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CITIC Limited
中國中信股份有限公司

(Incorporated in Hong Kong with limited liability)
(Stock Code: 00267)

ANNOUNCEMENT

REPORT FOR THE THIRD QUARTER OF 2026 OF CHINA CITIC BANK CORPORATION LIMITED

This announcement is made by CITIC Limited (the "Company") pursuant to Rule 13.09(2)(a) 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).

The Company notes the announcement (the "CITIC Bank Announcement") of today's date made by China CITIC Bank Corporation Limited ("CITIC Bank"), a principal subsidiary of the Company, in relation to the unaudited results of CITIC Bank and its subsidiaries for the third quarter ended 30 September 2026. The CITIC Bank Announcement is available on the website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk and is set out at the end of this announcement.

By Order of the Board
CITIC Limited
Xi Guohua
Chairman

Hong Kong, 29 October 2026

As at the date of this announcement, the executive directors of the Company are Mr. Xi Guohua (Chairman), Mr. Zhang Wenwu and Mr. Wang Guoquan; the non-executive directors of the Company are Ms. Li Yi, Mr. Yue Xuekun, Mr. Yang Xiaoping and Mr. Li Zimin; and the independent non-executive directors of the Company are Mr. Anthony Francis Neoh, Mr. Francis Siu Wai Keung, Dr. Xu Jinwu, Mr. Chen Yuyu and Mr. Tokuya Takizawa.

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中信银行
CHINA CITIC BANK

中信銀行股份有限公司
China CITIC Bank Corporation Limited

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

(Stock Code: 998)

REPORT FOR THE THIRD QUARTER OF 2026

The board of directors (the "**Board of Directors**") of China CITIC Bank Corporation Limited (the "**Bank**") is pleased to announce the unaudited consolidated results of the Bank and its subsidiaries (collectively, the "**Group**") for the third quarter ended 30 September 2026 (the "**reporting period**"), which have been prepared in accordance with the International Financial Reporting Standards ("IFRS") Accounting Standards. This announcement is made in accordance with Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

This report is made in Chinese and English. Should there be any discrepancies between the two versions, the Chinese version shall prevail.

IMPORTANT NOTICE:

The Board of Directors, directors, and senior management members of the Bank guarantee that the information contained in the *Report for the Third Quarter of 2026 of China CITIC Bank Corporation Limited* (hereinafter referred to as the "**Report for the Third Quarter of 2026**" or "**this report**") does not include any false records, misleading statements or material omissions, and assume several and joint liabilities for its truthfulness, accuracy, and completeness.

Mr. Fang Heying as Chairman and executive director of the Bank, Mr. Lyu Tiangui as executive director, President, and Chief Compliance Officer of the Bank, Mr. Zhao Yuanxin as Vice President of the Bank (in charge of finance and accounting work), and Mr. Kang Chao as general manager of the Finance and Accounting Department of the Bank hereby declare and guarantee the truthfulness, accuracy, and completeness of the financial information contained in the Report for the Third Quarter of 2026.

For the purpose of this report, amounts are expressed in Renminbi (RMB) unless otherwise stated.

1 BASIC INFORMATION OF THE COMPANY

Secretary to the Board of Directors	Fang Heying (performing the duties of Secretary to the Board of Directors on an acting basis)				
Joint Company Secretaries	Zhang Qing, Yeung Siu Wai Kitty (ACG, HKACG)				
Office Address	6-30/F and 32-42/F, Building No. 1, 10 Guanghua Road, Chaoyang District, Beijing				
Telephone Number/Fax Number for Investors	+86-10-66638188/+86-10-65559255				
Email Address for Investors	ir@citicbank.com				
Customer Service and Complaint Hotline	95558				
Listing Venue, Stock Name, and Stock Code	A-share	Ordinary shares	Shanghai Stock Exchange	CNCB	601998
	H-share	Ordinary shares	The Stock Exchange of Hong Kong Limited	CITIC Bank	0998

2 PRINCIPAL FINANCIAL DATA

2.1 Principal Accounting Data and Financial Indicators

Unit: RMB million

Item	**30 September 2026**	31 December 2025	Increase/ (Decrease) over the end of the previous year (%)
Total assets	**10,378,998**	10,131,028	2.45
Total loans and advances to customers *(Note)*	**5,998,647**	5,862,172	2.33
Total liabilities	**9,476,594**	9,283,398	2.08
Total deposits from customers *(Note)*	**6,355,597**	6,049,275	5.06
Total equity attributable to shareholders of the Bank	**883,511**	828,813	6.60
Total equity attributable to ordinary shareholders of the Bank	**758,556**	723,865	4.79
Net asset per share attributable to ordinary shareholders of the Bank (RMB)	**13.63**	13.01	4.77

Note: For the convenience of analysis, total loans and advances to customers and total deposits from customers mentioned in this section and "3.1 Operating Results" do not include relevant accrued interest.

