside Hong Kong
- **1.4%** 貿易融資
Trade finance
- **0.9%** 金融企業
Financial concerns

營業支出

OPERATING EXPENSES



- **59.8%** 人事費用
Staff costs
- **25.0%** 其他
Others
- **9.8%** 折舊
Depreciation
- **5.4%** 房產及設備支出，不包括折舊
Premises and equipment expenses,
excluding depreciation

非利息收入

NON-INTEREST INCOME



- **47.3%** 保險營業收入
Insurance operating income
- **22.1%** 服務費及佣金淨收入
Net fees and commission income
- **11.0%** 外匯買賣淨收益
Net gain from foreign exchange trading
- **8.2%** 租金淨收益
Net rental income
- **5.9%** 其他
Others
- **3.7%** 持作買賣用途之證券淨收益
Net gain from trading securities
- **1.8%** 衍生工具買賣淨收益
Net gain arising from derivative products