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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)

THIRD QUARTERLY REPORT FOR 2026

The board of directors (the “**Board**”) of Bank of Chongqing Co., Ltd.* (the “**Bank**”) is pleased to announce the unaudited results of the Bank and its subsidiaries (the “**Group**”) for the third quarter ended September 30, 2026 (the “**Reporting Period**”) prepared in accordance with the International Financial Reporting Standards (the “**IFRSs**”). This quarterly report is made pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

1. IMPORTANT NOTICE

- 1.1 The Board, each director and member of senior management of the Bank warrant that the contents of this quarterly report are true, accurate and complete and contain no false representations, misleading statements or material omissions, and they will take legal responsibilities for such contents on a joint and several basis.
- 1.2 The 28th meeting of the seventh session of the Board of the Bank was held on October 28, 2026 by way of on-site (video) meeting. 15 directors were eligible to attend the meeting, among whom 15 directors attended the meeting. The meeting considered and unanimously approved the Bank's third quarterly report for 2026.
- 1.3 YANG Xiuming (Chairman of the Bank), GAO Song (President of the Bank), LI Cong (Vice President in charge of finance) and WU Zhu (Head of Finance Department) warrant that the financial statements in this report are true, accurate and complete.
- 1.4 In this report, the “Bank” refers to Bank of Chongqing Co., Ltd.; the “Group” refers to Bank of Chongqing Co., Ltd. and its subsidiaries.
- 1.5 The third quarterly report of the Bank for 2026 has not been audited.

* The Bank holds a financial licence number B0206H250000001 approved by the regulatory authority of the banking industry of the PRC and was authorized by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code 91500000202869177Y. The Bank is not an authorized institution within the meaning of the Hong Kong Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.

2. MAJOR ACCOUNTING DATA

2.1 Major accounting data and financial indicators

The financial information set out in this quarterly report was prepared according to IFRSs. Unless otherwise stated, the financial information relates to the Group and is expressed in RMB.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2026	December 31, 2025	Increase/(decrease) at September 30, 2026 as compared to the end of the previous year (%)	
Total assets	1,126,558,264	1,033,725,681		8.98
Loans and advances to customers, gross	591,598,747	531,284,850		11.35
Total liabilities	1,053,588,683	967,726,839		8.87
Customer deposits	637,228,159	565,704,384		12.64
Equity attributable to shareholders of the Bank	69,701,521	62,972,107		10.69
Total equity	72,969,581	65,998,842		10.56
Net assets per share attributable to ordinary shareholders of the Bank (RMB)	17.29	16.11		7.32
<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	July to September 2026	Increase/(decrease) for the period from July to September 2026 as compared to the same period of the previous year (%)	January to September 2026	Increase/(decrease) for the period from January to September 2026 as compared to the same period of the previous year (%)
Operating income	4,456,108	13.36	12,891,036	12.51
Net profit	2,033,401	12.86	5,800,023	11.63
Net profit attributable to shareholders of the Bank	1,901,494	12.54	5,419,058	11.06
Net profit attributable to shareholders of the Bank after deducting non-recurring gains and losses	1,901,204	12.48	5,391,394	10.82
Net cash flows generated from operating activities	N/A	N/A	29,249,009	(46.20)
Basic earnings per share (RMB)	0.52	6.12	1.52	8.57
Diluted earnings per share (RMB)	0.41	10.81	1.19	10.19
Annualized return on average total assets (%) ⁽¹⁾	0.73	increase by 0.01 percentage point	0.72	decrease by 0.02 percentage point
Annualized weighted average return on net assets (%) ⁽²⁾	12.38	increase by 0.43 percentage point	12.18	increase by 0.57 percentage point

Notes:

- (1) Calculated by dividing net profit by the average of total assets at the beginning and at the end of the period.
- (2) Calculated according to the Compilation Rules for Preparation of Information Disclosures by Companies Offering Securities to the Public No. 9-Calculation and Disclosure of Return on Net Assets and Earnings per Share (Revised in 2010) (《公開發行證券的公司信息披露編報規則第9號－淨資產收益率和每股收益的計算及披露》(2010年修訂版)).

