

Financial highlights

Performance rankings:

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

Foreign bank branches – 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	Gross advances to customers	Expected credit loss allowance against customer advances*	Total deposits from customers	Liquidity ratio#	
1	Agricultural Bank of China Limited	31-Dec-22	3,979	1,052	506	4,525	125	33	4,367	3,643	591,658	252,849	2,091	177,643	93.1%
2	Australia And New Zealand Banking Group Limited	30-Sep-22	903	657	917	643	23	-	620	530	215,669	65,002	494	39,208	41.7%
3	Banco Bilbao Vizcaya Argentaria S.A.	31-Dec-22	347	227	294	280	(7)	-	287	242	66,801	50,963	17	1,140	53.5%
4	Banco Santander, S.A.	31-Dec-22	262	591	760	93	(3)	-	96	61	102,958	31,605	38	19,102	40.7%
5	Bangkok Bank Public Company Limited	31-Dec-22	424	154	167	411	105	-	306	258	70,105	15,801	2,358	13,630	47.3%
6	Bank J. Safra Sarasin AG	31-Dec-22	229	304	528	5	-	143	(138)	(146)	15,980	8,259	1	12,035	47.8%
7	Bank Julius Baer & Co. Ltd.	31-Dec-22	778	1,863	2,057	584	1	-	583	484	61,239	30,071	2	49,442	45.9%
8	Bank of America, National Association	31-Dec-22	1,273	1,554	1,548	1,279	(488)	-	1,767	1,439	108,744	48,931	1,443	34,867	59.6%
9	Bank of China Limited	31-Dec-22	130	109	130	109	-	(9)	118	83	150,713	-	-	-	542.3%
10	Bank of Communications Co., Ltd.	31-Dec-22	2,295	854	1,470	1,679	908	23	748	635	353,564	112,354	2,311	134,639	199.9%
11	Bank of Dongguan Co., Ltd.	31-Dec-22	106	11	111	6	-	35	(29)	(29)	11,859	3,470	31	252	282.1%
12	Bank of India	31-Mar-22	57	167	41	183	6	16	161	161	15,790	3,620	181	2,178	144.0%
13	Bank of Montreal	31-Oct-22	32	307	232	107	-	-	107	107	46,784	5,032	-	2,824	173.4%
14	Bank of New York Mellon (The)	31-Dec-22	372	566	565	373	-	-	373	287	45,646	340	-	1,562	727.1%
15	Bank of Nova Scotia (The)	31-Oct-22	212	81	257	36	-	-	36	29	45,062	24,560	-	11,266	47.3%
16	Bank of Singapore Limited	31-Dec-22	132	872	719	285	-	-	285	237	25,745	9,056	-	15,688	65.7%
17	Bank of Taiwan	31-Dec-22	146	5	37	114	(42)	3	153	153	12,852	1,510	21	6,982	133.3%
18	Bank Sinopac	31-Dec-22	532	240	190	582	80	26	476	404	36,088	10,368	166	25,661	62.0%
19	Banque Pictet & Cie Sa	31-Dec-22	76	220	481	(185)	-	-	(185)	(185)	32,537	2,866	-	3,484	207.3%
20	Barclays Bank PLC	31-Dec-22	39	2,813	2,029	823	6	-	817	692	37,404	194	7	21,738	280.5%
21	BDO Unibank, Inc.	31-Dec-22	129	24	35	118	1	-	117	100	6,288	2,776	6	3,415	81.6%
22	BNP Paribas	31-Dec-22	2,880	3,960	5,036	1,804	595	1	1,208	1,089	315,015	133,026	1,423	198,695	49.2%
23	CA Indosuez (Switzerland) SA	31-Dec-22	56	283	344	(5)	-	-	(5)	(5)	10,060	2,425	1	6,450	54.3%
24	Canadian Imperial Bank of Commerce	31-Oct-22	82	431	217	296	2	-	294	252	61,212	9,552	4	12,224	52.8%
25	Cathay Bank	31-Dec-22	58	12	45	25	2	-	23	23	3,989	2,528	24	1,440	46.1%
26	Cathay United Bank Company, Limited	31-Dec-22	326	245	200	371	30	-	341	279	33,978	10,783	112	13,629	93.5%
27	Chang Hwa Commercial Bank, Ltd.	31-Dec-22	191	24	41	174	(2)	-	176	148	11,782	4,475	52	9,541	81.7%
28	Chiba Bank, Ltd. (The)	31-Mar-22	45	2	25	22	-	-	22	21	7,651	3,400	-	342	106.5%
29	China Bohai Bank Co., Ltd.	31-Dec-22	44	20	153	(89)	7	-	(96)	(96)	9,771	4,788	38	3,053	172.7%
30	China Construction Bank Corporation	31-Dec-22	1,169	907	725	1,351	(220)	-	1,571	1,309	227,457	90,799	505	100,689	44.8%
31	China Development Bank	31-Dec-22	1,742	1	255	1,488	(1,296)	-	2,784	2,782	266,127	152,994	7,308	51,643	93.8%
32	China Everbright Bank Co., Ltd.	31-Dec-22	1,214	501	419	1,296	729	-	567	516	207,401	70,733	838	88,006	87.9%
33	China Guangfa Bank Co., Ltd.	31-Mar-22	99	91	119	71	35	24	12	12	32,548	7,295	116	5,581	299.3%
34	China Merchants Bank Co., Ltd.	31-Dec-22	1,910	959	378	2,491	3	-	2,488	2,086	139,875	20,849	183	99,265	74.9%
35	China Minsheng Banking Corp., Ltd.	31-Dec-22	1,875	760	475	2,160	297	154	1,709	1,576	193,995	105,482	1,019	123,427	63.0%
36	China Zheshang Bank Co., Ltd.	31-Dec-22	343	472	168	647	37	-	610	509	43,790	12,598	47	11,416	118.3%

