

FIVE-YEAR FINANCIAL SUMMARY



The financial information of the Group for the last five years commencing from 1 January 2008 is summarised below:

	2012	2011	2010	2009 ²	2008 ²
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	35,760	30,846	27,508	26,055	25,526
Operating profit	23,499	22,478	18,239	15,104	4,182
Profit before taxation	25,521	24,680	19,742	16,724	4,078
Profit for the year	21,547	20,813	16,690	14,251	2,977
Profit attributable to the equity holders of the Company	20,930	20,430	16,196	13,930	3,313
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	1.9796	1.9323	1.5319	1.3175	0.3134
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	819,739	755,229	645,424	527,135	469,493
Total assets	1,830,763	1,738,510	1,661,040	1,212,794	1,147,245
Daily average balance of total assets	1,734,388	1,823,989	1,382,121	1,177,294	1,099,198
Deposits from customers ¹	1,229,131	1,146,590	1,027,267	844,453	811,516
Total liabilities	1,675,689	1,605,327	1,542,751	1,105,879	1,061,695
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	150,969	129,765	115,181	104,179	83,734
Financial ratios	%	%	%	%	%
Return on average total assets	1.24	1.14	1.21	1.21	0.27
Cost to income ratio	31.88	25.49	34.84	46.60	34.36
Loan to deposit ratio	63.32	61.00	59.69	60.98	56.74

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 adoption of HKAS 12 (Amendment) "Income Taxes".

