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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)

FIRST QUARTERLY REPORT OF 2026

The board of directors (the “**Board**”) of China Everbright Bank Company Limited (the “**Company**”) hereby announces the unaudited results of the Company and its subsidiaries for the first quarter ended 31 March 2026 (the “**Reporting Period**”) prepared under the International Financial Reporting Standards. This announcement is made in accordance with the requirements of 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.

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

Beijing, the PRC
29 April 2026

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, Ms. Zhao Jingjing, Mr. Yao Wei, Mr. Zhang Mingwen and Mr. Li Wei; and the Independent Non-executive Directors are Mr. Li Yinquan, Mr. Liu Shiping, Mr. Huang Zhenzhong, Mr. Liu Qiao, Mr. Hu Xiang and Ms. Li Yingqi.

China Everbright Bank Company Limited

First Quarterly Report of 2026

I. IMPORTANT NOTICE

- 1.1 The Board of Directors, Directors and Senior Management of the Bank hereby warrant the authenticity, accuracy and completeness of the contents of this Report and that there are no false representations, misleading statements or material omissions, and jointly and severally assume full responsibility for the information in this Report.
- 1.2 The 6th Meeting of the Tenth Session of the Board of Directors of the Bank was convened on 29 April 2026, at which the *First Quarterly Report of 2026* was considered and approved. 15 out of 15 Directors attended this meeting.
- 1.3 Chairman Mr. Wu Lijun, President Mr. Hao Cheng, Executive Vice President & CFO Ms. Liu Yan, and General Manager of Finance and Accounting Department of the Bank Mr. Lin Zezhong, hereby warrant the authenticity, accuracy and completeness of the financial information in this Report.
- 1.4 The financial statements in this Report were prepared pursuant to the International Financial Reporting Standards (“IFRS Accounting Standards”) and were unaudited.
- 1.5 Unless otherwise stated, all monetary sums stated in this Report are expressed in Renminbi/RMB.
- 1.6 In this Report, “the Bank” refers to China Everbright Bank Company Limited, and “the Group” refers to China Everbright Bank Company Limited and its subsidiaries.

II. BASIC INFORMATION

2.1 Company profile

Stock Abbreviated Name	A shares: CEB BANK (光大銀行)	Stock Code	A shares: 601818
	H shares: CEB BANK (中國光大銀行)		H shares: 6818
Stock Exchange for Listing of Shares	A shares: Shanghai Stock Exchange (SSE)		
	H shares: The Stock Exchange of Hong Kong Limited (SEHK)		
Person to Contact	Secretary to the Board of Directors	Securities Affairs Representative	
Name of the Contact	Mr. Zhang Xuyang	Mr. Zeng Wenxue	
Investor Hotline	86-10-63636388		
Customer Service Hotline/ Customer Complaint Hotline	95595		
Fax	86-10-63639066		
E-mail	IR@cebbank.com		

China Everbright Bank (CEB), established in August 1992 and headquartered in Beijing, is a national joint-stock commercial bank approved by the State Council of China and the People's Bank of China (PBOC). The Bank was listed on the SSE in August 2010 and the SEHK in December 2013.

2.2 Major work performance

During the reporting period, the Bank proactively served the real economy and national strategies, expanded key business areas, and continuously improved core competitiveness, in a bid to persistently promote high-quality development.

First, the Bank made solid strides in serving the real economy and focused on serving the five target areas of finance, including technology finance, green finance, inclusive finance, pension finance and digital finance. In technology finance, the Bank made steady headway in developing the “1+16+100” specialized and dedicated organizational system, and leveraged the “Five Excellences” supporting system featuring excellent services, products, ecosystems, industry research and digital intelligence to provide diversified full-life-cycle financial services for technology enterprises. In green finance, the Bank continuously advanced system development, product innovation and service upgrading, and improved the green finance product spectrum that consists of green loans as the foundation, various green finance featured products and other industry-specific solutions. In inclusive finance, the Bank deepened the implementation of the MSE financing coordination mechanism, continuously refined its online inclusive finance products including credit products, guarantee products and mortgage products, and constantly enhanced its capabilities of business expansion and risk management for inclusive finance. In pension finance, the Bank strengthened the building of the “Sunshine Elderly Comfort (He Guang Yi Xiang)” brand, gave full play to the synergies within China Everbright Group to develop its two featured models (i.e., an integrated service model combining finance, elderly care, healthcare and tourism, and a coordinated service model featuring banking, insurance and elderly care), enriched pension finance product supply, refined age-friendly service experience for both online and offline channels, and expanded the talent pool of professional pension planners to bolster financial support for the elderly care industry. In digital finance, the Bank enhanced the technological foundation and security capabilities, strengthened coordinated management and planning for digital finance, stepped up efforts to promote the R&D and application of AI technologies, and actively explored new pathways for intelligent banking, so as to consistently enhance the service quality and efficiency of digital finance.

