重庆银行
BANK OF CHONGQING

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)

ANNOUNCEMENT OF INTERIM RESULTS FOR THE SIX MONTHS ENDED JUNE 30, 2026

The board of directors (the "**Board**") of Bank of Chongqing Co., Ltd.* (the "**Bank**") is pleased to announce the unaudited interim results of the Bank and its subsidiaries for the six months ended June 30, 2026. This announcement, containing the full text of the 2026 Interim Report of the Bank, complies with the relevant requirements of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited in relation to information to accompany preliminary announcement of interim results.

The Bank's 2026 Interim Report will be provided to the H Shareholders of the Bank and available for viewing on the websites of the Bank (www.cqcbank.com) and The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) in September 2026.

PUBLICATION OF RESULTS ANNOUNCEMENT

Both the Chinese and English versions of this results announcement are available on the websites of the Bank (www.cqcbank.com) and The Stock Exchange of Hong Kong Limited (www.hkexnews.hk). In the event of any discrepancies in interpretations between the Chinese version and English version, the Chinese version shall prevail.

The Bank has also prepared the 2026 Interim Report in Chinese in accordance with the PRC Generally Accepted Accounting Principles, which is available on the websites of the Bank (www.cqcbank.com) and the Shanghai Stock Exchange (www.sse.com.cn).

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

Chongqing, the PRC, August 20, 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, Mr. YU Hua and Mr. SHI Xiaosheng; 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.

* *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 authorised 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 authorised to carry on banking and/or deposit-taking business in Hong Kong.*

CONTENTS

Important Notice

1. The Board of Directors and each Director and member of senior management of the Bank warrant that the contents in this interim 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.

2. The 26th meeting of the seventh session of the Board of the Bank was held on 20 August 2026 in the form of onsite (video) conference, at which the Bank's 2026 interim report and its summary were considered and approved. 15 Directors were eligible to attend the meeting, among which 15 Directors attended the meeting in person. Members of senior management of the Bank also attended the meeting. The convening of the meeting complied with relevant provisions of the Company Law of the People's Republic of China and the Articles of Association of Bank of Chongqing Co., Ltd.

3. The Bank's 2026 interim financial report is unaudited.

4. Unless otherwise stated, all monetary sums stated in this report are expressed in RMB.

5. 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 report in the interim report is true, accurate and complete.

6. No funds of the Bank were tied up by controlling shareholders and other related parties for non-operating purposes.

7. The Bank did not violate stipulated decision-making procedures in issuing guarantees.

8. As at the date of disclosure of this report, the Bank did not formulate any plans for profit distribution or conversion of capital reserve into share capital for the half year of 2026.

9. This report may contain forward-looking statements about matters such as future plans of the Bank. These statements are made on the basis of current plans, estimates and forecasts. The Group believes that the expectations reflected in these forward-looking statements are reasonable, but the Group cannot guarantee that these expectations can be realized or will be proved to be correct, so they shall not constitute substantive commitments of the Group. Investors shall not overly rely on such statements and shall maintain sufficient risk awareness in this regard. Please be aware that these forward-looking statements are related to future events or the Group's future financial, business or other performance and are subject to numerous uncertainties that may lead to significant differences in the actual results.

10. Warning of material risks: For the material risks to which the Group is exposed and proposed measures, please see the section headed "Management Discussions and Analysis – Risk Management" in this report.

Definitions

In this report, unless the context otherwise requires, the following terms shall have the meanings set forth below:

"Articles of Association"	the articles of association of Bank of Chongqing Co., Ltd.
"Bank" or "Bank of Chongqing"	Bank of Chongqing Co., Ltd.
"Group"	Bank of Chongqing Co., Ltd. and its controlled subsidiaries
"CSRC"	China Securities Regulatory Commission (中國證券監督管理委員會)
"Chongqing CBIRC"	former China Banking and Insurance Regulatory Commission Chongqing Bureau (原中國銀行保險監督管理委員會重慶監管局)
"Chongqing Yufu"	Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司)
"Dah Sing Bank"	Dah Sing Bank, Limited (大新銀行有限公司)
"Xinyu Financial Leasing"	Chongqing Xinyu Financial Leasing Co., Ltd. (重慶鈊渝金融租賃股份有限公司)
"Xingyi Wanfeng"	Xingyi Wanfeng Village Bank Co., Ltd. (興義萬豐村鎮銀行有限責任公司)
"Mashang Consumer"	Mashang Consumer Finance Co., Ltd. (馬上消費金融股份有限公司)
"Three Gorges Bank"	Chongqing Three Gorges Bank Co., Ltd. (重慶三峽銀行股份有限公司)
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"IFRS(s)"	International Financial Reporting Standard(s)
"Hong Kong Listing Rules"	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
"Listing Rules"	the Rules Governing the Listing of Stocks on the Shanghai Stock Exchange and the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
"Central Bank"	People's Bank of China (中國人民銀行)
"Reporting Period"	the half year ended 30 June 2026
"SFO"	Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong)
"Company Law"	the Company Law of the People's Republic of China

Documents Available for Inspection

1. Financial statements signed and sealed by the legal representative, the President, the Vice President in charge of Finance and the Head of Finance Department of the Bank;

2. Original copies of all documents and announcements of the Bank that have been publicly disclosed on the websites designated by the CSRC during the Reporting Period;

3. Periodic reports published in other securities markets.

Chapter I Company Profile

1.1 Business Summary

As one of the earliest local joint stock commercial banks in Western China and the upper reaches of the Yangtze River, the Bank was formerly known as Chongqing Urban Cooperative Bank, which was established by consolidating 37 urban credit cooperatives and 1 urban credit union in 1996. The Bank was renamed as Commercial Bank of Chongqing Co., Ltd. in 1998 and as Bank of Chongqing Co., Ltd. in 2007. In 2013, the Bank was listed on the Hong Kong Stock Exchange, and became the first urban commercial bank in Mainland China to be listed in Hong Kong. In 2021, the Bank was listed on the Shanghai Stock Exchange, thus becoming the third and first city commercial bank with listing of A Shares and H Shares, in China and the Yangtze River Economic Belt respectively.

With the strategic vision of becoming a national first-class listed commercial bank, the Bank steadfastly pursues its "Five Highs" strategic positioning – high-target guidance, high-position transformation, high-efficiency operations, high-quality service, and high-quality development, and promotes the realization of high-quality development across the Bank. As at 30 June 2026, the Bank operated 206 business outlets, covering "one municipality and three provinces", including all districts and counties in Chongqing as well as provinces such as Sichuan Province, Guizhou Province and Shaanxi Province, and controlled its subsidiaries Chongqing Xinyu Financial Leasing Co., Ltd. and Xingyi Wanfeng Village Bank Co., Ltd. The Group recorded total assets of RMB1,108.909 billion, total deposits of RMB627.202 billion, and total loans of RMB582.459 billion, with the non-performing loan ratio of 1.11% and the allowance coverage ratio of 247.31%. Major business indicators have met regulatory requirements.

In line with the development positioning of "local bank, bank for citizens, and bank for small and micro enterprises", the Bank adhered to the original intention of serving local economy, serving small and micro enterprises and serving urban and rural residents, continued to optimize and enhance its financial service capabilities by promoting reform, restructuring, transformation and quality development. During the Reporting Period, the Bank focused on major strategies and key sectors, proactively served the real economy, and intensified credit support for such areas as the Chengdu-Chongqing Economic Circle, the new land-sea channel in western China and the establishment of a financial center in western China. In the first half of the year, the credit support of more than RMB140 billion was provided to the Chengdu-Chongqing Economic Circle, and the financing balance for the construction of the new land-sea channel in western China exceeded RMB60 billion. The Bank focused on advanced manufacturing industry and new productive forces, fully supported the construction of the "33618" modern manufacturing industry cluster system of Chongqing and the "416" technology innovation layout, deeply promoting the integration of technology innovation with green industries. The Bank issued the nation's first cross-provincial GEP linked loan, with its green finance scale surpassing the RMB100 billion mark. The loan for technology-based enterprises maintained double-digit growth, while manufacturing loans exceeded RMB41 billion. The Bank focused on inclusive finance and rural revitalization, and continued to meet the financial service needs of small and micro enterprises, individual businesses, agriculture and rural areas and new citizens. The balance of inclusive small and micro enterprises loans exceeded RMB77 billion, and the balance of the agriculture-related loans exceeded RMB57 billion, comprehensively enhancing the quality and efficiency of financial services for "agriculture, rural areas, and farmers". The Bank focused on consumption credit and pension finance, gave full play to its advantages in product systems, and took immediate action in developing self-operated online consumer loan products. The balance of "Jie E Dai" (捷e貸) exceeded RMB10 billion. The Bank focused on digital transformation and technology empowerment, anchored in the overarching "456" digital transformation framework. With a strategic emphasis on two core pillars, i.e. "AI + data" empowerment and risk prevention and control, the Bank continued to deepen digital transformation initiatives. It has established a generative AI application management platform, deployed the "Tongyi Qianwen" large language model, and rolled out seven new application scenarios, such as the "Intelligent Compliance Assistant". Moreover, the Bank focused on building brands and enhancing image. The Bank was ranked among the top 300 in the "Top 1000 World Banks" in The Banker, a UK magazine, for 11 consecutive years. It was selected as one of the "Double Hundred Enterprises" by the State-owned Assets Supervision and Administration Commission of the State Council for 4 consecutive years; and it received an international investment-grade rating from Standard & Poor's for 9 consecutive years, outlook remains stable.

1.2 Corporate Information

1.2.1	Legal Name and Abbreviation in Chinese:	重慶銀行股份有限公司(Abbreviation:重慶銀行)
	Name in English:	Bank of Chongqing Co., Ltd.
1.2.2	Legal Representative:	YANG Xiuming
	Authorized Representatives:	YANG Xiuming GAO Song
	Secretary to the Board:	HOU Ximeng
	Company Secretary:	HO Wing Tsz Wendy
	Securities Affairs Representative:	FU Maohua

1.2.3 Registered Address and Office Address: No. 6 Yongpingmen Street, Jiangbei District, Chongqing

Historical Change of Registered Address: It was changed from "No. 153 Zourong Road, Yuzhong District, Chongqing" to "No. 6 Yongpingmen Street, Jiangbei District, Chongqing" in February 2020

Principal Place of Business in Hong Kong: Room 1918, 19/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong

Historical Change of Principal Place of Business in Hong Kong: It was changed from "Level 54, Hopewell Centre, 183 Queen's Road East, Hong Kong" to "5/F, Manulife Place, 348 Kwun Tong Road, Kowloon, Hong Kong" in August 2022, and changed to "Room 1918, 19/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong" in January 2025

1.2.4 Correspondence Address: No. 6 Yongpingmen Street, Jiangbei District, Chongqing
Postal Code: 400024
Tel: +86(23)63367688
Fax: +86(23)63799024
E-mail: ir@cqcbank.com
Website: http://www.cqcbank.com
Customer Service Hotline: 956023

1.2.5 General Information on the Listing of Shares:
A Shares:
Listing Exchange: Shanghai Stock Exchange
Stock Name: BCQ
Stock Code: 601963
H Shares:
Listing Exchange: The Stock Exchange of Hong Kong Limited
Stock Name: BCQ
Stock Code: 01963

1.2.6 Domestic Auditor: Ernst & Young Hua Ming LLP (Special General Partnership)
Office Address: Room 01-12, 17/F, EYHM Tower, Oriental Plaza, No. 1 East Chang'an Avenue, Dongcheng District, Beijing
International Auditor: Ernst & Young (Registered Public Interest Entity Auditor)
Office Address: 27th Floor, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

1.2.7 Legal Advisor as to PRC Laws: Commerce & Finance Law Offices
Legal Advisor as to Hong Kong Laws: DLA Piper Hong Kong

1.2.8 A Share Registrar: China Securities Depository and Clearing Corporation Limited Shanghai Branch
Address: No. 188 Yanggaonan Road, Pudong New District, Shanghai
H Share Registrar: Computershare Hong Kong Investor Services Limited
Address: Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong

1.2.9 Newspapers and Websites Designated for Information Disclosure:
Mainland China: China Securities Journal (www.cs.com.cn)
Shanghai Securities News (www.cnstock.com)
Securities Times (www.stcn.com)
Securities Daily (www.zqrb.cn)
Website of the Shanghai Stock Exchange (www.sse.com.cn)
Website of the Bank (www.cqcbank.com)
Hong Kong: Website of the Hong Kong Stock Exchange (www.hkexnews.hk)
Website of the Bank (www.cqcbank.com)
Place for Preparation of the Interim Report: Office of the Board of the Bank

1.2.10 Domestic Sponsor Institution for Continuous Supervision and Guidance: China Merchants Securities Co., Ltd.
Office Address: No. 111, 1st Fuhua Road, Futian Street, Futian District, Shenzhen
Sponsor Representative: Wang Xiao (王曉), Hu Yijia (扈益嘉)
Period of Continuous Supervision and Guidance: As the BCQ Convertible Bonds have not been fully converted into Shares, it will be extended until all BCQ Convertible Bonds have been converted into Shares or redeemed

1.2.11 Registration Information:
Date of Initial Incorporation: 2 September 1996
Registration Authority: Administration for Market Regulation of Chongqing (formerly known as Administration for Industry and Commerce of Chongqing)
Unified Social Credit Code: 91500000202869177Y
Financial License Registration Number: the Bank holds a financial licence number B0206H250000001 approved by the regulatory authority of the banking and insurance industry of the PRC

Chapter II Financial Highlights

The financial information set out in this interim report has been prepared in accordance with the IFRSs on the basis of consolidation. Unless otherwise stated, such information is the data of the Group denominated in RMB.

2.1 Financial Data

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change	For the six months ended 30 June 2024
OPERATING RESULTS			**Change in percentage (%)**	
Interest income	**16,573,284**	15,369,938	7.83	14,401,847
Interest expense	**(9,184,300)**	(9,507,298)	(3.40)	(9,177,803)
Net interest income	**7,388,984**	5,862,640	26.04	5,224,044
Net fee and commission income	**321,683**	364,767	(11.81)	510,994
Net trading gains, net gains on investment securities and other operating income	**724,261**	1,299,564	(44.27)	1,218,944
Operating income	**8,434,928**	7,526,971	12.06	6,953,982
Operating expenses	**(2,244,077)**	(1,960,893)	14.44	(1,834,649)
Credit impairment losses	**(2,198,221)**	(1,914,938)	14.79	(1,621,884)
Other assets impairment losses	**–**	–	–	(2,972)
Operating profit	**3,992,630**	3,651,140	9.35	3,494,477
Share of profit of associates	**88,615**	133,978	(33.86)	206,130
Profit before income tax	**4,081,245**	3,785,118	7.82	3,700,607
Income tax	**(314,623)**	(390,935)	(19.52)	(490,340)
Net profit	**3,766,622**	3,394,183	10.97	3,210,267
Net profit attributable to shareholders of the Bank	**3,517,564**	3,189,503	10.29	3,026,280
Net cash flows generated from operating activities	**50,485,521**	40,093,519	25.92	(37,914,423)
Calculated on a per share basis (RMB)			**Change in percentage (%)**	
Basic earnings per share	**0.99**	0.92	7.61	0.87
Diluted earnings per share	**0.79**	0.71	11.27	0.68

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026	As at 31 December 2025	Change	As at 31 December 2024
Scale indicators			**Change in percentage (%)**	
Total assets	**1,108,908,545**	1,033,725,681	7.27	856,641,840
Total loans and advances to customers	**582,459,431**	531,284,850	9.63	440,616,361
– Corporate loans	**462,800,864**	409,867,472	12.91	313,003,213
– Retail loans	**88,554,171**	96,701,770	(8.43)	97,617,870
– Discounted bills	**28,688,542**	22,550,944	27.22	27,674,398
– Interests due from loans and advances to customers	**2,415,854**	2,164,664	11.60	2,320,880
Impairment allowances for loans	**15,902,546**	14,798,334	7.46	13,352,516
Total liabilities	**1,038,150,541**	967,726,839	7.28	792,877,922
Customer deposits	**627,202,340**	565,704,384	10.87	474,116,904
– Corporate demand deposits	**78,859,210**	70,191,944	12.35	53,879,467
– Corporate time deposits	**150,945,661**	145,459,769	3.77	132,127,766
– Individual demand deposits	**25,809,808**	26,336,881	(2.00)	23,678,149
– Individual time deposits	**323,311,425**	280,367,063	15.32	225,880,099
– Other deposits	**32,950,992**	28,436,093	15.88	25,404,664
– Interest payable on customer deposits	**15,325,244**	14,912,634	2.77	13,146,759
Share capital	**3,625,777**	3,474,588	4.35	3,474,569
Equity attributable to shareholders of the Bank	**67,486,611**	62,972,107	7.17	61,070,973
Total equity	**70,758,004**	65,998,842	7.21	63,763,918
Core Tier I Capital, net	**61,423,560**	56,639,318	8.45	54,325,735
Tier I Capital, net	**68,735,388**	63,923,219	7.53	61,550,655
Total capital, net	**88,891,183**	83,354,794	6.64	79,470,686
Risk-weighted assets	**717,892,155**	664,239,446	8.08	549,740,040
Calculated on a per share basis (RMB)			**Change in percentage (%)**	
Net assets per share attributable to shareholders of the Bank	**16.68**	16.11	3.54	15.56

2.2 Financial Indicators

(All amounts expressed in percentage unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change	For the six months ended 30 June 2024
Profitability indicators (%)				
Annualized return on average total assets[(1)]	**0.71**	0.74	(0.03)	0.82
Annualized weighted average return on net assets[(2)]	**12.03**	11.52	0.51	11.77
Net interest spread[(3)]	**1.40**	1.35	0.05	1.27
Net interest margin[(3)]	**1.46**	1.39	0.07	1.42
Net fee and commission income to operating income	**3.81**	4.85	(1.04)	7.35
Cost-to-income ratio[(4)]	**25.37**	24.77	0.60	24.98

(All amounts expressed in percentage unless otherwise stated)	As at 30 June 2026	As at 31 December 2025	Change	As at 31 December 2024
Asset quality indicators (%)				
Non-performing loan ratio[(5)]	**1.11**	1.14	(0.03)	1.25
Allowance coverage ratio[(6)]	**247.31**	245.58	1.73	245.08
Loan allowance ratio[(7)]	**2.75**	2.80	(0.05)	3.05
Indicators of capital adequacy ratio (%)				
Core tier I capital adequacy ratio[(8)]	**8.56**	8.53	0.03	9.88
Tier I capital adequacy ratio[(8)]	**9.57**	9.62	(0.05)	11.20
Capital adequacy ratio[(8)]	**12.38**	12.55	(0.17)	14.46
Total equity to total assets	**6.38**	6.38	0.00	7.44
Other indicators (%)				
Liquidity ratio[(9)]	**182.94**	213.83	(30.89)	212.07
Percentage of loans to the single largest customer[(10)]	**3.63**	3.81	(0.18)	2.49
Percentage of loans to the top ten customers[(11)]	**28.84**	26.72	2.12	21.36
Loan to deposit ratio	**92.87**	93.92	(1.05)	92.93

Notes:

(1) Calculated by dividing net profit by the average of total assets at the beginning and at the end of the period.

(2) It is calculated in accordance with the Rules for Preparation of Information Disclosure by Companies Offering Securities to the Public No. 9 – Calculation and Disclosure of Return on Equity and Earnings per Share (as amended in 2010).

(3) Net interest spread refers to the difference between the average yield on interest-earning assets and the average cost ratio of interest-bearing liabilities; net interest margin represents the ratio of net interest income to the average balance of interest-earning assets.

(4) Calculated by dividing operating expenses (after deducting tax and surcharges) by operating income.

(5) Calculated by dividing balance of non-performing loans by total loans and advances to customers.

(6) Calculated by dividing the balance of impairment allowances on loans by the balance of non-performing loans. The balance of impairment allowances on loans is the sum of impairment allowances on loans and advances to customers measured at amortized cost and FVOCI.

(7) Calculated by dividing balance of impairment allowances on loans by total principal of loans and advances to customers.

(8) The Group's capital adequacy ratios at all levels are calculated in accordance with the Administrative Measures for the Capital of Commercial Banks promulgated by the National Financial Regulatory Administration (NFRA).

(9) Liquidity ratio is calculated in accordance with the formula promulgated by the NFRA.

(10) Calculated by dividing total loans to the single largest customer by net capital.

(11) Calculated by dividing total loans to the top ten customers by net capital.

2.3 Differences between Domestic and Foreign Accounting Standards

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 for the net profit attributable to shareholders of the Bank for the Reporting Period ended 30 June 2026 and the equity attributable to shareholders of the Bank as at the end of the Reporting Period.

Chapter III Management Discussions and Analysis

3.1 OVERVIEW

3.1.1 Industry Development

In the first half of 2026, China adhered to the general principle of seeking progress while maintaining stability and fully, accurately, comprehensively implementing its new development philosophy. Macroeconomic operations remained within a reasonable range and development resilience continued to show. GDP reached RMB69.57 trillion in the first half of 2026, representing a year-on-year increase of 4.7%, maintaining steady national economic growth. The added value of industrial enterprises above the designated size rose 5.4% year-on-year; value added of high-tech manufacturing and of digital product manufacturing above the designated size increased by 13.3% and 12.3% year-on-year, respectively, reflecting continuous improvements in development quality and efficiency. The value added of service sector grew 5.2% year-on-year, and value added of the financial sector recorded a year-on-year increase of 6.7%; business activity indices for monetary and financial services and insurance remained in a relatively high-boom range above 55.0%. Total retail sales of consumer goods and services rose 2.7% year-on-year, with an expanding consumer market and relatively rapid growth in service retail. Total imports and exports of goods increased 16.9% year-on-year, with continued optimization of trade structure.

Banking financial institutions adhered to the basic tone of seeking progress while maintaining stability, thoroughly implemented decisions and deployments of the Party Central Committee and the State Council, and actively supported major strategies, the real economy, and people's livelihood. They improved technology finance, inclusive finance, green finance, pension finance and digital finance, so called "Five Major Articles", promoting high-quality financial development. According to data of the NFRA, as of the end of June 2026, the total assets of China's banking financial institutions amounted to RMB497.98 trillion, representing an increase of 3.7% as compared with the end of the previous year, which maintained steady growth; the non-performing loan ratio of commercial banks was 1.52%, representing an increase of 0.02 percentage point over the end of the previous year, and the overall quality of credit assets remained stable. The allowance coverage ratio of commercial banks was 202.87%, the loan loss provision ratio was 3.08%, and the capital adequacy ratio was 15.26%, indicating that the overall capacity for risk absorption was adequate. By institution type, the share of total assets held by large commercial banks and city commercial banks in the entire industry increased, while that held by joint-stock commercial banks, rural financial institutions and other types of financial institutions decreased.

3.1.2 Overall Development of the Bank

In the first half of 2026, the Group fully implemented the spirit of the 20th National Congress of the Communist Party of China and all plenary sessions of the 20th Central Committee of the Communist Party of China, and earnestly carried out the work requirements of the Municipal Party Committee, Municipal Government and regulatory authorities. The Group adhered to the "Five Highs" strategic positioning – high-target guidance, high-position transformation, high-efficiency operations, high-quality service, and high-quality development, and coordinated improvements in scale, profitability, quality and capabilities. This marked progress in operating and management performance; as well as solid strides in high-quality development.

Deepening regional engagement, pursuing steady enhancement in operational scale. As of the end of the Reporting Period, total assets of the Group amounted to RMB1,108.909 billion, representing an increase of RMB75.183 billion or 7.27% as compared with the end of the prior year; total loans were RMB582.459 billion, representing an increase of RMB51.175 billion or 9.63% as compared with the end of the previous year; and total deposits amounted to RMB627.202 billion, representing an increase by RMB61.498 billion or 10.87% as compared with the end of the previous year. The Bank's total assets stood at RMB1,042.818 billion, representing an increase of RMB66.934 billion or 6.86% as compared with the end of the prior year. The Group and the legal entity together achieved the milestone of crossing the "double-trillion" threshold in RMB.

Coordinating revenue and cost, improving operating performance. During the Reporting Period, the Group recorded an operating income of RMB8,435 million, representing an increase of RMB908 million or 12.06% as compared to the same period in the previous year; the net profit amounted to RMB3,767 million, representing an increase of RMB372 million or 10.97% as compared to the same period in the previous year, sustaining double-digit growth in both revenue and profit. The annualized weighted average return on net assets was 12.03%, representing an increase of 0.51 percentage point as compared to the same period in the previous year.

Optimizing financial services, further expanding distinctive strengths. The Group deepened integration with national and regional development, and further showcased its service quality, efficiency and distinctive advantages. Financing balances supporting construction of the Chengdu-Chongqing Economic Circle and the new land-sea channel in western China continued to increase, and cross-border settlement volumes rose significantly. Green finance scale reached the RMB100-billion level. Medium- and long-term loans to manufacturing and loans to technology firms maintained double-digit growth.

Consolidating risk control, continuing to strengthen asset quality. The Group continued improving its comprehensive risk management framework, further clarified responsibilities across primary, secondary and tertiary defenses, and deepened application of digital tools such as the "Smart Early Warning System of Bank of Chongqing" (重銀曉警), and further improved its asset quality. As of the end of the Reporting Period, the non-performing loan ratio of the Group was 1.11%, representing a decrease of 0.03 percentage point over the end of the previous year; the proportion of loans under special mention category was 1.81%, representing a decrease of 0.13 percentage point over the end of the previous year; the allowance coverage ratio was 247.31%, representing an increase of 1.73 percentage points over the end of the previous year.

3.2 BUSINESS OVERVIEW

3.2.1 Corporate Banking Business

During the Reporting Period, the Bank thoroughly implemented and advanced major strategies, designating a special team to support the construction of the Chengdu-Chongqing Economic Circle. The Bank adhered to its original mission of serving the real economy and, centered on building the "one municipality and three provinces" modern industrial system, it focused on supporting manufacturing development, continued to strengthen customer base expansion, and comprehensively improved marketing efficiency, thus achieving simultaneous growth in deposit and loan scale and optimization of structure.

Maintaining strategic determination on service, tapping into the regional development potential. The Bank strengthened top-level design and issued the "Special Action Plan for Bank of Chongqing to Promote Capacity Enhancement of the Chengdu-Chongqing Economic Circle" (重慶銀行推動成渝地區雙城經濟圈發展能級提升專項行動方案), setting four development objectives and planning a "5+5" strategy tailored to its actual situation to shoulder responsibility for serving the development for both cities. The Bank increased support, expanded its product matrix, and intensified marketing efforts. Through loans, bond financing and other channels, the Bank provided new financing support for major projects including relocation of TCM hospitals in Liangjiang New Area and construction of the Hangu Intelligent Manufacturing Industrial Park in the High-tech Zone, supporting development of regional economic and technological-innovation hubs, and the Bashu cultural tourism corridor. The Bank extended more than RMB140 billion in credit support to the Chongqing-Chengdu region.

Improving industrial finance quality and capacity, deepening real-economy services. The Bank deepened its coordination system of special teams and launched the "Implementation Plan for Bank of Chongqing to Support High-Quality Manufacturing Development" (重慶銀行服務製造業高質量發展實施方案), focusing on advanced manufacturing plans across "one municipality and three provinces". It deepened presence in key regions and industries, promoted signature product series such as the "Intelligent and Integrated" (智融) series and M&A-linked loans, and addressed medium- and long-term financing needs for capacity upgrades, project construction and industrial chain consolidation, while continuing to strengthen credit support. In terms of innovative service modes, the Bank pioneered an industrial finance innovation pilot zone, together with supporting mechanisms to encourage early trials and establish new models of financial service for manufacturing. As of the end of the Reporting Period, the Bank's loans to the manufacturing sector exceeded RMB41 billion, serving over 3,200 manufacturing clients; medium- and long-term manufacturing loans in Chongqing grew more than 40% period-on-period.

Deepening corporate deposit operations, improving deposit quality and efficiency. The Bank focused on key client segments and leveraged its local advantages to enhance comprehensive financial service offerings, providing integrated solutions including settlement, lending, bond services and financial leasing, shifting from single-account acquisition to holistic increase of account activity, promoting a transition from business marketing to customer management. The Bank developed key account profiles to analyze account activity and fund deposit patterns, accurately identifying marketing entry points and growth drivers to capture settlement-type funds and improve on-bank liquidity retention, achieving a 41 basis points reduction in public deposit interest rates as compared with the beginning of the year. By using tools flexibly, focusing on the funding patterns of market entities, continuously optimizing the core modules of the treasury management system, the Bank expanded financial applications for livelihood scenarios, enabled clients to improve fund operation efficiency and visualization of management, meeting the fund management needs of different types of clients.

Dedicating to customer-base growth and expansion, refining customer hierarchical management. The Bank deployed multiple measures to expand customer base, targeting industrial leaders and their upstream and downstream firms within clusters such as the "33618" modern manufacturing industry clusters, and conducted chain-based client acquisition. It leveraged ECRM and other tools to carry out digital client acquisition along the "fund chain", "industry chain" and "process chain". As of the end of the Reporting Period, the Bank's basic corporate customers increased by more than 40% as compared to the same period in the previous year. The Bank refined its customer hierarchical management, developed "four principles" based on the characteristics of different customer hierarchies. It remained dedicated to delivering premium services to directly managed clients, implementing meticulous management for strategic clients, locally engaging key and potential clients, and standardizing marketing for general clients, with a view to systematically driving continuous growth in the comprehensive value contribution across all hierarchies.

3.2.2 Inclusive Finance Business

During the Reporting Period, the Bank adhered to an operating strategy for inclusive finance of "maintain supply, optimize structure, improve quality, and ensure sustainability"; it continuously promoted coordinated financing support for small and micro enterprises to materially improve financial service quality and efficiency for important market participants such as small and micro enterprises, as well as individual businesses, making substantial contributions to inclusive finance. As of 30 June 2026, the balance of small and micro enterprise loans of the Bank amounted to RMB232.5 billion; the inclusive small and micro enterprise loans recorded a balance of RMB77.647 billion, with scale remaining the largest among listed city commercial banks in the western region.

Expanding and upgrading product offering, strengthening financial supply. Firstly, the Bank optimized online products and enhanced signature offerings such as "Bidding Procurement Loan" (招標採購貸), "Bargain-in-the-Chain Loan" (惠鏈貸) and "Good Enterprise Loan" (好企貸) to improve financing efficiency and product competitiveness. Secondly, it deepened channel cooperation, actively participated in national financing guarantee fund programs such as the "Private Investment Special Guarantee Program" (民間投資專項擔保計劃) and "Park Technology Upgrade Guarantee" (園區技改擔) to enrich bank-guarantee collaboration models. Thirdly, the Bank introduced batch products such as "Meteorological Loan for Inclusive Cloud Services" (普惠雲·氣象貸), "Cluster Loan for a Ship-Backed Future" (船承未來·集群貸), and "Loan for Wushan Crisp Plum Farmers" (巫山脆李貸), offering regionally characteristic financing tailored to scenarios like citrus cultivation and shipping.

Streamlining and revamping processes, improving service efficiency. Firstly, the Bank designed an intelligent intake engine based on AI technologies to integrate application entry points for five online inclusive loan products, addressing poor multi-product application experiences for customers and low internal operational efficiency. Secondly, it connected online and offline loan renewal channels, enabling offline loans to migrate to online through one-click renewals for greater flexibility. Thirdly, it integrated online and offline face-to-face dual-record (audio-video) procedures by designing a unified, standardized workflow for face-to-face dual recording, thereby improving user experience and business processing efficiency by enabling interactions across multiple systems via technical means.

Tightening risk controls, optimizing asset quality. Firstly, the Bank strengthened assessment guidance by embedding multi-dimensional risk metrics such as special mention loan ratio, NPL ratio, and NPL generation rate into quarterly targets and incentive competitions to guide and urge branches to resolve legacy NPLs and prevent new deterioration. Secondly, it improved business reporting by establishing a "full-process, closed-loop and normalized" inclusive-finance risk reporting and business review mechanism, standardizing end-to-end risk management for inclusive reporting activities. Thirdly, the Bank upgraded digital risk control by optimizing base models and establishing full-lifecycle risk monitoring for inclusive lending to better track high-risk feature businesses. As of the end of June 2026, the NPL ratio and special mention ratio of the Bank's inclusive small and micro enterprise loans both decreased as compared with the end of 2025, while the NPL generation rate fell to a three-year low.

3.2.3 Retail Banking Business

During the Reporting Period, the Bank firmly adhered to the "customer-focused" business philosophy and the development orientation of "citizen bank" through deeply exploring into the retail markets in the "one municipality and three provinces", and followed the path of digital development, with a view to providing customers with high-quality products and services and promoting the high-quality transformation and development of our retail banking business.

Focusing on the growth of individual deposits to strengthen our fundamentals. Firstly, the Bank iterated and improved its deposit product matrix, with core term products such as "Xing Fu Cun" (幸福存) and large-denomination certificates of deposit as focal points. It launched a platform for transfer of large certificates of deposit and continued to enrich product functionality; through dynamic rate adjustment and intelligent quota control, it advanced digital process upgrades while optimizing term-structure matching to promote quantity and quality growth in deposit business. Secondly, the Bank deepened management of key customer bases such as agency payment and elderly clients, built full-lifecycle retail customer management platforms and dedicated service scenarios, enabled multichannel delivery of end-to-end services, and upgraded customer management from basic service to comprehensive value management. Thirdly, the Bank strengthened the "Xing Fu" (幸福) brand by deepening the cultural connotations of the "Xing Fu" (幸福) brand series by emphasizing heartfelt emotional marketing, complemented by thoughtful, convenience-focused services and differentiated customer benefits, with a view to conveying the warmth of its brand service, boosting the Bank's brand recognition, and building a strong reputation in the market.

Promoting the steady development of individual loans and enhancing digitalization. Firstly, the Bank actively supported the stimulation and expansion of consumption, with a view to effectively meeting reasonable household financing needs, further completing credit-related offering, enhancing retention of high-quality customers and steadily growing its "Jie E Dai" (捷e貸) coverage, while mortgage lending was prudently issued to support home purchase demand. Secondly, the Bank reinforced digital lending infrastructure, iterating digital risk-control systems and refining personal loan risk strategies using big data and AI to support loan quality and scale expansion.

Enhancing the connotation of "BCQ Wealth" (重銀財富) and overall capabilities. Firstly, the Bank deepened wealth management philosophy, leveraging risk profiles and preferences via the asset allocation system to deliver bespoke investment proposals for VIPs and target customers, capture external assets, expand non-deposit AUM, and raise wealth fee income. Secondly, it stepped up focused product marketing by collaborating with partner institutions to curate selected wealth-management, fund, insurance products, and launch a pooled savings product; it relied on a training-and-practice model to distill standardized marketing actions and build a closed-loop marketing management system. Thirdly, the Bank digitally empowered business development by using the "Wealth Diagnosis" (財富診斷) and "Four Accounts" (四筆錢) features to assess and evaluate customer assets, provide adjustment recommendations, and strengthen wealth-management expertise.

Strengthening infrastructure construction to enhance the people's sense of gain in the financial sector. Firstly, the Bank continued to enhance card product functionality and expand card use scenarios. It launched diversified and differentiated card promotions focused on key livelihood consumption scenarios to stimulate card usage. Secondly, it strengthened operations of special card types such as social security and cultural-tourism cards, leveraging these distinctive card types to broaden basic customer coverage across urban and rural areas and regions, driving steady development of the bank card business.

Strengthening risk management and promoting the high-quality development of the credit card business. The Bank advanced digital risk-control capabilities, strengthened asset quality management through multiple measures to ensure quality and stable growth, and launched diversified, differentiated card promotions targeted at high-frequency consumer scenarios. It actively promoted credit card installment subsidy programs to stimulate latent consumption demand.

3.2.4 Financial Market Business

During the Reporting Period, the Group's financial market business coordinated and strengthened the management of interbank assets and liabilities, continuously enhancing investment research, trading capability, asset portfolio management and risk control to maintain coordinated development of scale, returns and quality.

Committed to a research-led investment strategy. The Bank focused on building research capability, closely monitoring macroeconomic, policy and market dynamics to support steady development of capital markets business. Aligned with national strategies such as the construction of the Chengdu-Chongqing Economic Circle, the construction of the new land-sea channel in western China, and the "Five Major Articles" agenda, the Bank concentrated on priority sectors and clients, deepened research analysis, and improved service quality and effectiveness to the real economy.

Optimizing investment and trading. The Bank promoted diversified asset allocation and optimized its asset structure by continually strengthening core holdings and flexibly adjusting investment strategies. It enhanced its portfolio's resilience to market fluctuations and improved overall quality and efficiency to boost total returns. The Bank advanced the development of institutional processes and implemented technology enablement, continually strengthening trading capabilities to raise market activity and enhance its market standing.

Building distribution channels. The Bank expanded its "circle of friends" and strengthened cooperative networks to consolidate counterparties and customer bases through both "Going-out" and "Inviting-in" initiatives; it deepened interbank channel construction, fostering new progress through win-win cooperation and jointly building a healthy partnership ecosystem.

3.2.5 Asset Management Business

During the Reporting Period, the Bank consistently adhered to the business philosophy of "compliant operations and stable development", with its asset management business sustaining a steady development.

Consolidating foundation for compliant operations. During the Reporting Period, the Bank strictly implemented the latest regulatory requirements on investor suitability management and information disclosure, comprehensively revised internal product and sales management rules, completed compliance alignment item by item against regulatory guidelines, while upgrading supporting systems, continuously strengthening the foundation for compliant operations, so as to ensure that business activities ran in a standardized and orderly manner.

Deepening customer value management. During the Reporting Period, the Bank strengthened market analysis, marketing skills and client service training, conducted targeted marketing and bespoke customer maintenance; it rolled out coordinated online and offline promotional campaigns covering product posters, wealth calendars, investor education content, videos and pamphlets, with a view to strengthening investor cultivation and steadily growing contracted clients.

Accelerating digital transformation. During the Reporting Period, the Bank strengthened its technological empowerment by facilitating the support and guarantee of digital systems for business development. The Bank optimized relevant functional modules of the investment and trading system, wealth management operation platform, wealth management distribution system, and wealth management credit rating system, and increased the management precision and operational efficiency of wealth management business.

3.2.6 Investment Banking Business

During the Reporting Period, the Bank focused on national strategies and regional development, using the "Chongyin Investment Bank" (重銀投行) brand as a guiding force, with an emphasis on capacity enhancement and service optimization, and leveraging head office-branch coordination and investment-underwriting synergies to deeply advance the strengthening, innovation, and upgrading of the investment banking business, thereby contributing to the high-level construction of the western financial center in Chongqing.

Fully serving the national strategies and regional development. During the Reporting Period, the Bank actively integrated into national strategies such as the construction of the Chengdu-Chongqing Economic Circle, the new land-sea channel in western China and the financial center in western China, attracting over RMB14 billion in investment to Chongqing. The Bank underwrote 40 local government bonds in Chongqing, Sichuan, Shaanxi and Guizhou, with cumulative underwriting amount of RMB11.2 billion.

Vigorously advancing the strengthening and consolidation of the investment banking business. During the Reporting Period, the Bank actively promoted the featured service model of "Cornerstone Underwriter + Cornerstone Investor" (基石承銷商+基石投資人), along with a comprehensive service system including corporate integration consulting, credit rating guidance, and cornerstone investment maintenance, which received widespread recognition from issuers, investors, and other market participants. Several bond underwriting projects led by the Bank achieved the lowest coupon rates in history in the locality and for similar entities.

Vigorously advancing the upgrading of bond underwriting business. During the Reporting Period, the Bank underwrote a total of 37 credit bonds with an underwriting amount of RMB11.9 billion, representing a year-on-year increase of 10%. According to the statistics of the Wind, the Bank ranked first in Chongqing in terms of the number, underwriting amount, and market share of debt financing instruments of non-financial companies issued as an underwriter; ranking first among the lead underwriters of western legal person banks in terms of the underwriting amount.

3.2.7 Trade Finance Business

During the Reporting Period, the Bank closely aligned with national strategies such as construction of the new land-sea channel in China's western region, enhanced its "inclusive credit to land-sea customers" (惠暢陸海) trade finance brand, and continuously promoted coordinated development of channel finance, cross-border finance and digital intelligence finance to further improve service quality and efficiency to the real economy.

Advancing channel finance and promoting steady scale growth. The Bank actively implemented the central government's support measures for the new land-sea channel in China's western region, formulated a special implementation plan, and established a presence at the service center for the new land-sea channel in western China. As of the end of the Reporting Period, financing balances supporting the new land-sea channel exceeded RMB60 billion, up 9.3% from the beginning of the year. At the same time, the Bank kept on expanding its global correspondent network and deepened cooperation with multiple institutions on letters of credit and forfaiting. It launched the "Global Multi-Currency Connect" (全球多幣通), a one-stop cross-border multi-currency payments and collections solution that effectively resolves small-currency settlement challenges along the channel, and continued to advance multi-modal "single-document" letter-of-credit services, further enriching the connotations of the "inclusive credit to land-sea customers" (惠暢陸海) brand.

Making steady progress in cross-border finance, diversifying signature products. Foreign-currency bond investment scale maintained growth and foreign-currency net interest margins further expanded in a complex market environment, improving foreign-currency profitability. The Bank invested in Chongqing's first sustainability bond listed on the Singapore Exchange and the first foreign-currency-denominated Yulan bond, enhancing its presence in the international capital market. The Bank executed the first warehouse-receipt pledge financing for Chongqing's dry-port and structured the city's first "three-document financing" combining export customs documents, Sinosure policy documents, and international vehicle multimodal waybills to advance cross-border financial innovation. Foreign-exchange hedging services continued to improve, helping enterprises mitigate foreign exchange risks and lower financing costs.

Optimizing and upgrading digital and intelligent financial services, further improving development efficiency. The Bank continued to optimize foreign-currency deposit functions of mobile banking to enhance user experience. It progressed development of a Cross-Border Inter-Bank Payments System (CIPS) receiving/sending module, and saw steady growth in cross-border RMB settlement. It completed digital support for a full range of foreign-currency and derivative products. It launched corporate e-banking trade finance functions to achieve full online coverage of cross-border settlement and trade finance services. The Bank launched "Cloud-based Credit" (雲信貸), a receivables e-certificate product integrated with third-party platforms and introduced a cross-bank lending function. Deployment of supply-chain finance products and intermediary business income both realized significant growth, providing upstream and downstream enterprises in the industry chain with an efficient and convenient new financing channel.

3.2.8 Financial Technology

The Bank deeply implemented the national fintech development strategy and thoroughly complied with the digital economy agenda. Guided by the "456" digital transformation framework, it further deepened digital transformation by focusing on both "AI + data" enablement and risk control. During the first half of 2026, the Bank's technological innovation capability continued to rise and its technology value creation became increasingly evident. "Digital and Intelligent Employees Reshaping Mortgage Loan Services of Bank of Chongqing" (重慶銀行數智員工重塑按揭貸款服務) was recognized as an outstanding AI application scenario in Chongqing for 2025 by the Municipal Big Data Development Bureau, Science & Technology Bureau and the Chongqing General AI Research Institute. In addition, one of the Bank's technology staff was honored as a "Chongqing Model Worker".

Strengthening intelligent innovation capabilities, building an intelligent foundational platform. Leveraging open-source base models such as Tongyi Qianwen and DeepSeek, the Bank constructed a multimodal foundational model capability matrix. It built a generative AI application management platform to provide a unified intelligent development base. The Bank completed deployment and optimization of large models on domestic compute platforms to enhance multimodal and deep inference capabilities, empowering in-depth business innovation. It strengthened the integration of business and data capabilities; its data exchange platform went live with full-time real-time data capture, enabling real-time risk-control scenarios such as intelligent anti-fraud defenses and large-value fund flow monitoring. The Bank commissioned a video-based intelligent risk monitoring system for branches to enhance risk surveillance capabilities at branch premises.

Consolidating new tech infrastructure, solidifying foundation for digital transformation. The Bank advanced construction of science and innovation centers and initiated planning for computer-room relocation and related consultancy services. It developed a coordinated plan for computing resources and produced a capacity expansion roadmap, delivering computing resources according to schedule. It undertook continued data-center capacity management to improve spatial utilization and equipment accommodation. The Bank advanced the migration of application systems to the cloud, completing the cloud deployment of systems such as the new management accounting platform. It built cloud-native security baselines and refined cloud platform standards and process controls to effectively solidify infrastructure support capabilities.

Focusing on critical technology independence, strengthening innovative operation capabilities. During the Reporting Period, the Bank commissioned a new-generation credit risk management system and an integrated teller front-end, enhancing autonomous innovation of core information systems. It piloted frontier technology projects to mitigate new technological risks such as deepfake, safeguarding online transaction security. The Bank established standards and monitoring metrics such as key indicators monitored, formed streamlined operational data flows, and created a standardized operations and maintenance data system. It built integrated emergency plans covering "application + system + network + security" to deliver scenario-based, condition-based, response-capable incident handling capabilities.

Reinforcing network security defensive systems, raising technical protection standards. The Bank completed risk assessments of critical information systems and internet applications, conducted group-wide data-security technical risk inspections, and enhanced network security defenses. It launched a new generation of desktop security management and upgraded the data security management platform and electronic document encryption systems to enable ongoing strengthening of its cyber protection system.

3.2.9 Digital Transformation

During the Reporting Period, the Bank's digital transformation continued to enhance quality and efficiency in key areas such as business decision-making, customer service and risk prevention and control.

Driving governance under a unified blueprint, project governance and collaborative support delivering results. Firstly, the Bank shifted from a "quantity-focused" to an "effectiveness-focused" approach in innovative construction. It adhered to a value-driven principle, raising entry standards and selecting 28 construction projects and 9 application projects covering major business and management areas. Secondly, it strengthened head-office/branch linkage to accelerate downstream application, setting branch assessment indicators tied to business development and regional realities to stimulate and encourage frontline participation in digital adoption. Thirdly, the Bank enhanced digital literacy of its workforce through practical skills training, conducting seven specialized digital trainings across the Group on AI tools, online channels and data governance to accelerate development of business-data-technology talent.

Strengthening momentum for digital and intelligent development, driving improvement in AI application coverage and quality. Firstly, the Group established a centralized mid-office and governance standards to consolidate the AI application foundation. An enterprise-grade intelligent-agent mid-office and a unified AI portal were built for pilot use, and an implementation roadmap for AI knowledge management and a dedicated plan for high-quality datasets were prepared. Secondly, it continued to grow usage in existing scenarios: the number of "Chong Yin Xiao AI" (重銀曉AI) monthly active users increased 55% from the beginning of the year. Thirdly, the Group advanced the construction of new scenarios steadily: seven new scenarios, including an "Intelligent Compliance Assistant" (智能合規助手), were rolled out to pilot operation; "Chong Yin Digital Treasure" (重銀數寶) delivered 26,000 operational morning briefs to branch managers and provided intelligent data-analysis services more than 2,300 times.

Deepening business development service ecosystem, supporting key processes upgrade of credit business. Driven by device function optimizations and the digital reengineering of operational workflows, the mobile business development platform covered external marketing, credit approval, teller services and other scenarios, recording a cumulative 1,409,000 transactions. Firstly, the Group upgraded dual-record (audio/video) tool, which supported on-site contract signing for both retail and inclusive finance loans, enabling 7,098 signings. Secondly, the Group finetuned its remote support tool with greater stability in audio/video transmission across all inclusive loan products, which helped relationship managers complete 8,075 field due-diligence sessions. Thirdly, the Group updated its image-capture tool to add geotagged photo capture automatically linked to transactions, improving convenience and standardization for field operations.

Accelerating decentralization of data services to empower operational management and improve risk control efficiency. Firstly, the Group strengthened practical effectiveness of front-line data services by identifying and resolving data-use bottlenecks at the front line and delivering more than 10 hands-on data-operation trainings to raise grassroots data capability. Secondly, it deepened scenario enablement to activate higher-quality data use by adding over 90 scenario-based dashboards and reports for performance review and business analysis, resulting in a fourfold increase in employee data usage as compared with the previous year. Thirdly, the Group enhanced data supply and governance effectiveness by internalizing more than 1,100 data items and importing over 60 external data sources, supporting over 320 million data calls by business systems and consolidating the data foundation for management, regulatory reporting and risk control.

