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BANK OF CHONGQING CO., LTD.*

重慶銀行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock Code: 1963)

THIRD QUARTERLY REPORT FOR 2025

The board of directors (the “**Board**”) of Bank of Chongqing Co., Ltd.* (the “**Bank**” or “**Bank of Chongqing**”) is pleased to announce the unaudited results of the Bank and its subsidiaries (the “**Group**”) for the third quarter ended September 30, 2025 (the “**Reporting Period**”) prepared in accordance with the International Financial Reporting Standards (the “**IFRSs**”). This quarterly report is made pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (the “**SFO**”) (Chapter 571 of the Laws of Hong Kong).

1. IMPORTANT NOTICE

- 1.1 The Board, the board of supervisors and each director, supervisor and member of senior management of the Bank warrant that the contents in this quarterly report are true, accurate and complete and contain no false representations, misleading statements or material omissions, and they will take legal responsibilities for such contents on a joint and several basis.
- 1.2 The 15th meeting of the seventh session of the Board of the Bank was held on October 24, 2025 by way of on-site (video) meeting. 14 directors were eligible to attend the meeting, among which 13 directors attended the meeting in person, and Chairman YANG Xiuming designated director GAO Song as his proxy to attend the meeting and vote on his behalf. The meeting considered and unanimously approved the Bank’s third quarterly report for 2025.
- 1.3 YANG Xiuming (Chairman of the Bank), GAO Song (President of the Bank), LI Cong (Vice President in charge of finance) and WU Zhu (Head of Finance Department) warrant that the financial statements in this report are true, accurate and complete.
- 1.4 In this report, the “Bank” refers to Bank of Chongqing Co., Ltd.; the “Group” refers to Bank of Chongqing Co., Ltd. and its subsidiaries.
- 1.5 The third quarterly report of the Bank for 2025 has not been audited.

* The Bank holds a financial licence number B0206H2500000001 approved by the regulatory authority of the banking industry of the PRC and was authorised by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code 91500000202869177Y. The Bank is not an authorized institution within the meaning of the Hong Kong 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 and/or deposit-taking business in Hong Kong.

2. MAJOR ACCOUNTING DATA

2.1 Major accounting data and financial indicators

The financial information set out in this quarterly report was prepared according to IFRSs. Unless otherwise stated, the financial information relates to the Group and is expressed in RMB.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2025	December 31, 2024	Increase/(decrease) at September 30, 2025 as compared to the end of the previous year (%)
Total assets	1,022,749,648	856,641,840	19.39
Loans and advances to customers, gross	520,384,849	440,616,361	18.10
Total liabilities	956,747,743	792,877,922	20.67
Customer deposits	554,245,210	474,116,904	16.90
Equity attributable to shareholders of the Bank	63,113,583	61,070,973	3.34
Total equity	66,001,905	63,763,918	3.51
Net assets per share attributable to ordinary shareholders of the Bank (RMB)	16.15	15.56	3.79

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	July to September 2025	Increase/(decrease) from July to September 2025 as compared to the same period of the previous year (%)	January to September 2025	Increase/(decrease) from January to September 2025 as compared to the same period of the previous year (%)
Operating income	3,931,014	15.70	11,457,985	10.69
Net profit	1,801,650	20.49	5,195,833	10.42
Net profit attributable to shareholders of the Bank	1,689,678	20.54	4,879,181	10.19
Net profit attributable to shareholders of the Bank after deducting non-recurring gains and losses	1,690,239	22.74	4,864,983	11.16
Net cash flows generated from operating activities	N/A	N/A	54,368,226	N/A
Basic earnings per share (RMB)	0.49	22.50	1.40	10.24
Diluted earnings per share (RMB)	0.37	15.63	1.08	8.00
Annualized return on average total assets (%) ⁽¹⁾	0.72	decrease by 0.01 percentage point	0.74	decrease by 0.05 percentage point
Annualized weighted average return on net assets (%) ⁽²⁾	11.95	increase by 1.38 percentage points	11.61	increase by 0.18 percentage point

Notes:

- (1) Calculated by dividing net profit by the average of total assets at the beginning and at the end of the period.
- (2) Calculated according to the Compilation Rules for Preparation of Information Disclosures by Companies Offering Securities to the Public No. 9-Calculation and Disclosure of Return on Net Assets and Earnings per Share (Revised in 2010) (《公開發行證券的公司信息披露編報規則第9號－淨資產收益率和每股收益的計算及披露》(2010年修訂版)).