Second, the Bank adopted a differentiated development approach and accelerated the pace to develop its business features. The Bank developed the “Sunshine Tech Innovation” business, further enhanced its comprehensive scenario-based service capabilities covering equity, credit, bond, custody and private banking, promoted the innovation and upgrade of “Technology R&D Loan”, and expanded the business scale and service coverage of “Investment-linked Loan” and “Payroll Loan”. The Bank developed the “Sunshine Wealth” business, aligned with market trends to enrich its investment products, optimized the “7+” (Fixed Income Plus) wealth management product system, and intensified efforts in pioneering product launches and innovation and promoting functional iteration. The Bank maintained the leading advantages of Everbright Cloud Fee Payment in the industry, refined the “life + finance” inclusive convenience service ecosystem, made efforts to ensure and improve people’s livelihoods, and supported the construction of digital government affairs. The Bank optimized its “Sunshine Transaction Banking” comprehensive financial ecosystem, built the “Sunshine Transaction +” service system, and perfected the “e-series” standardized online products covering the upstream and downstream of supply chains to facilitate the Belt and Road cooperation and support enterprises going global. The Bank built the “Sunshine Investment Banking” featured brand, continuously reinforced the core competitiveness of its bond underwriting business, and increased M&A loan project participation in key scenarios. Furthermore, the Bank advanced specialized business operation for “Sunshine Financial Market”, refined the strategic system of proprietary investment and trading, actively developed foreign exchange agency business, and deepened the construction of financial institution customer ecosystem.

Third, the Bank stuck to the compliance bottom line and continued to strengthen comprehensive risk control. The Bank adhered to law-based and compliant operation to ensure that no systemic risks arose. The Bank deepened credit-granting industry research, and proactively empowered business development. The Bank continued to enhance concentration management, regularly carried out penetrative risk monitoring for large-amount credit customers, and implemented the early-warning response strategy to resolutely forestall new NPLs. The Bank strengthened the prevention and control of financial risks in key areas such as the real estate sector and local government financing platforms, and reinforced the localization management responsibilities for credit card business. The Bank advanced professional and refined transformation for the management of special assets, continuously stepping up efforts to dispose of non-performing assets.

III. KEY FINANCIAL DATA AND OPERATING PERFORMANCE

3.1 Key accounting data and financial indicators

Unit: RMB million, %

Item	January- March 2026	January- March 2025	Year-on-year Change
Operating income	31,826	33,101	(3.85)
Net profit	11,521	12,530	(8.05)
Net profit attributable to shareholders of the Bank	11,459	12,464	(8.06)
Basic earnings per share ¹ (unit: RMB)	0.17	0.19	(10.53)
Diluted earnings per share ² (unit: RMB)	0.17	0.19	(10.53)
Return on weighted average equity ³	7.98	9.11	-1.13 percentage points
Net cash flows from operating activities	(36,015)	57,080	N/A
Item	31 March 2026	31 December 2025	Change
Total assets	7,201,145	7,165,319	0.50
Total equity attributable to shareholders of the Bank	574,423	604,800	(5.02)
Net assets per share attributable to ordinary shareholders of the Bank ⁴ (unit: RMB)	8.54	8.46	0.95

Notes:

1. Basic earnings per share = net profit attributable to ordinary shareholders of the Bank/weighted average number of ordinary shares outstanding; net profit attributable to ordinary shareholders of the Bank = net profit attributable to shareholders of the Bank – dividends of the preference shares and interest of non-fixed-term capital bonds declared during the period.

As at the end of the reporting period, the Bank distributed dividends of RMB1,468 million (tax included) for the preference shares during the year.

2. Diluted earnings per share = (net profit attributable to ordinary shareholders of the Bank + effect of dilutive potential ordinary shares on net profit attributable to ordinary shareholders of the Bank)/(weighted average number of ordinary shares outstanding + weighted average number of potential dilutive ordinary shares converted into ordinary shares).
3. Return on weighted average equity = net profit attributable to ordinary shareholders of the Bank/weighted average equity attributable to ordinary shareholders of the Bank. It was presented in annualized form.
4. Net assets per share attributable to ordinary shareholders of the Bank = (net assets attributable to shareholders of the Bank – preference shares related portion of other equity instruments and non-fixed-term capital bonds)/total number of ordinary shares as at the end of the reporting period.

The above figures were calculated according to the *Compilation Rules for Information Disclosure by Companies that Offer Securities to the Public (No. 9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share* issued by China Securities Regulatory Commission (“CSRC”).

