



FINANCIAL HIGHLIGHTS OF 2021 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders HK\$2,165 million

* increased by 22.2% as compared with
the corresponding period of last year

Net interest margin 1.21%

Consolidated total assets HK\$383,705 million

Advances to customers (including trade bills) HK\$204,084 million

Impaired loan ratio 0.52%

Deposits from customers HK\$286,332 million

Loan-to-deposit ratio 67.2%

Average liquidity coverage ratio for the second quarter 188.7%

Net stable funding ratio 133.5%

Total capital ratio 18.7%

Common equity tier 1 capital ratio 13.5%

Tier 1 capital ratio 16.4%

10 August 2021

Note: The 2021 Interim Financial Disclosure Statements of CMB Wing Lung Bank containing all the information required by the Banking (Disclosure) Rules have been published on CMB Wing Lung Bank's website.