

# FINANCIAL HIGHLIGHTS

For the year	2010 HK\$'m	2009 <sup>6</sup> HK\$'m	Change +/(-)%
Net operating income before impairment allowances	<b>27,508</b>	26,055	5.58
Operating profit	<b>18,239</b>	15,104	20.76
Profit before taxation	<b>19,742</b>	16,724	18.05
Profit for the year	<b>16,690</b>	14,251	17.11
Profit attributable to the equity holders of the Company	<b>16,196</b>	13,930	16.27
<b>Per share</b>	<b>HK\$</b>	HK\$	+/(-)%
Earnings per share	<b>1.5319</b>	1.3175	16.27
Dividend per share	<b>0.9720</b>	0.8550	13.68
<b>At year-end</b>	<b>HK\$'m</b>	HK\$'m	+/(-)%
Capital and reserves attributable to the equity holders of the Company	<b>115,181</b>	104,179	10.56
Issued and fully paid share capital	<b>52,864</b>	52,864	–
Total assets	<b>1,661,040</b>	1,212,794	36.96
<b>Financial ratios</b>	<b>%</b>	%	
Return on average total assets <sup>1</sup>	<b>1.21</b>	1.21	
Return on average capital and reserves attributable to the equity holders of the Company <sup>2</sup>	<b>14.77</b>	14.83	
Cost to income ratio	<b>34.84</b>	46.60	
Loan to deposit ratio <sup>3</sup>	<b>59.69</b>	60.98	
Average liquidity ratio <sup>4</sup>	<b>38.77</b>	40.18	
Capital adequacy ratio <sup>5</sup>	<b>16.14</b>	16.85	

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

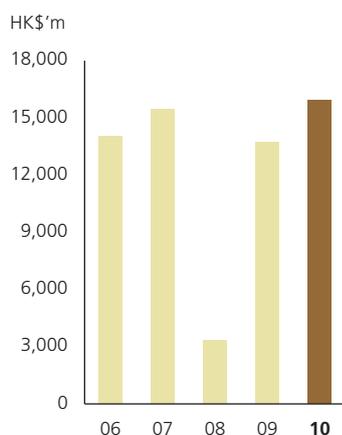
3. Loan to deposit ratio is calculated as at year end. Loan represents gross advances to customers. Deposit includes structured deposits reported as "Financial liabilities at fair value through profit or loss".

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

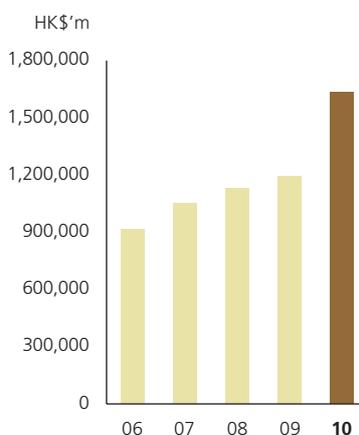
5. Capital adequacy ratio is computed on the consolidated basis that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

6. Certain comparative amounts have been restated to reflect the early adoption of HKAS 12 (Amendment) "Income Taxes".

## Profit attributable to the equity holders of the Company



## Total assets



## Capital and reserves attributable to the equity holders of the Company