3.2 Capital adequacy ratio and leverage ratio

The capital adequacy ratio (CAR) indicators calculated in accordance with the Rules on *Capital Management of Commercial Banks* (Decree No. 4 of NFRA in 2023) are as follows:

Unit: RMB million, %

Item	31 March 2026		31 December 2025	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Net common equity Tier 1 capital	499,506	466,250	494,820	462,233
Net Tier 1 capital	569,618	536,197	599,898	567,139
Net capital	658,671	621,660	699,961	663,213
Risk-weighted assets	5,156,938	5,003,397	5,106,238	4,949,552
Common equity Tier 1 CAR	9.69	9.32	9.69	9.34
Tier 1 CAR	11.05	10.72	11.75	11.46
CAR	12.77	12.42	13.71	13.40

Notes:

- All domestic and overseas branches, as well as invested financial institutions within the scope of consolidated management in accordance with the Rules on *Capital Management of Commercial Banks*, shall be included in the calculation of the consolidated CARs. Among these, the invested financial institutions within the scope of consolidated management include Everbright Financial Leasing Co., Ltd., Everbright Wealth Management Co., Ltd., Beijing Sunshine Consumer Finance Co., Ltd., CEB International Investment Corporation Limited, China Everbright Bank (Europe) S.A., Shaoshan Everbright Rural Bank Co., Ltd., Jiangsu Huai'an Everbright Rural Bank Co., Ltd., and Jiangxi Ruijin Everbright Rural Bank Co., Ltd.
- The Bank has disclosed the *Pillar 3 Disclosure Report for the First Quarter of 2026*. Please refer to the official website of the Bank for details.

The leverage ratio indicators calculated in accordance with the Rules on *Capital Management of Commercial Banks* (Decree No. 4 of NFRA in 2023) are as follows:

Unit: RMB million, %

Item	31 March 2026	31 December 2025	30 September 2025	30 June 2025
Leverage ratio	6.93	7.27	7.20	7.14
Net Tier 1 capital	569,618	599,898	597,588	589,852
Adjusted balance of on- and off-balance-sheet assets	8,221,648	8,256,069	8,304,464	8,261,936

3.3 Liquidity coverage ratio

The liquidity coverage ratio indicators calculated in accordance with the *Administrative Measures for the Liquidity Risk of Commercial Banks* (Decree No. 3 of CBIRC in 2018) are as follows:

Unit: RMB million, %

Item	31 March 2026	31 December 2025	30 September 2025	30 June 2025
Liquidity coverage ratio	129.40	143.11	134.01	142.11
High quality liquid assets	1,012,018	982,358	962,916	1,027,335
Net cash outflows in the next 30 days	782,107	686,419	718,529	722,936

3.4 Differences between the financial statements prepared in accordance with the PRC Generally Accepted Accounting Principles (“PRC GAAP”) and those prepared in accordance with IFRS Accounting Standards

There was no difference regarding the net profit from January to March 2026 and the net assets as at 31 March 2026 calculated by the Group in accordance with PRC GAAP and IFRS Accounting Standards, respectively.

3.5 Change in key accounting data and financial indicators and the reasons

Unit: RMB million, %

Item	January- March 2026	January- March 2025	Change	Main reasons for change
Net cash flows from operating activities	(36,015)	57,080	N/A	The year-on-year decrease in the incremental amount of deposits from customers resulting in the decrease in cash inflows

3.6 Operation analysis

As at the end of the reporting period, the Group's total assets reached RMB7,201,145 million, an increase of 0.50% over the end of the previous year, of which total loans and advances stood at RMB4,056,138 million, an increase of 1.91% over the end of the previous year. Total liabilities stood at RMB6,624,131 million, an increase of 1.01% over the end of the previous year, of which the balance of deposits was RMB4,199,159 million, an increase of 2.36% over the end of the previous year.

During the reporting period, the Group realized a net profit of RMB11,521 million, a year-on-year decrease of 8.05%. Operating income registered RMB31,826 million, a year-on-year decrease of 3.85%. As for the subcategories, net interest income was RMB23,469 million, a year-on-year increase of 4.13%, and net fee and commission income was RMB5,153 million, a year-on-year decrease of 9.25%. Return on weighted average equity was 7.98%, a year-on-year decrease of 1.13 percentage points.

During the reporting period, the Group incurred operating expenses of RMB8,311 million, a year-on-year decrease of 9.16%. The impairment losses on credit assets stood at RMB8,961 million, a year-on-year increase of 5.57%.

As at the end of the reporting period, the Group's NPL balance registered RMB53,449 million, an increase of RMB2,707 million over the end of the previous year. The NPL ratio was 1.32%, an increase of 0.05 percentage point over the end of the previous year. The provision coverage ratio was 162.22%, a decrease of 11.92 percentage points over the end of the previous year. The Bank planned to adopt a proactive provisioning policy, dispose of risky assets in a prudent and orderly manner, and further consolidate the foundation of asset quality.

As at the end of the reporting period, the Group's CAR, Tier 1 CAR and common equity Tier 1 CAR stood at 12.77%, 11.05% and 9.69% respectively, all of which met regulatory requirements. The leverage ratio was 6.93%, a decrease of 0.34 percentage point over the end of the previous year.

