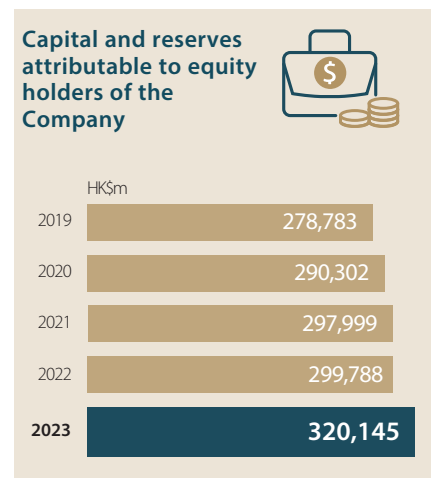
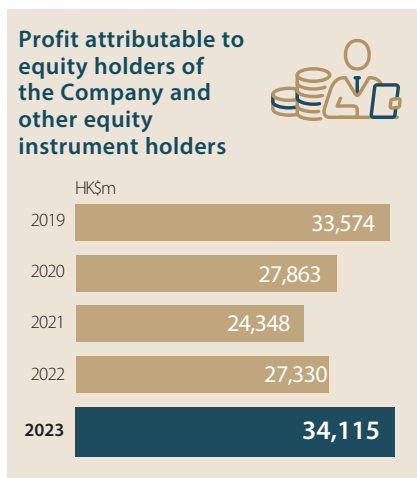


Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2019 is summarised below:

	2023	2022	2021	2020	2019
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	65,498	54,215	48,982	54,474	58,444
Operating profit	42,558	34,917	30,430	35,420	39,755
Profit before taxation	40,914	33,162	29,968	33,583	40,088
Profit for the year	34,857	27,230	24,999	28,468	34,074
Profit attributable to equity holders of the Company and other equity instrument holders	34,115	27,330	24,348	27,863	33,574
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	3.0950	2.4535	2.1726	2.5052	3.0440
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,693,144	1,644,113	1,597,194	1,500,416	1,412,961
Total assets	3,868,783	3,666,505	3,639,430	3,320,981	3,026,056
Daily average balance of total assets	3,863,272	3,636,500	3,589,259	3,295,060	2,971,200
Deposits from customers ¹	2,503,841	2,377,207	2,331,155	2,183,709	2,009,273
Total liabilities	3,545,354	3,340,670	3,311,969	3,001,326	2,718,564
Issued and fully paid up share capital	52,864	52,864	52,864	52,864	52,864
Capital and reserves attributable to equity holders of the Company	320,145	299,788	297,999	290,302	278,783
Financial ratios	%	%	%	%	%
Return on average total assets	0.90	0.75	0.70	0.86	1.15
Cost to income ratio	25.35	31.26	33.50	30.01	28.52
Loan to deposit ratio	67.99	69.34	68.60	68.59	69.47

1. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".
2. On 1 January 2023, the Group adopted the requirements of HKFRS 17 "Insurance Contracts" retrospectively. The comparative information for the year 2022 has been restated accordingly.



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