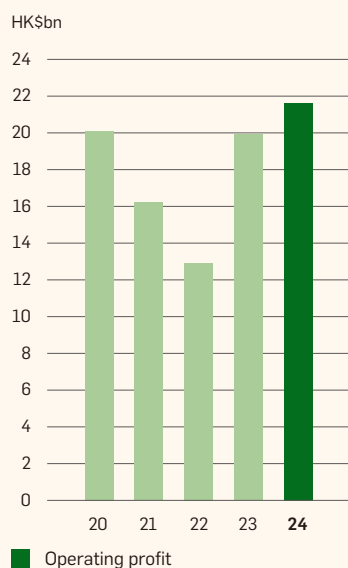


Five-year Financial Summary

	2020	2021	2022 (restated)	2023	2024
	HK\$bn	HK\$bn	HK\$bn	HK\$bn	HK\$bn
For the year					
Operating profit	20.1	16.2	12.9	19.9	21.6
Profit before tax	19.4	16.4	12.8	20.1	21.0
Profit attributable to shareholders	16.7	14.0	11.3	17.8	18.4
At year-end					
Shareholders' equity	183.1	184.3	159.9	168.1	169.5
Issued and paid-up capital	9.7	9.7	9.7	9.7	9.7
Total assets	1,759.8	1,820.2	1,854.4	1,692.1	1,795.2
Total liabilities	1,576.6	1,635.8	1,694.4	1,523.9	1,625.6
Per share	HK\$	HK\$	HK\$	HK\$	HK\$
Earnings per share	8.36	6.93	5.53	8.97	9.33
Dividends per share					
– 1 st to 4 th interim dividends	5.50	5.10	4.10	6.50	6.80
Ratios	%	%	%	%	%
Return on average ordinary shareholders' equity	9.6	7.7	7.2	11.3	11.3
Post-tax return on average total assets	1.0	0.8	0.6	1.0	1.1
Capital ratios					
– Common Equity Tier 1 ('CET1') Capital Ratio	16.8	15.9	15.2	18.1	17.7
– Tier 1 Capital Ratio	18.5	17.5	16.8	19.9	19.4
– Total Capital Ratio	20.0	18.9	18.1	21.4	20.8
Cost efficiency ratio	36.6	42.6	40.1	35.8	36.6

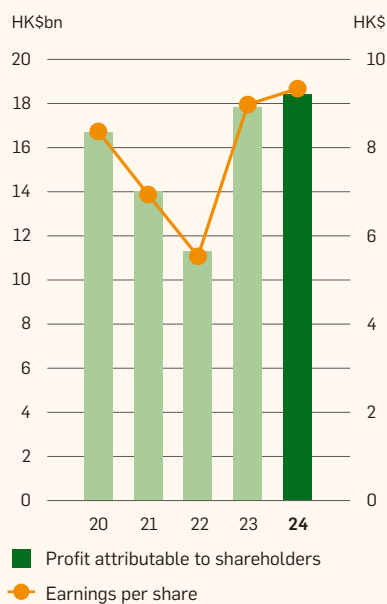
Unless otherwise stated, all tables in the 2024 Annual Report are presented on a reported basis. Financial results of 2024, 2023 and 2022 are prepared on HKFRS 17 basis and that of 2020 and 2021 are prepared on HKFRS 4 basis and are not comparable.

Operating Profit



Operating profit

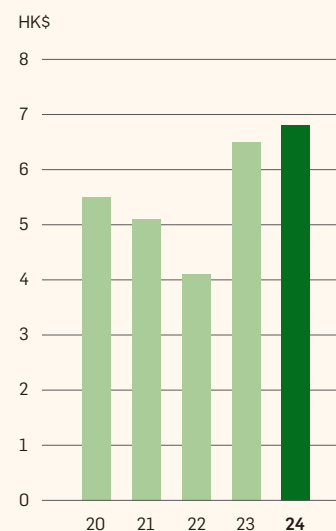
Profit Attributable to Shareholders and Earnings per Share



Profit attributable to shareholders

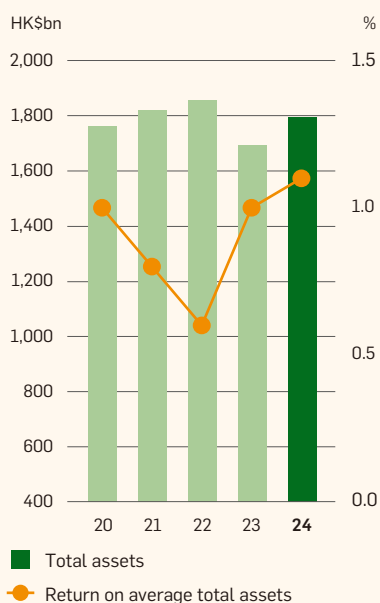
Earnings per share

Dividends per Share



Dividends per share

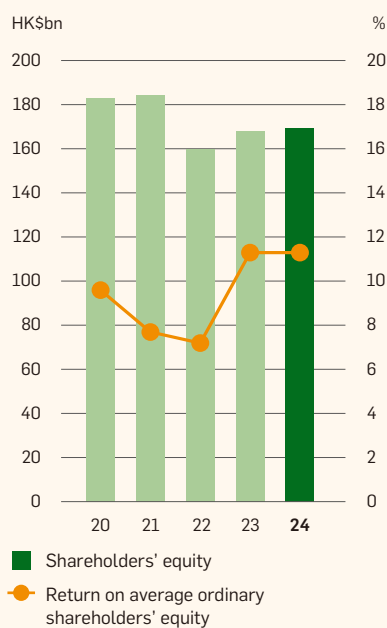
Total Assets and Return on Average Total Assets



Total assets

Return on average total assets

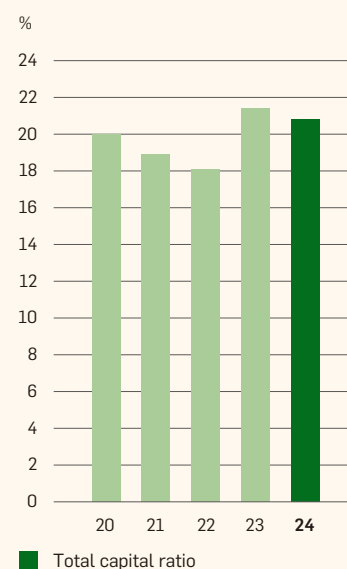
Shareholders' Equity and Return on Average Ordinary Shareholders' Equity



Shareholders' equity

Return on average ordinary shareholders' equity

Total Capital Ratio



Total capital ratio