2.2 Note on differences between the financial statements prepared in accordance with the PRC GAAP and the IFRSs

With respect to the financial statements of the Group prepared under the PRC GAAP (China Accounting Standards) and those under the IFRSs, there is no difference in the net profit attributable to shareholders of the Bank for the Reporting Period ended September 30, 2026 and the equity attributable to shareholders of the Bank as at the end of the Reporting Period.

2.3 Capital adequacy ratio

The table below sets forth the capital adequacy ratio of each level of the Group and the Bank calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》) as of the dates indicated.

(All amounts expressed in thousands of RMB unless otherwise stated)	September 30, 2026		December 31, 2025	
	The Group	The Bank	The Group	The Bank
Core Tier I capital, net	63,821,283	57,941,206	56,639,318	51,246,646
Tier I capital, net	71,133,534	64,940,800	63,923,219	58,246,240
Net capital	91,541,213	83,973,324	83,354,794	76,337,765
Risk-weighted assets	737,888,168	674,394,676	664,239,446	606,551,466
Core Tier I capital adequacy ratio (%)	8.65	8.59	8.53	8.45
Tier I capital adequacy ratio (%)	9.64	9.63	9.62	9.60
Capital adequacy ratio (%)	12.41	12.45	12.55	12.59

2.4 Leverage ratio

The table below sets forth the leverage ratio of the Group calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2026	December 31, 2025
The balance of assets on- and off-balance sheet after adjustments	1,215,165,843	1,121,719,319
Tier I capital, net	71,133,534	63,923,219
Leverage ratio (%)	5.85	5.70

2.5 Liquidity coverage ratio

The table below sets forth the liquidity coverage ratio of the Group calculated in accordance with the Administrative Measures for the Liquidity Risk Management of Commercial Banks (《商業銀行流動性風險管理辦法》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2026	December 31, 2025
Qualified high-quality liquid assets	156,961,912	163,549,193
Net cash outflow in the next 30 days	32,344,160	27,883,642
Liquidity coverage ratio (%)	485.29	586.54

2.6 Particulars and reasons of changes in major accounting data and financial indicators

The major accounting data and financial indicators that changed by more than 30% as compared to the same period of the previous year or the end of the previous year, and the principal reasons for such changes, are as follows:

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	January to September 2026	January to September 2025	Change as compared to the same period of the previous year (%)	Principal reason for change
Net cash flows generated from operating activities	29,249,009	54,368,226	(46.20)	Primarily attributable to a year-on-year decrease in the net increase in customer deposits and deposits from banks and other financial institutions.

3. NUMBER OF SHAREHOLDERS AND SHAREHOLDING

As at the end of the Reporting Period, the Bank had a total of 27,246 ordinary shareholders, of which 26,266 are A shareholders and 980 are registered H shareholders. As at the end of the Reporting Period, the shareholdings of the top ten shareholders of ordinary shares of the Bank are as follows:

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

S.N.	Name of shareholder	Nature of shareholder	Number of shares held at the end of the period (shares)	Percentage of total share capital (%)	Type of shares	Number of shares with selling restrictions (shares)	Particulars of shares pledged, tagged or frozen Status	Number (shares)
1	HKSCC Nominees Limited	Offshore legal person	1,172,670,291	32.34	H Shares	-	-	-
2	Chongqing Yufu Capital Operation Group Co., Ltd.	State-owned legal person	496,316,727	13.69	A Shares + H Shares	-	-	-
3	Dah Sing Bank, Limited	Offshore legal person	488,574,853	13.48	H Shares	-	-	-
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	167,029,150	4.61	H Shares	-	-	-
10	Chongqing Expressway Group Co., Ltd.	State-owned legal person	151,157,894	4.17	A Shares	-	-	-