Unit: RMB million

Item	**July-September 2026**	Year-on-year increase/ (decrease) (%)	**January-September 2026**	Year-on-year increase/ (decrease) (%)
Operating income	**53,192**	3.82	**163,601**	4.16
Net profit attributable to shareholders of the Bank	**17,691**	4.60	**55,293**	3.56
Annualized return on average assets	**0.69%**	Unchanged	**0.73%**	Down by 0.02 percentage points
Annualized return on average equity	**8.57%**	Down by 0.04 percentage points	**9.28%**	Down by 0.17 percentage points
Basic earnings per share (RMB/share)	**0.29**	7.41	**0.92**	3.37
Diluted earnings per share (RMB/share)	**0.29**	3.57	**0.92**	3.37
Net cash flows generated from operating activities	**N/A**	N/A	**303,395**	44.17

Note: Starting from the 2025 Annual Report, the Group's operating lease costs are presented under operating expenses. To maintain consistency in presentation, the comparative figures for operating income for the same period of the previous year have been restated accordingly.

2.2 Changes in the Group's Principal Accounting Data and Financial Indicators and Reasons

Items in the above-mentioned principal accounting data and financial indicators that changed by more than 30% compared with the end of the previous year or the same period last year, and the reasons for the changes are as follows:

Unit: RMB million

Item	**January-September 2026**	Increase over the same period of the previous year (%)	Reasons for changes
Net cash flows generated from operating activities	**303,395**	44.17	The net cash inflows generated from operating activities during the reporting period registered RMB303.395 billion, a year-on-year increase of RMB92.958 billion, primarily due to the increase in interbank inflows.

2.3 Note on Differences between the Financial Statements Prepared in Accordance with the PRC Accounting Standards and the IFRS Accounting Standards Respectively

There is no difference between the Group's net assets attributable to shareholders of the Bank as at the end of September 2026 and the Group's net profit attributable to shareholders of the Bank for the reporting period calculated as per the PRC Accounting Standards and those calculated as per the IFRS Accounting Standards.

3 MANAGEMENT DISCUSSION AND ANALYSIS

3.1 Operating Results

During the first three quarters of 2026, amid a complex and severe external environment, the Group conscientiously implemented the decisions and plans of the CPC Central Committee and the State Council, as well as regulatory requirements. Guided by its strategic plan, the Group remained committed to its "Four Key Operational Objectives", making progress despite challenges. Its business performance remained stable and continued to improve, and it achieved solid results in its business operations and development.

The Group's assets and liabilities grew steadily. As at the end of the reporting period, the Group's total assets amounted to RMB10,378.998 billion, up by 2.45% from the end of the previous year. Total loans and advances to customers stood at RMB5,998.647 billion, an increase of RMB136.475 billion, or 2.33%, from the end of the previous year. Specifically, the balance of corporate loans (excluding discounted bills) was RMB3,500.328 billion, an increase of RMB207.123 billion, or 6.29%, from the end of the previous year; the balance of discounted loans stood at RMB177.976 billion, a decrease of RMB24.193 billion, or 11.97%, from the end of the previous year; the balance of personal loans (excluding credit cards) amounted to RMB1,869.164 billion, a decrease of RMB34.543 billion, or 1.81%, from the end of the previous year; and the balance of credit card loans was RMB451.179 billion, a decrease of RMB11.912 billion, or 2.57%, from the end of the previous year. As at the end of the reporting period, the Group's total liabilities registered RMB9,476.594 billion, up by 2.08% from the end of the previous year. Total deposits from customers recorded RMB6,355.597 billion, an increase of RMB306.322 billion, or 5.06%, from the end of the previous year. Of this amount, the balance of corporate deposits was RMB4,466.393 billion, an increase of RMB211.367 billion, or 4.97%, from the end of the previous year, while the balance of personal deposits amounted to RMB1,889.204 billion, an increase of RMB94.955 billion, or 5.29%, from the end of the previous year.

The Group continued to improve its operating performance. From January to September of 2026, it realized a net profit attributable to shareholders of the Bank of RMB55.293 billion, up by 3.56% year on year. Operating income totaled RMB163.601 billion, up by 4.16% year on year, of which net interest income was RMB109.450 billion, up by 1.62% year on year. Net interest margin was 1.60%, down by 3 basis points year on year. And net non-interest income was RMB54.151 billion[1], up by 9.70% year on year.

