



**中國工商銀行(亞洲)**

**ICBC (Asia)**

**Press Release**

**Another Year of Record Highs...**

**Financial Review Summary for 2005**

- ◇ Profit attributable to shareholders HKD981M, an increase of 29%. Earnings per share up 14% at HKD0.91. Return on average ordinary equity up 0.7% to 11%.
- ◇ The Board of Directors proposed a final dividend of HKD0.35 per share, with total dividend (interim + final) of HKD0.53 per share (2004: total dividend of HKD0.45 per share).
- ◇ Operating income up 24% from HKD1,645M to HKD2,033M.
- ◇ Net interest income up 3% at HKD1,316M.
- ◇ Non-interest income up 94% at HKD717M.
- ◇ Operating expenses up 20% at HKD890M.
- ◇ Cost/income ratio increased from 41.9% to 43.8%.
- ◇ Capital adequacy ratio 15.8%; average liquidity ratio 36.5%.
- ◇ Total assets up 16% to HKD115.4B.
- ◇ Total gross advances up 12% to HKD70.4B.
- ◇ Impaired loan ratio down from 1.3% to 0.9%.
- ◇ Total customer deposits HKD61B, up 9%.
- ◇ Loan to deposit ratio 76%.

ICBC (Asia) is 59.7% owned by Industrial and Commercial Bank of China Limited, the largest commercial bank in China. ICBC (Asia) has 42 branches and 1 wealth management centre in Hong Kong with a staff force of 1,328.