



## FINANCIAL HIGHLIGHTS OF 2011 FINAL RESULTS AND KEY RATIOS

Consolidated profit after tax	HK\$1,857 million
Net interest margin	1.47%
Consolidated total assets	HK\$163,851 million
Advances to customers (including trade bills)	HK\$85,312 million
Impaired loan ratio	0.38%
Customer deposits	HK\$115,140 million
Loan-to-deposit ratio	61.8%
Average liquidity ratio	43.3%
Consolidated capital adequacy ratio	13.9%
Core capital adequacy ratio	9.6%

20 March 2012

The 2011 Annual Report is published on the Bank's website at [www.winglungbank.com](http://www.winglungbank.com).