



FINANCIAL HIGHLIGHTS OF 2022 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders HK\$1,706 million

* decreased by 21.2% as compared with
the corresponding period of last year

Net interest margin 1.29%

Consolidated total assets HK\$392,901 million

Advances to customers (including trade bills) HK\$203,126 million

Impaired loan ratio 0.81%

Deposits from customers HK\$292,371 million

Loan-to-deposit ratio 66.5%

Average liquidity coverage ratio for the second quarter 150.6%

Net stable funding ratio 124.1%

Total capital ratio 19.6%

Common equity tier 1 capital ratio 14.4%

Tier 1 capital ratio 17.3%

12 August 2022

Note: The 2022 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.