UOB 大華銀行

## Five-Year Financial Highlights (Audited)

| | 2007 | 2006 [1] | 2005 | 2004 | 2003 |
|---|---|---|---|---|---|
| **Profit and Loss Account (S$ million)** | | | | | |
| Operating profit before amortisation and impairment charges | 2,854 | 3,101 | 2,337 | 2,032 | 2,064 |
| Net profit attributable to shareholders | 2,109 | 2,570 | 1,709 | 1,452 | 1,202 |
| **Balance Sheet (S$ million)** | | | | | |
| Total assets | 174,950 | 161,312 | 145,073 | 134,879 | 113,446 |
| Customer loans (net) | 92,669 | 76,875 | 67,142 | 64,300 | 59,297 |
| Customer deposits | 106,967 | 95,552 | 85,503 | 79,019 | 69,863 |
| Shareholders' equity | 17,329 | 16,791 | 14,929 | 13,439 | 13,282 |
| **Financial Indicators / Ratios (%)** | | | | | |
| Return on average ordinary shareholders' equity | 12.6 | 17.0 | 12.4 | 10.8 | 9.3 |
| Return on average total assets | 1.24 | 1.65 | 1.25 | 1.19 | 1.10 |
| Expense / Income ratio | 41.4 | 35.9 | 37.9 | 37.6 | 34.7 |
| Non-performing loan ratio | 1.8 | 4.0 | 5.6 | 8.0 | 8.1 |
| Tier 1 capital ratio | 10.0 | 11.0 | 11.0 | 11.0 | 13.2 |
| Total capital ratio | 14.5 | 16.3 | 16.1 | 15.6 | 15.2 |
| Basic earnings per ordinary share (S$) | 1.36 | 1.65 | 1.11 | 0.93 | 0.76 |
| Net asset value per ordinary share (S$) | 10.91 | 10.48 | 9.17 | 8.75 | 8.45 |
| Net dividend per ordinary share (cents) | 73.70 | 81.20 | 70.80 | 48.00 | 47.60 |
| Dividend cover (times) | 1.89 | 2.08 | 1.57 | 1.95 | 1.61 |
| **Share Price (S$)** | | | | | |
| Highest | 24.20 | 19.40 | 15.20 | 14.50 | 14.60 |
| Lowest | 18.40 | 14.20 | 13.50 | 12.40 | 9.25 |
| Average | 21.30 | 16.80 | 14.35 | 13.45 | 11.93 |
| Last Done | 19.90 | 19.40 | 14.60 | 13.80 | 13.20 |

**Note:**

[1] Including one-time income / gain, comprising special dividend from Overseas Union Enterprise Limited ("OUE") and gain from divestment of OUE and Hotel Negara Limited.