



FINANCIAL HIGHLIGHTS OF 2013 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,597 million
Net interest margin	1.58%
Consolidated total assets	HK\$217,186 million
Advances to customers (including trade bills)	HK\$132,036 million
Impaired loan ratio	0.09%
Customer deposits	HK\$155,137 million
Loan-to-deposit ratio	66.2%
Average liquidity ratio	41.3%
Total capital ratio	14.8%
Tier 1 capital ratio	10.0%

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The 2013 Annual Report is published on the Bank's website at www.winglungbank.com.