

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



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)

FIRST QUARTERLY REPORT FOR 2026

The board of directors (the “**Board**”) of Bank of Chongqing Co., Ltd.* (the “**Bank**”) is pleased to announce the unaudited results of the Bank and its subsidiaries (the “**Group**”) for the first quarter ended March 31, 2026 (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 (Chapter 571 of the Laws of Hong Kong).

1. IMPORTANT NOTICE

- 1.1 The Board, each director 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 23rd meeting of the seventh session of the Board of the Bank was held on April 28, 2026 by way of on-site (video) meeting. 14 directors, who were eligible to attend the meeting, among which 14 directors attended the meeting. The meeting considered and unanimously approved the Bank’s first quarterly report for 2026.
- 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 first quarterly report of the Bank for 2026 has not been audited.

* *The Bank holds a financial licence number B0206H250000001 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>	March 31, 2026	December 31, 2025	Increase/(decrease) at March 31, 2026 as compared to the end of the previous year (%)
Total assets	1,108,129,550	1,033,725,681	7.20
Loans and advances to customers, gross	562,902,828	531,284,850	5.95
Total liabilities	1,038,565,112	967,726,839	7.32
Customer deposits	614,900,909	565,704,384	8.70
Equity attributable to shareholders of the Bank	66,436,921	62,972,107	5.50
Total equity	69,564,438	65,998,842	5.40
Net assets per share attributable to ordinary shareholders of the Bank (RMB)	16.39	16.11	1.74

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	January to March 2026	Increase/(decrease) for the period from January to March 2026 as compared to the same period of the previous year (%)
Operating income	4,006,206	14.59
Net profit	1,898,372	11.22
Net profit attributable to shareholders of the Bank	1,793,190	10.40
Net profit attributable to shareholders of the Bank after deducting non-recurring gains and losses	1,764,349	9.56
Net cash flows generated from operating activities	40,589,499	(1.90)
Basic earnings per share (RMB)	0.52	10.64
Diluted earnings per share (RMB)	0.40	11.11
Annualized return on average total assets (%) ⁽¹⁾	0.72	decrease by 0.05 percentage point
Annualized weighted average return on net assets (%) ⁽²⁾	12.61	increase by 0.77 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 March 31, 2026 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.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	March 31, 2026		December 31, 2025	
	The Group	The Bank	The Group	The Bank
Core Tier I capital, net	60,355,304	54,668,472	56,639,318	51,246,646
Tier I capital, net	67,661,419	61,668,066	63,923,219	58,246,240
Net capital	87,535,497	80,190,002	83,354,794	76,337,765
Risk-weighted assets	696,519,348	634,059,897	664,239,446	606,551,466
Core Tier I capital adequacy ratio (%)	8.67	8.62	8.53	8.45
Tier I capital adequacy ratio (%)	9.71	9.73	9.62	9.60
Capital adequacy ratio (%)	12.57	12.65	12.55	12.59

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>	March 31, 2026	December 31, 2025
The balance of assets on- and off-balance sheet after adjustments	1,196,542,957	1,121,719,319
Tier I capital, net	67,661,419	63,923,219
Leverage ratio (%)	5.65	5.70

2.5 Liquidity coverage ratio

The table below sets forth the liquidity coverage ratio of the Group calculated in accordance with the 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>	March 31, 2026	December 31, 2025
Qualified high-quality liquid assets	190,923,980	163,549,193
Net cash outflow in the next 30 days	50,604,486	27,883,642
Liquidity coverage ratio (%)	377.29	586.54

3. NUMBER OF SHAREHOLDERS AND SHAREHOLDING

As at the end of the Reporting Period, the Bank had a total of 27,937 ordinary shareholders, of which 26,944 are A shareholders and 993 are H shareholders registered. As at the end of the Reporting Period, the shareholdings of top ten shareholders of ordinary shares of the Bank are as follows:

Particulars of shareholdings of the top ten shareholders of ordinary shares of the Bank

