



FINANCIAL HIGHLIGHTS OF 2017 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$1,919 million
* increased by 4.2% as compared with the corresponding period of last year	
Net interest margin	1.39%
Consolidated total assets	HK\$315,237 million
Advances to customers (including trade bills)	HK\$159,823 million
Impaired loan ratio	0.33%
Deposits from customers	HK\$221,781 million
Loan-to-deposit ratio	65.1%
Average liquidity maintenance ratio	41.5%
Total capital ratio	15.6%
Common equity tier 1 capital ratio	11.0%
Tier 1 capital ratio	13.2%

18 August 2017