



中銀香港(控股)有限公司

BOC HONG KONG (HOLDINGS) LIMITED

(HK Stock Code: "2388", ADR OTC Symbol: "BHKLY")

DELIVERING GROWTH, QUALITY AND EXCELLENCE

Highlights of 2007 Annual Results

- Profit attributable to shareholders of HK\$15,446 million and earnings per share of HK\$1.4609, both up 10.3%
- Net operating income before impairment allowances of HK\$27,254 million, up 27.9%
- Operating profit before impairment allowances of HK\$19,481 million, up 32.1%
- Return on average shareholders' funds at 17.40% and return on average total assets at 1.53%
- Final dividend of HK\$0.487 per share, subject to approval by shareholders at the Annual General Meeting.
- Total dividend of HK\$0.915 per share for 2007, up 7.9%
- Classified or impaired loan ratio at 0.44%, down 0.13 percentage point
- Total assets of HK\$1,067.6 billion, up 14.9%

"The year of 2007 was a successful year for the Group. We have made notable progress in the implementation of our 2006-2011 strategic plan, achieved encouraging results in our major business areas and delivered record earnings. The marked performance was underpinned by our strong commitment to being a top-quality financial services group.

With our enhanced business platform, we have successfully captured the business opportunities arising from a robust economy in Hong Kong. We saw impressive growth in both net interest income and net fees and commission income. Loans to both corporate and individual customers registered encouraging growth and in particular higher yielding loans including trade finance, SME loans and Mainland lending. We have also reinforced our leading market positions in residential mortgage, loan syndication and Hong Kong RMB banking business. In addition, the commencement of operation of our Nanyang Commercial Bank (China) Limited represents a vital landmark in the Group's strategic focus in the Mainland of China.

Looking forward, we expect 2008 will be a year full of opportunities as well as challenges. To succeed, we will remain agile in responding to the changing market environment and the needs of our customers. We will capitalize on our relationship with our parent bank, Bank of China, and our presence in the Mainland to capture emerging business opportunities. We will also continue to maximize shareholder value by delivering growth and enhancing our business capabilities."

Xiao Gang, *Chairman*

BOC Hong Kong (Holdings) Limited ("The Company"), is a leading commercial banking group in Hong Kong. We offer a comprehensive range of financial products and services to retail and corporate customers. Our extensive branch network in Hong Kong and the Mainland of China allows us to meet the cross-border financial service needs of Hong Kong and Mainland customers. The Company is a subsidiary of Bank of China Limited (HK Stock Code : 3988) which holds a 65.77% equity interest in the Company.

For detailed information of the annual results, please visit www.bochk.com