2.2 Note on differences between the financial statements prepared in accordance with the PRC GAAP and the IFRSs

With respect to the financial statements of the Group prepared under the PRC GAAP (China Accounting Standards) and those under the IFRSs, there is no difference in the net profit attributable to shareholders of the Bank for the Reporting Period ended September 30, 2025 and the equity attributable to shareholders of the Bank as at the end of the Reporting Period.

2.3 Capital adequacy ratio

The table below sets forth the capital adequacy ratio of each level of the Group and the Bank calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》) as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	September 30, 2025		December 31, 2024	
	The Group	The Bank	The Group	The Bank
Core Tier I capital, net	56,817,013	51,588,317	54,325,735	49,716,395
Tier I capital, net	64,097,237	58,587,911	61,550,655	56,715,989
Net capital	83,511,889	76,303,633	79,470,686	73,544,155
Risk-weighted assets	662,693,408	605,233,166	549,740,040	504,246,868
Core Tier I capital adequacy ratio (%)	8.57	8.52	9.88	9.86
Tier I capital adequacy ratio (%)	9.67	9.68	11.20	11.25
Capital adequacy ratio (%)	12.60	12.61	14.46	14.58

2.4 Leverage ratio

The table below sets forth the leverage ratio of the Group calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2025	December 31, 2024
The balance of assets on- and off-balance sheet after adjustments	1,103,107,405	924,423,283
Tier I capital, net	64,097,237	61,550,655
Leverage ratio (%)	5.81	6.66

2.5 Liquidity coverage ratio

The table below sets forth the liquidity coverage ratio of the Group calculated in accordance with the Administrative Measures for the Liquidity Risk Management of Commercial Banks (《商業銀行流動性風險管理辦法》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2025	December 31, 2024
Qualified high-quality liquid assets	111,779,497	153,182,179
Net cash outflow in the next 30 days	29,684,781	27,668,283
Liquidity coverage ratio (%)	376.55	553.64

3. NUMBER OF SHAREHOLDERS AND SHAREHOLDING

As at the end of the Reporting Period, the Bank had a total of 36,303 ordinary shareholders, of which 35,298 are A shareholders and 1,005 are H registered shareholders. As at the end of the Reporting Period, the shareholdings of top ten shareholders of ordinary shares of the Bank are as follows:

S.N.	Name of shareholder	Nature of shareholder	Number of shares held at the end of the period (shares)	Shareholding percentage (%)	Type of shares	Number of shares with selling restrictions (shares)	Particulars of pledge, charge or frozen state Status	Number (shares)
1	HKSCC Nominees Limited	Offshore legal person	1,172,842,702	33.75	H Shares	-	-	-
2	Chongqing Yufu Capital Operation Group Co., Ltd.	State-owned legal person	496,316,727	14.28	A Shares + H Shares	-	-	-
3	Dah Sing Bank, Limited	Offshore legal person	458,574,853	13.20	H Shares	-	-	-
4	Chongqing Qianli Technology Co., Ltd.	Private legal person	294,818,932	8.49	A Shares + H Shares	-	Pledged	122,000,000
5	Chongqing Water Conservancy Investment Group Co., Ltd.	State-owned legal person	243,335,802	7.00	A Shares	-	-	-
6	SAIC Motor Corporation Limited	State-owned legal person	240,463,650	6.92	H Shares	-	-	-
7	Chongqing Real Estate Group Co., Ltd.	State-owned legal person	226,852,088	6.53	A Shares	-	-	-
8	Funde Sino Life Insurance Co., Ltd.	Private legal person	206,510,150	5.94	H Shares	-	-	-
9	Chongqing Road & Bridge Co., Ltd.	Private legal person	171,239,698	4.93	A Shares	-	-	-
10	Chongqing Beiheng Investment & Development Limited	State-owned legal person	84,823,500	2.44	H Shares	-	-	-

Information on the related-party relationship or concerted action of the above shareholders: Chongqing Water Conservancy Investment Group Co., Ltd. is a party acting in concert with Chongqing Yufu Capital Operation Group Co., Ltd. Apart from this, the Bank is not aware of any related-party relationship between the above shareholders or whether they are parties acting in concert.

Description of top ten shareholders and top ten shareholders not subject to selling restrictions participating in margin trading, securities lending and refinancing businesses: The Bank is not aware of any involvement of HKSCC Nominees Limited in the refinancing business, save as mentioned above, none of the other top ten shareholders of the Bank participated in the refinancing business by lending the Bank's shares.

