

FINANCIAL HIGHLIGHTS

For the year	2009 HK\$'m	2008 HK\$'m	Change +/(-)%
Net operating income before impairment allowances	26,055	25,526	2.07
Operating profit	15,104	4,182	261.17
Profit before taxation	16,724	4,078	310.10
Profit for the year	14,046	3,007	367.11
Profit attributable to the equity holders of the Company	13,725	3,343	310.56
Per share	HK\$	HK\$	+/(-)%
Earnings per share	1.2981	0.3162	310.56
Dividend per share	0.8550	0.4380	95.21
At year-end	HK\$'m	HK\$'m	+/(-)%
Capital and reserves attributable to the equity holders of the Company	102,902	82,719	24.40
Issued and fully paid share capital	52,864	52,864	–
Total assets	1,212,791	1,147,244	5.71
Financial ratios	%	%	
Return on average total assets ¹	1.19	0.27	
Return on average capital and reserves attributable to the equity holders of the Company ²	14.79	3.81	
Cost to income ratio	46.60	34.36	
Loan to deposit ratio ³	60.98	56.74	
Average liquidity ratio ⁴	40.18	41.74	
Capital adequacy ratio ⁵	16.85	16.17	

1. Return on average total assets = $\frac{\text{Profit for the year}}{\text{Daily average balance of total assets}}$

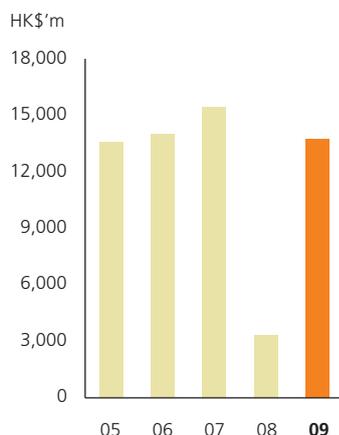
2. Return on average capital and reserves attributable to the equity holders of the Company
= $\frac{\text{Profit attributable to the equity holders of the Company}}{\text{Average of the beginning and ending balance of capital and reserves attributable to the equity holders of the Company}}$

3. Loan to deposit ratio is calculated as at year end. Loan represents gross advances to customers. Deposit also includes structured deposits reported as "Financial liabilities at fair value through profit or loss".

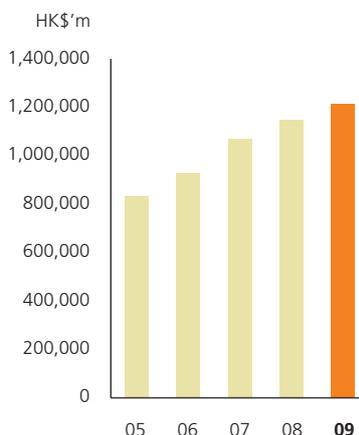
4. Average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of BOCHK for the year.

5. Capital adequacy ratio is computed on the consolidated basis that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

Profit attributable to the equity holders of the Company



Total assets



Capital and reserves attributable to the equity holders of the Company

