



FINANCIAL HIGHLIGHTS OF 2015 INTERIM RESULTS AND KEY RATIOS

Profits attributable to shareholders	HK\$1,812 million
* increased by 16.0% as compared with the corresponding period of last year	
Net interest margin	1.68%
Consolidated total assets	HK\$264,937 million
Advances to customers (including trade bills)	HK\$150,317 million
Impaired loan ratio	0.04%
Deposits from customers	HK\$197,910 million
Loan-to-deposit ratio	57.1%
Average liquidity maintenance ratio	42.5%
Total capital ratio	16.3%
Common equity tier 1 capital ratio	10.8%
Tier 1 capital ratio	12.7%

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