

The following information does not form part of the financial statements on which the auditors' opinion is issued.

## **Segment information**

### **(a) By geographical area**

The Group operates predominantly in Hong Kong. This geographical analysis is based on the location of the principal operations of the Group, its subsidiaries and branches responsible for reporting the results or booking the assets.

For the years ended 31st December, 2005 and 2004, over 90% of the Group's total operating income, profit before tax, total assets, total liabilities, contingent liabilities and commitments were derived from its operations in Hong Kong.

In addition, over 90% of the Group's gross advances to customers and other types of credit exposures, including those arising from off-balance sheet transactions as at 31st December, 2005 and 2004, were located in Hong Kong.

### **(b) By major class of business**

An analysis of the results of the Group by major class of business for the years ended 31st December, 2005 and 2004 is set out in note 4 to the financial statements.

# Unaudited Supplementary Financial Information (cont'd)

## Segment information (cont'd)

### (c) By industry sector

An analysis of the gross amount of advances to customers by industry sector based on the usage of the advances is as follows:

	2005 HK\$'000	2004 HK\$'000 (Restated)
Loans for use in Hong Kong		
Industrial, commercial and financial:		
Property development	204,435	149,293
Property investment	1,468,818	1,133,008
Financial concerns	171,008	138,788
Stockbrokers	59,564	13,238
Wholesale and retail trade	29,446	19,574
Manufacturing	675,978	513,814
Transport and transport equipment	521,219	499,675
Others	1,312,841	1,167,192
Individuals:		
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	287,042	342,564
Loans for the purchase of other residential properties	2,714,081	2,143,419
Credit card advances	14,399	16,172
Others	300,660	343,176
Trade finance	859,754	1,019,526
Loans for use outside Hong Kong	516,936	466,061
	<b>9,136,181</b>	<b>7,965,500</b>