

FINANCIAL HIGHLIGHTS

	30 June 2016	30 June 2015
For the period	HK\$'m	HK\$'m
Net operating income before impairment allowances ¹	20,745	20,730
Operating profit ¹	14,399	14,759
Profit before taxation ¹	14,540	15,216
Profit from continuing operations ¹	12,228	12,490
Profit from discontinued operations	30,917	1,301
Profit for the period ²	43,145	13,791
Profit attributable to the equity holders of the Company ²	42,731	13,387
Per share	HK\$	HK\$
Basic earnings per share ²	4.0416	1.2662
Dividend per share	1.2550	0.5450
	30 June 2016	31 December 2015
At period/year end	HK\$'m	HK\$'m
Total assets	2,364,232	2,367,864
Issued and fully paid up share capital	52,864	52,864
Capital and reserves attributable to the equity holders of the Company	228,586	192,578
	30 June 2016	30 June 2015
Financial ratios for the period	%	%
Return on average total assets ³	2.30	1.22
Return on average shareholders' equity ⁴	25.90	14.78
Cost to income ratio ¹	28.05	26.55
Average value of liquidity coverage ratio ⁵		
First quarter	112.92	101.90
Second quarter	109.70	109.89
	30 June 2016	31 December 2015
Financial ratios at period/year end	%	%
Loan to deposit ratio ⁶	67.10	63.25
Total capital ratio ⁷	23.30	17.86

- The financial information for the period ended 30 June 2016 is from continuing operations and the comparative information has been restated accordingly.
- The financial information is from continuing operations and discontinued operations.
- Return on average total assets =
$$\frac{\text{Profit for the period}}{\text{Daily average balance of total assets}}$$
- Return on average shareholders' equity
=
$$\frac{\text{Profit attributable to the equity holders of the Company}}{\text{Average of the beginning and ending balance of capital and reserves attributable to the equity holders of the Company}}$$
- The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Liquidity) Rules.
- Loan to deposit ratio is calculated as at period/year end. Loan represents gross advances to customers. Deposit represents deposits from customers including structured deposits reported as "Financial liabilities at fair value through profit or loss".
- Total capital ratio is computed on the consolidated basis for regulatory purposes that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules.