

WING LUNG BANK LIMITED

FINANCIAL HIGHLIGHTS OF 2017 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,858 million
* representing an increase of 10.3% as compared with the year ended 31 December 2016	
Net interest margin	1.40%
Consolidated total assets	HK\$298,767 million
Advances to customers (including trade bills)	HK\$156,248 million
Impaired loan ratio	0.55%
Customer deposits	HK\$210,964 million
Loan-to-deposit ratio	69.7%
Average liquidity coverage ratio for the fourth quarter	150.2%
Total capital ratio	18.2%
Common equity tier 1 capital ratio	12.2%
Tier 1 capital ratio	14.4%

20 March 2018

The 2017 Annual Report is published on the Bank's website at www.winglungbank.com.