

FIVE-YEAR FINANCIAL SUMMARY

The financial information of the Group for the last five years commencing from 1 January 2007 is summarised below:

	2011	2010	2009 ²	2008 ²	2007 ²
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	30,846	27,508	26,055	25,526	27,254
Operating profit	22,478	18,239	15,104	4,182	18,033
Profit before taxation	24,680	19,742	16,724	4,078	19,126
Profit for the year	20,813	16,690	14,251	2,977	15,883
Profit attributable to the equity holders of the Company	20,430	16,196	13,930	3,313	15,512
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	1.9323	1.5319	1.3175	0.3134	1.4672
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	755,229	645,424	527,135	469,493	420,234
Total assets	1,738,510	1,661,040	1,212,794	1,147,245	1,067,637
Daily average balance of total assets	1,823,989	1,382,121	1,177,294	1,099,198	1,032,577
Deposits from customers ¹	1,146,590	1,027,267	844,453	811,516	799,565
Total liabilities	1,605,327	1,542,751	1,105,879	1,061,695	971,540
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	129,765	115,181	104,179	83,734	93,879
Financial ratios	%	%	%	%	%
Return on average total assets	1.14	1.21	1.21	0.27	1.54
Cost to income ratio	25.49	34.84	46.60	34.36	28.52
Loan to deposit ratio	61.00	59.69	60.98	56.74	51.66

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".

