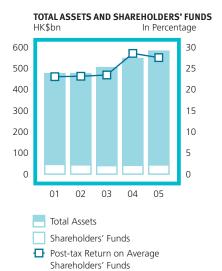
FIVE-YEAR FINANCIAL SUMMARY

	2001	2002	2003	2004 restated	2005
For the year	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	11.1	10.7	10.7	12.6	11.1
Profit before tax	11.5	11.2	11.1	13.3	13.4
Profit attributable to shareholders	10.1	9.9	9.5	11.4	11.3
At year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' funds	45.1	43.1	39.6	40.9	42.6
Issued and paid up capital	9.6	9.6	9.6	9.6	9.6
Total assets	474.8	474.7	503.0	546.9	580.8
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	5.29	5.19	4.99	5.94	5.93
Dividends per share	4.90	5.40#	4.90	5.20	5.20
Ratios	%	%	%	%	%
Post-tax return on average shareholders' funds	23.0	23.1	23.4	28.5	27.5
Post-tax return on average total assets	2.1	2.1	2.0	2.2	2.0
Capital ratios					
– Total ratio*	15.3	14.2	13.2	12.0	12.8
– Tier 1 ratio*	12.3	11.9	11.3	10.8	10.4
Cost efficiency ratio	26.3	25.4	25.4	26.4	28.0

Including special interim dividend of HK\$0.50 per share for 2002.

* The capital ratios take into account market risks in accordance with the relevant Hong Kong Monetary Authority guideline under the Supervisory Policy Manual.





PER SHARE EARNINGS AND DIVIDENDS HK\$

