



# Five-Year Financial Summary

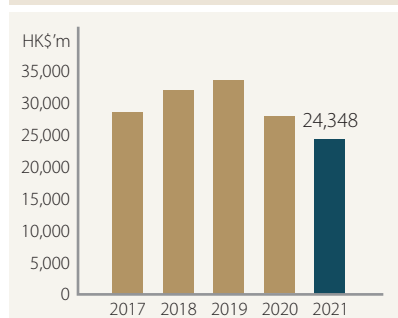
The financial information of the Group for the last five years commencing from 1 January 2017 is summarised below:

	2021	2020	2019	2018	2017
<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>48,982</b>	54,474	58,444	54,535	49,006
Operating profit <sup>1</sup>	<b>30,430</b>	35,420	39,755	38,087	34,103
Profit before taxation <sup>1</sup>	<b>29,968</b>	33,583	40,088	39,081	35,375
Profit for the year <sup>1</sup>	<b>24,999</b>	28,468	34,074	32,654	29,307
Profit attributable to equity holders of the Company and other equity instrument holders <sup>1</sup>	<b>24,348</b>	27,863	33,574	32,070	28,574
<b>Per share</b>	<b>HK\$</b>	HK\$	HK\$	HK\$	HK\$
Basic earnings per share <sup>1</sup>	<b>2.1726</b>	2.5052	3.0440	3.0333	2.7026
<b>At year-end</b>	<b>HK\$'m</b>	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	<b>1,597,194</b>	1,500,416	1,412,961	1,282,994	1,191,554
Total assets	<b>3,639,430</b>	3,320,981	3,026,056	2,956,004	2,651,086
Daily average balance of total assets	<b>3,589,259</b>	3,295,060	2,971,200	2,817,151	2,571,216
Deposits from customers <sup>2</sup>	<b>2,331,155</b>	2,183,709	2,009,273	1,897,995	1,777,874
Total liabilities	<b>3,311,969</b>	3,001,326	2,718,564	2,670,631	2,402,463
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>297,999</b>	290,302	278,783	257,536	244,018
<b>Financial ratios</b>	<b>%</b>	%	%	%	%
Return on average total assets	<b>0.70</b>	0.86	1.15	1.16	1.24
Cost to income ratio <sup>1</sup>	<b>33.50</b>	30.01	28.52	27.88	28.26
Loan to deposit ratio	<b>68.60</b>	68.59	69.47	66.77	64.48

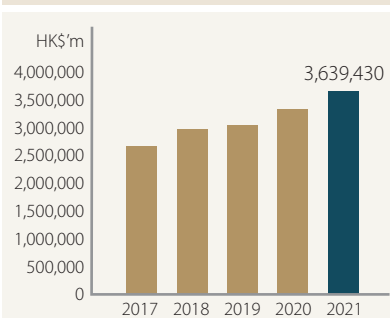
1. The financial information is from continuing operations.

2. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".

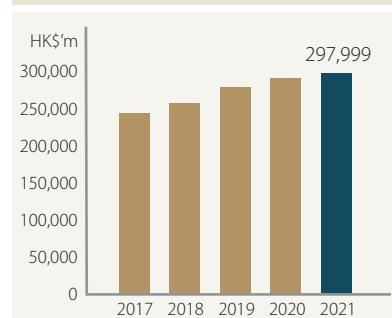
**Profit attributable to equity holders of the Company and other equity instrument holders**



**Total assets**



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



# Expediting Digital Transformation and Regional Development



Integrated Billing Service



Cloud Services



Blockchain Technology





**Mobile Payment App**



**RMB Services**



**Corporate Online / Mobile  
Banking Services**

