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中国光大银行
CHINA EVERBRIGHT BANK

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)**

## ANNOUNCEMENT ON INTERIM PROFIT DISTRIBUTION PLAN FOR THE YEAR 2025

Reference is made to the interim results announcement of China Everbright Bank Company Limited (the "**Company**") dated 29 August 2025 in relation to, among others, the proposed implementation of interim profit distribution for the year 2025.

The board of directors of the Company (the "**Board**") has held a meeting on 14 November 2025, at which the resolution on the interim profit distribution plan for the year 2025 was considered and approved. The interim profit distribution plan for the year 2025 is subject to consideration and approval by the general meeting of the Company and the completion of dividends payment of the preference shares for the year 2025.

According to the reviewed 2025 interim financial statements, the net profit attributable to shareholders of the Company in the consolidated statement of the Company for the first half of 2025 was RMB24,622 million, the net profit in the financial statements of the parent company was RMB22,682 million. As of 30 June 2025, the undistributed profit as at the end of the reporting period in the financial statements of the parent company was RMB216,571 million. Upon consideration and approval by the Board, the interim profit distribution plan for the year 2025 of the Company would be as follows:

Interim cash dividends for the year 2025 are proposed for distribution by the Company to all shareholders of ordinary shares at RMB1.05 (tax inclusive) per 10 shares on the basis of the total share capital of the Company as at the record date for dividend distribution in compliance with relevant laws, regulations and the Articles of Association of the Company. The total cash dividends proposed to be distributed amount to RMB6,204 million (tax inclusive), calculated based on the Company's total ordinary share capital of 59,086 million shares as of 30 June 2025, accounting for 25.20% of the net profit attributable to shareholders of the Company in the consolidated statements and 26.14% of the net profit attributable to ordinary shareholders of the Company in the consolidated statements. In the event of any change in total ordinary share capital of the Company prior to the record date for dividend distribution, the total amount of dividends will remain unchanged but the

dividends per share will be adjusted accordingly and disclosed in relevant announcement. The cash dividends are denominated and declared in RMB, and paid to shareholders in RMB or in HKD. The actual amount paid in HKD shall be calculated based on the average benchmark exchange rate of RMB against HKD announced by the People's Bank of China one week prior to the general meeting at which the Company considers the interim profit distribution plan for the year 2025 (including the date of the general meeting). For the first half of 2025, the Company did not implement capitalization of capital reserve funds.

The interim cash dividends for the year 2025 will provide H Shareholders with RMB dividends currency option, H Shareholders will be given the option to elect to receive interim dividends for H Shares entirely in RMB or HKD (partial election of currency option is only applicable to Hong Kong Securities Clearing Company Nominees Limited). Upon consideration and approval of the interim profit distribution plan for the year 2025 at the general meeting, the Company will send a dividend currency election form to H Shareholders in due course.

The Company will make further announcement(s) in due course for the specific arrangements of distribution of interim cash dividends for the year 2025, including matters such as the period of closure of register of members, record date, payment date, taxation and tax exemption.

**The Board of Directors of**
**China Everbright Bank Company Limited**

Beijing, the PRC
14 November 2025

*As at the date of this announcement, the Executive Directors of the Company are Mr. Hao Cheng, Ms. Qi Ye and Mr. Yang Bingbing; the Non-executive Directors are Mr. Wu Lijun, Mr. Cui Yong, Mr. Yao Wei, Mr. Zhang Mingwen and Mr. Li Wei; and the Independent Non-executive Directors are Mr. Shao Ruiqing, Mr. Hong Yongmiao, Mr. Li Yinquan, Mr. Liu Shiping, Mr. Huang Zhiling and Mr. Huang Zhenzhong.*