



FINANCIAL HIGHLIGHTS OF 2012 INTERIM RESULTS AND KEY RATIOS

Consolidated profit after taxation HK\$1,037 million

* increased by 5.8% as compared with
the corresponding period of last year

Net interest margin 1.63%

Consolidated total assets HK\$173,626 million

Advances to customers (including trade bills) HK\$89,008 million

Impaired loan ratio 0.36%

Deposits from customers HK\$123,098 million

Loan-to-deposit ratio 61.2%

Average liquidity ratio 45.9%

Consolidated capital adequacy ratio 13.4%

Core capital adequacy ratio 9.7%

14 August 2012