

FIVE-YEAR FINANCIAL SUMMARY

五個年度之財務概要

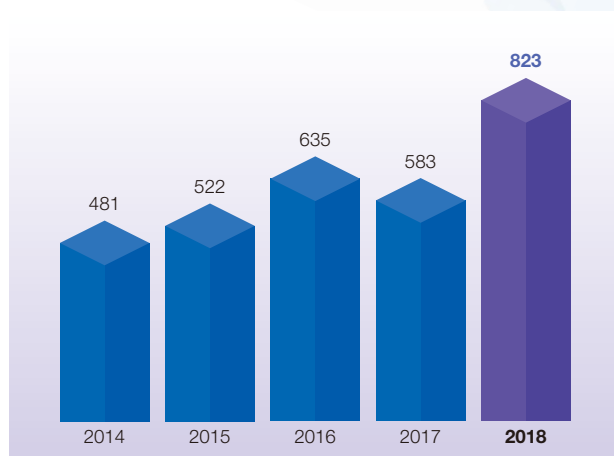
| | 2018 二零一八年 | 2017 二零一七年 | 2016 二零一六年 | 2015 二零一五年 | 2014 二零一四年 |
|---|---------------|---------------|---------------|---------------|---------------|
| For the Year (HK\$ Million) 全年(百萬港元) | | | | | |
| Profit before Taxation 除稅前溢利 | 924 | 693 | 708 | 613 | 555 |
| Profit for the Year 年度溢利 | 823 | 583 | 635 | 522 | 481 |
| At Year End (HK\$ Million) 於年結日(百萬港元) | | | | | |
| Total Equity 權益總額 | 14,024 | 14,368 | 11,373 | 10,806 | 10,416 |
| Total Assets 資產總額 | 102,787 | 98,484 | 95,648 | 90,993 | 83,860 |
| Advances to Customers less Impairment Allowances 客戶貸款減減值撥備 | 47,699 | 47,583 | 43,319 | 42,495 | 40,322 |
| Customer Deposits 客戶存款 | 68,248 | 62,068 | 63,564 | 58,385 | 52,664 |
| Financial Ratios (%) 財務比率 (%) | | | | | |
| Return on Average Equity 平均股本回報率 | 5.61 | 4.81 | 5.72 | 4.92 | 5.18 |
| Return on Average Assets 平均資產回報率 | 0.82 | 0.60 | 0.68 | 0.60 | 0.62 |
| Total Capital Ratio 總資本比率 | 20.60 | 19.42 | 17.02 | 16.62 | 17.96 |
| Average Liquidity Maintenance Ratio/ Average Liquidity Ratio (*) 平均流動性維持比率/平均流動資金比率 (*) | 54.83 | 50.52 | 48.49 | 45.82 | 48.56 |
| Loan-to-deposit Ratio 貸存比率 | 66.73 | 73.25 | 64.78 | 69.40 | 75.09 |

(*) The average liquidity maintenance ratios for 2015-2018 were computed in accordance with the Banking (Liquidity) Rules effective from 1 January 2015, whereas the average liquidity ratio for 2014 was computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance as in force immediately before 1 January 2015. The ratios for 2015-2018 are, therefore, not directly comparable with the ratio for 2014.

(*) 二零一五至二零一八年之平均流動性維持比率乃根據自二零一五年一月一日起生效的《銀行業(流動性)規則》計算，而二零一四年之平均流動資金比率則按二零一五年一月一日前生效的香港《銀行業條例》第四附表計算。因此，二零一五至二零一八年之比率不可直接與二零一四年之比率進行比較。

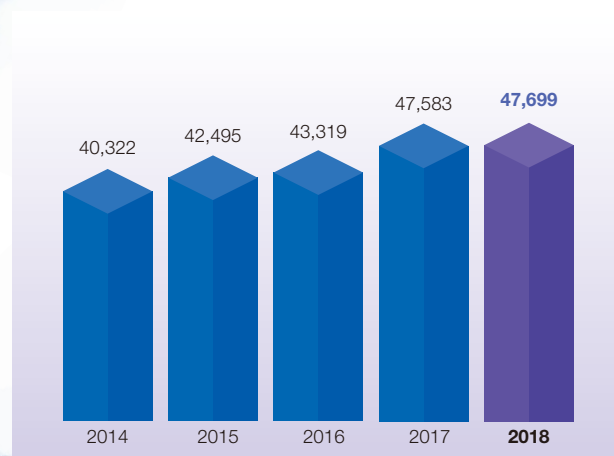
Profit for the Year 年度溢利

HK\$ Million
百萬港元



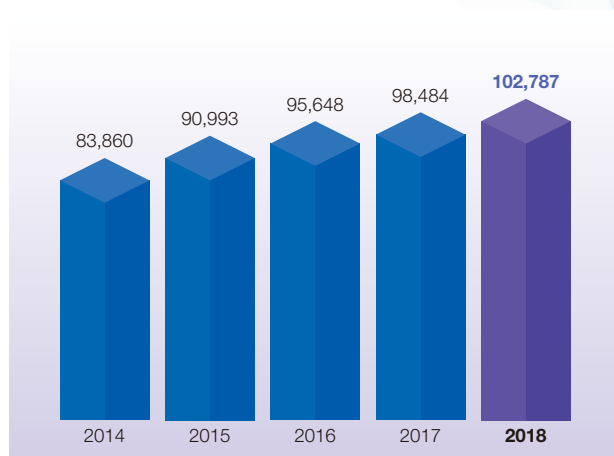
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備

HK\$ Million
百萬港元



Total Assets 資產總額

HK\$ Million
百萬港元



Customer Deposits 客戶存款

HK\$ Million
百萬港元

