

FINANCIAL HIGHLIGHTS OF 2019 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,261 million
* increased by 80.4% as compared with the corresponding period of last year	
Net interest margin	1.91%
Consolidated total assets	HK\$325,351 million
Advances to customers (including trade bills)	HK\$174,019 million
Impaired loan ratio	0.60%
Deposits from customers	HK\$231,213 million
Loan-to-deposit ratio	69.0%
Average liquidity coverage ratio for the second quarter	162.2%
Total capital ratio	19.7%
Common equity tier 1 capital ratio	13.0%
Tier 1 capital ratio	16.5%

20 August 2019