

FINANCIAL HIGHLIGHTS

	30 June 2022 HK\$'m	30 June 2021 HK\$'m
For the period		
Net operating income before impairment allowances	27,232	25,050
Operating profit	17,692	16,286
Profit before taxation	17,389	16,153
Profit for the period	14,417	13,591
Profit attributable to equity holders of the Company and other equity instrument holders	14,165	13,264
Per share	HK\$	HK\$
Basic earnings per share	1.2742	1.1895
Dividend per share	0.447	0.447
	30 June 2022 HK\$'m	31 December 2021 HK\$'m
At period/year end		
Total assets	3,621,134	3,639,430
Issued and fully paid up share capital	52,864	52,864
Capital and reserves attributable to equity holders of the Company	295,741	297,999
	30 June 2022 %	30 June 2021 %
Financial ratios for the period		
Return on average total assets ¹	0.78	0.76
Return on average shareholders' equity ²	8.84	8.42
Cost to income ratio	28.74	30.27
Average value of liquidity coverage ratio ³		
First quarter	163.65	134.09
Second quarter	155.02	134.20
	30 June 2022 %	31 December 2021 %
Financial ratios at period/year end		
Loan to deposit ratio ⁴	70.03	68.60
Quarter-end value of net stable funding ratio ³		
First quarter	125.22	124.90
Second quarter	128.53	118.50
Total capital ratio ⁵	21.88	21.44

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.