Deepening omnichannel online coverage while simultaneously improving functionality and operational conversion. Firstly, the Group drove retail customer acquisition and activity through channel collaboration: mobile-banking third-party product distribution transactions accounted for 97% of omnichannel volume; third-party quick-pay card bindings increased by 316,000 and WeChat Bank bindings increased by 228,000, sustaining growth in online retail penetration and activity. Secondly, the Group achieved breakthroughs in its online service capability for corporate clients: corporate e-banking enabled 7×24 online processing of trade-finance business, and three inclusive lending products implemented one-click renewals. Thirdly, the Group empowered precision marketing through digital operations: its digitally-operated middle offices coordinated scenario campaigns across Amap, Meituan Delivery and payment discounts, reaching 236,400 customers in total.

Strengthening the data-security system, consolidating a normalized compliance defense for innovation. Firstly, the Group improved its data-security governance framework: establishing a dedicated data-security working team under the leading work group for network security and information, thereby setting up a normalized mechanism for risk inspection and dynamic control. Secondly, the Group continued to consolidate data-classification and control capabilities by building a three-level data-classification review mechanism and completing classification confirmation for eight systems and more than 580,000 data fields.

3.2.10 Service Channels

The Bank has always adhered to the principle of "customer-orientation", committed itself to providing convenient, inclusive and intelligent financial services for customers, and continuously deepened the online and offline digital integrated operations.

Physical Outlets

As of 30 June 2026, the Bank operated its business and marketed its banking products and services through 206 subunits (including Head Office Operations Department, SME Credit Centers, and five primary branches), 212 self-service banking centers, 483 intelligent teller machines, and through its extensive distribution channels, such as telephone banking, mobile banking, online banking and WeChat banking, which cover all 37 districts and counties of Chongqing as well as three provinces in western China namely Sichuan Province, Shaanxi Province and Guizhou Province.

Mobile Banking

As of 30 June 2026, the Bank had 3,494.5 thousand mobile banking personal customers, representing an increase of 250.4 thousand as compared with the end of the previous year; the total number of transactions by mobile banking personal customers was 5,713.6 thousand and the total transaction amount was RMB182,803 million. During the Reporting Period, the replacement rate for online businesses mainly comprising transfer, payment, wealth management sales and other high-frequency transactions was 96.61%.

Online banking

As of 30 June 2026, the Bank had 54.6 thousand online banking corporate customers, representing an increase of 2.9 thousand as compared with the end of the previous year; the total number of transactions was 2,012 thousand and the total transaction amount was RMB467,041 million. The Bank had 3,463.4 thousand personal online banking customers, representing an increase of 249.5 thousand as compared with the end of the previous year; the total number of transactions was 154.8 thousand and the total transaction amount was RMB7,201 million.

3.2.11 Service Improvement

The Bank attached importance to empowerment by technological innovation, and made efforts to improve business processing efficiency, so as to improve customer experience and provide warmer banking services. The Bank continued to promote the "e" account opening for enterprises, recording over 7,200 "e" account openings in the first half, with a substitution rate of 97%. The Bank deepened account process reengineering by focusing on high-frequency account scenarios and optimizing more than 10 functions, including over-the-counter personal account openings and cross-institution loss reporting, reissuance/account closure. The process for unit account seal changes was improved: required customer input elements were reduced by 68% and the number of customer signatures/seal stamps was cut by seven, significantly shortening processing time and improving customer satisfaction.

3.3 ANALYSIS OF THE FINANCIAL STATEMENTS

3.3.1 Analysis of the Income Statement

In the first half of 2026, the net interest income of the Group amounted to RMB7,389 million, representing an increase of RMB1,526 million or 26.04% as compared to the same period in the previous year; net fee and commission income amounted to RMB322 million, representing a decrease of RMB43 million or 11.81% as compared to the same period in the previous year; operating expenses amounted to RMB2,244 million, representing an increase of RMB283 million or 14.44% as compared to the same period in the previous year; and credit impairment losses amounted to RMB2,198 million, representing an increase of RMB283 million or 14.79% as compared to the same period in the previous year. As a result of the foregoing factors, in the first half of 2026, the Group achieved a net profit of RMB3,767 million, representing an increase of RMB372 million or 10.97% as compared to the same period in the previous year.

The following table sets forth the major items of the Group's Income Statement during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**For the six months ended 30 June 2026**	For the six months ended 30 June 2025	**Change in amount**	**Change in percentage (%)**
Net interest income	**7,388,984**	5,862,640	1,526,344	26.04
Net non-interest income	**1,045,944**	1,664,331	(618,387)	(37.16)
Including: Net fee and commission income	**321,683**	364,767	(43,084)	(11.81)
Net trading gains	**527,133**	553,728	(26,595)	(4.80)
Net gains on investment securities	**41,073**	700,680	(659,607)	(94.14)
Other operating income	**156,055**	45,156	110,899	245.59
Operating income	**8,434,928**	7,526,971	907,957	12.06
Operating expenses	**(2,244,077)**	(1,960,893)	(283,184)	14.44
Credit impairment losses	**(2,198,221)**	(1,914,938)	(283,283)	14.79
Operating profit	**3,992,630**	3,651,140	341,490	9.35
Share of profit of associates	**88,615**	133,978	(45,363)	(33.86)
Profit before income tax	**4,081,245**	3,785,118	296,127	7.82
Less: Income tax	**(314,623)**	(390,935)	76,312	(19.52)
Net profit	**3,766,622**	3,394,183	372,439	10.97
Attributable to shareholders of the Bank	**3,517,564**	3,189,503	328,061	10.29
Attributable to non-controlling interests	**249,058**	204,680	44,378	21.68

3.3.1.1 Operating income

In the first half of 2026, the Group achieved the operating income of RMB8,435 million, representing an increase of RMB908 million or 12.06% as compared to the same period in the previous year, with the net interest income accounting for 87.60% and the net non-interest income accounting for 12.40%.

The following table sets forth the composition and percentage of the Group's operating income during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**For the six months ended 30 June 2026** Amount	Percentage (%)	For the six months ended 30 June 2025 Amount	Percentage (%)	Change in amount	Change in percentage (%)
Net interest income	**7,388,984**	**87.60**	5,862,640	77.88	1,526,344	26.04
Net fee and commission income	**321,683**	**3.81**	364,767	4.85	(43,084)	(11.81)
Other net non-interest income	**724,261**	**8.59**	1,299,564	17.27	(575,303)	(44.27)
Operating income	**8,434,928**	**100.00**	7,526,971	100.00	907,957	12.06

3.3.1.2 Net interest income

In the first half of 2026, the net interest income of the Group amounted to RMB7,389 million, representing an increase of RMB1,526 million or 26.04% as compared to the same period in the previous year.

Interest income, interest expense and net interest income

In the first half of 2026, the interest income of the Group amounted to RMB16,573 million, representing an increase of RMB1,203 million or 7.83% as compared to the same period in the previous year; the interest expense amounted to RMB9,184 million, representing a decrease of RMB323 million or 3.40% as compared to the same period in the previous year.

The following table sets forth the amount and changes of the interest income, interest expense and net interest income of the Group during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**For the six months ended 30 June 2026**	For the six months ended 30 June 2025	Change in amount	Change in percentage (%)
Interest income	**16,573,284**	15,369,938	1,203,346	7.83
Interest expense	**(9,184,300)**	(9,507,298)	322,998	(3.40)
Net interest income	**7,388,984**	5,862,640	1,526,344	26.04

Average yield of interest-earning assets and average cost ratio of interest-bearing liabilities

In the first half of 2026, the average balance of interest-earning assets of the Group amounted to RMB1,019,009 million, representing an increase of RMB167,903 million or 19.73% as compared to the same period in the previous year. The average yield on interest-earning assets decreased by 36 basis points to 3.28% as compared to the same period in the previous year.

In the first half of 2026, the average balance of interest-bearing liabilities of the Group amounted to RMB987,615 million, representing an increase of RMB149,303 million or 17.81% as compared to the same period in the previous year. The average cost ratio of interest-bearing liabilities decreased by 41 basis points to 1.88% as compared to the same period in the previous year.

As a result of the combined impact of the above-mentioned factors, the net interest spread of the Group increased by 5 basis points to 1.40% as compared to the same period in the previous year, while the net interest margin increased by 7 basis points to 1.46% as compared to the same period in the previous year.

The following table sets forth the composition and interest of interest-earning assets and interest-bearing liabilities of the Group.

	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
(All amounts expressed in thousands of RMB unless otherwise stated)	**Average balance**	**Interest income/ expense**	**Average annualized yield/cost ratio (%)**	Average balance	Interest income/ expense	Average annualized yield/cost ratio (%)
ASSETS						
Loans and advances to customers	**559,393,672**	**11,472,300**	**4.14**	471,326,705	10,174,594	4.35
Investment securities	**341,337,050**	**4,332,730**	**2.56**	308,704,190	4,622,632	3.02
Balances with central bank	**48,341,958**	**285,426**	**1.19**	33,035,439	242,044	1.48
Due from and placements with banks and other financial institutions	**69,936,235**	**482,828**	**1.39**	38,039,781	330,668	1.75
Total interest-earning assets	**1,019,008,915**	**16,573,284**	**3.28**	851,106,115	15,369,938	3.64
LIABILITIES						
Customer deposits	**586,377,146**	**5,444,379**	**1.87**	499,844,514	5,784,148	2.33
Due to and placements from banks and other financial institutions and lease liabilities	**212,007,760**	**1,903,107**	**1.81**	148,419,721	1,634,094	2.22
Debt securities payable	**189,229,856**	**1,836,814**	**1.96**	190,047,754	2,089,056	2.22
Total interest-bearing liabilities	**987,614,762**	**9,184,300**	**1.88**	838,311,989	9,507,298	2.29
Net interest income		**7,388,984**			5,862,640	
Net interest spread			**1.40**			1.35
Net interest margin			**1.46**			1.39

Analysis of Changes in Interest Income and Expense

The Group's changes in interest income and expense are jointly affected by volume factor and interest rate factor. The following table sets forth the analysis of changes in interest income and expense of the Group for the six months ended 30 June 2026.

(All amounts expressed in thousands of RMB unless otherwise stated)	Due to changes in volume	Due to changes in interest rate	Change in interest income and expense
ASSETS			
Loans and advances to customers	1,806,117	(508,411)	1,297,706
Investment securities	414,222	(704,124)	(289,902)
Cash and balances with central bank	90,374	(46,992)	43,382
Due from and placements with banks and other financial institutions	220,208	(68,048)	152,160
Change in interest income	2,530,921	(1,327,575)	1,203,346
LIABILITIES			
Customer deposits	803,436	(1,143,205)	(339,769)
Due to and placements from banks and other financial institutions and lease liabilities	570,804	(301,791)	269,013
Debt securities payable	(7,939)	(244,303)	(252,242)
Change in interest expense	1,366,301	(1,689,299)	(322,998)
Net Change in interest income	1,164,620	361,724	1,526,344

3.3.1.3 Interest income

In the first half of 2026, the Group realised interest income of RMB16,573 million, representing an increase of RMB1,203 million or 7.83% as compared to the same period in the previous year.

Interest income from loans and advances to customers

In the first half of 2026, the Group's interest income from loans and advances to customers amounted to RMB11,472 million, representing an increase of RMB1,298 million or 12.75% as compared to the same period in the previous year, primarily due to the increase in average balance on loans and advances to customers by 18.68% as compared to the same period in the previous year.

The following table sets forth the average income of loans and advances to customers of the Group by maturity structure during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
	Average balance	**Interest income**	**Average annualized yield ratio (%)**	Average balance	Interest income	Average annualized yield ratio (%)
Short-term loans	**68,047,919**	**872,455**	**2.59**	69,061,391	1,010,927	2.95
Medium– and long–term loans	**491,345,753**	**10,599,845**	**4.35**	402,265,314	9,163,667	4.59
Total	**559,393,672**	**11,472,300**	**4.14**	471,326,705	10,174,594	4.35

The following table sets forth the average yield on the Group's loans and advances to customers by business type during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
	Average balance	**Interest income**	**Average annualized yield ratio (%)**	Average balance	Interest income	Average annualized yield ratio (%)
Corporate loans	**443,790,238**	**9,673,261**	**4.40**	353,414,411	8,125,296	4.64
Retail loans	**92,013,847**	**1,701,439**	**3.73**	98,336,262	1,953,247	4.01
Discounted bills	**23,589,587**	**97,600**	**0.83**	19,576,032	96,051	0.99
Total	**559,393,672**	**11,472,300**	**4.14**	471,326,705	10,174,594	4.35

Interest income from investment securities

In the first half of 2026, the Group's interest income from investment securities amounted to RMB4,333 million, representing a decrease of RMB290 million or 6.27% as compared to the same period in the previous year. Such decrease was primarily attributable to the average balance on investment securities increasing by 10.57% as compared to the same period in the previous year, while the average annualized yield ratio decreased by 46 basis points as compared to the same period in the previous year.

Interest income from balances with central bank

In the first half of 2026, the Group's interest income from balances with central bank amounted to RMB285 million, representing an increase of RMB43 million or 17.92% as compared to the same period in the previous year, primarily due to the increase of 46.33% in average balance on balances with central bank as compared to the same period in the previous year and the decrease in average annualized yield ratio by 29 basis points as compared to the same period in the previous year.

Interest income from amounts due from and placements with other banks and financial institutions

In the first half of 2026, the total interest income from the Group's amounts due from and placements with other banks and financial institutions amounted to RMB483 million, representing an increase of RMB152 million or 46.02% as compared to the same period in the previous year, primarily due to the average balance of amounts due from and placements with other banks and financial institutions increased by 83.85% as compared to the same period in the previous year.

3.3.1.4 Interest expense

Interest expense on customer deposits

In the first half of 2026, the Group's interest expense on customer deposits was RMB5,444 million, representing a decrease of RMB340 million or 5.87% as compared to the same period in the previous year, primarily due to the increase in average balance of customer deposits by 17.31% as compared to the same period in the previous year and the decrease in average annualized cost ratio by 46 basis points as compared to the same period in the previous year.

The following table sets forth the average cost of the Group's deposits by product type during the periods indicated.

	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
(All amounts expressed in thousands of RMB unless otherwise stated)	**Average balance**	**Interest expense**	**Average annualized cost ratio (%)**	Average balance	Interest expense	Average annualized cost ratio (%)
Corporate deposits						
Demand	**74,143,714**	**91,434**	**0.25**	57,846,995	199,218	0.69
Time	**150,208,281**	**1,460,961**	**1.96**	144,680,143	1,825,202	2.54
Subtotal	**224,351,995**	**1,552,395**	**1.40**	202,527,138	2,024,420	2.02
Individual deposits						
Demand	**25,311,055**	**6,378**	**0.05**	22,941,788	8,358	0.07
Time	**308,436,442**	**3,660,793**	**2.39**	251,363,077	3,560,988	2.86
Subtotal	**333,747,497**	**3,667,171**	**2.22**	274,304,865	3,569,346	2.62
Other deposits	**28,277,654**	**224,813**	**1.60**	23,012,511	190,382	1.67
Total	**586,377,146**	**5,444,379**	**1.87**	499,844,514	5,784,148	2.33

Interest expense on amounts due to and placements from banks and other financial institutions and lease liabilities

In the first half of 2026, the Group's total interest expense on amounts due to and placements from banks and other financial institutions and lease liabilities was RMB1,903 million, representing an increase of RMB269 million or 16.46% as compared to the same period in the previous year.

The following table sets forth the interest expense on the Group's amounts due to and placements from banks and other financial institutions and lease liabilities by business type during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
	Average balance	Interest expense	Average annualized cost ratio (%)	Average balance	Interest expense	Average annualized cost ratio (%)
Due to and placements from other banks	116,684,248	1,135,079	1.96	69,944,561	873,728	2.52
Borrowings from central bank	94,680,207	761,014	1.62	69,709,075	683,497	1.98
Financial assets sold under repurchase agreements	468,444	3,339	1.44	8,585,149	73,383	1.72
Lease liabilities	174,861	3,675	4.24	180,936	3,486	3.89
Total	212,007,760	1,903,107	1.81	148,419,721	1,634,094	2.22

Interest expense on issuance of debt securities

In the first half of 2026, the Group's interest expense on issuance of debt securities amounted to RMB1,837 million, representing a decrease of RMB252 million or 12.07% as compared to the same period in the previous year, primarily due to the decrease in average balance on debt securities payable by 0.43% as compared to that of the previous year and the decrease in average annualized cost ratio by 26 basis points.

The following table sets forth the interest expense on the Group's issuance of debt securities by securities type during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026			For the six months ended 30 June 2025		
	Average balance	Interest expense	Average annualized cost ratio (%)	Average balance	Interest expense	Average annualized cost ratio (%)
Subordinated debts	10,999,227	159,399	2.92	10,999,117	158,888	2.91
Financial debts for small and micro enterprises	20,899,041	231,131	2.23	16,040,395	186,164	2.34
Inter-bank certificates of deposits	136,569,817	1,109,776	1.64	144,565,548	1,422,909	1.98
Financial debts	7,999,660	84,482	2.13	5,231,856	60,603	2.34
Convertible bonds	12,762,111	252,026	3.98	13,210,838	260,492	3.98
Total	189,229,856	1,836,814	1.96	190,047,754	2,089,056	2.22

3.3.1.5 Non-interest income

Net fee and commission income

In the first half of 2026, the Group's net fee and commission income amounted to RMB322 million, representing a decrease of RMB43 million or 11.81% as compared to the same period in the previous year. Among them, income from wealth management agency services decreased by RMB51 million as compared to the same period in the previous year, primarily due to a decrease in the management fee and excess return of wealth management products in the current period as compared to the same period in the previous year.

The following table sets forth the composition of the Group's net fee and commission income during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**For the six months ended 30 June 2026**	For the six months ended 30 June 2025	**Change in amount**	**Change in percentage (%)**
Fee and commission income	**417,655**	469,950	(52,295)	(11.13)
Wealth management agency services	**115,236**	166,199	(50,963)	(30.66)
Settlement and agency services	**199,093**	175,696	23,397	13.32
Other fee income	**35,999**	38,413	(2,414)	(6.28)
Bank card services and annual fee	**12,481**	38,545	(26,064)	(67.62)
Guarantees and credit commitment services	**54,846**	51,097	3,749	7.34
Fee and commission expense	**(95,972)**	(105,183)	9,211	(8.76)
Net fee and commission income	**321,683**	364,767	(43,084)	(11.81)

Other non-interest income

In the first half of 2026, the Group's other non-interest income amounted to RMB724 million, representing a decrease of RMB575 million or 44.27% as compared with the same period in the previous year, among which the Group's net trading gains amounted to RMB527 million, representing a decrease of RMB27 million as compared with the same period in the previous year; the net gains on investment securities were RMB41 million, representing a decrease of RMB660 million as compared with the same period in the previous year; other operating income was RMB156 million, representing an increase of RMB111 million as compared with the same period in the previous year.

The following table sets forth the composition of the Group's other net non-interest income during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change in amount	Change in percentage (%)
Net trading gains	**527,133**	553,728	(26,595)	(4.80)
Net gains on investment securities	**41,073**	700,680	(659,607)	(94.14)
Other operating income	**156,055**	45,156	110,899	245.59
Other non-interest income	**724,261**	1,299,564	(575,303)	(44.27)

3.3.1.6 Operating expenses

In the first half of 2026, the Group's operating expenses were RMB2,244 million, representing an increase of RMB283 million or 14.44% as compared to the same period in the previous year, which was mainly attributable to staff costs increased by 13.25% on a year-on-year basis; depreciation of property, plant and equipment increased by 39.17% on a year-on-year basis.

The following table sets forth the composition of the Group's operating expenses during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change in amount	Change in percentage (%)
Staff costs	**1,296,090**	1,144,475	151,615	13.25
General and administrative expense	**403,115**	368,851	34,264	9.29
Tax and surcharges	**103,795**	96,649	7,146	7.39
Depreciation of property, plant and equipment	**186,914**	134,308	52,606	39.17
Amortisation of intangible assets	**143,070**	99,205	43,865	44.22
Depreciation of right-of-use assets	**38,698**	47,745	(9,047)	(18.95)
Depreciation of investment properties	**1,495**	1,248	247	19.79
Amortisation of long-term prepaid expenses	**20,519**	18,330	2,189	11.94
Rental expenses	**2,979**	1,164	1,815	155.93
Professional fees	**38,707**	48,308	(9,601)	(19.87)
Donations	**2,700**	200	2,500	1,250.00
Others	**5,995**	410	5,585	1,362.20
Operating expenses	**2,244,077**	1,960,893	283,184	14.44

3.3.1.7 Credit impairment losses

In the first half of 2026, the credit impairment losses of the Group were RMB2,198 million, representing a period-on-period increase of RMB283 million or 14.79%.

The following table sets forth the composition of the Group's credit impairment losses during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change in amount	Change in percentage (%)
Loans and advances to customers	**2,138,779**	1,598,544	540,235	33.80
Investment securities	**79,196**	261,707	(182,511)	(69.74)
Due from and placements with banks and other financial institutions	**1,554**	(3,358)	4,912	N/A
Off-balance sheet losses on expected credit impairment	**(22,385)**	30,407	(52,792)	(173.62)
Other credit impairment losses	**1,077**	27,638	(26,561)	(96.10)
Credit impairment losses	**2,198,221**	1,914,938	283,283	14.79

3.3.1.8 Income tax

In the first half of 2026, the Group's income tax expenses amounted to RMB315 million, representing a decrease of RMB76 million or 19.52% as compared with the same period of the previous year, with the effective tax rate of 7.71%.

The following table sets forth the reconciliation details of the Group's income tax expenses calculated according to the statutory tax rate and the actual income tax expenses during the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	For the six months ended 30 June 2026	For the six months ended 30 June 2025	Change in amount	Change in percentage (%)
Profit before income tax	**4,081,245**	3,785,118	296,127	7.82
Tax at the enacted tax rate of 25%	**1,020,311**	946,280	74,031	7.82
Tax effect arising from non-taxable income	**(742,890)**	(716,401)	(26,489)	3.70
Tax effect of expenses that are not deductible for tax purposes	**22,163**	161,132	(138,969)	(86.25)
Income tax adjustment for prior years	**15,039**	(76)	15,115	N/A
Income tax	**314,623**	390,935	(76,312)	(19.52)

3.3.2 Balance sheet analysis

3.3.2.1 Total assets

As of 30 June 2026, the Group's total assets amounted to RMB1,108,909 million, representing an increase of RMB75,183 million or 7.27% over the end of the previous year.

The following table sets forth the composition of the Group's total assets as of the dates indicated.

	As at 30 June 2026		As at 31 December 2025	
(All amounts expressed in thousands of RMB unless otherwise stated)	**Amount**	**Percentage of total (%)**	Amount	Percentage of total (%)
Total loans and advances to customers	**582,459,431**	**52.53**	531,284,850	51.40
Of which: Total principal of loans and advances to customers	**580,043,577**	**52.31**	529,120,186	51.19
Interests due from loans and advances to customers	**2,415,854**	**0.22**	2,164,664	0.21
Total impairment allowances for the expected credit	**(15,902,546)**	**(1.44)**	(14,798,334)	(1.43)
Net loans and advances to customers	**566,556,885**	**51.09**	516,486,516	49.97
Investment securities	**346,165,955**	**31.21**	342,730,015	33.14
Investments in associates	**3,619,627**	**0.33**	3,531,012	0.34
Cash and balances with central bank	**52,168,543**	**4.70**	40,764,533	3.95
Due from banks and other financial institutions	**76,387,935**	**6.89**	53,914,676	5.22
Financial assets at fair value through profit or loss	**50,434,029**	**4.55**	60,564,102	5.86
Derivative financial assets	**330,874**	**0.03**	1,469,022	0.14
Precious metal	**6,945**	**–**	–	–
Fixed assets	**3,640,029**	**0.33**	3,597,720	0.35
Deferred income tax assets	**5,290,884**	**0.48**	5,153,469	0.50
Other assets	**4,306,839**	**0.39**	5,514,616	0.53
Total assets	**1,108,908,545**	**100.00**	1,033,725,681	100.00

3.3.2.2 Loans and advances to customers

As of 30 June 2026, the Group's total loans and advances to customers amounted to RMB582,459 million, representing an increase of RMB51,175 million or 9.63% as compared with the end of the previous year. The total principal of loans and advances to customers amounted to RMB580,044 million, representing an increase of RMB50,923 million or 9.62% as compared to the end of the previous year. This was mainly because the Group actively implemented the decisions and arrangements of the CPC Chongqing Municipal Committee and Chongqing municipal government, proactively participated in the construction of the Chengdu-Chongqing Economic Circle and the new land-sea channel in western China, and continuously enhanced its ability to serve the real economy, which promoted the steady growth in its major businesses during the Reporting Period.

As of 30 June 2026, the Group's total principal of corporate loans was RMB462,801 million, representing an increase of RMB52,933 million or 12.91% as compared with the end of the previous year; the total principal of retail loans was RMB88,554 million, representing a decrease of RMB8,148 million or 8.43% as compared with the end of the previous year.

The following table sets forth the Group's loan structure by business type as at the dates indicated.

	As at 30 June 2026		As at 31 December 2025	
(All amounts expressed in thousands of RMB unless otherwise stated)	**Amount**	**Percentage of total (%)**	Amount	Percentage of total (%)
Corporate loans	**462,800,864**	**79.78**	409,867,472	77.46
Discounted bills	**28,688,542**	**4.95**	22,550,944	4.26
Retail loans	**88,554,171**	**15.27**	96,701,770	18.28
Total	**580,043,577**	**100.00**	529,120,186	100.00

The following table sets forth the structure of the Group's corporate loans by term as at the dates indicated.

	As at 30 June 2026		As at 31 December 2025	
(All amounts expressed in thousands of RMB unless otherwise stated)	**Amount**	**Percentage of total (%)**	Amount	Percentage of total (%)
Short-term corporate loans	**26,455,409**	**5.72**	28,411,342	6.93
Medium-and-long-term corporate loans	**436,345,455**	**94.28**	381,456,130	93.07
Total	**462,800,864**	**100.00**	409,867,472	100.00

The following table sets forth the structure of the Group's retail loans by product type as at the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026		As at 31 December 2025	
	Amount	Percentage of total (%)	Amount	Percentage of total (%)
Personal mortgage loans	34,214,066	38.64	36,170,280	37.40
Personal consumer loans and others	34,989,778	39.51	39,753,676	41.11
Personal business loans	19,350,327	21.85	20,777,814	21.49
Total	88,554,171	100.00	96,701,770	100.00

For further analysis of the Group's loans and loan quality, please refer to Section "3.4 Loan Quality Analysis".

3.3.2.3 Financial investments

As of 30 June 2026, the Group's financial investments amounted to RMB396,600 million, representing a decrease of RMB6,694 million or 1.66% as compared with the end of the previous year. Among them, financial investments at amortized cost amounted to RMB245,814 million, representing an increase of RMB579 million or 0.24% as compared with the end of the previous year; financial investments at fair value through other comprehensive income amounted to RMB100,352 million, representing an increase of RMB2,857 million or 2.93% as compared with the end of the previous year; financial assets at fair value through profit or loss amounted to RMB50,434 million, representing a decrease of RMB10,130 million or 16.73% as compared with the end of the previous year.

The following table sets out the composition of the Group's financial investments by nature of assets as at the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026		As at 31 December 2025	
	Amount	Percentage of total (%)	Amount	Percentage of total (%)
Bond investments	351,768,463	88.70	342,932,586	85.04
Trust investments	5,334,254	1.34	5,590,251	1.39
Assets management plans	5,840,297	1.47	11,056,402	2.74
Wealth management products purchased from financial institutions	2,033,944	0.51	2,010,682	0.50
Fund investments	25,616,299	6.46	25,104,521	6.22
Equity investments	1,900,416	0.48	2,980,201	0.74
Inter-bank certificates of deposits	1,690,740	0.43	10,503,779	2.60
Others	14	0.00	14	0.00
Accrued interest	3,682,609	0.93	4,293,225	1.06
Provision for impairment	(1,267,052)	(0.32)	(1,177,544)	(0.29)
Total financial investments	396,599,984	100.00	403,294,117	100.00

The following table sets forth the composition of the Group's financial investments by measurement as at the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026		As at 31 December 2025	
	Amount	Percentage of total (%)	Amount	Percentage of total (%)
Financial investments at fair value through profit or loss	**50,434,029**	**12.72**	60,564,102	15.02
Financial investments at fair value through other comprehensive income	**100,351,575**	**25.30**	97,494,390	24.17
Financial investments measured at amortised cost	**245,814,380**	**61.98**	245,235,625	60.81
Total financial investments	**396,599,984**	**100.00**	403,294,117	100.00

As of 30 June 2026, the Group's balance of financial investments at fair value through profit or loss amounted to RMB50,434 million, representing a decrease of RMB10,130 million or 16.73% as compared with the end of the previous year; the balance of financial investments at fair value through other comprehensive income amounted to RMB100,352 million, representing an increase of RMB2,857 million or 2.93% as compared with the end of the previous year; the balance of financial investments measured at amortised cost amounted to RMB245,814 million, representing an increase of RMB579 million or 0.24% as compared with the end of the previous year.

The following table sets forth the composition of the Group's bond investments by issuers as at the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**		As at 31 December 2025	
	Amount	**Percentage of total (%)**	Amount	Percentage of total (%)
Treasury bonds	**154,262,284**	**43.85**	148,363,565	43.26
Local government bonds	**74,695,821**	**21.23**	69,793,390	20.35
Bonds of financial institutions	**11,205,690**	**3.19**	16,551,056	4.83
Corporate bonds	**111,604,668**	**31.73**	108,224,575	31.56
Total bond investments	**351,768,463**	**100.00**	342,932,586	100.00

As of 30 June 2026, the Group's treasury bond investments amounted to RMB154,262 million, representing an increase of RMB5,899 million or 3.98% as compared with the end of the previous year, with its proportion in bond investments increasing by 0.59 percentage point to 43.85%.

The following table sets forth the top ten financial bonds in terms of face value held by the Group as at the end of the Reporting Period.

Name of bonds	**Face value (RMB, thousand)**	**Annual interest rate (%)**	**Maturity date**	**Provision for Impairment (RMB, thousand)**
Policy bank bonds	900,000	2.30	2034/7/4	530
Policy bank bonds	690,000	2.47	2034/4/2	348
Policy bank bonds	680,000	2.35	2034/5/6	375
Policy bank bonds	460,000	2.63	2034/1/8	237
Commercial bank bonds	300,000	1.86	2028/4/18	173
Commercial bank bonds	300,000	1.98	2028/3/27	173
Commercial bank bonds	300,000	1.85	2028/2/28	173
Policy bank bonds	270,000	1.50	2027/1/19	–
Commercial bank bonds	250,000	2.09	2027/9/24	146
Commercial bank subordinated debts	210,000	1.92	2036/6/11	–

Note: The above provision for impairment is calculated on the basis of the expected loss model in accordance with IFRS 9 – Financial Instruments. To the knowledge of the Bank, there is no significant change in the financial position of the above financial bond issuers during the Reporting Period.

3.3.2.4 Investment in associates

As of 30 June 2026, the Group's investment in associates was RMB3,620 million, representing an increase of RMB89 million or 2.51% as compared with the end of the previous year, mainly due to the Bank's share of profit of associates.

The following table sets forth the changes in the Group's investment in associates for the periods indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**For the six months ended 30 June 2026**	2025
Balance at the beginning of the period	**3,531,012**	3,173,826
Net profit or loss adjusted by equity method	**88,615**	370,291
Cash dividends declared	**–**	(13,105)
Balance at the end of the period	**3,619,627**	3,531,012

3.3.2.5 Total liabilities

As of 30 June 2026, the total liabilities of the Group amounted to RMB1,038,151 million, representing an increase of RMB70,424 million or 7.28% as compared to the end of the previous year.

The following table sets forth the composition of the Group's total liabilities as of the dates indicated.

	As at 30 June 2026		As at 31 December 2025	
(All amounts expressed in thousands of RMB unless otherwise stated)	**Amount**	**Percentage of total (%)**	Amount	Percentage of total (%)
Customer deposits	**627,202,340**	**60.42**	565,704,384	58.46
Debt securities issued	**168,647,508**	**16.24**	204,206,537	21.10
Due to and placements from banks and other financial institutions	**231,360,338**	**22.29**	189,490,035	19.58
Financial liabilities at fair value through profit or loss	**1,986,541**	**0.19**	350,584	0.04
Derivative financial liabilities	**1,253,720**	**0.12**	234,981	0.02
Tax payable	**356,995**	**0.03**	106,334	0.01
Other liabilities	**7,343,099**	**0.71**	7,633,984	0.79
Total liabilities	**1,038,150,541**	**100.00**	967,726,839	100.00

3.3.2.6 Customer deposits

In the first half of 2026, the Group gave full play to its regional brand advantages, and accelerated innovation in its products and services, which contributed to the steady growth in customer deposits. As of 30 June 2026, the total customer deposits of the Bank amounted to RMB627,202 million, representing an increase of RMB61,498 million or 10.87% as compared to the end of the previous year.

In terms of customer structure, the Group's corporate deposits and individual deposits have grown steadily, with the proportion of individual deposits further increased. During the Reporting Period, the Group continuously improved the service level for retail customers through deeply exploring into the retail markets in the "one municipality and three provinces", leading to continual increase in the amount and proportion of individual deposits. As of 30 June 2026, balance of the Group's individual deposits was RMB349,121 million, representing an increase of RMB42,417 million or 13.83% as compared with the end of the previous year, accounting for 55.67% of the total customer deposits; balance of the Group's corporate deposits was RMB229,805 million, representing an increase of RMB14,153 million or 6.56% as compared with the end of the previous year, accounting for 36.64% of the total customer deposits.

In terms of term structure, the balance of demand deposits was RMB104,669 million, representing an increase of RMB8,140 million or 8.43% as compared with the end of the previous year; and balance of the Group's time deposits was RMB474,257 million, representing an increase of RMB48,430 million or 11.37% as compared with the end of the previous year.

The following table sets forth the composition of the Group's customer deposits as at the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**		As at 31 December 2025	
	Amount	**Percentage of total (%)**	Amount	Percentage of total (%)
Corporate demand deposits	**78,859,210**	**12.57**	70,191,944	12.41
Corporate time deposits	**150,945,661**	**24.07**	145,459,769	25.71
Individual demand deposits	**25,809,808**	**4.12**	26,336,881	4.66
Individual time deposits	**323,311,425**	**51.55**	280,367,063	49.56
Other deposits[(1)]	**32,950,992**	**5.25**	28,436,093	5.02
Interest payable on customer deposits	**15,325,244**	**2.44**	14,912,634	2.64
Total customer deposits	**627,202,340**	**100.00**	565,704,384	100.00

Note:

(1) Other deposits primarily consist of margin deposits from corporations and individuals.

3.3.2.7 Shareholders' equity

As of 30 June 2026, the total equity of the Group amounted to RMB70,758 million, representing an increase of RMB4,759 million or 7.21% as compared to the end of the previous year; the equity attributable to shareholders of the Bank amounted to RMB67,487 million, representing an increase of RMB4,515 million or 7.17% as compared to the end of the previous year.

The following table sets forth the composition of the Group's shareholders' equity as of the dates indicated.

	As at 30 June 2026		As at 31 December 2025	
(All amounts expressed in thousands of RMB unless otherwise stated)	**Amount**	**Percentage of total (%)**	Amount	Percentage of total (%)
Share capital	**3,625,777**	**5.12**	3,474,588	5.26
Other equity instruments	**7,952,835**	**11.24**	8,071,242	12.23
Capital surplus	**9,202,674**	**13.01**	7,743,833	11.73
Other reserves	**18,204,727**	**25.73**	15,545,733	23.55
Retained earnings	**28,500,598**	**40.28**	28,136,711	42.64
Total equity attributable to shareholders of the Bank	**67,486,611**	**95.38**	62,972,107	95.41
Minority interests	**3,271,393**	**4.62**	3,026,735	4.59
Total equity	**70,758,004**	**100.00**	65,998,842	100.00

3.3.2.8 The main assets subject to seizure, attachment, freezing, mortgage or pledge

As of the end of the Reporting Period, the main assets of the Bank were not subject to seizure, attachment, freezing, mortgage or pledge.

3.4 LOAN QUALITY ANALYSIS

3.4.1 Distribution of loans by the five-category classification

During the Reporting Period, the Group accelerated the construction of a comprehensive risk management system, continued to strengthen the prevention and control of credit risk and strengthen the risk investigation, early risk warning, tracking and post-lending monitoring management and stepped up efforts in risk management, which consolidated the foundation of asset quality, and ensured that the quality of the Group's credit assets was relatively good compared to other banks. As of 30 June 2026, the balance of non-performing loans was RMB6,441 million, representing an increase of RMB407 million as compared to the end of the previous year; non-performing loan ratio was 1.11%, representing a decrease of 0.03 percentage point as compared to the end of the previous year. The amount of loans under special mention category accounted for 1.81% of total loans, representing a decrease of 0.13 percentage point as compared to that of the end of the previous year.

The following table sets forth the Group's distribution of loans by the five-category classification as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026 Amount	As at 30 June 2026 Percentage of total(%)	As at 31 December 2025 Amount	As at 31 December 2025 Percentage of total(%)
Pass	**563,123,731**	**97.08**	512,795,878	96.92
Special mention	**10,479,067**	**1.81**	10,290,617	1.94
Substandard	**1,440,255**	**0.25**	2,250,308	0.43
Doubtful	**1,882,473**	**0.32**	1,008,868	0.19
Loss	**3,118,051**	**0.54**	2,774,515	0.52
Total principals of loans and advances to customers	**580,043,577**	**100.00**	529,120,186	100.00
Amount of non-performing loans	**6,440,779**	**1.11**	6,033,691	1.14

Note: *Under the five-category loan classification system, the Group's non-performing loans are classified into substandard, doubtful and loss categories.*

3.4.2 Distribution of loans and non-performing loans by product type

As of 30 June 2026, the non-performing rate of the Group's corporate loans was 0.76%, representing an increase of 0.05 percentage point over the end of the previous year; the non-performing ratio of the retail loans was 3.32%, representing an increase of 0.09 percentage point over the end of the previous year.

The following table sets forth the Group's distribution of loans and non-performing loans by product type as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	As at 30 June 2026 Loan amount	As at 30 June 2026 Percentage of total (%)	As at 30 June 2026 Non-performing loans amount	As at 30 June 2026 Non-performing loan ratio (%)	As at 31 December 2025 Loan amount	As at 31 December 2025 Percentage of total (%)	As at 31 December 2025 Non-performing loans amount	As at 31 December 2025 Non-performing loan ratio (%)
Corporate loans	**462,800,864**	**79.78**	**3,497,252**	**0.76**	409,867,472	77.46	2,906,530	0.71
Discounted bills	**28,688,542**	**4.95**	**–**	**–**	22,550,944	4.26	–	–
Retail loans	**88,554,171**	**15.27**	**2,943,527**	**3.32**	96,701,770	18.28	3,127,161	3.23
Total	**580,043,577**	**100.00**	**6,440,779**	**1.11**	529,120,186	100.00	6,033,691	1.14

3.4.3 Distribution of loans and non-performing loans by industry

In the first half of 2026, the Group closely followed national strategies, integrated into the overall local development, and deeply involved with major policy opportunities. Through measures such as expanding support means and the product matrix, and empowering customer development with technology, it actively marketed to high-quality customers in key industries such as strategic emerging industries, new quality productivity, green development, and advanced manufacturing. At the same time, in line with the national macro-policy orientation and market changes, the Group dynamically adjusted credit strategies in the key areas such as the real estate and industries that the Group has reduced or withdrawn from, and enhanced the risk prevention capabilities and disposal and resolution levels in key areas.

The following table sets forth the Group's distribution of loans and non-performing loans by industry as of the dates indicated.

	As at 30 June 2026			
(All amounts expressed in thousands of RMB unless otherwise stated)	**Loan amount**	**Percentage of total (%)**	**Non-performing loans amount**	**Non-performing loan ratio (%)**
Corporate loans – measured at amortised cost				
Manufacturing	**43,761,755**	**7.54**	**1,317,174**	**3.01**
Wholesale and retail	**42,386,029**	**7.31**	**392,474**	**0.93**
Construction	**35,662,327**	**6.15**	**92,829**	**0.26**
Real estate	**9,970,793**	**1.72**	**869,796**	**8.72**
Leasing and commercial services	**172,677,281**	**29.76**	**374,439**	**0.22**
Water conservation, environment and public facility administration	**108,406,102**	**18.69**	**166,242**	**0.15**
Transportation, warehousing and postal service	**11,798,331**	**2.03**	**28,065**	**0.24**
Electricity, heat, gas and water production and supply	**12,969,279**	**2.24**	**4,200**	**0.03**
Agriculture, forestry, animal husbandry and fishery	**5,425,958**	**0.94**	**39,641**	**0.73**
Information transmission, software and information technology services	**3,649,828**	**0.63**	**15,664**	**0.43**
Other industries	**16,093,181**	**2.77**	**196,728**	**1.22**
Corporate loans – FVOCI				
Discounted bills	**28,688,542**	**4.95**	**–**	**–**
Retail loans – amortised cost				
Retail loans	**88,554,171**	**15.27**	**2,943,527**	**3.32**
Total	**580,043,577**	**100.00**	**6,440,779**	**1.11**

Notes: (1) Non-performing loan ratio of an industry is the ratio calculated by dividing the balance of non-performing loans of the industry by the balance of loans granted to the industry.

(2) Other industries mainly include culture, sport and entertainment, as well as health and social work.

3.4.4 Distribution of loans and non-performing loans by type of collateral

As at 30 June 2026, balance of the Group's collateralized loans decreased by RMB5,103 million or 5.32%, balance of the pledged loans increased by RMB6,918 million or 16.85%, balance of the guaranteed loans increased by RMB50,415 million or 17.72%, and balance of the unsecured loans decreased by RMB1,306 million or 1.21% as compared with the end of the previous year. The non-performing ratios of pledged loans and unsecured loans decreased by 0.05 and 0.07 percentage point respectively, while the non-performing ratios of collateralized loans and guaranteed loans increased by 0.14 and 0.10 percentage point as compared with the previous year.

The following table sets forth the Group's distribution of loans and non-performing loans by type of collateral as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**				As at 31 December 2025			
	Loan amount	**Percentage of total (%)**	**Non-performing loans amount**	**Non-performing loan ratio (%)**	Loan amount	Percentage of total (%)	Non-performing loans amount	Non-performing loan ratio (%)
Collateralized loans	**90,867,887**	**15.67**	**3,108,736**	**3.42**	95,970,827	18.14	3,151,089	3.28
Pledged loans	**47,976,303**	**8.27**	**116,560**	**0.24**	41,058,507	7.76	119,710	0.29
Guaranteed loans	**334,966,075**	**57.75**	**1,624,372**	**0.48**	284,551,198	53.78	1,074,265	0.38
Unsecured loans	**106,233,312**	**18.31**	**1,591,111**	**1.50**	107,539,654	20.32	1,688,627	1.57
Total	**580,043,577**	**100.00**	**6,440,779**	**1.11**	529,120,186	100.00	6,033,691	1.14

3.4.5 Distribution of loans and non-performing loans by region

As at 30 June 2026, the Group's non-performance loan ratio in Chongqing area and other areas' branches was 0.97% and 1.59%, respectively.

The following table sets forth the Group's distribution of loans and non-performing loans by region as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**				As at 31 December 2025			
	Loan amount	**Percentage of total (%)**	**Non-performing loans amount**	**Non-performing loan ratio (%)**	Loan amount	Percentage of total (%)	Non-performing loans amount	Non-performing loan ratio (%)
Chongqing	**447,602,917**	**77.17**	**4,334,782**	**0.97**	404,865,597	76.52	4,479,439	1.11
Other areas	**132,440,660**	**22.83**	**2,105,997**	**1.59**	124,254,589	23.48	1,554,252	1.25
Total	**580,043,577**	**100.00**	**6,440,779**	**1.11**	529,120,186	100.00	6,033,691	1.14

3.4.6 Loans to top ten single borrowers

As of 30 June 2026, the Group's total loans to its largest single borrower amounted to RMB3,229 million and accounted for 3.63% of its net capital, while total loans to its top ten customers amounted to RMB25,632 million and accounted for 28.84% of its net capital, which were in compliance with regulatory requirements. As of 30 June 2026, all of the Group's loans to top ten single borrowers were loans in the pass category.

The following table sets forth the Group's loans to top ten single borrowers as of the date indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	Industry	30 June 2026		
		Loan amount	Percentage of net capital (%)	Percentage of total loans (%)
Customer A	Leasing and commercial services	**3,228,500**	**3.63**	**0.56**
Customer B	Water conservation, environment and public facility administration	**2,979,450**	**3.35**	**0.51**
Customer C	Leasing and commercial services	**2,977,000**	**3.35**	**0.51**
Customer D	Leasing and commercial services	**2,720,100**	**3.06**	**0.47**
Customer E	Leasing and commercial services	**2,717,043**	**3.06**	**0.47**
Customer F	Water conservation, environment and public facility administration	**2,443,100**	**2.75**	**0.42**
Customer G	Leasing and commercial services	**2,224,500**	**2.50**	**0.38**
Customer H	Leasing and commercial services	**2,163,800**	**2.43**	**0.37**
Customer I	Water conservation, environment and public facility administration	**2,120,400**	**2.39**	**0.37**
Customer J	Water conservation, environment and public facility administration	**2,058,350**	**2.32**	**0.35**

3.4.7 Overdue loans

As of 30 June 2026, the total overdue loans of the Group amounted to RMB8,208 million, representing an increase of RMB1,002 million as compared with the end of the previous year. Total overdue loans accounted for 1.42% of the total principal of loans and advances to customers, representing an increase of 0.06 percentage point as compared with the end of the previous year. The Group adopts a prudent classification standard for overdue loans. The ratio of non-performing loans to loans overdue for more than 90 days is 1.16.

The following table sets forth the aging analysis of the Group's overdue loans and advances to customers as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**		As at 31 December 2025	
	Amount	**Percentage of total loan principal (%)**	Amount	Percentage of total loan principal (%)
Past due within 90 days	**2,647,766**	**0.46**	2,006,066	0.38
Past due 90 days to 1 year	**2,916,719**	**0.50**	2,900,975	0.55
Past due over 1 year and within 3 years	**2,485,827**	**0.43**	2,177,740	0.41
Past due over 3 years	**157,455**	**0.03**	121,405	0.02
Total principals of overdue loans and advances to customers	**8,207,767**	**1.42**	7,206,186	1.36
Total principals of loans and advances to customers	**580,043,577**	**100.00**	529,120,186	100.00

Note: Overdue loans and advances to customers include credit card advances.

3.4.8 Restructured loans

As of 30 June 2026, the Group's restructured loans accounted for 0.16%, decreased by 0.01 percentage point as compared with the end of the previous year.

The following table sets forth the Group's restructured loans as of the date indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**		As at 31 December 2025	
	Amount	**Percentage of total loan principal (%)**	Amount	Percentage of total loan principal (%)
Restructured loans	**903,625**	**0.16**	913,504	0.17
Including: Restructured loans overdue for more than 90 days	**499,796**	**0.09**	503,226	0.10
Total principals of loans and advances to customers	**580,043,577**	**100.00**	529,120,186	100.00

3.4.9 Foreclosed assets and provision for impairment

As of 30 June 2026, the Group's foreclosed assets amounted to RMB1,881 million and the provision for impairment of foreclosed assets was RMB6 million.

3.4.10 Changes in provision for loan impairment

The Group adheres to a sound and prudent provision policy, and realizes the scientific measurements of expected loss of assets by establishing the expected credit loss model. As of 30 June 2026, balance of the Group's loan impairment provision was RMB15,903 million, representing an increase of RMB1,104 million as compared with the end of the previous year. The provision coverage ratio was 247.31%, up by 1.73 percentage points as compared with the end of the previous year. The loan provision ratio was 2.75%, decreased by 0.05 percentage point as compared with the end of the previous year.

