

Performance rankings

Licensed banks

Ranking	Total assets	HK\$ million	Ranking	Net profit after tax	HK\$ million	Ranking	Cost/income ratio	
1.	Hongkong And Shanghai Banking Corporation Limited (The)	10,324,152	1.	Hongkong And Shanghai Banking Corporation Limited (The)	82,104	1.	Bank of Communications (Hong Kong) Limited	26.8%
2.	Bank of China (Hong Kong) Limited	3,491,124	2.	Bank of China (Hong Kong) Limited	29,587	2.	Bank of China (Hong Kong) Limited	28.9%
3.	Standard Chartered Bank (Hong Kong) Limited	2,478,009	3.	Hang Seng Bank, Limited	10,151	3.	Industrial And Commercial Bank of China (Asia) Limited	30.4%
4.	Hang Seng Bank, Limited	1,893,805	4.	Standard Chartered Bank (Hong Kong) Limited	6,298	4.	Shanghai Commercial Bank Limited	34.7%
5.	Industrial And Commercial Bank of China (Asia) Limited	924,820	5.	Industrial And Commercial Bank of China (Asia) Limited	6,023	5.	Nanyang Commercial Bank, Limited	36.2%
6.	Bank of East Asia, Limited (The)	882,825	6.	DBS Bank (Hong Kong) Limited	5,554	6.	CMB Wing Lung Bank Limited	38.0%
7.	Nanyang Commercial Bank, Limited	541,677	7.	Bank of East Asia, Limited (The)	4,378	7.	Chong Hing Bank Limited	38.6%
8.	DBS Bank (Hong Kong) Limited	475,875	8.	Nanyang Commercial Bank, Limited	3,908	8.	China Construction Bank (Asia) Corporation Limited	39.0%
9.	Bank of Communications (Hong Kong) Limited	467,012	9.	China Construction Bank (Asia) Corporation Limited	3,089	9.	Hang Seng Bank, Limited	43.5%
10.	China Construction Bank (Asia) Corporation Limited	460,448	10.	CMB Wing Lung Bank Limited	2,958	10.	DBS Bank (Hong Kong) Limited	44.1%

Restricted licence banks

Ranking	Total assets	HK\$ million	Ranking	Net profit after tax	HK\$ million	Ranking	Cost/income ratio	
1.	Bank of Shanghai (Hong Kong) Limited	29,023	1.	Citicorp International Limited	1,760	1.	Kasikornbank Public Company Limited	7.3%
2.	Banc of America Securities Asia Limited	26,300	2.	J.P. Morgan Securities (Asia Pacific) Limited	1,392	2.	KDB Asia Limited	18.0%
3.	Kasikornbank Public Company Limited	22,634	3.	KDB Asia Limited	326	3.	Banc of America Securities Asia Limited	22.2%
4.	KDB Asia Limited	22,560	4.	Kasikornbank Public Company Limited	260	4.	Siam Commercial Bank Public Company Limited (The)	46.7%
5.	J.P. Morgan Securities (Asia Pacific) Limited	19,221	5.	Banc of America Securities Asia Limited	208	5.	Bank of Shanghai (Hong Kong) Limited	51.6%
6.	Siam Commercial Bank Public Company Limited (The)	10,326	6.	ORIX Asia Limited	79	6.	Citicorp International Limited	57.0%
7.	Korea Development Bank (The)	8,322	7.	Habib Bank Zurich (Hong Kong) Limited	39	7.	Allied Banking Corporation (Hong Kong) Limited	59.0%
8.	Bank of China International Limited	6,405	8.	Allied Banking Corporation (Hong Kong) Limited	21	8.	Habib Bank Zurich (Hong Kong) Limited	64.9%
9.	Citicorp International Limited	4,376	9.	Goldman Sachs Asia Bank Limited	18	9.	Goldman Sachs Asia Bank Limited	68.2%
10.	ORIX Asia Limited	4,068	10.	Siam Commercial Bank Public Company Limited (The)	15	10.	ORIX Asia Limited	71.0%