S.N.	Name of shareholder	Nature of shareholder	Number of shares		Type of shares	Number of shares with selling restrictions	Particulars of pledge, charge or frozen state	
			held at the end of the period	Shareholding percentage			Status	Number
			(shares)	(%)		(shares)		(shares)
1	HKSCC Nominees Limited	Offshore legal person	1,172,593,301	32.34	H Shares	-	-	-
2	Chongqing Yufu Capital Operation Group Co., Ltd.	State-owned legal person	496,316,727	13.69	A Shares + H Shares	-	-	-
3	Dah Sing Bank, Limited	Offshore legal person	458,574,853	12.65	H Shares	-	-	-
4	Chongqing Qianli Technology Co., Ltd.	Private legal person	294,818,932	8.13	A Shares + H Shares	-	Pledged	64,000,000
5	Chongqing Water Conservancy Investment Group Co., Ltd.	State-owned legal person	243,335,802	6.71	A Shares	-	-	-
6	SAIC Motor Corporation Limited	State-owned legal person	240,463,650	6.63	H Shares	-	-	-
7	Chongqing Real Estate Group Co., Ltd.	State-owned legal person	226,852,088	6.26	A Shares	-	-	-
8	Funde Sino Life Insurance Co., Ltd.	Private legal person	206,510,150	5.70	H Shares	-	-	-
9	Chongqing Road & Bridge Co., Ltd.	Private legal person	171,239,698	4.72	A Shares	-	-	-
10	Chongqing Expressway Group Co., Ltd.	State-owned legal person	151,157,894	4.17	A Shares	-	-	-

Statement 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' 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. (重慶渝富資本運營集團有限公司) directly held 421,750,727 A Shares, and held 270,989,102 A Shares and 74,566,000 H Shares of the Bank through its associates and parties acting in concert, namely Chongqing Rural Commercial Bank Co., Ltd. (重慶農村商業銀行股份有限公司), Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司), Chongqing Water & Environment Holdings Group Ltd. (重慶水務環境控股集團有限公司), Chongqing 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) and Chongqing Yufu (Hong Kong) Limited (重慶渝富(香港)有限公司), thus held an aggregate of 767,305,829 shares of the Bank, representing 21.16% of the Bank's total shares. Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司) and its parties acting in concert held an aggregate of 759,013,935 shares of the Bank, representing 20.93% of the Bank's total shares, and constituted the Bank's largest shareholder.
- (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 (力帆國際(控股)有限公司), thus held an aggregate of 294,818,932 shares of the Bank, representing 8.13% of the Bank's total shares.
- (4) As confirmed by the shareholders, SAIC Motor Corporation Limited (上海汽車集團股份有限公司) held 240,463,650 H Shares of the Bank through its subsidiary SAIC Motor HK Investment Limited (上海汽車香港投資有限公司), representing 6.63% of the Bank's total shares.
- (5) As confirmed by the shareholders, Chongqing Real Estate Group Co., Ltd. (重慶市地產集團有限公司) directly held 226,852,088 A Shares of the Bank and held 2,259,601 A Shares of the Bank through 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), thus held an aggregate of 229,111,689 A Shares of the Bank, representing 6.32% of the Bank's total shares.
- (6) As confirmed by the shareholders, Funde Sino Life Insurance Co., Ltd. (富德生命人壽保險股份有限公司) 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 (富德資源投資控股集團有限公司), thus held an aggregate of 206,510,150 H Shares of the Bank, representing 5.70% of the Bank's total shares.
- (7) As confirmed by the shareholders, Chongqing Expressway Group Co., Ltd. (重慶高速公路集團有限公司) directly held 151,157,894 A shares of the Bank and held 30,065,776 A Shares of the Bank through its associates and parties acting in concert, namely HUANG Changsheng and Chongqing Expressway Investment Holding Co., Ltd. (重慶高速公路投資控股有限公司), thus held an aggregate of 181,223,670 shares of the Bank, representing 4.998% of the Bank's total shares.

4. HIGHLIGHTS OF QUARTERLY RESULTS

As at March 31, 2026, the Group's total assets amounted to RMB1,108,130 million, representing an increase of RMB74,404 million or 7.20% as compared to the end of the previous year.

Customer deposits amounted to RMB614,901 million, representing an increase of RMB49,197 million or 8.70% as compared to the end of the previous year, of which, corporate deposits, personal deposits, other deposits and interest payable amounted to RMB231,277 million, RMB341,649 million, RMB27,044 million and RMB14,931 million, respectively.

Total loans and advances to customers amounted to RMB562,903 million, representing an increase of RMB31,618 million or 5.95% as compared to the end of the previous year, of which, corporate loans, personal loans, discounted bills and interest receivable amounted to RMB446,713 million, RMB93,484 million, RMB20,523 million and RMB2,183 million, respectively.