* Some branches hold impairment allowances of head office

Note that all are Liquidity Maintenance Ratio

Source: Extracted from individual companies' financial and public statements

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		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	Gross advances to customers	Expected credit loss allowance against customer advances*	Total deposits from customers	Liquidity ratio#	
37	CIMB Bank Berhad	31-Dec-22	23	20	89	(46)	44	-	(90)	(237)	11,496	3,691	967	6,520	60.9%
38	Citibank, N.A.	31-Dec-22	7,232	2,350	4,506	5,076	(8)	-	5,084	4,038	590,089	102,221	226	421,268	44.0%
39	Commonwealth Bank of Australia	30-Jun-22	46	24	109	(39)	288	-	(327)	(366)	4,415	1,804	687	474	144.0%
40	Coöperatieve Rabobank U.A.	31-Dec-22	641	401	644	398	97	-	301	246	83,676	31,118	341	9,024	58.7%
41	Credit Agricole Corporate And Investment Bank	31-Dec-22	448	2,377	1,442	1,383	75	10	1,298	1,092	242,273	57,102	366	41,766	64.4%
42	Crédit Industriel et Commercial	31-Dec-22	94	33	61	66	-	-	66	57	24,819	11,413	11	5,591	49.0%
43	Credit Suisse AG	31-Dec-22	1,141	2,085	3,113	113	18	-	95	75	119,252	32,333	42	40,843	193.4%
44	CTBC Bank Co., Ltd.	31-Dec-22	1,451	418	511	1,358	79	3	1,276	1,102	93,690	27,402	206	78,904	72.5%
45	DBS Bank Ltd.	31-Dec-22	2,238	1,723	805	3,156	(68)	-	3,224	2,709	302,115	154,674	685	69,819	43.8%
46	Deutsche Bank Aktiengesellschaft	31-Dec-22	1,790	2,868	4,175	483	137	-	346	277	166,606	38,665	591	85,250	67.3%
47	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt Am Main	31-Dec-22	128	77	195	10	(57)	-	67	67	24,164	8,067	59	497	357.1%
48	E.Sun Commercial Bank, Ltd.	31-Dec-22	708	(32)	145	531	(10)	-	541	454	50,389	16,381	316	43,299	70.0%
49	East West Bank	31-Dec-22	308	61	142	227	2	-	225	188	17,188	7,572	76	12,317	42.0%
50	EFG Bank AG	31-Dec-22	85	305	489	(99)	-	-	(99)	(99)	14,130	5,252	-	11,875	76.9%
51	Erste Group Bank AG	31-Dec-22	155	(19)	63	73	4	-	69	68	41,117	-	-	-	73.9%
52	Far Eastern International Bank	31-Dec-22	58	13	37	34	(12)	-	46	46	3,888	1,470	20	3,016	53.4%
53	First Abu Dhabi Bank PJSC	31-Dec-22	114	75	104	85	(3)	-	88	74	26,884	2,601	2	14,550	70.0%
54	First Commercial Bank, Ltd.	31-Dec-22	333	35	47	321	(3)	-	324	271	16,875	7,224	81	12,940	56.9%
55	HDFC Bank Limited	31-Mar-22	52	5	18	39	(5)	-	44	38	5,602	4,101	41	682	179.9%
56	Hua Nan Commercial Bank, Ltd.	31-Dec-22	357	18	54	321	26	(14)	309	256	21,105	6,059	71	17,023	60.8%
57	Hua Xia Bank Co., Limited	31-Dec-22	459	106	226	339	62	-	277	201	64,133	32,151	105	13,586	76.7%
58	ICICI Bank Limited	31-Mar-22	64	211	117	158	(32)	-	190	159	10,727	4,723	61	2,210	61.5%
59	Indian Overseas Bank	31-Mar-22	64	61	29	96	170	4	(78)	(78)	6,410	3,546	49	1,642	84.7%
60	Industrial And Commercial Bank of China Limited	31-Dec-22	1,027	177	436	768	(19)	-	787	657	200,688	64,895	67	-	68.7%
61	Industrial Bank Co., Ltd.	31-Dec-22	1,841	1,109	512	2,438	608	-	1,830	1,503	233,100	99,634	1,477	99,953	66.3%
62	Industrial Bank of Korea	31-Dec-22	131	55	36	150	3	-	147	133	17,232	5,081	18	1,751	227.5%
63	ING Bank N.V.	31-Dec-22	425	242	460	207	466	-	(259)	(216)	87,885	34,503	1,158	5,002	60.9%
64	Intesa Sanpaolo S.p.A.	31-Dec-22	562	(48)	153	361	255	-	106	106	62,729	16,264	976	6,730	44.8%
65	JPMorgan Chase Bank, National Association	31-Dec-22	710	9,898	9,007	1,601	1,537	1	63	229	302,879	17,250	1,928	63,655	73.7%
66	KBC Bank N.V.	31-Dec-22	69	37	63	43	42	-	1	1	6,046	1,621	52	1,583	49.5%
67	KEB Hana Bank	31-Dec-22	262	119	52	329	1	(6)	334	289	25,373	18,430	144	6,530	61.8%
68	Kookmin Bank	31-Dec-22	337	131	65	403	(21)	-	424	369	39,084	27,301	60	1,184	89.3%
69	Land Bank of Taiwan Co., Ltd.	31-Dec-22	83	6	23	66	(5)	(3)	74	71	6,755	3,074	33	2,592	62.3%
70	LGT Bank AG	31-Dec-22	365	1,743	2,062	46	-	-	46	32	59,779	16,517	-	47,738	59.7%
71	Malayan Banking Berhad	31-Dec-22	269	4	183	90	679	-	(589)	(589)	56,623	30,032	293	36,154	80.1%
72	Mashreq Bank - Public Shareholding Company	31-Dec-22	158	44	60	142	(3)	-	145	124	11,444	10,958	4	22	135.7%