Statement on shareholders of preference shares with restored voting rights and the number of shares held: Not applicable

Notes:

- (1) The number of shares held by HKSCC Nominees Limited refers to the total number of shares in the shareholders of H shares' account of the Bank in the trading system represented by HKSCC Nominees Limited, including H shares of the Bank held by HKSCC Nominees Limited as designated by other shareholders among the top ten shareholders of the Bank.

- (2) As confirmed by the shareholders, Chongqing Yufu Capital Operation Group Co., Ltd. directly held 421,750,727 A Shares and held 74,566,000 H Shares of the Bank through its subsidiary Chongqing Yufu (Hong Kong) Limited, and its associates and parties acting in concert, namely Chongqing Agricultural Investment Asset Management Co., Ltd. (重慶農投資產經營管理有限公司), Chongqing Rural Commercial Bank Co., Ltd., Chongqing River & Holiday Hotel Management Co., Ltd. (重慶兩江假日酒店管理有限公司), Chongqing Union Property Right Exchange Co., Ltd. (重慶聯合產權交易所集團股份有限公司), Southwest Securities Company, Ltd., Chongqing Yufu Holding Group Co., Ltd., Chongqing Chuanyi Automation Co., Ltd. (重慶川儀自動化股份有限公司), Chongqing Water & Environment Holdings Group Ltd. (重慶水務環境控股集團有限公司), Chongqing Light Textile Asset Management Co., Ltd. (重慶輕紡資產管理有限公司), Chongqing Machinery & Electronics Holding (Group) Co., Ltd. (重慶機電控股(集團)公司), Chongqing Furniture Corporation (重慶家具總公司), Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司), Chongqing Science and Technology Innovation Investment Group Co., Ltd. (重慶科技創新投資集團有限公司), held 294,814,156 A Shares of the Bank. Chongqing Yufu Capital Operation Group Co., Ltd. thus held an aggregate of 791,130,883 shares of the Bank, representing 22.77% of the Bank's total shares.
- (3) As confirmed by the shareholders, Chongqing Qianli Technology Company Limited (重慶千里科技股份有限公司) held 129,564,932 A Shares of the Bank and held 165,254,000 H Shares of the Bank through its subsidiary Lifan International (Holdings) Limited. Chongqing Qianli Technology Company Limited thus held an aggregate of 294,818,932 shares of the Bank, representing 8.49% of the Bank's total shares.
- (4) As confirmed by the shareholders, SAIC Motor Corporation Limited held 240,463,650 H Shares of the Bank through its subsidiary SAIC Motor HK Investment Limited, representing 6.92% of the Bank's total shares.
- (5) As confirmed by the shareholders, Chongqing Real Estate Group Co., Ltd. directly held 226,852,088 A Shares of the Bank, and its associates and parties acting in concert, namely Chongqing Kangju Property Development Co., Ltd. (重慶康居物業發展有限公司), Chongqing Bayu Homestay Group Co., Ltd. (重慶市巴渝民宿集團有限公司) and Chongqing Fangzong Real Estate Co., Ltd. (重慶房綜置業有限公司) held 2,259,601 A Shares of the Bank. Chongqing Real Estate Group Co., Ltd. thus held an aggregate of 229,111,689 A Shares of the Bank, representing 6.59% of the Bank's total shares.
- (6) As confirmed by the shareholders, Funde Sino Life Insurance Co., Ltd. directly held 150,000,000 H Shares of the Bank and held 56,510,150 H Shares of the Bank through its subsidiary Fund Resources Investment Holding Group Company Limited. Funde Sino Life Insurance Co., Ltd. thus held an aggregate of 206,510,150 H Shares of the Bank, representing 5.94% of the Bank's total shares.
- (7) As confirmed by the shareholders, Chongqing Beiheng Investment & Development Limited directly held 84,823,500 H Shares of the Bank, and its associates, namely Chongqing Liangjiang Modern Services Development Co., Ltd. (重慶兩江現代服務業發展有限公司), Chongqing High Technology Group Co., Ltd. (重慶高科集團有限公司), and Chongqing Yu Gao Tech Industry (Group) Co. Ltd., held 1,934,949 A Shares of the Bank. Chongqing Beiheng Investment & Development Limited thus held an aggregate of 86,758,449 shares of the Bank, representing 2.50% of the Bank's total shares.
- (8) As at the end of the Reporting Period, there are 123,140,811 shares pledged, representing 3.54% of the Bank's total share capital and 470,907 shares frozen, representing 0.01% of the Bank's total share capital.