The balance of non-performing loans amounted to RMB6,259 million, representing an increase of RMB226 million as compared to the end of the previous year; the non-performing loan ratio was 1.12%, representing a decrease of 0.02 percentage point as compared to the end of the previous year; and the provision coverage ratio was 246.60%, representing an increase of 1.02 percentage points as compared to the end of the previous year.

For the three months ended March 31, 2026, the Group recorded a net profit of RMB1,898 million, representing an increase of RMB191 million or 11.22% as compared to the same period of the previous year. The operating income amounted to RMB4,006 million, representing an increase of RMB510 million or 14.59% as compared with the same period of the previous year. Operating expenses amounted to RMB967 million, representing an increase of RMB105 million or 12.13% as compared to the same period of the previous year. The cost-to-income ratio was 22.93%, representing a decrease of 0.68 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 8.67%, 9.71% and 12.57%, respectively, which increased by 0.14 percentage point, 0.09 percentage point and 0.02 percentage point 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. 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, April 28, 2026

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. ZHOU Zongcheng, Mr. FU Wei, Mr. WU Heng and Mr. YU Hua; and 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 MARCH 31, 2026

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

	For the three months ended March 31,	
	2026 (Unaudited)	2025 (Unaudited)
Interest income	8,208,584	7,836,626
Interest expense	<u>(4,661,056)</u>	<u>(4,692,571)</u>
Net interest income	<u>3,547,528</u>	<u>3,144,055</u>
Fee and commission income	201,922	272,863
Fee and commission expense	<u>(51,365)</u>	<u>(53,359)</u>
Net fee and commission income	<u>150,557</u>	<u>219,504</u>
Net trading gains	219,901	57,890
Net gains on investment securities	(3,115)	46,501
Other operating income	<u>91,335</u>	<u>28,238</u>
Operating income	4,006,206	3,496,188
Operating expenses	(966,771)	(862,201)
Impairment losses on credits	<u>(1,028,003)</u>	<u>(788,696)</u>
Operating profit	2,011,432	1,845,291
Share of profit of associates	<u>26,785</u>	<u>86,286</u>
Profit before income tax	2,038,217	1,931,577
Income tax	<u>(139,845)</u>	<u>(224,698)</u>
Net profit for the period	<u>1,898,372</u>	<u>1,706,879</u>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO MARCH 31, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the three months ended March 31,	
	2026	2025
	(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	251,801	(1,342,959)
Less: Relevant income tax impact	<u>(62,951)</u>	<u>335,740</u>
Subtotal	<u>188,850</u>	<u>(1,007,219)</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	(10,780)	–
Less: Relevant income tax impact	<u>2,695</u>	<u>–</u>
Subtotal	<u>(8,085)</u>	<u>–</u>
Remeasurement gains/(losses) on retirement benefit	(499)	–
Less: Relevant income tax impact	<u>125</u>	<u>–</u>
Subtotal	<u>(374)</u>	<u>–</u>
Total other comprehensive income, net of tax	<u>180,391</u>	<u>(1,007,219)</u>
Total comprehensive income for the period	<u>2,078,763</u>	<u>699,660</u>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO MARCH 31, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the three months ended March 31,	
	2026	2025
	(Unaudited)	(Unaudited)
Net profit attributable to:		
Shareholders of the Bank	1,793,190	1,624,256
Non-controlling interests	105,182	82,623
	<u>1,898,372</u>	<u>1,706,879</u>
Comprehensive income attributable to:		
Shareholders of the Bank	1,973,581	617,037
Non-controlling interests	105,182	82,623
	<u>2,078,763</u>	<u>699,660</u>
Earnings per share attributable to the shareholders of the Bank (expressed in RMB)		
– Basic	0.52	0.47
– Diluted	0.40	0.36

