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DRC Bank

Dongguan Rural Commercial Bank Co., Ltd.*

東莞農村商業銀行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock code: 9889)

FINANCIAL AND OPERATIONAL DATA FOR THE THIRD QUARTER OF 2026

This announcement is made by Dongguan Rural Commercial Bank Co., Ltd. (the "**Bank**") pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

BACKGROUND

As the Bank has capital bonds issued and outstanding in the People's Republic of China (the "**PRC**"), the Bank is required to disclose certain unaudited financial and operational data for the nine months ended 30 September 2026 on the websites of Shanghai Clearing House (https://www.shclearing.com.cn) and China Foreign Exchange Trade System and National Interbank Funding Center (https://www.chinamoney.com.cn) pursuant to the relevant rules and regulations of the PRC.

Shareholders and potential investors of the Bank are reminded that the financial data disclosed in this announcement is prepared in accordance with China Accounting Standards for Business Enterprises (the "**CASBE**") and/or the standards adopted under the off-site regulatory report of the National Financial Regulatory Administration (Form 1104) on a consolidated basis (the "**Consolidated 1104 Standards**"), which are somewhat different from the International Financial Reporting Standards adopted in the financial statements of the Bank contained or to be contained in the interim results announcements, the interim reports, the annual results announcements and the annual reports of the Bank published or to be published after the listing of the Bank on the Main Board of The Stock Exchange of Hong Kong Limited on 29 September 2021 (the "**Listing**").

* *Dongguan Rural Commercial Bank Co., Ltd. is not an authorized institution within the meaning of the 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.*

As such, the unaudited financial data disclosed in this announcement may not be comparable to those disclosed or to be disclosed in the prospectus and the interim results announcements, the interim reports, the annual results announcements and the annual reports of the Bank published or to be published after the Listing.

In addition, the unaudited financial and operational data for the nine months ended 30 September 2026 disclosed in this announcement is prepared based on preliminary internal management information, which has not been audited nor reviewed, and may be subject to adjustment. Due to unforeseen factors such as changes in regulatory policies, changes in market conditions, adverse weather, natural disasters and seasonal factors, material differences may exist among the financial and operational data of different quarters and the unaudited financial and operational data in this announcement does not make any express or implied forecast or guarantee of the operating or financial prospect of the Bank and its subsidiaries (collectively, the "**Group**"). Shareholders and potential investors of the Bank are hereby reminded of the risks associated with reliance on or utilization of the information disclosed herein and should not rely solely on this announcement when making investment decision(s).

I. OVERALL OPERATION

The table below sets forth various unaudited consolidated financial and operational data of the Group as at 30 September 2026 or for the nine months ended 30 September 2026:

	As at 30 September 2026 *RMB100 million (unaudited)*
Total assets	7,996.81
Total liabilities	7,341.97
Total equity	654.84
Deposits from customers	5,586.09
Loans and advances to customers	4,069.92

	For the nine months ended 30 September 2026 *RMB100 million (unaudited)*
Net profit	39.57

II. CAPITAL INSTRUMENTS IN ISSUE

The Bank issued tier-two capital bonds, namely the Dongguan Rural Commercial Bank Co., Ltd. Tier-two Capital Bonds 2022, abbreviated as 22 DRCB Tier-2 Capital Bonds 01, in the national interbank bond market in the PRC on 27 December 2022, and issued undated capital bonds, namely Dongguan Rural Commercial Bank Co., Ltd. 2026 Undated Capital Bonds, abbreviated as 26 DRCB Perpetual Bonds 01, in the national interbank bond market in the PRC on 7 August 2026. As at the end of September 2026, the balance of the two tranches of bonds was RMB5.0 billion. The next interest payment dates for 22 DRCB Tier-2 Capital Bonds 01 and 26 DRCB Perpetual Bonds 01 are 29 December 2026 and 11 August 2027, respectively.

The balance of capital instruments of the Bank as at the end of September 2026 was RMB5.0 billion.

III. CAPITAL MANAGEMENT

As at 30 September 2026, the capital adequacy ratio, tier-one capital adequacy ratio and core tier-one capital adequacy ratio of the Group under the Consolidated 1104 Standards were 15.31%, 13.26% and 13.02%, respectively, details of which are as follows:

Capital Adequacy Ratios

	RMB'000 except percentages
Total capital	73,431,062.4
Including: Core tier-one capital	62,590,462.2
Other tier-one capital	1,133,200.5
Tier-two capital	9,707,399.8
Capital deduction	871,450.8
Including: Core tier-one capital deduction	871,450.8
Other tier-one capital deduction	–
Tier-two capital deduction	–
Net core tier-one capital	61,719,011.4
Net tier-one capital	62,852,211.8
Net capital	**72,559,611.6**

