

RESULTS IN BRIEF

For the Year

Profit attributable to shareholders

17,848 HK\$m

2022 (restated) 11,286 HK\$m

Profit before tax

20,105 HK\$m

2022 (restated) 12,781 HK\$m

Operating profit

19,946 HK\$m

2022 (restated) 12,899 HK\$m

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

40,822 HK\$m

2022 (restated) 34,399 HK\$m

Return on average ordinary shareholders' equity

11.3%

2022 (restated) 7.2%

Cost efficiency ratio¹

35.8%

2022 (restated) 40.1%

Earnings per share

8.97 HK\$

2022 (restated) 5.53 HK\$

Dividends per share

6.50 HK\$

2022 4.10 HK\$

At Year-end (at 31 December)

Shareholders' equity

168,131 HK\$m

2022 (restated) 159,933 HK\$m

Total assets

1,692,094 HK\$m

2022 (restated) 1,854,446 HK\$m

Capital ratios

Common Equity Tier 1 ('CET1') Capital Ratio

18.1%

2022 15.2%

Tier 1 Capital Ratio

19.9%

2022 16.8%

Total Capital Ratio

21.4%

2022 18.1%

Liquidity ratios

Liquidity Coverage Ratio

260.7%

2022 281.3%

Net Stable Funding Ratio

168.4%

2022 163.8%

¹ Cost efficiency ratio is operating expenses divided by net operating income before change in expected credit losses and other credit impairment charges.