The following table sets forth changes in the Group's provision for loan impairment as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**As at 30 June 2026**	As at 31 December 2025
Balance at the beginning of the Period	**14,798,334**	13,352,516
New financial assets originated or purchased	**1,469,807**	3,003,243
Re-measurement	**2,574,763**	4,120,845
Repayment	**(1,912,581)**	(3,555,658)
Written-off and transferred of the year	**(1,475,439)**	(3,040,986)
Recoveries of loans written-off in previous years and advances transfer-in	**500,547**	1,073,169
Effect of discount factors	**(52,885)**	(154,795)
Balance at the end of the Period	**15,902,546**	14,798,334

3.5 OTHER INFORMATION TO BE DISCLOSED ACCORDING TO REGULATORY REQUIREMENTS

3.5.1 Key regulatory indicators

Items		30 June 2026	31 December 2025	31 December 2024
Liquidity ratio (%)	RMB	**174.64**	205.47	202.21
	Foreign currency	**829.52**	751.00	2,229.80
Loan migration ratio (%)	Pass	**1.79**	1.73	1.64
	Special mention	**38.96**	45.74	20.49
	Substandard	**158.52**	66.65	83.98
	Doubtful	**171.23**	73.63	64.76

Notes:

(1) *Liquidity ratio is an indicator of the Group, which is calculated in accordance with the regulatory requirements of the NFRA.*

(2) *Loan migration ratio is an indicator of the Group, which is calculated in accordance with the regulatory requirements of the NFRA.*

(3) *Migration ratio of pass loans = (amount migrated to the lower grades from the pass loans at the beginning of the year + amount which were pass loans at the beginning of the year, and were converted to non-performing loans and dealt with during the Reporting Period)/balance of pass loans at the beginning of the year × 100% × annualised coefficient; migration ratio of special mention loans = (amount migrated to the lower grades from the special mention loans at the beginning of the year + amount which were special mention loans at the beginning of the year, and were converted to non-performing loans and dealt with during the Reporting Period)/balance of special mention loans at the beginning of the year × 100% × annualised coefficient migration ratio of substandard loans = (amount migrated to the lower grades from the substandard loans at the beginning of the year + amount which were substandard loans at the beginning of the year, and were converted to doubtful loans and loss loans and dealt with during the Reporting Period)/balance of substandard loans at the beginning of the year × 100% × annualised coefficient; migration ratio of doubtful loans = (amount migrated to the lower grades from the doubtful loans at the beginning of the year + amount which were doubtful loans at the beginning of the year, and were converted to loss loans and dealt with during the Reporting Period)/balance of doubtful loans at the beginning of the year × 100% × annualised coefficient.*

3.5.2 Off-balance sheet items that have a significant impact on financial condition and operating results

(All amounts expressed in thousands of RMB unless otherwise stated)	30 June 2026	31 December 2025
Credit related commitments	**100,658,117**	101,524,910
Of which:		
Irrevocable loan commitments	**–**	65
Bank acceptance bill	**76,074,054**	73,383,290
Issuance of letters of guarantee	**1,104,603**	1,106,403
Issuance of letters of credit	**14,560,262**	18,034,301
Unused credit card limits	**5,746,168**	5,644,548
Trade finance confirmation	**3,173,030**	3,356,303
Capital expenditure commitments	**849,894**	893,478
Total	**101,508,011**	102,418,388

3.5.3 Assets and liabilities measured at fair value

(All amounts expressed in thousands of RMB unless otherwise stated)	Opening balance	Losses/(gains) on changes in fair value in the current period	Cumulative changes in fair value recognised in equity	Impairment provision for the period	Ending balance
Investment securities at FVOCI	97,494,390	–	557,826	(10,312)	100,351,575
Financial assets and financial liabilities at FVPL	55,693,566	59,275	–	–	40,943,109
Loans and advances to customers at FVOCI	22,550,944	–	(1,678)	6,790	28,688,542
Total	175,738,900	59,275	556,148	(3,522)	169,983,226

Note: *For financial instruments traded in active markets, the Group determines its fair value with its active market quotation; for financial instruments that are not traded on active markets, the Group uses valuation techniques to determine its fair value. The valuation models used are mainly discounted cash flow models and market comparable company models. The input value of valuation technique mainly includes risk-free interest rate, benchmark interest rate, exchange rate, credit point difference, lack of liquidity discount and so on. The Group had no private equity investments, and its derivatives investment business is not applicable to the relevant provisions set out in the IAS 39 – Financial Instruments: Recognition and Measurement.*

3.5.4 Structured entity controlled

The unconsolidated structure entities managed by the Group were mainly non-capital guaranteed wealth management products issued and managed by the Group acting as an agent. Based on the analysis and research on the potential target clients, the Group designed and sold capital investment and management plans to specific target clients, and the raised funds were then invested in relevant financial markets or financial products according to the product contracts. Gains from the investment would be allocated to investors. The Group received corresponding wealth management commission fee income as the asset manager.

3.6 DETAILS OF BRANCH OUTLETS

Item	Number of branches	Number of employees	Asset scale (RMB100 million)	Business address
Head Office	–	1,130	5,203.19	No. 6 Yongpingmen Street, Jiangbei District, Chongqing
Liangjiang Branch	11	259	284.53	No. 52 Middle Section of Huangshan Avenue, Yubei District, Chongqing
Chongqing Pilot Free Trade Zone Branches	8	238	210.85	No. 153 Zourong Road, Yuzhong District, Chongqing
Other branches in Chongqing Region	152	2,640	4,107.33	Please refer to Chapter "List of Branch Outlets" for details
Chengdu Branch	14	459	597.70	North Building, New Tianfu International Centre, No. 99 Tianfu Second Street, Hi-Tech District, Chengdu, Sichuan
Xi'an Branch	13	405	460.73	1/F to 3/F and 18/F, Building 2, Yinhe Xinzuobiao Building, No. 25 Tangyan Road, Xi'an, Shaanxi
Guiyang Branch	8	300	224.76	3/F to 8/F, Building 4, North Commercial Zone of Financial City, Area B of Zhongtian • Exhibition City, Changling North Road, Guanshanhu District, Guiyang, Guizhou
Total	206	5,431	11,089.09	–

3.7 MAJORITY-OWNED SUBSIDIARIES AND MAJOR INVESTEE COMPANIES

3.7.1 Majority-owned Subsidiaries

Chongqing Xinyu Financial Leasing Co., Ltd.

Xinyu Financial Leasing was established in March 2017, with the registered capital of RMB3 billion and the Bank as the main promoter holding 51.00% of its shares. Xinyu Financial Leasing is mainly engaged in finance lease, transfer and acceptance of finance lease assets, fixed-income securities investment, acceptance of the lessee's lease deposit, taking of fixed-term deposits of non-bank shareholders with a term of more than 3 months (inclusive), interbank borrowing, borrowing from financial institutions, overseas borrowing, sales and disposal of leased properties, economic consulting and other businesses. Xinyu Financial Leasing has the corporate vision of "gaining a toehold in Chongqing, covering western China, serving the whole country, and achieving sustainable development through the balance of 'scale, benefit, quality and structure'", and the corporate mission of "focusing on financing and property lending, and serving the real economy".

As at the end of the Reporting Period, Xinyu Financial Leasing recorded the total assets of RMB63,073 million, the total liabilities of RMB56,437 million, and the total owner's equity of RMB6,636 million. Its net profit was RMB505 million for the Reporting Period.

Xingyi Wanfeng Village Bank Co., Ltd.

Xingyi Wanfeng was established in May 2011, with the registered capital of RMB324.5 million, and 75.25% of its equity interests held by the Bank. The scope of business of Xingyi Wanfeng includes taking public deposits; issuing short-term, medium-term and long-term loans; domestic settlement; acceptance and discounting of notes; interbank lending; bank card business; agency service for redeeming and underwriting government bonds; agency service for collection and payment, and for insurance businesses. With the market positioning of "based on counties, serving the society and supporting agriculture and supporting small businesses", Xingyi Wanfeng continues to develop well in "serving real economies, serving villages, and serving agriculture, rural areas, and farmers".

As at the end of the Reporting Period, Xingyi Wanfeng recorded the total assets of RMB869 million, the total liabilities of RMB739 million, and the total owner's equity of RMB130 million. Its net profit was RMB5.1117 million for the Reporting Period.

3.7.2 Major Investee Companies

Mashang Consumer Finance Co., Ltd.

Mashang Consumer was established in June 2015, with the registered capital of RMB4.000 billion, and 15.53% of its shares held by the Bank. The main businesses of Mashang Consumer include consumer financial services, Class I value-added telecommunications services and Class II value-added telecommunications services.

Mashang Consumer adheres to its mission of "technology makes life easier", and focuses on inclusive finance, and carries out innovation by technology. It is committed to developing itself into a most trustworthy financial service provider in the world.

Chongqing Three Gorges Bank Co., Ltd.

Three Gorges Bank was established in 1998, with the registered capital of RMB5.574 billion, and 4.97% of its shares held by the Bank. The main businesses of Three Gorges Bank include taking public deposits; issuing short-term, medium-term and long-term loans; domestic settlement; note discounting; issuing financial bonds; agency service for issuing, redeeming and underwriting government bonds; interbank lending; foreign exchange deposits, foreign exchange loans, international settlement, interbank foreign exchange lending, acceptance and discounting of foreign exchange instruments, foreign exchange borrowing, foreign exchange guarantee, proprietary foreign exchange trading (limited to spot foreign exchange trading) or agency services for foreign exchange trading, credit investigation, consultation and witness service; providing guarantees; agency service for collection and payment, and for insurance businesses; providing safe deposit box services.

Three Gorges Bank adheres to the service concept of "all for you", firmly adheres to the positioning of a city commercial bank as "serving the local economy, small and medium-sized enterprises, and urban and rural residents", focuses on the implementation of the three national strategies of "dual city, dual carbon and dual circulation", strives to do a good job in the five major articles of "technology finance, green finance, inclusive finance, pension finance and digital finance", and proactively lays out three major areas of "big retail, big data and big industries", and strives to build a "research-oriented, innovative, and ecological" three-type bank, and maintains a steady momentum in operation and development.

3.8 RISK MANAGEMENT

Based on the "coordinated, comprehensive, independent and effective" risk management principle, the Group is committed to establishing and improving a comprehensive risk management system covering all kinds of risks by adhering to the Group's development strategy and risk appetite. The Group comprehensively and effectively implemented risk management to ensure the consistence of the income and the risks undertaken, and maximize the shareholder value. During the Reporting Period, the Group continued to improve the risk management system, so as to actively respond to and prevent all kinds of risks.

3.8.1 Credit risk management

Credit risk refers to the risk of losses resulting from the defaults, rating downgrade, or decline in repayment ability of a borrower or counterparty. By improving the organization and management system, determining the credit risk appetite, optimizing the risk management process and cultivating the risk management culture, the Group has continuously improved its core competence of credit risk management. While optimizing the future profitability, the Group has controlled credit risk within an acceptable range, maintained appropriate capital size and achieved a reasonable balance between risk and return.

Aligning closely with macro policy directives. Aligning closely with the initial deployment of the 15th Five-Year Plan, the Bank firmly grasped significant historical opportunities such as the large-scale development of China's western region, the construction of national strategic hinterland, the development of new quality productivity and industrial transformation. The Bank actively integrated into the regional development of "one municipality and three provinces" where the Bank operates. The Bank focused on the development direction of distinctive and advantageous industries, guided the scientific allocation of credit resources, promoted the increase and improvement of loans granted, continuously optimized the asset structure, and strengthened the drivers of sustainable growth as well as the resilience to withstand risks.

Strengthening control over the credit process. The Bank enhanced coordination and collaboration in risk management by implementing measures such as information sharing, coordinated monitoring and joint guidance, thereby improving the synergy of controls across the front, middle and back offices. The Bank enforced the primary risk management responsibilities of business institutions, and earnestly verified the authenticity of pre-credit investigation, prudence in loan review, and effectiveness of post-loan inspection.

Conducting forward-looking judgments on the change of risks. Based on its judgment on material risks, the Bank strengthened the prediction on the change of credit risks for different customers, industries and regions. The Bank also continuously optimized the risk early warning system, implemented full-process early warning arrangements, and incorporated the forward-looking risk management into the whole process of granting credit.

Disposing of non-performing assets efficiently. Under the "collection-litigation-auction" disposal framework of non-performing assets, collection and disposal were carried out according to the ideas of "a customized resolution plan for each account" and "class-based resolution plan for class-based category". The Bank enforced the primary responsibilities of business institutions and leveraged third-party resources to jointly boost disposal efficiency. Meanwhile, digital tools were utilized to expand disposal channels and unlock asset value.

3.8.2 Management on operational risk

Operational risk refers to the risks of losses that may be incurred due to problematic internal procedures, staffing and information technology systems, as well as external events, including legal risk, but excluding strategic risk and reputational risk. Based on the principles of prudence, comprehensiveness, coordination and effectiveness, the Bank has continuously improved its operational risk management system.

During the Reporting Period, the Bank continued to improve its management system, actively promoted the application of management tools for operational risk, continuously strengthened risk control in key areas, and promoted standardized and scientific management of operational risk. Firstly, the Bank has implemented the latest regulatory requirements by revising and improving the operational risk management system, strengthening the management of operational risk reports, enhancing the quality of such reports, further strengthening the primary responsibilities of the three defense lines, and continuously consolidating the foundations of operational risk management. Secondly, the Bank deepened the application of management tools for operational risk, conducted the operational risk and control self-assessment (RCSA), optimized the key risk indicators of operational risk, dynamically carried out monitoring on key risk indicators to collect operational risk incidents in a timely manner, which were regularly reported to the senior management and the Board. Thirdly, the Bank continued to strengthen risk management and control in key areas and refine its supervision and inspection management mechanisms. The head office continued to strengthen the supervision and inspection of branches with focus on areas such as key business lines, critical processes and key positions, strengthened the remediation of weak links, and took multiple measures to enhance the quality and efficiency of management.

3.8.3 Market risk management

3.8.3.1 Interest rate risk

Interest rate risk refers to the risk of loss suffered by commercial banks arising from the uncertain fluctuation of market interest rates, namely, the possibility of losses suffered by commercial banks resulting from the divergence between effective yield and the expected yield or the real cost and the expected cost of commercial banks due to the changes in interest rate, which results in the effective yield being lower than the expected yield or the real cost being higher than the expected cost. The main interest rate risk the Group faced was gap risk, which arose from the mismatch between interest rate sensitive assets or liabilities at the re-pricing date or that at the maturity date.

The Group regularly measures its interest rate sensitivity gap, evaluates interest rate risk suffered through gap analysis, and further assesses the impact of interest rate changes on net interest income and corporate net value in varied interest rate scenarios.

The Group paid close attention to changes in the interest rate environment in the external market, strengthened market research and judgment, and continuously improved the management of interest rate pricing and the interest rate risk in the banking book. It effectively guided the adjustment of repricing term structure through the reasonable use of tools such as interest rate pricing and internal fund transfer pricing (FTP), and improved its initiative and foresight in terms of bank account book interest rate risk management, to ensure the overall stability and acceptability of interest rate risk.

The structure of the Group's interest rate risk gap on the contract re-pricing date or maturity date (whichever was earlier) was as follows.

(All amounts expressed in thousands of RMB unless otherwise stated)	Within 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
30 June 2026							
Total financial assets	**190,842,811**	**50,470,890**	**263,388,343**	**363,207,847**	**210,334,958**	**14,358,979**	**1,092,603,828**
Total financial liabilities	**(181,883,816)**	**(121,771,893)**	**(437,998,585)**	**(257,302,717)**	**(11,012,248)**	**(25,995,235)**	**(1,035,964,494)**
Total interest rate sensitivity gap	**8,958,995**	**(71,301,003)**	**(174,610,242)**	**105,905,130**	**199,322,710**	**(11,636,256)**	**56,639,334**

(All amounts expressed in thousands of RMB unless otherwise stated)	Within 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
31 December 2025							
Total financial assets	187,029,913	74,732,358	142,571,423	407,843,448	188,461,927	16,378,832	1,017,017,901
Total financial liabilities	(147,642,051)	(130,527,275)	(411,068,282)	(242,800,974)	(11,014,979)	(22,581,332)	(965,634,893)
Total interest rate sensitivity gap	39,387,862	(55,794,917)	(268,496,859)	165,042,474	177,446,948	(6,202,500)	51,383,008

As of 30 June 2026, the Group's accumulated gap for all maturities amounted to RMB56,639 million, representing an increase of RMB5,256 million or 10.23% as compared to the end of the previous year.

3.8.3.2 Exchange rate risk

Exchange rate risk faced by the Group mainly relates to the impact on the position level and cash flow of foreign exchange exposure held by the Group due to changes in major foreign exchange rates. By setting limits on foreign exchange exposure and stop loss to reduce and control exchange rate risk, the Group seeks to ensure that the adverse impact of exchange rate fluctuations falls within an acceptable range.

The exposure to foreign exchange risk of the Group's financial assets and liabilities at carrying amounts in RMB, categorised by the original currency, is as follows.

(All amounts expressed in thousands of RMB unless otherwise stated)	RMB	US Dollar	HK Dollar	Others	Total
30 June 2026					
Net position	**55,298,415**	**845,662**	**1,701**	**493,556**	**56,639,334**

(All amounts expressed in thousands of RMB unless otherwise stated)	RMB	US Dollar	HK Dollar	Others	Total
31 December 2025					
Net position	50,045,229	813,506	1,748	522,525	51,383,008

3.8.4 Liquidity risk management

Liquidity risk refers to the risk of failure to obtain adequate funds in time at a reasonable cost to cope with asset growth, repay due debts or perform other payment obligations. The liquidity risk management of the Bank has well accommodated to the current development stage by adhering to the prudent, forward-looking and comprehensive principle.

Based on the principle of separation of policy-making, strategy implementation and supervision functions for liquidity risk management, the Group established a liquidity risk management governance framework, which defined the duties and reporting routes of the Board of Directors, the Risk Management Committee, the senior management, special committees and relevant departments in liquidity risk management, thus forming into a liquidity risk management framework subject to division of labor, clear responsibilities, and efficient operation.

During the Reporting Period, the Group continued to improve liquidity risk management framework by streamlining the policy system for liquidity risk management, and improved its capability in liquidity risk measurement and forecast and upgraded its liquidity risk management capability by continuously implementing the coordination meeting mechanism for assets and liabilities, position management, quota management for liquidity indexes, duration mismatch management, management of liquidity reserve assets, dynamic management of liquidity risk. Meanwhile, the Group also promoted the accuracy and automation in liquidity risk monitoring and measurement by continuously improving the ability to apply information system of liquidity management through system construction and active application of scientific and technological means. The Group had liquidity risk measurement and monitoring mechanisms in place to conduct periodic audits over the Group's overall money-market balance, liquidity reserves, liquidity exposure and related supervisory indicators. At the same time, the Group's assets and liabilities were managed in accordance with factors such as liquidity exposure, liquidity reserves, money-market balances, market conditions, and relevant monitoring targets. By means of quota management, internal funds transfer pricing and other management methods, proactive adjustments to the assets and liabilities maturity structure can be achieved, which provide security against liquidity risk. In addition, the Group continuously carried out liquidity risk stress tests (at least once a quarter) so that it can discover the weakness in liquidity risk management in advance through such stress tests and adopt relevant measures to constantly improve the liquidity risk management and control capability of the Bank. The results of the stress tests in the first two quarters of 2026 indicated that the liquidity risks remained within a controllable range even under stressful conditions. As at the end of the Reporting Period, all of the major regulatory indicators reflecting the Group's liquidity position met the regulatory requirements.

The Group uses liquidity gap analysis to assess liquidity risk. As at end of the Reporting Period, the liquidity gap of the Group calculated from its net assets and liabilities and classified according to relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date was as follows:

(All amounts expressed in thousands of RMB unless otherwise stated)	On demand	Within 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	In perpetuity	Overdue	Total
30 June 2026	**(97,510,570)**	**50,588,676**	**(73,340,647)**	**(292,001,234)**	**220,976,233**	**342,847,355**	**35,367,543**	**5,363,138**	**192,290,494**
31 December 2025	(95,548,467)	49,272,985	(59,966,319)	(276,351,680)	207,796,787	306,099,294	33,169,458	4,759,563	169,231,621

As of 30 June 2026, the Group's cumulative gap for all maturities was RMB192,290 million, representing an increase of RMB23,059 million as compared to the end of the previous year. Although there was a shortfall in on-demand repayment of RMB97,511 million, the Group had an extensive and solid deposit customer basis. Current deposit settlement rates were relatively high and funding sources were stable, thus the impact of the shortfall on the Group's real liquidity was not significant.

Liquidity coverage ratio

The Group measures its liquidity coverage ratio according to the Measures for the Information Disclosure of Liquidity Coverage Ratio of Commercial Banks (《商業銀行流動性風險管理辦法》). As of 30 June 2026, the Group's liquidity coverage ratio was 416.69%, which was in compliance with the regulatory requirements.

(All amounts expressed in thousands of RMB unless otherwise stated)	**30 June 2026**	31 December 2025
Qualified high-quality liquid assets	**164,553,186**	163,549,193
Net cash outflow in the next 30 days	**39,491,004**	27,883,642
Liquidity coverage ratio (%)	**416.69**	586.54

Net stable funding ratio

The net stable funding ratio is introduced to ensure that commercial banks have sufficient and stable funding to meet the requirements of various assets and off-balance sheet risk exposures for stable funding. According to the Measures for the Information Disclosure of Liquidity Coverage Ratio of Commercial Banks (《商業銀行流動性風險管理辦法》), the net stable funding ratio shall be no less than 100%.

As of 30 June 2026, available and stable funds and required stable funds of the Group amounted to RMB660,931 million and RMB545,111 million, respectively, which met the regulatory requirement with the net stable funding ratio standing at 121.25%.

3.8.5 Large-sum risk exposure management

In accordance with relevant requirements of the Administrative Measures for Large-Sum Risk Exposure of Commercial Banks, the Group has continued to improve the large-sum risk exposure management system, continuously optimized the large-sum risk exposure management system, carried out credit risk exposure measurement penetrating to the ultimate debtors, and monitored the large-sum risk exposures and changes, and effectively controlled the customer concentration risk. As at the end of the Reporting Period, all of the large-sum risk exposure indicators of the Group have satisfied the regulatory requirements.

3.8.6 Reputational risk management

Reputational risk refers to the risk that the stakeholders, the public and the media may have a negative view of the Group as a result of its operation, management and other activities, activities of employees or external events, thereby damaging brand value, adversely affecting normal operations or even affecting market stability and social stability. As an important part of the corporate governance and comprehensive risk management system, reputational risk management covers all behaviors, business activities and business fields of the Bank and its branches and subsidiaries. Through establishing and formulating relevant systems and requirements for reputational risk management, the Bank has actively and effectively prevented reputational risks and coped with reputational event, so as to minimize loss and negative impact.

During the Reporting Period, the Group incorporated reputational risk into the comprehensive risk management system, which cover all business lines as well as all branches and holding subsidiaries. The Group upgraded the existing public opinion monitoring system iteratively, arranged special personnel to implement 24-hour public opinion monitoring during the important and sensitive periods, so as to strengthen investigation and analysis of reputational risks. The Bank also continued to carry out special trainings on reputational risk, thereby further enhancing its awareness and management level of reputational risk.

3.8.7 Compliance management

Compliance management refers to the Bank's efforts to ensure compliance with regulatory requirements and effectively control compliance risks, with the aim of taking the improvement of lawful and compliant operation management as the guidance and taking business management behavior and employee performance behavior as the subject. The management activities carried out include establishing compliance systems, improving operational mechanisms, cultivating a culture of compliance, and strengthening supervision and accountability. Focusing on the compliance management objectives, the Bank established a compliance management framework in line with the regulatory requirements and suitable for its business scope, corporate governance structure and business scale, which defines the compliance management duties of the Board of Directors, the senior management, the Internal Control and Compliance Department, all lines of management departments and the branches at all levels, thereby establishing a four-tier management system comprising head office, regional offices, branches and service outlets. The Bank established three defense lines and two reporting routes for compliance management, and achieved effective control over compliance risks by means of continuously strengthening system construction, improving the management technology, intensifying compliance propaganda and training, supervision and inspection, and other approaches.

During the Reporting Period, the Bank positively complied with the new regulatory requirements on "strong supervision and strict supervision", correctly grasped the direction of compliance, ensured the proper transmission of regulatory requirements, and further improved the long-term compliance management mechanism. The major compliance management measures adopted were as follows: Firstly, the Bank continued to push forward the "Learn, Think, Act, and Reflect" compliance culture initiative to steadily reinforce the ideological line of defense for compliance. Secondly, the Bank implemented new compliance regulatory requirements, revised the compliance management measures, optimized and refined the top-level design of compliance management across the Bank, established three pillars consisting of the organizational system, operation system and culture system for compliance management, and consolidated the foundation for high-quality compliance management. Thirdly, the Bank optimized the operation mechanism of compliance management and empowered pre-event, in-event and post-event management. Fourthly, the Bank deepened rule system development, revised the measures governing rules and regulations, optimized the full life-cycle management of rules and regulations, and safeguarded the rationality and systematic nature of the Bank's regulatory framework. Fifthly, the Bank focused on building a compliance management team by providing various compliance management training to improve the capabilities of compliance management personnel.

3.8.8 Anti-money laundering management

The Bank has established a relatively perfect internal control system for anti-money laundering. In accordance with the anti-money laundering laws and regulations and according to its actual situation, the Bank formulated a set of anti-money laundering management system, developed and launched a relatively perfect anti-money laundering system, established an anti-money laundering organization system, and set up a professional anti-money laundering team, all of which have provided guarantee for the stable operation of the Bank's businesses.

During the Reporting Period, the Bank adhered to the construction ideas of digital risk control and actively fulfilled its anti-money laundering obligations. Firstly, the Bank complied with the latest regulatory requirements on customer due diligence and consistently conducted customer due diligence procedures. Secondly, the Bank coordinated the deployment of guidance on beneficial owner information registration, focused on the identification and management of beneficial owners, conducted specialized anti-money laundering training, and guided branches in facilitating the filing of beneficial owner information by market entities, thereby enhancing the anti-money laundering capabilities of institutions at all levels and playing a positive role in improving the transparency of market entities and preventing and curbing money laundering offences. Thirdly, the Bank fully leveraged the "fortress" role of the first line of defense against money laundering risks within financial institutions, and submitted multiple reports on high-priority suspicious transactions to the local regulatory authorities, whilst also providing numerous leads regarding suspected illegal fundraising activities. Fourthly, the Bank proactively fulfilled the social responsibility as a financial institution in anti-money laundering efforts, actively organizing anti-money laundering awareness campaigns, producing and submitting several short promotional videos to local regulators, whilst also conducting anti-money laundering education for clients in the precious metals and gemstone sales and processing sector, thereby strengthening the anti-money laundering defences in specific non-financial sectors.

3.9 CAPITAL MANAGEMENT

With an aim to satisfy the regulatory requirements on capital management and continuously enhance its capital risk resistance and capital return, the Group had reasonably set its capital adequacy objective and promoted business development with measures such as performance appraisal and capital configuration so as to realize synergic development among overall strategies, business development and capital management strategies.

In order to facilitate the Group's sustainable development, transformation of growth modes, coordination of its capital operations and capital preservation, and to further enhance capital preservation awareness among operating institutions, in recent years, the Group has paid attention to the capital consumption and earnings of various institutions in performance appraisal, and further improved its risk adjustment methods and performance appraisal plan, and provided guidance to branches and management to focus on capital preservation operations and high capital yield operations. At the same time, capital budget management has been implemented, through introducing capital distribution and establishing a balancing mechanism between sound capital occupancy and risk assets, to ensure continuous compliance with capital adequacy requirements.

3.9.1 Capital adequacy ratio

The Group calculated its capital adequacy ratio at all levels in accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》) and other relevant regulatory rules, pursuant to which, credit risk-weighted assets are measured with the method of weighting, the market risk-weighted assets are measured with simplified standard measuring, and the operational risk-weighted assets are measured with standard measuring. During the Reporting Period, the Group was in strict compliance with the NFRA's regulatory requirements regarding capital adequacy ratio, including minimum capital, capital reserve and counter-cyclicality capital.

The following table sets forth information about net capital and capital adequacy ratio of the Group and the Bank calculated according to the regulatory rules as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	**30 June 2026**		31 December 2025	
	The Group	**The Bank**	The Group	The Bank
Net capital:				
Core Tier I Capital, net	**61,423,560**	**55,542,577**	56,639,318	51,246,646
Tier I Capital, net	**68,735,388**	**62,542,171**	63,923,219	58,246,240
Net capital	**88,891,183**	**81,322,339**	83,354,794	76,337,765
Capital adequacy ratio(%):				
Core Tier I Capital adequacy ratio	**8.56**	**8.49**	8.53	8.45
Tier I Capital adequacy ratio	**9.57**	**9.56**	9.62	9.60
Capital adequacy ratio	**12.38**	**12.43**	12.55	12.59

The following table sets forth the relevant information of the Group's capital adequacy ratio as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	30 June 2026	31 December 2025
Core capital:		
Share capital	**3,625,777**	3,474,588
Counted part of capital surplus	**9,404,038**	7,422,350
Eligible portion of other equity instruments	**953,262**	1,071,648
Surplus reserve and general risk reserves	**17,175,571**	15,035,900
Counted part of retained earnings	**28,500,598**	28,136,711
Eligible portion of minority interests	**2,341,756**	2,132,307
Core Tier I Capital deductibles items:		
Full deductibles items	**(577,442)**	(634,186)
Threshold deduction items	**–**	–
Core Tier I Capital, net	**61,423,560**	56,639,318
Other Tier I Capital, net	**7,311,828**	7,283,901
Tier II Capital, net	**20,155,795**	19,431,575
Net capital	**88,891,183**	83,354,794
On-balance sheet risk-weighted assets	**681,042,326**	626,073,454
Off-balance sheet risk-weighted assets	**9,085,444**	9,330,105
Risk-weighted assets for exposure to counterparty credit risk	**909,658**	1,496,168
Total credit risk-weighted assets	**691,037,428**	636,899,727
Total market risk-weighted assets	**3,103,259**	3,588,251
Total operational risk-weighted assets	**23,751,468**	23,751,468
Total risk-weighted assets before applying capital base	**717,892,155**	664,239,446
Total risk-weighted assets after applying capital base	**717,892,155**	664,239,446
Core Tier I Capital adequacy ratio (%)	**8.56**	8.53
Tier I Capital adequacy ratio (%)	**9.57**	9.62
Capital adequacy ratio (%)	**12.38**	12.55

As of 30 June 2026, the Core Tier I Capital adequacy ratio of the Group was 8.56%, representing an increase of 0.03 percentage point as compared with the end of the previous year. The Tier I Capital adequacy ratio was 9.57%, representing a decrease of 0.05 percentage point as compared with the end of the previous year. The capital adequacy ratio was 12.38%, representing a decrease of 0.17 percentage point as compared with the end of the previous year.

In accordance with relevant requirements of the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》), the Bank has disclosed relevant information on pillar 3, details of which are available at "Investors Relation – Financial Information – Capital Regulation" (投資者關係－財務信息－監管資本) on the website of the Bank (www.cqcbank.com).

3.9.2 Leverage ratio

As of 30 June 2026, the Group's leverage ratio was 5.73%, falling within regulatory requirements of the NFRA.

(All amounts expressed in thousands of RMB unless otherwise stated)	30 June 2026	31 December 2025
Leverage ratio (%)	**5.73**	5.70
Tier I Capital, net	**68,735,388**	63,923,219
On-and off-balance sheet assets after adjustment	**1,198,701,446**	1,121,719,319

3.9.3 Capital financing management

On the basis of replenishing capital with retained profits, the Group actively expanded the outsourced capital replenishment channels, continuously promoted the innovation of capital instruments, enhanced capital strength, optimized capital structure and reasonably controlled the cost of capital.

In March 2022, the Bank issued RMB5.0 billion Tier II capital bonds in the national interbank bond market. Such Tier II capital bonds have a maturity of 10 years, with a fixed coupon rate of 3.73% per annum before maturity. Subject to the applicable laws and the approvals by relevant the regulatory authorities, the proceeds from such issuance were all used to replenish the Bank's Tier II capital as planned. The Bank has the right to redeem the bonds in March 2027.

The Bank publicly issued a total of RMB13.0 billion A Share Convertible Corporate Bonds at par with a par value of RMB100 each in March 2022. The total number of A Share Convertible Corporate Bonds issued was 130.00 million. The A Share Convertible Corporate Bonds have a maturity of 6 years, with a coupon rate of 0.20% for the first year, 0.40% for the second year, 1.00% for the third year, 1.70% for the fourth year, 2.50% for the fifth year, and 3.50% for the sixth year, respectively. The proceeds have been fully used to support business development as planned, and will be fully applied towards replenishing the core Tier-1 capital of the Bank after the conversion of A Share Convertible Corporate Bonds into Shares pursuant to the approval of applicable laws and regulators. For more details, please refer to "7.2 Convertible Corporate Bonds" in this interim report.

In December 2022, the Bank publicly issued RMB4.5 billion undated capital bonds in the national interbank bond market, with the coupon rate of 4.70% during the first five years. Subject to the applicable laws and the approvals by relevant regulatory authorities, the proceeds from the issuance will be used to replenish the Bank's other tier 1 capital. The Bank is entitled to redeem the bonds in December 2027.

In October 2023, the Bank publicly issued RMB2.5 billion undated capital bonds in the national interbank bond market, with the coupon rate of 4.5% during the first five years. Subject to the applicable laws and the approvals by relevant regulatory authorities, the proceeds from the issuance will be used to replenish the Bank's other tier 1 capital. The Bank is entitled to redeem the bonds in October 2028.

In August 2024, the Bank publicly issued RMB6.0 billion Tier II capital bonds in the national interbank bond market. Such Tier II capital bonds have a maturity of 10 years, with a fixed coupon rate of 2.23% per annum before maturity. Subject to the applicable laws and the approvals by relevant regulatory authorities, the proceeds from such issuance were all used to replenish the Bank's Tier II capital as planned. The Bank is entitled to redeem the bonds in August 2029.

3.9.4 Economic capital allocation and management

The Group's economic capital management mainly consists of measurement, allocation and application. There are three kinds of economic capital indicators, namely Economic Capital (EC) occupancy, Risk-Adjusted Return on Capital (RAROC) and Economic Value Added (EVA), whose application fields include credit resource allocation, quota management, performance assessment, product pricing, customer management, etc.

The Group further improved the economic capital management system in terms of measurement, allocation and assessment, strengthened the economic capital constraint and incentive mechanism, and promoted capital-intensive development. Firstly, we further improved the economic capital measurement policy, optimized the economic capital measurement standard and system. Secondly, we strictly implemented the economic capital quota management measures, continuously improved the refined management level of economic capital, and comprehensively strengthened the capital constraints on branches and holding institutions. Thirdly, we continued to optimize the economic capital measurement and assessment policy in our credit business, and actively facilitated our credit structure adjustment. Fourthly, we strengthened the training of economic capital management for institutions at all levels, and vigorously promoted the application of economic capital in operation management and business frontier.

3.10 ENVIRONMENT AND OUTLOOK

In the first half of 2026, global economic recovery remained divergent amid persistent geopolitical disturbances. The domestic economy maintained steady progress, with the industrial structure continuing to optimize. The resilience of industrial development was evident, as growth drivers underwent an orderly transition and new growth drivers expanded rapidly. High-end manufacturing, technological innovation and foreign trade exports demonstrated strong resilience, supporting steady improvement in the quality of economic development. GDP for the first half of the year reached RMB69.57 trillion, representing a year-on-year increase of 4.7%, within the annual target range. The continuously consolidated economic fundamentals laid a solid foundation for the launch of the 15th Five-Year Plan.

Looking ahead to the second half of the year, the fundamental trend of stable economic development toward new-driven and high-quality directions remains unchanged. The resilience and vitality of the economy will be further bolstered, the supporting role of new growth drivers will keep strengthening, and emerging industries will continue to unlock growth potential. Traditional industries will undergo in-depth transformation toward high-end, intelligent and green development, tapping into existing potential. Favourable conditions supporting the full-year growth target will continue to accumulate. The structure of foreign trade will be further optimized with stable overall performance. Improved export competitiveness of high value-added products will effectively offset external shocks arising from sluggish global trade. Macroeconomic policies will continue to strengthen counter-cyclical adjustment. Fiscal policies will deliver greater effectiveness, while monetary policies will maintain an appropriately accommodative stance and provide more targeted support to key areas and weak links.

Financial regulation will continue to focus on core responsibilities and primary tasks, ensuring that the requirements for strict and robust supervision are thoroughly integrated throughout the entire regulatory process and at every stage. The five major regulatory systems will be further refined, the financial supervision project will be comprehensively upgraded, and the framework of regularized supervision will be steadily entrenched.

In terms of industrial competition and development landscape, the banking sector has entered a new phase characterized by competition centered on efficiency and quality. Insufficient effective credit demand, mounting pressure on risk prevention and control, and challenges to sustainable profitability are widely recognized industry-wide. These challenges stem from slower macroeconomic growth as well as inherent structural contradictions within the sector. The Bank needs to strike a dynamic balance among risk management, innovation breakthroughs and social responsibilities. Amid a complex and severe internal and external environment, the Bank should deepen business development, ramp up support for the real economy and sustain overall stable operations.

In terms of regional development, the combined total GDP and permanent resident population of the "one municipality and three provinces" served by the Bank each account for more than 50% of the total among western provincial-level regions. In the first half of this year, Chongqing, Sichuan, Shaanxi and Guizhou maintained steady economic growth, with year-on-year GDP growth of 4.2%, 4.8%, 3.8% and 4.0% respectively. Going forward, successive macroeconomic policy measures will be implemented and take effect. The in-depth integration between the "33618" modern manufacturing cluster system and producer services will be advanced, the development of the "9611" modern service industry system will be accelerated, and the standing of opening-up platforms including the New International Land-Sea Trade Corridor will be continuously elevated. Sustained optimization of the industrial structure and growing new growth drivers will foster a favourable external environment for the high-quality development of the Bank.

Chapter IV Corporate Governance, Environment and Society

4.1 CORPORATE GOVERNANCE OVERVIEW

The Bank is committed to building a high-level corporate governance system. In strict accordance with relevant laws and regulations, including the Company Law, the Commercial Bank Law of the People's Republic of China, the Securities Law of the People's Republic of China, the listing rules of stock exchanges on which the Bank is listed as well as the corporate governance practices of the Bank, we continue to optimize our corporate governance structure, improve our corporate governance system and effectively regulate the operation of corporate governance. There were no significant differences between the actual conditions of the Bank's corporate governance with the laws, administrative regulations and regulatory documents issued by securities regulatory authorities in relation to the governance of listed companies. During the Reporting Period, the Bank strictly complied with the code provisions in the Corporate Governance Code set out in Appendix C1 to the Hong Kong Listing Rules.

During the Reporting Period, the Bank strove to improve the transparency and level of corporate governance to safeguard shareholders' interests and enhance its corporate value. The Bank strictly complied with the provisions of relevant laws and regulations and the Listing Rules governing corporate governance, and completed revisions of the Terms of Reference of the Audit Committee, the Terms of Reference of the Strategy and Innovation Committee, the Compliance Management Measures and the Strategic Planning Management Measures, formulated the Remuneration Management Measures for Directors and Senior Management, the Management Measures for the Recovery and Deduction of Performance-based Remuneration and the Terms of Reference of the Nomination and Remuneration Committee and other Internal decisions or management policies, conducted the performance assessment of the Board and the senior management and their members, so as to regulate and improve the stakeholders protection mechanism and further enhance its information disclosure and market value management.

4.2 DIRECTORS AND SENIOR MANAGEMENT

4.2.1 Basic Information of Directors and Senior Management

4.2.1.1 Directors

Name	Gender	Month and year of birth	Position	Time in role	Number of shares held at the beginning of the period (shares)	Number of shares held at the end of the period (shares)	Increase/ decrease (shares)	Reasons for the increase/ decrease
YANG Xiuming	Male	September 1970	Secretary to the Party Committee	Since December 2023	–	–	–	–
			Chairman	Since March 2024				
			Executive Director	Since March 2024				
GAO Song	Male	February 1979	Deputy Secretary of the Party Committee	Since July 2023	3,200	3,200	–	–
			President	Since September 2023				
			Executive Director	Since November 2023				
HOU Ximeng	Female	August 1970	Member of the Party Committee	Since June 2024	–	–	–	–
			Executive Director	Since February 2025				
			Vice President	Since November 2024				
			Secretary to the Board	Since November 2024				
WONG Hon Hing	Male	August 1952	Vice Chairman	Since July 2007	9,800	9,800	–	–
			Non-executive Director	Since July 2007				
GUO Xile	Male	December 1986	Non-executive Director	Since May 2024	–	–	–	–
ZHOU Zongcheng	Male	June 1975	Non-executive Director	Since July 2025	–	–	–	–
FU Wei	Male	March 1984	Non-executive Director	Since July 2025	–	–	–	–
WU Heng	Male	August 1976	Non-executive Director	Since April 2019	–	–	–	–
YU Hua	Male	October 1969	Non-executive Director	Since July 2025	–	–	–	–
SHI Xiaosheng	Male	September 1974	Non-executive Director	Since June 2026	–	–	–	–
ZHU Yanjian	Male	January 1981	Independent Non-executive Director	Since December 2023	–	–	–	–
LIU Ruihan	Female	June 1962	Independent Non-executive Director	Since February 2025	–	–	–	–
WANG Qinlin	Female	January 1964	Independent Non-executive Director	Since April 2025	–	–	–	–
ZENG Hong	Male	July 1970	Independent Non-executive Director	Since April 2025	–	–	–	–
CHAN Fung Cheung	Male	May 1960	Independent Non-executive Director	Since April 2025	–	–	–	

4.2.1.2 Senior Management

Name	Gender	Month and year of birth	Position	Time in role	Number of shares held at the beginning of the period (shares)	Number of shares held at the end of the period (shares)	Increase/ decrease (shares)	Reasons for the increase/ decrease
GAO Song	Male	February 1979	Deputy Secretary of the Party Committee	Since July 2023	3,200	3,200	–	–
			President	Since September 2023				
			Executive Director	Since November 2023				
HOU Ximeng	Female	August 1970	Member of the Party Committee	Since June 2024	–	–	–	–
			Executive Director	Since February 2025				
			Vice President	Since November 2024				
			Secretary to the Board	Since November 2024				
ZHANG Peizong	Male	September 1974	Member of the Party Committee	Since December 2024	–	–	–	–
			Vice President	Since April 2025				
LI Cong	Male	April 1979	Member of the Party Committee	Since July 2024	–	–	–	–
			Vice President	Since November 2024				
YAN Xiaochuan	Male	November 1974	Member of the Party Committee	Since August 2024	–	–	–	–
			Vice President	Since December 2024				
WANG Weilie	Male	September 1979	Member of the Party Committee	Since September 2024	–	–	–	–
			Vice President	Since December 2024				
			Chief Risk Officer	Since February 2025				
			Chief Compliance Officer	Since July 2026				

4.2.2 Positions of Directors and Senior Management

4.2.2.1 Position held in shareholder

Name	Name of shareholder	Position(s) held in shareholder	Date of appointment	Date of termination
WONG Hon Hing	Dah Sing Bank, Limited	Executive director	August 1989	To date
		Vice chairman of the board of directors	April 2011	To date
ZHOU Zongcheng	Chongqing Qianli Technology Co., Ltd.	Secretary to the Party Committee	August 2023	To date
		President	January 2023	To date
WU Heng	SAIC Motor Corporation Limited	General manager of the financial affairs department	August 2019	To date
YU Hua	Chongqing Real Estate Group Co., Ltd.	Member of the Party Committee, director, chief financial officer	July 2023	To date
SHI Xiaosheng	Chongqing Expressway Group Co., Ltd.	General counsel	March 2023	To date

4.2.2.2 Position held in other companies

Name	Name of other companies	Position(s) held in other companies
WONG Hon Hing	Dah Sing Banking Group Limited	Executive director, vice chairman of the board of directors and managing director and chief executive officer
	Dah Sing Financial Holdings Limited	Executive director, vice chairman of the board of directors, managing director and chief executive officer
	Banco Commercial De Macau	Director
	Dah Sing Insurance Company Limited	Executive director
	Bank Consortium Holding Limited	Director
	Bank Consortium Trust Company Limited	Director
	BCT Financial Limited	Director
	Nengmin Holding Limited (能敏控股有限公司)	Director
	DSGI (1) Limited	Director
	DSLI (2) Limited	Director
	DSLI (BVI) (1) Limited	Director
	Macau Insurance Company Limited	Director
	MEVAS (1931) Limited	Director
	WOF Escrow Limited	Director
	The Chinese Banks' Association Limited	Director
GUO Xile	Chongqing Yinhai Financing Leasing Co., Ltd.	Deputy secretary of the Party Committee and general manager
ZHOU Zongcheng	Livan Automotive Technology Company Limited	Chairman of the board of directors and CEO
FU Wei	Chongqing Environment & Sanitation Group Co., Ltd.	Deputy general manager, Chief Financial Officer
	Chongqing Shouyuan Water Engineering Co., Ltd.	Director
	Chongqing Hechuan District Shimiaozi Reservoir Engineering Co., Ltd.	Director
WU Heng	SAIC Motor Financial Holding Management Co., Ltd.	Director and general manager
	SAIC Venture Capital Corporation	Chairman of the board of directors, general manager and legal representative
	Shanghai Hengxu Chuangling Private Fund Management Co., Ltd.	Director
	SAIC Anji Logistics Co., Ltd.	Director
	Shanghai UTOPILOT Technology Co., Ltd. (上海友道智途科技有限公司)	Director
	Shanghai Automotive Group Finance Company, Ltd.	Director
	SAIC-GMF Leasing Co., Ltd.	Director
	Donghua Automotive Industrial Co., Ltd.	Director
	SAIC Insurance Sales Company Limited	Director

Name	Name of other companies	Position(s) held in other companies
	Wuhan KOTEI Informatics Co., Ltd.	Director
	Shanghai Jie-Hydrogen Technology Co., Ltd. (上海捷氫科技股份有限公司)	Director
	SAIC MAXUS Automotive Co., Ltd. (上汽大通汽車有限公司)	Director
	Shanghai Fortera Capital Co., Ltd. (上海孚騰私募基金管理有限公司)	Director
	Xinxin Hangtu (Suzhou) Technology Co., Ltd. (新芯航途(蘇州)科技有限公司)	Director
	COSCO SHIPPING Holdings Co., Ltd.	Director
	Shanghai Huizhong Automotive Manufacturing Co., Ltd. (上海匯衆汽車製造有限公司)	Director
	Shanghai State-Owned Capital Investment FOF Co., Ltd.	Vice chairman of the board of directors
	SAIC Equity Investment Company Limited	Chairman of the board of directors
	SAIC HK International Finance Limited	Chairman of the board of directors
	Shanghai Anjia Zhixing Digital Technology Co., Ltd. (上海安駕智行數字科技有限公司)	Chairman of the board of directors
	SAIC Motor Insurance Co., Ltd. (上海汽車集團保險有限公司)	Chairman of the board of directors
	Shanghai Dongzheng Automotive Finance Co., Ltd.	Chairman of the board of directors
	SAIC California Capital Management Co., Ltd. (上汽加州資本管理有限公司)	Chairman of the board of directors
	SAIC California Capital Management Co., Ltd. III (上汽加州資本管理有限公司III)	Chairman of the board of directors
SHI Xiaosheng	Chongqing Expressway Juneng Construction Group Co., Ltd. (重慶高速巨能建設集團有限公司)	Secretary to the Party Committee and chairman of the board of directors
	Chongqing Three Gorges Bank Co., Ltd. (重慶三峽銀行股份有限公司)	Director
ZHU Yanjian	Faculty of Finance at the School of Economics of Zhejiang University	Head, professor and doctoral supervisor
	Yongan Futures Co., Ltd.	Independent director
	Zhejiang Huangma Technology Co., Ltd.	Independent director
	Hangzhou Shanglv Financial Investment Co., Ltd.	External director
	Zheshang Jinhui Trust Co., Ltd.	Independent director
WANG Qinlin	Station-City Integration Development Professional Committee of China Local Railway Association	Chairman
	High-speed Rail and Station-City Integration Institute, Tongji University	Expert member

Name	Name of other companies	Position(s) held in other companies
ZENG Hong	Department of Accounting at School of Economics and Business Administration, Chongqing University	Professor, doctoral supervisor
	Chongqing Wang Cheng Technology Co., Ltd.	Independent director
	Aerospace C.Power Microelectronics Co., Ltd.	Independent director
CHAN Fung Cheung	Zhanhui Development Co., Ltd.	Director
	Fengxiang Financial Think Tank	Director
	City University of Hong Kong	Council member of CityU Eminence Society
	City University of Hong Kong	Visiting professor
	Fanhai International School of Finance, Fudan University	Visiting professor
	University of International Business and Economics	Visiting professor
	Hong Kong Financial Services Institute	Visiting professor
	Hong Kong Institute of Education for Sustainable Development	Practice professor
	Training and Projects (provided by experts of Nanyang Commercial Bank)	Consultant
	Quji TV	Anchor

4.2.3 Changes in Directors and Senior Management

On 24 June 2026, pursuant to the requirements of the related documents and working requirements of the regulatory authority of the banking industry, as Mr. SHI Xiaosheng is qualified to serve as a director of urban commercial banks, the Bank has officially published the appointment document for Mr. SHI Xiaosheng as a non-executive Director of the Bank, and has completed the filings in compliance with regulatory requirements. Mr. SHI Xiaosheng served as a non-executive Director of the Bank from the date of such procedures and confirms that he has obtained the legal advice referred to under rule 3.09D of the Hong Kong Listing Rules on 22 June 2026, and understands his obligations as a Director of the Bank.