	RMB'000 except percentages
Risk-weighted assets	473,914,444.9
Including: Credit risk-weighted assets	440,798,319.3
Market risk-weighted assets	12,059,898.9
Operational risk-weighted assets	21,056,226.7
Core tier-one capital adequacy ratio (%)	13.02
Tier-one capital adequacy ratio (%)	13.26
Capital adequacy ratio (%)	15.31

Note: According to the relevant provisions of the Administrative Measures for the Capital of Commercial Banks, the minimum requirements for each capital adequacy ratio are as follows: capital adequacy ratio shall not be lower than 8%, tier-one capital adequacy ratio shall not be lower than 6%, and core tier-one capital adequacy ratio shall not be lower than 5%. The reserve capital requirement is 2.5% of risk-weighted assets and the countercyclical capital requirement is 0% of risk-weighted assets. The Group uses the weighted approach for credit risk-weighted assets, the simplified standardized approach for market risk-weighted assets and the standardized approach for operational risk-weighted assets.

IV. LEVERAGE RATIO

As at 30 September 2026, the leverage ratio of the Group under the Consolidated 1104 Standards was 7.64%. The table below sets forth the leverage ratios of the Group as at the respective dates indicated:

	Leverage Ratio			
Items	**As at 30 September 2026**	**As at 30 June 2026**	**As at 31 March 2026**	**As at 31 December 2025**
Net tier-one capital *(RMB'000)*	62,852,211.8	61,813,897.8	62,536,285.1	60,725,533.3
Adjusted balance of on- and off-balance sheet assets *(RMB'000)*	822,733,728.9	822,097,530.5	824,993,161.3	820,270,138.1
Leverage ratio (%)	7.64	7.52	7.58	7.40

Note: The leverage ratios of the Group as at the end of the third quarter of 2026 and the end of the first quarter of 2026 were calculated based on the Consolidated 1104 Standards. The leverage ratios as at the end of the second quarter of 2026 and the end of the fourth quarter of 2025 were calculated based on consolidated financial statements according to regulatory standards.

V. EXTERNAL INVESTMENTS

As at 30 September 2026, the Bank invested in 10 external organizations (including subsidiaries of the Bank) with an aggregate investment amount of RMB4,535.3251 million, details of which are as follows:

External Investments

No.	Investee [note]	Amount of investment *RMB'000*	Shareholding percentage *%*
1	Guangdong Chaoyang Rural Commercial Bank Co., Ltd. (廣東潮陽農村商業銀行股份有限公司)	1,817,726.7	67.03
2	Zhanjiang Rural Commercial Bank Co., Ltd. (湛江農村商業銀行股份有限公司)	1,627,760.0	49.41
3	Yunfu Xinxing Dongying County Bank Company Limited (雲浮新興東盈村鎮銀行股份有限公司)	100,000.0	100.00
4	Hezhou Babu Dongying County Bank Company Limited (賀州八步東盈村鎮銀行股份有限公司)	103,827.4	95.00
5	Ya'an Rural Commercial Bank Co., Ltd. (雅安農村商業銀行股份有限公司)	190,800.0	7.45
6	Guangdong Shunde Rural Commercial Bank Co., Ltd. (廣東順德農村商業銀行股份有限公司)	497,000.0	2.50
7	Guangdong Xuwen Rural Commercial Bank Co., Ltd. (廣東徐聞農村商業銀行股份有限公司)	59,611.0	7.94
8	Guangdong Lechang Rural Commercial Bank Co., Ltd. (廣東樂昌農村商業銀行股份有限公司)	83,600.0	8.00
9	China UnionPay Co., Ltd. (中國銀聯股份有限公司)	25,000.0	0.34
10	Guangdong Province Rural Credit Cooperatives Union (廣東省農村信用社聯合社)	30,000.0	10.00
Total		**4,535,325.1**	**–**

Note: English names translated for reference only and may not represent the official English names.

VI. SIGNIFICANT EVENTS OCCURRED DURING THE NINE MONTHS ENDED 30 SEPTEMBER 2026 WHICH WOULD AFFECT THE DEBT REPAYMENT ABILITY OF THE BANK

None.

VII. UNAUDITED CONSOLIDATED INCOME STATEMENT

For the nine months ended 30 September 2026

Prepared based on CASBE

Items	Nine months ended 30 September 2025 *RMB'000 (unaudited)*	Nine months ended 30 September 2026 *RMB'000 (unaudited)*
Interest income	15,010,844	14,787,850
Interest expense	8,454,065	7,436,481
Net interest income	**6,556,779**	**7,351,369**
Fee and commission income	543,422	511,102
Fee and commission expense	204,796	166,600
Net fee and commission income	**338,626**	**344,502**
Investment income	1,939,291	1,608,573
Other income	21,149	805
Gains on change in fair value (losses stated with "-")	-290,448	402,117
Exchange gains (losses stated with "-")	23,340	-528,609
Other operating income	21,413	35,024
Gains on disposal of assets	960	12,901
Total operating revenue	**8,611,110**	**9,226,682**

