

# Financial highlights

Performance rankings:

- Licensed banks
- Virtual banks
- Restricted licence banks
- **Deposit-taking companies**
- Foreign bank branches

# Deposit-taking companies – Financial highlights

		Financial highlights																
		Income statement							Size and strength measures									
HK\$ million	Year ended	Net interest income	Non-interest income	Operating expenses	Operating profit before impairment charges	Change in expected credit loss against customer advances	Other items	Profit before tax	Net profit after tax	Total assets	Risk-weighted assets ("RWA")	Gross advances to customers	Expected credit loss allowance against customer advances	Total deposits from customers	Total equity	Capital adequacy ratio	Liquidity ratio#	
1	BCOM Finance (Hong Kong) Limited	31-Dec-22	-	8	1	7	-	-	7	6	278	N/A	-	-	1	275	N/A	N/A
2	BPI International Finance Limited	31-Dec-22	6	54	53	7	-	-	7	6	398	294	106	-	219	152	50.5%	658.6%
3	Chau's Brothers Finance Company Limited	31-Dec-22	4	1	5	-	-	-	-	-	71	N/A	56	1	1	69	107.6%	160.5%
4	Chong Hing Finance Limited	31-Dec-22	-	-	-	-	-	-	-	-	47	N/A	-	-	-	47	N/A	N/A
5	Commonwealth Finance Corporation Limited	31-Dec-22	11	6	14	3	1	-	2	2	258	N/A	146	1	119	115	77.1%	173.5%
6	Corporate Finance (D.T.C.) Limited	31-Dec-22	7	-	6	1	-	-	1	1	328	N/A	177	-	221	104	N/A	N/A
7	Fubon Credit (Hong Kong) Limited	31-Dec-22	-	-	7	(7)	-	-	(7)	(7)	97	N/A	-	-	-	84	N/A	N/A
8	KEB Hana Global Finance Limited	31-Dec-22	28	32	27	33	-	-	33	28	1,326	662	1,224	1	-	583	87.8%	47700.0%
9	Kexim Asia Limited	31-Dec-22	65	5	27	43	-	-	43	36	5,597	5,098	2,466	6	-	1,259	26.7%	167.7%
10	Public Finance Limited	31-Dec-22	611	115	409	317	110	-	207	173	6,342	4,810	5,090	132	4,294	1,647	28.9%	74.3%
11	Vietnam Finance Company Limited	31-Dec-22	9	-	8	1	-	-	1	1	520	N/A	3	-	-	144	N/A	N/A
12	Woori Global Markets Asia Limited	31-Dec-22	68	35	33	70	(1)	-	71	61	3,674	3,638	1,964	25	-	1,038	28.6%	248.6%
	<b>Total</b>	<b>2022</b>	<b>809</b>	<b>256</b>	<b>590</b>	<b>475</b>	<b>110</b>	<b>-</b>	<b>365</b>	<b>307</b>	<b>18,936</b>	<b>14,502</b>	<b>11,232</b>	<b>166</b>	<b>4,855</b>	<b>5,517</b>		

# Note that all are Liquidity Maintenance Ratio  
Source: Extracted from individual companies' financial and public statements

		Key ratios							Loan asset quality							
		Performance measures						Impaired advances (stage 3)				Advances (stage 2)				
HK\$ million	Year ended	Net customer loan/deposit ratio	Net interest income/average total assets	Non-interest income/total operating income	Cost/income ratio	ROA	ROE	Gross impaired advances	Gross impaired advances/Advances to customers	Stage 3 expected credit loss allowance made against impaired advances	Stage 3 expected credit loss allowance as a percentage of gross impaired advances	Collateral for impaired advances	Gross advances in Stage 2	Expected credit loss allowance made against Stage 2 advances	Stage 2 expected credit loss allowances as a percentage of gross stage 2 advances	
1	BCOM Finance (Hong Kong) Limited	31-Dec-22	0.0%	0.0%	100.0%	12.5%	2.2%	2.2%	-	N/A	-	N/A	-	-	-	N/A
2	BPI International Finance Limited	31-Dec-22	48.4%	1.6%	90.0%	88.3%	1.6%	4.0%	-	0.0%	-	N/A	-	-	-	N/A
3	Chau's Brothers Finance Company Limited	31-Dec-22	5500.0%	5.6%	20.0%	100.0%	0.0%	0.0%	1	1.8%	1	100.0%	N/A	-	-	N/A
4	Chong Hing Finance Limited	31-Dec-22	N/A	1.2%	0.0%	38.0%	0.6%	0.6%	-	N/A	-	N/A	-	-	-	N/A
5	Commonwealth Finance Corporation Limited	31-Dec-22	121.8%	4.0%	35.3%	82.4%	0.7%	1.8%	-	0.0%	-	N/A	-	-	-	N/A
6	Corporate Finance (D.T.C.) Limited	31-Dec-22	80.1%	2.1%	0.0%	85.7%	0.3%	1.0%	-	0.0%	-	N/A	-	-	-	N/A
7	Fubon Credit (Hong Kong) Limited	31-Dec-22	N/A	0.0%	111.9%	11593.2%	-7.3%	-8.0%	-	0.0%	-	N/A	-	-	-	N/A
8	KEB Hana Global Finance Limited	31-Dec-22	N/A	2.0%	53.3%	45.0%	2.0%	4.9%	-	0.0%	-	N/A	-	8	-	0.0%
9	Kexim Asia Limited	31-Dec-22	N/A	1.2%	7.1%	38.6%	0.7%	2.8%	-	0.0%	-	N/A	-	-	-	N/A
10	Public Finance Limited	31-Dec-22	115.5%	9.4%	15.8%	56.3%	2.7%	10.5%	73	1.4%	40	54.8%	17	39	22	56.4%
11	Vietnam Finance Company Limited	31-Dec-22	1041.1%	1.3%	0.0%	88.9%	0.1%	0.7%	-	0.0%	-	N/A	-	-	-	N/A
12	Woori Global Markets Asia Limited	31-Dec-22	N/A	1.8%	34.0%	32.0%	1.6%	6.0%	60	3.1%	21	35.0%	42	-	-	N/A
<b>Total</b>		<b>2022</b>	<b>227.9%</b>	<b>4.2%</b>	<b>24.0%</b>	<b>55.4%</b>	<b>1.6%</b>	<b>5.6%</b>	<b>134</b>	<b>1.2%</b>	<b>62</b>	<b>46.3%</b>	<b>59</b>	<b>47</b>	<b>22</b>	<b>46.8%</b>

Source: Extracted from individual companies' financial and public statements