Statement on the related-party relationship or concerted action of the above shareholders: Chongqing Water Conservancy Investment Group Co., Ltd. is a party acting in concert with Chongqing Yufu Capital Operation Group Co., Ltd. Apart from this, the Bank is not aware of any related-party relationship between the above shareholders or whether they are parties acting in concert. Description of top ten shareholders and top ten shareholders not subject to selling restrictions participating in margin trading, securities lending and refinancing businesses: The Bank is not aware of any involvement of HKSCC Nominees Limited in the refinancing business. Save as mentioned above, none of the other top ten shareholders of the Bank participated in the refinancing business by lending the Bank's shares.

Statement on shareholders of preference shares with restored voting rights and the number of shares held: Not applicable

Notes:

- (1) The number of shares held by HKSCC Nominees Limited refers to the total number of shares in the accounts of H shareholders of the Bank in the trading system represented by HKSCC Nominees Limited, including H Shares of the Bank held by HKSCC Nominees Limited as designated by other shareholders among the top ten shareholders of the Bank.

- (2) As confirmed by the shareholders, Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司) directly held 421,750,727 A Shares of the Bank, and held 262,697,208 A Shares and 74,566,000 H Shares of the Bank through its associates or parties acting in concert, namely Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司), Chongqing Water & Environment Holdings Group Ltd. (重慶水務環境控股集團有限公司), Chongqing Water Conservancy Investment Group Co., Ltd. (重慶市水利投資(集團)有限公司), Chongqing Science and Technology Innovation Investment Group Co., Ltd. (重慶科技創新投資集團有限公司) and Chongqing Yufu (Hong Kong) Limited (重慶渝富(香港)有限公司), thus holding an aggregate of 759,013,935 shares of the Bank, representing 20.93% of the Bank's total shares, and constituted the Bank's largest shareholder.
- (3) As confirmed by the shareholders, Chongqing Qianli Technology Company Limited (重慶千里科技股份有限公司) held 129,564,932 A Shares of the Bank and held 165,254,000 H Shares of the Bank through its subsidiary Lifan International (Holdings) Limited (力帆國際(控股)有限公司), thus holding an aggregate of 294,818,932 shares of the Bank, representing 8.13% of the Bank's total shares.
- (4) As confirmed by the shareholders, SAIC Motor Corporation Limited (上海汽車集團股份有限公司) held 240,463,650 H Shares of the Bank through its subsidiary SAIC Motor HK Investment Limited (上海汽車香港投資有限公司), representing 6.63% of the Bank's total shares.
- (5) As confirmed by the shareholders, Chongqing Real Estate Group Co., Ltd. (重慶市地產集團有限公司) directly held 226,852,088 A Shares of the Bank and held 2,259,601 A Shares of the Bank through its associates 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), thus holding an aggregate of 229,111,689 A Shares of the Bank, representing 6.32% of the Bank's total shares.
- (6) As confirmed by the shareholders, Funde Sino Life Insurance Co., Ltd. (富德生命人壽保險股份有限公司) directly held 150,000,000 H Shares of the Bank and held 17,029,150 H Shares of the Bank through its subsidiary Fund Resources Investment Holding Group Company Limited (富德資源投資控股集團有限公司), thus holding an aggregate of 167,029,150 H Shares of the Bank, representing 4.61% of the Bank's total shares.
- (7) As confirmed by the shareholders, Chongqing Expressway Group Co., Ltd. (重慶高速公路集團有限公司) directly held 151,157,894 A Shares of the Bank and held 30,065,776 A Shares of the Bank through its associates 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), thus holding an aggregate of 181,223,670 A Shares of the Bank, representing 4.998% of the Bank's total shares.

4. HIGHLIGHTS OF QUARTERLY RESULTS

During the Reporting Period, the Group fully implemented the guiding principles of the Central Economic Work Conference and the Central Financial Work Conference, and firmly upheld the political and people-oriented nature of financial work. Guided by its strategy, the Group deepened its transformation and development, promoting steady growth in business scale, continued improvement in operating results, and further strengthening of asset quality.

