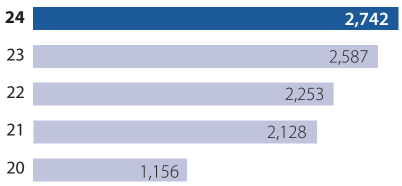
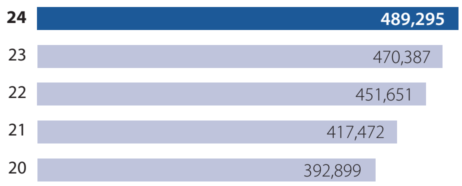
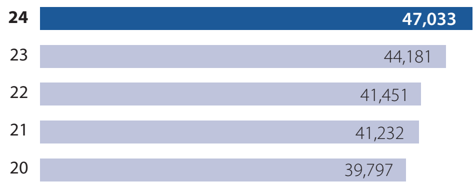
本年度溢利（百萬港元）
Profit for the year (HK$ million)



資產總值（百萬港元）
Total assets (HK$ million)



股東權益總額（百萬港元）
Total shareholders' equity (HK$ million)



5年財務概況 5 Year Financial Summary

全年（百萬港元）	For the year (HK$ million)	**2024**	2023	2022	2021	2020
淨利息收入	Net interest income	**7,665**	7,605	6,896	5,805	5,186
非利息收入	Non-interest income	**2,916**	2,395	1,567	2,390	2,170
經營支出	Operating expenses	**(4,060)**	(4,151)	(4,099)	(3,930)	(3,662)
金融工具預期信貸損失及其他資產減值損失	Expected credit losses on financial instruments and impairment losses on other assets	**(3,284)**	(2,854)	(1,762)	(1,769)	(2,352)
税前溢利	Profit before taxation	**3,232**	2,989	2,550	2,500	1,306
所得税	Income tax	**(490)**	(402)	(296)	(372)	(150)
本年度溢利	Profit for the year	**2,742**	2,587	2,253	2,128	1,156

於年結日（百萬港元）	At year end (HK$ million)	**2024**	2023	2022	2021	2020
客戶貸款及墊款	Loans and advances to customers	**229,190**	226,286	246,798	242,667	220,096
預期信貸損失／減值準備	Expected credit losses/impairment allowances	**2,495**	1,193	1,378	1,872	2,440
資產總額	Total assets	**489,295**	470,387	451,651	417,472	392,899
平均利息收益資產總值	Average interest earnings assets	**427,881**	419,738	413,679	403,345	353,458
存款總額	Total deposits	**373,074**	342,293	341,658	329,249	309,877
股東權益總額	Total shareholders' equity	**47,033**	44,181	41,451	41,232	39,797

財務比率	Financial ratios	**2024**	2023	2022	2021	2020
總資本比率	Total capital ratio	**18.9%**	20.1%	18.6%	17.4%	17.2%
平均流動性覆蓋比率	Average liquidity coverage ratio	**209%**	206%	212%	249%	239%
貸存比率	Loans to deposits	**61.4%**	66.1%	72.2%	73.7%	71.0%
貸款對資產總額比率	Loans to total assets	**46.8%**	48.1%	54.6%	58.1%	56.0%
成本對收入比率	Cost to income	**38.4%**	41.5%	48.4%	47.9%	49.8%
平均資產回報率	Return on average total assets	**0.58%**	0.56%	0.51%	0.50%	0.30%
平均股東權益回報率	Return on average shareholders' equity	**5.99%**	6.00%	5.47%	5.21%	2.91%