3.2 Supporting the Real Economy

Corporate loans

The Bank closely aligned its lending business with national industrial policies and major strategic initiatives, remained committed to serving the real economy, and continued to optimize the structure of industries to which corporate credit was directed. It strengthened financial support for key areas of national strategic importance, increased credit supply in key regions, and promoted a shift in corporate lending from scale-driven growth to balanced growth in both quantity and quality. As at the end of the reporting period, the Bank's balance of corporate loans (excluding discounted bills) reached RMB3,265.772 billion, an increase of RMB204.519 billion, or 6.68%, from the end of the previous year. **In terms of industry structure,** manufacturing, rental and business services, and information transmission, and software and information technology services ranked among the top industries in terms of incremental lending, with increases of RMB92.005 billion, RMB29.232 billion, and RMB27.177 billion, respectively, from the end of the previous year. **In terms of key areas,** as at the end of the reporting period, the balances of loans in key areas, including mid- and long-term manufacturing loans, agriculture-related loans, loans to the private sector, and inclusive loans to small and micro enterprises, stood at RMB401.413 billion, RMB548.490 billion, RMB1,541.486 billion, and RMB654.791 billion, representing increases of 11.73%, 6.94%, 5.46%, and 1.63%, respectively, from the end of the previous year. **In terms of key regions,** the Bank continued to increase financial support for the four key regions of the Yangtze River Delta, Beijing-Tianjin-Hebei region, Guangdong-Hong Kong-Macao Greater Bay Area, and Chengdu-Chongqing Economic Circle. As at the end of the reporting period, the balance of the Bank's corporate loans (excluding discounted bills) in these four regions reached RMB2,315.056 billion, accounting for 70.89% of the total.

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[1] According to the *Notice on Strictly Enforcing Enterprise Accounting Standards and Effectively Completing the Preparation of 2025 Annual Financial Reports of Enterprises* issued by Ministry of Finance on 24 December 2025, the Group moved the income made due to the price spread between frequently bought and sold standard warehouse warrants from the item of fee and commission income/expense to the item of net trading gain in its 2025 Annual Report. For the consistence in financial presentation, the comparative data from the same period of last year has been adjusted accordingly. As mentioned in "2.1 Principal Accounting Data and Financial Indicators", operating lease costs have been presented under operating expense and the comparative data of the previous period has been adjusted accordingly. Above adjustments exert no impact on the Group's total profit, net profit, total assets or net asset.

The Bank closely aligned its efforts with the industrial priorities of the national 15th Five-Year Plan, strengthened top-level design, improved policy and resource support, and continued to increase financing support for major national strategies, key areas, and weak links, including the development of the "six nets" and initiatives such as implementing major national strategies, enhancing security capacity in key areas, and carrying out large-scale equipment upgrades and consumer goods trade-in programs. First, the Bank increased mid- and long-term funding support by formulating and issuing the *Special Action Plan for Increasing the Volume and Improving the Quality of Corporate Mid- and Long-Term Loans*. With major projects under the 15th Five-Year Plan, including the development of the "six nets" and initiatives such as implementing major national strategies and enhancing security capacity in key areas, as the primary targets, the Bank accelerated the allocation of a number of mid- and long-term loans characterized by relatively long maturities, large amounts, low risks, and strategic significance, thereby optimizing its asset structure and consolidating the foundation of credit assets. Second, the Bank made effective use of policy tools issued by the People's Bank of China (the PBOC), including relending and fiscal interest subsidies, to increase lending for equipment upgrades. It further strengthened credit support for the wider adoption and application of high-end, intelligent, and green equipment, as well as for the upgrading and renewal of industrial control systems, industrial software, and other technologies, adjusting and optimizing its credit structure while implementing the national strategy of carrying out large-scale equipment upgrades and consumer goods trade-in programs. Meanwhile, the Bank actively organized and supported corporate customers in applying for relending and fiscal interest subsidies for technological upgrading, ensuring that enterprises fully benefited from national policy incentives.

Personal loans

To resolutely implement national and regulatory policy requirements, the Bank continued to strengthen financial support for small and micro enterprises and household consumption, and constantly enhanced its risk control capabilities and asset quality management and control standards to promote the high-quality development of its personal lending business. As at the end of the reporting period, the balance of the Bank's personal loans (excluding credit cards) stood at RMB1,801.710 billion. From January to September 2026, the Bank newly granted RMB572.301 billion in personal loans (excluding credit cards), including RMB117.136 billion in personal housing loans, RMB162.699 billion in personal inclusive loans, and RMB244.501 billion in personal consumption loans. **In terms of personal housing loans,** the Bank continued to maintain personal housing loans as the "ballast" of its personal lending business, meeting residents' reasonable home-buying needs and supporting the stable and sound development of the real estate market. To vigorously implement the national policy on fiscal interest subsidies for personal housing loans, the Bank promptly launched supporting system functions, provided quality customer service and reviewed eligibility as required, and complied with the policy requirement that eligible customers receive benefits without having to apply, ensuring that all eligible customers could benefit from the policy. As at the end of the reporting period, the balance of personal housing loans stood at RMB1,086.781 billion, a decrease of RMB890 million from the end of the previous year. **In terms of personal business loans,** the Bank actively complied with the development requirements of "stabilizing lending scale, optimizing structure, improving quality, and ensuring sustainability". Driven primarily by the strategy of digital and intelligent transformation, the Bank strengthened coordinated customer relationship management, deepened its presence in industrial chain scenarios, precisely reached small and micro enterprise customers and expanded the customer base on a large scale, and provided high-quality financial services to these customers. As at the end of the reporting period, the Bank's balance of personal inclusive loans stood at RMB425.501 billion, an increase of RMB584 million from the end of the previous year. **In terms of personal consumption loans,** upholding its founding mission of "finance for the people", the Bank adopted a coordinated and targeted approach to effectively advance various consumption-boosting initiatives. It tapped deep into consumer finance scenarios such as housing and automobiles, while actively leveraging financing to stimulate consumption. The Bank implemented national policies on fiscal interest subsidies for personal consumption loans and actively carried out related work to provide such subsidies, steadily increasing personal consumption lending. As at the end of the reporting period, the balance of personal consumption loans stood at RMB223.452 billion.

