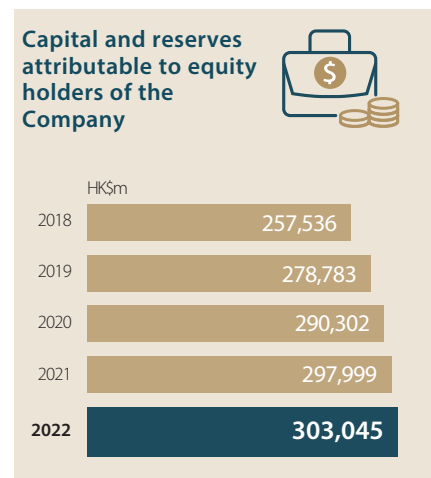
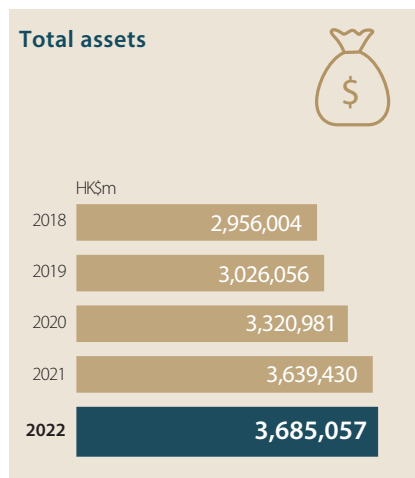
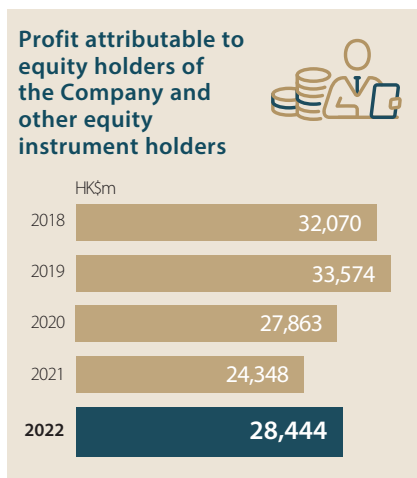


Five-Year Financial Summary

The financial information of the Group for the last five years commencing from 1 January 2018 is summarised below:

	2022	2021	2020	2019	2018
For the year	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Net operating income before impairment allowances	56,932	48,982	54,474	58,444	54,535
Operating profit	36,743	30,430	35,420	39,755	38,087
Profit before taxation	34,988	29,968	33,583	40,088	39,081
Profit for the year	29,038	24,999	28,468	34,074	32,654
Profit attributable to equity holders of the Company and other equity instrument holders	28,444	24,348	27,863	33,574	32,070
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Basic earnings per share	2.5588	2.1726	2.5052	3.0440	3.0333
At year-end	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
Advances and other accounts	1,645,354	1,597,194	1,500,416	1,412,961	1,282,994
Total assets	3,685,057	3,639,430	3,320,981	3,026,056	2,956,004
Daily average balance of total assets	3,637,915	3,589,259	3,295,060	2,971,200	2,817,151
Deposits from customers ¹	2,377,207	2,331,155	2,183,709	2,009,273	1,897,995
Total liabilities	3,353,211	3,311,969	3,001,326	2,718,564	2,670,631
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	303,045	297,999	290,302	278,783	257,536
Financial ratios	%	%	%	%	%
Return on average total assets	0.80	0.70	0.86	1.15	1.16
Cost to income ratio	31.34	33.50	30.01	28.52	27.88
Loan to deposit ratio	69.39	68.60	68.59	69.47	66.77

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





Understanding Brings Us Closer

We understand your needs and
explore every possibility

Elevating your experience with new
technology

Making sustainable development
a reality

Walking hand-in-hand towards
a brighter future

