

## CMB WING LUNG BANK LIMITED

### FINANCIAL HIGHLIGHTS OF 2019 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,987 million
* representing an increase of 23.8% as compared with the year ended 31 December 2018	
Net interest margin	1.78%
Consolidated total assets	HK\$341,843 million
Advances to customers (including trade bills)	HK\$185,156 million
Impaired loan ratio	0.56%
Customer deposits	HK\$243,136 million
Loan-to-deposit ratio	70.2%
Average liquidity coverage ratio for the fourth quarter	173.8%
Net stable funding ratio	134.0%
Total capital ratio	18.6%
Common equity tier 1 capital ratio	12.2%
Tier 1 capital ratio	15.6%

20 March 2020

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2019 is published on the Bank's website at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).