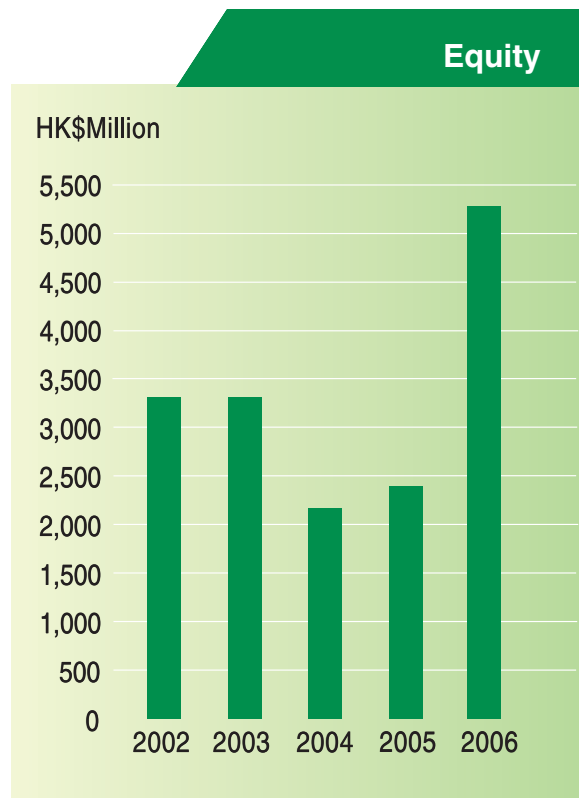
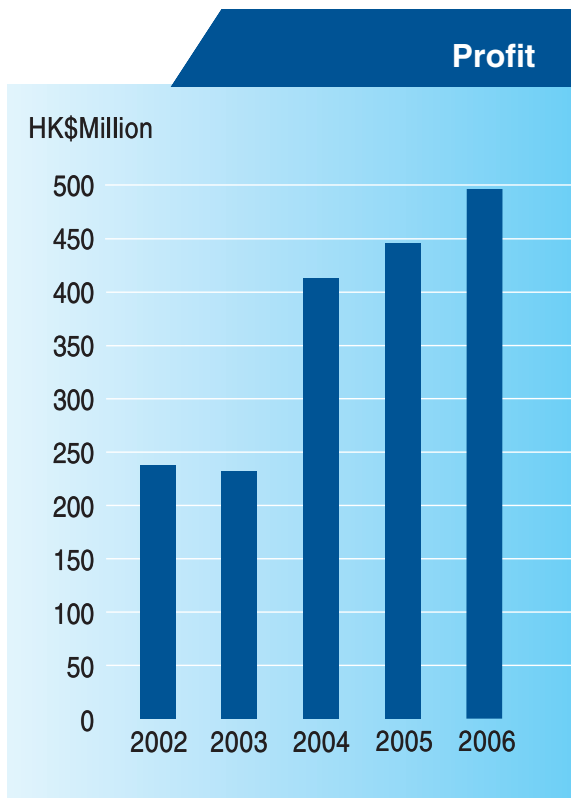
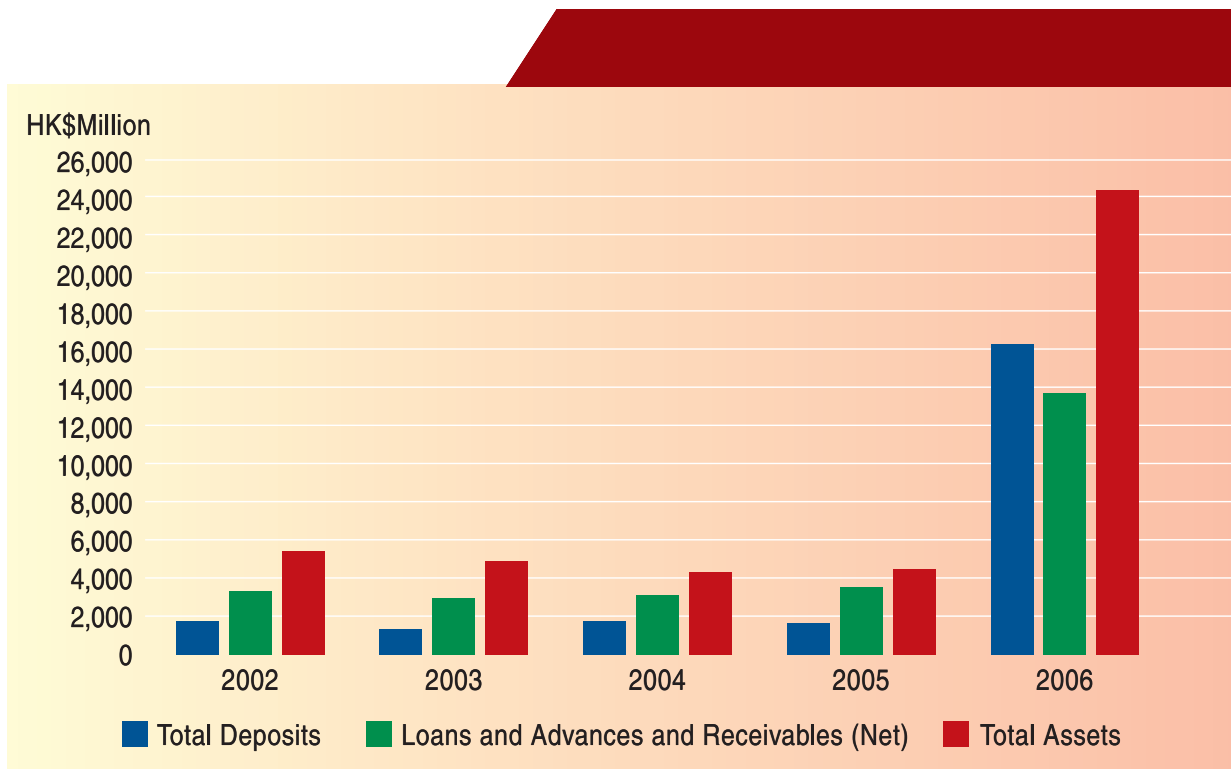


