



## FINANCIAL HIGHLIGHTS OF 2009 INTERIM RESULTS AND KEY RATIOS

Consolidated profit after taxation HK\$458 million

\* increased by 30.7% as compared with  
the corresponding period last year

Net interest margin 1.25%

Consolidated total assets HK\$110,808 million

Advances to customers HK\$45,770 million

Impaired loan ratio 0.49%

Customer deposits (including structured deposits) HK\$91,024 million

Loan to deposit ratio 48.9%

Average liquidity ratio 56.8%

Consolidated capital adequacy ratio 12.4%

Core capital adequacy ratio 10.7%

Hong Kong, 17 August 2009