



## FINANCIAL HIGHLIGHTS OF 2011 INTERIM RESULTS AND KEY RATIOS

Consolidated profit after taxation HK\$973 million

\* increased by 52.8% as compared with  
the corresponding period of last year

Net interest margin 1.33%

Consolidated total assets HK\$152,808 million

Advances to customers (including trade bills) HK\$81,601 million

Impaired loan ratio 0.43%

Customer deposits HK\$109,558 million

Loan to deposit ratio 62.6%

Average liquidity ratio 44.6%

Consolidated capital adequacy ratio 14.1%

Core capital adequacy ratio 9.4%

23 August 2011