3.7 Performance of business segments

3.7.1 Corporate banking

The Bank remained committed to the fundamental principle of serving the real economy with finance, firmly served national strategies and social well-being, focused on the key areas outlined in the 15th Five-Year Plan and the 109 related key projects to promote more advanced and higher-quality services for customers, made solid headway in serving the five target areas of finance, and provided higher-quality financial services for major national strategies, key sectors and weak links. The Bank proactively implemented a package of policies for coordinating fiscal and financial efforts to boost domestic demand, optimized business procedures, innovated service models, steadily pushed for effective delivery of key tasks such as interest subsidies for loans to micro, small and medium-sized enterprises and interest subsidies for equipment renewal loans, and effectively reduced financing costs for real economy enterprises to help stimulate market vitality. Adhering to the orientation of high-quality development, based on regional economic characteristics and resource endowments, the Bank promoted differentiated development approaches in light of local conditions. Focusing on businesses such as “Sunshine Tech Innovation”, “Sunshine Transaction Banking” and “Sunshine Investment Banking”, the Bank launched a campaign titled “Supporting Tech Innovation Through Integrated Ecosystems” by leveraging the synergies of government authorities, industries, industrial parks, academia, research institutes and investment institutions to co-create advanced service models for technology enterprises. Loans to key areas such as technology and strategic emerging industries achieved relatively rapid growth. The Bank placed equal emphasis on customer acquisition and customer activation, and deepened comprehensive customer services. Guided by the orientation of developing value customers, the Bank focused on two main business development lines (i.e., ten key customer groups and high-quality market entities), and promoted whitelist-based and ecosystem-based customer acquisition to strengthen core customer base. Guided by the orientation of developing active customers and “Five Mains” customers who take the Bank as the main bank for credit granting, fund settlement, cash management, agency payroll and ecosystem services, the Bank focused on high-frequency transaction scenarios such as fund collection, payment, settlement, FPA, supply chain finance, corporate treasury and cash management, institutional special accounts, cross-border services, fund collection & fee payment, agency payroll and custody, leveraged China Everbright Group’s advantages in comprehensive finance and industry-finance collaboration, and adopted a multi-product approach including basic credits, bond financing, M&A financing, business matchmaking, equity financing, structured financing and asset-backed securitization to enhance the breadth, depth and engagement of comprehensive financial services for customers, thereby promoting higher-quality growth while achieving an appropriate increase in output in its business operation.

3.7.2 Retail banking

Striving to build an industry-leading digital retail bank, the Bank adhered to the customer-centered business philosophy, focused on customers' diversified needs, and deepened the core strategy featuring "tiered and grouped management, data-driven operation, channel coordination and transaction delivery". The Bank enhanced customer batch acquisition and business coordination between corporate banking and retail banking, upgraded its tiered customer management model, optimized online and offline integrated channel service capabilities, accelerated the application of retail intelligent agents, strengthened the empowerment of digital tools and the team building of professional workforce, and improved the quality and efficiency of comprehensive customer services. On the liability side, the Bank promoted high-quality development with a scale-price balancing strategy, deepened the comprehensive management of deposits, drove growth through four engines including source fund introduction, sales-led growth, customer group management, and fund flow retention, and achieved quality enhancement through structural optimization, resulting in scale growth and cost reduction. On the asset side, the Bank implemented financial measures to deliver benefits for the people, supported residents' reasonable housing demand, continuously enhanced the convenience of inclusive loans, actively played the role of finance in boosting consumption and expanding domestic demand, implemented the policy of interest subsidies for consumer loans, expanded consumer finance service scenarios, and explored the potential of localized operation for credit card business to help unleash household consumption potential. The Bank deepened wealth management transformation, further developed the featured "Sunshine Wealth" brand based on its two major product series including "Sunshine Wealth Management" and "Sunshine Gold Selection" to enrich the full-category product shelf, strengthened the investment research and advisory system, and dynamically optimized product allocation strategies and flagship product shelf planning. The Bank continued to promote the "7+" (Fixed Income Plus) wealth management product system to precisely meet customers' full-cycle diversified wealth management needs, intensified efforts in pioneering product launches and innovation and promoting functional iteration, introduced the "auto-purchase after redemption" function for wealth management products, and upgraded the "Sunshine Consultant" digital asset allocation service platform to enhance the quality and efficiency of its professional services. The Bank maintained the advantage of Everbright Cloud Fee Payment as China's leading open-ended convenient fee payment platform. With a focus on key areas such as people's livelihoods and government affairs, the Bank continuously expanded service coverage, enhanced intelligent service capabilities, and deepened the building of inclusive "life + finance" service ecosystem. The Bank strengthened the integrated management of featured scenario-based services such as Sunshine Logistics Express ("Wu Liu Tong"), Sunshine Housing Express ("An Ju Tong") and Enterprise Administrative Management Service Platform ("Xin Yue Tong"), innovated service models, and tailored comprehensive service solutions for key projects to proactively support the development of the real economy.