Five-year Financial Summary



Five-year Financial Summary

2006 Financial Highlights

Profit for the year:	HK\$496.6 million
Loans and advances and receivables (net):	HK\$13,694.6 million
Total deposits:	HK\$16,139.4 million
Equity:	HK\$5,320.0 million
Earnings per share:	
Basic	HK\$0.500
Diluted	HK\$0.500
Total dividends per share:	HK\$0.250

A summary of the results and of the assets and liabilities of Public Financial Holdings Limited and its subsidiaries for the last five financial years, as extracted from the published audited financial statements, is set out below:

	For the year ended 31 December				
	2006 HK\$'000	2005 HK\$'000	2004 HK\$'000	2003 HK\$'000	2002 HK\$'000
Cash, placements with banks and financial institutions	2,861,992	458,009	795,924	1,430,122	1,572,980
Loans and advances and receivables (net)	13,694,636	3,512,255	3,103,027	2,961,573	3,312,525
Held-to-maturity securities	3,679,604	–	–	–	–
Other assets	4,008,165	493,158	394,728	467,165	505,199
Total assets	24,244,397	4,463,422	4,293,679	4,858,860	5,390,704
Deposits and balances of banks and other financial institutions	516,097	–	–	–	–
Customer deposits	14,853,655	1,641,978	1,720,381	1,309,344	1,774,336
Certificate of deposits issued	769,674	–	–	–	–
Total deposits	16,139,426	1,641,978	1,720,381	1,309,344	1,774,336
Declared dividend	218,779	291,706	283,104	141,552	–
Bank loans	2,000,000	–	–	–	–
Other liabilities	566,144	136,304	123,657	100,426	96,245
Total liabilities	18,924,349	2,069,988	2,127,142	1,551,322	1,870,581
Net assets	5,320,048	2,393,434	2,166,537	3,307,538	3,520,123
Equity	5,320,048	2,393,434	2,166,537	3,307,538	3,304,600
Minority interests	–	–	–	–	215,523
Total equity	5,320,048	2,393,434	2,166,537	3,307,538	3,520,123
Profit for the year	496,637	446,297	412,889	232,133	237,338
Basic earnings per share (HK\$)	0.500	0.623	0.583	0.328	0.335
Diluted earnings per share (HK\$)	0.500	0.622	–	–	–