



## FINANCIAL HIGHLIGHTS OF 2023 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,154 million
* increased by 26.3% as compared with the corresponding period of last year	
—continuing operations	HK\$2,011 million
—discontinued operations	HK\$143 million
Net interest margin	1.75%
Consolidated total assets	HK\$414,708 million
Advances to customers (including trade bills)	HK\$212,137 million
Deposits from customers	HK\$326,459 million
Loan-to-deposit ratio	62.40%
Average liquidity coverage ratio for the second quarter	137.3%
Net stable funding ratio	129.5%
Total capital ratio	18.4%
Common equity tier 1 capital ratio	14.4%
Tier 1 capital ratio	17.2%

16 August 2023

Note: The 2023 Interim Financial Disclosure Statements of CMB Wing Lung Bank containing all the information required by the Banking (Disclosure) Rules have been published on CMB Wing Lung Bank's website.