* Some branches hold impairment allowances of head office

Note that all are Liquidity Maintenance Ratio

Source: Extracted from individual companies' financial and public statements

		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	Gross advances to customers	Expected credit loss allowance against customer advances*	Total deposits from customers	Liquidity ratio#	
73	Mega International Commercial Bank Co., Ltd.	31-Dec-22	434	32	71	395	(5)	(4)	404	344	36,323	7,071	77	33,455	56.6%
74	Mitsubishi UFJ Trust And Banking Corporation	31-Mar-22	228	(84)	58	86	-	-	86	86	30,388	-	-	1,010	107.6%
75	Mizuho Bank, Ltd.	31-Mar-22	1,644	510	810	1,344	303	25	1,016	823	444,774	185,569	611	80,260	56.9%
76	MUFG Bank, Ltd.	31-Mar-22	1,169	793	1,132	830	(127)	3	954	911	351,436	191,881	1,926	80,531	43.5%
77	National Australia Bank Limited	30-Sep-22	224	(5)	199	20	(5)	11	14	4	39,368	1,874	12	12,385	181.1%
78	Natixis	31-Dec-22	461	2,255	1,667	1,049	24	-	1,025	882	69,772	47,333	65	6,280	73.4%
79	NongHyup Bank	31-Dec-22	9	3	29	(17)	11	-	(28)	(28)	2,097	1,442	10	-	21911.3%
80	O-Bank Co., Ltd.	31-Dec-22	292	99	125	266	38	-	228	191	14,687	8,790	120	12,379	51.7%
81	Oversea-Chinese Banking Corporation Limited	31-Dec-22	726	192	409	509	276	-	233	192	129,632	62,468	260	24,004	93.3%
82	Ping An Bank Co., Ltd.	31-Dec-22	366	334	322	378	477	-	(99)	(161)	61,301	33,631	623	33,894	88.5%
83	Qatar National Bank (Q.P.S.C.)	31-Dec-22	49	5	63	(9)	5	-	(14)	(14)	42,970	1,013	5	28,191	67.7%
84	Royal Bank of Canada	31-Oct-22	45	772	881	(64)	-	-	(64)	(64)	45,578	1,213	-	9,381	101.0%
85	Shanghai Commercial & Savings Bank, Ltd. (The)	31-Dec-22	198	32	46	184	127	-	57	27	9,604	3,123	189	4,129	44.8%
86	Shanghai Pudong Development Bank Co., Ltd.	31-Dec-22	1,064	1,287	572	1,779	316	-	1,463	1,221	211,792	64,636	713	87,418	72.2%
87	Shinhan Bank	31-Dec-22	259	144	70	333	(7)	-	340	283	38,975	23,343	67	5,497	124.9%
88	Societe Generale	31-Dec-22	511	1,770	1,941	340	67	-	273	205	114,579	44,073	409	6,398	50.2%
89	State Bank of India	31-Mar-22	528	82	442	168	(21)	-	189	159	121,313	32,829	292	4,308	78.5%
