

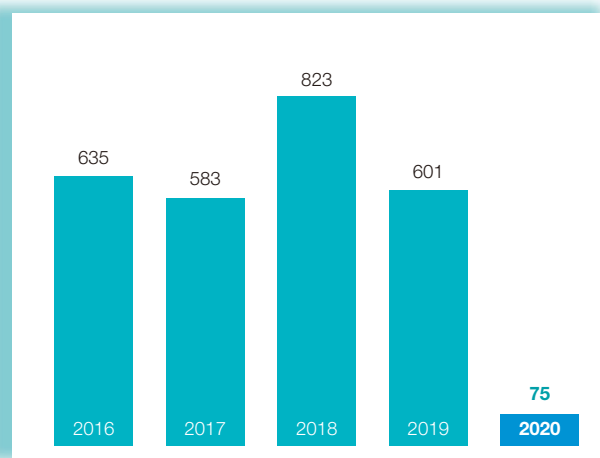
FIVE-YEAR FINANCIAL SUMMARY

五個年度之財務概要

	2020 二零二零年	2019 二零一九年	2018 二零一八年	2017 二零一七年	2016 二零一六年
For the Year (HK\$ Million)					
全年(百萬港元)					
Profit before Taxation 除稅前溢利	109	717	924	693	708
Profit for the Year 年度溢利	75	601	823	583	635
At Year End (HK\$ Million)					
於年結日(百萬港元)					
Total Equity 權益總額	14,727	14,647	14,024	14,368	11,373
Total Assets 資產總額	112,324	111,407	102,787	98,484	95,648
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備	54,913	52,308	47,699	47,583	43,319
Customer Deposits 客戶存款	76,538	75,043	68,248	62,068	63,564
Financial Ratios (%)					
財務比率 (%)					
Return on Average Equity 平均股本回報率	0.51	4.19	5.61	4.81	5.72
Return on Average Assets 平均資產回報率	0.07	0.56	0.82	0.60	0.68
Total Capital Ratio 總資本比率	18.93	19.66	20.60	19.42	17.02
Average Liquidity Maintenance Ratio 平均流動性維持比率	68.53	67.09	54.83	50.52	48.49
Loan-to-deposit Ratio 貸存比率	68.70	65.88	66.73	73.25	64.78

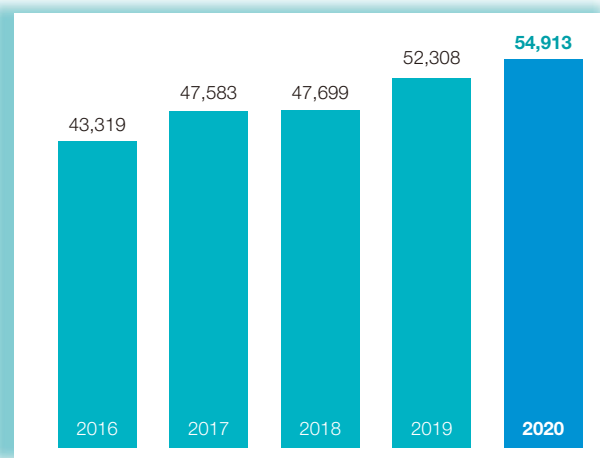
Profit for the Year 年度溢利

HK\$ Million
百萬港元



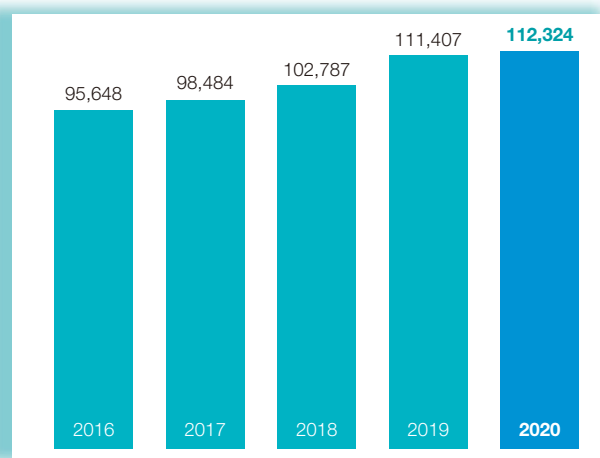
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備

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