Deposit-taking companies

Ranking	Total assets	HK\$ million	Ranking	Net profit after tax	HK\$ million	Ranking	Cost/income ratio	
1.	Public Finance Limited	6,342	1.	Public Finance Limited	173	1.	BCOM Finance (Hong Kong) Limited	12.5%
2.	Kexim Asia Limited	5,597	2.	Woori Global Markets Asia Limited	61	2.	Woori Global Markets Asia Limited	32.0%
3.	Woori Global Markets Asia Limited	3,674	3.	Kexim Asia Limited	36	3.	Chong Hing Finance Limited	38.0%
4.	KEB Hana Global Finance Limited	1,326	4.	KEB Hana Global Finance Limited	28	4.	Kexim Asia Limited	38.6%
5.	Vietnam Finance Company Limited	520	5.	BPI International Finance Limited	6	5.	KEB Hana Global Finance Limited	45.0%
6.	BPI International Finance Limited	398	6.	BCOM Finance (Hong Kong) Limited	6	6.	Public Finance Limited	56.3%
7.	Corporate Finance (D.T.C.) Limited	328	7.	Commonwealth Finance Corporation Limited	2	7.	Commonwealth Finance Corporation Limited	82.4%
8.	BCOM Finance (Hong Kong) Limited	278	8.	Vietnam Finance Company Limited	1	8.	Corporate Finance (D.T.C.) Limited	85.7%
9.	Commonwealth Finance Corporation Limited	258	9.	Corporate Finance (D.T.C.) Limited	1	9.	BPI International Finance Limited	88.3%
10.	Fubon Credit (Hong Kong) Limited	97	10.	Chong Hing Finance Limited	-	10.	Vietnam Finance Company Limited	88.9%

Foreign bank branches

Ranking	Total assets	HK\$ million	Ranking	Net profit after tax	HK\$ million	Ranking	Cost/income ratio	
1.	Agricultural Bank of China Limited	591,658	1.	UBS AG	5,718	1.	Woori Bank	9.4%
2.	Citibank, N.A.	590,089	2.	Citibank, N.A.	4,038	2.	Agricultural Bank of China Limited	10.1%
3.	Mizuho Bank, Ltd.	444,774	3.	Agricultural Bank of China Limited	3,643	3.	First Commercial Bank, Ltd.	12.8%
4.	Bank of Communications Co., Ltd.	353,564	4.	China Development Bank	2,782	4.	China Merchants Bank Co., Ltd.	13.2%
5.	MUFG Bank, Ltd.	351,436	5.	DBS Bank Ltd.	2,709	5.	KEB Hana Bank	13.6%
6.	BNP Paribas	315,015	6.	China Merchants Bank Co., Ltd.	2,086	6.	Kookmin Bank	13.9%
7.	JPMorgan Chase Bank, National Association	302,879	7.	United Overseas Bank Ltd.	2,059	7.	Hua Nan Commercial Bank, Ltd.	14.4%
8.	Sumitomo Mitsui Banking Corporation	302,801	8.	China Minsheng Banking Corp., Ltd.	1,576	8.	China Development Bank	14.6%
9.	DBS Bank Ltd.	302,115	9.	Industrial Bank Co., Ltd.	1,503	9.	Mega International Commercial Bank Co., Ltd.	15.2%
10.	China Development Bank	266,127	10.	Bank of America, National Association	1,439	10.	Industrial Bank Co., Ltd.	17.4%

Source: Extracted from individual banks' financial and public statements

Licensed banks

Ranking	Return on equity	Ranking	Growth in assets	Ranking	Growth in net profit after tax
1.	DBS Bank (Hong Kong) Limited	12.8%	1.	Chong Hing Bank Limited	106.7%
2.	Bank of China (Hong Kong) Limited	9.6%	2.	Fubon Bank (Hong Kong) Limited	40.7%
3.	Hongkong And Shanghai Banking Corporation Limited (The)	8.8%	3.	Citibank (Hong Kong) Limited	22.1%
4.	Morgan Stanley Bank Asia Limited	7.6%	4.	China CITIC Bank International Limited	21.0%
5.	Shanghai Commercial Bank Limited	7.6%	5.	DBS Bank (Hong Kong) Limited	16.9%
6.	Nanyang Commercial Bank, Limited	6.1%	6.	OCBC Wing Hang Bank Limited	13.2%
7.	CMB Wing Lung Bank Limited	5.6%	7.	Hongkong And Shanghai Banking Corporation Limited (The)	6.9%
8.	Hang Seng Bank, Limited	5.5%	8.	Hang Seng Bank, Limited	6.3%
9.	OCBC Wing Hang Bank Limited	5.5%	9.	Chiyu Banking Corporation Limited	5.9%
10.	Dah Sing Bank, Limited	5.1%	10.	Wing Lung Bank Limited	-2.4%

