



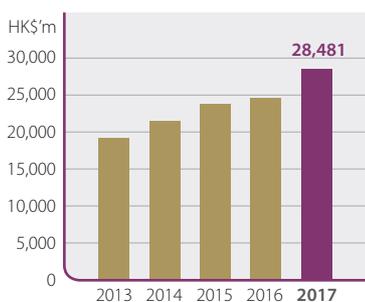
# Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2013 is summarised below:

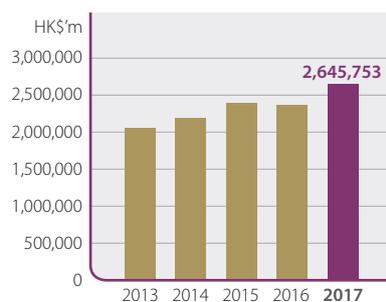
	2017	2016	2015	2014	2013
<b>For the year</b>	<b>HK\$'m</b>	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances <sup>1</sup>	<b>48,769</b>	42,595	40,181	36,794	33,545
Operating profit <sup>1</sup>	<b>33,990</b>	29,482	27,815	26,261	23,571
Profit before taxation <sup>1</sup>	<b>35,262</b>	29,971	28,575	26,612	23,797
Profit for the year <sup>1</sup>	<b>29,214</b>	25,203	24,289	21,823	19,726
Profit attributable to equity holders of the Company <sup>1</sup>	<b>28,481</b>	24,574	23,757	21,482	19,095
<b>Per share</b>	<b>HK\$</b>	HK\$	HK\$	HK\$	HK\$
Basic earnings per share <sup>1</sup>	<b>2.6938</b>	2.3243	2.2470	2.0318	1.8061
<b>At year-end</b>	<b>HK\$'m</b>	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	<b>1,189,609</b>	1,008,025	928,871	1,014,129	924,943
Total assets	<b>2,645,753</b>	2,354,740	2,382,815	2,189,367	2,046,936
Daily average balance of total assets	<b>2,565,562</b>	2,398,318	2,327,436	2,112,622	1,890,403
Deposits from customers <sup>2</sup>	<b>1,774,297</b>	1,523,292	1,418,058	1,483,224	1,327,980
Total liabilities	<b>2,398,409</b>	2,120,186	2,182,650	2,007,895	1,883,928
Issued and fully paid up share capital	<b>52,864</b>	52,864	52,864	52,864	52,864
Capital and reserves attributable to equity holders of the Company	<b>242,739</b>	228,647	194,750	176,714	158,813
<b>Financial ratios</b>	<b>%</b>	%	%	%	%
Return on average total assets	<b>1.24</b>	2.36	1.19	1.19	1.22
Cost to income ratio <sup>1</sup>	<b>28.10</b>	29.37	28.90	28.21	28.76
Loan to deposit ratio	<b>64.50</b>	64.87	63.37	64.79	64.63

1. The financial information is from continuing operations and the comparative information has been restated accordingly.
2. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".
3. The Group has applied the merger accounting method in the preparation of financial statements for the combination with entities under common control in 2017. The comparative information for the year 2016 has been restated accordingly. However, the financial information prior to year 2016 had not been restated as the difference before and after restatement is insignificant.

## Profit attributable to equity holders of the Company



## Total assets



## Capital and reserves attributable to equity holders of the Company

