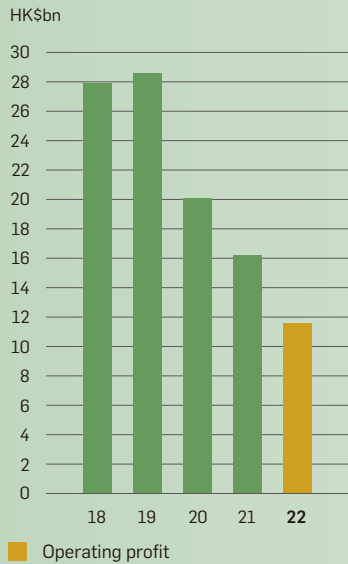




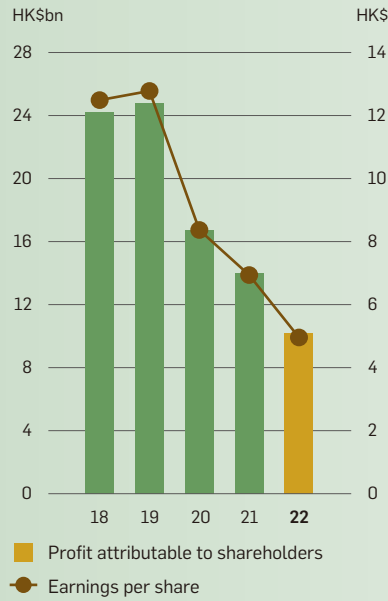
FIVE-YEAR FINANCIAL SUMMARY

	2018	2019	2020	2021	2022
For the Year	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	27.9	28.6	20.1	16.2	11.6
Profit before tax	28.4	28.8	19.4	16.4	11.4
Profit attributable to shareholders	24.2	24.8	16.7	14.0	10.2
At Year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' equity	162.1	178.8	183.1	184.3	183.9
Issued and paid-up capital	9.7	9.7	9.7	9.7	9.7
Total assets	1,571.3	1,677.0	1,759.8	1,820.2	1,893.8
Total liabilities	1,409.2	1,498.1	1,576.6	1,635.8	1,709.8
Per Share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	12.48	12.77	8.36	6.93	4.95
Dividends per share					
– 1 st to 4 th interim dividends	7.50	8.20	5.50	5.10	4.10
Ratios	%	%	%	%	%
Return on average ordinary shareholders' equity	16.0	15.2	9.6	7.7	5.5
Post-tax return on average total assets	1.6	1.5	1.0	0.8	0.5
Capital ratios					
– Common Equity Tier 1 ('CET1') Capital Ratio	16.6	16.9	16.8	15.9	15.2
– Tier 1 Capital Ratio	17.8	18.7	18.5	17.5	16.8
– Total Capital Ratio	20.2	20.8	20.0	18.9	18.1
Cost efficiency ratio	29.5	30.0	36.6	42.6	43.5

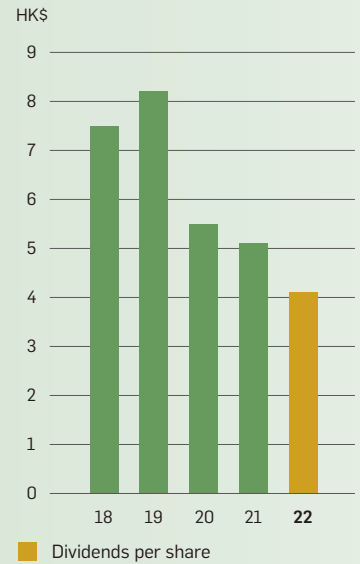
Operating Profit



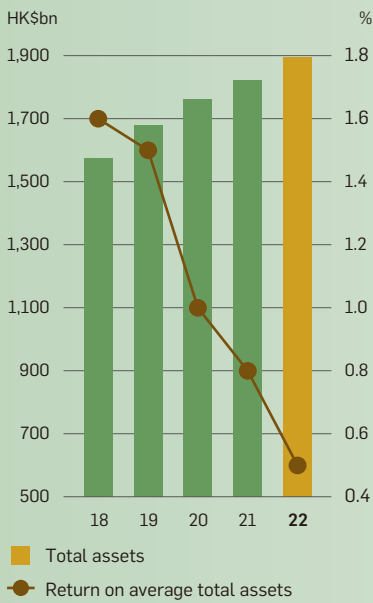
Profit Attributable to Shareholders and Earnings per Share



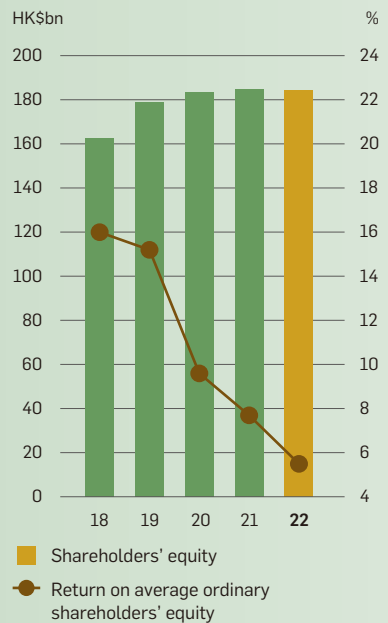
Dividends per Share



Total Assets and Return on Average Total Assets



Shareholders' Equity and Return on Average Ordinary Shareholders' Equity



Total Capital Ratio