As at September 30, 2026, the Group's total assets amounted to RMB1,126,558 million, representing an increase of RMB92,833 million or 8.98% as compared to the end of the previous year.

Customer deposits amounted to RMB637,228 million, representing an increase of RMB71,524 million or 12.64% as compared to the end of the previous year, of which, corporate deposits, personal deposits, other deposits and interest payable amounted to RMB223,244 million, RMB357,635 million, RMB41,005 million and RMB15,344 million, respectively.

Total loans and advances to customers amounted to RMB591,599 million, representing an increase of RMB60,314 million or 11.35% as compared to the end of the previous year, of which, corporate loans, personal loans, discounted bills and interest receivable amounted to RMB473,324 million, RMB85,393 million, RMB30,514 million and RMB2,368 million, respectively.

The balance of non-performing loans amounted to RMB6,560 million, representing an increase of RMB526 million as compared to the end of the previous year; the non-performing loan ratio was 1.11%, representing a decrease of 0.03 percentage point as compared to the end of the previous year; and the provision coverage ratio was 249.48%, representing an increase of 3.90 percentage points as compared to the end of the previous year.

For the nine months ended September 30, 2026, the Group recorded a net profit of RMB5,800 million, representing an increase of RMB604 million or 11.63% as compared to the same period of the previous year. The operating income amounted to RMB12,891 million, representing an increase of RMB1,433 million or 12.51% as compared with the same period of the previous year. Operating expenses amounted to RMB3,366 million, representing an increase of RMB366 million or 12.20% as compared to the same period of the previous year. The cost-to-income ratio was 24.94%, representing a decrease of 0.04 percentage point as compared to the same period of the previous year.

In accordance with the Administrative Measures for the Capital of Commercial Banks (《商業銀行資本管理辦法》), as at the end of the Reporting Period, the Group's Core Tier I capital adequacy ratio was 8.65%, which increased by 0.12 percentage point as compared with the end of the previous year; its Tier I capital adequacy ratio was 9.64%, which increased by 0.02 percentage point as compared with the end of the previous year; and its capital adequacy ratio was 12.41%, which decreased by 0.14 percentage point as compared with the end of the previous year, fulfilling the latest regulatory requirements on capital adequacy ratios applicable to the PRC banking industry.

Going forward, the Group will continue to implement its operational and management initiatives and further strengthen the foundation for investor returns. At the same time, subject to regulatory capital constraints while ensuring that capital provides strong support for the Group's high-quality development, the Group will maintain stable annual dividends.

5. PUBLICATION OF QUARTERLY REPORT

The quarterly report will be published on the "HKEXnews" website of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) and the official website of the Bank (www.cqcbank.com). The quarterly report prepared under the PRC GAAP (China Accounting Standards) will be published on the website of the Shanghai Stock Exchange (www.sse.com.cn) and the official website of the Bank (www.cqcbank.com).

This quarterly report was prepared in both Chinese and English. In the event of any discrepancy between the Chinese and English versions, the Chinese version shall prevail.

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

Chongqing, the PRC, October 28, 2026

As at the date of this announcement, the executive directors of the Bank are Mr. YANG Xiuming, Mr. GAO Song and Ms. HOU Ximeng; the non-executive directors 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 are Mr. ZHU Yanjian, Ms. LIU Ruihan, Ms. WANG Qinlin, Mr. ZENG Hong and Mr. CHAN Fung Cheung.