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

AS AT MARCH 31, 2026

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

	March 31, 2026 (Unaudited)	December 31, 2025 (Audited)
ASSETS		
Cash and balances with central bank	71,758,347	40,764,533
Due from banks and other financial institutions	76,108,522	53,914,676
Precious metal	139	–
Financial assets at fair value through profit or loss	57,830,854	60,564,102
Loans and advances to customers	547,486,115	516,486,516
Derivative financial assets	150,012	1,469,022
Investment securities		
– Financial assets at fair value through other comprehensive income	96,032,899	97,494,390
– Financial assets measured at amortised cost	241,427,085	245,235,625
Investment in associates	3,557,797	3,531,012
Fixed assets	3,627,244	3,597,720
Deferred income tax assets	5,246,811	5,153,469
Other assets	4,903,725	5,514,616
Total assets	1,108,129,550	1,033,725,681
LIABILITIES		
Due to and placements from banks and other financial institutions	221,308,773	189,490,035
Customer deposits	614,900,909	565,704,384
Financial liabilities at fair value through profit or loss	649,173	350,584
Derivative financial liabilities	292,813	234,981
Taxes payable	290,435	106,334
Debt securities issued	193,401,645	204,206,537
Other liabilities	7,721,364	7,633,984
Total liabilities	1,038,565,112	967,726,839
SHAREHOLDERS' EQUITY		
Share capital	3,625,750	3,474,588
Other equity instruments	7,952,856	8,071,242
Capital surplus	9,202,411	7,743,833
Other reserves	15,726,124	15,545,733
Retained earnings	29,929,780	28,136,711
Total equity attributable to shareholders of the Bank	66,436,921	62,972,107
Non-controlling interests	3,127,517	3,026,735
Total shareholders' equity	69,564,438	65,998,842
Total liabilities and shareholders' equity	1,108,129,550	1,033,725,681

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 MARCH 31, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the three months ended March 31,	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from operating activities:		
Profit before income tax	2,038,217	1,931,577
Adjustments:		
Depreciation and amortisation	207,437	153,563
Impairment losses on loans	1,013,648	679,428
Provision for impairment allowances on other assets	14,355	109,268
Net gains on disposal of long-term assets	3	(3,485)
Losses/(gains) on changes in fair value	(51,623)	360,050
Net gains arising from financial investments	(195,050)	(442,044)
Share of profit of associates	(26,785)	(86,286)
Interest income arising from investment securities	(2,204,292)	(2,282,876)
Interest expense arising from financing activities	981,737	1,057,855
Net (increase)/decrease in operating assets:		
Net increase in restricted deposit balances with central bank	(2,352,215)	(2,172,400)
Net (increase)/decrease in due from and placements with banks and other financial institutions	(81,722)	804,131
Net increase in financial assets held under resale agreements	(14,427,910)	(2,046,053)
Net increase in loans and advances to customers	(32,215,524)	(34,677,917)
Net decrease in other operating assets	4,552,168	642,489
Net increase/(decrease) in operating liabilities:		
Net increase in borrowings from central banks	19,426,965	16,093,673
Net increase in due to and placements from banks and other financial institutions	15,853,978	18,061,089
Net decrease in financial assets sold under repurchase agreements	(2,269,569)	(6,524,394)
Net increase in customer deposits	49,178,558	48,877,818
Net increase in other operating liabilities	1,255,814	981,163
Income tax paid	(108,691)	(141,133)
Net cash flows from operating activities	40,589,499	41,375,516

CONSOLIDATED STATEMENTS OF CASH FLOWS (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO MARCH 31, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the three months ended March 31,	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from investing activities:		
Proceeds from disposal of fixed assets, intangible assets and other long-term assets	36,946	6,412
Purchase of fixed assets, intangible assets and other long-term assets	(168,536)	(178,342)
Return on investments	26,830,447	11,952,895
Proceeds from sale and redemption of investments	2,546,382	2,112,899
Purchase of investment securities	(22,587,594)	(50,396,372)
Net cash flows from investing activities	<u>6,657,645</u>	<u>(36,502,508)</u>
Cash flows from financing activities:		
Proceeds from issuance of debt securities and inter-bank certificates of deposit	22,695,168	15,933,031
Cash paid to redeem debt securities and inter-bank certificates of deposit issued	(32,480,000)	(19,520,000)
Cash paid for lease liabilities	(19,936)	(23,323)
Interest paid on debt securities	(506,482)	(316,367)
Dividends paid to shareholders	(584,766)	(552,408)
Net cash flows from financing activities	<u>(10,896,016)</u>	<u>(4,479,067)</u>
Impact from exchange rate changes on cash and cash equivalents	<u>(16,790)</u>	<u>32,644</u>
Net increase in cash and cash equivalents	36,334,338	426,585
Cash and cash equivalents at the beginning of the period	<u>19,880,695</u>	<u>16,269,842</u>
Cash and cash equivalents at the end of the period	<u><u>56,215,033</u></u>	<u><u>16,696,427</u></u>

Chairman:
YANG XiumingPresident:
GAO SongVice President:
LI CongHead of Finance Department:
WU Zhu