



## FINANCIAL HIGHLIGHTS OF 2024 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$703 million
Net interest margin	1.49%
Consolidated total assets	HK\$447,028 million
Advances to customers (including trade bills)	HK\$200,804 million
Impaired loan ratio	1.80%
Deposits from customers	HK\$359,840 million
Loan-to-deposit ratio	53.9%
Average liquidity coverage ratio for the second quarter	170.5%
Net stable funding ratio	142.9%
Total capital ratio	19.0%
Common equity tier 1 capital ratio	14.3%
Tier 1 capital ratio	17.9%

28 August 2024

Note: The 2024 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.