90	State Street Bank And Trust Company	31-Dec-22	298	1,405	1,413	290	-	-	290	249	66,598	146	-	19,559	85.4%
91	Sumitomo Mitsui Banking Corporation	31-Mar-22	1,649	636	632	1,653	773	-	880	800	302,801	153,769	1,301	52,623	50.0%
92	Sumitomo Mitsui Trust Bank, Limited	31-Mar-22	(19)	294	97	178	53	-	125	160	71,147	14,501	133	19,176	111.1%
93	Taipei Fubon Commercial Bank Co., Ltd.	31-Dec-22	671	277	183	765	(17)	(1)	783	668	58,321	16,056	188	42,795	61.7%
94	Taishin International Bank Co., Ltd	31-Dec-22	266	120	169	217	102	-	115	94	25,815	10,386	131	21,581	48.1%
95	Taiwan Business Bank, Ltd	31-Dec-22	101	10	38	73	10	(3)	66	66	5,238	1,649	(44)	3,649	44.6%
96	Taiwan Cooperative Bank, Ltd.	31-Dec-22	120	5	37	88	(34)	-	122	122	6,056	1,976	81	4,814	62.3%
97	Taiwan Shin Kong Commercial Bank Co., Ltd.	31-Dec-22	156	4	56	104	(10)	(1)	115	98	10,774	4,246	49	10,374	79.7%
98	UBS AG	31-Dec-22	2,821	15,140	11,223	6,738	(175)	-	6,913	5,718	232,597	104,424	396	179,423	86.4%
99	UCO Bank	31-Mar-22	60	12	17	55	(7)	-	62	59	8,800	5,681	112	950	309.8%
100	UniCredit Bank AG	31-Dec-22	380	(224)	289	(133)	(66)	-	(67)	(67)	34,769	-	-	17	268.7%
101	Union Bancaire Privée, UBP SA	31-Dec-22	291	310	506	95	-	-	95	78	24,534	5,909	-	15,116	92.9%
102	Union Bank of India	31-Mar-22	88	37	24	101	67	-	34	34	6,387	1,839	360	100	140.2%
103	United Overseas Bank Ltd.	31-Dec-22	2,496	1,068	772	2,792	315	-	2,477	2,059	234,325	161,474	1,410	59,995	44.6%
104	Wells Fargo Bank, National Association	31-Dec-22	-	1,346	1,280	66	-	-	66	65	3,955	1,773	-	-	3053.2%
105	Westpac Banking Corporation	30-Sep-22	(20)	(16)	42	(78)	-	-	(78)	(78)	534	-	-	-	17606.7%
106	Woori Bank	31-Dec-22	314	57	35	336	10	-	326	278	35,304	16,659	43	2,875	91.7%
107	Yuanta Commercial Bank Co., Ltd.	31-Dec-22	27	6	33	-	(4)	-	4	3	3,608	196	2	2,008	99.1%
Total	2022	66,621	76,779	77,590	65,810	7,777	474	57,559	48,500	9,564,949	3,427,457	41,591	3,332,722	-	

* Some branches hold impairment allowances of head office

Note that all are Liquidity Maintenance Ratio

Source: Extracted from individual companies' financial and public statements

Foreign bank branches – Financial highlights

(Continued)

