

## CMB WING LUNG BANK LIMITED

### FINANCIAL HIGHLIGHTS OF 2021 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,032 million
Net interest margin	1.23%
Consolidated total assets	HK\$389,075 million
Advances to customers (including trade bills)	HK\$204,413 million
Impaired loan ratio	0.90%
Customer deposits	HK\$293,061 million
Loan-to-deposit ratio	65.6%
Average liquidity coverage ratio for the fourth quarter	159.9%
Net stable funding ratio	132.6%
Total capital ratio	19.6%
Common equity tier 1 capital ratio	14.5%
Tier 1 capital ratio	17.3%

15 March 2022

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2021 are published on the Bank's website at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).