3.7.3 Financial market business

The Bank continuously strengthened analysis on macroeconomic trends and policies, constantly enhanced its professional investment research capabilities, strictly adhered to the bottom line of compliant operation, dynamically optimized comprehensive risk management system, flexibly adjusted portfolio management, and solidified core investment base, thereby stimulating the trading vitality of financial market business and unlocking new drivers of revenue growth. Guided by the philosophy of “Partnering with Everbright for a win-win future”, the Bank built a financial institution ecosystem with collaborative efforts, accelerated the construction of a stratified and grouped service system for financial institution customers, strengthened customer resource integration and collaborative management capabilities, and deepened comprehensive management for financial institution customers. To enhance service quality and efficiency for the real economy, the Bank continuously launched marketing initiatives targeting high-value-account financial institution customers, increased the retention of low-cost funds from peer financial institutions, and effectively reduced liability costs by providing safe, professional, efficient and convenient clearing and settlement services. For wealth management business, adhering to the customer-centered approach, the Bank continued to improve its “Colorful Sunshine” product system, achieved significant progress in its “Everbright Premium + (Guang Ying +)” multi-asset and multi-strategy product system, further enriched its asset and strategy toolbox, and enhanced its capabilities in allocating major asset classes, thereby maintaining a steady growth. As at the end of the reporting period, the balance of wealth management products managed by Everbright Wealth Management stood at RMB2,005,125 million. The Bank continuously improved operational efficiency and service quality and effectiveness, faithfully fulfilled its custodian responsibility to ensure secure and steady operation. The Bank proactively explored industrial fund custody business in the field of modern industrial system development to support the real economy. The Bank advanced pension fund custody business to facilitate the healthy development of pension finance with high-quality services, and strengthened technological empowerment in driving digital transformation so as to make custody operation more standardized, digitalized, automated and intelligent.

IV. SHAREHOLDER INFORMATION

4.1 Total number of ordinary shareholders and top ten shareholders

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		227,656 shareholders for A shares 770 shareholders for H shares			
Name of shareholder	Nature of shareholder	Class of shares	Number of shares held	Shareholding percentage	Number of shares pledged/ marked/frozen
China Everbright Group Ltd.	State-owned legal person	A shares	24,363,726,541	41.23	–
		H shares	1,782,965,000	3.02	–
China CITIC Financial Asset Management Co., Ltd.	State-owned legal person	A shares	4,723,302,688	7.99	–
		H shares	604,397,000	1.02	–
Hong Kong Securities Clearing Company Nominees Limited Including: Ocean Fortune Investment Limited	Overseas legal person	H shares	5,238,701,858	8.87	Unknown
	Overseas legal person	H shares	1,605,286,000	2.72	–
Overseas Chinese Town Holdings Company	State-owned legal person	H shares	4,200,000,000	7.11	2,058,480,000 shares pledged
China Everbright Limited	Overseas legal person	A shares	1,572,735,868	2.66	–
China Life Reinsurance Company Ltd.	State-owned legal person	H shares	1,530,397,000	2.59	–
China Reinsurance (Group) Corporation	State-owned legal person	A shares	413,094,619	0.70	–
		H shares	376,393,000	0.64	–
Shenergy (Group) Co., Ltd.	State-owned legal person	A shares	766,002,403	1.30	–
COSCO SHIPPING (Shanghai) Investment Management Co., Ltd.	State-owned legal person	A shares	723,999,875	1.23	–
Hong Kong Securities Clearing Company Limited	Overseas legal person	A shares	658,992,755	1.12	–

Notes:

1. As at the end of the reporting period, all ordinary shares of the Bank were not subject to restrictions on sales.
2. As at the end of the reporting period, the total number of H shares of the Bank held by the Hong Kong Securities Clearing Company Nominees Limited acting as the nominee for all institutional and individual investors that maintain an account with it was 5,238,701,858 H shares. Among them, 1,605,286,000, 604,397,000, 282,684,000 and 172,965,000 H shares of the Bank were held by Ocean Fortune Investment Limited, China CITIC Financial Asset Management Co., Ltd., China Life Reinsurance Company Ltd. and China Everbright Group Ltd., respectively. The number of remaining H shares of the Bank held under it was 2,573,369,858 H shares.
3. The Bank was aware that, as at the end of the reporting period, China Everbright Limited is a subsidiary indirectly controlled by China Everbright Group Ltd.; China Life Reinsurance Company Ltd. is a wholly-owned subsidiary of China Reinsurance (Group) Corporation; and both COSCO SHIPPING (Shanghai) Investment Management Co., Ltd. and Ocean Fortune Investment Limited are both subsidiaries indirectly controlled by China COSCO SHIPPING Corporation Limited. Save for the above, the Bank was not aware of any related party relationships or concerted actions among the above shareholders.
4. As at the end of the reporting period, Hong Kong Securities Clearing Company Limited held 658,992,755 A shares of the Bank designated by and on behalf of others as the nominee, including shares under the Shanghai Stock Connect held by Hong Kong and overseas investors.
5. As at the end of the reporting period, the top ten shareholders of the Bank did not participate in any margin trading or securities lending, and none of the Bank's preference shareholders had their voting rights restored.
6. As at the end of the reporting period, the top ten shareholders of the Bank neither lent any shares of the Bank to engage in refinancing business nor held any shares of the Bank using credit accounts.

