

## CMB WING LUNG BANK LIMITED

### FINANCIAL HIGHLIGHTS OF 2023 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$1,605 million
Net interest margin	1.76%
Consolidated total assets	HK\$426,640 million
Advances to customers (including trade bills)	HK\$212,897 million
Impaired loan ratio	1.51%
Customer deposits	HK\$326,193 million
Loan-to-deposit ratio	63.4%
Average liquidity coverage ratio for the fourth quarter	135.0%
Net stable funding ratio	135.5%
Total capital ratio	19.1%
Common equity tier 1 capital ratio	13.9%
Tier 1 capital ratio	17.9%

20 March 2024

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2023 are published on the Bank's website at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).