



# Licensed banks – 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	Total equity	Capital adequacy ratio	Liquidity ratio	
1	Bank of China (Hong Kong) Limited	31-Dec-22	34,790	20,529	15,967	39,352	2,545	1,291	35,516	29,587	3,491,124	1,656,430	11,499	2,379,520	310,327	21.6%	178.5%*
2	Bank of Communications (Hong Kong) Limited	31-Dec-22	5,494	876	1,705	4,665	1,825	(39)	2,879	2,407	467,012	210,754	2,706	338,218	50,550	18.6%	145.1%*
3	Bank of East Asia, Limited (The)	31-Dec-22	13,508	4,446	9,224	8,730	5,416	(1,627)	4,941	4,378	882,825	549,543	6,620	648,093	106,346	20.1%	197.7%*
4	China CITIC Bank International Limited	31-Dec-22	6,896	1,567	4,099	4,364	1,900	(85)	2,549	2,253	451,651	246,798	1,378	340,488	54,694	18.6%	209.0%*
5	China Construction Bank (Asia) Corporation Limited	31-Dec-22	5,760	2,123	3,077	4,806	1,313	(189)	3,682	3,089	460,448	274,105	3,710	352,617	72,515	20.9%	130.9%*
6	Chiyu Banking Corporation Limited	31-Dec-22	1,803	1,134	1,334	1,603	554	4	1,045	903	181,871	87,961	473	140,835	17,863	16.3%	205.7%*
7	Chong Hing Bank Limited	31-Dec-22	3,984	1,122	1,973	3,133	2,030	(162)	1,265	1,143	280,766	166,704	2,788	223,488	35,943	17.6%	54.2%#
8	Citibank (Hong Kong) Limited	31-Dec-22	3,101	3,545	5,221	1,425	137	7	1,281	1,116	341,834	120,619	274	255,134	24,768	24.7%	69.6%#
9	CMB Wing Lung Bank Limited	31-Dec-22	5,611	2,037	2,907	4,741	1,332	(60)	3,469	2,958	397,494	203,921	2,172	301,621	52,705	18.5%	160.3%*
10	Dah Sing Bank, Limited	31-Dec-22	4,372	2,444	3,026	3,790	784	1,056	1,950	1,589	252,916	140,197	1,642	199,803	31,007	19.3%	57.3%#
11	DBS Bank (Hong Kong) Limited	31-Dec-22	8,272	4,346	5,570	7,048	370	20	6,658	5,554	475,875	279,660	3,464	394,360	43,443	18.4%	158.2%*
12	Fubon Bank (Hong Kong) Limited	31-Dec-22	1,607	368	1,046	929	288	(10)	651	543	129,598	65,442	478	97,923	15,252	17.8%	78.2%#
13	Hang Seng Bank, Limited	31-Dec-22	28,981	4,991	14,778	19,194	7,669	86	11,439	10,151	1,893,805	944,728	13,394	1,249,486	183,961	18.1%	275.3%*
14	Hongkong And Shanghai Banking Corporation Limited (The)	31-Dec-22	126,852	78,840	110,508	95,184	15,503	(17,930)	97,611	82,104	10,324,152	3,745,113	39,964	6,113,709	941,263	18.8%	157.8%*
15	Industrial And Commercial Bank of China (Asia) Limited	31-Dec-22	9,735	2,758	3,798	8,695	1,169	255	7,271	6,023	924,820	460,353	8,153	565,839	143,562	22.4%	176.5%*
16	Morgan Stanley Bank Asia Limited	31-Dec-22	711	2,833	2,605	939	-	-	939	806	59,546	25,112	-	45,691	11,964	66.0%	72.0%#
17	Nanyang Commercial Bank, Limited	31-Dec-22	7,172	2,478	3,490	6,160	1,535	181	4,444	3,908	541,677	294,376	4,065	365,462	62,172	17.5%	139.4%*
18	OCBC Wing Hang Bank Limited	31-Dec-22	5,329	2,010	3,846	3,493	784	(234)	2,943	2,540	339,483	203,009	991	247,210	46,066	19.0%	42.9%#
19	Public Bank (Hong Kong) Limited	31-Dec-22	1,156	208	830	534	131	-	403	331	38,252	24,407	202	30,464	6,659	25.0%	53.6%#
20	Shanghai Commercial Bank Limited	31-Dec-22	3,887	1,265	1,790	3,362	271	(111)	3,202	2,586	223,334	96,722	726	176,502	33,458	22.0%	52.8%#
21	Standard Chartered Bank (Hong Kong) Limited	31-Dec-22	27,169	22,430	32,513	17,086	6,733	1,532	8,821	6,298	2,478,009	1,200,887	11,141	1,705,789	185,682	20.7%	163.0%*
22	Tai Sang Bank Limited	31-Dec-22	10	19	34	(5)	-	1	(6)	(5)	1,050	287	-	266	713	77.5%	78.2%#
23	Tai Yau Bank, Limited	31-Dec-22	17	-	16	1	-	-	1	1	1,910	-	-	1,107	797	227.1%	107.4%#
<b>TOTAL<sup>N1</sup></b>		<b>2022</b>	<b>277,236</b>	<b>157,378</b>	<b>214,579</b>	<b>220,035</b>	<b>44,620</b>	<b>(16,100)</b>	<b>191,515</b>	<b>160,112</b>	<b>22,745,647</b>	<b>10,052,400</b>	<b>102,446</b>	<b>14,924,139</b>	<b>2,247,749</b>	-	-
<b>Total excluding HSBC<sup>N2</sup></b>		<b>2022</b>	<b>179,365</b>	<b>83,529</b>	<b>118,849</b>	<b>144,045</b>	<b>36,786</b>	<b>1,916</b>	<b>105,343</b>	<b>88,159</b>	<b>14,315,300</b>	<b>7,252,015</b>	<b>75,876</b>	<b>10,059,916</b>	<b>1,490,447</b>	-	-
<b>Total excluding BOCHK &amp; HSBC<sup>N2</sup></b>		<b>2022</b>	<b>144,575</b>	<b>63,000</b>	<b>102,882</b>	<b>104,693</b>	<b>34,241</b>	<b>625</b>	<b>69,827</b>	<b>58,572</b>	<b>10,824,176</b>	<b>5,595,585</b>	<b>64,377</b>	<b>7,680,396</b>	<b>1,180,120</b>	-	-

