

CMB WING LUNG BANK LIMITED

FINANCIAL HIGHLIGHTS OF 2025 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders HK\$4,292 million

* representing an increase of 87.2% as compared with the year ended 31 December 2024

Net interest margin 1.49%

Consolidated total assets HK\$526,542 million

Advances to customers (including trade bills) HK\$217,945 million

Impaired loan ratio 1.29%

Deposits from customers HK\$437,904 million

Loan-to-deposit ratio 48.1%

Average liquidity coverage ratio for the fourth quarter 158.2%

Net stable funding ratio 154.3%

Total capital ratio 22.3%

Common equity tier 1 capital ratio 15.7%

Tier 1 capital ratio 20.6%

20 March 2026

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2025 are published on the Bank's website at www.cmbwinglungbank.com.