

Five-Year Financial Summary

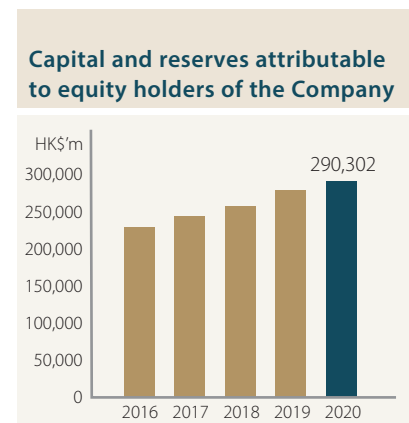
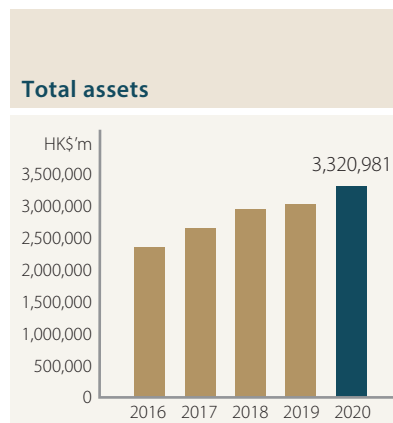
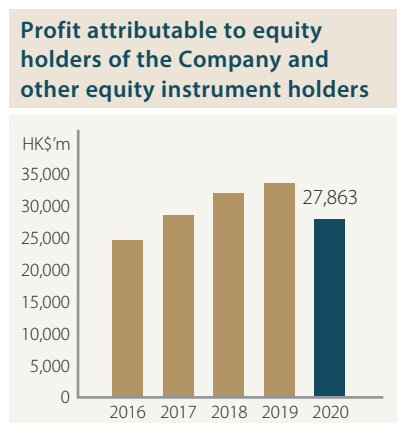


The financial information of the Group for the last five years commencing from 1 January 2016 is summarised below:

	2020	2019	2018	2017	2016
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	54,474	58,444	54,535	49,006	42,595
Operating profit ¹	35,420	39,755	38,087	34,103	29,482
Profit before taxation ¹	33,583	40,088	39,081	35,375	29,971
Profit for the year ¹	28,468	34,074	32,654	29,307	25,203
Profit attributable to equity holders of the Company and other equity instrument holders ¹	27,863	33,574	32,070	28,574	24,574
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share ¹	2.5052	3.0440	3.0333	2.7026	2.3243
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,500,416	1,412,961	1,282,994	1,191,554	1,008,025
Total assets	3,320,981	3,026,056	2,956,004	2,651,086	2,354,740
Daily average balance of total assets	3,295,060	2,971,200	2,817,151	2,571,216	2,398,318
Deposits from customers ²	2,183,709	2,009,273	1,897,995	1,777,874	1,523,292
Total liabilities	3,001,326	2,718,564	2,670,631	2,402,463	2,120,186
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	290,302	278,783	257,536	244,018	228,647
Financial ratios	%	%	%	%	%
Return on average total assets	0.86	1.15	1.16	1.24	2.36
Cost to income ratio ¹	30.01	28.52	27.88	28.26	29.37
Loan to deposit ratio	68.59	69.47	66.77	64.48	64.87

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".



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