



## FINANCIAL HIGHLIGHTS OF 2010 INTERIM RESULTS AND KEY RATIOS

Consolidated profit after taxation HK\$637 million

\* increased by 39.1% as compared with  
the corresponding period of last year

Net interest margin 1.34%

Consolidated total assets HK\$118,625 million

Advances to customers (including trade bills) HK\$62,955 million

Impaired loan ratio 0.46%

Customer deposits (including structured deposits) HK\$89,242 million

Loan to deposit ratio 69.3%

Average liquidity ratio 48.4%

Consolidated capital adequacy ratio 15.4%

Core capital adequacy ratio 9.8%

16 August 2010