On 24 July 2026, the Bank received the "Approval Regarding the Appointment of WANG Weilie as the Chief Compliance Officer of Bank of Chongqing" issued by the Chongqing Financial Regulatory Bureau (Yu Jin Guan Fu [2026] No. 87), approving Mr. WANG Weilie' appointment as the Chief Compliance Officer of the Bank by Chongqing Bureau of National Financial Regulatory Administration (國家金融監督管理總局重慶監管局). In accordance with the relevant regulations, Mr. WANG Weilie assumed the position of the Chief Compliance Officer of the Bank with effect from the date of approval of his appointment.

4.2.4 Interests and Short Positions of the Directors and Chief Executive under Hong Kong Laws and Regulations

As of 30 June 2026, the interests of the Directors and chief executive of the Bank and their respective associates in the shares of the Bank which were required, pursuant to Section 352 of the SFO to be entered into the register maintained or were required, pursuant to the Model Code for Securities Transactions by Directors of Listed Issuers as set out in Appendix C3 to the Hong Kong Listing Rules, to be notified to the Bank and the Hong Kong Stock Exchange are as follows:

Name	Position	Class of Shares	Long/Short Position	Capacity	Number of Shares Held (shares)	Percentage of the Total Share Capital of the Bank (%)
GAO Song	Deputy Secretary of the Party Committee President Executive Director	A Share	Long position	Beneficial owner	3,200	0.00009
WONG Hon Hing	Vice Chairman Non-executive Director	A Share	Long position	Beneficial owner	9,800	0.00027

Save as disclosed above, none of the Directors or the chief executives of the Bank or their associates held any interests or short positions in the shares, underlying shares and debentures of the Bank or its associated corporations (as defined in Part XV of the SFO) as at 30 June 2026.

4.2.5 Securities Transactions by Directors and Relevant Employees

The Bank has adopted the standards set out in the Model Code for Securities Transactions by Directors of Listed Issuers as set out in Appendix C3 to the Hong Kong Listing Rules as the code of conduct to govern the securities transactions by directors of the Bank. Upon enquiry, to the best knowledge of the Bank, all directors of the Bank have always complied with the Model Code above during the Reporting Period.

The Bank has also set up guidelines in respect of the dealings by its relevant employees in the Bank's securities, which are on no less exacting terms than the Model Code. During the Reporting Period, the Bank has not discovered any breach of the guidelines by its relevant employees.

4.3 DETAILS OF EMPLOYEES

As of 30 June 2026, the Bank had a total of 5,431 regular employees, 5,246 of whom held bachelor's degree or above, representing 96.60% of all the Bank's regular employees. In addition, the Bank had 79 dispatch workers, 36 internally retired employees and 452 retired employees. Furthermore, our subsidiaries had 187 regular employees, including 123 employees at Chongqing Xinyu Financial Leasing Co., Ltd. and 64 employees at Xingyi Wanfeng Village Bank Co., Ltd.

4.4 PROFITS AND DIVIDENDS

The Bank's revenue during the Reporting Period and the financial position as of the end of the Reporting Period are set out in the section headed "Financial Report and Notes".

On 28 November 2025, the first extraordinary general meeting of 2025 of the Bank considered and approved the Proposal on the Profit Pre-distribution Plan for the First Three Quarters of 2025. The Bank paid all shareholders a cash dividend of RMB1.684 (inclusive of tax) per 10 shares, amounting to RMB585,120,666.02 (inclusive of tax) in aggregate, among which the cash dividend for A Shares was distributed on 7 January 2026, while the cash dividend for H Shares was distributed on 16 January 2026. On 23 June 2026, the 2025 annual general meeting of the Bank considered and approved the Proposal on the Profit Distribution Plan for 2025. The Bank paid all shareholders a cash dividend of RMB2.797 (inclusive of tax) per 10 shares, amounting to RMB1,014,129,768.72 (inclusive of tax) in aggregate, among which the cash dividend for A Shares was distributed on 7 July 2026, while the cash dividend for H Shares was distributed on 20 August 2026. The Bank's cash dividend for 2025 amounted to RMB1,599,250,434.74 (inclusive of tax) in aggregate, representing 30% of the net profit attributable to ordinary shareholders of the Bank under the consolidated financial statements.

As at the date of disclosure of this report, the Bank has not formulated an interim profit distribution plan or a conversion of capital reserve into share capital plan for 2026.

4.5 ENVIRONMENTAL AND SOCIAL RESPONSIBILITY

4.5.1 Environmental Protection

4.5.1.1 Promotion of Green Finance

The Bank has closely aligned its operations with the "dual carbon" goals and implemented the strategic deployment of the Chongqing Municipal Committee and Chongqing municipal government. It focused on serving the transformation and upgrading of the Chengdu-Chongqing Economic Circle, supporting the deepening construction of the new land-sea channel, and injecting financial vitality into safeguarding the critical ecological barrier in the upper reaches of the Yangtze River. With a robust operational mechanism, a sound organizational structure, and a full range of products and services, the Bank has made every effort to promote new progress in the green and low-carbon transition across the "one municipality and three provinces" region. As at the end of the Reporting Period, the Bank's green finance scale reached RMB106.9 billion, with green loans increasing to RMB94.5 billion, representing an increase of over RMB10 billion year-on-year, making it an important builder and active contributor to the construction of the financial center in western China.

Solidifying transition standards. Rooted locally and serving low-carbon transformation, the Bank has established an end-to-end financial service ecosystem that covers the entire process from standard setting to implementation guidance. The Bank led the formulation of the "Operation Guidelines for Chongqing 'Industrial Green Efficiency Loan' Business" (《重慶市「工業綠效貸」業務操作指南》), marking it as the first green finance operational specification nationwide linked to the green energy efficiency performance of industrial enterprises. As the only financial institution in Southwest China participating in national research and exchange platforms, the Bank has become a member of the Zero Carbon Park Working Group under the Green Finance Specialised Committee of the China Financial Association, contributing to the development of national and regional industry demonstration standards and case studies, thereby further enhancing its influence.

Empowering innovative services. Breaking through the barriers to transforming ecological and environmental value by The Bank has launched innovative business initiatives tied to the ecosystem product value of specific regional units spanning Kaizhou District in Chongqing and Xuanhan County in Sichuan. The Bank allocated specialized credit funds to support these initiatives, safeguarding the green ecological barrier of the Sichuan–Chongqing Xueba Gallery (雪巴畫廊). Furthermore, the Bank invested in the city's first U.S. dollar sustainability bond listed on the Singapore Stock Exchange, supporting the green upgrades of regional infrastructure and improving public service capabilities, thus contributing to the high-quality development of sustainable finance through practical innovation.

Advancing brand building. The Bank emphasized practical promotion by compiling the featured case study titled "Chongqing's First Camellia Oil Transition Loan Revitalizing Digital Intelligence Transformation (《全市首筆油茶類轉型貸款煥新數智轉型》)", which was included in the "2025 Compilation of Excellent Innovative Cases in Green Transformation Finance in Chongqing (2025年度重慶市綠色轉型金融優秀創新案例彙編)", further highlighting its brand competitiveness. Consistently fulfilling its social responsibility as a state-owned financial enterprise, the Bank leveraged environmental events such as Arbor Day and Earth Day to conduct green-themed campaigns, promote green development concepts, and jointly safeguard the important ecological barrier in the upper reaches of the Yangtze River.

4.5.1.2 Green Operation

The Bank thoroughly implemented the concept of green development, and the awareness of energy conservation and environmental protection among all staff has significantly increased. The Bank systematically studied Xi Jinping's Thought on Ecological Civilization, integrated ecological and environmental protection requirements into all aspects of daily office work to promote the normalization and institutionalization of green office practices.

In line with the requirements for intensive and green operational management, the Bank established a refined energy consumption control mechanism featuring "daily inspections, dynamic adjustments, data monitoring, and closed-loop rectification". The Bank implemented a building inspection system, conducting inspections at fixed times and locations every day to ensure that air conditioners and lighting are turned off when no one is around. It rolled out special rectification measures for high-energy-consuming equipment, gradually replacing outdated, high-energy-consuming appliances and promoting energy-efficient lighting facilities. Through a series of measures such as adopting the renewable energy from the river water source for centralized heating and cooling, intelligent lighting in employee workstation areas and garages, sensor faucets, and paperless office, it standardized energy consumption and environmental management of office buildings. The office building is equipped with a central air-conditioning water system and an energy-saving control system. Through improving the cooling and heating system and the coordinated operation of electromechanical equipment, the office building realized modern equipment management, thereby reducing the energy consumption of equipment and promoting the application of renewable energy in buildings.

The Bank actively responded to the national "dual carbon" strategy and accelerated the electrification process of official vehicles. The Bank effectively reduced the carbon emission intensity by establishing a long-term mechanism for green travel; implemented the management system for domestic waste classification, fully equipped standardized classified trash cans in office area, and set up independent collection containers with clear labels based on the four categories of recyclables, hazardous waste, kitchen waste and other waste. The Bank implemented the requirements against food waste and advocated a thrifty trend.

The Bank continually practices the green and environmental protection procurement philosophy. The Bank cultivates environmental awareness of resource recycling among procurement personnel, and strictly implements the requirement that "priority should be given to purchasing energy saving and environmental protection products" as stipulated in the Bank of Chongqing Procurement Management Measures (《重慶銀行採購管理辦法》). The Bank clarifies energy-saving and environmental requirements in procurement, and has strict requirements on admission of suppliers in terms of environmental protection, energy conservation and emission reduction, etc. The environmental qualifications and energy saving performance of purchasing office supplies, electrical appliances, computers, work clothes and other products are taken as important considerations during procurement. When selecting suppliers, priority is given to suppliers with environmental certification or that meet environmental standards, to optimize supply chain management, reduce unnecessary logistics and transportation, and reduce energy consumption. Procurement approval is conducted by adopting an electronic means to reduce procurement costs and increase green procurement capabilities.

The Bank and its subsidiaries are not included in the list of main pollutants discharging entities announced by the environmental protection department. During the Reporting Period, the Bank and its subsidiaries were not subject to punishment as a result of violation of laws and regulations in relation to environmental protection. The Bank operates in the monetary and financial service industry, and its main business does not generate pollutants specified in the Regulations on the Administration of List of Main Pollutants Discharging Entities. In future production and operation activities, the Bank and its subsidiaries will strictly comply with the Environmental Protection Law of the People's Republic of China and other environmental protection laws and regulations, and actively perform the environmental protection responsibilities of financial enterprises.

4.5.2 Consolidation and Expansion of Poverty Alleviation Achievements and Rural Revitalization

During the Reporting Period, the Bank upheld the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, diligently implemented the arrangements and deployments for financial services in support of building up China's strength in agriculture and advancing key areas of rural revitalisation. The Bank continued to deeply study and apply the experience from the "Qianwan Projects" (千萬工程), and leveraged mechanism enhancement, credit growth and technological empowerment as key drivers to comprehensively improve the quality and efficiency of its financial services for agriculture, rural areas, and farmers. As of 30 June 2026, the balance of the agriculture-related loans of the Bank was RMB57.52 billion, representing an increase of RMB4.999 billion as compared with the end of the previous year; and the balance of inclusive agriculture-related loans was RMB16.066 billion, representing a steady increase of RMB216 million as compared with the end of the previous year, thereby continuously injecting financial vitality into the development of modern agriculture and the building of beautiful villages.

Improving institutional mechanisms and consolidating the foundation of grassroots services. The Bank continuously optimised its organisational structure for rural revitalisation. Leveraging the "Rural Revitalization Task Force", the Bank institutionalised a three-level work system of "Party committee coordination, special team promotion, and departmental collaboration", and consolidated the primary responsibilities of its branches in implementation, thereby establishing a closed-loop working mechanism with top-down transmission and step-by-step execution. The Bank deepened the "horizontal coordination across front, middle, and back offices, + vertical connectivity and coordination mechanism between headquarters and branches. The Bank implemented internal fund transfer pricing, economic capital concessions and special expense allocations, incorporated rural revitalization into branch performance evaluation and excellence recognition systems. The Bank carried out "visiting to thousands of enterprises and households" and "market entity docking" work, so as to solidify the customer service foundation in rural areas. The Bank iteratively upgraded its smart risk control system by innovatively integrating satellite remote sensing and meteorological big data, and refined the risk control model of "three checks and three controls", building a full process risk control system of "pre-loan intelligent due diligence + in loan dynamic interception + post-loan remote sensing monitoring and early warning", thereby effectively enhancing the refined management level of agriculture-related assets.

Focusing on key areas and precisely increasing credit allocation. The first is to fully safeguard the food security. In line with the initiative to upgrade high-standard farmland over tens of millions of mu, the Bank continuously optimised credit services in the fields of grain production and the stable supply of important agricultural products, opened a green channel for approval, prioritized credit quotas, and achieved "priority acceptance, priority approval and full loan application", thereby reinforcing the financial underpinning for stable agricultural production and supply. The second is to empower the upgrading of rural characteristic industries. Under the initiative to cultivate characteristic industries with a scale of hundreds of billions of RMB, the Bank focused on the industrial chains of characteristic agricultural products, including ecological animal husbandry, premium citrus fruits, and authentic traditional Chinese medicine. The Bank integrated agriculture-related products, optimized the approval process, innovated credit enhancement modes, built a full-link diversified financing service system, promoting the quality enhancement and efficiency improvement of rural industries. The third is to support the development of "beautiful rural villages". In line with the creation of thousands of livable, business-friendly and beautiful rural demonstrations, the Bank focused on areas such as rural clean energy, primary healthcare, rural living environment improvement, and rural infrastructure upgrades, continuously optimising its credit structure and increasing resource allocation to these priority areas. The fourth is to empower agriculture-related entities through inclusive finance. Anchored in the initiative to promote income growth and prosperity for tens of millions of farmers, the Bank has leveraged its product characteristic matrix of "New Agricultural Loan" (新農貸) and "Agricultural Benefit Loan" (惠農貸), deepened bank-guarantee cooperation, and innovated the "bank + guarantee + industry" cooperation model. This has achieved full coverage of farmers, new agricultural operators, and agricultural related enterprises, precisely alleviating the financing pain points of such agriculture-related entities.

Deepening digital transformation to comprehensively enhance service quality and effectiveness. The Bank has continuously advanced the digital upgrade of its rural financial services, optimised the functionalities of its mobile banking application and the "Huiyu Financial Service" (鏈渝金服) mini-programme, and established a multimodal service platform integrating text, voice and video channels, enabling one-stop online processing of agriculture-related credit facilities and payment and settlement services. The Bank has persistently improved the rural payment environment by promoting online corporate account opening, reducing over-the-counter processing time, deploying self-service terminals at rural convenience outlets, and implementing fee reduction and concession policies to benefit rural micro and small merchants. The mobile business platform has been iteratively upgraded to create "mobile business outlets", bringing account opening and credit granting services to remote rural areas, thereby enabling "the flow of data for less trouble of in-person visits." Relaying on the Bank's e-commerce platform, the Bank built county-level agricultural product themed halls, and conducted regular promotional campaigns to support broaden the sales channels for characteristic rural agricultural products. Through the dual empowerment of financial services and technology, the Bank is contributing to the quality enhancement and efficiency improvement of rural revitalisation efforts.

4.5.3 Consumer Protection

4.5.3.1 Overview on Consumer Protection

The Bank attaches great importance to consumer protection, and earnestly assumes the main responsibility and fulfill the statutory obligations to protect the legitimate rights and interests of financial consumers in line with the principles of voluntariness, equality, fairness, integrity and credibility. The Bank has incorporated the legal obligations of consumer protection into the corporate governance, corporate culture construction and business development strategies.

At the Board of Directors level, the Board of the Bank assumes the ultimate responsibility for consumer protection. The Board has set up the Consumer Protection Committee to guide and supervise the implementation of consumer protection, and monitor and evaluate the comprehensiveness, promptness and effectiveness of the Bank's consumer protection as well as the performance of relevant senior management.

At the organizational and operation guarantee level, the Bank established a dual-pillar system comprising the "leading work group for consumer protection" and the "special department for consumer protection at the head office". The system effectively integrates internal resources to ensure coordinated, high-efficiency and accountable consumer protection efforts. The leading work group for consumer protection was set up at the operation and management level of the Bank, consisting of members from 20 relevant departments and offices, and comprising five professional teams including information disclosure coordination, knowledge dissemination and education, consumer information protection, product design coordination and coordination of complaints of consumer protection. The special department for consumer protection at the head office is responsible for planning, management, organization and coordination of consumer protection work.

In terms of strategy formulation and implementation measures, the Bank adhered to the understanding the political and public nature of financial work, closely followed the regulatory policy orientation, deeply integrated the diversified financial demands of financial consumers into the entire process of operation and management. Centering on the establishment of a Bank-wide "comprehensive consumer protection" (大消保) work system, and guided by five key strategic priorities, namely, "improving and refining institutional mechanisms, enhancing process management through smart and efficient solutions, strengthening grassroots capacity building through team development, promoting regular and sustained consumer education and publicity, and delivering convenient and people-oriented service enhancements", the Bank resolutely and solidly promoted the development of consumer protection work, earnestly assuming the main responsibility to protect the rights and interests of consumers.

4.5.3.2 Strengthening the handling of complaints

The Bank continued to uphold the principle of financing for the people. In line with the overarching requirements for high-quality development during the "15th Five-Year Plan" period, the Bank remains committed to the working principle of "People First, Finance for the People", adhered to target and result-oriented principle, strengthened the implementation of responsibilities, strengthened the implementation of responsibilities, and actively responded to the public's evolving expectations for financial services. The key measures taken and their outcomes are as follows: (i) strengthening assessment-oriented constraints and cultivating grassroots dispute resolution capabilities, thereby adopting a "two-pronged" approach to consolidate primary responsibilities and elevate the standardisation level of the Bank's complaint handling procedures; (ii) establishing a "three-in-one" management and control system encompassing risk assessment, regular monitoring, and timely alerting, so as to prevent and resolve complaint-related risks from multiple dimensions; (iii) steadily advancing the operation, maintenance, promotion, and upgrade of the digital complaint management system, leveraging digital intelligence to continuously improve management efficiency; and (iv) refining the mediation working mechanism, reinforcing internal collaborative efforts, and relying on multi-party coordination to advance dispute mediation in a targeted and in-depth manner.

During the first half of 2026, the Bank received a total of 877 customer complaints. Among them, in terms of business lines, the complaints mainly consisted of credit cards, loans, payment and settlement and other businesses. In terms of reasons for complaints, it was mainly due to customers' lack of knowledge of rules, pricing and charges, and the customers in the hope that the Bank would further improve the efficiency of its business operations. In terms of geographical location, there were 793 complaints in Chongqing, accounting for 90.42%; 23 complaints in Sichuan, accounting for 2.62%; 29 complaints in Guizhou, accounting for 3.31%; and 32 complaints in Shaanxi, accounting for 3.65%.

Chapter V Significant Events

5.1 PERFORMANCE OF UNDERTAKINGS

In accordance with the Prospectus of Bank of Chongqing Co., Ltd. for Initial Public Offering of Shares (A Shares) disclosed by the Bank on 30 December 2020, during the Reporting Period, the Bank, its shareholders, directors, supervisors and senior management, among others, have fully performed or are performing the following undertakings:

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
Undertaking in relation to the initial public offering	Share lock up	Chongqing Yufu Capital Operation Group Co., Ltd. and Chongqing Road & Bridge Co., Ltd., both of which are domestic shareholders, holding more than 5% of the shares of the Bank before the offering of A Shares	Chongqing Yufu Capital Operation Group Co., Ltd. and Chongqing Road & Bridge Co., Ltd. undertake as follows: "1. Within 36 months following the date of listing on the stock exchange of A Shares issued in the initial public offering of Bank of Chongqing, the company will not transfer or engage other persons to manage, or require Bank of Chongqing to repurchase, the shares issued prior to the initial public offering of A Shares of Bank of Chongqing which are held by the company. The company undertakes that it will comply with relevant laws, regulations and normative documents (including the relevant regulations of China Securities Regulatory Commission and the stock exchange) on share lock-up. 2. If the closing price of A Shares issued by Bank of Chongqing in the initial public offering is lower than the offering price for 20 consecutive trading days within 6 months following the listing on the stock exchange or at the end of 6 months after the listing (or the first trading date after the date if the date is not a trading day), the lock-up period for the shares of Bank of Chongqing held by the company will be automatically extended for 6 months from the expiry date of the lock-up period specified in Article 1 of the Letter of Undertaking. 3. If the company reduces its shareholding in Bank of Chongqing within 2 years following the expiry of the lock- up period, the price for the disposal of the shares shall not be lower than the price of the initial public offering of A Shares of Bank of Chongqing.	5 February 2021	5 February 2021 – 5 August 2026	Yes

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			4. The company undertakes that the proceeds from the disposal of the shares held by it in Bank of Chongqing in violation of the above undertakings or the mandatory provisions of laws shall remain with Bank of Chongqing. If the company fails to pay Bank of Chongqing, the proceeds from the non- compliant disposal, Bank of Chongqing has the right to withhold and dispose of the cash dividends payable to the company equal to such proceeds payable by the company to Bank of Chongqing, so as to offset such proceeds. In case of dividend distribution, bonus issue, conversion of capital reserve into share capital, placement of shares and other ex- right and ex-dividend matters of Bank of Chongqing during the above period of undertaking, the above offering price will be adjusted accordingly."			
Undertaking in relation to the initial public offering	Share lock up	Directors, supervisors and senior management holding shares of the Bank at the time of its initial public offering of A Shares	RAN Hailing, LIU Jianhua, YANG Yusong, YANG Shiyin, ZHOU Guohua and HUANG Ning, who serve as the directors and senior management members of the Bank and hold shares of the Bank at the time of its initial public offering of A Shares, undertake as follows: "1. I will comply with the Provisions on Reduction of Shareholding by Shareholders, Directors, Supervisors and Senior Management of Listed Companies published by China Securities Regulatory Commission. 2. Within 36 months following the date of listing on the stock exchange of A Shares issued in the initial public offering of Bank of Chongqing, I will not transfer or engage other persons to manage, or require Bank of Chongqing to repurchase, the shares issued prior to the initial public offering of A Shares of Bank of Chongqing which are held by me.	5 February 2021	Long-term	Yes

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			3. If the closing price of A Shares issued by Bank of Chongqing in the initial public offering is lower than the offering price for 20 consecutive trading days within 6 months following the listing on the stock exchange or at the end of 6 months after the listing (or the first trading date after the date if the date is not a trading day), the lock-up period for the shares of Bank of Chongqing held by me will be automatically extended for 6 months from the expiry date of the lock-up period specified in Article 2 of the Letter of Undertaking. During the extension period, I will not transfer or engage other persons to manage, or require Bank of Chongqing to repurchase, the shares issued prior to the initial public offering of A Shares of Bank of Chongqing which are held by me. 4. If I reduce my shareholding in Bank of Chongqing within 2 years following the expiry of the lock-up period, the price for the disposal of the shares shall not be lower than the price of the initial public offering of A Shares of Bank of Chongqing. 5. Upon expiry of the above lock-up period, I will also report to Bank of Chongqing on my shareholding in Bank of Chongqing and its changes in a timely manner in accordance with law: (1) The number of shares transferred each year during my term of office will not exceed 25% of the total number of shares held by me in Bank of Chongqing, and I will not transfer the shares held by me in Bank of Chongqing within six months following my separation; (2) The number of shares transferred by me each year shall not exceed 15% of the total number of shares held by me in Bank of Chongqing, and the total number of shares transferred within 5 years will not exceed 50% of the total number of shares held by me in Bank of Chongqing; (3) I will not purchase the shares of Bank of Chongqing within six months after they are disposed of, or dispose of the shares of Bank of Chongqing within six months after they are purchased.			

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			6. I undertake that the proceeds from the disposal of the shares held by me in Bank of Chongqing in violation of the above undertakings or the mandatory provisions of laws shall remain with Bank of Chongqing. If I fail to pay Bank of Chongqing, the proceeds from the noncompliant disposal, Bank of Chongqing has the right to withhold and dispose of the cash dividends payable to me equal to such proceeds payable by me to Bank of Chongqing, so as to offset such proceeds. I will not cease the performance of the above undertakings as a result of change of duty, separation and otherwise. In case of dividend distribution, bonus issue, conversion of capital reserve into share capital, placement of shares and other ex-right and ex- dividend matters of Bank of Chongqing during the above period of undertaking, the above offering price will be adjusted accordingly." HUANG Changsheng and WU Ping, who serve as supervisors of the Bank and hold shares of the Bank at the time of its initial public offering of A Shares, undertake as follows: "1. I will comply with the Provisions on Reduction of Shareholding by Shareholders, Directors, Supervisors and Senior Management of Listed Companies published by China Securities Regulatory Commission. 2. Within 36 months following the date of listing on the stock exchange of A Shares issued in the initial public offering of Bank of Chongqing, I will not transfer or engage other persons to manage, or require Bank of Chongqing to repurchase, the shares issued prior to the initial public offering of A Shares of Bank of Chongqing which are held by me.			

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			3. Upon expiry of the above lock-up period, I will also report to Bank of Chongqing on my shareholding in Bank of Chongqing and its changes in a timely manner in accordance with law: The number of shares transferred each year during my term of office will not exceed 25% of the total number of shares held by me in Bank of Chongqing, and I will not transfer the shares held by me in Bank of Chongqing within six months following my separation; (2) The number of shares transferred by me each year shall not exceed 15% of the total number of shares held by me in Bank of Chongqing, and the total number of shares transferred within 5 years will not exceed 50% of the total number of shares held by me in Bank of Chongqing; (3) I will not purchase the shares of Bank of Chongqing within six months after they are disposed of, or dispose of the shares of Bank of Chongqing within six months after they are purchased. 4. I undertake that the proceeds from the disposal of the shares held by me in Bank of Chongqing in violation of the above undertakings or the mandatory provisions of laws shall remain with Bank of Chongqing. If I fail to pay Bank of Chongqing, the proceeds from the noncompliant disposal, Bank of Chongqing has the right to withhold and dispose of the cash dividends payable to me equal to such proceeds payable by me to Bank of Chongqing, so as to offset such proceeds. I will not cease the performance of the above undertakings as a result of change of duty, separation and otherwise."			

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
Undertaking in relation to the initial public offering	Others	The Bank	With regard to the prospectus, the Bank undertakes as follows: "1. If there are false representations, misleading statements or material omissions in the prospectus of the Bank, which have a significant and substantial impact on the determination of whether the Bank meets the offering conditions specified by law, the Bank will, within 5 trading days after CSRC, the people's court and other competent authorities make a final determination or effective judgment on the existence of the violation of the issuer, commence the share repurchase- related procedures to repurchase all new A Shares issued by the Bank in the public offering, and the specific share repurchase plan will be subject to the internal approval procedures of the Bank and external approval procedures, in accordance with applicable laws, regulations, normative documents and the Articles of Association. The repurchase price shall not be lower than the offering price of the shares of the Bank plus the interest on bank demand deposits for the period from the share offering date to the repurchase date. In case of profit distribution, bonus issue, placement of shares, conversion of capital reserve into share capital and other ex-right and ex-dividend matters after the offering and listing of shares of the Bank, the shares repurchased include all new A Shares issued in the public offering and their derivative shares, and the offering price of the above shares will be subject to ex-right and ex-dividend adjustment accordingly. 2. If there are false representations, misleading statements or material omissions in the prospectus of the Bank, which causes any losses to investors in securities transaction, the Bank will compensate the investors for the losses by law in full and in a timely manner, according to the final decision or effective judgment made by CSRC, the people's court and other competent authorities. 3. The Bank will, in accordance with the provisions of relevant laws, regulations and normative documents and the requirements of regulatory authorities, be liable for its failure to perform the above undertakings."	5 February 2021	Long-term	Yes

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
Undertaking in relation to the initial public offering	Others	Chongqing Yufu Capital Operation Group Co., Ltd., the largest shareholder of the Bank	With regard to the prospectus of the Bank, Chongqing Yufu Capital Operation Group Co., Ltd. undertakes as follows: "1. There are no false representations, misleading statements offering or material omissions in the prospectus for the offering of Bank of Chongqing, and it accepts responsibility for the authenticity, accuracy and completeness of the prospectus in accordance with law. 2. If there are false representations, misleading statements or material omissions in the prospectus for the offering of Bank of Chongqing, which have a significant and substantial impact on the determination of whether Bank of Chongqing meets the offering conditions specified by law, the company will urge Bank of Chongqing to repurchase all the new shares issued in the offering and their derivative shares (in case of profit distribution, bonus issue, placement of shares, conversion of capital reserve into share capital and other ex-right and ex-dividend matters after the offering and listing of shares of Bank of Chongqing). 3. If there are false representations, misleading statements or material omissions in the prospectus for the offering of Bank of Chongqing, which causes any losses to investors in securities transaction, the company will compensate the investors for the losses by law. The company provides as the security for the performance of the above undertakings, the dividend to which the company is entitled under the profit distribution plan for the year in which A Shares of Bank of Chongqing are listed and subsequent years, and the shares held by the company in Bank of Chongqing shall not be transferred after the incurrence of relevant obligations in the above undertakings of the company and prior to the performance of the obligations."	5 February 2021	Long-term	Yes

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
Undertaking in relation to the initial public offering	Others	All directors, supervisors and senior management during the Bank's initial public offering of A Shares	With regard to the prospectus of the Bank, all directors, supervisors and senior management during the Bank's initial public offering of A Shares undertake as follows: All directors, supervisors and senior management of the Bank hereby undertake as follows: "1. There are no false representations, misleading statements or material omissions in the prospectus published by Bank of Chongqing for its initial public offering of A Shares and listing, and I jointly and severally accept legal responsibility for the authenticity, accuracy and completeness of the prospectus. If securities regulatory authorities or judiciary authorities hold that there are false representations, misleading statements or material omissions in the prospectus published by Bank of Chongqing, which causes any losses to investors in securities transaction, I will compensate the investors for the losses by law. 2. I will, in accordance with the relevant laws and regulations and the requirements of regulatory authorities, be liable for my failure to perform the above undertakings."	5 February 2021	Long-term	Yes
Undertaking in relation to the initial public offering	Avoid horizontal competition	Chongqing Yufu Capital Operation Group Co., Ltd., the largest shareholder of the Bank	Chongqing Yufu Capital Operation Group Co., Ltd. Undertakes as follows: (I) The existing principal businesses of the company and its subsidiaries (including wholly-owned subsidiaries, majority- owned subsidiary and enterprises over which the company has actual control) do not involve commercial banking business, and are not in horizontal competition with the issuer. (II) During the period in which the company is the major shareholder of the issuer, the company and its subsidiaries (including wholly-owned subsidiaries, majority-owned subsidiary and enterprises over which the company has actual control) will not engage, directly or indirectly, in any business activities that compete or may compete with the principal business of the issuer in any form. The company will supervise its subsidiaries in accordance with the undertakings and exercise necessary rights to urge them to comply with the undertakings.	5 February 2021	Long-term	Yes

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			(III) Notwithstanding Articles (I) and (II) above, considering that the company is a company whose establishment has been approved by Chongqing Municipal People's Government and engages in comprehensive investment and management of state-owned asset and carries out businesses including financial businesses such as investment in securities companies, banks and insurance companies, and manages relevant financial assets, the company and the enterprises controlled by the company may invest in enterprises engaged in commercial banking business, to the extent authorized by Chongqing Municipal People's Government, in any form permitted by regulations (including but not limited to sole proprietorship, joint venture, cooperative operation and direct or indirect ownership of shares or other interests in other companies or enterprises). As at the date of giving the undertakings, the company invested in Chongqing Rural Commercial Bank Co., Ltd. and held approximately 9.98% of shares of the bank, in addition to investment in the issuer. (IV) The company undertakes to fairly treat the commercial banks in which the company and the enterprises controlled by the company invest, and will not grant or provide to any commercial banks, government approval, authorization, license or business opportunities obtained or possibly obtained by the company and the enterprises controlled by the company for carrying out commercial banking business, or use the status as a major shareholder of the issuer or the information obtained with such status, to make any decision or judgment which is adverse to the issuer but beneficial to other commercial banks in which the company or the enterprises controlled by the company invest, and will make efforts to avoid the occurrence of such event. In exercising the rights of a shareholder of the issuer, the company will act in the maximum or best interests of the issuer as if the issuer is the sole commercial bank in which the company invests, and the business judgment of the company as a shareholder of the issuer to seek the maximum or best interests for the issuer will not be affected as a result of the investment of the company and the enterprises controlled by the company in other commercial banks.			

Background of the Undertaking	Type of the Undertaking	Party Making the Undertaking	Description of the Undertaking	Effective Date of the Undertaking	Term of the Undertaking	Is It Performed Strictly in a Timely Manner
			(V) The company warrants that it will strictly comply with relevant rules and regulations of China Securities Regulatory Commission and the stock exchange where the issuer is listed, the articles of association of the issuer, measures for management of related party transactions and other corporate management policies, exercise the rights of a shareholder and perform obligations of a shareholder equally with other shareholders, and will not use the status as a major shareholder to seek improper advantage, or damage the legitimate rights and interests of the issuer and other shareholders."			

5.2 TIE-UP OF FUNDS OF LISTED COMPANY BY CONTROLLING SHAREHOLDERS AND OTHER RELATED PARTIES FOR NON-OPERATING PURPOSES

During the Reporting Period, no funds of the Bank were tied up by controlling shareholders of the Bank and other related parties for non-operating purposes.

5.3 MATERIAL RELATED PARTY TRANSACTION

5.3.1 Related Party Transaction in Relation to Daily Operation

During the Reporting Period, the Bank carried out related party transactions with fair prices and in the interests of the Bank and its shareholders as a whole, in strict accordance with domestic and overseas supervision systems including the Measures for the Administration of Related Party Transactions of Banking and Insurance Institutions, the Interim Measures for Management of Equity Interests of Commercial Banks, the Rules Governing Listing of Stocks on the Shanghai Stock Exchange, the Self-Regulatory Supervision Guidelines for Company Listed on the Shanghai Stock Exchange No. 5 – Transactions and Related Party Transactions, the Hong Kong Listing Rules, and the Management Measures for Related Party Transactions of Bank of Chongqing Co., Ltd.

At the 2025 Annual General Meeting held on 23 June 2026, the Bank considered and approved the Proposal on the Estimated Annual Cap for Daily Related Party Transactions for 2026. Information on the Bank's daily related party transactions during the Reporting Period is as follows:

Unit: RMB100 million

Related Party	Type of Related Party Transaction	Proposed Annual Caps for Related Party Transactions in 2026	Related Party Transactions for January – June 2026
Chongqing Yufu Holding Group Co., Ltd. and its associates	/	115.10	15.45
Among which: Chongqing Yufu Holding Group Co., Ltd.	Credit	18.00	3.20
Chongqing Yufu Capital Operation Group Co., Ltd.	Credit	15.00	0.00
Chongqing Yinhai Financing Leasing Co., Ltd.	Credit	11.00	3.52
China Silian Instrument Group Co., Ltd.	Credit	2.00	2.00
Chongqing Chuanyi Automation Co., Ltd. (重慶川儀自動化股份有限公司)	Credit	2.00	0.00
Chongqing Silian Technical Import & Export Co., Ltd.	Credit	1.00	0.003
Chongqing Chuanyi Microcircuit Co., Ltd. (重慶川儀微電路有限責任公司)	Credit	2.00	0.00
Chongqing Yuzi Guangdian Industrial Investment Co., Ltd.	Credit	6.00	5.95
Chongqing Water & Environment Holdings Group Ltd.	Credit	22.00	0.00
Chongqing Water Group Co., Ltd.	Credit	8.00	0.00
Chongqing Water Conservancy Investment Group Co., Ltd.	Credit	10.00	0.00
Chongqing Machinery & Electronic Holding (Group) Co., Ltd.	Credit	10.00	0.78
Chongqing Machinery & Electric Co., Ltd. (重慶機電股份有限公司)	Credit	5.00	0.00
Chongqing Real Estate Group Co., Ltd. and its associates	/	70.74	2.82
Among which: Chongqing Foreign Trade and Economic Cooperation (Group) Co., Ltd.	Credit	6.40	0.82
Chongqing Real Estate Group Co., Ltd.	Credit	42.80	2.00
Chongqing Yudi Assets Management Co. Ltd.	Credit	5.00	0.00
Chongqing Public Housing Development and Construction Investment Co., Ltd. (重慶市公共住房開發建設投資有限公司)	Credit	7.50	0.00
Chongqing Kangtian Real Estate (Group) Co., Ltd.	Credit	3.00	0.00
Chongqing Qianxin Foreign Trade and Economic Cooperation Group Co., Ltd.	Credit	3.00	0.00
Zhongken Dairy (Group) Co., Ltd. (中墾牧乳業(集團)股份有限公司)	Credit	1.00	0.00

Related Party	Type of Related Party Transaction	Proposed Annual Caps for Related Party Transactions in 2026	Related Party Transactions for January – June 2026
Chongqing Department Store Co., Ltd. and its associates	/	4.10	0.00
Among which: Chongqing Department Store Co., Ltd.	Credit	1.00	0.00
Chongqing Commercial Investment Group Co., Ltd.	Credit	3.10	0.00
Chongqing Liang Jiang New Area Industrial Development Group Co., Ltd.	Credit	40.00	4.80
Qingling Motors Co., Ltd.	Credit	10.00	0.00
Chongqing Financing Re-guarantee Co., Ltd.	Non-credit	5.00	0.00
China Resources YuKang Asset Management Co., Ltd.	Non-credit	15.00	0.38
Chongqing Qianli Technology Co., Ltd. and its associates	Credit	6.00	0.00
Harvest Fund Management Co., Ltd.	Credit	10.00	0.00
	Non-credit	170.00	0.05
Yinhua Fund Management Co., Ltd.	Credit	10.00	0.00
	Non-credit	120.00	0.002
China Merchants Bank Co., Ltd.	Credit	240.00	5.98
	Non-credit	105.00	5.90
Chongqing Rural Commercial Bank Co., Ltd.	Credit	231.00	0.20
	Non-credit	127.00	12.50
Chongqing Three Gorges Bank Co., Ltd.	Credit	169.00	1.07
	Non-credit	25.00	2.00
Southwest Securities Company, Ltd.	Credit	45.00	0.00
	Non-credit	85.00	0.0005
Changan Auto Finance Co., Ltd.	Credit	30.00	2.00
Chongqing Xingnong Financing Guarantee Group Co., Ltd.	Non-credit	80.00	3.00
Chongqing Sanxia Financing Guarantee Group Corporation	Credit	8.00	0.00
	Non-credit	200.00	5.51
Chongqing Export-Import Financing Guarantee Co., Ltd.	Non-credit	30.00	2.00
Natural persons	Credit	5.44	0.07

Pursuant to the Measures for the Administration of Related Party Transactions of Banking and Insurance Institutions published by the NFRA, Xinyu Financial Leasing is a related party of the Bank. As of the end of the Reporting Period, the outstanding credit balance of the related party was RMB200 million. The above related party transactions either do not constitute connected transactions or are fully exempted connected transactions under the Hong Kong Listing Rules.

5.3.2 Related Party Transactions Relating to Assets or Equity Interest Acquisition and Disposal

During the Reporting Period, there was no related party transactions relating to assets or equity interest acquisition and disposal by the Bank.

5.3.3 Related Party Transactions Relating to Joint External Investments

During the Reporting Period, there was no related party transactions relating to joint external investments by the Bank.

5.3.4 Claims and Liabilities among the Related Party Transactions

During the Reporting Period, there was no non-operating claims and liabilities among the related party transactions by the Bank.

5.3.5 Financial Businesses in Relation to Connected Financial Companies, Financial Companies Controlled by the Bank and Their Related Parties

During the Reporting Period, the Bank did not engage in any financial businesses with any connected financial companies, and the Bank did not have any holding financial companies.

5.3.6 Other Material Related Party Transactions

During the Reporting Period, there was no other material related party transactions by the Bank.

5.4 ENGAGEMENT OF INTERMEDIARIES

During the Reporting Period, the 21st meeting of the seventh session of the Board of the Bank and 2025 annual general meeting considered and approved the Proposal on the Appointment and Remuneration of External Auditor for 2026, deciding to engage Ernst & Young Hua Ming LLP (Special General Partnership) and Ernst & Young as the domestic auditors and international auditors of the Bank for 2026 respectively.

5.5 MATERIAL CONTRACTS AND THEIR PERFORMANCE

5.5.1 Material Custody, Contracting and Lease

During the Reporting Period, no material contracts signed by the Bank involved custody, contracting and lease of assets between the Bank and other companies outside the ordinary course of business of the Bank.

5.5.2 Material Guarantee

Guarantee business is ordinary business of the Bank. During the Reporting Period, except the financial guarantee business within the scope of business which is approved by the NFRA, there were no other major guarantee matters that need to be disclosed by the Bank. During the Reporting Period, the Bank did not violate stipulated decision-making procedures in issuing outward guarantees.

5.6 MATERIAL LITIGATION AND ARBITRATION

In the course of daily operation, the Bank involved several legal proceedings, most of which were initiated to recover non-performing loans. In the case of liability dispute for securities misrepresentation of Chongqing Apu Properties (Group) Co., Ltd., the Bank has filed an application for review of jurisdiction with the Supreme People's Court, which has now ruled to hear the case. Please refer to the Announcement on the Progress of Litigation Matters published by the Bank on the website of the Shanghai Stock Exchange, the website of the Hong Kong Stock Exchange and the Bank's official website for related information.

The Group has 11 non-credit outstanding legal claims (including the Bank as a third party) approximately RMB39 million as of 30 June 2026. The Bank believes that the above litigations and arbitrations would not have the adverse impact on the financial position or operation results of the Bank.

5.7 PUNISHMENT AND RECTIFICATION

During the Reporting Period, the Bank was not subject to any investigation by law for suspected crimes. The Bank and all Directors and senior management of the Bank were not subject to any criminal punishment, any investigation or administrative punishment by the CSRC, or any material administrative punishment by other competent authorities. All Directors and senior management of the Bank were not subject to any coercive measures by law for suspected crimes, any detention by discipline inspection and supervision authorities, or any coercive measures by other competent authorities, which may affect their performance of duties. The Directors and senior management of the Bank had not been subject to any punishment by securities regulatory authorities in recent three years. The Bank and all Directors, Supervisors and senior management of the Bank were not subject to any administrative supervision measures by the CSRC, or any disciplinary punishments by stock exchanges.

5.8 INTEGRITY

During the Reporting Period, the Bank had no cases of failure to fulfil obligations as stipulated in legally binding court documents, nor were there any large debts due and outstanding.

5.9 STATEMENT ON CHANGES IN ACCOUNTING POLICIES AND ACCOUNTING ESTIMATES OR CORRECTIONS OF SIGNIFICANT ACCOUNTING ERRORS

During the Reporting Period, the Bank had no changes in its accounting policies or accounting estimates, nor any corrections to significant accounting errors.

5.10 MAJOR ASSET PURCHASES, SALES AND MERGERS

During the Reporting Period, the Group did not conduct any major asset purchases, sales or mergers.

5.11 REVIEW OF THE INTERIM FINANCIAL STATEMENTS

The Bank has engaged Ernst & Young Hua Ming LLP (Special General Partnership) and Ernst & Young respectively as external auditors to review the interim financial statements of the Bank prepared under the PRC GAAP (China Accounting Standards) and the IFRSs. The Board of Directors of the Bank and the Audit Committee of the Board have reviewed and agreed the 2026 Interim Report of the Bank.

5.12 PUBLICATION OF INTERIM REPORT

The 2026 Interim Report in Chinese prepared by the Bank in accordance with PRC GAAP and the Rules on Preparation of Interim Reports of CSRC is available on the websites of the Shanghai Stock Exchange and the Bank.

The 2026 Interim Report, in Chinese and English, prepared by the Bank in accordance with the IFRSs and Hong Kong Listing Rules is available on the websites of the Hong Kong Stock Exchange and the Bank. In case of any discrepancy, the Chinese version shall prevail.

5.13 OTHERS

Pursuant to paragraph 40 of Appendix D2 to the Hong Kong Listing Rules headed “Disclosure of Financial Information”, save as disclosed herein, the Bank confirms that there is no significant difference between its existing information in relation to the matters set out in paragraph 32 of Appendix D2 and those disclosed in the Bank’s 2025 Annual Report.

Chapter VI Change in Share and Shareholders

6.1 CHANGES IN THE ORDINARY SHARES

6.1.1 General situation of the Ordinary Shares

As of the end of the Reporting Period, the Bank had a total of 3,625,776,792 Ordinary Shares, comprising 2,046,755,980 A Shares and 1,579,020,812 H Shares.

	31 December 2025		Increase/decrease (+, -)					30 June 2026	
	Number	Percentage (%)	Issue of new shares	Bonus shares	Shares converted from capital reserve	Others	Subtotal	**Number**	**Percentage (%)**
I. Shares subject to selling restrictions	16,163,163	0.47	–	–	–	–3,463,381	–3,463,381	**12,699,782**	**0.35**
1. Shareholding of the State	–	–	–	–	–	–	–	**–**	**–**
2. Shareholding of state-owned legal persons	–	–	–	–	–	–	–	**–**	**–**
3. Other Domestic Shares	16,163,163	0.47	–	–	–	–3,463,381	–3,463,381	**12,699,782**	**0.35**
Of which: Shareholding of domestic non-state-owned legal persons	–	–	–	–	–	–	–		
Shareholding of domestic natural persons	16,163,163	0.47	–	–	–	–3,463,381	–3,463,381	**12,699,782**	**0.35**
4. Foreign shares	–	–	–	–	–	–	–	**–**	**–**
Of which: Shareholding of offshore legal persons	–	–	–	–	–	–	–	**–**	**–**
Shareholding of offshore natural persons	–	–	–	–	–	–	–	**–**	**–**
II. Outstanding shares not subject to selling restrictions	3,458,425,115	99.53	–	–	–	154,651,895	154,651,895	**3,613,077,010**	**99.65**
1. RMB ordinary shares	1,879,404,303	54.09	–	–	–	154,651,895	154,651,895	**2,034,056,198**	**56.10**
2. Foreign shares listed domestically	–	–	–	–	–	–	–	**–**	**–**
3. Foreign shares listed overseas	1,579,020,812	45.44	–	–	–	–	–	**1,579,020,812**	**43.55**
4. Others	–	–	–	–	–	–	–	**–**	**–**
III. Total number of ordinary shares	3,474,588,278	100.00	–	–	–	151,188,514	151,188,514	**3,625,776,792**	**100**

Note: As of the end of the Reporting Period, pledged shares of the Bank amounted to 109,092,285 shares, representing 3.01% of the Bank's total share capital; frozen shares amounted to 486,766 shares, representing 0.01% of the Bank's total share capital.

