

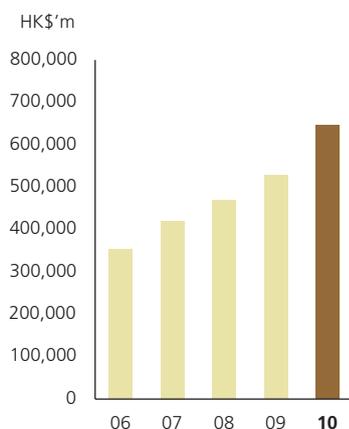
FIVE-YEAR FINANCIAL SUMMARY

The financial information of the Group for the last five years commencing from 1 January 2006 is summarised below:

| | 2010 | 2009 ² | 2008 ² | 2007 ² | 2006 ² |
|------------------------------------------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| For the year | HK\$'m | HK\$'m | HK\$'m | HK\$'m | HK\$'m |
| Net operating income before impairment allowances | 27,508 | 26,055 | 25,526 | 27,254 | 21,309 |
| Operating profit | 18,239 | 15,104 | 4,182 | 18,033 | 16,545 |
| Profit before taxation | 19,742 | 16,724 | 4,078 | 19,126 | 17,139 |
| Profit for the year | 16,690 | 14,251 | 2,977 | 15,883 | 14,269 |
| Profit attributable to the equity holders of the Company | 16,196 | 13,930 | 3,313 | 15,512 | 13,992 |
| Per share | HK\$ | HK\$ | HK\$ | HK\$ | HK\$ |
| Earnings per share | 1.5319 | 1.3175 | 0.3134 | 1.4672 | 1.3234 |
| At year-end | HK\$'m | HK\$'m | HK\$'m | HK\$'m | HK\$'m |
| Advances and other accounts | 645,424 | 527,135 | 469,493 | 420,234 | 352,858 |
| Total assets | 1,661,040 | 1,212,794 | 1,147,245 | 1,067,637 | 928,953 |
| Daily average balance of total assets | 1,382,121 | 1,177,294 | 1,099,198 | 1,032,577 | 915,900 |
| Deposits from customers ¹ | 1,027,267 | 844,453 | 811,516 | 799,565 | 703,776 |
| Total liabilities | 1,542,751 | 1,105,879 | 1,061,695 | 971,540 | 841,401 |
| Issued and fully paid share capital | 52,864 | 52,864 | 52,864 | 52,864 | 52,864 |
| Capital and reserves attributable to the equity holders of the Company | 115,181 | 104,179 | 83,734 | 93,879 | 85,565 |
| Financial ratios | % | % | % | % | % |
| Return on average total assets | 1.21 | 1.21 | 0.27 | 1.54 | 1.56 |
| Cost to income ratio | 34.84 | 46.60 | 34.36 | 28.52 | 30.78 |
| Loan to deposit ratio ¹ | 59.69 | 60.98 | 56.74 | 51.66 | 49.32 |

1. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".
2. Certain comparative amounts have been restated to reflect the early adoption of HKAS 12 (Amendment) "Income Taxes".

Advances and other accounts



Deposits from customers