		Key ratios					Loan asset quality					
		Performance measures					Impaired advances / Stage 3 advances					
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	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 made against impaired advances as percentage of gross impaired advances	Collateral for impaired advances	
1	Agricultural Bank of China Limited	31-Dec-22	141.2%	0.7%	20.9%	10.1%	0.6%	137	0.1%	133	97.1%	-
2	Australia And New Zealand Banking Group Limited	30-Sep-22	164.5%	0.5%	42.1%	58.8%	0.3%	55	0.1%	55	100.0%	-
3	Banco Bilbao Vizcaya Argentaria S.A.	31-Dec-22	4468.9%	0.6%	39.5%	51.2%	0.4%	154	0.3%	8	5.2%	154
4	Banco Santander, S.A.	31-Dec-22	165.3%	0.3%	69.3%	89.1%	0.1%	-	0.0%	-	N/A	-
5	Bangkok Bank Public Company Limited	31-Dec-22	98.6%	0.6%	26.6%	28.9%	0.4%	226	1.4%	212	93.8%	14
6	Bank J. Safra Sarasin AG	31-Dec-22	68.6%	1.2%	57.0%	99.1%	-0.8%	-	0.0%	-	N/A	-
7	Bank Julius Baer & Co. Ltd.	31-Dec-22	60.8%	1.1%	70.5%	77.9%	0.7%	-	0.0%	-	N/A	-
8	Bank of America, National Association	31-Dec-22	136.2%	1.1%	55.0%	54.8%	1.3%	2,383	4.9%	895	37.6%	-
9	Bank of China Limited	31-Dec-22	N/A	0.1%	45.6%	54.4%	0.1%	-	N/A	-	N/A	-
10	Bank of Communications Co., Ltd.	31-Dec-22	81.7%	0.6%	27.1%	46.7%	0.2%	2,501	2.2%	2,126	85.0%	1,223
11	Bank of Dongguan Co., Ltd.	31-Dec-22	1364.7%	1.5%	9.4%	94.9%	-0.4%	-	0.0%	-	N/A	-
12	Bank of India	31-Mar-22	157.9%	0.4%	74.6%	18.3%	1.0%	17	0.5%	17	100.0%	4
13	Bank of Montreal	31-Oct-22	178.2%	0.1%	90.6%	68.4%	0.2%	-	0.0%	-	N/A	-
14	Bank of New York Mellon (The)	31-Dec-22	21.8%	0.7%	60.3%	60.2%	0.5%	-	0.0%	-	N/A	-
15	Bank of Nova Scotia (The)	31-Oct-22	218.0%	0.5%	27.6%	87.7%	0.1%	-	0.0%	-	N/A	-
16	Bank of Singapore Limited	31-Dec-22	57.7%	0.5%	86.9%	71.6%	0.8%	-	0.0%	-	N/A	-
17	Bank of Taiwan	31-Dec-22	21.3%	1.1%	3.3%	24.5%	1.1%	-	0.0%	-	N/A	-
18	Bank Sinopac	31-Dec-22	39.8%	1.5%	31.1%	24.6%	1.1%	58	0.6%	41	70.7%	-
19	Banque Pictet & Cie Sa	31-Dec-22	82.3%	0.4%	74.3%	162.5%	-0.9%	-	0.0%	-	N/A	-
20	Barclays Bank PLC	31-Dec-22	0.9%	0.2%	98.6%	71.1%	2.9%	-	0.0%	-	N/A	-
21	BDO Unibank, Inc.	31-Dec-22	81.1%	2.1%	15.7%	22.9%	1.6%	-	0.0%	-	N/A	-
22	BNP Paribas	31-Dec-22	66.2%	0.9%	57.9%	73.6%	0.3%	1,435	1.1%	842	58.7%	141
23	CA Indosuez (Switzerland) SA	31-Dec-22	37.6%	0.6%	83.5%	101.5%	-0.1%	-	0.0%	-	N/A	-
24	Canadian Imperial Bank of Commerce	31-Oct-22	78.1%	0.2%	84.0%	42.3%	0.6%	-	0.0%	-	N/A	-
25	Cathay Bank	31-Dec-22	173.9%	1.5%	17.1%	64.3%	0.6%	57	2.3%	-	0.0%	21
26	Cathay United Bank Company, Limited	31-Dec-22	78.3%	1.1%	42.9%	35.0%	0.9%	-	0.0%	-	N/A	-
27	Chang Hwa Commercial Bank, Ltd.	31-Dec-22	46.4%	1.6%	11.2%	19.1%	1.2%	232	5.2%	5	2.2%	-
28	Chiba Bank, Ltd. (The)	31-Mar-22	994.2%	0.5%	4.3%	53.2%	0.3%	-	0.0%	-	N/A	-
29	China Bohai Bank Co., Ltd.	31-Dec-22	155.6%	0.5%	31.3%	239.1%	-1.1%	-	0.0%	-	N/A	-
30	China Construction Bank Corporation	31-Dec-22	89.7%	0.5%	43.7%	34.9%	0.6%	-	0.0%	-	N/A	-
31	China Development Bank	31-Dec-22	282.1%	0.6%	0.1%	14.6%	1.0%	5,310	3.5%	4,136	77.9%	62
32	China Everbright Bank Co., Ltd.	31-Dec-22	79.4%	0.6%	29.2%	24.4%	0.2%	3,145	4.4%	432	13.7%	1,900
33	China Guangfa Bank Co., Ltd.	31-Mar-22	128.6%	0.4%	47.9%	62.6%	0.0%	-	0.0%	-	N/A	-
34	China Merchants Bank Co., Ltd.	31-Dec-22	20.8%	1.3%	33.4%	13.2%	1.4%	21	0.1%	15	71.4%	-
35	China Minsheng Banking Corp., Ltd.	31-Dec-22	84.6%	0.9%	28.8%	13.2%	0.8%	1,045	1.0%	550	52.6%	-
36	China Zheshang Bank Co., Ltd.	31-Dec-22	109.9%	0.7%	57.9%	20.6%	1.0%	-	0.0%	-	N/A	-