3.3 Advancing the "Five Priorities" in Finance

Technology finance

The Bank resolutely implemented the decisions and plans of the CPC Central Committee and the State Council on technology finance. It continuously strengthened its efforts in institutional development, customer group development, product development, and ecosystem empowerment, constantly enhancing its capacity to provide technology finance services. **In terms of institutional development,** the Bank continued to strengthen its multi-tier service network comprising technology finance departments at the Head Office and branch levels, pioneer sub-branches, and technology sub-branches. It improved the operating mechanisms of specialized technology finance institutions and refined supporting policies for differentiated approval and due diligence exemption, strengthening the organizational support for technology finance development. **In terms of customer group development,** the Bank continued to expand service coverage for national-level enterprises that use specialized and sophisticated technologies to produce novel and unique products and manufacturing single-product champion enterprises. Focusing on high-growth technology enterprises, the Bank leveraged its technology finance products and services to meet the differentiated financing needs of enterprises at the seed, start-up, growth, and mature stages. **In terms of product development,** the Bank closely aligned its efforts with the distinctive scenarios of the real economy and the resource endowments of different regions, strengthened the localized supply of innovative products, and expanded service coverage among technology enterprises with distinctive regional characteristics, thereby enhancing the precision and suitability of financial services. **In terms of ecosystem empowerment,** the Bank developed a coordinated investment and financing ecosystem linking its subsidiaries, the CITIC Equity Investment Alliance, and external partners. It strengthened the strategic role of CITIC Bank Financial Asset Investment, deepened the development of the equity investment alliance mechanism, expanded cooperation with market-oriented private equity institutions, and enhanced the effectiveness of coordinated investment and financing activities. The Bank also cemented industry-finance collaboration with the Ministry of Industry and Information Technology, universities, and research institutes, jointly organizing dedicated roadshows to facilitate financing support for industrial innovation and the commercialization of research findings. As at the end of the reporting period, the Bank served 97.93% of enterprises in the first seven batches of national-level enterprises that use specialized and sophisticated technologies to produce novel and unique products and the first nine batches of manufacturing single-product champion enterprises.

Green finance

The Bank implemented national plans for green and low-carbon development and relevant regulatory policies on green finance, closely aligned its efforts with the goals of achieving carbon peaking and carbon neutrality (dual carbon), observed the established policies of the Board of Directors, and relied on its "five-pronged"[2] development framework and "1+N+N"[3] product portfolio for green finance to continuously improve its green finance working mechanisms and enhance the effectiveness and efficiency of green finance services. **Institutional frameworks and mechanisms continued to improve.** The Bank formulated and issued the *Transition Finance Plan of China CITIC Bank (2026-2030)*, which clarified carbon reduction targets for its own operations and asset portfolio, so as to refine its transition finance risk management system. In collaboration with multiple financial, industrial, and investment subsidiaries of CITIC Group, the Bank focused on the emerging scenarios arising from the development of zero-carbon industrial parks and devised a comprehensive green collaborative service solution for such parks, providing marketing services to the first batch of national-level zero-carbon industrial parks. **Green comprehensive financing maintained steady growth.** The Bank's green loans were primarily directed toward energy conservation and carbon reduction, green infrastructure upgrades, and the green and low-carbon energy transition. As at the end of the reporting period, the Bank's balance of green loans totaled RMB747.309 billion, including RMB711.390 billion in corporate green loans (excluding discounted bills), up by 3.97% from the end of the previous year, and RMB34.123 billion in personal green loans, up by 28.73% from the end of the previous year. In addition, the balance of green leases at CITIC Financial Leasing, the Bank's subsidiary, reached RMB30.174 billion, while the balance of ESG-themed wealth management products managed by CITIC Wealth Management reached RMB24.092 billion. **Product and service innovation continued to deepen.** The Bank continued to strengthen its "CITIC Carbon Connect" green and low-carbon service platform, which had 3,483 registered users cumulatively. It kept innovating carbon-related inclusive products and services and enriching the range of personal low-carbon activities. The CITIC Carbon Account platform registered a cumulative total of 33,697.1 thousand users, an increase of 4,256.9 thousand from the end of the previous year. **Green finance branding continued to advance steadily.** The Bank integrated green and low-carbon principles into its internal operations and external marketing, promoted its green and low-carbon initiatives and achievements through various media channels, and continued to build its green brand.

