

FINANCIAL HIGHLIGHTS OF 2020 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders HK\$1,771 million

* decreased by 21.6% as compared with
the corresponding period of last year

Net interest margin 1.30%

Consolidated total assets HK\$371,542 million

Advances to customers (including trade bills) HK\$193,972 million

Impaired loan ratio 0.45%

Deposits from customers HK\$273,457 million

Loan-to-deposit ratio 64.5%

Average liquidity coverage ratio for the second quarter 227.9%

Net stable funding ratio 130.1%

Total capital ratio 18.6%

Common equity tier 1 capital ratio 13.0%

Tier 1 capital ratio 16.1%

27 August 2020

2020 Interim Financial Disclosure Statements is published on the Bank's website at www.cmbwinglungbank.com.