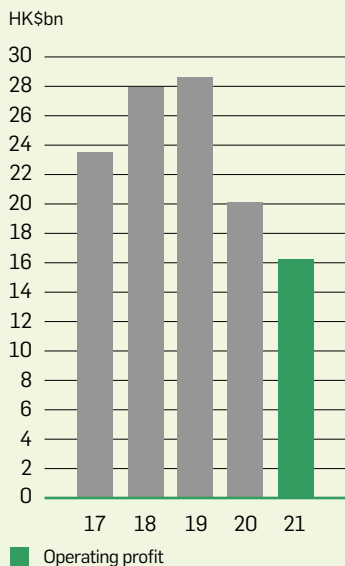


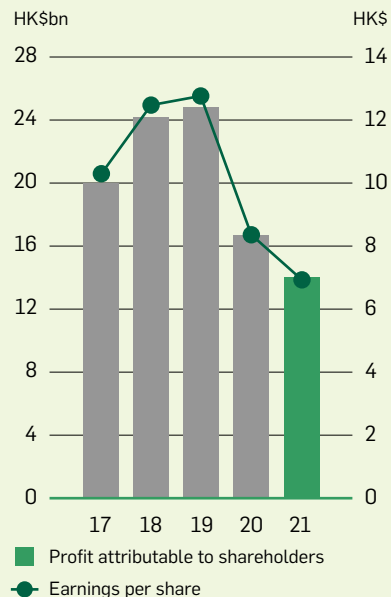
Five-year Financial Summary

	2017	2018	2019	2020	2021
	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
For the Year					
Operating profit	23.5	27.9	28.6	20.1	16.2
Profit before tax	23.7	28.4	28.8	19.4	16.4
Profit attributable to shareholders	20.0	24.2	24.8	16.7	14.0
At Year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' equity	152.0	162.1	178.8	183.1	184.3
Issued and paid-up capital	9.7	9.7	9.7	9.7	9.7
Total assets	1,478.4	1,571.3	1,677.0	1,759.8	1,820.2
Total liabilities	1,326.3	1,409.2	1,498.1	1,576.6	1,635.8
Per Share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	10.30	12.48	12.77	8.36	6.93
Dividends per share					
– 1 st to 4 th interim dividends	6.70	7.50	8.20	5.50	5.10
Ratios	%	%	%	%	%
Return on average ordinary shareholders' equity	14.2	16.0	15.2	9.6	7.7
Post-tax return on average total assets	1.4	1.6	1.5	1.0	0.8
Capital ratios					
– Common Equity Tier 1 ('CET1') Capital Ratio	16.5	16.6	16.9	16.8	15.9
– Tier 1 Capital Ratio	17.7	17.8	18.7	18.5	17.5
– Total Capital Ratio	20.1	20.2	20.8	20.0	18.9
Cost efficiency ratio	30.5	29.5	30.0	36.6	42.6

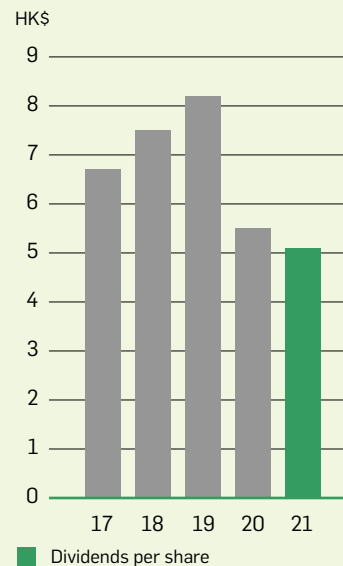
Operating Profit



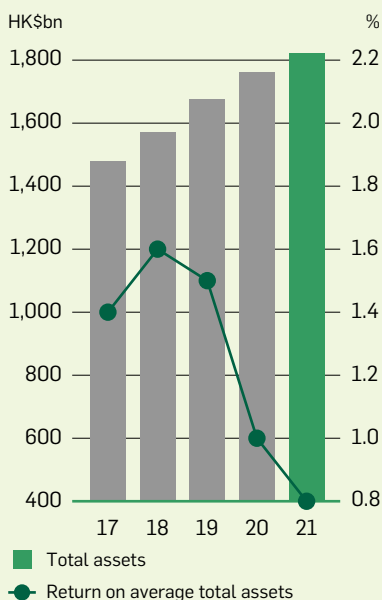
Profit Attributable to Shareholders and Earnings per Share



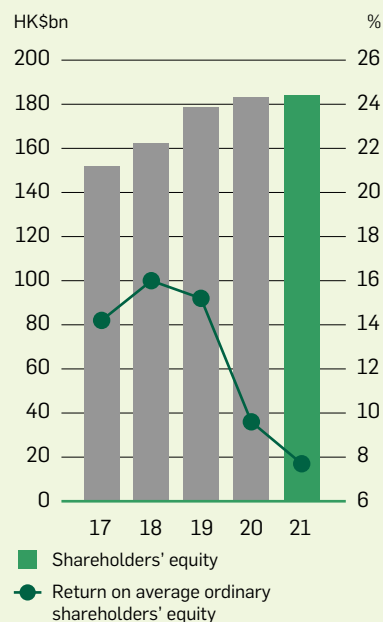
Dividends per Share



Total Assets and Return on Average Total Assets



Shareholders' Equity and Return on Average Ordinary Shareholders' Equity



Total Capital Ratio