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2 Refers to the integration of green consulting, green investment, green financing, green life, and carbon management.

3 Refers to green finance products offered by the Bank as the principal institution + green finance products provided by the Bank's subsidiaries + green finance products supplied by CITIC Group's affiliated financial subsidiaries.

Inclusive finance

The Bank firmly upheld the political and people-oriented nature of financial work and provided high-quality financial services to fully support the development of small and micro enterprises. The Bank **continuously strengthened top-level design**, by carefully studying and implementing national directives, including the No. 1 Central Document, as well as key policies such as interest subsidies for loans to medium, small, and micro-sized private enterprises and loans to business operators in the service sector and formulating and issuing policy documents, including the *Notice of China CITIC Bank on Work Related to Financial Services for Small and Micro Enterprises in 2026*. The Bank **continuously improved its product portfolio**. The Bank standardized full-lifecycle product and system management while strengthening compliance management, to further enhance the online processing of working capital loan business. The Bank **continuously conducted targeted marketing**. The Bank leveraged the "Five Dedicated and Five Strengthened Measures"[4] to further advance the financing coordination mechanism for small and micro enterprises. It held the "Set Sail for the Blue Economy: China CITIC Bank Supports High-Quality Marine Economic Development" event, intensifying marketing and expansion efforts targeting industrial clusters. It also launched the "Strong Chain Action". The Bank **continuously strengthened risk management**. The Bank improved its risk and compliance framework, enhanced customer management and control by category, refined risk control strategies and review and approval standards for key businesses, and stabilized asset quality through a dual approach of controlling new risks and resolving existing ones. The Bank **continuously reinforced support and safeguards**. The Bank optimized its performance evaluation framework, maintained the stability and continuity of policy resources, and continuously stimulated the endogenous growth momentum of its primary-level institutions. As at the end of the reporting period, the balance of the Bank's inclusive loans to small and micro enterprises[5] stood at RMB654.791 billion, an increase of RMB10.485 billion from the end of the previous year. The number of customers with outstanding loans reached 314.4 thousand, an increase of 537 from the end of the previous year.

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4 The "Five Dedicated and Five Strengthened Measures" are divided into the following two parts. The "Five Dedicated Measures" at the Head Office level refer to establishing a dedicated task force, formulating dedicated plans, optimizing dedicated products, organizing dedicated activities, and providing dedicated supporting policies. The "Five Strengthened Measures" at the branch level refer to strengthening overall coordination and promotion, strengthening communication and alignment, strengthening proactive outreach, strengthening implementation, and strengthening ongoing services.

5 Refers to loans to small and micro enterprises, as well as operating loans to self-employed individuals and small and micro business owners, with a total credit extension of no more than RMB10 million per borrower.

Pension finance

The Bank thoroughly implemented the guiding principles of the Central Financial Work Conference and leveraged CITIC Group's comprehensive strengths in holding a full range of financial licenses and maintaining broad industrial coverage to support the development of a multi-tiered, multi-pillar pension insurance system. It continued to upgrade its "Happiness+" pension finance service system to improve the effectiveness and efficiency of pension finance services. In the first three quarters of 2026, the Bank tapped deep in three key business areas: pension finance, elderly care service finance, and elderly care industry finance. **In terms of pension finance,** under the first pillar, the Bank provided social security account management, fund custody, and pension benefit disbursement services. It obtained social security card issuance qualifications in more than 80 prefecture-level cities, with the number of cards issued increasing steadily. Under the second pillar, custody business grew steadily, with pension finance assets under custody reaching RMB650.899 billion. Under the third pillar, the Bank continued to upgrade its business model, enrich its product portfolio, and expand service channels, bringing the cumulative number of private pension accounts opened to 3,437.8 thousand. **In terms of elderly care service finance,** the Bank developed integrated "financial + non-financial" services and tailored retirement plans for customers across their lifecycles. It upgraded and expanded the "Pension Account Book 3.0" to help older customers plan their wealth and achieve steady asset appreciation. As at the end of the reporting period, the Bank provided pension finance services to 35,131 thousand individual customers, an increase of 15.26% from the end of the previous year. **In terms of elderly care industry finance,** the Bank closely followed the development trends of the silver economy and established a "finance + industry" elderly care service ecosystem, focusing on supporting elderly care institutions, pharmaceutical manufacturing, and medical devices. As at the end of the reporting period, the balance of the Bank's elderly care industry loans reached RMB2.555 billion, an increase of 3.44% from the end of the previous year.

