

## **CMB WING LUNG BANK LIMITED**

### **FINANCIAL HIGHLIGHTS OF 2018 FINAL RESULTS AND KEY RATIOS**

Profit attributable to shareholders	HK\$3,219 million
Net interest margin	1.74%
Consolidated total assets	HK\$314,478 million
Advances to customers (including trade bills)	HK\$162,466 million
Impaired loan ratio	0.54%
Customer deposits	HK\$221,329 million
Loan-to-deposit ratio	68.6%
Average liquidity coverage ratio for the fourth quarter	166.3%
Total capital ratio	18.0%
Common equity tier 1 capital ratio	12.7%
Tier 1 capital ratio	14.8%

The 2018 Annual Report is published on the Bank's website at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).