

FINANCIAL HIGHLIGHTS

	30 June 2021 HK\$'m	30 June 2020 HK\$'m
For the period		
Net operating income before impairment allowances	25,050	28,743
Operating profit	16,286	19,788
Profit before taxation	16,153	19,224
Profit for the period	13,591	16,161
Profit attributable to equity holders of the Company and other equity instrument holders	13,264	15,898
Per share	HK\$	HK\$
Basic earnings per share	1.1895	1.4385
Dividend per share	0.447	0.447
	30 June 2021 HK\$'m	31 December 2020 HK\$'m
At period/year end		
Total assets	3,834,870	3,320,981
Issued and fully paid up share capital	52,864	52,864
Capital and reserves attributable to equity holders of the Company	292,967	290,302
	30 June 2021 %	30 June 2020 %
Financial ratios for the period		
Return on average total assets ¹	0.76	1.04
Return on average shareholders' equity ²	8.42	10.43
Cost to income ratio	30.27	26.40
Average value of liquidity coverage ratio ³		
First quarter	134.09	150.45
Second quarter	134.20	131.38
	30 June 2021 %	31 December 2020 %
Financial ratios at period/year end		
Loan to deposit ratio ⁴	65.05	68.59
Quarter-end value of net stable funding ratio ³		
First quarter	124.90	116.60
Second quarter	118.50	117.49
Total capital ratio ⁵	19.79	22.10

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

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

3. 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.
4. Loan to deposit ratio is calculated as at period/year end. Loan represents gross advances to customers.
5. 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.