

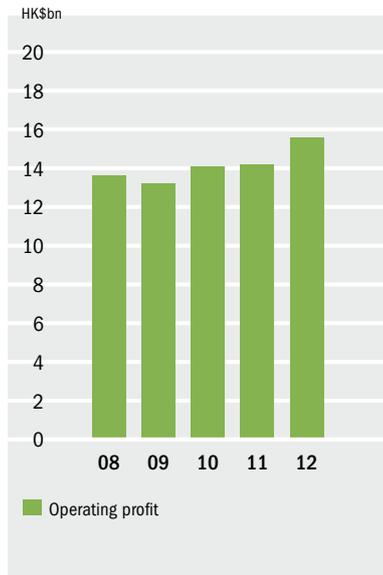
Five-Year Financial Summary

	2008 (restated)	2009 (restated)	2010 (restated)	2011 (restated)	2012
FOR THE YEAR	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	13.6	13.2	14.1	14.2	15.6
Profit before tax	15.7	15.4	17.4	19.3	22.1
Profit attributable to shareholders	13.9	13.2	15.0	16.9	19.4
AT YEAR-END	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' funds	55.5	62.7	70.7	79.6	92.3
Issued and paid up capital	9.6	9.6	9.6	9.6	9.6
Total assets	766.2	830.8	917.1	975.7	1,077.1
Total liabilities	710.7	768.1	846.4	896.0	984.8
PER SHARE	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	7.29	6.90	7.85	8.83	10.16
Dividends per share	6.30	5.20	5.20	5.20	5.30
RATIOS	%	%	%	%	%
Post-tax return on average shareholders' funds	24.1	22.7	22.7	22.7	22.9
Post-tax return on average total assets	1.8	1.7	1.7	1.8	1.9
Capital adequacy ratio*	12.5	15.8	13.6	14.3	14.0
Core capital ratio*	9.5	12.8	10.8	11.6	12.2
Cost efficiency ratio	29.6	32.6	33.7	35.0	34.4

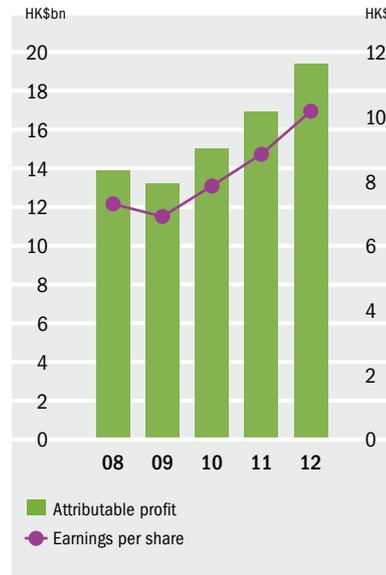
* Capital ratios at 31 December 2012 were compiled in accordance with the Banking (Capital) Rules (the "Capital Rules") under section 98A of the Hong Kong Banking Ordinance for the implementation of Basel II. The Bank used the advanced internal ratings-based approach to calculate its credit risk exposure. The standardised (operational risk) approach and internal models approach were used to calculate its operational risk and market risk respectively.

The basis of consolidation for calculation of capital ratios under the Capital Rules follows the basis of consolidation for financial reporting with the exclusion of subsidiaries which are "regulated financial entities" (e.g. insurance and securities companies) as defined by the Capital Rules. Accordingly, the investment costs of these unconsolidated regulated financial entities are deducted from the capital base.

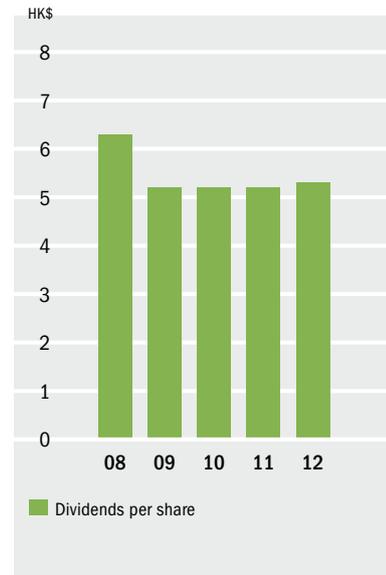
Results



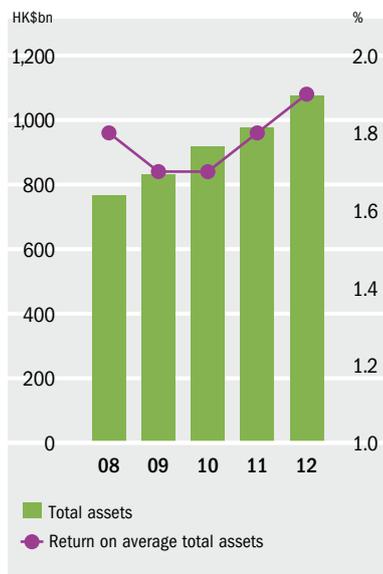
Attributable Profit and Earnings per Share



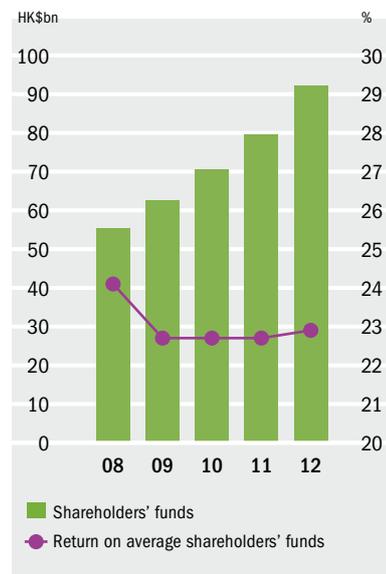
Dividends per Share



Total Assets and Return on Average Total Assets



Shareholders' Funds and Return on Average Shareholders' Funds



Capital Adequacy Ratio