4.2 Total number of preference shareholders and top ten preference shareholders

4.2.1 Everbright P1 (Code: 360013)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		24			
Name of shareholder	Nature of shareholder	Number of shares held	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/frozen
China Fund Management Co., Ltd.	Others	34,367,981	17.18	–	–
Shanghai Everbright Securities Asset Management Co., Ltd.	Others	24,200,000	12.10	–	–
Hwabao Trust Co., Ltd.	Others	18,206,000	9.10	–	–
China Resources SZITIC Trust Co., Ltd.	Others	17,540,000	8.77	–	–
Shanghai International Trust Co., Ltd.	Others	14,373,600	7.19	–	–
Ping An Property & Casualty Insurance Company of China, Ltd.	Others	10,000,000	5.00	–	–
Ping An Life Insurance Company of China, Ltd.	Others	10,000,000	5.00	–	–
China Fortune Securities Co., Ltd.	Others	9,550,000	4.78	–	–
CITIC Securities Co., Ltd.	Others	8,078,100	4.04	–	–
CITIC Trust Co., Ltd.	Others	7,750,000	3.88	–	–

Note: Shanghai Everbright Securities Asset Management Co., Ltd. is a related party of China Everbright Group Ltd. and China Everbright Limited. Ping An Property & Casualty Insurance Company of China, Ltd. and Ping An Life Insurance Company of China, Ltd. are related parties. China Fund Management Co., Ltd., CITIC Securities Co., Ltd., CITIC Trust Co., Ltd. and China CITIC Financial Asset Management Co., Ltd. are related parties. Save for the above, the Bank was not aware of any related party relationships or concerted actions among the above preference shareholders, as well as between the above preference shareholders and the top ten ordinary shareholders.

4.2.2 Everbright P2 (Code: 360022)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		21			
Name of shareholder	Nature of shareholder	Number of shares held	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
China Resources SZITIC Trust Co., Ltd.	Others	18,260,000	18.26	–	–
CITIC Trust Co., Ltd.	Others	16,470,000	16.47	–	–
China Everbright Group Ltd.	State-owned legal person	10,000,000	10.00	–	–
Guangdong Yuecai Trust Co., Ltd.	Others	9,780,000	9.78	–	–
China Life Insurance Company Limited	Others	8,180,000	8.18	–	–
China Fund Management Co., Ltd.	Others	7,650,000	7.65	–	–
Postal Savings Bank of China Co., Ltd.	Others	7,150,000	7.15	–	–
Shanghai Everbright Securities Asset Management Co., Ltd.	Others	6,550,000	6.55	–	–
China Fortune Securities Co., Ltd.	Others	6,540,000	6.54	–	–
China Foreign Economy and Trade Trust Co., Ltd.	Others	2,057,500	2.06	–	–

Note: CITIC Trust Co., Ltd. and China Fund Management Co., Ltd. are related parties of China CITIC Financial Asset Management Co., Ltd. Shanghai Everbright Securities Asset Management Co., Ltd. is a related party of China Everbright Group Ltd. and China Everbright Limited. Save for the above, the Bank was not aware of any related party relationships or concerted actions among the above preference shareholders, as well as between the above preference shareholders and the top ten ordinary shareholders.

4.2.3 None of the Bank's preference shares had their voting rights restored.

V. OTHER MATTERS FOR ATTENTION

5.1 Redemption of preference shares

On 11 February 2026, the Bank redeemed all the third tranche of preference shares it issued (referred to as Everbright P3, code: 360034) and completed cancellation and delisting. For details, please refer to the relevant announcements disclosed by the Bank on 5 February 2026 and 12 February 2026.

5.2 Liquidation and dissolution of rural banks

In April 2026, Shaoshan Everbright Rural Bank Co., Ltd. and Jiangsu Huai'an Everbright Rural Bank Co., Ltd. completed the company cancellation registration in accordance with the law, and the relevant liquidation and dissolution work was concluded.

VI. QUARTERLY FINANCIAL STATEMENTS

The consolidated statement of profit or loss, the consolidated statement of comprehensive income, the consolidated statement of financial position and the consolidated statement of cash flows (prepared according to IFRS Accounting Standards) are attached below.