Source: Extracted from individual companies' financial and public statements

		Key ratios						Loan asset quality				
		Performance measures						Impaired advances / Stage 3 advances				
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	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 made against impaired advances as percentage of gross impaired advances	Collateral for impaired advances	
37	CIMB Bank Berhad	31-Dec-22	41.8%	0.2%	46.5%	207.0%	-2.1%	1,224	33.2%	967	79.0%	-
38	Citibank, N.A.	31-Dec-22	24.2%	1.3%	24.5%	47.0%	0.7%	-	0.0%	-	N/A	-
39	Commonwealth Bank of Australia	30-Jun-22	235.7%	0.8%	34.3%	155.7%	-6.4%	766	42.5%	685	89.4%	N/A
40	Coöperatieve Rabobank U.A.	31-Dec-22	341.1%	0.7%	38.5%	61.8%	0.3%	758	2.4%	319	42.1%	288
41	Credit Agricole Corporate And Investment Bank	31-Dec-22	135.8%	0.2%	84.1%	51.0%	0.5%	297	0.5%	161	54.2%	N/A
42	Crédit Industriel et Commercial	31-Dec-22	203.9%	0.4%	26.0%	48.0%	0.3%	-	0.0%	-	N/A	-
43	Credit Suisse AG	31-Dec-22	79.1%	0.9%	64.6%	96.5%	0.1%	8	0.0%	8	100.0%	-
44	CTBC Bank Co., Ltd.	31-Dec-22	34.5%	1.7%	22.4%	27.3%	1.3%	100	0.4%	80	80.0%	9
45	DBS Bank Ltd.	31-Dec-22	220.6%	0.7%	43.5%	20.3%	0.8%	344	0.2%	344	100.0%	-
46	Deutsche Bank Aktiengesellschaft	31-Dec-22	44.7%	1.1%	61.6%	89.6%	0.2%	961	2.5%	513	53.4%	175
47	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt Am Main	31-Dec-22	1611.3%	0.6%	37.6%	95.1%	0.3%	81	1.0%	59	72.8%	-
48	E.Sun Commercial Bank, Ltd.	31-Dec-22	37.1%	1.5%	-4.7%	21.4%	1.0%	-	0.0%	-	N/A	-
49	East West Bank	31-Dec-22	60.9%	1.9%	16.5%	38.5%	1.2%	-	0.0%	-	N/A	-
50	EFG Bank AG	31-Dec-22	44.2%	0.6%	78.2%	125.4%	-0.7%	-	0.0%	-	N/A	-
51	Erste Group Bank AG	31-Dec-22	N/A	0.5%	-14.0%	46.3%	0.2%	-	N/A	-	N/A	-
52	Far Eastern International Bank	31-Dec-22	48.1%	1.5%	18.3%	52.1%	1.2%	-	0.0%	-	N/A	-
53	First Abu Dhabi Bank PJSC	31-Dec-22	17.9%	0.3%	39.7%	55.0%	0.2%	-	0.0%	-	N/A	-
54	First Commercial Bank, Ltd.	31-Dec-22	55.2%	1.9%	9.5%	12.8%	1.6%	-	0.0%	-	N/A	-
55	HDFC Bank Limited	31-Mar-22	595.3%	0.9%	8.8%	31.6%	0.6%	-	0.0%	-	N/A	-
56	Hua Nan Commercial Bank, Ltd.	31-Dec-22	35.2%	1.6%	4.8%	14.4%	1.2%	-	0.0%	-	N/A	-
57	Hua Xia Bank Co., Limited	31-Dec-22	235.9%	0.9%	18.8%	40.0%	0.4%	-	0.0%	-	N/A	-
58	ICICI Bank Limited	31-Mar-22	211.0%	0.6%	76.7%	42.5%	1.4%	2	0.0%	-	0.0%	-
59	Indian Overseas Bank	31-Mar-22	213.0%	1.0%	48.8%	23.2%	-1.3%	304	8.6%	21	6.9%	46
60	Industrial And Commercial Bank of China Limited	31-Dec-22	N/A	0.5%	14.7%	36.2%	0.3%	-	0.0%	-	N/A	-
61	Industrial Bank Co., Ltd.	31-Dec-22	98.2%	0.8%	37.6%	17.4%	0.7%	844	0.8%	401	47.5%	531
62	Industrial Bank of Korea	31-Dec-22	289.1%	0.8%	29.6%	19.4%	0.8%	-	0.0%	-	N/A	-
63	ING Bank N.V.	31-Dec-22	666.6%	0.5%	36.3%	69.0%	-0.3%	3,233	9.4%	1,119	34.6%	2,435
64	Intesa Sanpaolo S.p.A.	31-Dec-22	227.2%	0.9%	-9.3%	29.8%	0.2%	1,223	7.5%	912	74.6%	72
65	JPMorgan Chase Bank, National Association	31-Dec-22	24.1%	0.3%	93.3%	84.9%	0.1%	332	1.9%	-	0.0%	-
66	KBC Bank N.V.	31-Dec-22	99.1%	1.1%	34.9%	59.4%	0.0%	88	5.4%	49	55.7%	-
67	KEB Hana Bank	31-Dec-22	280.0%	1.1%	31.2%	13.6%	1.2%	262	1.4%	119	45.4%	44
68	Kookmin Bank	31-Dec-22	2300.8%	0.9%	28.0%	13.9%	1.0%	-	0.0%	-	N/A	-
69	Land Bank of Taiwan Co., Ltd.	31-Dec-22	117.3%	1.2%	6.7%	25.8%	1.1%	-	0.0%	-	N/A	-
70	LGT Bank AG	31-Dec-22	34.6%	0.7%	82.7%	97.8%	0.1%	-	0.0%	-	N/A	-
71	Malayan Banking Berhad	31-Dec-22	82.3%	0.5%	1.5%	67.0%	-1.1%	2,742	9.1%	257	9.4%	60
72	Mashreq Bank - Public Shareholding Company	31-Dec-22	49790.9%	1.4%	21.8%	29.7%	1.1%	-	0.0%	-	N/A	-