Digital finance

Firmly implementing the national strategic plans for digital finance and centering on four major sectors, namely digital product manufacturing, digital product services, digital technology application and digital factor-driven industries, the Bank, with its focus on the smart digital transformation of the manufacturing sector and the intelligent and digital transformation of industries, enhanced its targeted business efforts in segmented industries including integrated circuits, electronic components, computing power servers and information technology services, to promote the high-quality development of credit business in the digital economy. As at the end of the reporting period, the Bank's loan balance for core industries of digital economy reached RMB298.081 billion, an increase of 20.79% from the end of the previous year.

In the corporate banking segment, under the "One Foundation, Eight AI Agents"[6] framework, the Bank equipped each customer manager with a suite of AI assistants covering key scenarios such as marketing, operations, and risk control. The AI assistant for wealth management helped increase the efficiency of product screening and marketing material preparation by five times, while the assistant for credit due diligence report generation helped reduce the time required for financial statement and industry analysis by 80%. As a result, corporate marketing and operations became significantly more intelligent.

In the retail banking segment, the Bank pushed forward with the intelligent transformation of core businesses following two strategies: "AI + Finance" and "AI + People". "Xiaoxin", the intelligent assistant in the mobile banking app, provides customers with integrated services across a full range of scenarios, achieving a 99.07% intelligent query resolution rate. Focusing on key customer journeys for mass-market customers, the Bank shifted its customer management strategies toward journey-based approaches. It also developed digital customer managers and explored a collaborative operating model of one human customer manager plus N digital avatars.

In the financial markets segment, with the objectives of enhancing the balance sheet, expanding the volume of customer agency sales, and strengthening the custody ecosystem, the Bank actively advanced a number of major projects. In quantitative investment and trading, it continued to upgrade toward automated and intelligent trading, with transactions conducted on its centralized quantitative trading platform reaching RMB48 trillion, an automated trading rate of 84.34%, and an intelligent trading rate of 31.48%. In customer services, the Bank implemented the technology of direct blockchain connectivity to enable secure and efficient connections between the CITIC Interbank+ platform and investors, connecting full processes in investment with digitalization and credibility and creating a new ecosystem for interbank services. In product offerings, the Bank continued to enrich its product portfolio and improve the accuracy of product valuation and pricing to meet customers' differentiated investment and financing needs.

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[6] "One Foundation" refers to the knowledge base, while "Eight AI Agents" refers to eight categories of AI agents, namely, marketing strategist, operations assistant, risk sentinel, newcomer mentor, data advisor, knowledge hub, customer service assistant, and digital secretary.

In the risk management segment, leveraging the application for implementation of the advanced approaches to capital measurement as an opportunity, the Bank upgraded its enterprise-wide risk control platform (middle-office), refined and iterated risk control tools, integrated and expanded risk data, and accelerated the development of an integrated, agile, and efficient digital and intelligent risk control framework. It actively advanced "AI + Risk" management, using coordinated small and large models to drive intelligent upgrades across the entire credit lifecycle (before, during, and after lending). The Bank also continued to enrich its underlying knowledge base, upgrade its intelligent risk assistant, and optimize the framework for evaluating risk management capabilities of branches, thereby improving the effectiveness and efficiency of risk management efforts.

In the operations and management segment, the Bank further embedded AI into business scenarios to drive model transformation, streamline processes, and optimize individual steps, continuously improving operational efficiency and service quality. In terms of digital and intelligent operations, the Bank combined multimodal large language models (LLMs), OCR, and rule engines to iteratively upgrade its "Centralized Operations 2.0" mode, increasing business processing efficiency by more than 70%. In terms of digital and intelligent services, the Bank developed "Zhixiaoying", an intelligent assistant for counter services, to make extensive use of AI agents for operations. The tool significantly raised the rate of replacing manual work in intelligent recognition and form filling, yielding a 96.06% preliminary review success rate.

3.4 Strategy Implementation and Business Overview

During the 15th Five-Year Plan period, the Bank will go all out to implement the 3+3 Strategy, which comprises "three excellent" and "three leading" objectives: becoming an excellent wealth management bank, an excellent comprehensive financing bank, and an excellent investment and trading bank, while building a leading payment and settlement bank, a leading cross-border service bank, and a leading digital and intelligent bank. By developing six core capabilities, the Bank will upgrade and transform its traditional core deposit, lending, and remittance. The 3+3 Strategy is an integrated whole, with its components working together to establish the Bank's distinctive and differentiated core competitiveness.

