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Huishang Bank Corporation Limited*

徽商銀行股份有限公司*

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

(Stock Code: 3698)

ANNOUNCEMENT FINANCIAL INFORMATION SUMMARY FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2023

This announcement is made by Huishang Bank Corporation Limited (the “**Bank**”) pursuant to the inside information provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rules 13.09(2)(a) and 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

In accordance with the relevant laws and regulations of the People's Republic of China (the “**PRC**” or “**China**”), due to the issuance of tier 2 capital bonds and non-fixed term capital bonds by the Bank, the unaudited financial information summary and capital adequacy ratios of the Bank for the nine months ended September 30, 2023 (the “**Information**”) have been published on the websites of China Central Depository and Clearing Corporation Limited (<http://www.chinabond.com.cn>) and China Foreign Exchange Trade System & National Interbank Funding Center (<http://www.chinamoney.com.cn>).

(I) FINANCIAL INFORMATION SUMMARY

Set out below is the financial information summary prepared by the Bank in accordance with the China Accounting Standards for Business Enterprises:

	As at September 30, 2023 <i>RMB million</i> (unaudited)
Total assets	1,746,389
Total liabilities	1,611,640
Total owner's equity	134,749
	For the nine months ended September 30, 2023 <i>RMB million</i> (unaudited)
Net profit	12,500

(II) CAPITAL ADEQUACY RATIOS (UNAUDITED)

As at the end of September 2023, the Bank's capital adequacy ratio was 12.13% and its tier 1 capital adequacy ratio was 9.77% and core tier 1 capital adequacy ratio was 8.92%, which were in compliance with the relevant PRC regulatory requirements. Of which, core tier 1 capital, net of deductions, was RMB108,548 million, mainly including paid-up capital of RMB13,890 million, capital reserve of RMB15,221 million, valid portion of other comprehensive income of RMB1,934 million, surplus reserve and general risk reserve of RMB36,083 million, retained earnings of RMB53,899 million and valid portion of minority interests of RMB2,383 million, and regulatory deductions for core tier 1 capital of RMB14,862 million; tier 1 capital, net of deductions, was RMB118,854 million; total capital, net of deductions, was RMB147,677 million. As at the end of September 2023, the Bank's total risk-weighted assets were RMB1,217,085 million.

As at the end of September 2023, the Bank's balance of tier 2 capital bonds was RMB14,000 million, and the balance of non-fixed term capital bonds was RMB10,000 million.

Shareholders and potential investors of the Bank are reminded that (i) the Information disclosed in this announcement is prepared in accordance with the China Accounting Standards for Business Enterprises, which may require adjustments during the course of auditing; and (ii) any discrepancies between the data and percentages showed in this announcement are due to rounding.

Shareholders and potential investors of the Bank are reminded that the above data have not been reviewed or audited by the Bank's independent auditors. Discrepancies may arise between such data and the figures disclosed in the audited report due to review and audit adjustments. Shareholders and potential investors of the Bank should exercise caution when dealing with the securities of the Bank and should not rely solely on such Information.

By order of the Board
Huishang Bank Corporation Limited*
Yan Chen
Chairman

Hefei, Anhui Province, the PRC
October 30, 2023

As at the date of this announcement, the Board of the Bank comprises Yan Chen and Kong Qinglong as executive directors; Ma Lingxiao, Shao Dehui, Wu Tian, Zuo Dunli, Gao Yang, Wang Wenjin and Zhao Zongren as non-executive directors; Dai Peikun, Zhou Yana, Liu Zhiqiang, Yin Jianfeng, Huang Aiming and Xu Jiabin as independent non-executive directors.

* *Huishang Bank Corporation Limited is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*