

FINANCIAL HIGHLIGHTS OF 2025 INTERIM RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,037 million
Net interest margin	1.52%
Consolidated total assets	HK\$521.0 billion
Advances to customers (including trade bills)	HK\$215.5 billion
Impaired loan ratio	1.73%
Deposits from customers	HK\$411.0 billion
Loan-to-deposit ratio	50.3%
Average liquidity coverage ratio for the second quarter	149.5%
Net stable funding ratio	150.8%
Total capital ratio	20.6%
Common equity tier 1 capital ratio	14.6%
Tier 1 capital ratio	19.2%

25 August 2025

Note: The 2025 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.