**The Board of Directors of
China Everbright Bank Company Limited**
29 April 2026

China Everbright Bank Company Limited
The Financial Statements
For the Three Months Ended 31 March 2026
(Prepared in accordance with IFRS Accounting Standards)

China Everbright Bank Company Limited
Consolidated statement of profit or loss
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<i>31 March</i>	
	<u>2026</u>	<u>2025</u>
Interest income	50,042	54,223
Interest expense	(26,573)	(31,685)
Net interest income	<u>23,469</u>	<u>22,538</u>
Fee and commission income	5,714	6,359
Fee and commission expense	(561)	(681)
Net fee and commission income	<u>5,153</u>	<u>5,678</u>
Net trading gains / (losses)	690	(139)
Dividend income	0	0
Net gains arising from investment securities	1,963	2,590
Net gains on derecognition of financial assets measured at amortised cost	46	1,673
Net foreign exchange (losses) / gains	(35)	327
Other operating income	540	434
Operating income	<u>31,826</u>	<u>33,101</u>
Operating expenses	(8,311)	(9,149)
Credit impairment losses	(8,961)	(8,488)
Other impairment losses	(3)	(7)
Operating profit	<u>14,551</u>	<u>15,457</u>

China Everbright Bank Company Limited
Consolidated statement of profit or loss (continued)
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<i>31 March</i>	
	<u>2026</u>	<u>2025</u>
Profit before tax	14,551	15,457
Income tax	(3,030)	(2,927)
Net profit	<u>11,521</u>	<u>12,530</u>
Net profit attributable to:		
Equity shareholders of the Bank	11,459	12,464
Non-controlling interests	62	66
	<u>11,521</u>	<u>12,530</u>
Earnings per share		
Basic / Diluted earnings per share (in RMB/share)	<u>0.17</u>	<u>0.19</u>

China Everbright Bank Company Limited
Consolidated statement of comprehensive income
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<i>31 March</i>	
	<u>2026</u>	<u>2025</u>
Net profit	<u>11,521</u>	<u>12,530</u>
Other comprehensive income, net of tax:		
Items that will not be reclassified to profit or loss:		
- Equity instruments at fair value through other comprehensive income		
- Change in fair value	(7)	3
- Related income tax effect	2	(1)
	<u> </u>	<u> </u>
Subtotal	<u>(5)</u>	<u>2</u>
Items that will be reclassified to profit or loss:		
- Debt instruments at fair value through other comprehensive income		
- Change in fair value	1,068	(6,186)
- Change in provision for impairment losses	56	(66)
- Reclassified to the profit or loss upon disposal	41	(1,955)
- Related income tax effect	(280)	2,063
- Change in cash flow hedge	(1)	38
- Exchange differences on translation of financial statements	(44)	(2)
	<u> </u>	<u> </u>
Subtotal	<u>840</u>	<u>(6,108)</u>
Other comprehensive income, net of tax	<u>835</u>	<u>(6,106)</u>
Total comprehensive income	<u>12,356</u>	<u>6,424</u>
Total comprehensive income attributable to:		
Equity shareholders of the Bank	12,296	6,361
Non-controlling interests	60	63
	<u> </u>	<u> </u>
	<u>12,356</u>	<u>6,424</u>

China Everbright Bank Company Limited
Consolidated statement of financial position
As at 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	31 March 2026	31 December 2025
Assets		
Cash and deposits with central banks	311,909	339,232
Deposits with banks and other financial institutions	101,264	107,162
Precious metals	5,222	1,892
Placements with banks and other financial institutions	166,956	184,378
Derivative financial assets	5,635	5,528
Financial assets held under resale agreements	39,681	12,923
Loans and advances to customers	3,989,008	3,911,379
Finance lease receivables	94,147	94,415
Financial investments	2,353,849	2,371,901
- Financial assets at fair value through profit or loss	374,866	458,638
- Debt instruments at fair value through other comprehensive income	724,591	678,425
- Equity instruments at fair value through other comprehensive income	1,135	1,143
- Financial investments measured at amortised cost	1,253,257	1,233,695
Property and equipment	31,368	31,491
Right-of-use assets	8,983	9,286
Goodwill	1,281	1,281
Deferred tax assets	32,986	35,218
Other assets	58,856	59,233
Total assets	<u><u>7,201,145</u></u>	<u><u>7,165,319</u></u>

China Everbright Bank Company Limited
Consolidated statement of financial position (continued)
As at 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>31 March 2026</i>	<i>31 December 2025</i>
Liabilities and equity		
Liabilities		
Due to the central bank	130,918	154,678
Deposits from banks and other financial institutions	482,868	506,454
Placements from banks and other financial institutions	180,148	208,607
Derivative financial liabilities	4,179	5,547
Financial assets sold under repurchase agreements	173,513	158,118
Deposits from customers	4,199,159	4,102,458
Accrued staff costs	15,956	18,908
Taxes payable	5,787	6,368
Lease liabilities	9,204	9,534
Debt securities issued	1,346,600	1,328,801
Other liabilities	75,799	58,404
	<hr/>	<hr/>
Total liabilities	6,624,131	6,557,877
	<hr/>	<hr/>

China Everbright Bank Company Limited
Consolidated statement of financial position (continued)
As at 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	31 March 2026	31 December 2025
Liabilities and equity (Continued)		
Equity		
Share capital	59,086	59,086
Other equity instruments	69,947	104,906
of which: Preference shares	29,947	64,906
Perpetual bonds	40,000	40,000
Capital reserve	74,483	74,464
Other comprehensive income	5,818	4,981
Surplus reserve	29,543	29,543
General reserve	91,453	91,369
Retained earnings	244,093	240,451
	<hr/>	<hr/>
Total equity attributable to equity shareholders of the Bank	574,423	604,800
Non-controlling interests	2,591	2,642
	<hr/>	<hr/>
Total equity	577,014	607,442
	<hr/>	<hr/>
Total liabilities and equity	7,201,145	7,165,319
	<hr/> <hr/>	<hr/> <hr/>

Approved and authorised for issue by the board of directors on 29 April 2026.

