



# Restricted licence 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	Allied Banking Corporation (Hong Kong) Limited	31-Dec-22	52	9	36	25	-	-	25	21	1,615	921	-	985	594	41.0%	132.3%
2	Banc of America Securities Asia Limited	31-Dec-22	(274)	626	78	274	-	-	274	208	26,300	-	-	4,468	63.5%	12174.9%	
3	Bank of China International Limited	31-Dec-22	89	144	223	10	-	-	10	10	6,405	2,952	1	4,276	1,793	70.0%	66.7%
4	Bank of Shanghai (Hong Kong) Limited	31-Dec-22	516	(68)	231	217	408	449	(640)	(601)	29,023	16,271	706	10,561	4,171	18.4%	129.2%
5	Citicorp International Limited	31-Dec-22	11	4,920	2,810	2,121	-	-	2,121	1,760	4,376	-	-	-	2,821	29.4%	1371.1%
6	Goldman Sachs Asia Bank Limited	31-Dec-22	21	45	45	21	-	-	21	18	1,111	-	-	8	944	180.0%	160.0%
7	Habib Bank Zurich (Hong Kong) Limited	31-Dec-22	82	49	85	46	(1)	-	47	39	2,955	1,847	12	1,590	591	30.8%	80.1%
8	J.P. Morgan Securities (Asia Pacific) Limited	31-Dec-22	251	8,617	7,151	1,717	-	-	1,717	1,392	19,221	-	-	-	13,789	54.3%	371.6%
9	Kasikornbank Public Company Limited	31-Dec-22	244	42	21	265	(5)	2	268	260	22,634	959	10	-	4,354	18.8%	4844.0%
10	KDB Asia Limited	31-Dec-22	268	232	90	410	31	(2)	381	326	22,560	16,055	153	8	3,892	18.4%	68.6%
11	Korea Development Bank (The)	31-Dec-22	6	3	24	(15)	8	-	(23)	(23)	8,322	4,549	7	-	(24)	13.4%	293.7%
12	ORIX Asia Limited	31-Mar-22	151	90	171	70	(23)	(1)	94	79	4,068	3,630	43	590	2,279	57.6%	100.2%
11	Siam Commercial Bank Public Company Limited (The)	31-Dec-22	28	2	14	16	-	-	16	15	10,326	305	2	621	-	16.6%	69.0%
<b>TOTAL</b>		<b>2022</b>	<b>1,445</b>	<b>14,711</b>	<b>10,979</b>	<b>5,177</b>	<b>418</b>	<b>448</b>	<b>4,311</b>	<b>3,504</b>	<b>158,916</b>	<b>47,489</b>	<b>934</b>	<b>18,639</b>	<b>39,672</b>	<b>-</b>	<b>-</b>

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

		Key ratios							Loan asset quality							
		Performance measures							Impaired advances / Stage 3 advances				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	Allied Banking Corporation (Hong Kong) Limited	31-Dec-22	93.5%	3.2%	14.8%	59.0%	1.3%	3.6%	1	0.1%	-	0.0%	-	1	-	0.0%
2	Banc of America Securities Asia Limited	31-Dec-22	N/A	-1.5%	177.8%	22.2%	1.2%	4.8%	-	N/A	-	N/A	-	-	-	N/A
3	Bank of China International Limited	31-Dec-22	69.0%	1.2%	61.8%	95.7%	0.1%	0.6%	1	0.0%	1	100.0%	-	-	-	N/A
4	Bank of Shanghai (Hong Kong) Limited	31-Dec-22	147.4%	1.6%	-15.2%	51.6%	-1.9%	-13.3%	894	5.5%	505	56.5%	-	177	20	11.3%
5	Citicorp International Limited	31-Dec-22	N/A	0.2%	99.8%	57.0%	28.9%	36.6%	-	N/A	-	N/A	-	-	-	N/A
6	Goldman Sachs Asia Bank Limited	31-Dec-22	0.0%	1.9%	68.2%	68.2%	1.6%	1.9%	-	N/A	-	N/A	-	-	-	N/A
7	Habib Bank Zurich (Hong Kong) Limited	31-Dec-22	115.4%	2.8%	37.4%	64.9%	1.3%	6.7%	-	0.0%	-	N/A	-	54	9	16.7%
8	J.P. Morgan Securities (Asia Pacific) Limited	31-Dec-22	N/A	1.3%	97.2%	80.6%	7.2%	10.6%	-	N/A	-	N/A	-	-	-	N/A
9	Kasikornbank Public Company Limited	31-Dec-22	N/A	1.1%	14.7%	7.3%	1.2%	5.9%	-	0.0%	-	N/A	-	-	-	N/A
10	KDB Asia Limited	31-Dec-22	198775.0%	1.1%	46.4%	18.0%	1.3%	8.6%	107	0.7%	102	95.3%	-	51	18	35.3%
11	Korea Development Bank (The)	31-Dec-22	N/A	0.1%	33.3%	266.7%	-0.3%	95.8%	-	0.0%	-	N/A	-	-	-	N/A
12	ORIX Asia Limited	31-Mar-22	608.0%	3.5%	37.3%	71.0%	1.8%	3.5%	37	1.0%	23	62.2%	22	321	10	3.1%
11	Siam Commercial Bank Public Company Limited (The)	31-Dec-22	48.8%	0.2%	6.7%	46.7%	0.1%	N/A	-	0.0%	-	N/A	-	-	-	N/A
<b>TOTAL</b>		<b>2022</b>	<b>249.8%</b>	<b>0.9%</b>	<b>91.1%</b>	<b>68.0%</b>	<b>2.2%</b>	<b>8.5%</b>	<b>1,040</b>	<b>2.2%</b>	<b>631</b>	<b>60.7%</b>	<b>22</b>	<b>604</b>	<b>57</b>	<b>9.4%</b>

Source: Extracted from individual banks' financial and public statements