Restricted licence banks

Ranking	Return on equity	Ranking	Growth in assets	Ranking	Growth in net profit after tax
1.	Korea Development Bank (The)	95.8%	1.	Banc of America Securities Asia Limited	407.3%
2.	Citicorp International Limited	36.6%	2.	Korea Development Bank (The)	216.0%
3.	J.P. Morgan Securities (Asia Pacific) Limited	10.6%	3.	Goldman Sachs Asia Bank Limited	157.1%
4.	KDB Asia Limited	8.6%	4.	Kasikornbank Public Company Limited	25.8%
5.	Habib Bank Zurich (Hong Kong) Limited	6.7%	5.	Habib Bank Zurich (Hong Kong) Limited	12.0%
6.	Kasikornbank Public Company Limited	5.9%	6.	Allied Banking Corporation (Hong Kong) Limited	8.3%
7.	Banc of America Securities Asia Limited	4.8%	7.	J.P. Morgan Securities (Asia Pacific) Limited	0.4%
8.	Allied Banking Corporation (Hong Kong) Limited	3.6%	8.	ORIX Asia Limited	-4.5%
9.	ORIX Asia Limited	3.5%	9.	KDB Asia Limited	-13.3%
10.	Goldman Sachs Asia Bank Limited	1.9%	10.	Bank of Shanghai (Hong Kong) Limited	-17.9%

Virtual banks

Ranking	Total assets	HK\$ million	Ranking	Profit before tax	HK\$ million	Ranking	Total deposits from customers	HK\$ million
1.	ZA Bank Limited	11,608	1.	Ping An OneConnect Bank (Hong Kong) Limited	(157)	1.	ZA Bank Limited	9,172
2.	Mox Bank Limited	10,414	2.	Airstar Bank Limited	(200)	2.	Mox Bank Limited	8,365
3.	Fusion Bank Limited	4,371	3.	Ant Bank (Hong Kong) Limited	(203)	3.	Fusion Bank Limited	3,437
4.	Livi Bank Limited	4,098	4.	Welab Bank Limited	(458)	4.	Livi Bank Limited	3,098
5.	Ping An OneConnect Bank (Hong Kong) Limited	3,193	5.	ZA Bank Limited	(499)	5.	Ping An OneConnect Bank (Hong Kong) Limited	2,147
6.	Welab Bank Limited	2,689	6.	Fusion Bank Limited	(533)	6.	Welab Bank Limited	1,978
7.	Airstar Bank Limited	2,660	7.	Mox Bank Limited	(631)	7.	Airstar Bank Limited	1,799
8.	Ant Bank (Hong Kong) Limited	1,443	8.	Livi Bank Limited	(715)	8.	Ant Bank (Hong Kong) Limited	354

Foreign bank branches

Ranking	Growth in assets	Ranking	Growth in net profit after tax		
1.	NongHyup Bank	14878.6%	1.	Cathay United Bank Company, Limited	3000.0%
2.	Bank of Dongguan Co., Ltd.	536.6%	2.	Sumitomo Mitsui Trust Bank, Limited	1877.8%
3.	Banque Pictet & Cie Sa	279.5%	3.	NongHyup Bank	1300.0%
4.	Barclays Bank PLC	242.6%	4.	First Commercial Bank, Ltd.	867.9%
5.	Canadian Imperial Bank of Commerce	180.6%	5.	Malayan Banking Berhad	820.3%
6.	Hua Xia Bank Co., Limited	66.5%	6.	MUFG Bank, Ltd.	743.5%
7.	China Guangfa Bank Co., Ltd.	65.3%	7.	Taiwan Business Bank	700.0%
8.	Erste Group Bank AG	48.2%	8.	East West Bank	652.0%
9.	Banco Bilbao Vizcaya Argentaria S.A.	43.1%	9.	Mitsubishi UFJ Trust And Banking Corporation	514.3%
10.	Crédit Industriel et Commercial	42.2%	10.	Bank of America, National Association	480.7%

Source: Extracted from individual banks' financial and public statements