Source: Extracted from individual companies' financial and public statements

		Key ratios						Loan asset quality				
		Performance measures				Impaired advances / Stage 3 advances						
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	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 made against impaired advances as percentage of gross impaired advances	Collateral for impaired advances	
73	Mega International Commercial Bank Co., Ltd.	31-Dec-22	20.9%	1.2%	6.9%	15.2%	0.9%	-	0.0%	-	N/A	-
74	Mitsubishi UFJ Trust And Banking Corporation	31-Mar-22	0.0%	0.7%	-58.3%	40.3%	0.3%	-	N/A	-	N/A	-
75	Mizuho Bank, Ltd.	31-Mar-22	230.4%	0.3%	23.7%	37.6%	0.2%	612	0.3%	610	99.7%	1
76	MUFG Bank, Ltd.	31-Mar-22	235.9%	0.3%	40.4%	57.7%	0.2%	-	0.0%	-	N/A	-
77	National Australia Bank Limited	30-Sep-22	15.0%	0.5%	-2.3%	90.9%	0.0%	4	0.2%	-	0.0%	7
78	Natixis	31-Dec-22	752.7%	0.6%	83.0%	61.4%	1.1%	65	0.1%	-	0.0%	-
79	NongHyup Bank	31-Dec-22	N/A	0.9%	25.0%	241.7%	-2.7%	-	0.0%	-	N/A	-
80	O-Bank Co., Ltd.	31-Dec-22	70.0%	2.1%	25.3%	32.0%	1.4%	61	0.7%	22	36.1%	42
81	Oversea-Chinese Banking Corporation Limited	31-Dec-22	259.2%	0.6%	20.9%	44.6%	0.2%	20	0.0%	20	100.0%	-
82	Ping An Bank Co., Ltd.	31-Dec-22	97.4%	0.6%	47.7%	46.0%	-0.3%	-	0.0%	-	N/A	-
83	Qatar National Bank (Q.P.S.C.)	31-Dec-22	3.6%	0.1%	9.3%	116.7%	0.0%	-	0.0%	-	N/A	-
84	Royal Bank of Canada	31-Oct-22	12.9%	0.1%	94.5%	107.8%	-0.2%	-	0.0%	-	N/A	-
85	Shanghai Commercial & Savings Bank, Ltd. (The)	31-Dec-22	71.1%	2.2%	13.9%	20.0%	0.3%	716	22.9%	153	21.4%	-
86	Shanghai Pudong Development Bank Co., Ltd.	31-Dec-22	73.1%	0.5%	54.7%	24.3%	0.6%	369	0.6%	207	56.1%	-
87	Shinhan Bank	31-Dec-22	423.4%	0.7%	35.7%	17.4%	0.7%	-	0.0%	-	N/A	-
88	Societe Generale	31-Dec-22	682.5%	0.4%	77.6%	85.1%	0.2%	444	1.0%	341	76.8%	108