6.1.2 Statement on Changes in Ordinary Shares

Since 30 September 2022, the "BCQ Convertible Bonds" issued by the Bank have begun to be converted and may be converted into ordinary A Shares of the Bank. During the Reporting Period, the cumulative number of shares converted was 151,188,514, and the Bank's total share capital increased from 3,474,588,278 to 3,625,776,792.

6.1.3 Changes in Shares subject to Selling Restrictions

Due to the IPO and listing of A Shares of the Bank in 2021, the original 1,548,033,993 Domestic Shares were recorded as outstanding shares subject to selling restrictions, with the lock-up period of 12 months or 36 months from the listing date.

As of the end of the Reporting Period, the Bank had 12,699,782 shares subject to selling restrictions. For details of the changes in the Bank's shares subject to selling restrictions during the Reporting Period, please refer to the "Announcement on the Release for Trading of Partial Shares subject to Selling Restrictions of the Initial Public Offering" published by the Bank on 30 January 2026 on the website of Shanghai Stock Exchange, the website of HKEXnews of the Hong Kong Stock Exchange and the official website of the Bank.

6.2 PARTICULARS OF SHAREHOLDERS AND ACTUAL CONTROLLERS

6.2.1 Total Number of Shareholders

As at the end of the Reporting Period, the Bank had a total of 25,533 ordinary shareholder accounts, of which, 24,541 are A Shareholder accounts and 992 are H Shareholder accounts.

As at the end of the previous month prior to the disclosure date of this report (i.e. 31 July 2026), the Bank had a total of 26,289 ordinary shareholders, of which, 25,305 are A Shareholder accounts and 984 are H Shareholder accounts.

6.2.2 Particulars of Shareholdings of the Top Ten Shareholders as of the End of the Reporting Period

Particulars of Shareholdings of the Top Ten Ordinary Shares Shareholders of the Bank and Top Ten Ordinary Shares Shareholders not subject to Selling Restrictions of the Bank

S.N.	Name of shareholder	Nature of shareholder	Total number of shares held at the end of the Period (shares)	Shareholding percentage (%)	Type of share	Increase or decrease during the Reporting Period (shares)	Number of shares subject to selling restrictions (shares)	Pledged, tagged or frozen	
								Status	Number
1	HKSCC Nominees Limited	Offshore legal person	1,172,670,291	32.34	H Shares	76,990	–	–	–
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	488,574,853	13.48	H Shares	30,000,000	–	–	–
4	Chongqing Qianli Technology Company Limited	Private legal person	294,818,932	8.13	A Shares + H Shares	–	–	Pledged	108,000,000
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	Chongqing Road & Bridge Co., Ltd.	Private legal person	171,239,698	4.72	A Shares	–	–	–	–
9	Funde Sino Life Insurance Co., Ltd.	Private legal person	169,282,650	4.67	H Shares	–37,227,500	–	–	–
10	Chongqing Expressway Group Co., Ltd.	State-owned legal person	151,157,894	4.17	A Shares	151,157,894	–	–	–

Information on special repurchase accounts of top ten shareholders: None

Information on voting rights delegated to and by, and abstinence from voting by the above shareholders: None

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 of Chongqing Yufu Capital Operation Group Co., Ltd.. Apart from this, the Bank was not aware of any related-party relationship between the above shareholders or whether they are parties acting in concert.

Statement on shareholders of preference shares with restored voting rights and the number of shares held: N/A

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 of the Bank. Its associates or parties acting in concert, namely Chongqing Yufu Holding Group Co., Ltd., Chongqing Water & Environment Holdings Group Ltd., Chongqing Water Conservancy Investment Group Co., Ltd., 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 held 262,697,208 A Shares and 74,566,000 H Shares of the Bank. Chongqing Yufu Capital Operation Group Co., Ltd. thus held an aggregate of 759,013,935 shares of the Bank, representing 20.93% of the Bank's total shares, and was the largest shareholder of the Bank.*

(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 8.13% 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 6.63% 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. Its associates or 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 6.32% 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 19,282,650 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 169,282,650 H Shares of the Bank, representing 4.67% 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. Its associates or 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) held 30,065,776 A Shares of the Bank. Chongqing Expressway Group Co., Ltd. thus held an aggregate of 181,223,670 A Shares of the Bank, representing 4.998% of the Bank's total shares.*

(8) *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.*

Number of Shares Held by and Selling Restriction of the Top Ten Shareholders subject to Selling Restrictions of the Bank

S.N.	Name of shareholder subject to selling restrictions	Number of shares held subject to selling restrictions (shares)	Details of approved tradable shares subject to selling restrictions: Time available for trading	Details of approved tradable shares subject to selling restrictions: Additional number of approved tradable shares (shares)	Selling restrictions
1	Ma Tao	236,081	Release in batches: February 2027: 21,463 shares February 2029: 214, 618shares	64,385	72 and 96 months from the date of the Bank's listing
2	He Guo	226,863	Release in batches: February 2027: 20,625 shares February 2029: 206,238 shares	61,871	72 and 96 months from the date of the Bank's listing
3	Wang Hong	217,495	Release in batches: February 2027: 19,773 shares February 2029: 197,722 shares	59,316	72 and 96 months from the date of the Bank's listing
4	Li Min	177,933	Release in batches: February 2027: 16,177 shares February 2029: 161,756 shares	48,526	72 and 96 months from the date of the Bank's listing
5	Li Wei	146,794	Release in batches: February 2027: 13,346 shares February 2029: 133,448 shares	40,034	72 and 96 months from the date of the Bank's listing
6	Chen Hong	136,285	Release in batches: February 2027: 12,392 shares February 2029: 123,893 shares	37,167	72 and 96 months from the date of the Bank's listing
7	Chen Youping	126,695	Release in batches: February 2027: 11,519 shares February 2029: 115,176 shares	34,552	72 and 96 months from the date of the Bank's listing
8	Yang Zhimin	119,127	Release in batches: February 2027: 10,831 shares February 2029: 108,296 shares	32,488	72 and 96 months from the date of the Bank's listing
9	Huang Qingsheng	118,237	Release in batches: February 2027: 10,751 shares February 2029: 107,486 shares	32,245	72 and 96 months from the date of the Bank's listing
10	Yang Fang	108,921	Release in batches: February 2027: 9,904 shares February 2029: 99,017 shares	29,704	72 and 96 months from the date of the Bank's listing

Statement on the connected relations or concerted actions between the above shareholders: The Bank is not aware of connected relations or concerted actions exist between the above shareholders.

6.2.3 Particulars of Controlling Shareholders and De facto Controllers

During the Reporting Period, there were no controlling shareholders of the Bank. The Bank has no shareholder who may exercise more than 30% of the shares with voting rights of the Bank when acting alone or in concert with others, while any shareholder of the Bank cannot control the resolutions of the general meeting or the resolutions of the Board meeting by shares with voting rights he/she holds, and there is no shareholder who controls the conduct of the Bank through the general meeting or de facto controls the conduct of the Bank through the Board of Directors and senior management. At the same time, there is no shareholder that de facto controls the Bank in any other manner when acting alone or in concert with others.

During the Reporting Period, there was no de facto controllers of the Bank. There was no situation in which the Bank was under de facto control of investors due to their direct or indirect equity investment relationship, scheme of arrangement or other arrangements with the Bank.

6.2.4 Particulars of Major Shareholders Holding More than 5% of the Shares

Chongqing Yufu Capital Operation Group Co., Ltd.

Chongqing Yufu Capital Operation Group Co., Ltd. was the first solely state-owned local comprehensive assets operation and management company in China, which was organised under the approval of Chongqing Municipal Government. Chongqing Yufu Holding Group Co., Ltd. is the controlling shareholder of Chongqing Yufu. Chongqing Yufu was established on 27 February 2004 with registered capital of RMB10 billion. Its legal representative is Qiu Quanzhi (邱全智), and its registered address is located at No. 198, East Section of Huangshan Avenue, Liangjiang New District, Chongqing. Its business scope includes: general items: the acquisition and disposal of assets and relevant property investment, investment advisory, financial consultancy, consultancy and agency for corporate reorganizations and mergers, custody of enterprises and assets (businesses requiring pre-requisite approval under the laws and regulations of the country shall not be conducted before such approval is obtained) under the authority of the municipal government. (Except for items that are subject to approval in accordance with the laws, the business activities should be conducted independently with the business licence(s) in accordance with the laws).

As at the end of the Reporting Period, Chongqing Yufu Capital Operation Group Co., Ltd. directly held 421,750,727 A Shares of the Bank, and its associates or parties acting in concert, namely Chongqing Yufu Holding Group Co., Ltd., Chongqing Water & Environment Holdings Group Ltd., Chongqing Water Conservancy Investment Group Co., Ltd., Chongqing Science and Technology Innovation Investment Group Co., Ltd., and Chongqing Yufu (Hong Kong) Limited held 262,697,208 A Shares and 74,566,000 H Shares of the Bank thus held an aggregate of 759,013,935 shares of the Bank, representing 20.93% of the Bank's total shares.

Dah Sing Bank, Limited

Dah Sing Banking Group Limited is the controlling shareholder of Dah Sing Bank, Limited. Dah Sing Bank, Limited was established on 1 May 1947 with the registered capital of HK$6.2 billion. Its registered address is located at 26th Floor, Dah Sing Financial Centre, 248 Queen's Road East, Wanchai, Hong Kong. Dah Sing Bank, Limited provides retail banking, commercial banking and other related financial services in Hong Kong, Macau and Chinese mainland.

As at the end of the Reporting Period, Dah Sing Bank, Limited held 488,574,853 H Shares, representing 13.48% of the Bank's total shares.

Chongqing Qianli Technology Company Limited

Chongqing Manjianghong Private Equity Investment Fund Partnership (Limited Partnership) (重慶滿江紅私募股權投資基金合夥企業(有限合夥)) is the controlling shareholder of Chongqing Qianli Technology Company Limited. Chongqing Qianli Technology Company Limited was established on 1 December 1997, and was listed on the Shanghai Stock Exchange in November 2010 with a registered capital of RMB4.521 billion. Its legal representative is Yin Qi, and its registered address is located at No. 2, Huanghuan North Road, Jinshan Avenue, Liangjiang New District, Chongqing. Its business scope includes: permitted items: production of road motor vehicles; road freight transportation (excluding dangerous goods). (Business activities subject to approval shall be carried out after approval by relevant authorities. The specific business items shall be subject to the approval documents or license certificates issued by relevant authorities.) General items: research and development of automotive parts; manufacturing of automotive parts and accessories; wholesale of automotive parts and accessories; retail of automotive parts and accessories; sales of electric accessories for new energy vehicles; sales of battery swap facilities for new energy vehicles; sales of automobiles; sales of new energy vehicles; sales of batteries; sales of battery parts and accessories; manufacturing of automotive decoration products; sales of automotive decoration products; research and development of motorcycles and parts; manufacturing of motorcycle parts and accessories; wholesale of motorcycles parts and accessories; retail of motorcycles parts and accessories; general equipment manufacturing (excluding special equipment manufacturing); processing of mechanical parts and components; general equipment repair; sales of mechanical parts and components; motor manufacturing; generator and generator set manufacturing; sales of generators and generator sets; manufacturing of agricultural, forestry, animal husbandry, sideline production and fishery professional machinery; sales of electric bicycles; sales of power-assisted bicycles, sales of mobility scooter and spare parts; electric vehicle manufacturing; sales of electric vehicles; manufacturing of electronic components and electromechanical component equipment; wholesale of electronic components; manufacturing of sports goods and equipment; sales of non-ferrous metal alloys; sales of metal materials; sales of metal products; sales of gold and silver products; retail of computer hardware and software and auxiliary equipment; sales of lubricants; sales of mechanical equipment; sales of electronic products; sales of outdoor products; sales of rubber products; technical services, technical development, technical consultation, technical exchange, technical transfer and technical promotion; social and economic consulting services; information consulting services (excluding information consulting services subject to approval); computer system services; software development; development of artificial intelligence theory and algorithm software; artificial intelligence general application systems; development of artificial intelligence application software; development of artificial intelligence basic software; information system integration services; big data services; data processing services; data processing and storage support services; information system operation and maintenance services; manufacturing of intelligent vehicle-mounted equipment; sales of intelligent vehicle-mounted equipment; intelligent control system integration; technology import and export; goods import and export. (Except for projects that are subject to approval in accordance with the laws, the business activities should be conducted independently with the business licence(s) in accordance with the laws).

As of the end of the Reporting Period, Chongqing Qianli Technology Company Limited held 129,564,932 A Shares of the Bank and held 165,254,000 H Shares of the Bank through its wholly-owned subsidiary Lifan International (Holdings) Limited, thus held an aggregate of 294,818,932 Shares, representing 8.13% of the Bank's total shares. 108,000,000 A Shares of the Bank held by Chongqing Qianli Technology Company Limited were pledged.

Chongqing Water Conservancy Investment Group Co., Ltd.

Chongqing Water & Environment Holdings Group Ltd. is the controlling shareholder of Chongqing Water Conservancy Investment Group Co., Ltd. Chongqing Water Conservancy Investment Group Co., Ltd. was established on 18 November 2003 with a registered capital of RMB2.165 billion. Its legal representative is Cao Jing (曹婧), and its registered address is located at No. 2 Caifu Avenue, Yubei District, Chongqing. Its business scope includes: general items: being responsible for the operation and management of state-owned water resources assets within the scope authorized by the municipal government, being responsible for project investment and operation of large and medium-sized water source projects, water supply and drainage projects, and pollution control projects at the municipal level, being responsible for the unified development and operation of water resources in the western water supply project planning zone, being responsible for the development, investment, and operation of river restoration and soil and water conservation projects, implementing the development and investment of small and medium-sized hydropower station projects and sales of water conservancy and hydropower equipment and materials (excluding those are subject to special management provisions of national laws and regulations) (Except for items that are subject to approval in accordance with the laws, the business activities should be conducted independently with the business licence(s) in accordance with the laws).

As of the end of the Reporting Period, Chongqing Water Conservancy Investment Group Co., Ltd. held 243,335,802 A Shares of the Bank, representing 6.71% of the Bank's total shares. Chongqing Water Conservancy Investment Group Co., Ltd. is a party acting in concert of the Chongqing Yufu Capital Operation Group Co., Ltd., Chongqing Yufu Capital Operation Group Co., Ltd. and its associates or parties acting in concert held an aggregate of 759,013,935 shares of the Bank, representing 20.93% of the Bank's total shares.

SAIC Motor Corporation Limited

Shanghai Automotive Industry Corporation (Group) Co., Ltd. (上海汽車工業(集團)有限公司) is the controlling shareholder of SAIC Motor Corporation Limited. SAIC Motor Corporation Limited was established on 16 April 1984 with registered capital of RMB11.495 billion. It was listed on the Shanghai Stock Exchange since November 1997. Its legal representative is Wang Xiaoqiu, and its registered address is located at Room 509, No.1 Tower, No. 563 Songtao Road, Pilot Free Trade Zone, Shanghai, China. Its business scope: manufacturing and sales of automobiles, motorcycles, tractors and other motor vehicles, and machinery equipment, assembly and automobile parts, domestic trading (except those under special provisions), advisory services, sale of vehicle, assembly and components and parts in an e-commerce manner, technical service in the field of science and technology, export of self-manufactured products and technology, import of machinery and equipment, spare parts, raw and supplementary materials, and technology needed in the business operating (except goods and technologies that are restricted or prohibited from import and export by the Chinese government), rental of cars and machinery and equipment, industrial investment, periodical publishing, advertisements in its own media, import and export business of goods and technology. Any item that requires to be approved by law can only be carried out after approval by relevant authorities.

As at the end of the Reporting Period, SAIC Motor Corporation Limited held 240,463,650 H Shares through its wholly owned subsidiary SAIC Motor HK Investment Limited, representing 6.63% of the Bank's total shares.

Chongqing Real Estate Group Co., Ltd.

The controlling shareholder of Chongqing Real Estate Group Co., Ltd. is the Chongqing State-owned Assets Supervision and Administration Commission. Chongqing Real Estate Group Co., Ltd. was established on 12 September 2006 with the registered capital of RMB10 billion. Its legal representative is Li Shichuan, and its registered address is located at No.2 Jiayuan Road, Yubei District, Chongqing. Its business scope includes: general items: investment activities with free funds, land remediation services, and engineering management services (except for items that are subject to approval in accordance with the laws, the business activities should be conducted independently with the business licence(s) in accordance with the laws).

As of the end of the Reporting Period, Chongqing Real Estate Group Co., Ltd. held 226,852,088 A Shares of the Bank, and its associates or 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., together with its associates, held an aggregate of 229,111,689 A Shares of the Bank, representing 6.32% of the Bank's total shares.

6.2.5 Other Major Shareholder under Regulations

Chongqing Expressway Group Co., Ltd.

The controlling shareholder of Chongqing Expressway Group Co., Ltd. is the Chongqing State-owned Assets Supervision and Administration Commission. Chongqing Expressway Group Co., Ltd. was established on 8 May 1998 with the registered capital of RMB10 billion. Its legal representative is Zhou Yejun, and its registered address is located at No. 66 Yinshan Road, Yubei District, Chongqing. Its business scope includes: under the coordinated arrangements of national and Chongqing municipal planning and programs, the investment, financing, construction, operation, and asset management of commercial highways and other transportation infrastructure projects through equity participation, controlling interests, wholly-owned subsidiaries, or the establishment of branch companies, as well as the development and operational management of expressway resources. (Any item that requires to be approved by law can only be carried out after approval by relevant authorities)

As of the end of the Reporting Period, Chongqing Expressway Group Co., Ltd. directly held 151,157,894 A Shares in the Bank, and its associates or the parties acting in concert, Huang Changsheng, and Chongqing Expressway Investment Holding Co., Ltd., held 30,065,776 A Shares of the Bank., held an aggregate of 181,223,670 A Shares of the Bank, representing 4.998% of the Bank's total shares. Pursuant to the relevant requirements of the NFRA, Chongqing Expressway Group Co., Ltd. is a substantial shareholder of the Bank due to the assignment of Directors to the Bank.

6.2.6 Interests and Short Positions of Substantial Shareholders and Other Persons under Hong Kong Laws and Regulations

As of the end of the Reporting Period, the interests of substantial shareholders (as defined under the SFO), other than Directors and chief executives of the Bank, in Shares and the underlying Shares of the Bank as recorded in the register required to be kept under Section 336 of the SFO and to the best knowledge of the Bank were as follows:

Name of shareholder	Class of shares	Long position/ short position	Capacity	Number of shares held (shares)	Percentage of relevant share class (%)	Percentage of the total share capital of the Bank (%)
Dah Sing Financial Holdings Limited[1]	H Share	Long position	Interest of a controlled corporation	488,574,853	30.94	13.48
Dah Sing Banking Group Limited[1]	H Share	Long position	Interest of a controlled corporation	488,574,853	30.94	13.48
Dah Sing Bank, Limited[1]	H Share	Long position	Beneficial owner	488,574,853	30.94	13.48
David Shou-Yeh WONG[1]	H Share	Long position	Settlor of a discretionary trust/interest of the beneficiary of a trust	488,574,853	30.94	13.48
Christine Yen WONG[1]	H Share	Long position	Interest of spouse	488,574,853	30.94	13.48
Harold Tsu-Hing WONG[1]	H Share	Long position	Deemed interest	488,574,853	30.94	13.48
HSBC International Trustee Limited[2]	H Share	Long position	Interest of a trustee	488,574,853	30.94	13.48
Chongqing Yufu Holding Group Co., Ltd.[3]	A Share	Long position	Beneficial owner	149,250	0.01	0.004
	A Share	Long position	Interest of a controlled corporation	684,298,685	33.43	18.87
	H Share	Long position	Interest of a controlled corporation	74,566,000	4.72	2.06
Chongqing Yufu Capital Operation Group Co., Ltd.[3]	A Share	Long position	Beneficial owner	421,750,727	20.61	11.63
Chongqing Water & Environment Holdings Group Ltd.[3]	A Share	Long position	Beneficial owner	10,068,631	0.49	0.28
	A Share	Long position	Interest of a controlled corporation	243,335,802	11.89	6.71
Chongqing Water Conservancy Investment Group Co., Ltd.[3]	A Share	Long position	Beneficial owner	243,335,802	11.89	6.71
SAIC Motor Corporation Limited[4]	H Share	Long position	Interest of a controlled corporation	240,463,650	15.23	6.63
SAIC Motor HK Investment Limited[4]	H Share	Long position	Beneficial owner	240,463,650	15.23	6.63
Chongqing Qianli Technology Company Limited[5]	A Share	Long position	Beneficial owner	129,564,932	6.33	3.57
	H Share	Long position	Interest of a controlled corporation	165,254,000	10.47	4.56
Chongqing Lifan Industry (Group) Import and Export Co., Ltd.[5]	H Share	Long position	Interest of a controlled corporation	165,254,000	10.47	4.56
Lifan International (Holdings) Limited[5]	H Share	Long position	Beneficial owner	165,254,000	10.47	4.56
Funde Sino Life Insurance Co., Ltd.[6]	H Share	Long position	Beneficial owner	150,000,000	9.50	4.14
	H Share	Long position	Interest of a controlled corporation	19,282,650	1.22	0.53
Chongqing Real Estate Group Co., Ltd.[7]	A Share	Long position	Beneficial owner	226,852,088	11.08	6.26
	A Share	Long position	Interest of a controlled corporation	2,259,601	0.11	0.06
Chongqing Beiheng Investment & Development Limited	H Share	Long position	Beneficial owner	84,823,500	5.37	2.34

Notes:

(1) Dah Sing Bank, Limited held 488,574,853 H Shares of the Bank. Dah Sing Bank, Limited is wholly owned by Dah Sing Banking Group Limited, which is in turn owned as to approximately 74.37% by Dah Sing Financial Holdings Limited. Mr. David Shou-Yeh WONG is the beneficial owner of approximately 43.09% of the issued shares of Dah Sing Financial Holdings Limited. Ms. Christine Yen WONG is the spouse of Mr. David Shou-Yeh WONG. For the purpose of the SFO, Dah Sing Financial Holdings Limited, Dah Sing Banking Group Limited, Mr. David Shou-Yeh WONG, Ms. Christine Yen WONG and Mr. Harold Tsu-Hing WONG are deemed to be interested in the shares of the Bank held by Dah Sing Bank, Limited.

(2) HSBC International Trustee Limited, the trustee of a discretionary trust established for the benefit of the family members of Mr. David Shou-Yeh WONG (the grantor), held 39.69% interests in Dah Sing Financial Holdings Limited indirectly. For the purpose of the SFO, HSBC International Trustee Limited is deemed to be interested in the shares of the Bank held by Dah Sing Bank, Limited (see note (1) above).

(3) To the knowledge of the Bank, as at the end of the Reporting Period, Chongqing Yufu Holding Group Co., Ltd. directly held 149,250 A Shares in the Bank. In addition, Chongqing Yufu Capital Operation Group Co., Ltd., Chongqing Yufu (Hong Kong) Limited, Chongqing Water & Environment Holdings Group Ltd., Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司) and Chongqing Science and Technology Innovation Investment Group Co., Ltd. (重慶科技創新投資集團有限公司) directly held interests in 421,750,727 A Shares, 74,566,000 H Shares, 10,068,631 A Shares, 243,335,802 A Shares, and 9,143,525 A Shares in the Bank, respectively. Chongqing Yufu Capital Operation Group Co., Ltd., Chongqing Yufu (Hong Kong) Limited and Chongqing Science and Technology Innovation Investment Group Co., Ltd. (重慶科技創新投資集團有限公司) are wholly owned by Chongqing Yufu Holding Group Co., Ltd. Chongqing Water & Environment Holdings Group Ltd. is 80% owned by Chongqing Yufu Holding Group Co., Ltd. Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司) is wholly owned by Chongqing Water & Environment Holdings Group Ltd. These companies are all entities over which Chongqing Yufu Holding Group directly or indirectly controls more than one-third of the voting rights. For the purpose of the SFO, Chongqing Yufu Holding Group Co., Ltd. is deemed to be interested in the shares held by Chongqing Yufu Capital Operation Group Co., Ltd., Chongqing Yufu (Hong Kong) Limited, Chongqing Water & Environment Holdings Group Ltd., Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司) and Chongqing Science and Technology Innovation Investment Group Co., Ltd. (重慶科技創新投資集團有限公司) in the Bank, while Chongqing Water & Environment Holdings Group Ltd. is deemed to be interested in the shares held by Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司) in the Bank.

(4) SAIC Motor HK Investment Limited directly held 240,463,650 H Shares of the Bank. SAIC Motor HK Investment Limited is wholly owned by SAIC Motor Corporation Limited. For the purpose of the SFO, SAIC Motor Corporation Limited is deemed to be interested in the shares held by SAIC Motor HK Investment Limited in the Bank.

(5) Chongqing Qianli Technology Company Limited (重慶千里科技股份有限公司) directly held 129,564,932 A Shares of the Bank. Lifan International (Holdings) Limited directly held 165,254,000 H Shares. Lifan International (Holdings) Limited is wholly owned by Chongqing Lifan Industry (Group) Import and Export Co., Ltd., which is wholly owned by Chongqing Qianli Technology Company Limited (重慶千里科技股份有限公司). For the purpose of the SFO, Chongqing Qianli Technology Company Limited (重慶千里科技股份有限公司) and Chongqing Lifan Industry (Group) Import and Export Co., Ltd. are deemed to be interested in the shares held by Lifan International (Holdings) Limited in the Bank.

(6) Funde Sino Life Insurance Co., Ltd. directly held 150,000,000 H Shares of the Bank, while Fund Resources Investment Holding Group Company Limited directly held 19,282,650 H Shares of the Bank. Fund Resources Investment Holding Group Company Limited is wholly owned by Funde Sino Life Insurance Co., Ltd. For the purpose of the SFO, Funde Sino Life Insurance Co., Ltd. is deemed to be interested in the shares held by Fund Resources Investment Holding Group Company Limited in the Bank.

(7) *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. In addition, Chongqing Kangju Property Development Co., Ltd. (重慶康居物業發展有限公司), Chongqing Fangzong Real Estate Co., Ltd. (重慶房綜置業有限公司) and Chongqing Bayu Homestay Group Co., Ltd. (重慶市巴渝民宿集團有限公司) held 1,659,547 A Shares, 300,020 A Shares and 300,034 A Shares of the Bank, respectively. Chongqing Real Estate Group Co., Ltd. (重慶市地產集團有限公司) directly or indirectly controls more than one-third of the voting rights of these companies. For the purpose of the SFO, Chongqing Real Estate Group Co., Ltd. is deemed to be interested in the shares held by Chongqing Kangju Property Development Co., Ltd., Chongqing Fangzong Real Estate Co., Ltd. and Chongqing Bayu Homestay Group Co., Ltd. (重慶市巴渝民宿集團有限公司) in the Bank.*

6.3 Purchase, Sale and Redemption of Listed Securities of the Bank

During the Reporting Period, the Bank and its subsidiaries had not purchased, sold or redeemed any listed securities (including sale of treasury shares) of the Bank. As of the end of the Reporting Period, the Bank did not hold any treasury shares.

Chapter VII Relevant Information on Bonds

7.1 ISSUANCE OF DEBT SECURITIES

7.1.1 Debt Securities Issued During the Reporting Period

During the Reporting Period, the Bank did not issue any bonds.

7.1.2 Bonds as of the End of Reporting Period

For details of bonds of the Group as of the end of Reporting Period, please see the section headed "Notes to the Financial Report – Debt securities issued".

7.2 CONVERTIBLE CORPORATE BONDS

7.2.1 Issuance of Convertible Corporate Bonds

Upon the consideration of the 24th Meeting of the sixth session of the Board of the Bank on 30 March 2021 and the consideration and approval of the annual general meeting and shareholders' class meeting of the Bank on 20 May 2021, and with the approval of the Chongqing CBIRC and the CSRC, the Bank has issued RMB13 billion of A Share Convertible Corporate Bonds on the Shanghai Stock Exchange on 29 March 2022, and the net proceeds after deducting expenses relating to the issuance was approximately RMB12.984 billion. On 14 April 2022, the A Share Convertible Corporate Bonds of the Bank were listed on the Shanghai Stock Exchange (Stock abbreviation: BCQ Convertible Bonds (重銀轉債); Stock code: 113056). For details of the issuance of A Share Convertible Corporate Bonds of the Bank, please refer to the announcements published by the Bank on the website of the Shanghai Stock Exchange, the HKExnews website of the Hong Kong Stock Exchange and the website of the Bank.

The following table sets out the relevant information of "BCQ Convertible Bonds".

Bond code	Name of the bond	Issue date	Maturity	Issue price	Coupon rate	Number of bonds to be issued	Listing date	Conversion period
113056	BCQ Convertible Bonds	23 March 2022	22 March 2028	RMB100 each	0.20% for the first year 0.40% for the second year 1.00% for the third year 1.70% for the fourth year 2.50% for the fifth year 3.50% for the sixth year	130 million	14 April 2022	From 30 September 2022 to 22 March 2028

7.2.2 Holders and Guarantors of Convertible Bonds

Name of convertible bonds	BCQ Convertible Bonds
Number of holders of convertible bonds at the end of the Period	18,944
Guarantors of convertible bonds	None

The top ten holders of convertible bonds are as follows:

Name of holders of convertible bonds	Number of bonds held at the end of the Period (RMB)	Holding Percentage (%)
China Merchants Bank Co., Ltd. – Bosera CSI Convertible Bonds and Exchangeable Bonds Trading Open-ended Index Fund	1,070,535,000	9.26
Specific accounts for bonds repurchase and pledge under the registration and settlement system (Industrial and Commercial Bank of China)	991,730,000	8.58
Industrial Bank Co., Ltd. – Tianhong Multi-Asset Income Bonds Securities Investment Fund	793,674,000	6.86
Specific accounts for bonds repurchase and pledge under the registration and settlement system (China Merchants Bank Co., Ltd.)	618,418,000	5.35
Specific accounts for bonds repurchase and pledge under the registration and settlement system (Bank of China)	575,033,000	4.97
China Merchants Bank Co., Ltd. – CIB Enhanced Return Bond Securities Investment Fund	527,000,000	4.56
Specific accounts for bonds repurchase and pledge under the registration and settlement system (China Construction Bank)	470,035,000	4.07
Specific accounts for bonds repurchase and pledge under the registration and settlement system (Bank of Beijing Co., Ltd.)	454,014,000	3.93
Specific accounts for bonds repurchase and pledge under the registration and settlement system (Bank of Shanghai Co., Ltd.)	359,836,000	3.11
Specific accounts for bonds repurchase and pledge under the registration and settlement system (Agricultural Bank of China)	359,541,000	3.11

7.2.3 Changes in Convertible Bonds

Unit: RMB

Name of convertible bonds	Before the change	Increase/decrease			After the change
		Converted	Redeemed	Sold back	
BCQ Convertible Bonds	12,999,120,000	1,436,291,000	–	–	11,562,829,000

7.2.4 Cumulative Conversion of Convertible Bonds

The conversion period of the Convertible Bonds commences on the first trading day immediately following the expiry of the six-month period after the date of completion of the issuance of the Convertible Bonds until the maturity date, i.e., from 30 September 2022 to 22 March 2028 (which is subject to extension for public holidays). As of the end of the Reporting Period, BCQ Convertible Bonds worth RMB1,437,171,000 were converted into ordinary A shares of the Bank accumulatively.

Name of convertible corporate bonds	**BCQ Convertible Bonds**
Amount of converted bonds during the Reporting Period (RMB)	1,436,291,000
Number of shares converted during the Reporting Period (shares)	151,188,514
Cumulative number of shares converted (shares)	151,271,453
Percentage of the cumulative number of shares converted to the total number of shares in issue prior to the conversion (%)	4.3538
Amount of unconverted bonds (RMB)	11,562,829,000
Percentage of the number of unconverted convertible bonds to the total amount of issued convertible bonds (%)	88.9448

7.2.5 Previous Adjustments of Conversion Price

According to the Offering Document on the Public Issuance of the A Share Convertible Corporate Bonds by Bank of Chongqing Co., Ltd., if there is any change in the shares of the Bank due to the distribution of share dividends, conversion of capital reserve into share capital, follow-on offering, placement of shares and other matters (excluding the increase in share capital due to the issuance of Convertible Corporate Bonds), or any distribution of cash dividends after this issuance, the Bank will adjust the conversion price based on the principles of fairness, justice and equity as well as fully protecting the rights of holders of Convertible Corporate Bonds.

The following table sets out the previous adjustments of conversion price of BCQ Convertible Bonds.

Date of the adjustment of conversion price	Adjusted conversion price	Disclosure time	Disclosure media	Description of the adjustment of conversion price
28 July 2022	10.89	20 July 2022	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in 2021
20 July 2023	10.50	13 July 2023	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in 2022
19 July 2024	10.09	13 July 2024	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in 2023
24 January 2025	9.92	18 January 2025	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in third quarter of 2024
10 June 2025	9.67	4 June 2025	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in 2024
7 January 2026	9.50	27 December 2025	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in third quarter of 2025
7 July 2026	9.22	1 July 2026	China Securities Journal Shanghai Securities News Securities Times Securities Daily	Adjustment due to profit distribution in 2025
Conversion price as of the end of the Reporting Period				9.50
Latest conversion price as of the date of this report				9.22

7.2.6 Liabilities, Credit Changes and Cash Arrangements for Debt Repayment in Next Years

According to the Measures for the Administration for the Registration of the Issuance of Securities by Listed Companies, the Measures for the Administration of the Issuance and Trading of Corporate Bonds, the Rules of the Shanghai Stock Exchange Governing the Listing of Corporate Bonds and other relevant regulations, the Bank has engaged China Lianhe Credit Rating Co., Ltd. ("Lianhe Credit Rating") to carry out a follow-up rating on the A Share Convertible Corporate Bonds issued by the Bank in March 2022. On 22 May 2026, Lianhe Credit Rating has issued the 2026 Follow-up Rating Report on the Public Issuance of the A Share Convertible Corporate Bonds by Bank of Chongqing Co., Ltd. The rating results are as follows: the Company's overall credit rating is "AAA", and the BCQ Convertible Bonds' credit rating is "AAA" and its rating outlook is "stable". The rating results remain unchanged as compared with the previous one.

The Bank has a reasonable asset structure with good credit standing, and there are no significant changes in liabilities. As such, the Bank has sufficient solvency.

Chapter VIII Financial Report and Notes

Independent Review Report

To the Board of Directors of Bank of Chongqing Co., Ltd.
(Established in the People's Republic of China with limited liability)

Introduction

We have reviewed the interim financial information set out on pages 110 to 196, which comprises the condensed consolidated statement of financial position of Bank of Chongqing Co., Ltd. (the "Bank") and its subsidiaries (the "Group") as at 30 June 2026 and the related condensed consolidated statements of comprehensive income, changes in equity and cash flows for the six-month period then ended, and explanatory notes. The Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited require the preparation of a report on interim financial information to be in compliance with the relevant provisions thereof and International Accounting Standard 34 *Interim Financial Reporting* ("IAS 34") as issued by the International Accounting Standards Board. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with IAS 34. Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* as issued by the International Auditing and Assurance Standards Board. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with IAS 34.

Certified Public Accountants
Hong Kong

20 August 2026

Interim Condensed Consolidated Statement of Comprehensive Income

For the six months ended 30 June 2026

	Notes	For the six months ended 30 June	
		2026	2025
		(Unaudited)	(Unaudited)
		RMB'000	RMB'000
Interest income		**16,573,284**	15,369,938
Interest expense		**(9,184,300)**	(9,507,298)
Net interest income	4	**7,388,984**	5,862,640
Fee and commission income		**417,655**	469,950
Fee and commission expense		**(95,972)**	(105,183)
Net fee and commission income	5	**321,683**	364,767
Net trading gains	6	**527,133**	553,728
Net gains on investment securities	7	**41,073**	700,680
Other operating income	8	**156,055**	45,156
Operating income		**8,434,928**	7,526,971
Operating expenses	9	**(2,244,077)**	(1,960,893)
Credit impairment losses	11	**(2,198,221)**	(1,914,938)
Operating profit		**3,992,630**	3,651,140
Share of profits of associates	20	**88,615**	133,978
Profit before income tax		**4,081,245**	3,785,118
Income tax	12	**(314,623)**	(390,935)
Net profit for the period		**3,766,622**	3,394,183
Net profit attributable to:			
Shareholders of the Bank		**3,517,564**	3,189,503
Non-controlling interests		**249,058**	204,680
		3,766,622	3,394,183
Earnings per share attributable to the shareholders of the Bank (expressed in RMB per share)	13		
Basic		**0.99**	0.92
Diluted		**0.79**	0.71

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

For the six months ended 30 June 2026

	Notes	For the six months ended 30 June	
		2026	2025
		(Unaudited)	(Unaudited)
		RMB'000	RMB'000
Other comprehensive income			
Items that may be reclassified subsequently to profit or loss:			
Net gains/(losses) on debt investments at fair value through other comprehensive income		**728,536**	(938,629)
Less: Relevant income tax effect		**(182,134)**	234,658
Subtotal		**546,402**	(703,971)
Items that will not be reclassified subsequently to profit or loss:			
Net (losses)/gains on equity securities at fair value through other comprehensive income		**(30,001)**	27,382
Less: Relevant income tax effect		**7,500**	(6,845)
Remeasurement of retirement benefits		**(6,104)**	366
Less: Relevant income tax effect		**1,526**	(93)
Subtotal		**(27,079)**	20,810
Total other comprehensive income, net of tax	38	**519,323**	(683,161)
Total comprehensive income for the period		**4,285,945**	2,711,022
Net comprehensive income attributable to:			
Shareholders of the Bank		**4,036,887**	2,506,342
Non-controlling interests		**249,058**	204,680
		4,285,945	2,711,022

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

Interim Condensed Consolidated Statement of Financial Position

30 June 2026

	Notes	30 June 2026 (Unaudited) RMB'000	31 December 2025 (Audited) RMB'000
ASSETS			
Cash and balances with central bank	14	**52,168,543**	40,764,533
Due from and placements with banks and other financial institutions	15	**76,387,935**	53,914,676
Precious metals		**6,945**	–
Financial assets at fair value through profit or loss ("FVPL")	16	**50,434,029**	60,564,102
Derivative financial assets	17	**330,874**	1,469,022
Loans and advances to customers	18	**566,556,885**	516,486,516
Investment securities	19		
– Fair value through other comprehensive income ("FVOCI")		**100,351,575**	97,494,390
– Amortised cost		**245,814,380**	245,235,625
Investments in associates	20	**3,619,627**	3,531,012
Property, plant and equipment	21	**3,640,029**	3,597,720
Deferred tax assets	28	**5,290,884**	5,153,469
Other assets	22	**4,306,839**	5,514,616
Total assets		**1,108,908,545**	1,033,725,681

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

30 June 2026

	Notes	**30 June 2026 (Unaudited) RMB'000**	31 December 2025 (Audited) RMB'000
LIABILITIES			
Due to and placements from banks and other financial institutions	23	**231,360,338**	189,490,035
Financial liabilities at fair value through profit or loss	24	**1,986,541**	350,584
Derivative financial liabilities	17	**1,253,720**	234,981
Customer deposits	25	**627,202,340**	565,704,384
Current tax liabilities		**356,995**	106,334
Debt securities issued	26	**168,647,508**	204,206,537
Other liabilities	27	**7,343,099**	7,633,984
Total liabilities		**1,038,150,541**	967,726,839
EQUITY			
Share capital	30	**3,625,777**	3,474,588
Other equity instruments:	31	**7,952,835**	8,071,242
of which: Perpetual bonds		**6,999,594**	6,999,594
Convertible bonds		**953,241**	1,071,648
Capital surplus	32	**9,202,674**	7,743,833
Other reserves	33	**18,204,727**	15,545,733
Retained earnings		**28,500,598**	28,136,711
Equity attributable to shareholders of the Bank		**67,486,611**	62,972,107
Non-controlling interests		**3,271,393**	3,026,735
Total equity		**70,758,004**	65,998,842
Total liabilities and equity		**1,108,908,545**	1,033,725,681

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

Yang Xiuming	**Gao Song**	**Li Cong**	**Wu Zhu**
Chairman	*President*	*Vice President*	*Head of Finance Department*

Interim Condensed Consolidated Statement of Changes in Equity

For the six months ended 30 June 2026

	Equity attributable to shareholders of the Bank										
	Share capital	Other equity instruments		Capital surplus	Surplus reserve	General reserve	Revaluation reserve for financial assets at FVOCI	Remeasure-ment of retirement benefit plans	Retained earnings	Non-controlling interests	Total
		Perpetual bonds	Others								
	Note 30	Note 31		Note 32	Note 33	Note 33	Note 33	Note 33			
Balance at 31 December 2025	**3,474,588**	**6,999,594**	**1,071,648**	**7,743,833**	**5,859,122**	**9,176,778**	**514,055**	**(4,222)**	**28,136,711**	**3,026,735**	**65,998,842**
Net profit for the period	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**3,517,564**	**249,058**	**3,766,622**
Other comprehensive income *(Note 38)*	**–**	**–**	**–**	**–**	**–**	**–**	**523,901**	**(4,578)**	**–**	**–**	**519,323**
Total comprehensive income	**–**	**–**	**–**	**–**	**–**	**–**	**523,901**	**(4,578)**	**3,517,564**	**249,058**	**4,285,945**
Conversion of convertible bonds	**151,189**	**–**	**(118,407)**	**1,461,041**	**–**	**–**	**–**	**–**	**–**	**–**	**1,493,823**
Dividends *(Note 34)*	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**(1,014,006)**	**–**	**(1,014,006)**
Transfer to other reserves	**–**	**–**	**–**	**–**	**–**	**2,139,671**	**–**	**–**	**(2,139,671)**	**–**	**–**
Others	**–**	**–**	**–**	**(2,200)**	**–**	**–**	**–**	**–**	**–**	**(4,400)**	**(6,600)**
Balance at 30 June 2026 (Unaudited)	**3,625,777**	**6,999,594**	**953,241**	**9,202,674**	**5,859,122**	**11,316,449**	**1,037,956**	**(8,800)**	**28,500,598**	**3,271,393**	**70,758,004**
Balance at 31 December 2024	3,474,569	6,999,594	1,071,663	7,734,021	5,328,022	8,597,970	2,506,465	(4,442)	25,363,111	2,692,945	63,763,918
Net profit for the period	–	–	–	–	–	–	–	–	3,189,503	204,680	3,394,183
Other comprehensive income *(Note 38)*	–	–	–	–	–	–	(683,434)	273	–	–	(683,161)
Total comprehensive income	–	–	–	–	–	–	(683,434)	273	3,189,503	204,680	2,711,022
Conversion of convertible bonds	14	–	(11)	106	–	–	–	–	–	–	109
Dividends *(Note 34)*	–	–	–	–	–	–	–	–	(861,708)	(121,275)	(982,983)
Transfer to other reserves	–	–	–	–	–	578,808	–	–	(578,808)	–	–
Others	–	–	–	165	–	–	–	–	–	–	165
Balance at 30 June 2025 (Unaudited)	3,474,583	6,999,594	1,071,652	7,734,292	5,328,022	9,176,778	1,823,031	(4,169)	27,112,098	2,776,350	65,492,231

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

Interim Condensed Consolidated Statement of Cash Flows

For the six months ended 30 June 2026

	For the six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	RMB'000	RMB'000
Cash flows from operating activities:		
Profit before income tax	**4,081,245**	3,785,118
Adjustments for:		
Depreciation and amortisation	**390,696**	300,836
Impairment losses on loans	**2,138,779**	1,598,544
Impairment losses on other assets	**59,442**	316,394
Net losses/(gains) on disposal of property, plant and equipment and other long-term assets	**61**	(3,323)
(Gains)/losses on changes in fair value	**(59,275)**	226,300
Net gains arising from financial investments	**(558,792)**	(1,433,112)
Share of profits of associates	**(88,615)**	(133,978)
Interest income arising from investment securities	**(4,332,730)**	(4,622,632)
Interest expense arising from financing activities	**1,840,490**	2,092,542
Changes in operating assets:		
Net increase in restricted deposit balances with the central bank	**(3,692,232)**	(746,510)
Net decrease in due from and placements with banks and other financial institutions	**484,386**	1,740,120
Net increase in financial assets held under resale agreements	**(17,134,154)**	(11,018,068)
Net increase in loans and advances to customers	**(53,173,669)**	(62,299,968)
Net decrease/(increase) in other operating assets	**13,373,505**	(6,662,344)
Changes in operating liabilities:		
Net increase in borrowings from the central bank	**14,451,443**	25,102,513
Net increase in due to and placements from banks and other financial institutions	**15,398,782**	24,955,919
Net increase/(decrease)in financial assets sold under repurchase agreements	**13,911,381**	(4,108,410)
Net increase in customer deposits	**61,085,346**	68,055,778
Net increase in other operating liabilities	**2,682,785**	3,350,103
Income tax paid	**(373,353)**	(402,303)
Net cash from operating activities	**50,485,521**	40,093,519

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

Interim Condensed Consolidated Statement of Cash Flows

For the six months ended 30 June 2026

	For the six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	RMB'000	RMB'000
Cash flows from investing activities:		
Proceeds from sale and redemption of investments	**42,437,675**	47,596,378
Investments returns received	**5,260,511**	5,621,320
Proceeds from disposal of property, plant and equipment, intangible assets and other long-term assets	**310**	5,768
Purchase of property, plant and equipment, intangible assets and other long-term assets	**(322,528)**	(707,904)
Purchase of investment securities	**(47,805,736)**	(97,947,323)
Net cash from investing activities	**(429,768)**	(45,431,761)
Cash flows from financing activities:		
Proceeds from issuance of debt securities	**91,940,264**	70,042,601
Cash paid to redeem debt securities issued	**(127,080,000)**	(65,110,000)
Cash paid for lease liabilities	**(38,254)**	(43,964)
Interest paid on debt securities	**(762,284)**	(516,966)
Dividends paid to shareholders	**(584,897)**	(1,495,965)
Cash payments for other financing activities	**(6,600)**	–
Net cash from financing activities	**(36,531,771)**	2,875,706
Impact from exchange rate changes on cash and cash equivalents	**26,239**	(1,693)
Net increase/(decrease) in cash and cash equivalents	**13,550,221**	(2,464,229)
Cash and cash equivalents at the beginning of the period	**19,880,695**	16,269,842
Cash and cash equivalents at the end of the period *(Note 39)*	**33,430,916**	13,805,613

The accompanying notes form an integral part of this interim condensed consolidated financial statements.

1 GENERAL INFORMATION

Bank of Chongqing Co., Ltd. (the "Bank") was formerly known as Chongqing Urban Cooperative Bank (重慶城市合作銀行), which was established by consolidating 37 urban credit cooperatives and 1 urban credit union in Chongqing with the approval of Yin Fu [1996] No. 140 by the People's Bank of China ("PBOC"). On 30 March 1998, the Bank was renamed as "Commercial Bank of Chongqing Co., Ltd." (重慶市商業銀行股份有限公司) with the approval of Yu Yin Fu [1998] No. 48 by the PBOC Chongqing Branch. On 1 August 2007, the Bank was further renamed as Bank of Chongqing Co., Ltd. (重慶銀行股份有限公司) with the approval of Yin Jian Fu [2007] No. 325 by the China Banking Regulatory Commission ("CBRC"). On 6 November 2013, the Bank was listed on the Stock Exchange of Hong Kong Limited. On 5 February 2021, the Bank was listed on Shanghai Stock Exchange.

