

Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2011 is summarised below:

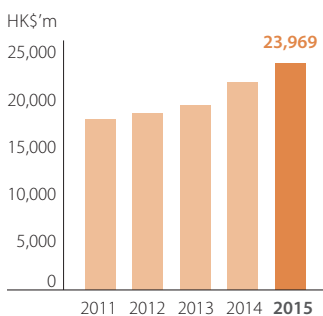
	2015	2014	2013	2012	2011
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	40,942	37,903	34,640	30,830	26,722
Operating profit ¹	28,175	27,029	24,312	20,916	19,677
Profit before taxation ¹	28,952	27,398	24,564	22,873	21,827
Profit for the year ¹	24,668	22,455	20,377	19,319	18,437
Profit attributable to the equity holders of the Company ¹	23,969	21,927	19,554	18,702	18,054
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share ¹	2.2670	2.0739	1.8495	1.7689	1.7076
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts ²	920,214	1,014,129	924,943	819,739	755,229
Total assets	2,367,864	2,189,367	2,046,936	1,830,763	1,738,510
Daily average balance of total assets	2,311,560	2,112,622	1,890,403	1,734,388	1,823,989
Deposits from customers ^{2,3}	1,407,560	1,483,224	1,327,980	1,229,131	1,146,590
Total liabilities	2,169,871	2,007,895	1,883,928	1,675,689	1,605,327
Issued and fully paid up share capital	52,864	52,864	52,864	52,864	52,864
Capital and reserves attributable to the equity holders of the Company	192,578	176,714	158,813	150,969	129,765
Financial ratios	%	%	%	%	%
Return on average total assets	1.19	1.19	1.22	1.24	1.14
Cost to income ratio ¹	28.91	28.30	28.76	30.66	25.07
Loan to deposit ratio ²	63.25	64.79	64.63	63.32	61.00

1. The financial information for the year 2015 is from continuing operations and the comparative information has been restated accordingly.

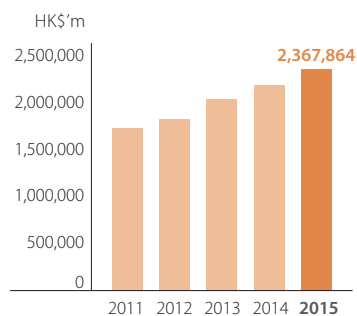
2. The financial information for the year 2015 excludes assets held for sale and liabilities associated with assets held for sale.

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

Profit attributable to the equity holders of the Company



Total assets



Capital and reserves attributable to the equity holders of the Company

