



FINANCIAL HIGHLIGHTS OF 2014 INTERIM RESULTS AND KEY RATIOS

Profits attributable to shareholders	HK\$1,562 million
* increased by 21.0% as compared with the corresponding period of last year	
Net interest margin	1.75%
Consolidated total assets	HK\$246,258 million
Advances to customers (including trade bills)	HK\$144,107 million
Impaired loan ratio	0.08%
Deposits from customers	HK\$184,103 million
Loan-to-deposit ratio	61.9%
Average liquidity ratio	42.3%
Total capital ratio	14.6%
Common equity tier 1 capital ratio	10.3%
Tier 1 capital ratio	10.3%

15 August 2014