



FINANCIAL HIGHLIGHTS OF 2014 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,169 million
Net interest margin	1.72%
Consolidated total assets	HK\$247,567 million
Advances to customers (including trade bills)	HK\$154,067 million
Impaired loan ratio	0.06%
Customer deposits	HK\$183,407 million
Loan-to-deposit ratio	63.5%
Average liquidity ratio	42.5%
Total capital ratio	16.0%
Common equity tier 1 capital ratio	10.8%
Tier 1 capital ratio	12.1%

16 March 2015

The 2014 Annual Report is published on the Bank's website at www.winglungbank.com.