- (9) The Bank is not aware of any involvement of HKSCC Nominees Limited in the refinancing business. Save as mentioned above, none of the other top ten shareholders of the Bank participated in the refinancing business by lending the Bank's shares.

4. HIGHLIGHTS OF QUARTERLY RESULTS

As at September 30, 2025, the Group's total assets amounted to RMB1,022,750 million, representing an increase of RMB166,108 million or 19.39% as compared to the end of the previous year.

Customer deposits amounted to RMB554,245 million, representing an increase of RMB80,128 million or 16.90% as compared to the end of the previous year, of which, time deposits, demand deposits, pledged deposits held as collateral, other deposits and interest payable amounted to RMB416,672 million, RMB96,679 million, RMB23,678 million, RMB3,443 million and RMB13,773 million, respectively.

Total loans and advances to customers amounted to RMB520,385 million, representing an increase of RMB79,768 million or 18.10% as compared to the end of the previous year, of which: corporate loans, personal loans, discounted bills and interest receivable amounted to RMB399,019 million, RMB99,290 million, RMB20,150 million and RMB1,926 million, respectively.

Balance of non-performing loans amounted to RMB5,894 million, representing an increase of RMB431 million as compared to the end of the previous year; the non-performing loan ratio was 1.14%, representing a decrease of 0.11 percentage point as compared to the end of the previous year; and the provision coverage ratio was 248.11%, representing an increase of 3.03 percentage points as compared to the end of the previous year.

For the nine months ended September 30, 2025, the Group recorded a net profit of RMB5,196 million, representing an increase of RMB490 million or 10.42% as compared to the same period of the previous year. The operating income amounted to RMB11,458 million, representing an increase of RMB1,106 million or 10.69% as compared with the same period of the previous year. Operating expenses amounted to RMB3,000 million, representing an increase of RMB274 million or 10.07% as compared to the same period of the previous year. The cost-to-income ratio was 24.98%, representing an increase of 0.07 percentage point as compared to the same period of the previous year.

In accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》), as at the end of the Reporting Period, the Group's Core Tier I capital adequacy ratio, Tier I capital adequacy ratio and capital adequacy ratio were 8.57%, 9.67% and 12.60%, respectively, which decreased by 1.31 percentage points, 1.53 percentage points and 1.86 percentage points as compared with the end of the previous year, respectively, fulfilling the latest regulatory requirements on capital adequacy ratios applicable to the PRC banking industry.

5. OTHER REMINDERS

Profit Pre-distribution Plan for the First Three Quarters of 2025

The Bank intends to distribute a cash dividend of RMB1.684 (tax inclusive) per 10 shares to all ordinary shareholders whose names appeared on the register of members based on the total share capital of ordinary shares on the record date for implementing profit distribution. The dividend is denominated and declared in RMB and paid in RMB or HKD equivalent, and the holders of H shares are provided with the option of dividend distribution in RMB. The holders of H shares have the right to choose to receive the dividend of H shares in RMB or HKD in whole (HKSCC Nominees Limited may choose to receive the dividend in whole or in part).

If calculated based on the total share capital of ordinary shares of 3,474,585,802 shares as of September 30, 2025, the Bank will pay a cash dividend of RMB585,120,249.06 (tax inclusive) in total, representing 11.99% of net profit attributable to the ordinary shareholders of the Bank in the consolidated statements for the first three quarters of 2025. Since the convertible bonds issued by the Bank are in the conversion period, where the total ordinary share capital changes before the record date for implementing profit distribution, then the above total distribution amount shall remain unchanged, while the distribution per share shall be adjusted accordingly based on the total ordinary share capital as of the record date for implementing profit distribution, details of which to be disclosed in the dividend distribution implementation announcement. The profit distribution plan shall be submitted to the general meeting for consideration.

For details of the profit distribution plan, please refer to the Overseas Regulatory Announcement - Announcement on the Profit Pre-distribution Plan for the First Three Quarters of 2025 disclosed by the Bank on October 24, 2025.

6. PUBLICATION OF QUARTERLY REPORT

The quarterly report will be published on the “HKEXnews” website of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) and the official website of the Bank (www.cqcbank.com). The quarterly report prepared under the PRC GAAP (China Accounting Standards) will be published on the website of the Shanghai Stock Exchange (www.sse.com.cn) and the official website of the Bank (www.cqcbank.com).

This quarterly report was prepared in both Chinese and English, where there is a discrepancy between the Chinese and English versions, the Chinese version shall prevail.