Headquartered in Chongqing, the Bank operates in Chongqing, Sichuan Province, Guizhou Province and Shaanxi Province in the People's Republic of China ("PRC").

As at 30 June 2026, the Bank operated its business through 206 business outlets covering all the districts and counties of Chongqing as well as three provinces in western China, namely Sichuan province, Shaanxi province and Guizhou province.

The principal activities of the Bank and its subsidiaries (together, the "Group") include deposit taking, loan lending, settlement services, financial leasing and other services approved by the respective regulators.

The interim condensed consolidated financial statements were authorised for issuance by the Bank's Board of Directors on 20 August 2026.

2 BASIS OF PRESENTATION, MATERIAL ACCOUNTING POLICIES AND ACCOUNTING ESTIMATES

The principal accounting policies adopted in the preparation of the interim condensed consolidated financial statements are set out below. These policies have been consistently applied to relevant periods presented unless otherwise stated.

(a) Basis of presentation

The interim condensed consolidated financial statements of the Group have been prepared in accordance with the International Accounting Standard 34 *Interim Financial Reporting*. The condensed consolidated interim financial information should be read in conjunction with the audited financial statements for the year ended 31 December 2025.

The Group adopted the going concern basis in preparing its interim condensed consolidated financial statements.

2 BASIS OF PRESENTATION, MATERIAL ACCOUNTING POLICIES AND ACCOUNTING ESTIMATES (Continued)

(b) Material accounting policies

The International Accounting Standards Board has issued several amendments to IFRS Accounting Standards that are first effective for the current accounting period of the Group. None of these developments have had a material effect on how the Group's results and financial position for the current or prior periods have been prepared or presented in this interim financial report.

The Group has not applied any new standard or interpretation that is not yet effective for the current accounting period.

(c) Major accounting estimates and judgements adopted in the implementation of accounting policies

The preparation of the interim condensed consolidated financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies.

In preparing the interim condensed consolidated financial statements, the significant judgments made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the financial statements for the year ended 31 December 2025. Please refer to the financial statements for the year ended 31 December 2025 for details.

3 SUBSIDIARIES

As at 30 June 2026, details of the Bank's subsidiaries are set out below:

Name of entity	Date of incorporation	Principle place of business and place of incorporation	Paid-in capital (RMB'000)	Proportion of equity interest	Proportion of voting rights	Principal activities
Chongqing Xinyu Financial Leasing Co., Ltd.	23 March 2017	Chongqing, the PRC	3,000,000	51.00%	51.00%	Financial leasing
Xingyi Wanfeng Village Bank Co., Ltd.	5 May 2011	Guizhou, the PRC	324,500	75.25%	75.25%	Financial services

	Assets RMB'000	Liabilities RMB'000	Revenue RMB'000	Net profit RMB'000
Chongqing Xinyu Financial Leasing Co., Ltd.	63,072,642	56,437,156	1,031,199	505,152
Xingyi Wanfeng Village Bank Co., Ltd.	868,767	739,149	19,219	5,112
	63,941,409	57,176,305	1,050,418	510,264

The above subsidiaries are limited by share and limited by liability respectively.

4 NET INTEREST INCOME

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Interest income		
Balances with the central bank	**285,426**	242,044
Due from and placements with banks and other financial institutions	**482,828**	330,668
Loans and advances to customers	**11,472,300**	10,174,594
Investment securities	**4,332,730**	4,622,632
Subtotal	**16,573,284**	15,369,938
Interest expense		
Due to and placements from banks and other financial institutions	**(1,899,432)**	(1,630,608)
Customer deposits	**(5,444,379)**	(5,784,148)
Debt securities issued	**(1,836,814)**	(2,089,056)
Others	**(3,675)**	(3,486)
Subtotal	**(9,184,300)**	(9,507,298)
Net interest income	**7,388,984**	5,862,640

5 NET FEE AND COMMISSION INCOME

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Fee and commission income		
Settlement and agency services	**199,093**	175,696
Wealth management agency services	**115,236**	166,199
Guarantees and credit commitments	**54,846**	51,097
Bank card services	**12,481**	38,545
Others	**35,999**	38,413
Subtotal	**417,655**	469,950
Fee and commission expense		
Bank card services	**(37,656)**	(41,040)
Settlement and agency services	**(36,080)**	(39,261)
Others	**(22,236)**	(24,882)
Subtotal	**(95,972)**	(105,183)
Net fee and commission income	**321,683**	364,767

6 NET TRADING GAINS

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Bond and fund investments	**719,098**	574,599
Foreign exchange gains	**(5,269)**	31,827
Equity investments	**(136,506)**	(28,535)
Derivatives	**(50,190)**	(24,163)
Total	**527,133**	553,728

Net trading gains mainly include net gains on foreign exchange, and gains and losses arising from buying and selling of, interest income on and changes in the fair value of financial assets held for trading. Net gains on foreign exchange mainly include gains or losses from the trading of spot contracts, trading of swap contracts, as well as translation of foreign currency monetary assets and liabilities into RMB.

7 NET GAINS ON INVESTMENT SECURITIES

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Net gains arising from financial assets at FVPL and net gains on disposal of investment securities at FVOCI	**41,073**	700,680
Total	**41,073**	700,680

8 OTHER OPERATING INCOME

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Rental income [(a)]	**102,957**	21,294
Other miscellaneous income	**37,576**	1,370
Government grants [(b)]	**9,120**	15,387
Dividend income	**6,230**	3,560
Compensation on breach of contract	**172**	67
Gains on disposal of property, plant and equipment and other long-term assets	**–**	3,478
Total	**156,055**	45,156

8 OTHER OPERATING INCOME (Continued)

(a) The rental income of the Group is generated from leasing its self-owned buildings, motor vehicles, electronic equipment and machinery equipment.

(b) The government grants mainly include bonus of small and micro business loans and other government grants.

9 OPERATING EXPENSES

		For the six months ended 30 June	
	Notes	**2026**	2025
		RMB'000	RMB'000
Staff costs	10	**1,296,090**	1,144,475
General and administrative expenses		**403,115**	368,851
Tax and surcharges		**103,795**	96,649
Depreciation of property, plant and equipment	21	**186,914**	134,308
Amortisation of intangible assets	22(a)	**143,070**	99,205
Depreciation of right-of-use assets	22(b)	**38,698**	47,745
Depreciation of investment properties	22(d)	**1,495**	1,248
Amortisation of long-term prepaid expenses		**20,519**	18,330
Operating lease expenses		**2,979**	1,164
Professional fees		**38,707**	48,308
Donations		**2,700**	200
Others		**5,995**	410
Total		**2,244,077**	1,960,893

10 STAFF COSTS

		For the six months ended 30 June	
	Note	**2026**	2025
		RMB'000	RMB'000
Salaries and bonuses		**955,279**	818,041
Pension expenses	29	**135,765**	126,788
Housing benefits and subsidies		**77,145**	73,199
Labour union and staff education funds		**20,179**	16,923
Other social security and benefit costs		**107,722**	109,524
Total		**1,296,090**	1,144,475

11 CREDIT IMPAIRMENT LOSSES

	Notes	For the six months ended 30 June 2026 RMB'000	2025 RMB'000
Loans and advances to customers carried at amortised cost	18(b)	**2,131,989**	1,614,198
Loans and advances to customers at FVOCI	18(b)	**6,790**	(15,654)
Investment securities – amortised cost	19	**89,508**	246,818
Investment securities – FVOCI	19	**(10,312)**	14,889
Loan commitments and financial guarantee contracts		**(22,385)**	30,407
Due from and placements with banks and other financial institutions		**1,554**	(3,358)
Other credit impairment losses		**1,077**	27,638
Total		**2,198,221**	1,914,938

12 INCOME TAX EXPENSE

	Note	For the six months ended 30 June 2026 RMB'000	2025 RMB'000
Current income tax		**625,540**	600,225
Deferred income tax	28	**(310,917)**	(209,290)
Total		**314,623**	390,935

Current income tax is calculated at the statutory rate based on taxable income of estimated assessable profit of the Group for the respective periods as stipulated in PRC tax laws.

12 INCOME TAX EXPENSE (Continued)

The difference between the actual income tax charge in the profit or loss and the amounts which would result from applying the enacted tax rate to profit before income tax can be reconciled as follows:

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Profit before income tax	**4,081,245**	3,785,118
Tax at the enacted tax rate of 25%	**1,020,311**	946,280
Tax effect arising from non-taxable income [(a)]	**(742,890)**	(716,401)
Tax effect of expenses that are not deductible for tax purposes [(b)]	**22,163**	161,132
Income tax adjustment for prior years	**15,039**	(76)
Income tax expense	**314,623**	390,935

(a) The Group's non-taxable income mainly represents interest income arising from treasury bonds and local government bonds, which is non-taxable in accordance with PRC tax laws.

(b) The Group's expenses that are not tax deductible for tax purposes mainly represent asset impairment losses and interest expenses that do not meet the pre-tax deduction conditions, as well as part of certain expenditures, such as entertainment expenses, which exceed the tax deduction limits pursuant to PRC laws.

13 BASIC AND DILUTED EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the net profit attributable to shareholders of the Bank by the weighted average number of ordinary shares in issue during the period.

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Net profit attributable to shareholders of the Bank	**3,517,564**	3,189,503
Net profit attributable to ordinary shareholders of the Bank	**3,517,564**	3,189,503
Weighted average number of ordinary shares issued (in thousands)	**3,550,170**	3,474,575
Basic earnings per share (in RMB)	**0.99**	0.92

13 BASIC AND DILUTED EARNINGS PER SHARE (Continued)

Diluted earnings per share was computed by dividing the net profit attributable to the ordinary shareholders of the Bank based on assuming conversion of all dilutive potential shares by the adjusted weighted average number of ordinary shares in issue. The Bank had convertible bonds as dilutive potential ordinary shares.

	For the six months ended 30 June	
	2026 **RMB'000**	2025 RMB'000
Net profit attributable to shareholders of the Bank	**3,517,564**	3,189,503
Add: Interest expense on convertible bonds, net of tax	**243,227**	217,624
Net profit used to determine diluted earnings per share	**3,760,791**	3,407,127
Weighted average number of ordinary shares issued (in thousands)	**3,550,170**	3,474,575
Add: Weighted average number of ordinary shares assuming conversion of all dilutive shares (in thousands)	**1,217,140**	1,344,278
Weighted average number of ordinary shares for diluted earnings per share (in thousands)	**4,767,310**	4,818,853
Diluted earnings per share (in RMB)	**0.79**	0.71

14 CASH AND BALANCES WITH CENTRAL BANK

	30 June 2026 RMB'000	31 December 2025 RMB'000
Cash	**1,174,158**	685,122
Mandatory reserve deposits with central bank	**33,119,294**	29,500,996
Surplus reserve deposits with central bank	**17,786,886**	10,564,381
Fiscal deposits	**74,377**	443
Subtotal	**52,154,715**	40,750,942
Accrued interest	**13,828**	13,591
Total	**52,168,543**	40,764,533

The Group is required to place mandatory reserve deposits with the central bank. The deposits are calculated based on the amount of customer deposits placed with the Group. As at 30 June 2026, the mandatory reserve rate of the Bank for deposits denominated in RMB was 5.5% (31 December 2025: 5.5%), and the mandatory reserve rate of the Bank for deposits denominated in foreign currencies was 4% (31 December 2025: 4%). The mandatory reserve deposit rate of the subsidiaries of the Bank was consistent with the requirements of the central bank.

Mandatory reserve deposits with the central bank are not available for use by the Group in its day-to-day operations. Deposits with the central bank other than the mandatory reserve maintained are mainly for liquidity purposes.

15 DUE FROM AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Securities purchased under resale agreements	**46,176,705**	44,026,850
Bills purchased under resale agreements	**14,984,299**	–
Due from banks and other financial institutions	**14,306,059**	8,703,547
Placements with banks and other financial institutions	**1,108,139**	1,356,357
Subtotal	**76,575,202**	54,086,754
Accrued interest	**18,578**	32,213
Less: ECL allowance	**(205,845)**	(204,291)
Total	**76,387,935**	53,914,676

As at 30 June 2026 and 31 December 2025, the gross principal balance of the Group's due from and placements with banks and other financial institutions classified within Stage 3 was RMB199,000 thousand, of which the accrued ECL allowance amounted to RMB199,000 thousand. The rest were all in Stage 1.

16 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Financial assets at FVPL		
– Listed outside Hong Kong	**4,476,635**	953,371
– Unlisted	**45,957,394**	59,610,731
Total	**50,434,029**	60,564,102

Unlisted financial assets measured at FVPL are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Unlisted financial assets at FVPL		
– Corporate bonds	**3,792,153**	4,270,910
– Trust investments	**2,458,817**	2,593,978
– Asset management plans	**3,478,141**	3,589,216
– Wealth management products purchased from financial institutions	**2,033,944**	2,010,682
– Fund investments	**25,616,299**	25,104,521
– Inter-bank certificates of deposit	**1,690,740**	10,503,779
– Commercial bank bonds	**3,463,083**	5,714,543
– Government bonds	**–**	1,342,809
– Policy bank bonds	**2,350,581**	2,356,470
– Equity Investment	**1,073,636**	2,123,823
Total	**45,957,394**	59,610,731

The Group's unlisted bonds at FVPL are traded in the inter-bank bond market in Mainland China.

16 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Continued)

	30 June 2026 RMB'000	31 December 2025 RMB'000
Financial assets at FVPL		
– Trust companies	**2,458,817**	2,593,978
– Securities companies	**3,478,141**	3,589,216
– Commercial banks	**7,218,266**	18,229,004
– Fund companies	**25,616,299**	25,104,521
– Corporations	**5,134,630**	4,507,633
– Governments	**2,386,608**	1,342,809
– Policy banks	**2,350,581**	2,356,470
– Equity investment	**1,790,687**	2,840,471
Total	**50,434,029**	60,564,102

17 DERIVATIVE FINANCIAL INSTRUMENTS

		Fair value	
30 June 2026	**Notional amount RMB'000**	**Assets RMB'000**	**Liabilities RMB'000**
Interest rate swaps	**50,792,850**	**5,885**	**(5,568)**
Precious metal swaps	**7,650,617**	**51,316**	**(1,055,145)**
Foreign exchange forwards	**6,822,251**	**75,408**	**(73,201)**
Currency swaps	**3,774,804**	**136,384**	**(119,806)**
Foreign exchange swaps	**456,847**	**61,881**	**–**
Total	**69,497,369**	**330,874**	**(1,253,720)**

		Fair value	
31 December 2025	Notional amount RMB'000	Assets RMB'000	Liabilities RMB'000
Interest rate swaps	46,921,929	5,551	(5,153)
Precious metal swaps	4,589,430	1,191,335	–
Foreign exchange forwards	3,939,820	19,406	(19,213)
Currency swaps	3,520,673	204,199	(189,685)
Foreign exchange swaps	3,040,949	48,531	(20,874)
Credit risk mitigation warrant	11,000	–	(56)
Total	62,023,801	1,469,022	(234,981)

18 LOANS AND ADVANCES TO CUSTOMERS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Loans and advances to customers		
– Amortised cost	**551,355,035**	506,569,242
– FVOCI	**28,688,542**	22,550,944
Total	**580,043,577**	529,120,186
Accrued interest	**2,415,854**	2,164,664
Less: ECL allowance	**(15,902,546)**	(14,798,334)
Carrying amount of loans and advances to customers	**566,556,885**	516,486,516

(a) Analysis of loans and advances to customers

	30 June 2026 RMB'000	31 December 2025 RMB'000
Loans and advances to corporate entities – Amortised cost		
– Corporate loans and advances	**462,800,864**	409,867,472
Loans and advances to corporate entities – FVOCI		
– Discounted bills	**28,688,542**	22,550,944
Subtotal	**491,489,406**	432,418,416
Loans and advances to individuals – Amortised cost		
– Mortgage loans	**34,214,066**	36,170,280
– Individual business loans	**19,350,327**	20,777,814
– Individual consumption loans and others	**34,989,778**	39,753,676
Subtotal	**88,554,171**	96,701,770
Total	**580,043,577**	529,120,186
Accrued interest	**2,415,854**	2,164,664
Gross amount of loans and advances to customers	**582,459,431**	531,284,850
Less: ECL allowance	**(15,902,546)**	(14,798,334)
Carrying amount of loans and advances to customers	**566,556,885**	516,486,516

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(b) Movements of ECL allowance

(1) Movements of impairment allowance for loans and advances to customers at amortised cost

Loans and advances to corporate entities	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**4,125,875**	**3,527,137**	**2,802,352**	**10,455,364**
New financial assets originated or purchased	**1,255,750**	**–**	**–**	**1,255,750**
Remeasurement	**(74,338)**	**1,307,661**	**128,767**	**1,362,090**
Repayments	**(776,581)**	**(470,572)**	**(145,536)**	**(1,392,689)**
Write-offs and disposals	**–**	**–**	**(115,469)**	**(115,469)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(252,260)**	**252,260**	**–**	**–**
Transfer from Stage 1 to Stage 3	**(3,919)**	**–**	**3,919**	**–**
Transfer from Stage 2 to Stage 1	**118,951**	**(118,951)**	**–**	**–**
Transfer from Stage 2 to Stage 3	**–**	**(120,872)**	**120,872**	**–**
Transfer from Stage 3 to Stage 2	**–**	**36,921**	**(36,921)**	**–**
Recoveries of loans and advances written off in previous years	**–**	**–**	**325,958**	**325,958**
Unwind impact of discount	**–**	**–**	**(36,743)**	**(36,743)**
As at 30 June 2026	**4,393,478**	**4,413,584**	**3,047,199**	**11,854,261**
As at 31 December 2024	3,227,227	2,488,369	4,376,685	10,092,281
New financial assets originated or purchased	2,412,563	–	–	2,412,563
Remeasurement	(231,465)	1,737,228	178,018	1,683,781
Repayments	(1,139,997)	(466,539)	(1,268,597)	(2,875,133)
Write-offs and disposals	–	–	(1,553,920)	(1,553,920)
Transfers:				
Transfer from Stage 1 to Stage 2	(181,525)	181,525	–	–
Transfer from Stage 1 to Stage 3	(10,594)	–	10,594	–
Transfer from Stage 2 to Stage 1	49,666	(49,666)	–	–
Transfer from Stage 2 to Stage 3	–	(383,706)	383,706	–
Transfer from Stage 3 to Stage 2	–	19,926	(19,926)	–
Recoveries of loans and advances written off in previous years	–	–	752,797	752,797
Unwind impact of discount	–	–	(57,005)	(57,005)
As at 31 December 2025	4,125,875	3,527,137	2,802,352	10,455,364

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(b) Movements of ECL allowance (Continued)

(1) Movements of impairment allowance for loans and advances to customers at amortised cost (Continued)

Retail loans	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**1,174,731**	**1,269,109**	**1,899,130**	**4,342,970**
New financial assets originated or purchased	**214,057**	**–**	**–**	**214,057**
Remeasurement	**(195,790)**	**511,338**	**897,125**	**1,212,673**
Repayments	**(337,715)**	**(123,317)**	**(58,860)**	**(519,892)**
Write-offs and disposals	**–**	**–**	**(1,359,970)**	**(1,359,970)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(66,929)**	**66,929**	**–**	**–**
Transfer from Stage 1 to Stage 3	**(24,811)**	**–**	**24,811**	**–**
Transfer from Stage 2 to Stage 1	**162,539**	**(162,539)**	**–**	**–**
Transfer from Stage 2 to Stage 3	**–**	**(327,132)**	**327,132**	**–**
Transfer from Stage 3 to Stage 1	**8,031**	**–**	**(8,031)**	**–**
Transfer from Stage 3 to Stage 2	**–**	**50,147**	**(50,147)**	**–**
Recoveries of loans and advances written off in previous years	**–**	**–**	**174,589**	**174,589**
Unwind impact of discount	**–**	**–**	**(16,142)**	**(16,142)**
As at 30 June 2026	**934,113**	**1,284,535**	**1,829,637**	**4,048,285**
As at 31 December 2024	753,857	1,010,029	1,496,349	3,260,235
New financial assets originated or purchased	590,680	–	–	590,680
Remeasurement	168,992	738,914	1,529,158	2,437,064
Repayments	(351,297)	(167,372)	(161,856)	(680,525)
Write-offs and disposals	–	–	(1,487,066)	(1,487,066)
Transfers:				
Transfer from Stage 1 to Stage 2	(46,106)	46,106	–	–
Transfer from Stage 1 to Stage 3	(46,818)	–	46,818	–
Transfer from Stage 2 to Stage 1	88,450	(88,450)	–	–
Transfer from Stage 2 to Stage 3	–	(335,884)	335,884	–
Transfer from Stage 3 to Stage 1	16,973	–	(16,973)	–
Transfer from Stage 3 to Stage 2	–	65,766	(65,766)	–
Recoveries of loans and advances written off in previous years	–	–	320,372	320,372
Unwind impact of discount	–	–	(97,790)	(97,790)
As at 31 December 2025	1,174,731	1,269,109	1,899,130	4,342,970

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(b) Movements of ECL allowance (Continued)

(2) Movements of impairment allowance for loans and advances to customers at FVOCI

Discounted bills	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**19,228**	**–**	**–**	**19,228**
New financial assets originated or purchased	**26,018**	**–**	**–**	**26,018**
Repayments	**(19,228)**	**–**	**–**	**(19,228)**
As at 30 June 2026	**26,018**	**–**	**–**	**26,018**
As at 31 December 2024	36,724	–	–	36,724
New financial assets originated or purchased	19,228	–	–	19,228
Repayments	(36,724)	–	–	(36,724)
As at 31 December 2025	19,228	–	–	19,228

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(c) Movements of gross amount (excluding accrued interest) of loans and advances to customers

(1) Movements of gross amount (excluding accrued interest) of loans and advances to customers at amortised cost

Loans and advances to corporate entities	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**389,533,994**	**16,986,303**	**3,347,175**	**409,867,472**
New financial assets originated or purchased	**124,058,078**	**–**	**–**	**124,058,078**
Proceeds received	**(67,549,374)**	**(2,983,642)**	**(182,465)**	**(70,715,481)**
Financial assets derecognised other than write-offs	**–**	**–**	**(280,409)**	**(280,409)**
Write-offs	**–**	**–**	**(128,796)**	**(128,796)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(6,200,271)**	**6,200,271**	**–**	**–**
Transfer from Stage 1 to Stage 3	**(254,055)**	**–**	**254,055**	**–**
Transfer from Stage 2 to Stage 1	**662,789**	**(662,789)**	**–**	**–**
Transfer from Stage 2 to Stage 3	**–**	**(666,332)**	**666,332**	**–**
Transfer from Stage 3 to Stage 2	**–**	**72,793**	**(72,793)**	**–**
As at 30 June 2026	**440,251,161**	**18,946,604**	**3,603,099**	**462,800,864**
As at 31 December 2024	297,315,218	9,166,612	6,521,383	313,003,213
New financial assets originated or purchased	212,683,601	–	–	212,683,601
Proceeds received	(108,676,806)	(2,301,345)	(2,532,964)	(113,511,115)
Financial assets derecognised other than write-offs	–	–	(990,008)	(990,008)
Write-offs	–	–	(1,318,219)	(1,318,219)
Transfers:				
Transfer from Stage 1 to Stage 2	(11,693,944)	11,693,944	–	–
Transfer from Stage 1 to Stage 3	(437,111)	–	437,111	–
Transfer from Stage 2 to Stage 1	343,036	(343,036)	–	–
Transfer from Stage 2 to Stage 3	–	(1,263,201)	1,263,201	–
Transfer from Stage 3 to Stage 2	–	33,329	(33,329)	–
As at 31 December 2025	389,533,994	16,986,303	3,347,175	409,867,472

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(c) Movements of gross amount (excluding accrued interest) of loans and advances to customers (Continued)

(1) Movements of gross amount (excluding accrued interest) of loans and advances to customers at amortised cost (Continued)

Retail loans	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**89,936,807**	**3,626,819**	**3,138,144**	**96,701,770**
New financial assets originated or purchased	**12,985,125**	**–**	**–**	**12,985,125**
Proceeds received	**(19,157,004)**	**(356,458)**	**(102,308)**	**(19,615,770)**
Financial assets derecognised other than write-offs	**–**	**–**	**(1,110,043)**	**(1,110,043)**
Write-offs	**–**	**–**	**(406,911)**	**(406,911)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(1,983,670)**	**1,983,670**	**–**	**–**
Transfer from Stage 1 to Stage 3	**(562,538)**	**–**	**562,538**	**–**
Transfer from Stage 2 to Stage 1	**456,818**	**(456,818)**	**–**	**–**
Transfer from Stage 2 to Stage 3	**–**	**(961,956)**	**961,956**	**–**
Transfer from Stage 3 to Stage 1	**12,842**	**–**	**(12,842)**	**–**
Transfer from Stage 3 to Stage 2	**–**	**80,010**	**(80,010)**	**–**
As at 30 June 2026	**81,688,380**	**3,915,267**	**2,950,524**	**88,554,171**
As at 31 December 2024	91,939,501	3,015,879	2,662,490	97,617,870
New financial assets originated or purchased	33,264,458	–	–	33,264,458
Proceeds received	(31,715,178)	(530,638)	(352,858)	(32,598,674)
Financial assets derecognised other than write-offs	–	–	(251,996)	(251,996)
Write-offs	–	–	(1,329,888)	(1,329,888)
Transfers:				
Transfer from Stage 1 to Stage 2	(2,295,122)	2,295,122	–	–
Transfer from Stage 1 to Stage 3	(1,584,521)	–	1,584,521	–
Transfer from Stage 2 to Stage 1	298,514	(298,514)	–	–
Transfer from Stage 2 to Stage 3	–	(974,860)	974,860	–
Transfer from Stage 3 to Stage 1	29,155	–	(29,155)	–
Transfer from Stage 3 to Stage 2	–	119,830	(119,830)	–
As at 31 December 2025	89,936,807	3,626,819	3,138,144	96,701,770

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(c) Movements of gross amount (excluding accrued interest) of loans and advances to customers (Continued)

(2) Movements of gross amount (excluding accrued interest) of loans and advances to customers at FVOCI

Discounted bills	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2025	**22,550,944**	**–**	**–**	**22,550,944**
New financial assets originated or purchased	**28,690,220**	**–**	**–**	**28,690,220**
Proceeds received	**(22,550,944)**	**–**	**–**	**(22,550,944)**
Fair value measurement	**(1,678)**	**–**	**–**	**(1,678)**
As at 30 June 2026	**28,688,542**	**–**	**–**	**28,688,542**
As at 31 December 2024	27,674,398	–	–	27,674,398
New financial assets originated or purchased	22,546,486	–	–	22,546,486
Proceeds received	(27,674,398)	–	–	(27,674,398)
Fair value measurement	4,458	–	–	4,458
As at 31 December 2025	22,550,944	–	–	22,550,944

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(d) Analysis of loans and advances to customers by industry or nature

	30 June 2026		31 December 2025	
	Amount RMB'000	%	Amount RMB'000	%
Corporate loans – Amortised cost				
Leasing and commercial services	172,677,281	35.16	143,762,828	33.28
Water conservation, environment and public facility administration	108,406,102	22.06	100,817,068	23.31
Wholesale and retail	42,386,029	8.62	39,068,140	9.03
Manufacturing	43,761,755	8.90	38,793,404	8.97
Construction	35,662,327	7.26	31,437,536	7.27
Electricity, heat, gas and water production and supply	12,969,279	2.64	10,898,563	2.52
Real estate	9,970,793	2.03	9,873,505	2.28
Transportation, storage and postal service	11,798,331	2.40	9,643,086	2.23
Scientific research and technology services	5,183,584	1.05	5,274,124	1.22
Agriculture, forestry, animal husbandry and fishery	5,425,958	1.10	5,119,482	1.18
Information transmission, software and information technology services	3,649,828	0.74	3,695,281	0.85
Culture, sports and entertainment	2,626,351	0.53	3,173,250	0.73
Accommodation and catering	2,931,629	0.60	2,754,860	0.64
Health and social welfare	1,540,853	0.31	1,910,308	0.44
Mining	1,397,532	0.28	1,527,088	0.35
Financing	1,140,248	0.23	840,003	0.19
Household services, repairing and other services	660,422	0.13	658,041	0.15
Education	612,562	0.12	615,905	0.14
Public administration, social security and social organizations	–	–	5,000	0.00
Corporate loans – FVOCI				
Discounted bills	28,688,542	5.84	22,550,944	5.22
Total corporate loans	491,489,406	100.00	432,418,416	100.00
Retail loans – Amortised cost				
Mortgage loans	34,214,066	38.64	36,170,280	37.40
Personal business loans	19,350,327	21.85	20,777,814	21.49
Personal consumption loans and others	34,989,778	39.51	39,753,676	41.11
Total retail loans	88,554,171	100.00	96,701,770	100.00
Accrued interest	2,415,854		2,164,664	
Gross amount of loans and advances to customers	582,459,431		531,284,850	

The economic sector risk concentration analysis for loans and advances to customers is based on the type of industry of the borrowers.

18 LOANS AND ADVANCES TO CUSTOMERS (Continued)

(e) Analysis of loans and advances to customers (gross) by type of collateral

	30 June 2026 RMB'000	31 December 2025 RMB'000
Guaranteed loans	**334,966,075**	284,551,198
Unsecured loans	**106,233,312**	107,539,654
Collateralised loans	**90,867,887**	95,970,827
Pledged loans	**47,976,303**	41,058,507
Accrued interest	**2,415,854**	2,164,664
Total	**582,459,431**	531,284,850

(f) Analysis of loans and advances to customers by overdue period

	As at 30 June 2026				
	Overdue within 90 days (inclusive) RMB'000	**Overdue for 90 days to 1 year (inclusive) RMB'000**	**Overdue for 1 to 3 years (inclusive) RMB'000**	**Overdue for more than 3 years RMB'000**	**Total RMB'000**
Collateralised loans	**1,166,332**	**1,377,978**	**1,391,292**	**111,327**	**4,046,929**
Unsecured loans	**503,485**	**1,124,570**	**348,777**	**24,515**	**2,001,347**
Guaranteed loans	**925,379**	**414,171**	**629,198**	**21,613**	**1,990,361**
Pledged loans	**52,570**	**–**	**116,560**	**–**	**169,130**
Total	**2,647,766**	**2,916,719**	**2,485,827**	**157,455**	**8,207,767**

	As at 31 December 2025				
	Overdue within 90 days (inclusive) RMB'000	Overdue for 90 days to 1 year (inclusive) RMB'000	Overdue for 1 to 3 years (inclusive) RMB'000	Overdue for more than 3 years RMB'000	Total RMB'000
Collateralised loans	906,941	1,222,084	1,292,434	73,070	3,494,529
Unsecured loans	477,660	1,019,428	562,402	25,768	2,085,258
Guaranteed loans	597,526	659,463	204,164	21,597	1,482,750
Pledged loans	23,939	–	118,740	970	143,649
Total	2,006,066	2,900,975	2,177,740	121,405	7,206,186

19 INVESTMENT SECURITIES

	30 June 2026 RMB'000	31 December 2025 RMB'000
Investment securities – FVOCI		
Debt securities – measured at fair value		
– Listed outside Hong Kong	**72,738,905**	65,716,843
– Listed in Hong Kong	**8,872,756**	9,411,305
– Unlisted	**17,426,092**	20,856,362
Subtotal	**99,037,753**	95,984,510
Accrued interest	**1,204,079**	1,370,136
Equity securities – measured at fair value		
– Unlisted	**109,729**	139,730
Others	**14**	14
Total	**100,351,575**	97,494,390

Unlisted investment securities measured at FVOCI are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Debt securities – measured at fair value (unlisted)		
– Corporate bonds	**13,169,299**	13,518,326
– Policy bank bonds	**2,516,164**	2,422,259
– Commercial bank bonds	**1,740,629**	4,915,777
Subtotal	**17,426,092**	20,856,362
Equity securities – measured at fair value (unlisted)		
– Equity investments	**109,729**	139,730
Total	**17,535,821**	20,996,092

19 INVESTMENT SECURITIES (Continued)

	30 June 2026 RMB'000	31 December 2025 RMB'000
Investment securities – Amortised cost		
Debt securities – measured at amortised cost		
– Listed outside Hong Kong	**219,269,842**	213,378,493
– Unlisted	**25,333,060**	30,111,587
Subtotal	**244,602,902**	243,490,080
Accrued interest	**2,478,530**	2,923,089
Less: ECL allowance	**(1,267,052)**	(1,177,544)
Total	**245,814,380**	245,235,625

Unlisted financial assets measured at amortised cost are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Debt securities – measured at amortised cost (unlisted)		
– Bonds	**20,095,467**	19,648,128
– Trust investments	**2,875,437**	2,996,273
– Asset management plans	**2,362,156**	7,467,186
Total	**25,333,060**	30,111,587

19 INVESTMENT SECURITIES (Continued)

Movements of impairment allowance for investment securities are summarised below:

Investment securities – FVOCI	**Stage 1** **12M ECL** **RMB'000**	**Stage 2** **Lifetime ECL** **(No Credit Impairment)** **RMB'000**	**Stage 3** **Lifetime ECL** **(Credit Impairment Occurred)** **RMB'000**	**Total** **RMB'000**
As at 31 December 2025	**107,663**	**4,424**	**700,000**	**812,087**
New financial assets originated or purchased	**22,771**	**–**	**–**	**22,771**
Remeasurement	**(10,857)**	**–**	**–**	**(10,857)**
Repayments	**(17,802)**	**(4,424)**	**–**	**(22,226)**
As at 30 June 2026	**101,775**	**–**	**700,000**	**801,775**

Investment securities – FVOCI	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2024	157,254	–	663,610	820,864
New financial assets originated or purchased	40,174	–	–	40,174
Remeasurement	(20,405)	3,932	36,390	19,917
Repayments	(68,868)	–	–	(68,868)
Transfers:				
Transfer from Stage 1 to Stage 2	(492)	492	–	–
As at 31 December 2025	107,663	4,424	700,000	812,087

19 INVESTMENT SECURITIES (Continued)

Investment securities – Amortised cost	**Stage 1 12M ECL RMB'000**	**Stage 2 Lifetime ECL (No Credit Impairment) RMB'000**	**Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000**	**Total RMB'000**
As at 31 December 2025	**179,237**	**215,473**	**782,834**	**1,177,544**
New financial assets originated or purchased	**7,752**	**–**	**–**	**7,752**
Remeasurement	**(17,565)**	**116,107**	**14,758**	**113,300**
Repayments	**(30,745)**	**(1)**	**(798)**	**(31,544)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(5,204)**	**5,204**	**–**	**–**
Transfer from Stage 2 to Stage 1	**15,100**	**(15,100)**	**–**	**–**
As at 30 June 2026	**148,575**	**321,683**	**796,794**	**1,267,052**

Investment securities – Amortised cost	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2024	177,190	215,527	524,415	917,132
New financial assets originated or purchased	82,328	–	–	82,328
Remeasurement	(25,378)	38,455	237,096	250,173
Repayments	(54,425)	(258)	(17,406)	(72,089)
Transfers:				
Transfer from Stage 1 to Stage 2	(478)	478	–	–
Transfer from Stage 2 to Stage 3	–	(38,729)	38,729	–
As at 31 December 2025	179,237	215,473	782,834	1,177,544

19 INVESTMENT SECURITIES (Continued)

Movements of gross amount (excluding accrued interest) of investment securities are summarised below:

Investment securities – FVOCI	**Stage 1** **12M ECL**	**Stage 2** **Lifetime ECL** **(No Credit Impairment)**	**Stage 3** **Lifetime ECL** **(Credit Impairment Occurred)**	**Total**
As at 31 December 2025	**95,397,280**	**210,000**	**700,000**	**96,307,280**
New financial assets originated or purchased	**16,735,790**	**–**	**–**	**16,735,790**
Proceeds received	**(14,206,216)**	**(210,000)**	**–**	**(14,416,216)**
As at 30 June 2026	**97,926,854**	**–**	**700,000**	**98,626,854**

Investment securities – FVOCI	Stage 1 12M ECL	Stage 2 Lifetime ECL (No Credit Impairment)	Stage 3 Lifetime ECL (Credit Impairment Occurred)	Total
As at 31 December 2024	108,823,071	–	700,000	109,523,071
New financial assets originated or purchased	40,344,212	–	–	40,344,212
Proceeds received	(53,560,003)	–	–	(53,560,003)
Transfers:				
Transfer from Stage 1 to Stage 2	(210,000)	210,000	–	–
As at 31 December 2025	95,397,280	210,000	700,000	96,307,280

19 INVESTMENT SECURITIES (Continued)

Investment securities – Amortised cost	**Stage 1 12M ECL RMB'000**	**Stage 2 Lifetime ECL (No Credit Impairment) RMB'000**	**Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000**	**Total RMB'000**
As at 31 December 2025	**241,233,697**	**1,437,990**	**818,393**	**243,490,080**
New financial assets originated or purchased	**25,122,003**	**–**	**–**	**25,122,003**
Proceeds received	**(24,008,366)**	**(10)**	**(805)**	**(24,009,181)**
Transfers:				
Transfer from Stage 1 to Stage 2	**(463,756)**	**463,756**	**–**	**–**
Transfer from Stage 2 to Stage 1	**210,000**	**(210,000)**	**–**	**–**
As at 30 June 2026	**242,093,578**	**1,691,736**	**817,588**	**244,602,902**

Investment securities – Amortised cost	Stage 1 12M ECL RMB'000	Stage 2 Lifetime ECL (No Credit Impairment) RMB'000	Stage 3 Lifetime ECL (Credit Impairment Occurred) RMB'000	Total RMB'000
As at 31 December 2024	165,673,038	1,459,400	758,296	167,890,734
New financial assets originated or purchased	108,931,912	–	–	108,931,912
Proceeds received	(33,161,253)	(710)	(170,603)	(33,332,566)
Transfers:				
Transfer from Stage 1 to Stage 2	(210,000)	210,000	–	–
Transfer from Stage 2 to Stage 3	–	(230,700)	230,700	–
As at 31 December 2025	241,233,697	1,437,990	818,393	243,490,080

19 INVESTMENT SECURITIES (Continued)

An analysis of investment securities by issuer is as follows:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Investment securities – FVOCI		
– Corporations	**53,191,713**	54,869,681
– Policy banks	**2,516,164**	2,422,259
– Commercial banks	**1,740,629**	4,922,774
– Governments	**41,589,247**	33,769,796
– Equity investments at fair value	**109,729**	139,730
– Others	**14**	14
Subtotal	**99,147,496**	96,124,254
Accrued interest	**1,204,079**	1,370,136
Total	**100,351,575**	97,494,390
Investment securities – Amortised cost		
– Governments	**184,982,250**	183,044,350
– Asset management companies	**1,893,000**	6,998,000
– Corporations	**53,278,325**	48,847,261
– Trust companies	**2,875,437**	2,996,273
– Policy banks	**504,734**	535,010
– Securities companies	**469,156**	469,186
– Commercial banks	**600,000**	600,000
Subtotal	**244,602,902**	243,490,080
Accrued interest	**2,478,530**	2,923,089
Less: ECL allowance	**(1,267,052)**	(1,177,544)
Total	**245,814,380**	245,235,625

20 INVESTMENTS IN ASSOCIATES

	30 June 2026 RMB'000	31 December 2025 RMB'000
Balance at the beginning of the period/year	**3,531,012**	3,173,826
Share of profits of associates	**88,615**	370,291
Declared cash dividends	**–**	(13,105)
Balance at the end of the period/year	**3,619,627**	3,531,012

On 15 June 2015, the Group invested RMB54,000 thousand in Mashang Consumer Finance Co., Ltd. ("Mashang Finance") on its incorporation, and appointed a director. As at 14 August 2016, Mashang Finance increased its registered capital to RMB1,300,000 thousand, and the Group increased the investment to RMB205,270 thousand which accounted for 15.79% of the equity interest. On 13 July 2017, Mashang Finance further increased its registered capital to RMB2,210,294 thousand, and the Group increased the investment to RMB338,346 thousand, which accounted for 15.31% of the total registered capital. On 9 August 2018, Mashang Finance further increased its registered capital to RMB4,000,000 thousand, and the Group increased the investment to RMB655,142 thousand, which accounted for 15.53% of the equity interest.

As of June 30, 2026, the Group holds 4.97% of the shares of Chongqing Three Gorges Bank Co., Ltd. ("Three Gorges Bank") with an investment cost of RMB379,024 thousand. At the same time, the Group has appointed one director who can exert significant influence on the operation and financial decisions of Three Gorges Bank, so it is accounted for as a joint venture.

21 PROPERTY, PLANT AND EQUIPMENT

	Buildings RMB'000	Motor vehicles RMB'000	Electronic equipment RMB'000	Office equipment RMB'000	Assets under operating leases RMB'000	Construction in progress RMB'000	Total RMB'000
Cost							
As at 31 December 2025	3,222,721	10,056	945,042	213,077	983,068	264,871	5,638,835
Additions	–	–	39,893	8,277	136,394	26,000	210,564
Investment property transfer in	33,464	–	–	–	–	–	33,464
Disposals	–	–	(7,250)	(5,127)	(22)	–	(12,399)
As at 30 June 2026	3,256,185	10,056	977,685	216,227	1,119,440	290,871	5,870,464
Accumulated depreciation							
As at 31 December 2025	(1,162,658)	(8,414)	(583,622)	(145,503)	(136,456)	–	(2,036,653)
Charge for the period (Note 9)	(52,197)	(315)	(53,618)	(13,611)	(67,173)	–	(186,914)
Investment property transfer in	(14,434)	–	–	–	–	–	(14,434)
Disposals	–	–	7,033	4,976	19	–	12,028
As at 30 June 2026	(1,229,289)	(8,729)	(630,207)	(154,138)	(203,610)	–	(2,225,973)
Impairment allowance							
As at 30 June 2026	(4,462)	–	–	–	–	–	(4,462)
Net book value							
As at 30 June 2026	2,022,434	1,327	347,478	62,089	915,830	290,871	3,640,029
As at 31 December 2025	2,055,601	1,642	361,420	67,574	846,612	264,871	3,597,720

21 PROPERTY, PLANT AND EQUIPMENT (Continued)

	Buildings RMB'000	Motor vehicles RMB'000	Electronic equipment RMB'000	Office equipment RMB'000	Assets under operating leases RMB'000	Construction in progress RMB'000	Total RMB'000
Cost							
As at 31 December 2024	3,262,855	9,295	825,128	187,281	178,173	247,591	4,710,323
Additions	7,019	879	159,029	32,508	804,966	17,280	1,021,681
Disposals	(7,920)	(118)	(39,115)	(6,712)	(71)	–	(53,936)
Transfer to investment property	(39,233)	–	–	–	–	–	(39,233)
As at 31 December 2025	3,222,721	10,056	945,042	213,077	983,068	264,871	5,638,835
Accumulated depreciation							
As at 31 December 2024	(1,081,939)	(8,031)	(522,991)	(130,074)	(64,794)	–	(1,807,829)
Charge for the year	(105,365)	(498)	(98,599)	(21,962)	(71,706)	–	(298,130)
Disposals	5,809	115	37,968	6,533	44	–	50,469
Transfer to investment property	18,837	–	–	–	–	–	18,837
As at 31 December 2025	(1,162,658)	(8,414)	(583,622)	(145,503)	(136,456)	–	(2,036,653)
Impairment allowance							
As at 31 December 2025	(4,462)	–	–	–	–	–	(4,462)
Net book value							
As at 31 December 2025	2,055,601	1,642	361,420	67,574	846,612	264,871	3,597,720
As at 31 December 2024	2,176,454	1,264	302,137	57,207	113,379	247,591	2,898,032

As at 30 June 2026, the cost of motor vehicles and machinery equipment leased out by the Group under operating lease arrangements was RMB1,119,440 thousand (31 December 2025: RMB983,068 thousand). The depreciation charged for the reporting period amounted to RMB67,173 thousand (for the six months ended 30 June 2025: RMB23,601 thousand). There were no clauses regarding the residual value guarantee under the lease contracts signed by the Group as a lessor.

As at 30 June 2026, the net value of the buildings whose registration procedures have not been completed was RMB44,233 thousand (31 December 2025: RMB45,385 thousand). The registration process has little impact on the Group's right to own the property, plant and equipment.

22 OTHER ASSETS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Other receivables	**340,968**	806,166
Less: Impairment allowance	**(32,619)**	(25,008)
Intangible assets [a]	**567,796**	612,694
Right-of-use assets [b]	**424,941**	436,289
Interest receivable	**99,609**	147,067
Continuing involvement in transferred assets	**57,124**	57,157
Fee and commission receivables	**92,937**	158,820
Foreclosed assets [c]	**1,874,986**	2,580,771
Leasehold improvements	**98,797**	105,524
Prepaid rental expenses	**–**	190
Investment properties [d]	**38,774**	59,299
Input tax to be deducted	**741,107**	572,666
Others	**2,419**	2,981
Total	**4,306,839**	5,514,616

(a) Intangible assets

	For the six months ended 30 June 2026 RMB'000	For the year ended 31 December 2025 RMB'000
Cost		
Balance at the beginning of the period/year	**1,609,665**	1,358,244
Additions	**98,172**	257,658
Disposals	**–**	(6,237)
Balance at the end of the period/year	**1,707,837**	1,609,665
Accumulated amortisation		
Balance at the beginning of the period/year	**(996,971)**	(790,106)
Amortisation for the period/year *(Note 9)*	**(143,070)**	(213,102)
Disposals	**–**	6,237
Balance at the end of the period/year	**(1,140,041)**	(996,971)
Net book value		
Balance at the end of the period/year	**567,796**	612,694
Balance at the beginning of the period/year	**612,694**	568,138

22 OTHER ASSETS (Continued)

(b) Right-of-use assets

	Buildings RMB'000	Land use rights RMB'000	Total RMB'000
Cost			
As at 31 December 2025	**424,691**	**318,498**	**743,189**
Additions	**27,350**	**–**	**27,350**
Deductions	**(3,410)**	**–**	**(3,410)**
As at 30 June 2026	**448,631**	**318,498**	**767,129**
Accumulated depreciation			
As at 31 December 2025	**(224,964)**	**(81,936)**	**(306,900)**
Depreciation (Note 9)	**(35,042)**	**(3,656)**	**(38,698)**
Deductions	**3,410**	**–**	**3,410**
As at 30 June 2026	**(256,596)**	**(85,592)**	**(342,188)**
Net book value			
As at 30 June 2026	**192,035**	**232,906**	**424,941**
As at 31 December 2025	**199,727**	**236,562**	**436,289**

	Buildings RMB'000	Land use rights RMB'000	Total RMB'000
Cost			
As at 31 December 2024	361,941	318,498	680,439
Additions	77,347	–	77,347
Deductions	(14,597)	–	(14,597)
As at 31 December 2025	424,691	318,498	743,189
Accumulated depreciation			
As at 31 December 2024	(157,785)	(74,711)	(232,496)
Depreciation	(81,776)	(7,225)	(89,001)
Deductions	14,597	–	14,597
As at 31 December 2025	(224,964)	(81,936)	(306,900)
Net book value			
As at 31 December 2025	199,727	236,562	436,289
As at 31 December 2024	204,156	243,787	447,943

22 OTHER ASSETS (Continued)

(c) Foreclosed assets

The categories and carrying amounts of the Group's foreclosed assets are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Business properties	**1,716,709**	2,398,574
Residential properties	**155,013**	178,933
Others	**3,264**	3,264
Total	**1,874,986**	2,580,771

The Group intends to dispose of foreclosed assets through various methods including auction, competitive bidding and transfer. For the six months ended 30 June 2026, the Group disposed of RMB649,825 thousand foreclosed assets through transfer transactions (for the year ended 31 December 2025: Nil).

