

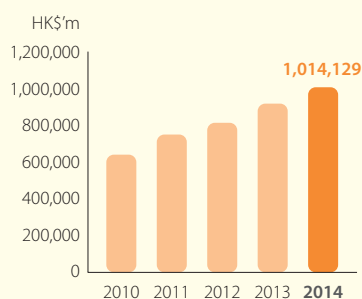
Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2010 is summarised below:

	2014	2013	2012	2011	2010
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	44,282	40,313	35,617	30,846	27,508
Operating profit	30,260	27,493	23,499	22,478	18,239
Profit before taxation	30,663	27,793	25,521	24,680	19,742
Profit for the year	25,105	23,075	21,547	20,813	16,690
Profit attributable to the equity holders of the Company	24,577	22,252	20,930	20,430	16,196
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	2.3246	2.1046	1.9796	1.9323	1.5319
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,014,129	924,943	819,739	755,229	645,424
Total assets	2,189,367	2,046,936	1,830,763	1,738,510	1,661,040
Daily average balance of total assets	2,112,622	1,890,403	1,734,388	1,823,989	1,382,121
Deposits from customers ¹	1,483,224	1,327,980	1,229,131	1,146,590	1,027,267
Total liabilities	2,007,895	1,883,928	1,675,689	1,605,327	1,542,751
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	176,714	158,813	150,969	129,765	115,181
Financial ratios	%	%	%	%	%
Return on average total assets	1.19	1.22	1.24	1.14	1.21
Cost to income ratio	29.29	29.97	31.61	25.49	34.84
Loan to deposit ratio	64.79	64.63	63.32	61.00	59.69

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

Advances and other accounts



Deposits from customers

