

FIVE-YEAR FINANCIAL SUMMARY

五個年度之財務概要

	2017 二零一七年	2016 二零一六年	2015 二零一五年	2014 二零一四年	2013 二零一三年
For the Year (HK\$ Million) 全年(百萬港元)					
Profit before Taxation 除稅前溢利	693	708	613	555	447
Profit for the Year 年度溢利	583	635	522	481	380
At Year End (HK\$ Million) 於年結日(百萬港元)					
Total Equity 權益總額	14,368	11,373	10,806	10,416	8,177
Total Assets 資產總額	98,484	95,648	90,993	83,860	71,777
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備	47,583	43,319	42,495	40,322	34,694
Customer Deposits 客戶存款	62,068	63,564	58,385	52,664	48,910
Financial Ratios (%) 財務比率(%)					
Return on Average Equity 平均股本回報率	4.81	5.72	4.92	5.18	4.81
Return on Average Assets 平均資產回報率	0.60	0.68	0.60	0.62	0.56
Total Capital Ratio 總資本比率	19.42	17.02	16.62	17.96	16.33
Average Liquidity Maintenance Ratio/ Average Liquidity Ratio (*) 平均流動性維持比率/平均流動資金比率(*)	50.52	48.49	45.82	48.56	48.06
Loan-to-deposit Ratio 貸存比率	73.25	64.78	69.40	75.09	75.49

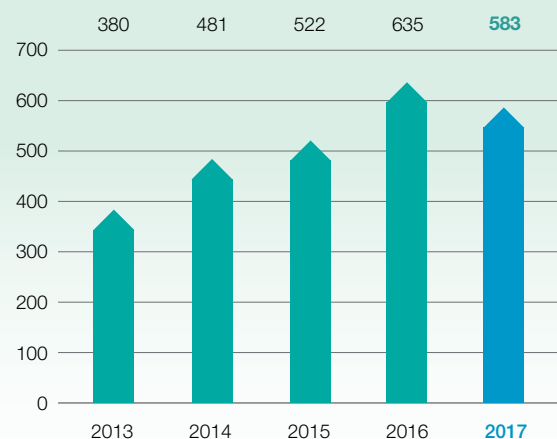
(*) The average liquidity maintenance ratios for 2015-2017 were computed in accordance with the Banking (Liquidity) Rules effective from 1 January 2015, whereas the average liquidity ratios for 2013-2014 were computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance as in force immediately before 1 January 2015. The ratios for 2015-2017 are, therefore, not directly comparable with the ratios for 2013-2014.

(*) 二零一五年至二零一七年之平均流動性維持比率乃根據自二零一五年一月一日起生效的《銀行業(流動性)規則》計算，而二零一三年至二零一四年之平均流動資金比率則按二零一五年一月一日前生效的香港《銀行業條例》第四附表計算。因此，二零一五年至二零一七年之比率不可直接與二零一三年至二零一四年之比率進行比較。

Profit for the Year

年度溢利

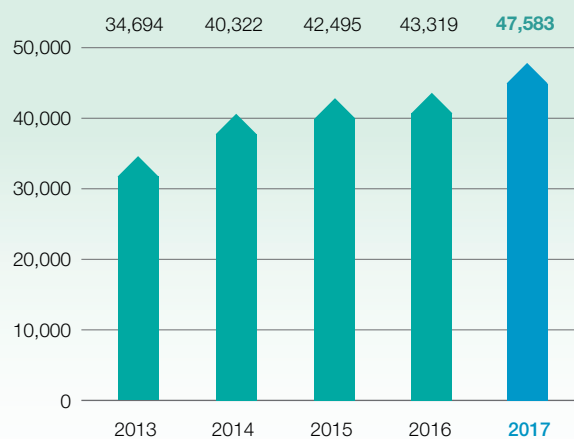
HK\$ Million
百萬港元



Advances to Customers less Impairment Allowances

客戶貸款減減值撥備

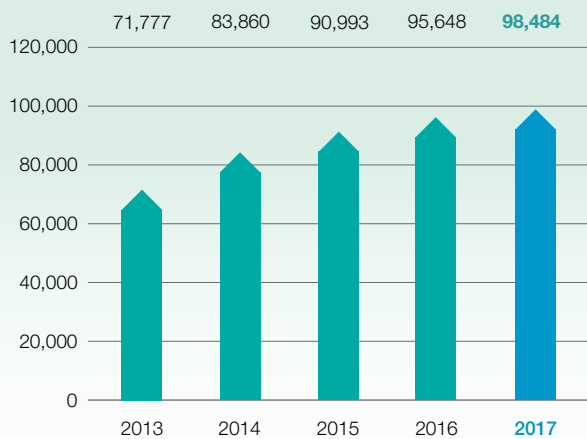
HK\$ Million
百萬港元



Total Assets

資產總額

HK\$ Million
百萬港元



Customer Deposits

客戶存款

HK\$ Million
百萬港元