Wu Lijun
Chairman,
Non-executive
Director

Hao Cheng
President,
Executive Director

Liu Yan
Vice President,
Chief Financial
Officer

Lin Zezhong
General Manager of
Finance and
Accounting
Department

China Everbright Bank Company Limited
Consolidated statement of cash flows
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<u>31 March</u>	
	2026	2025
Cash flows from operating activities		
Profit before tax	14,551	15,457
<i>Adjustments for</i>		
Credit impairment losses	8,961	8,488
Other impairment losses	3	7
Depreciation and amortisation	1,742	1,748
Interest income on impaired financial assets	(266)	(337)
Dividend income	(0)	(0)
Unrealised foreign exchange (gains) / losses	(1,112)	689
Interest income from investment securities and net gains on disposal	(13,907)	(18,797)
Net gains on derecognition of financial assets measured at amortised cost	(46)	(1,673)
Net gains on disposal of trading securities	(450)	(280)
Revaluation (gains) / losses on financial instruments at fair value through profit or loss	(2,155)	3,089
Interest expense on debt securities issued	6,469	6,775
Interest expense on lease liabilities	66	88
Net losses on disposal of property and equipment	1	23
	<u>13,857</u>	<u>15,277</u>
<i>Changes in operating assets</i>		
Net decrease / (increase) in deposits with the central bank, banks and other financial institutions	3,320	(36,967)
Net decrease / (increase) in placements with banks and other financial institutions	3,787	(278)
Net decrease / (increase) in financial assets held for trading	10,179	(28,161)
Net increase in loans and advances to customers	(87,732)	(186,779)
Net (increase) / decrease in financial assets held under resale agreements	(26,759)	52,245
Net decrease / (increase) in other operating assets	2,977	(1,167)
	<u>(94,228)</u>	<u>(201,107)</u>

China Everbright Bank Company Limited
Consolidated statement of cash flows (continued)
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<u>31 March</u>	
	2026	2025
Cash flows from operating activities (Continued)		
<i>Changes in operating liabilities</i>		
Net (decrease) / increase in amounts due to the central bank	(22,859)	66,819
Net decrease in deposits from banks and other financial institutions	(23,090)	(38,383)
Net decrease in placements from banks and other financial institutions	(28,432)	(55,898)
Net increase in financial assets sold under repurchase agreements	15,384	35,221
Net increase in deposits from customers	99,677	233,765
Income tax paid	(1,504)	(3,715)
Net increase in other operating liabilities	5,180	5,101
	<u>44,356</u>	<u>242,910</u>
Net cash (used in) / from operating activities	<u>(36,015)</u>	<u>57,080</u>
Cash flows from investing activities		
Proceeds from disposal and redemption of investments	297,065	367,576
Investment income received	12,652	19,931
Proceeds from disposal of property and equipment and other long-term assets	30	68
Payments on acquisition of investments	(283,572)	(429,135)
Payments on acquisition of property and equipment, intangible assets and other long-term assets	(1,126)	(2,245)
	<u>25,049</u>	<u>(43,805)</u>
Net cash from / (used in) investing activities	<u>25,049</u>	<u>(43,805)</u>

China Everbright Bank Company Limited
Consolidated statement of cash flows (continued)
For the three months ended 31 March 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months ended</i>	
	<u>31 March</u>	
	2026	2025
Cash flows from financing activities		
Proceeds from issuance of debts	278,831	316,611
Repayments of debts issued	(261,982)	(282,831)
Interest paid on debt securities issued	(5,519)	(6,352)
Payments for redemption of other equity instruments	(35,000)	-
Payments for liquidation to minority shareholders of subsidiaries	(110)	-
Dividends paid	(7,641)	(7,635)
Other net cash flows from financing activities	(730)	(762)
	<u>(32,151)</u>	<u>19,031</u>
Net cash (used in) / from financing activities	<u>(32,151)</u>	<u>19,031</u>
Effect of foreign exchange rate changes on cash and cash equivalents	<u>(496)</u>	<u>(47)</u>
Net (decrease) / increase in cash and cash equivalents	(43,613)	32,259
Cash and cash equivalents as at 1 January	<u>239,212</u>	<u>128,057</u>
Cash and cash equivalents as at 31 March	<u><u>195,599</u></u>	<u><u>160,316</u></u>
 Cash flows from operating activities include:		
Interest received	37,337	40,554
Interest paid	(24,454)	(26,466)