Items	Nine months ended 30 September 2025 *RMB'000* *(unaudited)*	Nine months ended 30 September 2026 *RMB'000* *(unaudited)*
Taxes and surcharges	79,096	68,573
Operating and administrative expenses	2,791,385	2,680,197
Impairment losses on credit	1,681,886	2,372,141
Impairment losses on other assets	–	-1,268
Other operating costs	48,993	32,151
Operating expenses	**4,601,360**	**5,151,794**
Operating profit	**4,009,750**	**4,074,888**
Add: non-operating income	3,005	1,475
Less: non-operating expense	13,679	14,118
Total profit	**3,999,076**	**4,062,245**
Less: income tax expenses	295,200	105,238
Net profit	**3,703,876**	**3,957,007**
Net profit attributable to the shareholders of the Parent Company	3,644,607	3,804,557
Profit and loss attributable to non-controlling interests	59,269	152,450

VIII. UNAUDITED CONSOLIDATED BALANCE SHEET

As at 30 September 2026

Prepared based on CASBE

	As at 31 December 2025 *RMB'000 (audited)*	As at 30 September 2026 *RMB'000 (unaudited)*
Assets:		
Cash and balance with the central bank	37,340,992	36,592,504
Deposits with banks and other financial institutions	4,173,976	4,114,612
Precious metals	2,063,569	1,601,878
Placements with and loans to banks and other financial institutions	12,044,576	16,076,085
Derivative financial assets	378,443	610,307
Financial assets held under resale agreements	994,267	–
Held-for-sale assets	–	–
Loans and advances to customers	395,067,042	406,991,567
Financial investments:		
Financial assets held-for-trading	50,868,052	57,764,827
Investments in debts	144,943,419	149,701,480
Other debt investments	135,157,197	112,698,464
Other equity instrument investments	1,081,935	1,002,885
Long-term equity investments	691,202	712,428
Investment properties	5,600	4,329
Fixed assets	1,861,416	1,790,054
Construction in progress	412,892	382,117
Right-of-use assets	439,348	432,277
Intangible assets	1,218,689	1,360,460
Goodwill	520,521	520,521
Deferred income tax assets	5,755,405	5,779,321
Other assets	997,160	1,545,381
Total assets	**796,015,701**	**799,681,497**

	As at 31 December 2025 *RMB'000 (audited)*	As at 30 September 2026 *RMB'000 (unaudited)*
Liabilities:		
Borrowings from the central bank	43,658,994	59,492,288
Deposits from banks and other financial institutions	2,608,505	1,455,104
Placements from banks and other financial institutions	758,153	596,343
Financial liabilities held-for-trading	2,122,696	2,575,369
Derivative financial liabilities	302,294	231,848
Financial assets sold under repurchase agreements	9,330,884	15,888,986
Deposits from customers	555,048,197	558,608,952
Salaries and welfare payable	1,910,379	1,302,110
Taxes payable	387,011	318,026
Held-for-sale liabilities	–	–
Estimated liabilities	131,655	148,663
Bonds payable	114,899,573	91,638,625
Including *note*: Preference shares	–	–
Perpetual bonds	–	–
Lease liabilities	476,532	461,106
Deferred income tax liabilities	–	–
Other liabilities	1,356,887	1,479,854
Total liabilities	**732,991,760**	**734,197,274**

	As at 31 December 2025 *RMB'000 (audited)*	As at 30 September 2026 *RMB'000 (unaudited)*
Equity:		
Share capital	6,888,546	6,888,546
Other equity instruments	–	1,000,000
Including *note*: Preference shares	–	–
Perpetual bonds	–	1,000,000
Capital reserve	6,333,920	6,330,797
Less: treasury stock	–	–
Other comprehensive income	1,640,185	661,641
Surplus reserve	9,663,899	9,663,899
General risk reserve	9,042,500	9,042,500
Retained earnings	26,725,791	29,014,871
Total equity attributable to owners of the Parent Company	60,294,841	62,602,254
Non-controlling interests	2,729,100	2,881,969
Total equity	**63,023,941**	**65,484,223**
Total liabilities and equity	**796,015,701**	**799,681,497**

Note: Certain sub-items are required to be separately disclosed pursuant to the relevant PRC requirements. The sub-items herein are not an exhaustive composition of the relevant item.

Board of Directors
Dongguan Rural Commercial Bank Co., Ltd.

Dongguan City, Guangdong Province, the PRC
29 October 2026

As at the date of this announcement, the Board of Directors of the Bank comprises Mr. LU Guofeng and Mr. QIAN Hua as executive Directors; Mr. CHEN Sheng as an employee Director; Ms. LI Huiqin, Mr. WONG Wai Hung and Mr. CHAN Ho Fung as non-executive Directors; and Mr. ZENG Jianhua, Mr. CHAN Kwok Fung, Dennis, Mr. LI Yanwen, Ms. ZHANG Shuangmei and Ms. WANG Zhifang as independent non-executive Directors.