

## FOUR-YEAR FINANCIAL SUMMARY

The table below sets forth the consolidated financial summary of the Bank and its subsidiaries (collectively the “Group”) for each of the years ended 31 December:

	2005	2004	2003	2002
<b>For the year ended 31 December</b>		(In millions of RMB)		
Operating income	<b>128,714</b>	113,976	98,604	85,199
Profit before tax	<b>55,364</b>	51,199	37,702	22,402
Net profit	<b>47,096</b>	49,040	22,533	11,334
Net profit attributable to shareholders	<b>47,103</b>	49,042	22,533	11,334
<b>Per share</b>		(In RMB)		
Earnings per share	<b>0.24</b>	0.26	0.12	0.06
<b>As at 31 December</b>		(In millions of RMB)		
Loans and advances to customers <sup>1</sup>	<b>2,395,313</b>	2,173,562	1,943,359	1,576,193
Total assets	<b>4,585,742</b>	3,909,920	3,557,066	2,857,936
Deposits from customers	<b>4,006,046</b>	3,491,121	3,195,673	2,822,744
Total liabilities	<b>4,298,065</b>	3,714,369	3,369,861	2,991,142
Total equity attributable to shareholders of the Bank	<b>287,579</b>	195,516	187,168	(133,206)
<b>Key financial ratios</b>	<b>(%)</b>	(%)	(%)	(%)
Return on average assets	<b>1.11</b>	1.31	0.70	0.42
Cost-to-income ratio	<b>45.13</b>	46.87	51.46	50.12
Non-performing loan ratio	<b>3.84</b>	3.92	4.27	16.97
Loan-to-deposit ratio	<b>61.37</b>	63.80	62.51	63.18

1. The balances are net of allowances for impairment losses.