



FINANCIAL HIGHLIGHTS OF 2016 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$1,841 million
* increased by 1.6% as compared with the corresponding period of last year	
Net interest margin	1.50%
Consolidated total assets	HK\$237,866 million
Advances to customers (including trade bills)	HK\$130,979 million
Impaired loan ratio	0.23%
Deposits from customers	HK\$171,532 million
Loan-to-deposit ratio	70.3%
Average liquidity maintenance ratio	39.5%
Total capital ratio	17.6%
Common equity tier 1 capital ratio	12.4%
Tier 1 capital ratio	14.2%

16 August 2016