

CMB WING LUNG BANK LIMITED

FINANCIAL HIGHLIGHTS OF 2022 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,963 million
Net interest margin	1.58%
Consolidated total assets	HK\$397,494 million
Advances to customers (including trade bills)	HK\$203,920 million
Impaired loan ratio	1.35%
Customer deposits	HK\$301,621 million
Loan-to-deposit ratio	65.4%
Average liquidity coverage ratio for the fourth quarter	160.3%
Net stable funding ratio	127.9%
Total capital ratio	18.5%
Common equity tier 1 capital ratio	14.4%
Tier 1 capital ratio	17.3%

16 March 2023

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2022 are published on the Bank's website at www.cmbwinglungbank.com.