(d) Investment properties

	For the six months ended 30 June 2026 RMB'000	For the year ended 31 December 2025 RMB'000
Cost		
Balance at the beginning of the period/year	**109,660**	70,427
Transfer from property, plant and equipment	**–**	39,233
Transfer out	**(33,464)**	–
Balance at the end of the period/year	**76,196**	109,660
Accumulated depreciation		
Balance at the beginning of the period/year	**(50,361)**	(28,513)
Transfers from property, plant and equipment	**–**	(18,837)
Depreciation for the period/year *(Note 9)*	**(1,495)**	(3,011)
Transfer out for the period/year	**14,434**	–
Balance at the end of the period/year	**(37,422)**	(50,361)
Net book value		
Balance at the end of the period/year	**38,774**	59,299
Balance at the beginning of the period/year	**59,299**	41,914

23 DUE TO OTHER BANKS AND FINANCIAL INSTITUTIONS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Borrowings from central bank	**97,113,499**	82,662,056
Placements from banks and other financial institutions	**73,442,609**	68,513,063
Deposits from banks	**24,002,036**	19,846,894
Deposits from other financial institutions	**17,441,925**	13,308,827
Securities sold under repurchase agreements	**14,225,978**	4,038,067
Bills sold under repurchase agreements	**3,723,470**	–
Subtotal	**229,949,517**	188,368,907
Accrued interest	**1,410,821**	1,121,128
Total	**231,360,338**	189,490,035

24 FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Short selling bonds	**995,087**	–
Structured financial instruments	**984,509**	350,584
Others	**6,945**	–
Total	**1,986,541**	350,584

25 CUSTOMER DEPOSITS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Corporate demand deposits	**78,859,210**	70,191,944
Corporate time deposits	**150,945,661**	145,459,769
Individual demand deposits	**25,809,808**	26,336,881
Individual time deposits	**323,311,425**	280,367,063
Other deposits	**32,950,992**	28,436,093
Subtotal	**611,877,096**	550,791,750
Accrued interest	**15,325,244**	14,912,634
Total	**627,202,340**	565,704,384

26 DEBT SECURITIES ISSUED

	30 June 2026 RMB'000	31 December 2025 RMB'000
Subordinated debts		
Fixed rate tier II capital debt – 2032[(a)]	**4,999,661**	4,999,632
Fixed rate tier II capital debt – 2034[(b)]	**5,999,593**	5,999,567
Financial debts		
Fixed rate small and micro business debt – 2027[(c)]	**3,999,880**	3,999,824
Fixed rate small and micro business debt – 2027[(d)]	**4,999,779**	4,999,699
Fixed rate small and micro business debt – 2026[(e)]	**4,499,986**	4,499,943
Fixed rate small and micro business debt – 2028[(f)]	**4,999,710**	4,999,630
Fixed rate small and micro business debt – 2028[(g)]	**2,099,855**	2,099,821
Floating rate small and micro business debt – 2028[(h)]	**299,979**	299,974
Fixed rate science and technology innovation debt – 2030[(i)]	**2,999,764**	2,999,734
Fixed rate green financial debt – 2027[(j)]	**4,999,929**	4,999,892
Convertible Bonds[(k)]	**12,077,679**	13,447,813
Inter-bank certificates of deposit[(l)]	**116,166,831**	150,196,791
Subtotal	**168,142,646**	203,542,320
Accrued interest	**504,862**	664,217
Total	**168,647,508**	204,206,537

For the six months ended 30 June 2026, there were no principal and interest or other breaches of the terms of the bond agreements (for the year ended 31 December 2025: nil).

(a) Pursuant to a resolution at the general meeting passed on 20 November 2020 and the *Approval for Bank of Chongqing Co., Ltd. to Issue Tier II Capital Bonds* (Yu Yin Bao Jian Fu [2022] No. 17) by the the China Banking and Insurance Regulatory Commission ("CBIRC") Chongqing Bureau on 20 January 2022, the Bank issued RMB5 billion tier II capital bonds in the domestic inter-bank bond market of China on 24 March 2022. Such tier II bonds have a maturity of 10 years, with a fixed coupon rate of 3.73% per annum before maturity, payable annually. The Bank has the option to exercise the redemption right to redeem all of the bonds at the par value on 28 March 2027.

The bonds have the write-down characteristics of the tier II capital instrument. When the regulatory trigger events stipulated in the issuance document occur, the Bank has the right to write down the principal of the bonds, and any accumulated interest payables will not be paid as well. According to the related regulations issued by the CBIRC, the tier II capital bonds meet the standards of the qualified tier II capital instrument.

26 DEBT SECURITIES ISSUED (Continued)

(b) Pursuant to a resolution at the general meeting passed on 31 January 2024 and the *Approval for Bank of Chongqing Co., Ltd. to Issue Tier II Capital Bonds* (Yu Jin Guan Fu [2024] No. 101) by the National Financial Regulatory Administration Chongqing Bureau on 25 July 2024, the Bank issued RMB6 billion tier II capital bonds in the domestic inter-bank bond market of China on 20 August 2024. Such tier II bonds have a maturity of 10 years, with a fixed coupon rate of 2.23% per annum before maturity, payable annually. The Bank has the option to exercise the redemption right to redeem all of the bonds at the par value on 22 August 2029.

The bonds have the write-down characteristics of the tier II capital instrument. When the regulatory trigger events stipulated in the issuance document occur, the Bank has the right to write down the principal of the bonds, and any accumulated interest payables will not be paid as well. According to the related regulations issued by the National Financial Regulatory Administration, the tier II capital bonds meet the standards of the qualified tier II capital instrument.

(c) Pursuant to a resolution at the general meeting passed on 31 January 2024 and the Approval of PBOC (Yin Xu Zhun Yu Jue Zi [2024] No. 53) on 16 April 2024, the Bank issued RMB4 billion special financial bonds for small and micro enterprise loans in the domestic inter-bank bond market of China on 24 June 2024. Such bonds have a maturity of 3 years, with a fixed coupon rate of 2.17% per annum before maturity, payable annually. The proceeds from this issue were used for loans to small and micro enterprises.

(d) Pursuant to a resolution at the general meeting passed on 31 January 2024 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2024] No. 53) on 16 April 2024, the Bank issued RMB5 billion special financial bonds for small and micro business loans in the domestic inter-bank bond market of China on 27 October 2024. Such bonds have a maturity of 3 years, with a fixed coupon rate of 2.23% per annum before maturity, payable annually. The proceeds from this issue were used for loans to small and micro enterprises.

(e) Pursuant to a resolution at the general meeting passed on 27 April 2023 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2023] No. 80) on 7 September 2023, the Bank issued RMB4.5 billion special financial bonds for small and micro business loans, in the domestic inter-bank bond market of China on 12 September 2023, such bonds have a maturity of 3 years, with a fixed coupon rate of 2.75% per annum before maturity, payable annually. The proceeds from this issue were used for loans to small and micro enterprises.

(f) Pursuant to a resolution at the general meeting passed on 31 January 2024 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2025] No. 33) on 4 March 2025, the Bank issued RMB5.0 billion special financial bonds for small and micro business loans, in the domestic inter-bank bond market of China on 26 March 2025, such bonds have a maturity of 3 years, with a fixed coupon rate of 1.98% per annum before maturity, payable annually. The proceeds from this issue were used for loans to small and micro enterprises.

26 DEBT SECURITIES ISSUED (Continued)

(g) Pursuant to a resolution at the general meeting passed on 21 March 2025 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2025] No. 33) on 4 March 2025, the Bank issued RMB2.1 billion special financial bonds for small and micro business loans, in the domestic inter-bank bond market of China on 29 July 2025, such bonds have a maturity of 3 years, with a fixed coupon rate of 1.80% per annum before maturity, payable annually. The proceeds from this issue were used for loans to small and micro enterprises.

(h) Pursuant to a resolution at the general meeting passed on 21 March 2025 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2025] No. 33) on 4 March 2025, the Bank issued RMB0.3 billion special financial bonds for small and micro business loans, in the domestic inter-bank bond market of China on 29 July 2025, all of which are 3-year floating rate bonds with annual interest payment, with a nominal annual interest rate of 1.85% at the time of initial issuance. The proceeds from this issue were used for loans to small and micro enterprises.

(i) Pursuant to a resolution at the general meeting passed on 31 January 2024 and the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2025] No. 33) on 4 March 2025, the Bank issued science and technology innovation bonds of RMB3 billion in the domestic inter-bank bond market of China on 5 June 2025, such bonds have a maturity of 5 years, with a fixed coupon rate of 1.85% per annum before maturity, payable annually. The proceeds from this issue were used to the fields of science and technology innovation specified in the General Statistical System for the Five Key Areas of Finance (Trial), including the issuance of technology loans and investments in bonds issued by technology innovation enterprises, to specifically support business activities in the field of scientific and technological innovation.

(j) Pursuant to a resolution at the general meeting passed on 31 January 2024 and with the approval of PBOC (Yin Xu Zhun Yu Jue Zi [2024] No. 53) on 16 April 2024, the Bank issued first phase of green financial bonds of RMB5 billion in the domestic inter-bank bond market of China on 28 May 2024. Such bonds have a maturity of 3 years, with a fixed coupon rate of 2.27% per annum before maturity, payable annually. The funds raised from this bond will be used for green projects as defined in the Green Bond Support Project Catalogue (2021 Edition), subject to applicable laws and regulatory approvals

(k) Pursuant to a resolution at the general meeting passed on 20 May 2021, and the Approval for Bank of Chongqing Co., Ltd. to Publicly Issue A-share Convertible Bonds (Yu Yin Bao Jian Fu [2021] No. 227) by the CBIRC Chongqing Bureau on 26 September 2021, and the Approval for Bank of Chongqing Co., Ltd. to Publicly Issue Convertible Bonds (Zheng Jian Xu Ke [2022] No. 505) by China Securities Regulatory Commission on 11 March 2022, the Bank publicly issued A-share convertible bonds with a total nominal amount of RMB13 billion on 23 March 2022. The convertible bonds have a maturity term of six years from 23 March 2022 to 22 March 2028, and bear a fixed interest rate of 0.20% for the first year, 0.40% for the second year, 1.00% for the third year, 1.70% for the fourth year, 2.50% for the fifth year and 3.50% for the sixth year. The convertible bond holders may exercise their rights to convert the convertible bonds into the Bank's A shares at the stipulated conversion price during the year ("conversion period") beginning six months after the date of issuance until the maturity date. Within 5 trading days after maturity, the Bank shall redeem the outstanding convertible bonds at 110% of the par value, including interest for the sixth year.

26 DEBT SECURITIES ISSUED (Continued)

(k) (Continued)

The liabilities and equity components of the convertible bonds issued are as follows:

	Liability component RMB'000	Equity component RMB'000	Total RMB'000
Nominal value of convertible bonds	11,926,926	1,073,074	13,000,000
Direct transaction costs	(15,033)	(1,353)	(16,386)
Balance as at the issuance date	11,911,893	1,071,721	12,983,614
Accumulated amortization at the beginning of the period	1,536,800	–	1,536,800
Accumulated conversion amount at the beginning of the period	(880)	(73)	(953)
Balance at 31 December 2025	13,447,813	1,071,648	14,519,461
Amortisation	66,157	–	66,157
Conversion	(1,436,291)	(118,407)	(1,554,698)
Balance at 30 June 2026	12,077,679	953,241	13,030,920

During the conversion period, if the closing price of the Bank's A Shares is not lower than or equal to 130% of the prevailing conversion price in at least 15 trading days out of any 30 consecutive trading days, subject to the approval by relevant PRC authorities (if needed), the Bank has the right to redeem all or part of the outstanding convertible bonds at par value plus accrued interest on the first day on which the redemption criteria are met. In case that the Bank's conversion price is adjusted due to the ex-right or ex-dividend at these trading days, the pre-adjustment price is calculated at the conversion price and the closing price at the trading day before the adjustment, and the post-adjustment price is calculated at the conversion price and the closing price at the trading day after the adjustment. The Bank also has the right to redeem all the convertible bonds at par value plus accrued interest should the total outstanding amount be less than RMB30 million.

Based on the calculation method in the prospectus of the convertible bonds, the initial conversion price is RMB11.28 per share, no less than the average trading price of the Bank's A shares within 20 trading days before the announcement date of the prospectus (if the stock price is adjusted due to the ex-right or ex-dividend within these 20 trading days, the pre-adjustment price is calculated at the related adjusted price), the average trading price of the Bank's A shares at the previous trading day, as well as the latest audited net asset value per share and the face value. For the period ended 30 June 2026, the latest convertible bond conversion price is RMB9.50 per share.

As at 30 June 2026, convertible bonds of RMB1,437,171 thousand had been converted into 151,271,453 ordinary shares (31 December 2025: convertible bonds of RMB880 thousand had been converted into 82,939 A-shares ordinary shares).

For the six months ended 30 June 2026, the Bank paid interest of RMB222,223 thousand on the convertible bonds (for the year ended 31 December 2025: RMB130,147 thousand).

26 DEBT SECURITIES ISSUED (Continued)

(l) For the six months ended 30 June 2026, the Bank issued 45 inter-bank certificates of deposit at discounts with maturities from six months to one year and annual interest rates between 1.41% and 1.66% (for the year ended 31 December 2025: 82 inter-bank certificates of deposit at discounts with maturities from three month to one year and annual interest rates between 1.62% and 2.08%). As at 30 June 2026, 56 inter-bank certificates of deposit were not yet due with a total par value of RMB117.01 billion (31 December 2025: 74 items of them were not yet due with a total par value of RMB151.08 billion).

27 OTHER LIABILITIES

	30 June 2026 RMB'000	31 December 2025 RMB'000
Lease deposits	**3,307,620**	3,119,718
Other payables	**626,519**	1,339,612
Notes payable	**310,302**	449,434
Employee benefits payable	**1,135,534**	1,146,317
Deferred income	**73,512**	81,461
Value-added tax and other taxes payable	**346,628**	339,900
Continuing involvement in transferred liabilities	**57,124**	57,157
Provisions	**102,131**	239,459
Clearing funds for wealth management products	**96,985**	52,053
Lease liabilities	**171,247**	178,475
Dividends payable	**1,033,637**	604,528
Others	**81,860**	25,870
Total	**7,343,099**	7,633,984

28 DEFERRED INCOME TAXES

The movements in the deferred income tax account are set out below:

	For the six months ended 30 June 2026 RMB'000	For the year ended 31 December 2025 RMB'000
Balance at the beginning of the period/year	**5,153,469**	4,210,831
Charge to profit or loss *(Note 12)*	**310,917**	283,128
Changes to equity	**(173,502)**	659,510
Balance at the end of the period/year	**5,290,884**	5,153,469

28 DEFERRED INCOME TAXES (Continued)

Deferred tax assets and liabilities are attributable to the following items:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Deferred tax assets		
Asset impairment allowances	**4,895,236**	4,577,045
Salaries payable	**275,152**	273,689
Changes in fair value of financial assets at FVPL	**290,177**	217,022
Changes in fair value of financial assets at FVOCI	**–**	80,689
Changes in fair value of loans and advances to customers at FVOCI	**419**	–
Others	**314,891**	305,579
Subtotal	**5,775,875**	5,454,024
Deferred tax liabilities		
Changes in fair value of financial assets at FVPL	**(101,081)**	(9,143)
Changes in fair value of financial assets at FVOCI	**(102,728)**	–
Changes in fair value of loans and advances to customers at FVOCI	**–**	(1,114)
Share of the profit from associates under the equity method	**(144,067)**	(144,067)
Changes in fair value of other equity instruments	**(25,282)**	(32,783)
Others	**(111,833)**	(113,448)
Subtotal	**(484,991)**	(300,555)
Net deferred tax assets	**5,290,884**	5,153,469

Deferred income tax charged to profit or loss comprises the following temporary differences:

	For the six months ended 30 June	
	2026 RMB'000	2025 RMB'000
Asset impairment allowances	**317,256**	172,756
Changes in fair value of financial assets at FVPL	**(18,783)**	58,824
Salaries payable	**1,463**	(34,540)
Others	**10,981**	12,250
	310,917	209,290

29 RETIREMENT BENEFIT OBLIGATIONS

The Group provides supplementary retirement benefits to employees in Mainland China who retired before 30 June 2011. The Group's obligations in respect of supplementary retirement benefits are calculated by estimating the amount of future benefits that the Group is committed to paying to the employees after their retirement using actuarial techniques. Such benefits are discounted to determine their present values. The discount rate is the yield on government bonds at the reporting date, the maturity dates of which approximate to the terms of the Group's obligations. Actuarial gains and losses, changes in actuarial assumptions and amendments to the pension plan are charged or credited to the consolidated statement of comprehensive income as they occur. The amounts recognised in the consolidated statement of financial position represent the present value of unfunded obligations plus any unrecognised actuarial gains and losses net of any unrecognised past service cost.

Since 1 January 2010, employees of the Group voluntarily participate in an annuity plan set up by the Group in accordance with the state's corporate annuity regulations. The Group contributes to the annuity plan based on a certain percentage of the employees' gross salary in previous years, which is recognised in the consolidated statement of comprehensive income.

The Group has not forfeited any retirement benefit scheme contributions (i.e., contributions which are processed by the employer on behalf of the employee after the employee has withdrawn from the scheme before the relevant contributions become his/her own). At 30 June 2026, there are no forfeited contributions under the Group's retirement benefit plans which can be used to deduct contributions payable for future years.

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Expenses incurred on retirement benefit plan	**97,763**	90,262
Expenses incurred on supplementary retirement benefits	**127**	242
Expenses incurred on corporate annuity plan	**37,875**	36,284
Total	**135,765**	126,788

Supplementary retirement benefits

	30 June	31 December
	2026	2025
	RMB'000	RMB'000
Consolidated statement of financial position obligations for:		
– Retirement benefits	**18,444**	12,957

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Expenses charged in consolidated statement of profit or loss:		
– Retirement benefits	**127**	242

29 RETIREMENT BENEFIT OBLIGATIONS (Continued)

The amounts recognised in the consolidated statement of financial position are determined as below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Present value of unfunded obligations	**18,444**	12,957
Unrecognised past service cost	**–**	–
Net amount of liabilities in the consolidated statement of financial position	**18,444**	12,957

30 SHARE CAPITAL

All shares of the Bank issued are fully paid ordinary shares. The par value per share is RMB1. The number of the Group's shares is as follows:

	31 December 2025	**Additions**	**Deductions**	**30 June 2026**
Quantity in shares (in thousands)	**3,474,588**	**151,189**	**–**	**3,625,777**
Carrying amount	**3,474,588**	**151,189**	**–**	**3,625,777**

	31 December 2024	Additions	Deductions	31 December 2025
Quantity in shares (in thousands)	3,474,569	19	–	3,474,588
Carrying amount	3,474,569	19	–	3,474,588

31 OTHER EQUITY INSTRUMENTS

	30 June 2026 RMB'000	31 December 2025 RMB'000
Perpetual bonds *(note 31 (a))*	**6,999,594**	6,999,594
Equity of convertible bonds *(note 26(k))*	**953,241**	1,071,648
Total	**7,952,835**	8,071,242

31 OTHER EQUITY INSTRUMENTS (Continued)

Movements of perpetual bonds and preference shares are as follows:

	31 December 2025 RMB'000	Additions RMB'000	Deductions RMB'000	30 June 2026 RMB'000
Perpetual bonds				
Par value	**7,000,000**	**–**	**–**	**7,000,000**
Carrying amount	**6,999,594**	**–**	**–**	**6,999,594**

	31 December 2024 RMB'000	Additions RMB'000	Deductions RMB'000	31 December 2025 RMB'000
Perpetual bonds				
Par value	7,000,000	–	–	7,000,000
Carrying amount	6,999,594	–	–	6,999,594

(a) Main clauses of perpetual bonds

Pursuant to a resolution at the general meeting passed on 23 June 2022, and the Approval for Bank of Chongqing Co., Ltd. to Issue Perpetual Bonds (Yu Yin Bao Jian Fu [2022] No. 191) by the CBIRC Chongqing Bureau on 30 September 2022, and the approval of PBOC (Yin Xu Ke Zhun Yu Jue Zi [2022] No. 182) on 22 November 2022, the Bank issued in the domestic inter-bank bond market of China RMB4.5 billion perpetual bonds on 16 December 2022, and RMB2.5 billion perpetual bonds on 18 October 2023. The annual coupon rates of the Bonds are 4.70% and 4.50% respectively for the first five years, and are reset every 5 years.

The duration of the above bonds is the same as the period of continuing operation of the Bank. Subject to the satisfaction of the redemption conditions and having obtained the prior approval of the National Administration of Financial Regulation ("NAFR"), the Bank may redeem the above bonds in whole or in part on each distribution payment date 5 years after the issuance date of the above bonds. Upon the occurrence of a trigger event for the write-downs, with the consent of the NAFR, the Bank has the right to write down all or part of the above bonds issued and existing at that time in accordance with the total par value, where no consent of bondholders is required. The claims of the holders of the above bonds will be subordinated to the claims of depositors, general creditors and subordinated creditors with higher ranks; and shall rank in priority to the claims of shareholders and will rank pari passu with the claims under any other additional tier I capital instruments of the Bank that rank pari passu with the above bonds.

The above bonds are paid with non-cumulative interest. The Bank shall have the right to cancel distributions on the above bonds in whole or in part and such cancellation shall not constitute a default. The Bank may at its discretion utilise the proceeds from the cancelled distributions to meet other obligations of maturing debts. However, the Bank shall not distribute profits to ordinary shareholders until the resumption of full interest payment.

Capital raised from the issuance of the above bonds, after deduction of transaction costs, was wholly used to replenish the Bank's additional tier I capital and to increase its capital adequacy ratio.

32 CAPITAL SURPLUS

Generally, transactions of the following nature are recorded in the capital surplus:

(a) Share premium arising from the issue of shares at prices in excess of their par value;

(b) Donations received from shareholders; and

(c) Any other items required by the PRC regulations to be so treated.

Capital surplus can be utilised for the issuance of bonus shares or for increasing paid-in capital as approved by the shareholders at the general meeting.

The Bank issued shares at share premium. Share premium was recorded in the capital surplus after deducting direct issuance costs, which mainly included underwriting fees and professional fees.

The Group's capital surplus was set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Share premium	**9,197,340**	7,738,499
Others	**5,334**	5,334
Total	**9,202,674**	7,743,833

33 OTHER RESERVES

	Surplus reserve[(a)] RMB'000	General reserve[(b)] RMB'000	Revaluation reserve of equity instruments at FVOCI RMB'000	Revaluation reserve of debt instruments at FVOCI RMB'000	Impairment allowances for financial assets at FVOCI RMB'000	Remeasurement of retirement benefit plans RMB'000	Total RMB'000
Balance at 31 December 2025	**5,859,122**	**9,176,778**	**98,348**	**(207,779)**	**623,486**	**(4,222)**	**15,545,733**
Other comprehensive income	**–**	**–**	**(22,501)**	**549,043**	**(2,641)**	**(4,578)**	**519,323**
Appropriation reserve	**–**	**2,139,671**	**–**	**–**	**–**	**–**	**2,139,671**
Balance at 30 June 2026	**5,859,122**	**11,316,449**	**75,847**	**341,264**	**620,845**	**(8,800)**	**18,204,727**
Balance at 31 December 2024	5,328,022	8,597,970	85,136	1,778,138	643,191	(4,442)	16,428,015
Other comprehensive income	–	–	13,212	(1,985,917)	(19,705)	220	(1,992,190)
Appropriation reserve	531,100	578,808	–	–	–	–	1,109,908
Balance at 31 December 2025	5,859,122	9,176,778	98,348	(207,779)	623,486	(4,222)	15,545,733

(a) Surplus reserve

In accordance with *the Company Law of the People's Republic of China* and the Articles of Association, 10% of the net distributable profit of the Bank and its subsidiaries, is required to be transferred to a non-distributable statutory reserve until such time when this reserve represents 50% of the registered capital. With approval, statutory surplus reserve can be used for making up losses, or increasing the share capital.

The Group's statutory surplus reserve as at 30 June 2026 amounted to RMB5,859,122 thousand (31 December 2025: RMB5,859,122 thousand).

(b) General reserve

The Bank and its subsidiaries appropriate general reserves according to *Administrative Measures for the Provision of Reserves of Financial Enterprises* (Cai Jin [2012] No. 20) issued by the Ministry of Finance (MOF) on 30 March 2012. In principle, the balance of general reserve shall not be less than 1.5% of the ending balance of risk assets.

A general reserve of RMB2,139,671 thousand was appropriated based on 1.5% of the ending balance of risk assets for the year ended 31 December 2025, which has been approved at the Annual General Meeting of Shareholders on 23 June 2026. For the six months ended 30 June 2026, the Bank appropriated a general reserve of RMB2,139,671 thousand from retained earnings (for the six months ended 30 June 2025: RMB524,603 thousand).

34 DIVIDENDS

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Dividends declared during the period	**1,014,130**	861,708
Dividend per share (in RMB)	**0.2797**	0.248

In accordance with the relevant regulations, after the Bank's initial public offering, the net profit after tax of the Bank for the purpose of profit distribution is deemed to be the lower of (i) the distributable profits determined in accordance with the PRC Generally Accepted Accounting Principles and (ii) the distributable profits determined in accordance with IFRS Accounting Standards.

A dividend of RMB0.2797 per share in respect of profit for the year ended 31 December 2025 (2024: RMB0.248 per share), which was approved at the Annual General Meeting on 23 June 2026.

35 STRUCTURED ENTITIES

(a) Consolidated structured entities

As at 30 June 2026, the Group's structured entities included in the scope of consolidation are open-ended securities investment funds and capital trust plans. As the Group has power over the structured entity, enjoys variable returns through its participation in related activities, and has the ability to use its power over the investee to influence its variable returns, the Group has control over the structured entity.

(b) Unconsolidated structured entities

(i) Unconsolidated structured entities managed by the Group

The unconsolidated structured entities managed by the Group were mainly unsecured wealth management products issued and managed by the Group acting as an agent. Based on the analysis and research on the potential targeted clients, the Group designed and sold capital investments and management plans to specific targeted clients, and the raised funds were then put into related financial markets or invested in related financial products according to the product contracts. Gains would be allocated to investors after the Group obtained the gains from investments. The Group received the corresponding wealth management commission fee income as the asset manager. The Group has recognised net commission income from unsecured wealth management products with the amount of RMB115,236 thousand for the six months ended 30 June 2026 (for the six months ended 30 June 2025: RMB166,199 thousand). The Group expects that the variable return it enjoys is insignificant as to the structured entities.

As at 30 June 2026, the balance of unconsolidated wealth management products issued and managed by the Group amounted to RMB49,663,717 thousand (31 December 2025: RMB48,290,392 thousand).

35 STRUCTURED ENTITIES (Continued)

(b) Unconsolidated structured entities (Continued)

(ii) Unconsolidated structured entities invested by the Group

The unconsolidated structured entities invested by the Group for the six months ended 30 June 2026 mainly included trust investments, asset management plans and fund investments. The Group made such investments in order to make a better use of the capital for profit-making.

The table below lists the carrying amounts and maximum risk exposure to loss of the assets due to the holding of interests from unconsolidated structured entities.

	30 June 2026		31 December 2025	
	Carrying amount RMB'000	**Maximum risk exposure RMB'000**	Carrying amount RMB'000	Maximum risk exposure RMB'000
Financial assets at FVPL	**33,587,201**	**33,587,201**	33,298,397	33,298,397
Investment securities – Amortised cost	**4,099,171**	**4,099,171**	9,431,975	9,431,975
Total	**37,686,372**	**37,686,372**	42,730,372	42,730,372

The interest income and fee and commission income from the above unconsolidated structured entities managed or invested by the Group were:

	For the six months ended	
	30 June 2026 RMB'000	2025 RMB'000
Interest income	**179,102**	407,621
Net gains on investment securities	**354,582**	513,076
Fee and commission income	**151,235**	204,612
Total	**684,919**	1,125,309

For the six months ended 30 June 2026, the Group had no plan to provide liquidity support to unconsolidated structured entities (for the six months ended 30 June 2025: nil).

36 FINANCIAL GUARANTEES AND CREDIT RELATED COMMITMENTS, OTHER COMMITMENTS AND CONTINGENT LIABILITIES

Financial guarantees and other credit related commitments

The following tables indicate the contractual amounts of the Group's financial guarantees and credit related commitments which the Group has committed to customers:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Bank acceptance bills	**76,074,054**	73,383,290
Letters of credit	**14,560,262**	18,034,301
Letters of guarantee	**1,104,603**	1,106,403
Confirmation	**3,173,030**	3,356,303
Other commitments	**5,746,168**	5,644,613
Total	**100,658,117**	101,524,910

Capital expenditure commitments

	30 June 2026 RMB'000	31 December 2025 RMB'000
Contracted but not provided for:		
– Capital expenditure commitments for buildings	**598,267**	629,311
– Acquisition of IT system	**251,627**	264,167
Total	**849,894**	893,478

Legal proceedings

Legal proceedings are initiated by third parties against the Group as defendant. As at 30 June 2026, the Group had 11 outstanding legal claims amounting to RMB39,276 thousand (31 December 2025: 12 outstanding legal claims amounting to RMB368,903 thousand). After consulting legal professionals, management of the Group believes that, at the current stage, these legal proceedings and arbitrations will not have a material impact on the financial position or operation results of the Group.

37 COLLATERAL

(a) Assets pledged

The carrying amounts of assets pledged as collateral under repurchase agreements are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Bonds	**15,006,996**	4,700,059
Discounted bills	**3,720,915**	–
Total	**18,727,911**	4,700,059

The carrying amounts of assets pledged as collateral under borrowings from the PBOC are set out below:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Bonds	**78,657,782**	74,585,649
Total	**78,657,782**	74,585,649

As at 30 June 2026, the Group's repurchase agreements and borrowings from the PBOC were due within 12 months from the effective dates of these agreements (31 December 2025: same).

(b) Collateral accepted

The bonds and bills the Group received as collateral in connection with the purchase of assets under resale agreements cannot be resold or repledged.

As at 30 June 2026, the Group has accepted collateral that can be resold or re-pledged with a fair value of RMB65,082,444 thousand (31 December 2025: RMB47,563,829 thousand). The Group has no re-pledged collateral which has to be returned upon maturity as at 30 June 2026 (31 December 2025: nil).

38 OTHER COMPREHENSIVE INCOME

	Before tax amount RMB'000	**Income tax RMB'000**	**Net of tax amount RMB'000**
For the six months ended 30 June 2026			
Items that may be reclassified to profit or loss:			
Net gains on valuation of debt investments measured at FVOCI	**732,058**	**(183,015)**	**549,043**
Credit loss provision for financial assets measured at FVOCI	**(3,522)**	**881**	**(2,641)**
Items that will not be reclassified to profit or loss:			
Net losses on equity investments designated at fair value through other comprehensive income	**(30,001)**	**7,500**	**(22,501)**
Remeasurement of retirement benefit plans	**(6,104)**	**1,526**	**(4,578)**
Other comprehensive income for the period	**692,431**	**(173,108)**	**519,323**

	Before tax amount RMB'000	Income tax RMB'000	Net of tax amount RMB'000
For the six months ended 30 June 2025			
Items that may be reclassified to profit or loss:			
Net gains on valuation of debt investments measured at FVOCI	(937,864)	234,467	(703,397)
Credit loss provision for financial assets measured at FVOCI	(765)	191	(574)
Items that will not be reclassified to profit or loss:			
Net losses on equity investments designated at fair value through other comprehensive income	27,382	(6,845)	20,537
Remeasurement of retirement benefit plans	366	(93)	273
Other comprehensive income for the period	(910,881)	227,720	(683,161)

39 NOTES TO THE CONSOLIDATED STATEMENT OF CASH FLOWS

(a) Cash and cash equivalents

For the purposes of the consolidated statement of cash flows, cash and cash equivalents comprise the following balances with original maturities of less than three months used for the purpose of meeting short-term cash commitments:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Cash and balances with central bank	**18,961,044**	11,249,503
Due from banks and other financial institutions	**14,060,733**	8,173,835
Placements with banks and other financial institutions	**409,139**	457,357
Balance of cash and cash equivalents	**33,430,916**	19,880,695

(b) Cash outflows relating to leases

For the six months ended 30 June 2026, total cash outflows paid by the Group as a lessee amounted to RMB41,233 thousand (for the six months ended 30 June 2025: RMB45,128 thousand), of which cash payments for the principal portion and interest portion of the lease liabilities as cash flows from financing activities amounted to RMB38,254 thousand (for the six months ended 30 June 2025: RMB43,964 thousand), and the rest, generated from the rental expenses prepaid for lease exempted from recognition of right-of-use assets and lease liabilities, which resulted from a lease term of 12 months or less or an underlying asset of low value based on the value of the asset when it is new, were included in operating activities.

40 FINANCIAL ASSETS TRANSFER

The Group enters into transactions in the normal course of business by which it transfers recognised financial assets to third parties or to special purpose entities. In some cases where these transferred financial assets qualify for derecognition, the transfers may give rise to full or partial derecognition of the financial assets concerned. In other cases where the transferred assets do not qualify for derecognition as the Group has retained substantially all the risks and rewards of these assets, the Group continues to recognise the transferred assets.

(a) Disposal of loans and advances

For the six months ended 30 June 2026, the Group disposed of loans with a gross amount of RMB289,188 thousand to third parties for RMB282,173 thousand. The Group derecognised the loans accordingly. As at 30 June 2026, RMB18,278 thousand of the transfer price had not been collected.

For the year ended 31 December 2025, the Group disposed of loans to the third parties with a gross amount of RMB1,712,755 thousand for RMB1,363,197 thousand. The Group derecognised these loans accordingly. As at 31 December 2025, all transfer consideration had been received.

40 FINANCIAL ASSETS TRANSFER (Continued)

(b) Asset securitisation

The Group transfers credit assets and the income rights to special purpose entities which in turn issue asset backed securities or transfer of trust beneficial interest to investors. The Group may acquire some asset backed securities and trust beneficial interest at the subordinated tranche level and accordingly, may retain parts of the risks and rewards of the transferred credit assets. The Group would determine whether or not to derecognise the associated credit assets by evaluating the extent to which it retains the risks and rewards of the assets.

For credit asset securitization and income rights transfer transactions that qualified for derecognition, the Group derecognised the transferred credit assets in their entirety. For the six months ended 30 June 2026, the Group disposed of loans with a gross amount of RMB1,096,292 thousand through such income rights transfer transactions (For the six months ended 30 June 2025:Nil).

For which the Group has neither transferred nor retained substantially all the risks and rewards of the transferred credit asset, and has retained control over the credit asset. Those financial assets are recognised on the statement of financial position to the extent of the Group's continuing involvement, otherwise the financial assets are derecognised. As at 30 June 2026, assets continuously recognised by the Group amounting to RMB57,124 thousand have been securitised by the Group under arrangements in which the Group retained a continuing involvement in such assets in the form of holding subordinated tranches (31 December 2025:RMB57,157 thousand)

(c) Securities lending transactions

Transferred financial assets that do not qualify for derecognition held by the Group mainly include debt securities lent to counterparties under securities lending agreements. The counterparties are allowed to sell or repledge those securities in the absence of default by the Group but has an obligation to return the securities at the maturity of the contract. The Group has determined that it retains substantially all the risks and rewards of these securities and therefore has not derecognised them. For the six months ended 30 June 2026, the Group disposed of the assets with the carrying amounts of RMB16,210,000 thousand in securities lending transactions (For the six months ended 30 June 2025:Nil).

41 RELATED PARTY TRANSACTIONS

(a) Related parties of the Group

The related parties of the Group mainly include: the major shareholders (those who have 5% or more shares of the Bank, or who hold less than 5% of the total shares or capital but have significant influence on the Bank's operation and management); as well as the related parties of them; the Group's associates; the key management personnel (including the Group's directors, supervisors and senior management) and their family members who have close relationships with them; as well as the entities which are controlled, jointly controlled or can be significantly influenced by the Group's key management personnel or their close family members; staff with credit approval authority and their close family members; the enterprises controlled, jointly controlled and can be significantly influenced by staff with credit approval authority and their close family members; and the natural persons or juridical persons who have been under one of the above circumstances in the past 12 months or will be in the next 12 months according to relevant agreements and arrangements.

41 RELATED PARTY TRANSACTIONS (Continued)

(b) Transactions with related parties and balances

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Interest income from loans and advances to customers	**218,455**	164,847
Interest income from investment securities	**54,460**	32,837
Income from investment securities	**2,826**	–
Interest expense for customer deposits	**121,352**	142,367
Fee and commission income	**2,062**	502

	30 June 2026	31 December 2025
	RMB'000	RMB'000
Loans and advances to customers	**12,329,573**	10,985,176
Customer deposits	**14,962,435**	13,099,068
Due to and placements from banks and other financial institutions	**1,800,758**	8,703,907
Due from and placements with banks and other financial institutions	**–**	1
Investment securities at amortised cost	**1,800,000**	900,000
Investment securities at FVOCI	**2,698,150**	1,867,640
Financial assets at fair value through profit or loss	**440,478**	–
Other assets	**58**	–
Financial guarantees and credit related commitments	**5,045**	124,610

Interest rate ranges of transactions with related parties as follow:

	30 June 2026	31 December 2025
Loans and advances to customers	**2.08%-9.13%**	2.08%-9.13%
Customer deposits	**0.00%-4.86%**	0.00%-5.50%
Due to and placements from banks and other financial institutions	**0.05%-1.68%**	0.05%-2.11%
Due from and placements with banks and other financial institutions	**0.01%**	0.01%
Investment securities at amortised cost	**1.90%-3.39%**	2.55%
Investment securities at FVOCI	**1.52%-4.00%**	1.62%-3.26%
Financial assets at fair value through profit or loss	**1.54%-1.99%**	2.95%

41 RELATED PARTY TRANSACTIONS (Continued)

(c) Balances of loans and advances to customers guaranteed by the related parties

	30 June 2026 RMB'000	31 December 2025 RMB'000
Chongqing Xingnong Financing Guarantee Co., Ltd.	**5,592,909**	5,689,273
Chongqing Sanxia Financing Guarantee Group Corporation	**4,653,350**	4,725,791
Chongqing Yulinghui Enterprise Management Consulting Co., Ltd.	**32,410**	32,410
Chongqing Yutai Guarantee Co., Ltd.	**21,370**	21,371
Chongqing Financing Re-guarantee Co., Ltd.	**2,337**	13,390
Chongqing Export-Import Financing Guarantee Co., Ltd.	**990,800**	829,500
	11,293,176	11,311,735

(d) Transactions between the Bank and its subsidiaries

Related party transactions between the Bank and its subsidiaries are conducted on the basis of normal business procedure or contractual terms. They are examined and approved in accordance with the transaction type and content by the corresponding decision-making authority.

Transactions and balances are as follows:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Due to and placements from banks and other financial institutions	**224,735**	227,219
Due from and placements with banks and other financial institutions	**–**	305,025

	For the six months ended 30 June	
	2026 RMB'000	2025 RMB'000
Interest income	**2,598**	6,556
Interest expense	**207**	284
Fee and commission income	**4**	5

41 RELATED PARTY TRANSACTIONS (Continued)

(e) Key management personnel remuneration

Key management personnel are those persons in the Group who have the authority and responsibility to plan, direct and control the activities of the Bank or the Group.

The remuneration of directors and other members of key management during the period was as follows:

	For the six months ended 30 June	
	2026	2025
	RMB'000	RMB'000
Paid remuneration	**1,578**	1,226
Contribution to pension schemes	**637**	528
Other monetary income	**152**	139
Part-time fee	**301**	773
Total	**2,668**	2,666

Certain key management personnel's final emoluments for the six months ended 30 June 2026 have not been finalised on report date as required by relevant authorities. Management of the Group believes that difference in emoluments will not have significant impact on the consolidated financial statements of the Group for the six months ended 30 June 2026.

(f) Loans and advances to directors, supervisors and senior management

The Group had no material balance of loans, quasi-loans and other credit transactions to directors, supervisors and senior management as at the end of reporting period. Those loans and advances to directors, supervisors and senior management were conducted in the normal and ordinary course of the business and under normal commercial terms or on the same terms and conditions with those which are available to other employees.

42 SEGMENT ANALYSIS

The Group's operating segments are business units that provide different financial products and services and are engaged in different types of financial transactions. As different operating segments deal with different clients and counterparties and are supported by specific techniques and market strategies, they operate independently.

Corporate banking mainly provides corporate customers with financial products and services including deposits and loans.

Retail banking mainly provides individual customers with financial products and services including deposits and loans.

Treasury mainly performs inter-bank lending and borrowing, bond investments, re-purchasing and foreign currency transactions.

Unallocated classes of businesses refer to the businesses that are not included in the above three segments or cannot be allocated appropriately.

	For the six months ended 30 June 2026				
	Corporate banking RMB'000	Retail banking RMB'000	Treasury RMB'000	Unallocated RMB'000	Total RMB'000
Operating income	6,298,789	1,389,295	694,380	52,464	8,434,928
Of which: net interest income/ (expense)	6,144,528	1,345,172	(100,716)	–	7,388,984
Net fee and commission income	56,900	44,123	220,660	–	321,683
Credit impairment losses	(1,398,685)	(712,387)	(76,762)	(10,387)	(2,198,221)
Operating expenses	(1,350,869)	(663,500)	(220,778)	(8,930)	(2,244,077)
Of which: depreciation and amortisation	(334,241)	(42,611)	(13,844)	–	(390,696)
Profit before income tax					4,081,245
Capital expenditure	140,625	19,655	160,568	1,679	322,527

	As at 30 June 2026				
Segment assets	483,497,097	67,577,270	552,061,612	5,772,566	1,108,908,545
Segment liabilities	(270,926,301)	(362,571,764)	(404,644,067)	(8,409)	(1,038,150,541)

42 SEGMENT ANALYSIS (Continued)

	For the six months ended 30 June 2025				
	Corporate banking RMB'000	Retail banking RMB'000	Treasury RMB'000	Unallocated RMB'000	Total RMB'000
Operating income	5,751,603	1,297,355	457,206	20,807	7,526,971
Of which: net interest income/ (expense)	5,694,883	1,257,838	(1,090,081)	–	5,862,640
Net fee and commission income	35,931	39,517	289,319	–	364,767
Credit impairment losses	(898,973)	(744,208)	(263,544)	(8,213)	(1,914,938)
Operating expenses	(1,101,404)	(595,854)	(257,529)	(6,106)	(1,960,893)
Of which: depreciation and amortisation	(241,171)	(47,748)	(11,917)	–	(300,836)
Profit before income tax					3,785,118
Capital expenditure	285,079	55,070	364,385	3,370	707,904

	31 December 2025				
Segment assets	429,374,778	74,032,342	524,684,916	5,633,645	1,033,725,681
Segment liabilities	(252,732,555)	(319,935,938)	(395,057,921)	(425)	(967,726,839)

43 FIDUCIARY ACTIVITIES

The Group acts in fiduciary activities as a manager, a custodian or an agent for customers. As the Group does not assume the risk and rewards of the entrusted loans and the corresponding entrusted funds, the entrusted loans and funds are not recorded on the statement of financial position.

As at 30 June 2026, the Group's entrusted loans amounted to RMB5,228,179 thousand (31 December 2025: RMB4,975,642 thousand).

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

(a) Financial instruments not measured at fair value

Financial assets and liabilities that are not measured at fair value in the consolidated statement of financial position mainly include: balances with the central bank, due from and placements with banks and other financial institutions, loans and advances to customers, investment securities at amortised cost, due to and placements from banks and other financial institutions, customer deposits, and debt securities issued. Except for the following financial assets and financial liabilities, the carrying amounts of financial assets and liabilities that are not measured at fair value are reasonable approximations of their fair values.

The table below summarises the carrying amounts and fair values of those financial assets and liabilities not presented on the Group's consolidated statement of financial position at their fair value.

	As at 30 June 2026				
		Fair Value			
	Carrying Amount RMB'000	**Level 1 RMB'000**	**Level 2 RMB'000**	**Level 3 RMB'000**	**Total RMB'000**
Financial assets					
Investment securities					
– Amortised cost	**245,814,380**	**–**	**246,108,025**	**5,628,898**	**251,736,923**
Financial liabilities					
Debt securities issued	**168,647,508**	**14,404,572**	**157,699,118**	**–**	**172,103,690**

	As at 31 December 2025				
		Fair Value			
	Carrying Amount RMB'000	Level 1 RMB'000	Level 2 RMB'000	Level 3 RMB'000	Total RMB'000
Financial assets					
Investment securities					
– Amortised cost	245,235,625	–	237,524,903	10,983,055	248,507,958
Financial liabilities					
Debt securities issued	204,206,537	16,282,409	190,881,690	–	207,164,099

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

(a) Financial instruments not measured at fair value (Continued)

Investment securities

The fair value of investment securities at amortised cost is based on market prices or broker/dealer price quotations. Where this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics.

Debt securities issued

The fair value of fixed interest-bearing debt securities issued is calculated using a discounted cash flow model which is based on a current yield curve appropriate for the remaining term to maturity.

Other than the above, the carrying amounts of those financial assets and liabilities not presented at their fair value on the consolidated statement of financial position are reasonable approximations of their fair values. Those financial assets and liabilities include balances with the central bank, due from and placements with banks and other financial institutions, loans and advances to customers, due to and placements from banks and other financial institutions, and customer deposits. Fair value is measured using a discounted future cash flow model.

(b) Fair value hierarchy

The table below analyses financial instruments carried at fair value, by level of inputs to valuation techniques. The different levels have been defined as follow:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities, either directly or indirectly.

Level 3 – Inputs for the assets or liabilities that are not based on observable market data (that is, unobservable inputs).

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

(b) Fair value hierarchy (Continued)

The Group's assets and liabilities measured at fair value are set out below:

As at 30 June 2026	Level 1 RMB'000	Level 2 RMB'000	Level 3 RMB'000	Total RMB'000
Loans and advances to customers				
– Discounted bills	–	28,688,542	–	28,688,542
Financial assets at FVPL				
– Debt securities	–	13,365,401	–	13,365,401
– Inter-bank certificate of deposit	–	1,690,740	–	1,690,740
– Fund investments	25,616,299	–	–	25,616,299
– Trust investments	–	–	2,458,817	2,458,817
– Wealth management products purchased from financial institutions	–	–	2,033,944	2,033,944
– Asset management plans	–	–	3,478,141	3,478,141
– Equity investments at fair value	575,036	845,007	370,644	1,790,687
– Derivative financial assets	–	330,874	–	330,874
Total	26,191,335	16,232,022	8,341,546	50,764,903
Financial investments at FVOCI				
– Debt securities	–	100,241,846	–	100,241,846
– Equity investments	–	–	109,729	109,729
Total	–	100,241,846	109,729	100,351,575
Total	26,191,335	145,162,410	8,451,275	179,805,020
Measured at fair value on a recurring basis Liabilities				
– Borrowed funds measured at FVPL	(6,588,478)	–	–	(6,588,478)
– Financial liabilities at FVPL	–	(1,986,541)	–	(1,986,541)
– Derivative financial liabilities	–	(1,253,720)	–	(1,253,720)
Total	(6,588,478)	(3,240,261)	–	(9,828,739)

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

(b) Fair value hierarchy (Continued)

The Group's assets and liabilities measured at fair value are set out below: (cont'd)

As at 31 December 2025	Level 1 RMB'000	Level 2 RMB'000	Level 3 RMB'000	Total RMB'000
Measured at fair value on a recurring basis				
Assets				
Derivative financial assets	–	1,469,022	–	1,469,022
Loans and advances to customers				
– Discounted bills	–	22,550,944	–	22,550,944
Financial assets at FVPL				
– Debt securities	–	13,921,455	–	13,921,455
– Fund investments	25,104,521	–	–	25,104,521
– Inter-bank certificate of deposit	–	10,503,779	–	10,503,779
– Trust investments	–	–	2,593,978	2,593,978
– Asset management plans	–	–	3,589,216	3,589,216
– Wealth management products purchased from financial institutions	–	–	2,010,682	2,010,682
– Equity investments at fair value	716,648	1,774,103	349,720	2,840,471
Total	25,821,169	26,199,337	8,543,596	60,564,102
Financial investments at FVOCI				
– Debt securities	–	97,354,660	–	97,354,660
– Equity investments	–	–	139,730	139,730
Total	–	97,354,660	139,730	97,494,390
Total	25,821,169	147,573,963	8,683,326	182,078,458
Measured at fair value on a recurring basis				
Liabilities				
– Borrowed funds measured at FVPL	(5,753,993)	–	–	(5,753,993)
– Financial liabilities at FVPL	–	(350,584)	–	(350,584)
– Derivative financial liabilities	–	(234,981)	–	(234,981)
Total	(5,753,993)	(585,565)	–	(6,339,558)

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

(b) Fair value hierarchy (Continued)

The Group takes the date of the event that causes the transfers between hierarchies as the timing of recognising the transfers between hierarchies. There were no significant transfers within the fair value hierarchy of the Group for the six months ended 30 June 2026 and the year ended 31 December 2025.