An excellent wealth management bank

The Bank kept pace with trends in the era of comprehensive wealth management and changes in customers' investment and financing needs to build an excellent wealth management bank. **On the retail front**, adhering to a new retail development strategy centered on wealth management, the Bank strengthened its systematic capabilities in customer acquisition, customer relationship management, products, services, and branding. During the first three quarters of 2026, the Bank **strengthened customer acquisition** and focused on key scenarios,

including payroll services, the Light Up Program[7], and the Xingluo Program[8] for credit cards, to acquire high-quality customers. The payroll business continued to achieve year-over-year growth in both the number of newly added effective payroll service customers and the amount of effective payroll services. The Light Up Program strengthened customer acquisition and comprehensive services for entrepreneurs, with the number of private banking customers acquired through corporate-to-private banking customer conversion increasing by 57.91% year on year. The credit card business continued to focus on acquiring customers through high-quality scenarios, with scenarios involving food, accommodation, travel, entertainment, and shopping accounting for 59.32% of the customers acquired, up by 17.84 percentage points year on year. **Deepening customer relationship management capabilities.** The Bank further developed tiered, chain-based customer operations, launched a new "Four Seasons Portfolio" allocation methodology and asset allocation service system, and continued to strengthen its professional asset allocation service capabilities by leveraging CITIC Group's full-chain investment research strengths. The Bank also deepened its tiered private banking management framework centered on intensive operations, enhanced the productivity of its private banking team through professional support, and accompanied customers during their long-term value growth. The coverage rate of intensive private banking operations increased by 9.13 percentage points from the end of the previous year. **Enhancing product capabilities.** The Bank established a specialized wealth investment research system and, building on its mid- to long-term asset class framework, developed a quantitative system for short- and medium-term market timing. Meanwhile, the Bank upgraded its approach from asset research to strategy research. Consequently, net income from investment and wealth management products increased year on year. **Optimizing service capabilities.** The Bank tapped deep into its omnichannel service system encompassing the mobile app, remote services, and outlets. It deepened the application of AI capabilities across the mobile banking app and WeCom, advancing intelligent upgrades in account services, wealth management, and other areas to provide users with more professional financial solutions and a one-stop service experience. Remote customer relationship management focused on developing agents with multiple skills across human services, WeCom, AI, and other channels. Through multimodal customer engagement, the Bank reached more than 30 million customers. The Bank continued to optimize its outlet network, strengthen lean cost management, and deepen the retail and operation integration[9], while enhancing integrated customer service and marketing capabilities for walk-in customers and continuously improving customer satisfaction. As at the end of the reporting period, the balance of retail assets under management across the Group (at market value) stood at RMB5.88 trillion, an increase of 9.81% from the end of the previous year. The number of personal customers stood at 158 million, an increase of 3.79% compared with the end of the previous year. **On the corporate front,** the Bank continued to strengthen cooperation with leading wealth management companies, securities

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7 Refers to the retail and corporate channel customer acquisition program jointly launched by the Bank's Private Banking Department and its corporate business line, which intends to promote mutual customer referrals, joint customer management and resources sharing between retail and corporate business.

8 Refers to the key project of the Bank's credit card business, which focuses on scenario-based development and enhances the capability of bulk customer acquisition at the source.

9 Refers to the integrated service and marketing at outlet lobby with joint participation of staff from both retail business line and operation line.

firms, and fund management companies. The business achieved relatively rapid growth while maintaining stability in scale. As at the end of the reporting period, the scale of corporate wealth management products reached RMB497.5 billion, up by 43.61% from the end of the previous year.

An excellent comprehensive financing bank

The Bank constantly enhanced its financial service capabilities, striving to become the most valuable and distinctive mainstream provider of comprehensive financing services in the banking industry. As at the end of the reporting period, the Group's comprehensive financing balance reached RMB15.80 trillion, an increase of 4.91% from the end of the previous year. **In terms of capital markets,** the Bank continued to improve its product portfolio and build a comprehensive service system covering all scenarios, the entire lifecycle, and the whole value chain. From January to September 2026, the Bank underwrote 1,563 debt financing instruments, with a volume of RMB663.883 billion, continuously consolidating its leading market position. Leveraging CITIC Group's comprehensive range of financial licenses, the Bank provided enterprises with one-stop capital market solutions covering pre-IPO coaching, refinancing, and market capitalization management. Based in Hong Kong as an offshore hub, the Bank kept pace with the overseas expansion of Chinese enterprises and accelerated the development of cross-border capital markets, offshore bond issuance, cross-border mergers and acquisitions (M&As), and other businesses. **In terms of government finance,** the Bank leveraged CITIC Group's comprehensive strengths in finance, industry, and investment to deeply integrate into major regional strategies and regional economic development. It provided local governments with comprehensive financial advisory services throughout the entire process and across a wide range of scenarios, covering strategic consulting, debt resolution, financing support, and industrial investment attraction, thereby supporting high-quality development of local economies. **In terms of Group-wide collaboration,** the Bank connected the full range of services across equity investment, lending, bonds, and insurance offered by CITIC Group's subsidiaries in banking, securities, trust, and other sectors. It enhanced its comprehensive service model that combined financing, industry, and intelligence, delivering one-stop services across the entire chain encompassing individuals, families, enterprises, and society. **In terms of matchmaking collaboration,** the Bank continued to strengthen the foundations of its matchmaking ecosystem by integrating cross-sector resources, including funding, financial licenses, and distribution channels. From January to September 2026, the volume of new custody and matchmaking business reached RMB72.883 billion. The Bank also developed a scenario-driven product portfolio and deepened its presence in high-value scenarios such as private equity, with the newly registered equity funds under custody reaching RMB137.344 billion.

