

Results in Brief

For the Year

Profit attributable to shareholders

13,960 HK\$m

2020 16,687 HK\$m

Profit before tax

16,385 HK\$m

2020 19,414 HK\$m

Operating profit

16,231 HK\$m

2020 20,125 HK\$m

Net operating income before change
in expected credit losses and other
credit impairment charges

33,182 HK\$m

2020 36,068 HK\$m

Return on average ordinary
shareholders' equity

7.7%

2020 9.6%

Cost efficiency ratio

42.6%

2020 36.6%

Earnings per share

6.93 HK\$

2020 8.36 HK\$

Dividends per share

5.10 HK\$

2020 5.50 HK\$

At Year-end (at 31 December)

Shareholders' equity

184,332 HK\$m

2020 183,100 HK\$m

Total assets

1,820,185 HK\$m

2020 1,759,787 HK\$m

Capital ratios

Common Equity Tier 1 ('CET1')
Capital Ratio

15.9%

2020 16.8%

Tier 1 Capital Ratio

17.5%

2020 18.5%

Total Capital Ratio

18.9%

2020 20.0%

Liquidity ratios

Liquidity Coverage Ratio

192.7%

2020 230.4%

Net Stable Funding Ratio

147.4%

2020 152.9%