For and on behalf of the Board
Bank of Chongqing Co., Ltd.*
YANG Xiuming
Chairman

Chongqing, the PRC, October 24, 2025

As at the date of this announcement, the executive directors of the Bank are Mr. YANG Xiuming, Mr. GAO Song and Ms. HOU Ximeng; the non-executive directors of the Bank are Mr. WONG Hon Hing, Mr. GUO Xile, Mr. WU Heng, Mr. FU Wei, Mr. ZHOU Zongcheng and Mr. YU Hua; the independent non-executive directors of the Bank are Mr. ZHU Yanjian, Ms. LIU Ruihan, Ms. WANG Qinlin, Mr. ZENG Hong and Mr. CHAN Fung Cheung.

APPENDIX FINANCIAL STATEMENTS ACCORDING TO IFRSS

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2025

(All amounts expressed in thousands of RMB unless otherwise stated)

	For the nine months ended September 30,	
	2025	2024
	(Unaudited)	(Unaudited)
Interest income	23,501,681	21,757,302
Interest expense	<u>(14,381,623)</u>	<u>(13,842,278)</u>
Net interest income	<u>9,120,058</u>	<u>7,915,024</u>
Fee and commission income	706,704	945,325
Fee and commission expense	<u>(147,982)</u>	<u>(173,748)</u>
Net fee and commission income	<u>558,722</u>	<u>771,577</u>
Net trading gains	552,068	291,350
Net gains on investment securities	1,156,923	1,274,116
Other operating income	<u>70,214</u>	<u>99,427</u>
Operating income	11,457,985	10,351,494
Operating expenses	(3,000,237)	(2,725,786)
Impairment losses on credits	(3,124,448)	(2,690,477)
Other asset impairment losses	<u>–</u>	<u>(2,972)</u>
Operating profit	5,333,300	4,932,259
Share of profit of associates	<u>284,296</u>	<u>285,881</u>
Profit before income tax	5,617,596	5,218,140
Income tax	<u>(421,763)</u>	<u>(512,640)</u>
Net profit for the period	<u>5,195,833</u>	<u>4,705,500</u>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2025**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2025	2024
	(Unaudited)	(Unaudited)
Other comprehensive income		
<i>Items that may subsequently be reclassified to profit or loss:</i>		
Net gains/(losses) on debt investments at fair value through other comprehensive income	(2,648,784)	613,051
Less: Relevant income tax impact	<u>662,196</u>	<u>(153,261)</u>
Subtotal	<u>(1,986,588)</u>	<u>459,790</u>
<i>Items that will not subsequently be reclassified to profit or loss:</i>		
Net gains on equity investments designated at fair value through other comprehensive income	14,855	25,524
Less: Relevant income tax impact	<u>(3,714)</u>	<u>(6,382)</u>
Subtotal	<u>11,141</u>	<u>19,142</u>
Remeasurement of retirement benefits	293	(223)
Less: Relevant income tax impact	<u>(73)</u>	<u>56</u>
Subtotal	<u>220</u>	<u>(167)</u>
Total other comprehensive income, net of tax	<u>(1,975,227)</u>	<u>478,765</u>
Total comprehensive income for the period	<u>(3,220,606)</u>	<u>5,184,265</u>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2025**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2025	2024
	(Unaudited)	(Unaudited)
Net profit attributable to:		
Shareholders of the Bank	4,879,181	4,428,072
Non-controlling interests	<u>316,652</u>	<u>277,428</u>
	<u>5,195,833</u>	<u>4,705,500</u>
Comprehensive income attributable to:		
Shareholders of the Bank	2,903,954	4,906,837
Non-controlling interests	<u>316,652</u>	<u>277,428</u>
	<u>3,220,606</u>	<u>5,184,265</u>
Earnings per share attributable to the shareholders of the Bank		
(expressed in RMB per share)		
– Basic	1.40	1.27
– Diluted	<u>1.08</u>	<u>1.00</u>

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2025

(All amounts expressed in thousands of RMB unless otherwise stated)

