



FINANCIAL HIGHLIGHTS OF 2016 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,497 million
* representing an increase of 7.6% as compared with the year ended 31 December 2015	
Net interest margin	1.50%
Consolidated total assets	HK\$267,658 million
Advances to customers (including trade bills)	HK\$144,252 million
Impaired loan ratio	0.11%
Customer deposits	HK\$184,251 million
Loan-to-deposit ratio	73.0%
Average liquidity maintenance ratio	39.8%
Total capital ratio	16.1%
Common equity tier 1 capital ratio	11.8%
Tier 1 capital ratio	13.5%

17 March 2017

The 2016 Annual Report is published on the Bank's website at www.winglungbank.com.