

# FINANCIAL HIGHLIGHTS

	<b>Half-year ended 30 June 2009 HK\$'m</b>	Half-year ended 30 June 2008 HK\$'m	Year ended 31 December 2008 HK\$'m
Net operating income before impairment allowances	<b>13,028</b>	14,039	25,526
Operating profit	<b>7,719</b>	7,724	4,182
Profit before taxation	<b>8,244</b>	8,434	4,078
Profit for the period/year	<b>6,875</b>	7,181	3,007
Profit attributable to the equity holders of the Company	<b>6,691</b>	7,088	3,343
	<b>HK\$</b>	HK\$	HK\$
Earnings per share	<b>0.6329</b>	0.6704	0.3162
Dividend per share	<b>0.2850</b>	0.4380	0.4380
	<b>HK\$'m</b>	HK\$'m	HK\$'m
Capital and reserves attributable to the equity holders of the Company	<b>94,149</b>	95,047	82,719
Issued and fully paid share capital	<b>52,864</b>	52,864	52,864
Total assets	<b>1,146,150</b>	1,127,168	1,147,244
<b>Financial ratios</b>	<b>%</b>	%	%
Return on average total assets <sup>1</sup>	<b>1.23</b>	1.32	0.27
Return on average capital and reserves attributable to the equity holders of the Company <sup>2</sup>	<b>15.13</b>	15.09	3.81
Cost to income ratio	<b>32.19</b>	29.12	34.36
Loan to deposit ratio <sup>3</sup>	<b>57.66</b>	57.81	56.74
Average liquidity ratio <sup>4</sup>	<b>39.70</b>	42.47	41.74
Capital adequacy ratio <sup>5</sup>	<b>16.10</b>	13.87	16.17

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

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 30 June 2009, 30 June 2008 and 31 December 2008. 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 corresponding period.

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.