



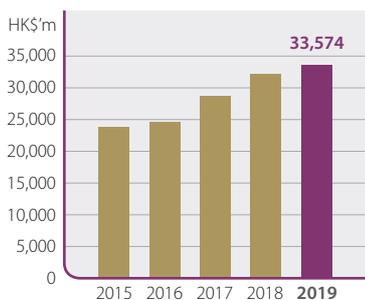
Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2015 is summarised below:

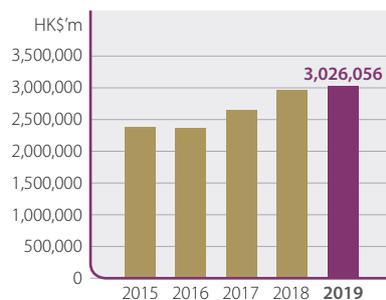
	2019	2018	2017	2016	2015
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	58,444	54,535	49,006	42,595	40,181
Operating profit ¹	39,755	38,087	34,103	29,482	27,815
Profit before taxation ¹	40,088	39,081	35,375	29,971	28,575
Profit for the year ¹	34,074	32,654	29,307	25,203	24,289
Profit attributable to equity holders of the Company and other equity instrument holders ¹	33,574	32,070	28,574	24,574	23,757
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share ¹	3.0440	3.0333	2.7026	2.3243	2.2470
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,412,961	1,282,994	1,191,554	1,008,025	928,871
Total assets	3,026,056	2,956,004	2,651,086	2,354,740	2,382,815
Daily average balance of total assets	2,971,200	2,817,151	2,571,216	2,398,318	2,327,436
Deposits from customers ²	2,009,273	1,897,995	1,777,874	1,523,292	1,418,058
Total liabilities	2,718,564	2,670,631	2,402,463	2,120,186	2,182,650
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	278,783	257,536	244,018	228,647	194,750
Financial ratios	%	%	%	%	%
Return on average total assets	1.15	1.16	1.24	2.36	1.19
Cost to income ratio ¹	28.52	27.88	28.26	29.37	28.90
Loan to deposit ratio	69.47	66.77	64.48	64.87	63.37

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 entity under common control in 2019. The comparative information for the year 2018 has been restated accordingly. However, the financial information prior to year 2018 had not been restated as the difference before and after restatement is insignificant.

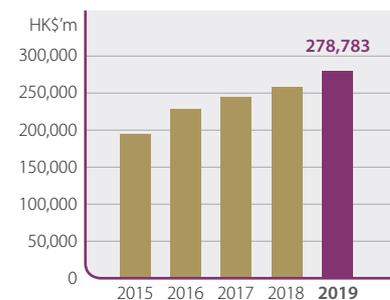
Profit attributable to equity holders of the Company and other equity instrument holders



Total assets



Capital and reserves attributable to equity holders of the Company



DRIVING Digital Transformation



Build a Top-class, Full-service and Internationalised Regional Bank



**ACCELERATING
Regional Development**



**SUPPORTING
Greater Bay Area
Development**



**ENHANCING
Business Development
in Hong Kong**

