

FINANCIAL HIGHLIGHTS

	30 June 2020 HK\$'m	30 June 2019 HK\$'m
For the period		
Net operating income before impairment allowances	28,743	29,169
Operating profit	19,788	20,848
Profit before taxation	19,224	21,552
Profit for the period	16,161	18,276
Profit attributable to equity holders of the Company and other equity instrument holders	15,898	17,949
Per share	HK\$	HK\$
Basic earnings per share	1.4385	1.6319
Dividend per share	0.447	0.545
	30 June 2020 HK\$'m	31 December 2019 HK\$'m
At period/year end		
Total assets	3,226,726	3,026,056
Issued and fully paid up share capital	52,864	52,864
Capital and reserves attributable to equity holders of the Company	284,085	278,783
	30 June 2020 %	30 June 2019 %
Financial ratios for the period		
Return on average total assets ¹	1.04	1.25
Return on average shareholders' equity ²	10.43	12.53
Cost to income ratio	26.40	25.81
Average value of liquidity coverage ratio ³		
First quarter	150.45	183.00
Second quarter	131.38	156.57
	30 June 2020 %	31 December 2019 %
Financial ratios at period/year end		
Loan to deposit ratio ⁴	70.25	69.47
Quarter-end value of net stable funding ratio ³		
First quarter	116.60	121.36
Second quarter	117.49	119.15
Total capital ratio ⁵	23.11	22.89

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

2. Return on average shareholders' equity

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

- Liquidity coverage ratio and net stable funding ratio are 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.
- 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.