



中國工商銀行(亞洲)

ICBC (Asia)

Press Release

Year of Prosperity & Record High Profit...

Financial Review Summary for 2006

- ◇ Profit attributable to shareholders: HKD1,246M, an increase of 27%. Earnings per share up 22% at HKD1.11. Return on average ordinary equity: 12.3%.
- ◇ The Board of Directors proposed a final dividend of HKD0.46 per share, with total dividend (interim + final) of HKD0.66 per share (2005: total dividend of HKD0.53 per share).
- ◇ Operating income up 28% from HKD2,033M to HKD2,597M.
- ◇ Net interest income up 41% at HKD1,853M.
- ◇ Non-interest income up 4% at HKD745M.
- ◇ Operating expenses up 6% at HKD945M.
- ◇ Cost/income ratio decreased from 43.8% to 36.4%.
- ◇ Capital adequacy ratio: 16.1%; average liquidity ratio: 44.1%.
- ◇ Total assets up 27% to HKD146.4B.
- ◇ Total gross advances up 8% to HKD75.7B.
- ◇ Impaired loan ratio up from 0.9% to 1.2%.
- ◇ Total customer deposits to HKD98B, up 61%.
- ◇ Loan to deposit ratio: 69%.

ICBC (Asia) is 59.7% owned by Industrial and Commercial Bank of China Limited, the largest commercial bank in China. ICBC (Asia) has 39 branches and 1 Investment service centre in Hong Kong with a staff force of 1,324.