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
ASSETS		
Cash and balances with central bank	35,324,384	34,510,468
Due from banks and other financial institutions	59,696,715	34,468,211
Financial assets at fair value through profit or loss	66,061,963	64,680,693
Loans and advances to customers	505,779,026	427,263,845
Derivative financial assets	989,240	44,443
Investment securities		
– Financial assets at fair value through other comprehensive income	102,934,572	113,800,112
– Financial assets measured at amortised cost	235,063,788	169,427,008
Investment in associates	3,445,016	3,173,826
Property, plant and equipment	3,561,066	2,898,032
Deferred tax assets	5,276,319	4,210,831
Other assets	4,617,559	2,164,371
Total assets	1,022,749,648	856,641,840
LIABILITIES		
Due to and placements from banks and other financial institutions	195,354,366	119,420,436
Customer deposits	554,245,210	474,116,904
Financial liabilities at fair value through profit or loss	858,893	597,601
Taxes payable	285,635	120,393
Debt securities issued	199,688,255	191,559,600
Other liabilities	6,315,384	7,062,988
Total liabilities	956,747,743	792,877,922
SHAREHOLDERS' EQUITY		
Share capital	3,474,586	3,474,569
Other equity instruments	8,071,243	8,071,257
Capital surplus	7,734,382	7,734,021
Other reserves	15,031,596	16,428,015
Retained earnings	28,801,776	25,363,111
Total equity attributable to shareholders of the Bank	63,113,583	61,070,973
Non-controlling interests	2,888,322	2,692,945
Total shareholders' equity	66,001,905	63,763,918
Total liabilities and shareholders' equity	1,022,749,648	856,641,840

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu

CONSOLIDATED STATEMENTS OF CASH FLOWS*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2025**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2025	2024
	(Unaudited)	(Unaudited)
Cash flows from operating activities:		
Profit before income tax	5,617,596	5,218,140
Adjustments:		
Depreciation and amortisation	477,170	367,858
Impairment losses on loans	2,814,562	2,982,899
Provision for/(reversal of) impairment allowances on other assets	309,886	(289,450)
Net losses/(gains) on disposal of long-term assets	(3,237)	8,249
Fair value losses/(gains)	367,210	7,617
Net gains arising from financial investments	(2,046,595)	(1,549,062)
Share of profit of associates	(284,296)	(285,881)
Interest income arising from investment securities	(7,023,227)	(6,425,505)
Interest expense arising from financing activities	3,153,763	2,989,352
Net (increase)/decrease in operating assets:		
Net increase in restricted deposit balances with central bank	(1,403,633)	(1,185,879)
Net decrease/(increase) in due from and placements with banks and other financial institutions	6,505,548	(1,121,249)
Net increase in financial assets held under resale agreements	(22,899,324)	(15,578,329)
Net increase in loans and advances to customers	(83,941,779)	(42,389,360)
Net increase in other operating assets	(1,375,035)	(16,917,388)
Net increase/(decrease) in operating liabilities:		
Net increase/(decrease) in borrowings from central banks	30,471,243	(6,328,238)
Net increase in due to and placements from banks and other financial institutions	44,354,343	2,026,299
Net decrease in financial assets sold under repurchase agreements	(474,292)	(3,287,688)
Net increase in customer deposits	79,501,795	45,478,218
Net increase in other operating liabilities	910,308	4,725,163
Income tax paid	(663,780)	(830,641)
Net cash flows from operating activities	54,368,226	(32,384,875)

CONSOLIDATED STATEMENTS OF CASH FLOWS (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2025**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2025	2024
	(Unaudited)	(Unaudited)
Cash flows from investing activities:		
Proceeds from disposal of property, plant and equipment, intangible assets and other long-term assets	7,658	26,573
Purchase of property, plant and equipment, intangible assets and other long-term assets	(1,059,521)	(418,082)
Proceeds from sale and redemption of investments	82,734,199	72,096,264
Return on investments	8,392,319	7,893,063
Purchase of investment securities	(139,478,818)	(67,290,341)
Net cash flows from investing activities	(49,404,163)	12,307,477
Cash flows from financing activities:		
Proceeds from issuance of debt securities and inter-bank certificates of deposit	128,344,474	133,808,326
Cash paid to redeem debt securities and inter-bank certificates of deposit issued	(122,590,000)	(117,890,000)
Cash paid for lease liabilities	(72,243)	(59,621)
Interest paid on debt securities	(774,449)	(562,898)
Dividends paid to shareholders	(1,535,028)	(1,512,133)
Net cash flows from financing activities	3,372,754	13,783,674
Impact from exchange rate changes on cash and cash equivalents	(2,836)	(4,808)
Net increase/(decrease) in cash and cash equivalents	8,333,981	(6,298,532)
Cash and cash equivalents at the beginning of the period	16,269,842	19,302,429
Cash and cash equivalents at the end of the period	24,603,823	13,003,897

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu