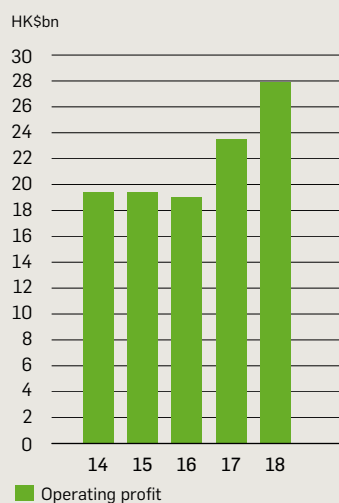


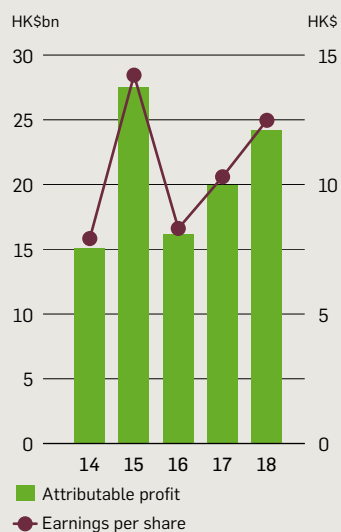
Five-Year Financial Summary

	2014	2015	2016	2017	2018
For the Year	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	19.4	19.4	19.0	23.5	27.9
Profit before tax	18.0	30.5	19.1	23.7	28.4
Profit attributable to shareholders	15.1	27.5	16.2	20.0	24.2
At Year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' equity	139.2	142.0	140.6	152.0	162.1
Issued and paid up capital	9.7	9.7	9.7	9.7	9.7
Total assets	1,264.0	1,334.4	1,377.2	1,478.4	1,571.3
Total liabilities	1,124.8	1,192.4	1,236.6	1,326.3	1,409.2
Per Share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	7.91	14.22	8.30	10.30	12.48
Dividends per share					
– 1st to 4th interim dividends	5.60	5.70	6.10	6.70	7.50
– special interim dividend	–	3.00	–	–	–
Ratios	%	%	%	%	%
Return on average ordinary shareholders' equity	13.4	20.7	12.1	14.2	16.0
Post-tax return on average total assets	1.3	2.1	1.2	1.4	1.6
Capital ratios					
– Common Equity Tier 1 ("CET1") Capital Ratio	15.6	17.7	16.6	16.5	16.6
– Tier 1 Capital Ratio	15.6	19.1	17.9	17.7	17.8
– Total Capital Ratio	15.7	22.1	20.8	20.1	20.2
Cost efficiency ratio	31.8	33.8	33.5	30.5	29.5

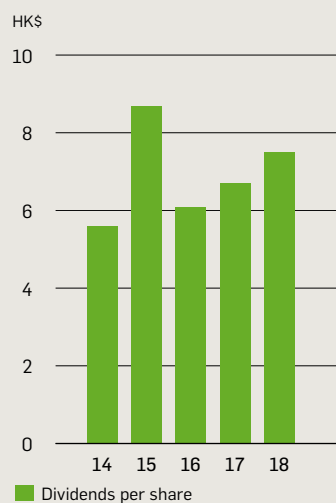
Results



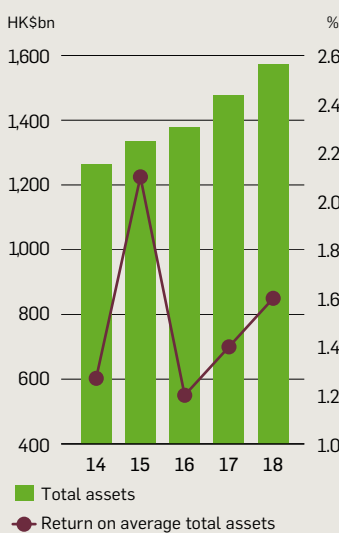
Attributable Profit and Earnings per Share



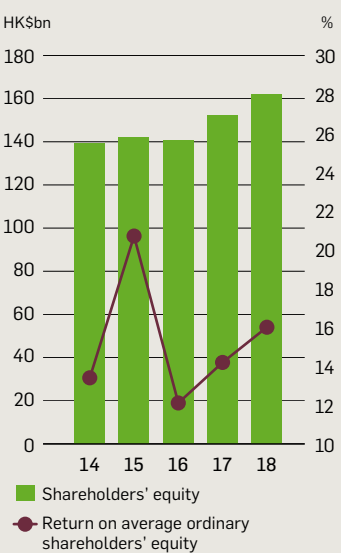
Dividends per Share



Total Assets and Return on Average Total Assets



Shareholders' Equity and Return on Average Ordinary Shareholders' Equity



Total Capital Ratio

