

Ten-Year Summary

Group	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Selected Income Statement Items (\$ millions)										
Total income	6,163	5,344	4,338	4,479	4,265	4,143	3,387	2,931	2,855	1,876
Profit before allowances	3,545	2,975	2,312	2,523	2,473	2,333	1,670	1,686	1,791	1,121
Allowances	431	135	203	63	541	544	379	54	1,063	996
Profit before tax	3,224	2,910	2,163	2,509	1,992	1,797	1,469	1,675	866	44
Net profit excluding one-time items and goodwill charges	2,487	2,175	1,649	1,938	1,491	1,285	907	1,389	897	112
One-time items ⁽¹⁾	(209)	94	303	497	–	96	212	–	175	–
Goodwill charges	–	–	1,128	440	430	278	133	–	–	–
Net profit	2,278	2,269	824	1,995	1,061	1,103	986	1,389	1,072	112
Selected Balance Sheet Items (\$ millions)										
Total assets	233,591	197,372	180,204	175,671	159,479	149,425	151,429	111,208	106,465	100,037
Customer loans ⁽²⁾	108,433	86,630	79,462	69,659	64,330	60,704	68,202	52,024	54,370	56,215
Total liabilities	210,433	176,326	161,014	156,796	143,574	133,935	135,802	100,839	95,840	90,296
Customer deposits ⁽²⁾	153,572	131,373	116,884	113,206	108,041	101,315	106,771	80,721	82,268	73,858
Ordinary shareholders' funds	20,048	18,242	16,291	16,011	14,259	13,681	13,007	9,899	9,921	7,800
Shareholders' funds (ordinary and preference)	20,481	18,675	16,724	16,444	14,818	14,241	13,602	10,495	10,876	9,812
Per Ordinary Share ⁽³⁾										
Earnings excluding one-time items and goodwill charges	1.64	1.44	1.10	1.30	1.00	0.87	0.71	1.13	0.80	0.10
Earnings	1.50	1.50	0.54	1.33	0.71	0.75	0.77	1.13	0.97	0.10
Net tangible assets	9.35	8.21	6.99	6.08	4.67	4.07	5.38	8.14	8.42	7.68
Net asset value	13.20	12.08	10.87	10.72	9.69	9.30	8.98	8.14	8.42	7.68
Dividends ⁽⁴⁾	0.80	0.76	0.58	0.40	0.30	0.30	0.30	0.45	0.26	0.16
Selected Financial Ratios (%)										
Dividend cover for ordinary shares (number of times)	2.15	2.46	1.17	4.14	3.03	3.15	3.18	3.32	5.05	1.65
Cost-to-income	42.5	44.3	46.7	43.7	42.0	43.7	50.7	42.5	37.3	40.2
Return on assets excluding one-time items and goodwill charges	1.15	1.15	0.93	1.16	0.97	0.85	0.69	1.28	0.87	0.13
Return on assets	1.15	1.20	0.46	1.19	0.69	0.73	0.75	1.28	1.04	0.13
Return on shareholders' funds excluding one-time items and goodwill charges	12.7	12.3	9.8	12.5	10.1	9.1	8.1	12.9	8.7	1.3
Return on shareholders' funds	11.7	12.8	5.0	12.8	7.3	7.9	8.8	12.9	10.4	1.3
Non-performing loans rate	1.1	1.7	2.1	2.5	5.2	6.1	5.7	7.6	13.0	11.8
Loss allowance coverage	135	115	97	89	63	59	60	52	53	44
Capital adequacy										
Tier I	8.9	10.2	10.6	11.3	10.5	10.3	12.2	14.4	15.7	14.6
Total	13.4	14.5	14.8	15.8	15.1	15.5	17.4	18.9	19.2	15.8

Prior years' figures have been restated to reflect the effects on adoption of new or revised Financial Reporting Standards

(1) One-time items arise from gains from sale of properties and/or investments. 2007 includes allowance write-back for a Singapore property and impairment charges for a Thai investment

(2) Including financial assets/liabilities at fair value through profit and loss

(3) Per ordinary share figures have been adjusted for bonus issues in 1998 and 1999, and a rights issue in 1998

(4) Dividend amounts are on a gross basis prior to the fourth quarter of 2007 and on a one-tier tax-exempt basis thereafter. 2000 and 2006 include special dividends of 15 cents and 5 cents respectively