

Financial highlights

Performance rankings:

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

Virtual banks – Financial highlights

		Financial highlights															Key ratios						
		Income statement								Size and strength measures							Performance 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	Net customer loan/deposit ratio	Net interest income/average total assets	Non-interest income/total operating income	Cost/income ratio	ROA	ROE	
1	Airstar Bank Limited	31-Dec-22	63	2	230	(165)	34	1	(200)	(200)	2,660	839	38	1,799	758	49.8%	176.2%	44.5%	2.1%	3.1%	353.8%	-6.8%	-23.3%
2	Ant Bank (Hong Kong) Limited	31-Dec-22	15	2	219	(202)	-	1	(203)	(203)	1,443	48	1	354	1,017	241.1%	321.1%	13.3%	0.9%	11.8%	1288.2%	-11.8%	-18.3%
3	Fusion Bank Limited	31-Dec-22	8	(8)	525	(525)	8	-	(533)	(533)	4,371	967	7	3,437	607	35.3%	209.6%	27.9%	0.2%	1902.0%	-131881.2%	-12.1%	-66.8%
4	Livi Bank Limited	31-Dec-22	8	9	710	(693)	16	6	(715)	(715)	4,098	1,318	14	3,098	781	43.4%	154.6%	42.1%	0.2%	52.9%	4176.5%	-16.9%	-72.4%
5	Mox Bank Limited	31-Dec-22	114	56	694	(524)	98	9	(631)	(631)	10,414	5,044	87	8,365	1,383	19.0%	44.2%	59.3%	1.3%	32.9%	408.2%	-7.3%	-52.0%
6	Ping An OneConnect Bank (Hong Kong) Limited	31-Dec-22	94	3	243	(146)	11	-	(157)	(157)	3,193	1,799	13	2,147	848	98.3%	124.8%	83.2%	3.3%	3.1%	250.5%	-5.5%	-20.3%
7	Welab Bank Limited	31-Dec-22	34	10	465	(424)	34	-	(458)	(458)	2,689	1,443	33	1,978	502	31.5%	152.1%	71.3%	1.2%	22.7%	1056.8%	-16.3%	-90.4%
8	ZA Bank Limited	31-Dec-22	192	82	723	(449)	28	22	(499)	(499)	11,608	4,928	47	9,172	2,159	25.3%	76.9%	53.2%	1.8%	29.9%	263.9%	-4.7%	-21.5%
	Total	2022	528	156	3,809	(3,128)	229	39	(3,396)	(3,396)	40,476	16,386	240	30,350	8,055	-	-	53.2%	1.4%	22.8%	556.9%	-8.9%	-39.6%

Source: Extracted from individual banks' financial and public statements