APPENDIX FINANCIAL STATEMENTS ACCORDING TO IFRSS

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2026

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

	For the nine months ended September 30,	
	2026	2025
	(Unaudited)	(Unaudited)
Interest income	25,015,600	23,501,681
Interest expense	<u>(13,624,800)</u>	<u>(14,381,623)</u>
Net interest income	<u>11,390,800</u>	<u>9,120,058</u>
Fee and commission income	677,751	706,704
Fee and commission expense	<u>(240,889)</u>	<u>(147,982)</u>
Net fee and commission income	<u>436,862</u>	<u>558,722</u>
Net trading gains	712,415	552,068
Net gains on investment securities	126,791	1,156,923
Other operating income	<u>224,168</u>	<u>70,214</u>
Operating income	12,891,036	11,457,985
Operating expenses	(3,366,336)	(3,000,237)
Credit impairment losses	<u>(3,405,241)</u>	<u>(3,124,448)</u>
Operating profit	6,119,459	5,333,300
Share of profit of associates	<u>132,922</u>	<u>284,296</u>
Profit before income tax	6,252,381	5,617,596
Income tax	<u>(452,358)</u>	<u>(421,763)</u>
Net profit for the period	<u>5,800,023</u>	<u>5,195,833</u>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2026	2025
	(Unaudited)	(Unaudited)
Other comprehensive income		
<i>Items that may subsequently be reclassified to profit or loss:</i>		
Net gains/(losses) on debt investments at fair value through other comprehensive income	1,146,269	(2,648,784)
Less: Relevant income tax impact	(286,567)	662,196
Subtotal	859,702	(1,986,588)
<i>Items that will not subsequently be reclassified to profit or loss:</i>		
Net gains on equity investments designated at fair value through other comprehensive income	(30,001)	14,855
Less: Relevant income tax impact	7,500	(3,714)
Subtotal	(22,501)	11,141
Remeasurement gains/(losses) on retirement benefit	(5,753)	293
Less: Relevant income tax impact	1,438	(73)
Subtotal	(4,315)	220
Total other comprehensive income, net of tax	832,886	(1,975,227)
Total comprehensive income for the period	6,632,909	3,220,606

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2026	2025
	(Unaudited)	(Unaudited)
Net profit attributable to:		
Shareholders of the Bank	5,419,058	4,879,181
Non-controlling interests	<u>380,965</u>	<u>316,652</u>
	<u>5,800,023</u>	<u>5,195,833</u>
Comprehensive income attributable to:		
Shareholders of the Bank	6,251,944	2,903,954
Non-controlling interests	<u>380,965</u>	<u>316,652</u>
	<u>6,632,909</u>	<u>3,220,606</u>
Earnings per share attributable to the shareholders of the Bank		
(expressed in RMB)		
– Basic	1.52	1.40
– Diluted	<u>1.19</u>	<u>1.08</u>

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

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

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
ASSETS		
Cash and balances with central bank	39,667,142	40,764,533
Due from banks and other financial institutions	85,023,230	53,914,676
Precious metal	15,137	—
Financial assets at fair value through profit or loss	61,962,127	60,564,102
Loans and advances to customers	575,274,520	516,486,516
Derivative financial assets	270,234	1,469,022
Investment securities		
– Financial assets at fair value through other comprehensive income	101,241,206	97,494,390
– Financial assets measured at amortized cost	245,670,054	245,235,625
Investment in associates	3,663,934	3,531,012
Fixed assets	4,080,133	3,597,720
Deferred income tax assets	5,294,419	5,153,469
Other assets	4,396,128	5,514,616
Total assets	1,126,558,264	1,033,725,681
LIABILITIES		
Due to and placements from banks and other financial institutions	223,328,708	189,490,035
Customer deposits	637,228,159	565,704,384
Financial liabilities at fair value through profit or loss	1,467,545	350,584
Derivative financial liabilities	1,237,222	234,981
Taxes payable	292,830	106,334
Debt securities issued	182,387,333	204,206,537
Other liabilities	7,646,886	7,633,984
Total liabilities	1,053,588,683	967,726,839
SHAREHOLDERS' EQUITY		
Share capital	3,625,787	3,474,588
Other equity instruments	7,952,826	8,071,242
Capital surplus	9,202,770	7,743,833
Other reserves	18,581,119	15,545,733
Retained earnings	30,339,019	28,136,711
Total equity attributable to shareholders of the Bank	69,701,521	62,972,107
Non-controlling interests	3,268,060	3,026,735
Total shareholders' equity	72,969,581	65,998,842
Total liabilities and shareholders' equity	1,126,558,264	1,033,725,681

