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中國光大銀行股份有限公司

## China Everbright Bank Company Limited

(A joint stock company incorporated in the People's Republic of China with limited liability)  
(Stock code: 6818)

### UPDATES ON 2021 PRELIMINARY ANNUAL RESULTS

This announcement is made by China Everbright Bank Company Limited (the “**Company**”) in accordance with Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 and Rule 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited to provide shareholders of the Company and the public with the financial information of the Company. This announcement is also published on the Shanghai Stock Exchange simultaneously. The financial figures contained in this announcement are the preliminary data of the Group calculated according to the Chinese Accounting Standards and have not been audited by accounting firms. The 2021 annual report of the Company to be released in due course shall be referred to for detailed financial figures. Potential investors and shareholders of the Company should exercise caution when dealing in the shares of the Company.

#### I. KEY FINANCIAL FIGURES AND INDICATORS

*Unit: RMB million*

| Items  | 2021<br>(Unaudited) | 2020<br>(Restated) <sup>1</sup> | Changes<br>(%) |
|--|---------------------|---------------------------------|----------------|
| Operating income   | 152,753             | 142,572                         | 7.14           |
| Operating profit   | 52,644              | 45,716                          | 15.15          |
| Total profit   | 52,946              | 45,526                          | 16.30          |
| Net profit   | 43,640              | 37,928                          | 15.06          |
| Net profit attributable to equity<br>shareholders of the Company | 43,407              | 37,835                          | 14.73          |

| <b>Items</b>   | <b>2021<br/>(Unaudited)</b> | <b>2020<br/>(Restated)<sup>1</sup></b> | <b>Changes<br/>(%)</b>                  |
|--|-----------------------------|--|---|
| Net profit attributable to equity shareholders of the Company after deduction of non-recurring profit and loss | 43,076                      | 37,871                                 | 13.74                                   |
| Basic earnings per share <sup>2</sup> (RMB yuan)   | 0.71                        | 0.68                                   | 4.41                                    |
| Return on weighted average net assets <sup>2</sup> (%)   | 10.63                       | 10.72                                  | Decrease by<br>0.09 percentage<br>point |

| <b>Items</b>  | <b>31 December<br/>2021<br/>(Unaudited)</b> | <b>31 December<br/>2020<br/>(Restated)<sup>1</sup></b> | <b>Changes<br/>(%)</b>                   |
|---|---|--|--|
| Total assets  | 5,902,384                                   | 5,368,163  | 9.95                                     |
| Total liabilities   | 5,417,949                                   | 4,913,123  | 10.28                                    |
| Owners' equity attributable to equity shareholders of the Company                       | 482,557                                     | 453,470  | 6.41                                     |
| Owners' equity attributable to the ordinary shareholders of the Company                 | 377,658                                     | 348,571  | 8.34                                     |
| Share capital of ordinary shares  | 54,032                                      | 54,032   | –  |
| Net asset per share attributable to the ordinary shareholders of the Company (RMB yuan) | 6.99  | 6.45   | 8.37                                     |
| Amount of NPLs  | 41,366                                      | 41,666   | -0.72                                    |
| NPL ratio (%)   | 1.25  | 1.38   | Decrease by<br>0.13 percentage<br>point  |
| Provision coverage ratio (%)  | 187.02                                      | 182.71   | Increase by<br>4.31 percentage<br>points |

- Note:*
1. During the reporting period, a merger which is a business combination under common control occurred within the Group. For more details, please refer to “OTHER EVENTS” in the third quarterly report of 2021 of the Company. The Group made retrospective adjustments to relevant items in the comparative financial statements, adding “after restatement” for the items after retrospective adjustments.
  2. Basic earnings per share and return on weighted average net assets were calculated according to the Compilation Rules for Information Disclosures by Companies that Offer Securities to the Public (No. 9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share (2010 Revision) issued by China Securities Regulatory Commission. The dividends of the preference shares declared by the Company during 2021 totalled RMB2,960 million (before tax) and paid interest amounted to RMB1,840 million (before tax) on non-fixed-term capital bonds.

## **II. DETAILS OF OPERATING RESULTS AND FINANCIAL POSITIONS**

In 2021, in the face of a complex operating environment and various difficulties and challenges, the Company focused on serving the national strategy, fulfilled the responsibility of the national finance team, and continued to promote the construction of a first-class wealth management bank by highlighting value creation and high-quality development, the business scale has been growing steadily, the income structure has been significantly optimized, the non-performing indicators have been reduced, the operating efficiency has been improved continuously, a number of indicators have achieved new leaps, and the overall operation has shown a healthy momentum and made progress while ensuring stability.

In 2021, the Company realized an operating income of RMB152.753 billion, a year-on-year increase of 7.14%; a total profit of RMB52.946 billion, a year-on-year increase of 16.30%; a net profit of RMB43.640 billion, a year-on-year increase of 15.06%; and a net profit attributable to equity shareholders of the Company of RMB43.407 billion, a year-on-year increase of 14.73%. As at the end of 2021, the total assets of the Company recorded RMB5,902.384 billion, an increase of 9.95% over the end of the previous year; the total liabilities recorded RMB5,417.949 billion, an increase of 10.28% over the end of the previous year; and the owner’s equity attributable to the ordinary shareholders of the Company recorded RMB377.658 billion, an increase of 8.34% over the end of the previous year. Amount of NPLs of the Company amounted to RMB41.366 billion, a decrease of 0.72% over the end of the previous year; the NPL ratio was 1.25%, which decreased by 0.13 percentage point over the end of the previous year; and the provision coverage ratio was 187.02%, which increased by 4.31 percentage points over the end of the previous year.

### III. RISK WARNING

The key financial figures of 2021 in this announcement are preliminarily calculated, which may be different from the figures to be disclosed in the 2021 annual report of the Company, but the estimated difference would be no more than 10%. Investors should pay attention to investment risks.

On behalf of the Board  
**China Everbright Bank Company Limited**  
**LI Xiaopeng**  
*Chairman*

Beijing, the PRC  
18 January 2022

*As at the date of this announcement, the Executive Directors of the Company are Mr. Fu Wanjun and Mr. Qu Liang; the Non-executive Directors are Mr. Li Xiaopeng, Mr. Wu Lijun, Mr. Yao Zhongyou, Mr. Yao Wei, Mr. Liu Chong and Mr. Li Wei; and the Independent Non-executive Directors are Mr. Xu Hongcai, Mr. Wang Ligu, Mr. Shao Ruiqing, Mr. Hong Yongmiao, Mr. Li Yinquan and Mr. Han Fuling.*