



FINANCIAL HIGHLIGHTS OF 2010 FINAL RESULTS AND KEY RATIOS

Consolidated profit after tax	HK\$1,349 million
Net interest margin	1.33%
Consolidated total assets	HK\$137,075 million
Advances to customers (including trade bills)	HK\$70,515 million
Impaired loan ratio	0.5%
Customer deposits	HK\$104,250 million
Loan-to-deposit ratio	66.3%
Average liquidity ratio	44.7%
Capital adequacy ratio	14.9%
Core capital adequacy ratio	9.6%

21 March 2011

The 2010 Annual Report is published on the Bank's website at www.winglungbank.com.