

RESULTS IN BRIEF

	30 June 2006	30 June 2005	31 December 2005
For the half-year ended	HK\$m	HK\$m	HK\$m
Operating profit excluding loan impairment charges and other credit risk provisions	6,387	5,934	5,752
Operating profit	6,353	5,632	5,436
Profit before tax	7,513	7,062	6,296
Profit attributable to shareholders	6,190	6,045	5,297
	HK\$	HK\$	HK\$
Earnings per share	3.24	3.16	2.77
Dividends per share	2.20	2.20	3.00
At period-end	HK\$m	HK\$m	HK\$m
Shareholders' funds	43,718	41,500	42,571
Total assets	628,289	572,233	580,820
Ratios	%	%	%
<i>For the half-year ended</i>			
Return on average shareholders' funds	29.0	29.7	25.2
Cost efficiency ratio	26.8	26.7	29.4
Average liquidity ratio	50.9	43.6	46.6
<i>At period-end</i>			
Total capital ratio *	14.2	12.4	12.8
Tier 1 capital ratio *	11.0	10.5	10.4

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