\* This is Liquidity Coverage Ratio.

# This is Liquidity Maintenance Ratio.

N1 This does not include Hang Seng Bank, as it is already included in the results of The Hongkong and Shanghai Banking Corporation.

N2 This include Hang Seng Bank.

N3 ROA is calculated as net profit after tax divided by average total assets.

N4 ROE is calculated as net profit after tax divided by average total equity.

Source: Extracted from individual banks' financial and public statements

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		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 <sup>N3</sup>	ROE <sup>N4</sup>	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	Risk-weighted assets ("RWA")	
1	Bank of China (Hong Kong) Limited	31-Dec-22	69.1%	1.0%	37.1%	28.9%	0.9%	9.6%	8,724	0.5%	4,992	57.2%	4,440	40,164	2,511	6.3%	1,309,536
2	Bank of Communications (Hong Kong) Limited	31-Dec-22	61.5%	1.2%	13.8%	26.8%	0.5%	4.8%	5,801	2.8%	2,012	34.7%	62	13,379	140	1.0%	327,802
3	Bank of East Asia, Limited (The)	31-Dec-22	83.8%	1.5%	24.8%	51.4%	0.5%	3.9%	13,145	2.4%	4,518	34.4%	5,901	27,561	1,018	3.7%	514,873
4	China CITIC Bank International Limited	31-Dec-22	72.1%	1.6%	18.5%	48.4%	0.5%	4.3%	4,167	1.7%	253	6.1%	2,502	9,805	423	4.3%	314,125
5	China Construction Bank (Asia) Corporation Limited	31-Dec-22	76.7%	1.2%	26.9%	39.0%	0.6%	4.1%	2,861	1.0%	2,347	82.0%	63	11,219	571	5.1%	348,727
6	Chiyu Banking Corporation Limited	31-Dec-22	62.1%	1.0%	38.6%	45.4%	0.5%	4.9%	1,210	1.4%	95	7.9%	1,500	1,764	25	1.4%	108,876
7	Chong Hing Bank Limited	31-Dec-22	73.3%	1.5%	22.0%	38.6%	0.4%	3.2%	4,479	2.7%	2,068	46.2%	919	5,567	211	3.8%	206,510
8	Citibank (Hong Kong) Limited	31-Dec-22	47.2%	0.9%	53.3%	78.6%	0.3%	4.5%	42	0.0%	27	64.3%	24	165	111	67.3%	100,655
9	CMB Wing Lung Bank Limited	31-Dec-22	66.9%	1.4%	26.6%	38.0%	0.8%	5.6%	2,688	1.3%	1,449	53.9%	601	27,580	390	1.4%	271,583
10	Dah Sing Bank, Limited	31-Dec-22	69.3%	1.7%	35.9%	44.4%	0.6%	5.1%	2,539	1.8%	887	34.9%	1,056	10,375	343	3.3%	172,320
11	DBS Bank (Hong Kong) Limited	31-Dec-22	70.0%	1.8%	34.4%	44.1%	1.2%	12.8%	3,484	1.2%	1,459	41.9%	1,227	14,376	845	5.9%	262,344
12	Fubon Bank (Hong Kong) Limited	31-Dec-22	66.3%	1.3%	18.6%	53.0%	0.4%	3.6%	301	0.5%	178	59.1%	109	3,193	67	2.1%	80,879
