

FINANCIAL HIGHLIGHTS OF 2018 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$1,253 million
* decreased by 34.7% as compared with the corresponding period of last year	
Net interest margin	1.65%
Consolidated total assets	HK\$302,866 million
Advances to customers (including trade bills)	HK\$161,294 million
Impaired loan ratio	0.64%
Deposits from customers	HK\$217,039 million
Loan-to-deposit ratio	70.2%
Average liquidity coverage ratio for the second quarter	150.8%
Total capital ratio	17.8%
Common equity tier 1 capital ratio	12.4%
Tier 1 capital ratio	14.6%

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