

FINANCIAL HIGHLIGHTS

	30 June 2023 HK\$'m	30 June 2022 HK\$'m
For the period		
Net operating income before impairment allowances	30,838	25,351
Operating profit	21,817	16,232
Profit before taxation	21,523	15,929
Profit for the period	18,082	13,041
Profit attributable to equity holders of the Company and other equity instrument holders	17,694	13,315
Per share	HK\$	HK\$
Basic earnings per share	1.6077	1.1938
Dividend per share	0.527	0.447
	30 June 2023 HK\$'m	31 December 2022 HK\$'m
At period/year end		
Total assets	3,771,181	3,666,505
Issued and fully paid up share capital	52,864	52,864
Capital and reserves attributable to equity holders of the Company	307,969	299,788
	30 June 2023 %	30 June 2022 %
Financial ratios for the period		
Return on average total assets ¹	0.97	0.71
Return on average shareholders' equity ²	10.81	8.37
Cost to income ratio	25.46	29.25
Average value of liquidity coverage ratio ³		
First quarter	189.68	159.16
Second quarter	188.89	149.49
	30 June 2023 %	31 December 2022 %
Financial ratios at period/year end		
Loan to deposit ratio ⁴	69.80	69.34
Quarter-end value of net stable funding ratio ³		
First quarter	134.51	123.86
Second quarter	131.56	126.87
Total capital ratio ⁵	22.99	21.52

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. Deposits from customers include structured deposits reported as "Financial liabilities at fair value through profit or loss".

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.