



FINANCIAL HIGHLIGHTS OF 2008 FINAL RESULTS AND KEY RATIOS

Consolidated loss after taxation	HK\$816 million
Net interest margin	1.45%
Total consolidated assets	HK\$100,593 million
Advances to customers	HK\$43,368 million
Impaired loan ratio	0.19%
Customer deposits (including structured deposits)	HK\$83,198 million
Loan to deposit ratio	50.5%
Average liquidity ratio	51.7%
Capital adequacy ratio	13.8%
Core capital adequacy ratio	12.0%

Hong Kong, 26 March 2009

Full version of the results announcement is published on the Bank's website at www.winglungbank.com.