招商永隆銀行
CMB WING LUNG BANK

# FINANCIAL HIGHLIGHTS OF 2026 INTERIM RESULTS AND KEY RATIOS

| | |
|---|---|
| Profit attributable to shareholders | HK$ $4,734million |
| * increased by 55.9% as compared with the corresponding period of last year | |
| Net interest margin | 1.49% |
| Consolidated total assets | HK$587,802 million |
| Advances to customers (including trade bills) | HK$234,057 million |
| Impaired loan ratio | 1.22% |
| Deposits from customers | HK$459,157 million |
| Loan-to-deposit ratio | 49.4% |
| Average liquidity coverage ratio for the second quarter | 170.9% |
| Net stable funding ratio | 147.2% |
| Total capital ratio | 25.8% |
| Common equity tier 1 capital ratio | 15.1% |
| Tier 1 capital ratio | 24.1% |

21 August 2026

Note: The 2026 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.