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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)**

### **POSITIVE PROFIT ALERT**

This announcement is made pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Huishang Bank Corporation Limited (the “**Bank**”, together with its subsidiaries, the “**Group**”) hereby informs the shareholders and potential investors of the Bank that, based on the preliminary estimate on the consolidated management accounts of the Group which have not been reviewed, for the six months ended June 30, 2025, the total assets of the Group amounted to approximately RMB2.25 trillion, representing an increase of approximately 11.8% as compared with the beginning of the year; the operating income amounted to approximately RMB21.1 billion, representing a year-on-year increase of approximately 2.2%; the net profit amounted to approximately RMB9.3 billion, representing a year-on-year increase of approximately 3.8%; the Group’s asset quality continued to improve, further enhancing the risk compensation capability. The non-performing loan ratio was approximately 0.98%, and the non-performing loan provision coverage ratio was approximately 289%, representing an increase of approximately 3 percentage points as compared with the end of the previous year.

According to the information currently available, the Bank considers that the positive performance of the 2025 interim results of the Group was mainly attributable to always adhering to the origins of finance, sparing no efforts in serving the real economy; increasing credit extension in key areas and promoting synergic and balanced development for business; continuing optimizing its asset structure and ensuring effective liability management; intensifying disposal of non-performing assets through various measures, resulting in better outcomes.

The information contained in this announcement is based on the preliminary estimate made with reference to the consolidated management accounts of the Group for the six months ended June 30, 2025, which have not been reviewed by the Bank’s auditors. The actual results of the Group may be different from those disclosed in this announcement. Shareholders and potential investors of the Bank are advised to read the 2025 interim results announcement of the Bank carefully. Such announcement is expected to be published before the end of August 2025.

**Shareholders and potential investors of the Bank are advised to exercise caution when dealing in the shares of the Bank.**

**The Board of  
Huishang Bank Corporation Limited\***

Hefei, Anhui Province, the PRC  
August 1, 2025

*As at the date of this announcement, the Board of the Bank comprises Kong Qinglong as executive director; Ma Lingxiao, Lu Hao, Wang Zhaohui, Zuo Dunli, Gao Yang and Wang Wenjin 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.*