

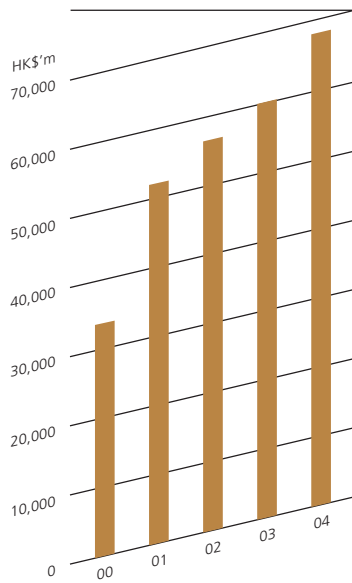
## FIVE-YEAR FINANCIAL SUMMARY

The financial information of the Group for the last five years commencing from 1 January 2000 is summarised below:

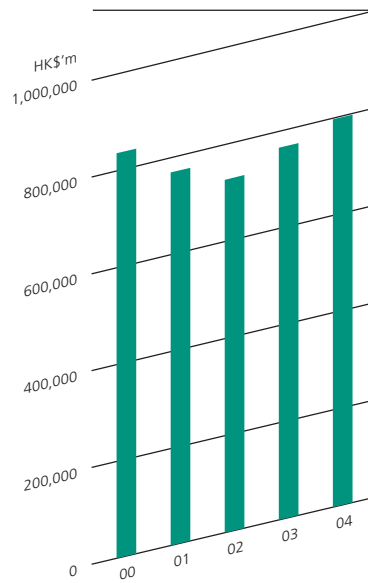
	2004	2003	2002 <sup>3</sup>	2001	2000
<b>For the year</b>	<b>HK\$m</b>	HK\$m	HK\$m	HK\$m	HK\$m
Operating profit before provisions	<b>10,352</b>	11,595	12,089	13,162	14,964
Operating profit after provisions	<b>11,980</b>	9,924	9,234	5,750	6,371
Profit before taxation	<b>14,252</b>	8,691	8,068	3,733	6,376
Profit after taxation	<b>12,121</b>	8,102	6,914	2,901	5,198
Profit attributable to shareholders	<b>11,963</b>	7,963	6,787	2,768	5,047
<b>Per share</b>	<b>HK\$</b>	HK\$	HK\$	HK\$	HK\$
Earnings per share <sup>2</sup>	<b>1.1315</b>	0.7532	0.6419	0.2618	0.4774
<b>At year-end</b>	<b>HK\$m</b>	HK\$m	HK\$m	HK\$m	HK\$m
Advances and other accounts	<b>309,211</b>	300,094	308,332	308,108	325,569
Total assets	<b>796,776</b>	762,587	735,536	766,140	839,370
Daily average balance of total assets	<b>776,792</b>	752,058	737,779	810,702	830,331
Deposits from customers	<b>631,330</b>	600,642	600,977	606,428	624,726
Total liabilities	<b>727,016</b>	701,170	677,751	712,904	804,493
Issued and fully paid share capital	<b>52,864</b>	52,864	52,864	52,864	52,864
Shareholders' funds	<b>68,521</b>	60,261	56,671	52,170	33,345
<b>Key financial ratios</b>	<b>%</b>	%	%	%	%
Return on average total assets	<b>1.56</b>	1.08	0.94	0.36	0.63
Cost to income ratio	<b>34.72</b>	32.79	33.26	30.76	27.70
Non-performing loan ratio	<b>2.95</b>	5.78	7.99	10.99	10.19
Loan to deposit ratio	<b>49.61</b>	51.38	53.42	53.27	54.43

1. The Company was incorporated on 12 September 2001 and acquired the entire equity interests in BOCHK on 30 September 2001. The Company subsequently became the holding company of BOCHK and its subsidiaries. The financial information of the Group for the years ended 2000 and 2001 are prepared as if the group structure, capital structure and operations had been in existence from the beginning of the period presented.
2. Pursuant to written resolutions of all the shareholders of the Company passed on 10 July 2002, the authorised and issued share capital of the Company, comprising 100,000,000,000 and 52,863,901,330 ordinary shares of HK\$1.00 each respectively, was consolidated and divided into 20,000,000,000 shares and 10,572,780,266 shares of HK\$5.00 each respectively. The amounts for the years ended 2000 and 2001 had been restated to reflect this change.
3. Certain figures for the year ended 2002 have been restated to reflect the adoption of SSAP 12 (revised) "Income taxes".
4. The financial information prior to 2002 has not been restated to reflect the adoption of SSAP 12 (revised) "Income taxes" as it is impracticable to quantify the allocation of deferred tax impact for the years ended 2000 and 2001 before the Group's restructuring and merger.

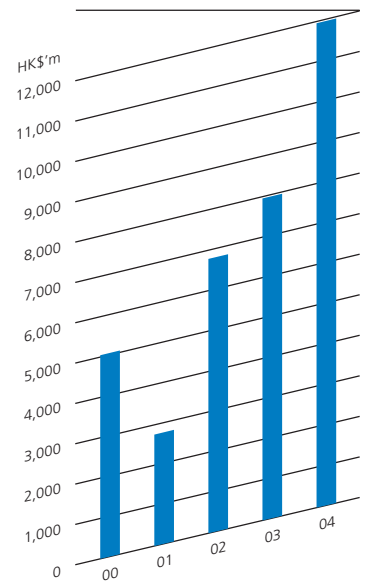
**Shareholders' Funds**



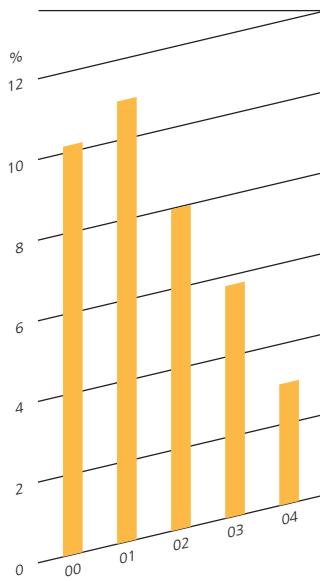
**Total Assets**



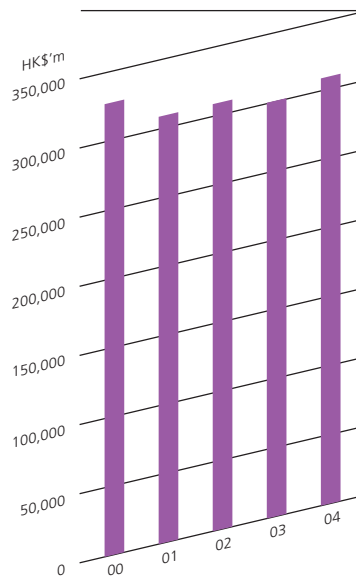
**Profit Attributable to Shareholders**



**Non-performing Loan Ratio**



**Advances & Other Accounts**



**Deposits from Customers**

