

FIVE-YEAR FINANCIAL SUMMARY

The financial information of the Group for the last five years commencing from 1 January 2009 is summarised below:

	2013	2012 ³	2011	2010	2009 ²
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	40,313	35,617	30,846	27,508	26,055
Operating profit	27,493	23,499	22,478	18,239	15,104
Profit before taxation	27,793	25,521	24,680	19,742	16,724
Profit for the year	23,075	21,547	20,813	16,690	14,251
Profit attributable to the equity holders of the Company	22,252	20,930	20,430	16,196	13,930
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	2.1046	1.9796	1.9323	1.5319	1.3175
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	924,943	819,739	755,229	645,424	527,135
Total assets	2,046,936	1,830,763	1,738,510	1,661,040	1,212,794
Daily average balance of total assets	1,890,403	1,734,388	1,823,989	1,382,121	1,177,294
Deposits from customers ¹	1,327,980	1,229,131	1,146,590	1,027,267	844,453
Total liabilities	1,883,928	1,675,689	1,605,327	1,542,751	1,105,879
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	158,813	150,969	129,765	115,181	104,179
Financial ratios	%	%	%	%	%
Return on average total assets	1.22	1.24	1.14	1.21	1.21
Cost to income ratio	29.97	31.61	25.49	34.84	46.60
Loan to deposit ratio	64.63	63.32	61.00	59.69	60.98

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".

3. Certain comparative amounts have been reclassified to conform with the current year's presentation.