13	Hang Seng Bank, Limited	31-Dec-22	74.5%	1.6%	14.7%	43.5%	0.5%	5.5%	23,911	2.5%	7,802	32.6%	11,472	160,874	4,818	3.0%	764,726
14	Hongkong And Shanghai Banking Corporation Limited (The)	31-Dec-22	60.6%	1.3%	38.3%	53.7%	0.8%	8.8%	62,763	1.7%	25,818	41.1%	25,381	462,083	11,200	2.4%	3,222,168
15	Industrial And Commercial Bank of China (Asia) Limited	31-Dec-22	79.9%	1.1%	22.1%	30.4%	0.7%	4.2%	3,922	0.9%	2,283	58.2%	9,588	19,374	620	3.2%	645,838
16	Morgan Stanley Bank Asia Limited	31-Dec-22	55.0%	1.0%	79.9%	73.5%	1.2%	7.6%	-	0.0%	-	N/A	-	-	-	N/A	17,698
17	Nanyang Commercial Bank, Limited	31-Dec-22	79.4%	1.3%	25.7%	36.2%	0.7%	6.1%	3,497	1.2%	2,170	62.1%	516	7,423	523	7.0%	372,096
18	OCBC Wing Hang Bank Limited	31-Dec-22	81.7%	1.6%	27.4%	52.4%	0.8%	5.5%	2,843	1.4%	267	9.4%	2,620	36,249	380	1.0%	226,569
19	Public Bank (Hong Kong) Limited	31-Dec-22	79.5%	3.0%	15.2%	60.9%	0.8%	5.0%	309	1.3%	85	27.5%	337	773	32	4.1%	25,065
20	Shanghai Commercial Bank Limited	31-Dec-22	54.4%	1.7%	24.6%	34.7%	1.1%	7.6%	875	0.9%	153	17.5%	1,466	7,140	411	5.8%	161,184
21	Standard Chartered Bank (Hong Kong) Limited	31-Dec-22	69.7%	1.1%	45.2%	65.6%	0.3%	3.4%	12,825	1.1%	6,861	53.5%	5,336	41,773	2,014	4.8%	846,074
22	Tai Sang Bank Limited	31-Dec-22	107.9%	1.0%	65.5%	117.2%	-0.5%	-0.7%	-	0.0%	-	N/A	-	-	-	N/A	692
23	Tai Yau Bank, Limited	31-Dec-22	0.0%	0.9%	0.0%	94.1%	0.1%	0.1%	-	0.0%	-	N/A	-	-	-	N/A	351
<b>TOTAL<sup>N1</sup></b>		<b>2022</b>	<b>66.7%</b>	<b>1.2%</b>	<b>36.2%</b>	<b>49.4%</b>	<b>0.7%</b>	<b>7.1%</b>	<b>136,475</b>	<b>1.4%</b>	<b>57,922</b>	<b>42.4%</b>	<b>63,648</b>	<b>739,963</b>	<b>21,835</b>	<b>3.0%</b>	<b>9,535,965</b>
<b>Total excluding HSBC<sup>N2</sup></b>		<b>2022</b>	<b>71.3%</b>	<b>1.3%</b>	<b>31.8%</b>	<b>45.2%</b>	<b>0.6%</b>	<b>5.9%</b>	<b>97,623</b>	<b>1.3%</b>	<b>39,906</b>	<b>40.9%</b>	<b>49,739</b>	<b>438,754</b>	<b>15,453</b>	<b>3.5%</b>	<b>7,078,523</b>
<b>Total excluding BOCHK &amp; HSBC<sup>N2</sup></b>		<b>2022</b>	<b>72.0%</b>	<b>1.3%</b>	<b>30.4%</b>	<b>49.6%</b>	<b>0.5%</b>	<b>4.9%</b>	<b>88,899</b>	<b>1.6%</b>	<b>34,914</b>	<b>39.3%</b>	<b>45,299</b>	<b>398,590</b>	<b>12,942</b>	<b>3.2%</b>	<b>5,768,987</b>

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