

RESULTS IN BRIEF

For the Year

Profit attributable to shareholders

10,165 HK\$m

2021 13,960 HK\$m

Profit before tax

11,439 HK\$m

2021 16,385 HK\$m

Operating profit

11,557 HK\$m

2021 16,231 HK\$m

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

33,972 HK\$m

2021 33,182 HK\$m

Return on average ordinary shareholders' equity

5.5%

2021 7.7%

Cost efficiency ratio

43.5%

2021 42.6%

Earnings per share

4.95 HK\$

2021 6.93 HK\$

Dividends per share

4.10 HK\$

2021 5.10 HK\$

At Year-end (at 31 December)

Shareholders' equity

183,896 HK\$m

2021 184,332 HK\$m

Total assets

1,893,805 HK\$m

2021 1,820,185 HK\$m

Capital ratios

Common Equity Tier 1 ('CET1') Capital Ratio

15.2%

2021 15.9%

Tier 1 Capital Ratio

16.8%

2021 17.5%

Total Capital Ratio

18.1%

2021 18.9%

Liquidity ratios

Liquidity Coverage Ratio

281.3%

2021 192.7%

Net Stable Funding Ratio

163.8%

2021 147.4%