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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, 2025

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, 2025 (the "**Information**") have been published on the websites of China Central Depository & Clearing Co., Ltd. (http://www.chinabond.com.cn), China Foreign Exchange Trade System & National Interbank Funding Center (http://www.chinamoney.com.cn) and Shanghai Clearing House (https://www.shclearing.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, 2025 *RMB million* (unaudited)
Total assets	2,297,640
Total liabilities	2,127,812
Total owner's equity	169,827

	For the nine months ended September 30, 2025 *RMB million* (unaudited)
Net profit	14,149

(II) CAPITAL ADEQUACY RATIOS (UNAUDITED)

As at the end of September 2025, the Bank's capital adequacy ratio was 12.75% and its tier 1 capital adequacy ratio was 11.10% and core tier 1 capital adequacy ratio was 9.62%, which were in compliance with the relevant PRC regulatory requirements. Of which, core tier 1 capital, net of deductions, was RMB132,112 million, mainly including paid-up capital of RMB13,890 million, valid portion of capital reserve and other comprehensive income of RMB16,267 million, surplus reserve and general risk provision of RMB45,448 million, retained earnings of RMB69,580 million, valid portion of minority interests of RMB2,517 million, and regulatory deductions for core tier 1 capital of RMB15,589 million; tier 1 capital, net of deductions, was RMB152,427 million; total capital, net of deductions, was RMB175,107 million. As at the end of September 2025, the Bank's total risk-weighted assets were RMB1,373,381 million.

As at the end of September 2025, the Bank's balance of tier 2 capital bonds was RMB6,000 million, and the balance of non-fixed term capital bonds was RMB20,000 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.

The Board of
Huishang Bank Corporation Limited*

Hefei, Anhui Province, the PRC
October 30, 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.*