

Press Release

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Bank of China (Hong Kong) wins Best Retail Bank in Hong Kong award for 2015

- **BOCHK maintained a comfortable loan-to-deposit ratio of 66%**
- **The bank maintained its lead in mortgage loans, growing personal mortgage loans by 2.0%.**
- **In the cards and wealth management market, the bank increased its product penetration ratio into the middle and high-end customer segments.**

Singapore, March 19th 2015—Bank of China (Hong Kong) (BOCHK) won Best Retail Bank in Hong Kong award for 2015. The bank received the award at The Asian Banker's International Excellence in Retail Financial Services 2015 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Capella, Singapore on March 19th 2015.

BOCHK maintained a comfortable loan-to-deposit ratio of 66% and grew its personal loan book by 5.8%, of which residential mortgage loans grew by 2.0%, enabling the bank to maintain its leading position in its core area of mortgage loan while adopting stringent risk management and credit control.

For cards and wealth management, the bank succeeded in increasing its product penetration ratio into the middle and high-end customer segments.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong, Beijing and Dubai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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