

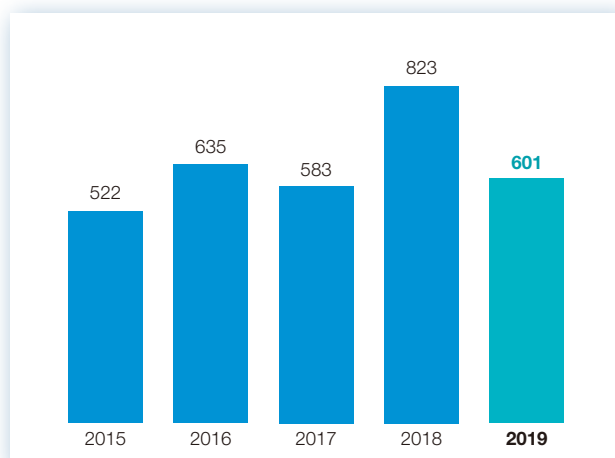
FIVE-YEAR FINANCIAL SUMMARY

五個年度之財務概要

	2019 二零一九年	2018 二零一八年	2017 二零一七年	2016 二零一六年	2015 二零一五年
For the Year (HK\$ Million) 全年(百萬港元)					
Profit before Taxation 除稅前溢利	717	924	693	708	613
Profit for the Year 年度溢利	601	823	583	635	522
At Year End (HK\$ Million) 於年結日(百萬港元)					
Total Equity 權益總額	14,647	14,024	14,368	11,373	10,806
Total Assets 資產總額	111,407	102,787	98,484	95,648	90,993
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備	52,308	47,699	47,583	43,319	42,495
Customer Deposits 客戶存款	75,043	68,248	62,068	63,564	58,385
Financial Ratios (%) 財務比率 (%)					
Return on Average Equity 平均股本回報率	4.19	5.61	4.81	5.72	4.92
Return on Average Assets 平均資產回報率	0.56	0.82	0.60	0.68	0.60
Total Capital Ratio 總資本比率	19.66	20.60	19.42	17.02	16.62
Average Liquidity Maintenance Ratio 平均流動性維持比率	67.09	54.83	50.52	48.49	45.82
Loan-to-deposit Ratio 貸存比率	65.88	66.73	73.25	64.78	69.40

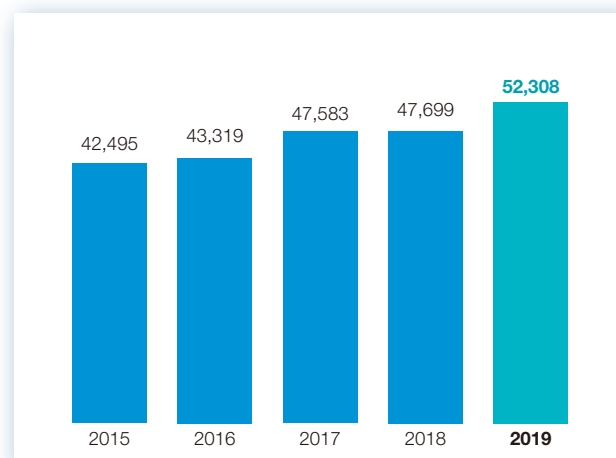
Profit for the Year 年度溢利

HK\$ Million
百萬港元



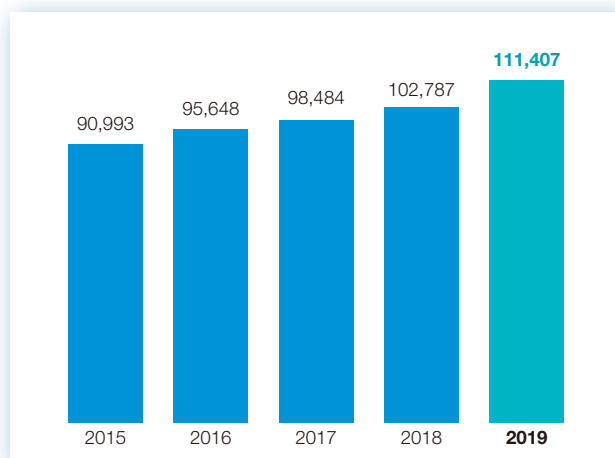
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備

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

