

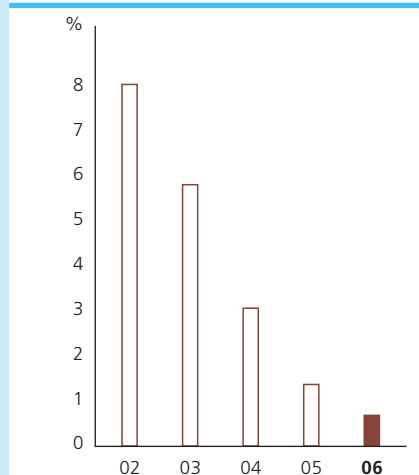
## FIVE-YEAR FINANCIAL SUMMARY

The financial information of the Group for the last five years commencing 1 January 2002 is summarised below:

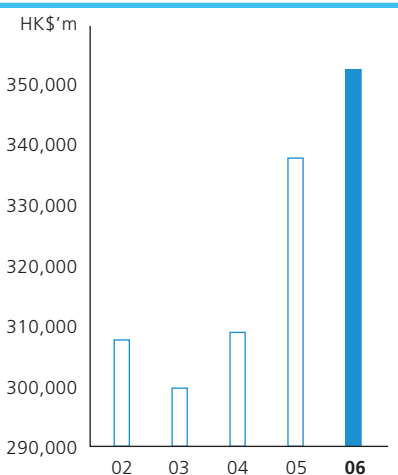
| For the year   | 2006<br>HK\$'m | Restated<br>2005<br>HK\$'m | 2004 <sup>5</sup><br>HK\$'m | 2003 <sup>5</sup><br>HK\$'m | 2002 <sup>5</sup><br>HK\$'m |
|--|----------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Net operating income before loan impairment allowances   | <b>21,309</b>  | 18,174                     | 10,352                      | 11,595                      | 12,089                      |
| Operating profit   | <b>16,541</b>  | 15,048                     | 11,980                      | 9,924                       | 9,234                       |
| Profit before taxation   | <b>17,139</b>  | 16,502                     | 14,252                      | 8,691                       | 8,068                       |
| Profit for the year  | <b>14,284</b>  | 13,856                     | 12,121                      | 8,102                       | 6,914                       |
| Profit attributable to the equity holders of the Company   | <b>14,007</b>  | 13,596                     | 11,963                      | 7,963                       | 6,787                       |
| <b>Per share</b>   | <b>HK\$</b>    | <b>HK\$</b>                | <b>HK\$</b>                 | <b>HK\$</b>                 | <b>HK\$</b>                 |
| Earnings per share   | <b>1.3248</b>  | 1.2859                     | 1.1315                      | 0.7532                      | 0.6419                      |
| <b>At year-end</b>   | <b>HK\$'m</b>  | <b>HK\$'m</b>              | <b>HK\$'m</b>               | <b>HK\$'m</b>               | <b>HK\$'m</b>               |
| Advances and other accounts  | <b>352,858</b> | 338,403                    | 309,211                     | 300,094                     | 308,332                     |
| Total assets   | <b>928,953</b> | 831,002                    | 796,776                     | 762,587                     | 735,536                     |
| Daily average balance of total assets  | <b>915,900</b> | 831,789                    | 776,792                     | 752,058                     | 737,779                     |
| Deposits from customers <sup>2</sup>   | <b>703,776</b> | 639,031                    | 631,330                     | 600,642                     | 600,977                     |
| Total liabilities  | <b>842,313</b> | 749,289                    | 727,016                     | 701,170                     | 677,751                     |
| Issued and fully paid share capital  | <b>52,864</b>  | 52,864                     | 52,864                      | 52,864                      | 52,864                      |
| Capital and reserves attributable to the equity holders of the Company                             | <b>84,655</b>  | 79,935                     | 68,521                      | 60,261                      | 56,671                      |
| <b>Financial ratios</b>  | <b>%</b>       | <b>%</b>                   | <b>%</b>                    | <b>%</b>                    | <b>%</b>                    |
| Return on average total assets   | <b>1.56</b>    | 1.67                       | 1.56                        | 1.08                        | 0.94                        |
| Cost to income ratio   | <b>30.78</b>   | 31.75                      | 34.72                       | 32.79                       | 33.26                       |
| Gross impaired advances to customers as a percentage of gross advances to customers                | <b>0.26</b>    | 0.56                       | –                           | –                           | –                           |
| Gross classified advances to customers as a percentage of gross advances to customers <sup>1</sup> | <b>0.57</b>    | 1.28                       | 2.95                        | 5.82                        | 7.98                        |
| Loan to deposit ratio <sup>2</sup>   | <b>49.32</b>   | 52.27                      | 49.61                       | 51.38                       | 53.42                       |

1. The "Gross classified advances to customers as a percentage of gross advances to customers" for the years ended 2002, 2003 and 2004 are calculated using the same basis as the years ended 2005 and 2006, except for the inclusion of the effect of "repossessed assets" under HKFRS 5.
2. Since 2005, deposits from customers also include structured deposits reported as "Trading liabilities and other financial instruments at fair value through profit or loss".
3. On 1 January 2005, a number of new and revised HKFRSs and HKASs came into effect. The resulting changes in accounting treatment and presentation of various income statement and balance sheet items may render certain comparative figures for the years 2002, 2003 and 2004 not strictly comparable.
4. In June 2006, the Group acquired a 51% shareholding of an under common control entity, BOC Life. The financial statements have been prepared in accordance with the principles of merger accounting as set out in Accounting Guideline 5 "Merger accounting for common control combinations" issued by the HKICPA. The comparative amounts for the year 2005 have been restated in accordance with the principles for merger accounting to present the result and assets of the Group as if BOC Life had been combined with the Group during the year.
5. The financial information prior to 2005 had not been restated to reflect the adoption of merger accounting upon the acquisition of BOC Life as the difference before and after restatement is insignificant.

### Gross classified advances to customers as a percentage of gross advances to customers



### Advances and other accounts



### Deposits from customers

