

Results in Brief

For the Year

Profit attributable to shareholders

18,379 HK\$m

2023 17,848 HK\$m

Profit before tax

21,014 HK\$m

2023 20,105 HK\$m

Operating profit

21,558 HK\$m

2023 19,946 HK\$m

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

41,537 HK\$m

2023 40,822 HK\$m

Return on average ordinary shareholders' equity

11.3%

2023 11.3%

Cost efficiency ratio

36.6%

2023 35.8%

Earnings per share

9.33 HK\$

2023 8.97 HK\$

Dividends per share

6.80 HK\$

2023 6.50 HK\$

At Year-end (at 31 December)

Shareholders' equity

169,522 HK\$m

2023 168,131 HK\$m

Total assets

1,795,196 HK\$m

2023 1,692,094 HK\$m

Capital ratios

Common Equity Tier 1 ('CET1') Capital Ratio

17.7%

2023 18.1%

Tier 1 Capital Ratio

19.4%

2023 19.9%

Total Capital Ratio

20.8%

2023 21.4%

Liquidity ratios

Liquidity Coverage Ratio

301.0%

2023 260.7%

Net Stable Funding Ratio

181.0%

2023 168.4%