

# FIVE-YEAR FINANCIAL SUMMARY

	2006	2005	2004	2003	2002
<b>For the year</b>		(In millions of RMB)			
Operating income	<b>151,593</b>	128,714	113,976	98,604	85,199
Profit before tax	<b>65,717</b>	55,364	51,199	37,702	22,402
Net profit	<b>46,319</b>	47,096	49,040	22,533	11,334
Net profit attributable to shareholders of the Bank	<b>46,322</b>	47,103	49,042	22,533	11,334
<b>Per Share</b>		(In RMB)			
Earnings per share	<b>0.21</b>	0.24	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>2,795,976</b>	2,395,313	2,173,562	1,943,359	1,576,193
Total assets	<b>5,448,511</b>	4,585,742	3,909,920	3,557,066	2,857,936
Deposits from customers	<b>4,721,256</b>	4,006,046	3,491,121	3,195,673	2,822,744
Total liabilities	<b>5,118,307</b>	4,298,065	3,714,369	3,369,861	2,991,142
Total equity attributable to shareholders of the Bank	<b>330,109</b>	287,579	195,516	187,168	(133,206)
<b>Financial ratios</b>		(%)			
Return on average assets	<b>0.92</b>	1.11	1.31	0.70	0.42
Net fee and commission income to operating income	<b>8.95</b>	6.57	5.68	4.65	4.30
Cost-to-income ratio	<b>43.97</b>	45.13	46.87	51.46	50.12
Non-performing loan ratio	<b>3.29</b>	3.84	3.92	4.27	16.97
Loan-to-deposit ratio	<b>60.87</b>	61.37	63.80	62.51	63.18

<sup>1.</sup> The balances are net of allowances for impairment losses.