



FINANCIAL HIGHLIGHTS OF 2009 FINAL RESULTS AND KEY RATIOS

Consolidated profit after tax	HK\$884 million
Net interest margin	1.30%
Total consolidated assets	HK\$117,310 million
Advances to customers (including trade bills)	HK\$52,868 million
Impaired loan ratio	0.51%
Customer deposits (including structured deposits)	HK\$92,301 million
Loan to deposit ratio	55.5%
Average liquidity ratio	55%
Capital adequacy ratio	16.2%
Core capital adequacy ratio	9.9%

12 April 2010

The 2009 Annual Report is published on the Bank's website at www.winglungbank.com.