

Five-Year Financial Summary

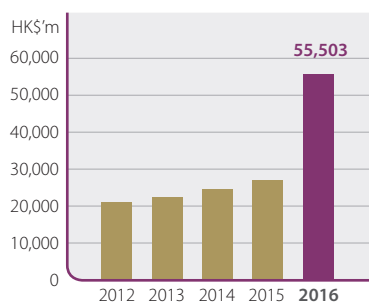


The financial information of the Group for the last five years commencing from 1 January 2012 is summarised below:

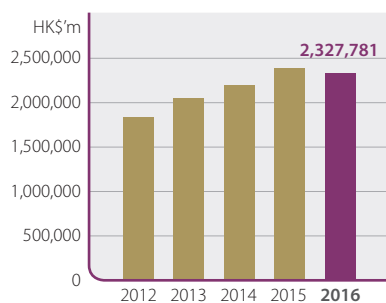
	2016	2015	2014	2013	2012
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	41,754	40,181	36,794	33,545	29,644
Operating profit ¹	28,963	27,815	26,261	23,571	20,077
Profit before taxation ¹	29,452	28,575	26,612	23,797	21,933
Profit for the year ²	56,323	27,681	25,105	23,075	21,547
Profit attributable to the equity holders of the Company ²	55,503	26,982	24,577	22,252	20,930
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share ²	5.2496	2.5520	2.3246	2.1046	1.9796
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts ³	992,137	928,871	1,014,129	924,943	819,739
Total assets	2,327,781	2,382,815	2,189,367	2,046,936	1,830,763
Daily average balance of total assets	2,369,100	2,327,436	2,112,622	1,890,403	1,734,388
Deposits from customers ^{3,4}	1,507,501	1,418,058	1,483,224	1,327,980	1,229,131
Total liabilities	2,097,221	2,182,650	2,007,895	1,883,928	1,675,689
Issued and fully paid up share capital	52,864	52,864	52,864	52,864	52,864
Capital and reserves attributable to the equity holders of the Company	224,653	194,750	176,714	158,813	150,969
Financial ratios	%	%	%	%	%
Return on average total assets	2.38	1.19	1.19	1.22	1.24
Cost to income ratio ¹	29.25	28.90	28.21	28.76	30.92
Loan to deposit ratio ³	64.55	63.37	64.79	64.63	63.32

1. The financial information is from continuing operations and the comparative information has been restated accordingly.
2. The financial information is from continuing operations and discontinued operations.
3. The financial information for the year 2016 and 2015 excludes assets held for sale and liabilities associated with assets held for sale.
4. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".
5. The Group has applied the merger accounting method in the preparation of financial statements for the combination with entity under common control in 2016. The comparative information for the year 2015 has been restated accordingly. However, the financial information prior to year 2015 had not been restated as the difference before and after restatement is insignificant.

Profit attributable to the equity holders of the Company



Total assets



Capital and reserves attributable to the equity holders of the Company

