

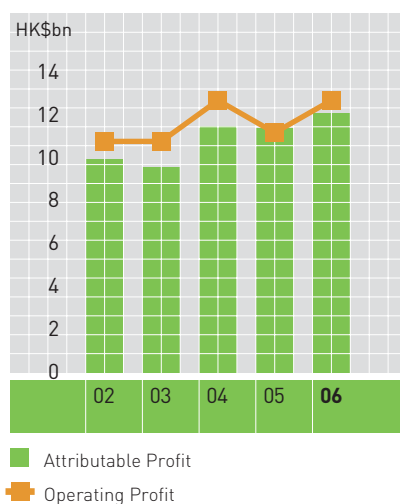
## FIVE-YEAR FINANCIAL SUMMARY

	2002	2003	2004	2005	2006
<b>For the year</b>	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	10.7	10.7	12.6	11.1	12.6
Profit before tax	11.2	11.1	13.3	13.4	14.4
Profit attributable to shareholders	9.9	9.5	11.4	11.3	12.0
<b>At year-end</b>	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' funds	43.1	39.6	40.9	42.6	47.0
Issued and paid up capital	9.6	9.6	9.6	9.6	9.6
Total assets	474.7	503.0	546.9	580.8	669.1
<b>Per share</b>	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	5.19	4.99	5.94	5.93	6.30
Dividends per share	5.40#	4.90	5.20	5.20	5.20
<b>Ratios</b>	%	%	%	%	%
Post-tax return on average shareholders' funds	23.1	23.4	28.5	27.5	27.4
Post-tax return on average total assets	2.1	2.0	2.2	2.0	1.9
<b>Capital ratios</b>					
– Total ratio*	14.2	13.2	12.0	12.8	13.6
– Tier 1 ratio*	11.9	11.3	10.8	10.4	10.7
Cost efficiency ratio	25.4	25.4	26.4	28.0	29.0

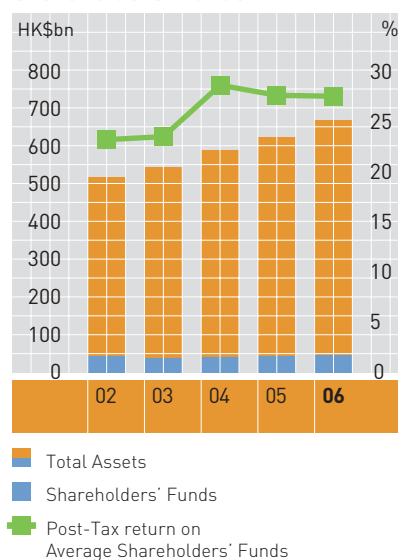
# Including special interim dividend of HK\$0.50 per share for 2002.

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

### Results



### Total Assets and Shareholders' Funds



### Per Share Earnings and Dividends