89	State Bank of India	31-Mar-22	755.3%	0.4%	13.4%	72.5%	0.1%	-	0.0%	-	N/A	-
90	State Street Bank And Trust Company	31-Dec-22	0.7%	0.5%	82.5%	83.0%	0.4%	-	0.0%	-	N/A	-
91	Sumitomo Mitsui Banking Corporation	31-Mar-22	289.7%	0.5%	27.8%	27.7%	0.3%	1,006	0.7%	529	52.6%	-
92	Sumitomo Mitsui Trust Bank, Limited	31-Mar-22	74.9%	0.0%	106.9%	35.3%	0.2%	133	0.9%	133	100.0%	-
93	Taipei Fubon Commercial Bank Co., Ltd.	31-Dec-22	37.1%	1.1%	29.2%	19.3%	1.1%	27	0.2%	27	100.0%	-
94	Taishin International Bank Co., Ltd	31-Dec-22	47.5%	1.1%	31.1%	43.8%	0.4%	102	1.0%	102	100.0%	-
95	Taiwan Business Bank, Ltd	31-Dec-22	46.4%	2.0%	9.0%	34.2%	1.3%	34	2.1%	(19)	-55.9%	-
96	Taiwan Cooperative Bank, Ltd.	31-Dec-22	39.4%	1.6%	4.0%	29.6%	1.6%	180	9.1%	53	29.4%	-
97	Taiwan Shin Kong Commercial Bank Co., Ltd.	31-Dec-22	40.5%	1.4%	2.5%	35.0%	0.9%	-	0.0%	-	N/A	-
98	UBS AG	31-Dec-22	58.0%	1.1%	84.3%	62.5%	2.3%	1,934	1.9%	396	20.5%	1,538
99	UCO Bank	31-Mar-22	586.2%	0.8%	16.7%	23.6%	0.8%	82	1.4%	-	0.0%	-
100	UniCredit Bank AG	31-Dec-22	0.0%	0.7%	-143.6%	185.3%	-0.1%	-	N/A	-	N/A	-
101	Union Bancaire Privée, UBP SA	31-Dec-22	39.1%	1.2%	51.6%	84.2%	0.3%	-	0.0%	-	N/A	-
102	Union Bank of India	31-Mar-22	1479.0%	0.9%	29.6%	19.2%	0.3%	300	16.3%	300	100.0%	-
103	United Overseas Bank Ltd.	31-Dec-22	266.8%	1.1%	30.0%	21.7%	0.9%	2,398	1.5%	1,079	45.0%	713
104	Wells Fargo Bank, National Association	31-Dec-22	N/A	0.0%	100.0%	95.1%	1.2%	-	0.0%	-	N/A	-
105	Westpac Banking Corporation	30-Sep-22	N/A	-1.4%	44.4%	-116.7%	-5.3%	-	N/A	-	N/A	-
106	Woori Bank	31-Dec-22	577.9%	0.9%	15.4%	9.4%	0.8%	-	0.0%	-	N/A	-
107	Yuanta Commercial Bank Co., Ltd.	31-Dec-22	9.7%	0.7%	18.2%	100.0%	0.1%	-	0.0%	-	N/A	-
Total	2022	101.6%	0.7%	53.5%	54.1%	0.5%	38,832	1.1%	19,434	50.0%	9,588	

Source: Extracted from individual companies' financial and public statements