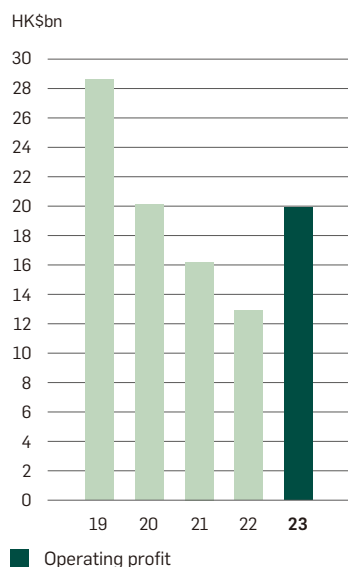


FIVE-YEAR FINANCIAL SUMMARY

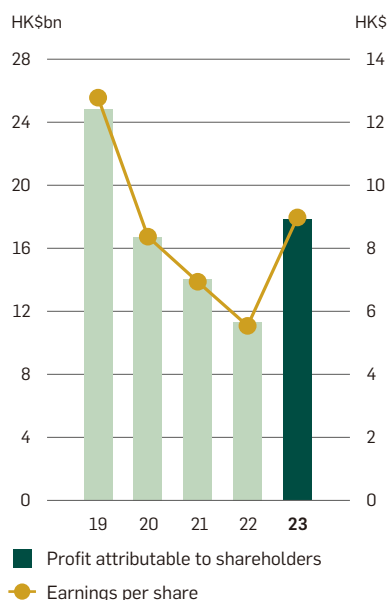
	2019	2020	2021	2022 (restated)	2023
For the year	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Operating profit	28.6	20.1	16.2	12.9	19.9
Profit before tax	28.8	19.4	16.4	12.8	20.1
Profit attributable to shareholders	24.8	16.7	14.0	11.3	17.8
At year-end	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
Shareholders' equity	178.8	183.1	184.3	159.9	168.1
Issued and paid-up capital	9.7	9.7	9.7	9.7	9.7
Total assets	1,677.0	1,759.8	1,820.2	1,854.4	1,692.1
Total liabilities	1,498.1	1,576.6	1,635.8	1,694.4	1,523.9
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	12.77	8.36	6.93	5.53	8.97
Dividends per share					
– 1 st to 4 th interim dividends	8.20	5.50	5.10	4.10	6.50
Ratios	%	%	%	%	%
Return on average ordinary shareholders' equity	15.2	9.6	7.7	7.2	11.3
Post-tax return on average total assets	1.5	1.0	0.8	0.6	1.0
Capital ratios					
– Common Equity Tier 1 ('CET1') Capital Ratio	16.9	16.8	15.9	15.2	18.1
– Tier 1 Capital Ratio	18.7	18.5	17.5	16.8	19.9
– Total Capital Ratio	20.8	20.0	18.9	18.1	21.4
Cost efficiency ratio	30.0	36.6	42.6	40.1	35.8

Unless otherwise stated, all tables in the 2023 Annual Report are presented on a reported basis. Financial results of 2023 and 2022 are prepared on HKFRS 17 basis and that of 2019/2020/2021 are prepared on HKFRS 4 basis and are not comparable.

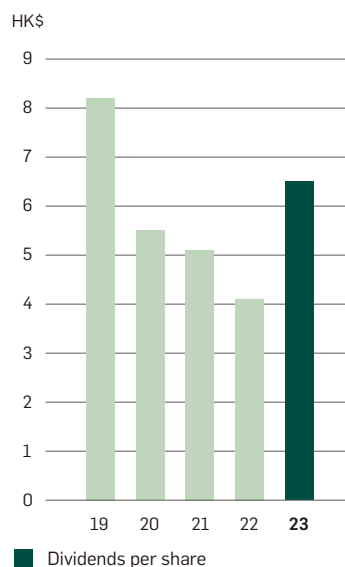
Operating Profit



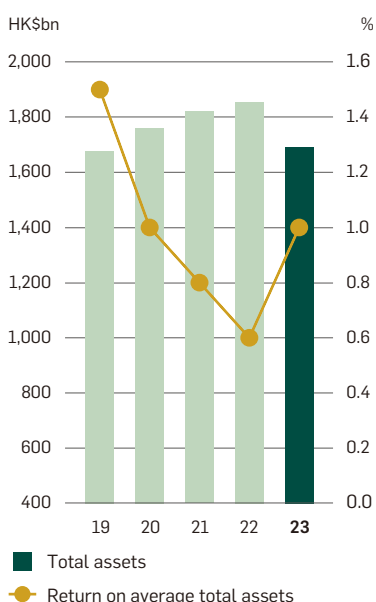
Profit Attributable to Shareholders and Earnings per Share



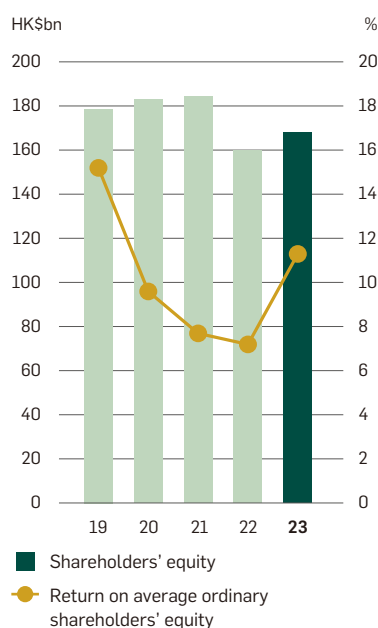
Dividends per Share



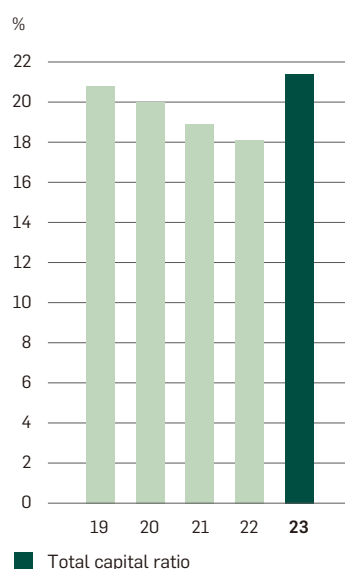
Total Assets and Return on Average Total Assets



Shareholders' Equity and Return on Average Ordinary Shareholders' Equity



Total Capital Ratio



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