

Five-Year Financial Summary

	2006	2005	2004	2003	2002
For The Year (In HK\$ Million)					
Net interest income	1,849	1,682	1,500	1,400	1,399
Other operating income	1,008	908	825	694	562
Operating expenses	842	810	785	736	847
Operating profit	1,981	1,785	1,525	1,192	940
Profit attributable to shareholders	1,662	1,472	1,329	1,013	867
Dividend	506	460	460	400	400

At Year End (In HK\$ Million)

Shareholders' funds	13,026	11,673	10,631	10,678	10,077
Total assets	93,760	80,702	75,058	74,804	73,272
Total deposits	75,343	64,037	60,373	59,948	60,150
Total loans and advances	38,472	35,600	30,205	28,149	27,757

Financial Ratios

Capital adequacy ratio-adjusted	22%	23%	23%	23%	22%
Liquidity ratio	53%	57%	64%	74%	66%
Loan to deposit ratio*	55.79%	61.10%	59.42%	53.25%	52.65%
Dividend payout ratio	30.45%	31.25%	34.60%	39.49%	46.14%
Return on average assets	1.90%	1.89%	1.77%	1.37%	1.20%

* Loan to deposit ratio is stated based on total loans and advances, trade bills and holdings of debt securities issued by corporations to total deposits.