

## CMB WING LUNG BANK LIMITED

### FINANCIAL HIGHLIGHTS OF 2024 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders HK\$2,292 million

\* representing an increase of 42.8% as compared with the year ended 31 December 2023

Net interest margin 1.53%

Consolidated total assets HK\$453,053 million

Advances to customers (including trade bills) HK\$204,759 million

Impaired loan ratio 1.81%

Deposits from customers HK\$345,235 million

Loan-to-deposit ratio 55.9%

Average liquidity coverage ratio for the fourth quarter 141.3%

Net stable funding ratio 139.2%

Total capital ratio 21.5%

Common equity tier 1 capital ratio 14.6%

Tier 1 capital ratio 20.0%

18 March 2025

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2024 are published on the Bank's website at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).