



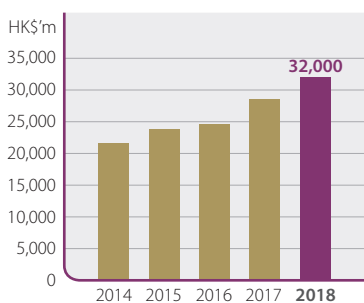
Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2014 is summarised below:

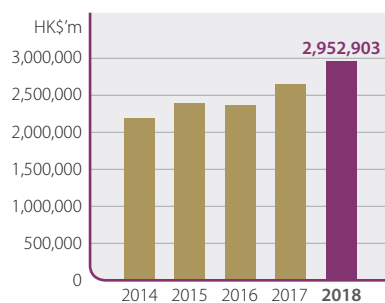
	2018	2017	2016	2015	2014
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	54,411	49,006	42,595	40,181	36,794
Operating profit ¹	37,994	34,103	29,482	27,815	26,261
Profit before taxation ¹	38,988	35,375	29,971	28,575	26,612
Profit for the year ¹	32,584	29,307	25,203	24,289	21,823
Profit attributable to equity holders of the Company ¹	32,000	28,574	24,574	23,757	21,482
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share ¹	3.0266	2.7026	2.3243	2.2470	2.0318
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,282,472	1,191,554	1,008,025	928,871	1,014,129
Total assets	2,952,903	2,651,086	2,354,740	2,382,815	2,189,367
Daily average balance of total assets	2,814,418	2,571,216	2,398,318	2,327,436	2,112,622
Deposits from customers ²	1,895,556	1,777,874	1,523,292	1,418,058	1,483,224
Total liabilities	2,667,996	2,402,463	2,120,186	2,182,650	2,007,895
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	257,070	244,018	228,647	194,750	176,714
Financial ratios	%	%	%	%	%
Return on average total assets	1.16	1.24	2.36	1.19	1.19
Cost to income ratio ¹	27.90	28.26	29.37	28.90	28.21
Loan to deposit ratio	66.82	64.48	64.87	63.37	64.79

1. The financial information is from continuing operations.
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 2018. The comparative information for the year 2017 has been restated accordingly. However, the financial information prior to year 2017 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

