



FINANCIAL HIGHLIGHTS OF 2012 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,131 million
Net interest margin	1.57%
Consolidated total assets	HK\$178,941 million
Advances to customers (including trade bills)	HK\$99,326 million
Impaired loan ratio	0.10%
Customer deposits	HK\$132,094 million
Loan-to-deposit ratio	62.9%
Average liquidity ratio	45.0%
Consolidated capital adequacy ratio	14.9%
Core capital adequacy ratio	10.0%

19 March 2013

The 2012 Annual Report is published on the Bank's website at www.winglungbank.com.