For financial instruments traded in active markets, the Group determines its fair value with its active market quotation; for financial instruments that are not traded in active markets, the Group uses valuation techniques to determine their fair values. The valuation models used are mainly cash flow discount models and market comparable company models. The inputs of valuation techniques mainly include risk-free interest rate, benchmark interest rate, exchange rate, credit point difference, and lack of liquidity discount.

Specific valuation techniques used to value financial instruments include:

- Quoted market prices or dealer quotes for similar instruments.

- Other techniques, such as discounted cash flow analysis, are used to determine the fair values for the remaining financial instruments.

Valuation of financial instruments with significant unobservable inputs

Financial instruments valued with significant unobservable inputs are primarily unlisted equity and derivative contracts. These financial instruments are valued using cash flow discount models and market methods. The models incorporate various non-observable assumptions such as discount rate and market rate volatilities.

As at 30 June 2026, the carrying amounts of financial instruments valued with significant unobservable inputs were immaterial, and the effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions were also immaterial.

44 FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

(b) Fair value hierarchy (Continued)

Valuation of financial instruments with significant unobservable inputs (Continued)

Changes in level 3 financial assets are analysed below:

	Financial assets at FVPL RMB'000	Investment securities at FVOCI RMB'000
Balance at 31 December 2025	**8,543,596**	**139,730**
Total gains or losses		
– Current profits and losses	**(180,917)**	**–**
– Other comprehensive income	**–**	**(30,001)**
Increase	**38,867**	**–**
Sales and settlement	**(60,000)**	**–**
Balance at 30 June 2026	**8,341,546**	**109,729**
Total unrealised gains for the period included in profit and loss for financial assets held as at 30 June 2026	**(824,403)**	**–**
Balance at 31 December 2024	9,533,000	122,115
Total gains or losses		
– Current profits and losses	(459,523)	–
– Other comprehensive income	–	17,615
Increase	2,010,000	–
Sales and settlement	(2,539,881)	–
Balance at 31 December 2025	8,543,596	139,730
Total unrealised gains for the year included in profit and loss for financial assets held as at 31 December 2025	(617,246)	–

45 FINANCIAL RISK MANAGEMENT

The Group's business activities expose it to a variety of financial risks. Financial risk management involve analysis, evaluation, acceptance and management of different level of risks or combination of risks. Risk exposure is a core characteristic of financial business, and risks are the inevitable consequence in business activities. The Group's aim is therefore to strike a balance between risk and return and minimise potential adverse effects on the Group's financial performance.

The Group's risk management policy is designed to guide the Group in identifying, measuring, evaluating, monitoring, reporting, mitigating or controlling various risks. The Group reviews and revises the risk management policy on a regular basis based on the external economic situation, changes in the market and internal risk management level, taking into account business development, technology updates and other factors.

As the highest decision-making body for risk management, the Board of Directors bears the ultimate responsibility for risk management, approving risk management strategies, significant risk management policies and procedures, supervising senior management in overall risk management, reviewing overall risk management reports, and evaluating overall risks. The Board of Directors authorizes its Risk Management Committee to fulfill some of its obligations regarding overall risk management. Senior management is responsibility for the implementation of risk management, specifically including overall risk management and internal control, and development and implementation of policies and procedures to identify, measure, monitor and control risks. In addition, the internal audit department is responsible for independent review of the risk management and control environment.

The Group is subject to a number of financial risks, primarily including credit risk, market risk (including foreign exchange risk and interest risk), liquidity risk, and operational risk.

45.1 Credit risk

The Group's credit risk is the risk of default by debtors or counterparties or their downgrade in credit rating or reduction in performance capability. Credit risk arises mainly from loans (including trade financing), bill acceptance and discounting, overdrafts, bond investments, special purpose vehicle investments, letters of credit, factoring, guarantees, loan commitments and other transactions where the Group substantially bears the credit risk.

The Group monitors credit risk on a regular basis to identify changes in borrowers' credit risk status in a timely manner, pays close attention to the changes and takes appropriate measures for effective management, and also transfers or reduces credit risk through qualified collaterals and pledges, net settlement, guarantees and credit derivatives.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(1) Credit risk management

(a) Credit business

The Group measures and monitors the quality of the Group's loans in accordance with external rules and regulations such as the Rules on Risk Classification of Financial Assets of Commercial Banks formulated by the former CBIRC and the People's Bank of China. Loans are classified based on the borrower's repayment capability, repayment record, willingness to repay, loan guarantee, legal liability for loan repayment and bank credit management. The Rules on Risk Classification of Financial Assets of Commercial Banks require financial institutions to divide credit assets into five categories, namely Normal, Special-Mention, Substandard, Doubtful, and Loss, and assets of the last three categories are non-performing assets. For retail loans, the number of days past due is also an important indicator for loan classification.

Each category of credit assets is primarily defined as follows under the Rules on Risk Classification of Financial Assets of Commercial Banks:

Normal: The debtor is capable of meeting its contractual obligations and there is no objective evidence indicating that the principal, interests, and income cannot be paid in full and on time

Special-Mention: The debtor is currently capable of paying the principal, interests, and income notwithstanding a number of factors that might adversely affect its capacity to meet its contractual obligations.

Substandard: The debtor is incapable of paying the principal, interests, or income in full or the financial assets have undergone credit impairment.

Doubtful: The debtor is incapable of paying the principal, interests, or income in full and the financial assets have undergone significant credit impairment.

Loss: None or only a minimum fraction of the financial assets can be recovered after exhausting all available options.

The Risk Management Department is responsible for the classification of loans within the Bank. The classification of loans is performed monthly and adjusted in time. The Risk Management Department summarises the reclassification information monthly and reports to the Risk Management and Internal Control Committee for approval. The classification of loans is monitored through credit risk management system.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(1) Credit risk management (Continued)

(b) Treasury business

The Group manages the credit quality of amounts due from and placements with banks and other financial institutions by considering the size, financial position and the external credit rating of banks and financial institutions. The head office monitors and reviews the credit risk of loans to banks and other financial institutions by counterparties periodically. Limits are placed on different counterparties. For debt securities, the Group manages the credit risk exposures by setting limits to the external credit ratings of its investments.

(2) Risk limit control and mitigation policies

(a) Credit business

The Group performs the same credit risk management control procedure for on and off-balance sheet risk exposures. The risk control procedure of the Group's credit risk includes the following: credit policy stipulating, pre-credit investigation, credit rating for corporate and retail customers, collateral assessment, examination and approval of credit loans, draw-down, post-loan management, management on non-performing loans, and due diligence on non-performing loans.

The Group has established a mechanism of risk warning for credit business, mainly including single customer credit authorisation risk and systematic risk. Unified credit authorisation management is implemented for key customers. Once the maximum exposure of a single customer is determined, the customer's exposure should not exceed its credit limit in the Group at any time before it achieved a new credit limit.

The Group takes actions to strengthen controls over credit risk in relation to group customers and related party customers. The Group places limits to the concentration of group customers to control credit risk. The committee of related party transactions is set up under the Board to manage controls over related party transactions.

The Group employs a range of policies and practices to mitigate credit risk. The most traditional of these is accepting collateral, which is a common practice.

Most of the borrowers are required to provide collateral for loans. The type of collateral mainly includes mortgages, pledges and guarantees. The Group employs property appraisal companies with certificates to evaluate the collateral. The detailed collateral type and amount are determined by the credit risk of counterparties or customers. Please refer to Note 45.1(5)(c) for specific guidelines on collateral and guarantees.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(2) Risk limit control and mitigation policies (Continued)

(b) Treasury business

Financial inter-bank division centralises control over the treasury business with hierarchical authorisation from department heads to the President for different business types such as subscription, distribution, buying, selling and repurchase of bonds.

The Group invests in bonds with hierarchical authorisation under the guidelines of asset and liability management committee. The Group sets stop-loss point accordingly for different maturity periods and evaluates the risk and loss of trading bonds. The Group places limits for interbank borrowing and lending. The Group manages the credit risk exposures of interbank borrowing and lending strictly within the limit of regulation and credit authorisation.

For bonds, the Group manages the credit risk exposures by setting limits to the external credit ratings of its investments, par value of single bond purchase, and selling price. RMB bond investments require a rating of AA- or above. Among foreign currency bond investments, financial institution bonds refer to those issued by a financial institution with an external credit rating of BBB or above (by Standard & Poor's, Moody's or equivalent agencies).

The bond traders regularly review and monitor the changes of market interest and report the market value of bonds to the financial market department and the asset and liability management department, and conduct risk prevention measures based on the guidance. If there is any significant fluctuation of interest rate in the market or any significant credit risk of debtors, the business department responsible for bond investments will ask for holding extraordinary asset and liability management meetings to research an emergency plan. The bond traders will react according to the plan.

The Group invests in trust plans and asset management plans which are mainly guaranteed by third party banks or guarantee companies, or secured by collateral. The Group sets credit risk limit to the counterparty banks and third party companies to mitigate the risk associated therewith.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(3) Credit risk assessment

The estimation of credit exposures for risk management purposes is complex and requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties. The Group measures credit risk using Probability of Default ("PD"), Exposure at Default ("EAD") and Loss Given Default ("LGD").

In order to assess the exposure of corporate client risk, the Group uses internal credit risk gradings to reflect its assessment of the PD of individual counterparties, while using various internal rating models to various categories of counterparty. The specific information of the borrower and the loan collected at the time of application (such as key financial ratios, turnover and industry type of corporate borrowers) is fed into this rating model. In addition, the models enable expert judgement from the Credit Risk Officer to be fed into the final internal credit rating for each exposure. This allows for considerations which may not be captured as part of the other data inputs into the model. The rating is determined at the borrower level. A relationship manager will incorporate any updated or new information/credit assessments into the credit system on an ongoing basis. In addition, the relationship manager will also update the information about the creditworthiness of the borrower every year from sources such as public financial statements. This will determine the updated internal credit rating and PD.

The credit grades are calibrated such that the risk of default increases exponentially at each higher risk grade. For example, this means that the difference in the PD between A and A- rating grade is lower than the difference in the PD between BB and B rating grade.

For bond investments and interbank businesses, the Group uses external credit risk gradings to reflect its PD of individual counterparties, which is the prediction base of future PD. External rating agency credit grades are used. These published grades are continuously monitored and updated. The PD associated with each grade is determined based on realised default rates over the prior 12 months, as published by the rating agency.

In order to assess the exposure of individual client risk, the Group uses historical data to estimate the historical default data, which is the prediction base of the future PD, under various overdue periods and aging. After the date of initial recognition, the payment behaviour of the borrower, such as previous delinquency history, is monitored on a periodic basis. This score is mapped to a PD.

The internal rating system of the Group includes 15 non-default grades (AAA+ to C) and 1 default grade (D). The main scale table matches the PD of a specific range for each rating category and stays stable for a certain period of time. The Group conducts regular verification and recalibration of the rating method to enable it to reflect all actual observable default situations.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement

IFRS 9 outlines a "three-stage" model for impairment based on changes in credit quality since initial recognition as summarised below:

- A financial instrument that is not credit-impaired on initial recognition is classified in "Stage 1" and has its credit risk continuously monitored by the Group.

- If a significant increase in credit risk ("SICR") since initial recognition is identified, the financial instrument is moved to "Stage 2" but is not yet deemed to be credit-impaired. Please refer to note 45.1(4)(a) for a description of how the Group determines when a significant increase in credit risk has occurred.

- If the financial instrument is credit-impaired, the financial instrument is then moved to "Stage 3". Please refer to Note 45.1(4)(b) for a description of how the Group determines when a significant increase in credit risk has occurred.

- The method of provision for impairment allowance at different stages is as follows: Financial instruments in Stage 1 have their ECL allowance measured at an amount equal to the portion of lifetime expected credit losses that result from possible default events within the next 12 months. Instruments in Stage 2 or 3 have their ECL allowance measured based on expected credit losses on a lifetime basis. Please refer to Note 45.1(4)(c) for a decryption of inputs, assumptions and estimation techniques used in measuring the ECL allowance.

- A pervasive concept in measuring ECL in accordance with IFRS 9 is that forward-looking information should be considered. Note 45.1(4)(d) includes an explanation of how the Group has incorporated this in its ECL models.

- POCI financial assets are those financial assets that are credit-impaired on initial recognition. Their ECL is always measured on a lifetime basis.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement (Continued)

(a) Significant increase in credit risk (SICR)

The group considers a financial instrument to have experienced a SICR when it meets one or more of the following criteria.

Quantitative criteria:
The borrower is more than 30 days past due on its contractual payments.

Qualitative criteria:

i) Borrower of loan-related financial instrument is on the Watchlist, which is used to monitor credit risks and assessment at the counterparty level is conducted regularly; or

ii) The risk classification of the instrument is between Special-mention I and Special-mention III; or

iii) The change of internal rating triggers stage 2 condition; or

iv) The status of credit card is classified as "concerned" under internal management.

(b) Definition of default and credit-impaired assets

The Group defines a financial instrument as in default, which is fully aligned with the definition of credit-impaired, when it meets one or more of the following criteria:

Quantitative criteria:
The loan is more than 90 days past due on its contractual payments.

Qualitative criteria:

i) The borrower of a loan-related financial instrument is on the Monitoring List, which is used to monitor credit risk and an assessment on the counterparty level is conducted regularly; or

ii) The instrument is classified between Substandard I and Loss; or

iii) The status of credit card is classified as "outsourced collection" or "sued and interest accrual stopped" under the internal management.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement (Continued)

(b) Definition of default and credit-impaired assets (Continued)

When the following circumstances occur, the borrower meets the criteria of "unlikeliness to pay" and the debt is classified as non-performing debt, indicating that the borrower is in significant financial difficulty.

- The borrower is in long-term forbearance;
- The borrower is deceased;
- The borrower is insolvent;
- The borrower is in breach of financial covenant(s);
- An active market for that financial asset has disappeared because of financial difficulties;
- Concessions have been made by the lender relating to the borrower's financial difficulty;
- It is becoming probable that the borrower will enter bankruptcy;
- Financial assets are purchased or originated at a deep discount that reflects the incurred credit losses.

The criteria above have been applied to all financial instruments held by the Group and are consistent with the definition of default used for internal credit risk management purposes. The default definition has been applied consistently to models of the Probability of Default (PD), Exposure at Default (EAD) and Loss given Default (LGD) throughout the Group's expected loss calculation.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement (Continued)

(c) Measuring ECL – Explanation of inputs, assumptions and estimation techniques

The Group classifies credit risk exposures according to credit risk characteristics including product type, customer type, customer industry and market distribution. Non-retail business risks are grouped into "industry, commerce and trade, construction, real estate, government-affiliated institutions, small and micro enterprises, general companies". Retail business risks are grouped into "mortgage loans, consumption loans, revolving loans and credit card advances". Credit card risks are grouped into "collateralized M0, collateralized M1, collateralized M2, collateralized M3, non-collateralized M0, non-collateralized M1, non-collateralized M2, non-collateralized M3, M4".

The Expected Credit Loss (ECL) is measured on either a 12-month (12M) or Lifetime basis depending on whether a significant increase in credit risk has occurred since initial recognition or whether an asset is considered to be credit-impaired. Expected credit losses are the discounted product of the Probability of Default (PD), Exposure at Default (EAD), and Loss Given Default (LGD), as defined below:

- The PD represents the likelihood of a borrower defaulting on its financial obligation, either over the next 12 months (12M PD), or over the remaining lifetime (Lifetime PD) of the obligation. For the definition of default, refer to Note 45.1(4)(b).

- EAD is based on the amounts which the Group expects to be owed at the time of default, over the next 12 months (12M EAD) or over the remaining lifetime (Lifetime EAD). For example, for a revolving commitment, the Group includes the current drawn balance plus any further amount that is expected to be drawn up to the current contractual limit by the time of default, should it occur.

- Loss Given Default (LGD) represents the Group's expectation of the extent of loss on a defaulted exposure. LGD varies by the availability of collateral and other credit support. LGD is expressed as a percentage loss per unit of exposure at the time of default (EAD).

The ECL is determined by projecting the PD, LGD, and EAD for each future month and for each individual exposure or collective segment. These three components are multiplied together and adjusted for the likelihood of survival. This effectively calculates an ECL for each future month, which is then discounted back to the reporting date and summed. The discount rate used in the ECL calculation is the original effective interest rate or an approximation thereof.

The Lifetime PD is developed by applying a maturity profile to the current 12M PD. The maturity profile looks at how defaults develop on a portfolio from the point of initial recognition throughout the lifetime of the loans. The maturity profile is based on historical observed data and is assumed to be the same across all assets within a portfolio and credit grade band. This is supported by historical analysis.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) *Expected credit loss measurement (Continued)*

(c) *Measuring ECL – Explanation of inputs, assumptions and estimation techniques (Continued)*

The 12M and Lifetime EADs are determined based on the expected payment profile, which varies by product type:

- For instalment repayment and bullet payment loans, the EADs are based on the contractual repayments owed by the borrower over a 12M or lifetime basis.

- For revolving products, the exposure at default is predicted by taking current drawn balance and adding a "credit conversion factor" which allows for the expected drawdown of the remaining limit by the time of default.

The 12M and Lifetime LGDs are determined based on the factors which impact the recoveries made post default. These vary by product types. For secured products, the LGDs are primarily based on collateral types.

Forward-looking economic information is also included in determining the 12M and Lifetime PDs, EADs, and LGDs. These assumptions vary by product type. Refer to Note 45.1(4)(d) for an explanation of forward-looking information and its inclusion in ECL calculations.

The assumptions underlying the ECL calculation, such as how the maturity profile of the PDs and how collateral value change, are monitored and reviewed regularly.

Except for forward-looking information, there have been no significant changes in estimation techniques or significant assumptions made for the six months ended 30 June 2026 (for the year ended 31 December 2025: nil).

(d) *Forward-looking information incorporated in the ECL models*

The assessment of a significant increase in credit risk and the calculation of expected credit losses both involve forward-looking information. Through historical data analysis, the Group identifies key economic indicators that affect the credit risk and expected credit loss of various assets, such as the accumulated year-on-year growth rate of consumer price index ("CPI"), the accumulated year-on-year growth rate of gross domestic product ("GDP"), and purchasing managers' index ("PMI"). The Group evaluates and forecasts these economic indicators at least annually, and regularly checks the evaluation results. When considering forward-looking information, the Group comprehensively considers internal and external data, expert forecasting, and statistical analysis to determine the relationship between these economic indicators and PD, LGD, and EAD. The input value of the model has been smoothly adjusted. On 30 June 2026, the important macroeconomic parameters used by the group in various macroeconomic scenarios and the forecast values for the next year are listed as follows:

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement (Continued)

(d) Forward-looking information incorporated in the ECL models (Continued)

	Economic situation		
	Standard	**Optimistic**	**Pessimistic**
CPI: accumulated year-on-year	1.00	2.04	0.31
GDP: accumulated year-on-year	4.65	5.00	3.30
PMI	50.87	51.38	50.36

These economic variables and their associated impacts on the PD, EAD and LGD vary by financial instruments. The Group uses expert judgment and external data to forecast these economic variables (the "central economic scenario"), and provides the best estimates of future economic conditions and forecasts under various scenarios. To project the economic variables for the full remaining lifetime of each instrument following the forecast period, a mean reversion approach has been used, which means that economic variables tend to be either a long run average rate or a long run average growth rate over a period of years. The impact of these economic variables on the PD has been determined by performing Merton-type model and statistical regression analysis to understand the impact of historical changes in these variables on default rates and on the PD.

The Group conducts sensitivity analysis on the key economic indicators used in forward-looking measurement. As at 30 June 2026, when the predicted value of the core economic indicators in the main scenarios increase or decrease by 10%, the Group expected the respective decrease or increase in ECL will not exceed 5%.

The Group also provides other possible scenarios along with scenario weightings. The number of other scenarios used is set based on the analysis of each major product type to ensure that non-linearities are captured. The number of scenarios and their attributes are reassessed at each reporting date. The scenario weightings are determined by a combination of statistical analysis and expert credit judgement, taking account of the range of possible outcomes that each chosen scenario is representative of. This determines whether the whole financial instrument is in Stage 1, Stage 2, or Stage 3 and hence whether 12M or Lifetime ECLs should be recorded. Following this assessment, the Group measures ECL as either a probability weighted 12M ECL (Stage 1), or a probability weighted Lifetime ECL (Stages 2 and 3). These probability-weighted ECLs are determined by running each scenario through the relevant ECL model and multiplying it by the appropriate scenario weighting (as opposed to weighting the inputs). As at 30 June 2026, the weights assigned to various economic scenarios were: "central" 70%, "upside" 10%, and "downside" 20% (31 December 2025: same).

The multi-scenario weight is based on the principle of the benchmark scenario and supplemented by other scenarios. According to the sensitivity analysis, when the weight of the "upside" scenario increases by 10% and the weight of the "central" scenario decreases by 10%, or the weight of the "downside" scenario increases by 10% and the weight of the "central" scenario decreases by 10%, the Group expected the respective decrease or increase in ECLs will not exceed 5%.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(4) Expected credit loss measurement (Continued)

(d) Forward-looking information incorporated in the ECL models (Continued)

The ECLs calculated for the above three scenarios and the weighted average ECL of the Group are as follows:

	As at 30 June 2026		
	Loans and advances to corporate entities RMB'000	Retail loans RMB'000	Investment securities RMB'000
Weighted average	**11,854,261**	**4,048,285**	**2,068,827**
Central	**11,802,296**	**4,013,765**	**2,052,631**
Upside	**11,201,584**	**3,868,499**	**1,962,408**
Downside	**12,362,475**	**4,258,998**	**2,178,721**

	As at 31 December 2025		
	Loans and advances to corporate entities RMB'000	Retail loans RMB'000	Investment securities RMB'000
Weighted average	10,455,364	4,342,970	1,989,631
Central	10,459,577	4,335,405	1,966,434
Upside	9,701,623	4,194,598	1,849,155
Downside	10,817,487	4,443,633	2,141,060

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(5) Credit risk exposure

(a) Maximum exposure to credit risk – Financial instruments subject to impairment

The following table contains an analysis of the credit risk exposure of financial instruments for which an ECL allowance is recognised. The carrying amount of financial assets below also represents the Group's maximum exposure to credit risk on these assets.

	30 June 2026 Carrying amount RMB'000	31 December 2025 Carrying amount RMB'000
On-balance-sheet items		
Balances with central bank (Stage 1)	**50,994,385**	40,079,411
Due from and placements with banks and other financial institutions	**76,387,935**	53,914,676
Stage 1	**76,369,357**	53,882,463
Stage 3	**–**	–
Accrued interest	**18,578**	32,213
Loans and advances to customers		
– Amortised cost	**537,868,343**	493,935,572
Stage 1	**516,611,950**	474,170,195
Stage 2	**17,163,752**	15,816,876
Stage 3	**1,676,787**	1,783,837
Accrued interest	**2,415,854**	2,164,664
– FVOCI (Stage 1)	**28,688,542**	22,550,944
Investment securities – Amortised cost	**245,814,380**	245,235,625
Stage 1	**241,945,003**	241,054,460
Stage 2	**1,370,053**	1,222,517
Stage 3	**20,794**	35,559
Accrued interest	**2,478,530**	2,923,089
Investment securities – FVOCI	**100,241,846**	97,354,660
Stage 1	**99,037,767**	95,773,253
Stage 2	**–**	211,271
Stage 3	**–**	–
Accrued interest	**1,204,079**	1,370,136
Other assets	**559,607**	1,087,045
Stage 1	**446,113**	926,540
Stage 2	**2,505**	16,288
Stage 3	**110,989**	144,217
On-balance-sheet total	**1,040,555,038**	954,157,933
Off-balance-sheet total	**100,555,986**	101,400,394
Total	**1,141,111,024**	1,055,558,327

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(5) Credit risk exposure (Continued)

(b) *Maximum exposure to credit risk – Financial instruments not subject to impairment*

The following table contains an analysis of the maximum credit risk exposure from financial assets not subject to impairment (i.e., FVPL):

	Maximum exposure to credit risk	
	30 June 2026 RMB'000	31 December 2025 RMB'000
Bond investments	**15,056,141**	24,425,234
Trust investments	**2,458,817**	2,593,978
Asset management plans	**3,478,141**	3,589,216
Wealth management products purchased from financial institutions	**2,033,944**	2,010,682
Fund investments	**25,616,299**	25,104,521
Total	**48,643,342**	57,723,631

(c) *Collateral and other credit enhancements*

The Group has a range of policies and practices intended to mitigate credit risk. The most useful practice is to accept collateral. The Group implements guidelines on the acceptability of specific classes of collateral. The principal types of collateral for loans are residential properties, business assets such as premises, inventories and accounts receivable, and financial instruments such as stocks.

The value of collateral at the time of loan origination is determined by risk assessment department and the amount of the loans granted is subject to loan-to-value ratio limits based on collateral types. The principal types of collateral for corporate loans and individual loans are as follows:

Type pf collateral	**Maximum loan-to-value ratio**
Bank note and bank acceptance bill	90%
Warehouse receipt and accounts receivable	70%
Construction in progress	50%
Publicly traded stocks	60%
Property	70%
Land use rights	70%
Motor vehicles	40%

Mortgage loans to retail customers are generally collateralised by residential properties. Other loans are collateralised dependent on the nature of the loan.

For loans guaranteed by a third-party guarantor, the Group will assess the guarantor's financial condition, credit history and ability to meet obligations.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(5) Credit risk exposure (Continued)

(c) Collateral and other credit enhancements (Continued)

Collateral held as security for financial assets other than loans and advances is determined by the nature of the instrument. Bonds, treasury and other eligible bills are generally unsecured, with the exception of certain asset-backed securities and similar instruments, which are secured by portfolios of financial instruments.

Collateral is also held as part of reverse repurchase agreements. Details of collateral accepted and which the Group is obligated to return are disclosed in Note 37.

The Group closely monitors collateral held for financial assets considered to be credit-impaired, as it becomes more likely that the Group will take possession of collateral to mitigate potential credit losses. Financial assets that are credit-impaired and related collateral held in order to mitigate potential losses are shown below:

	Corporate loans	Retail loans	Total
As at 30 June 2026			
Coverage	**2,158,987**	**1,124,058**	**3,283,045**
Non-coverage	**1,444,112**	**1,826,466**	**3,270,578**
Total	**3,603,099**	**2,950,524**	**6,553,623**
As at 31 December 2025			
Coverage	1,863,462	1,340,105	3,203,567
Non-coverage	1,483,713	1,798,039	3,281,752
Total	3,347,175	3,138,144	6,485,319

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(6) Loss allowance

The loss allowance recognised in the period is impacted by a variety of factors, as described below:

- Transfers between Stage 1 and Stages 2 or 3 due to financial instruments experiencing significant increases (or decreases) of credit risk or becoming credit-impaired in the period, and the consequent "step up" (or "step down") between 12M and Lifetime ECL;

- Additional allowances for new financial instruments recognised for the period;

- Impact on the measurement of ECL due to changes in PDs, EADs and LGDs for the period, arising from regular refreshing of inputs to models;

- Impacts on the measurement of ECL due to changes made to models and assumptions;

- Unwinding of discount within ECL due to the passage of time, as ECL is measured on a present value basis;

- Foreign exchange retranslations for assets denominated in foreign currencies and other movements; and

- Loans and advances to customers derecognised for the period and write-offs of allowances related to loans and advances to customers that were written off during the period.

The impact of the above factors on the loss allowance for loans and advances to customers made from the beginning to the end of this period is set out in Note 18(b). The impact of the above factors on the investment securities measured at FVOCI made from the beginning to the end of this period is set out in Note 19. The impact of the above factors on the investment securities measured at amortised cost made from the beginning to the end of this period is set out in Note 19.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(7) Write-off policy

In the case of meeting the provisions of the relevant documents issued by the Ministry of Finance for the write-off of bad debts, the Group writes off financial assets, in whole or in part, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. Indicators that show no reasonable expectation of recovery include (i) collection or enforcement activity has been in place for a necessary period and (ii) the Group's recovery method is foreclosing on collateral and the value of the collateral is not expected to recover the principal and interest in full.

The Group may write off financial assets that are still subject to enforcement activity. The outstanding contractual amount of such assets written off for the six months ended 30 June 2026 was RMB495,185 thousand (for the year ended 31 December 2025: RMB2,367,307 thousand).

(8) Investment securities

Bonds invested by the Group are rated by Zhongchengxin International Credit Rating Co. Ltd., China Lianhe Credit Rating Co., Ltd., Shanghai Far East Credit Rating Co., Ltd., Shanghai Brilliance Credit Rating & Investors Service Co., Ltd., Pengyuan Credit Rating Co., Ltd., Golden Credit Rating International Co., Ltd., Dagong Global Credit Rating Co., Ltd., and China Bond Rating Co., Ltd.

	Financial assets at FVPL RMB'000	Investment securities at FVOCI RMB'000	Investment securities at amortised cost RMB'000	Total RMB'000
As at 30 June 2026				
AAA	**9,398,873**	**41,898,514**	**64,114,603**	**115,411,990**
AA- to AA+	**2,886,678**	**36,791,987**	**37,228,099**	**76,906,764**
A+ and below	**111,767**	**–**	**–**	**111,767**
Unrated[(a)]:	**36,246,024**	**20,347,266**	**141,993,148**	**198,586,438**
Accrued interest	**–**	**1,204,079**	**2,478,530**	**3,682,609**
Total	**48,643,342**	**100,241,846**	**245,814,380**	**394,699,568**
As at 31 December 2025				
AAA	16,479,828	45,589,328	113,271,050	175,340,206
AA- to AA+	2,999,624	38,734,528	41,720,999	83,455,151
A+ and below	52,490	–	–	52,490
Unrated[(a)]:	38,191,689	11,660,668	87,320,487	137,172,844
Accrued interest	–	1,370,136	2,923,089	4,293,225
Total	57,723,631	97,354,660	245,235,625	400,313,916

(a) These mainly represent debt securities at FVPL, debt securities at FVOCI and debt securities at amortised cost issued by the Ministry of Finance, the central bank, policy banks and other overseas financial institutions that are creditworthy issuers in the market, but are not rated by independent rating agencies. In addition, debt securities at FVPL and debt securities at amortised cost also include the beneficiary rights of trust investments and asset management plans, whose principal and income are guaranteed or collateralised.

45 FINANCIAL RISK MANAGEMENT (Continued)

45.1 Credit risk (Continued)

(8) Investment securities (Continued)

As at 30 June 2026, the accrued ECL allowances of debt securities at FVOCI and at amortised cost of the Group amounted to RMB801,775 thousand and RMB1,267,051 thousand respectively (31 December 2025: RMB812,087 thousand and RMB1,177,544 thousand).

Trust investments/asset management plans classified by underlying assets are summarised as follows:

	30 June 2026 RMB'000	31 December 2025 RMB'000
Financial assets at FVPL		
– Credit assets	**5,936,958**	6,183,194
Financial assets at amortised cost		
– Credit assets	**3,344,593**	3,465,459
– Bond assets	**1,893,000**	6,998,000
Total	**5,237,593**	10,463,459

As at 30 June 2026, the gross principal balance of the Group's Stage 3 investments in trust investments and asset management plans at amortised cost was RMB817,588 thousand, whose underlying assets were all credit assets, of which the accrued ECL allowance amounted to RMB796,794 thousand (31 December 2025: RMB818,393 thousand and RMB782,834 thousand).

46 SUBSEQUENT EVENTS

Up to the date of this report, the Group has no material events for disclosure after the reporting date.

Unaudited Supplementary Financial Information

For the six months ended 30 June 2026

1 Cross-border Claims

The Bank is principally engaged in business operations within Mainland China, and regards all claims on third parties outside Mainland China as cross-border claims.

Cross-border claims include amounts due from banks and other financial institutions.

Cross-border claims have been disclosed by country or geographical area. A country or geographical area is reported separately where it constitutes 10% or more of the aggregate amount of cross-border claims, after taking into account any risk transfers. Risk transfer is only made if the claims are guaranteed by a party in another country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

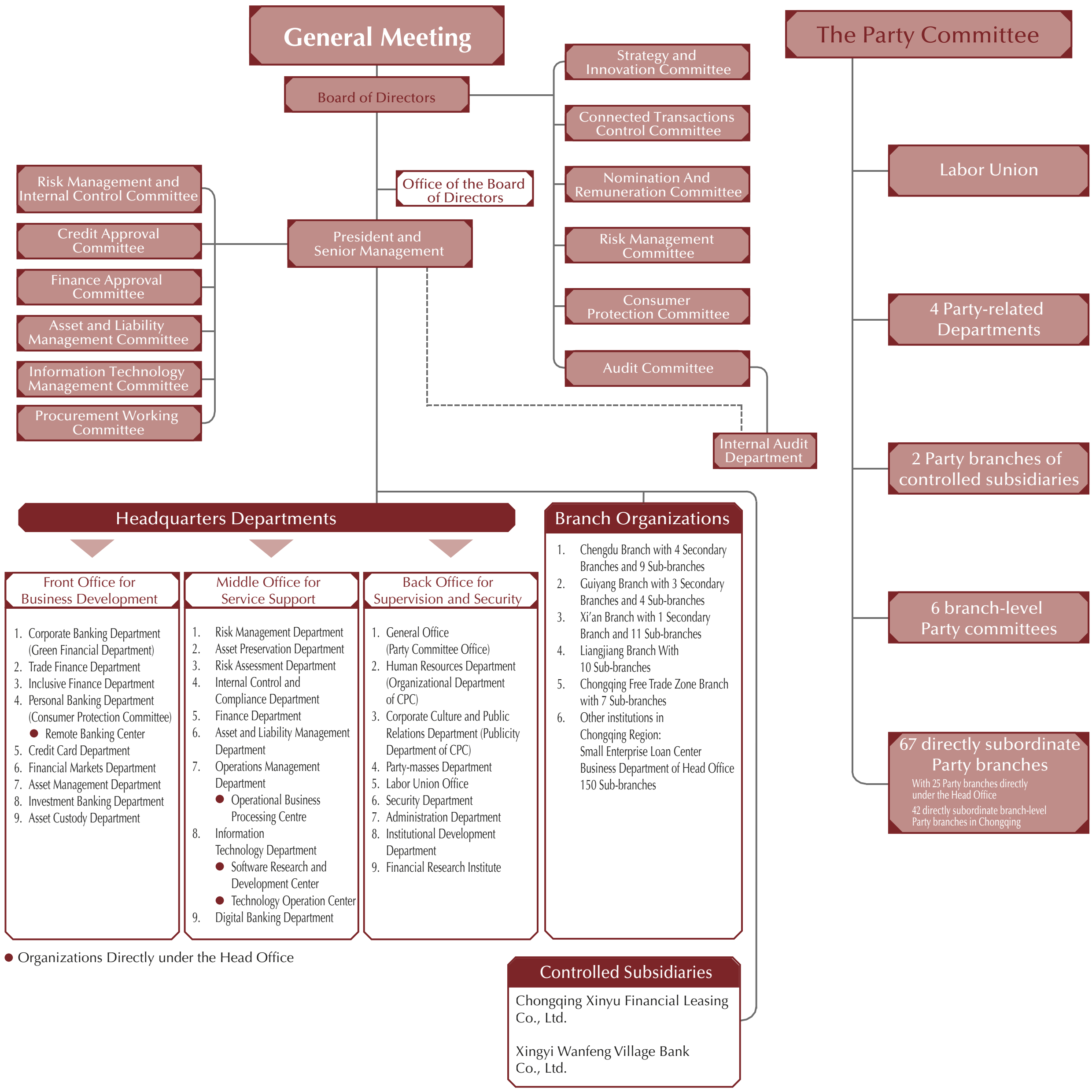
(All amounts expressed in thousands of RMB unless otherwise stated)	**30 June 2026 RMB'000**	31 December 2025 RMB'000
Asia Pacific excluding Chinese mainland	**22,627**	28,842
– of which attributed to Hong Kong	**3,273**	7,272
North America	**94,585**	90,000
Total	**117,212**	118,842

2 Currency Concentrations

	Equivalent in RMB			
(All amounts expressed in thousands of RMB unless otherwise stated)	**US Dollar RMB'000**	**HK Dollar RMB'000**	**Others RMB'000**	**Total RMB'000**
As at 30 June 2026				
Spot assets	**18,075,886**	**1,951**	**436,910**	**18,514,747**
Spot liabilities	**17,174,563**	**1,969**	**428,260**	**17,604,793**
Net long/(short) position	**901,323**	**(18)**	**8,650**	**909,954**

	Equivalent in RMB			
(All amounts expressed in thousands of RMB unless otherwise stated)	US Dollar RMB'000	HK Dollar RMB'000	Others RMB'000	Total RMB'000
As at 31 December 2025				
Spot assets	17,882,950	2,020	531,643	18,416,613
Spot liabilities	17,146,064	2,088	526,191	17,674,343
Net long/(short) position	736,886	(68)	5,452	742,270

Organizational Chart



List of Branch Outlets

No.	Name of Banking Institution	Address	Number of Institutions	Postal Code
1.	Business Department of Bank of Chongqing Co., Ltd.	No. 6 Yongpingmen Street, Jiangbei District, Chongqing	1	400020
2.	Small Enterprise Loan Centre of Bank of Chongqing Co., Ltd.	No. 331 Donghu South Road, Yubei District, Chongqing	1	401147
3.	Liangjiang Branch of Bank of Chongqing Co., Ltd.	No. 52 Middle Section of Huangshan Avenue, Yubei District, Chongqing	11	401121
4.	Free Trade Zone Branch of Bank of Chongqing Co., Ltd.	No. 153 Zourong Road, Yuzhong District, Chongqing	8	400015
5.	Chengdu Branch of Bank of Chongqing Co., Ltd.	North Building, New Tianfu International Centre, No. 99 Tianfu Second Street, HiTech District, Chengdu, Sichuan	14	610059
6.	Guiyang Branch of Bank of Chongqing Co., Ltd.	3/F to 8/F, Building 4, North Commercial Zone of Financial City, Area B of Zhongtian • Exhibition City, Changling North Road, Guanshanhu District, Guiyang, Guizhou	8	550081
7.	Xi'an Branch of Bank of Chongqing Co., Ltd.	1/F to 3/F and 18/F, Building 2, Yinhe Xinzuobiao Building, No. 25 Tangyan Road, Xi'an, Shaanxi	13	710075
8.	Yuzhong Sub-branch of Bank of Chongqing Co., Ltd.	No. 129 Renmin Road, Yuzhong District, Chongqing	8	400015
9.	Shapingba Sub-branch of Bank of Chongqing Co., Ltd.	No. 339-3, Xiaolongkan Zheng Street, Shapingba District, Chongqing	5	400030
10.	Chongda Sub-branch of Bank of Chongqing Co., Ltd.	Between the 3rd and 5th columns of the street-facing storefront of Chongqing University AB Passage Building, No. 127 Shapingba Main Street, Shapingba District, Chongqing	3	400044
11.	Dadukou Sub-branch of Bank of Chongqing Co., Ltd.	No. 37-18 Cuibai Road, Chunhui Road Sub-district, Dadukou District, Chongqing	3	400084
12.	Gaoxin Sub-branch of Bank of Chongqing Co., Ltd.	No. 1-3, 4, 5, and 6, Unit 1, Building 1, No 23 Bai Xin Road, Baishiyi Town, Jiulongpo District, Chongqing	4	401329
13.	Jiulongpo Sub-branch of Bank of Chongqing Co., Ltd.	No. 1409 Jingwei Avenue, Jiulongpo District, Chongqing	7	400039
14.	Nan'an Sub-branch of Bank of Chongqing Co., Ltd.	2-2, 1/F, No. 199 Nancheng Avenue, Nanping Sub-district, Nan'an District, Chongqing	5	400060
15.	Banan Sub-branch of Bank of Chongqing Co., Ltd.	Shop-1 13-20, Shop-2 9-14, Shop-3 6-12, No. 40, Longzhou Avenue, Banan District, Chongqing	5	401320

List of Branch Outlets

No.	Name of Banking Institution	Address	Number of Institutions	Postal Code
16.	Beibei Sub-branch of Bank of Chongqing Co., Ltd.	No. 453, 455, 457, 459, 461 and 463 Yunqing Road, Beibei District, Chongqing	6	400700
17.	Jiangbei Sub-branch of Bank of Chongqing Co., Ltd.	No. 23-4 Jianxin North Road, Jiangbei District, Chongqing	7	400020
18.	Yubei Sub-branch of Bank of Chongqing Co., Ltd.	Shops 1-1 and 2-1 of Integrated Commercial Complex of Shengjing Tianxia, No. 9 Baiguo Road, Shuanglonghu Sub-district, Yubei District, Chongqing	9	401120
19.	Fuling Sub-branch of Bank of Chongqing Co., Ltd.	No. 1-2, 2-2, 3-1, 3-4, Basement, Block 2, Xiangjiang Garden, No. 8-1 Zhongshan Road, Fuling District, Chongqing	4	408000
20.	Changshou Sub-branch of Bank of Chongqing Co., Ltd.	No. 10 Taoyuan West Road, Changshou District, Chongqing	4	401220
21.	Hechuan Sub-branch of Bank of Chongqing Co., Ltd.	1-2, 2-1, No. 402, 400 Jiangcheng Avenue, South Office, Hechuan District, Chongqing	3	401520
22.	Wanzhou Sub-branch of Bank of Chongqing Co., Ltd.	No. 193 Baiyan Road, Wanzhou District, Chongqing	5	404000
23.	Qianjiang Sub-branch of Bank of Chongqing Co., Ltd.	No. 555 Xinhua Avenue (West Section), Chengxi Sub-district, Qianjiang District, Chongqing	3	409000
24.	Jiangjin Sub-branch of Bank of Chongqing Co., Ltd.	2-1, No. 503, 505 & 505 Dingshan Avenue, Jijiang Sub-district, Jiangjin District, Chongqing	5	402260
25.	Tongliang Sub-branch of Bank of Chongqing Co., Ltd.	Shop-1 1, Shop-2 1, Shop-3 1, Building 1, No. 505 Jinlong Avenue (Financial Building), Dongcheng Sub-district, Tongliang District, Chongqing	4	402560
26.	Yongchuan Sub-branch of Bank of Chongqing Co., Ltd.	No. 78 Renmin South Road, Yongchuan District, Chongqing	4	402160
27.	Liangping Sub-branch of Bank of Chongqing Co., Ltd.	No. 1-21 to 1-25, 1-96 to 1-101, 2-19 to 2-25, Building 2, No. 5, Jingui Road, Shuanggui Street, Liangping District, Chongqing	3	405200
28.	Nanchuan Sub-branch of Bank of Chongqing Co., Ltd.	No. 1-12 and No. 2-14, Block 1, No. 12 Longhua Avenue (Chamber of Commerce Building), Xi Cheng Sub- district, Nanchuan District, Chongqing	3	408400

No.	Name of Banking Institution	Address	Number of Institutions	Postal Code
29.	Rongchang Sub-branch of Bank of Chongqing Co., Ltd.	1-3 and 2-3, No. 43-2 Changlong Avenue, Changzhou Sub-district, Rongchang District, Chongqing	3	402460
30.	Zhong County Sub-branch of Bank of Chongqing Co., Ltd.	No. 3-1 Zhongbo Avenue, Zhongzhou Town, Zhong County, Chongqing	2	404300
31.	Bishan Sub-branch of Bank of Chongqing Co., Ltd.	No. 78, No. 80, No. 82, No. 84, No. 86, Shuangxing Avenue, Biquan Street, Bishan District, Chongqing	4	402760
32.	Qijiang Sub-branch of Bank of Chongqing Co., Ltd.	Sub No. 1-40 and Sub No. 2-225 to 229, Podium Building, Rongrun Kaixuan Mingcheng, No. 47 Jiulong Avenue, Wenlong Sub-district, Qijiang District, Chongqing	2	401420
33.	Wansheng Sub-branch of Bank of Chongqing Co., Ltd.	No. 23-1 Wansheng Avenue, Wansheng District, Chongqing	2	400800
34.	Xiushan Sub-branch of Bank of Chongqing Co., Ltd.	1-4, 1-5, 2-4 and 2-5, No. 70-1, Fengxiang Road, Zhonghe Street, Xiushan County, Chongqing	2	409900
35.	Kaizhou Sub-branch of Bank of Chongqing Co., Ltd.	Market Square, Kaizhou Avenue (Middle Section), Kaizhou District, Chongqing	3	405400
36.	Dazu Sub-branch of Bank of Chongqing Co., Ltd.	No. 335 Shengji West Road, Tangxiang Avenue, Dazu District, Chongqing	3	402360
37.	Tongnan Sub-branch of Bank of Chongqing Co., Ltd.	No. 173, 175, 177, 179 and 181 Xiangyang Road and 1-4, No. 219, 221, 223, 225, 227, 229 and 229 Ganquan West Road, Guilin Sub-district, Tongnan District, Chongqing	3	402660
38.	Fengdu Sub-branch of Bank of Chongqing Co., Ltd.	No. 181, 183, 185, 187, 189, 191, 179 (2-10, 2-11, 2-12, 2-13, 2-14, 2-15) and 179 (3-10, 3-11, 3-12, 3-13, 3-14, 3-15) Longcheng Avenue, Sanhe Sub-district, Fengdu County, Chongqing	2	408200
39.	Shizhu Sub-branch of Bank of Chongqing Co., Ltd.	26-30, No. 35, Dudu Avenue, Wan'an Street, Shizhu County, Chongqing	2	409100
40.	Dianjiang Sub-branch of Bank of Chongqing Co., Ltd.	No. 9-32 Nanyang West Road, Guiyang Sub-district, Dianjiang County, Chongqing	2	408300
41.	Yunyang Sub-branch of Bank of Chongqing Co., Ltd.	No. 1299 Yunjiang Avenue, Qinglong Street, Yunyang County, Chongqing	3	404500

List of Branch Outlets

No.	Name of Banking Institution	Address	Number of Institutions	Postal Code
42.	Wuxi Sub-branch of Bank of Chongqing Co., Ltd.	Entertainment and Sports Building, Chunshen Avenue, Chengxiang Town, Wuxi County, Chongqing	2	405800
43.	Wulong Sub-branch of Bank of Chongqing Co., Ltd.	No. 117 Furong West Road, Xiangkou Town, Wulong District, Chongqing	3	408500
44.	Youyang Sub-branch of Bank of Chongqing Co., Ltd.	No. 1-14, 1-15, 2-1, Building 9, Huisheng Square, No. 10 Middle Road, Taohuayuan Avenue, Youyang County, Chongqing	3	409800
45.	Pengshui Sub-branch of Bank of Chongqing Co., Ltd.	2-1, No. 35 and No. 38, Building 1, No. 1 Liangjiang New Street, Shaoqing Sub-district, Pengshui Miao and Tujia Autonomous County, Chongqing	3	409699
46.	Wushan Sub-branch of Bank of Chongqing Co., Ltd.	Complex Building 1-1, No. 329 Guangdong East Road, Gaotang Sub- district, Wushan County, Chongqing	2	404700
47.	Chengkou Sub-branch of Bank of Chongqing Co., Ltd.	Commercial Building One, Block 1, Chongyang • Yicheng International Commercial Podium, No.18 Dongda Street, Gecheng Sub-district, Chengkou County, Chongqing	2	405900
48.	Fengjie Sub-branch of Bank of Chongqing Co., Ltd.	S21-95, S21-97, S21-99, S21-101, S21 103, S21-105, S21-107, 2nd floor, Building S2, No. 91, Kui Fu Avenue, Kui Zhou Street, Fengjie County, Chongqing	2	404600