

# FIVE-YEAR FINANCIAL SUMMARY

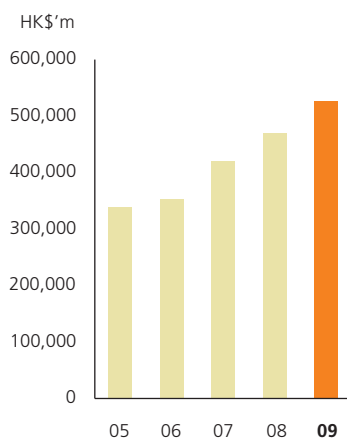
The financial information of the Group for the last five years commencing from 1 January 2005 is summarised below:

	2009	2008	2007	2006	2005 <sup>2</sup>
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	<b>26,055</b>	25,526	27,254	21,309	18,158
Operating profit	<b>15,104</b>	4,182	18,033	16,545	15,052
Profit before taxation	<b>16,724</b>	4,078	19,126	17,139	16,502
Profit for the year	<b>14,046</b>	3,007	15,817	14,284	13,856
Profit attributable to the equity holders of the Company	<b>13,725</b>	3,343	15,446	14,007	13,596
<b>Per share</b>	<b>HK\$</b>	HK\$	HK\$	HK\$	HK\$
Earnings per share	<b>1.2981</b>	0.3162	1.4609	1.3248	1.2859
<b>At year-end</b>	<b>HK\$'m</b>	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	<b>527,135</b>	469,493	420,234	352,858	338,403
Total assets	<b>1,212,791</b>	1,147,244	1,067,637	928,953	831,002
Daily average balance of total assets	<b>1,178,513</b>	1,099,198	1,032,577	915,900	831,789
Deposits from customers <sup>1</sup>	<b>844,453</b>	811,516	799,565	703,776	639,031
Total liabilities	<b>1,107,156</b>	1,062,712	972,579	842,313	749,289
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>102,902</b>	82,719	92,842	84,655	79,935
<b>Financial ratios</b>	<b>%</b>	%	%	%	%
Return on average total assets	<b>1.19</b>	0.27	1.53	1.56	1.67
Cost to income ratio	<b>46.60</b>	34.36	28.52	30.78	31.75
Loan to deposit ratio <sup>1</sup>	<b>60.98</b>	56.74	51.66	49.32	52.27

1. Deposits from customers also include structured deposits reported as "Financial liabilities at fair value through profit or loss".

2. In June 2006, the Company 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 such combination had occurred from the date when the Company and BOC Life first came under common control.

## Advances and other accounts



## Deposits from customers