Chairman:
YANG Xiuming

President:
GAO Song

Vice President:
LI Cong

Head of Finance Department:
WU Zhu

CONSOLIDATED STATEMENT OF CASH FLOWS*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from operating activities:		
Profit before income tax	6,252,381	5,617,596
Adjustments:		
Depreciation and amortization	569,837	477,170
Impairment losses on loans	3,297,813	2,814,562
Provision for impairment allowances on other assets	107,428	309,886
Net gains on disposal of long-term assets	103	(3,237)
Losses/(gains) on changes in fair value	(102,079)	367,210
Net gains arising from financial investments	(797,415)	(2,046,595)
Share of profit of associates	(132,922)	(284,296)
Interest income arising from investment securities	(6,435,106)	(7,023,227)
Interest expense arising from financing activities	2,672,108	3,153,763
Net (increase)/decrease in operating assets:		
Net increase in restricted deposit balances with central bank	(4,168,062)	(1,403,633)
Net (increase)/decrease in due from and placements with banks and other financial institutions	(2,533,183)	6,505,548
Net increase in financial assets held under resale agreements	(17,827,045)	(22,899,324)
Net increase in loans and advances to customers	(63,187,569)	(83,941,779)
Net decrease/(increase) in other operating assets	1,736,700	(1,375,035)
Net increase/(decrease) in operating liabilities:		
Net increase in borrowings from central banks	19,686,097	30,471,243
Net increase in due to and placements from banks and other financial institutions	8,025,173	44,354,343
Net increase/(decrease) in financial assets sold under repurchase agreements	7,870,972	(474,292)
Net increase in customer deposits	71,091,153	79,501,795
Net increase in other operating liabilities	3,805,603	910,308
Income tax paid	(682,978)	(663,780)
Net cash flows from operating activities	29,249,009	54,368,226

CONSOLIDATED STATEMENT OF CASH FLOWS (CONTINUED)*FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2026**(All amounts expressed in thousands of RMB unless otherwise stated)*

	For the nine months ended	
	September 30,	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from investing activities:		
Proceeds from disposal of fixed assets, intangible assets and other long-term assets	395	7,658
Purchase of fixed assets, intangible assets and other long-term assets	(919,753)	(1,059,521)
Proceeds from sale and redemption of investments	52,233,830	82,734,199
Return on investments	7,613,889	8,392,319
Purchase of investment securities	(57,927,276)	(139,478,818)
Net cash flows from/(used in) investing activities	<u>1,001,085</u>	<u>(49,404,163)</u>
Cash flows from financing activities:		
Proceeds from issuance of debt securities and inter-bank certificates of deposit	150,631,332	128,344,474
Cash paid to redeem debt securities and inter-bank certificates of deposit issued	(172,560,000)	(122,590,000)
Cash payments for other financing activities	(6,600)	—
Cash paid for lease liabilities	(63,009)	(72,243)
Interest paid on debt securities	(1,063,682)	(774,449)
Dividends paid to shareholders	(1,733,707)	(1,535,028)
Net cash flows (used in)/from financing activities	<u>(24,795,666)</u>	<u>3,372,754</u>
Impact from exchange rate changes on cash and cash equivalents	<u>36,219</u>	<u>(2,836)</u>
Net increase in cash and cash equivalents	5,490,647	8,333,981
Cash and cash equivalents at the beginning of the period	<u>19,880,695</u>	<u>16,269,842</u>
Cash and cash equivalents at the end of the period	<u><u>25,371,342</u></u>	<u><u>24,603,823</u></u>

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