An excellent investment and trading bank

The Bank focused on four core business areas: proprietary investment, customer agency services, asset management, and asset custody. It continued to develop an investment and trading service system characterized by diversified collaboration, agility and efficiency, and professional excellence.

In terms of proprietary investment and trading, the Bank continued to strengthen its professional trading capabilities across global markets, multiple asset classes, and diverse strategies. It refined its comprehensive asset allocation framework covering interest rates, credit, equities, alternative assets, and enhanced fixed-income products, while expanding business coverage and improving the effectiveness and efficiency of refined operations. **In terms of foreign exchange and bond businesses,** from January to September 2026, the Bank's foreign exchange market-making trading volume reached USD3.12 trillion, up by 4.35% year on year, while its spot trading volume in foreign currency pairs remained among the top two in the interbank market[10]. Its market-making transactions in bonds and derivatives totaled RMB14.74 trillion, up by 50.41% year on year. **In terms of bill business,** from January to September 2026, the Bank processed RMB1,052.243 billion in direct bill discounting transactions, serving 15,289 corporate customers, of which small and micro enterprises accounted for 74.55%. **In terms of equity investment business,** the Bank's subsidiary, CITIC Bank Financial Asset Investment, focused on its principal business of market-oriented debt-to-equity swaps, with an emphasis on projects supporting the transformation and upgrading of traditional industries. From January to September 2026, it invested RMB6.327 billion in these projects.

In comprehensive agency customer services, the Bank remained customer-centric and continued to improve its tiered and categorized customer management, strategic customer development, cross-selling of products, and cross-business-line collaboration. By expanding settlement scenarios, developing sales channels, and upgrading service models, the Bank significantly enhanced the effectiveness and efficiency of comprehensive services for interbank customers and increased their value contribution.As at the end of the reporting period, the "CITIC Interbank+" platform had 3,271 contracted customers, an increase of 74 from the end of the previous year. From January to September 2026, the cumulative transaction volume on the platform stood at RMB2.09 trillion. Trading activity on the platform continued to increase steadily, while its service capabilities and ecosystem synergies continued to strengthen.

10 The ranking is based on data from the China Foreign Exchange Trade System (CFETS).

In terms of asset management, the Bank leveraged specialized division of responsibilities, refined management, standardized operations, and intelligent support to develop a high-quality digital and intelligent operating system. On the investment research side, the Bank initiated the development of buy-side equity investment research capabilities, strengthened asset allocation and trading capabilities across major asset classes, and improved investment performance. On the service side, the Bank deepened business collaboration and enhanced investment advisory capabilities. On the support side, it focused on advancing the in-depth application of AI in high-value scenarios, including investment research, marketing, and risk control, optimizing a dual-engine development pattern driven by multi-asset, multi-strategy portfolio investment and investment advisory services. As at the end of the reporting period, the assets under management of wealth management products reached RMB2.64 trillion, representing an increase of 15.06% compared with the end of the previous year. Of this amount, products with equity exposure and mid- to long-term products[11] totaled RMB737.906 billion and RMB949.618 billion, representing increases of 118.66% and 21.17% from the end of the previous year, respectively.

In terms of asset custody, the Bank fully leveraged the platform's hub role and traffic advantages, deepening synergies between custody services and core businesses such as product distribution and asset investment. It focused on key areas including mutual funds, pension finance, cross-border business, bank wealth management, and trust services, while continuously innovating service models and improving its ecosystem-based operating system. As at the end of the reporting period, the Bank's custody business had an AUM of RMB14 trillion[12], an increase of RMB1.25 trillion, or 9.83%, from the end of the previous year. The scale of funds under supervision reached RMB5.74 trillion.

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11 Mid- to long-term products include closed-end products with a term of 360 days or more, open-end products with an opening cycle of 360 days or more, and minimum-holding-period products with a minimum holding period of 360 days or more.

12 The statistical scope excludes subsidiaries, and the increase is calculated based on the adjusted data at the beginning of the reporting period.

A leading payment and settlement bank

The Bank made strides in developing into a leading payment and settlement bank by focusing on both platforms and products. **On the corporate front**, it strengthened its payment and settlement capabilities, improving customer services. The Bank **strengthened settlement platforms.** Xiao Tianyuan 2.0 was launched with an upgraded user experience, including industry-specific versions for professional services and chain franchising to better meet the needs of these customer segments. As at the end of the reporting period, the platform had 407 thousand registered customers, an increase of 147.9 thousand from the end of the previous year. The Bank launched the Tianyuan State-Owned Assets Supervision Platform, strengthening its competitive advantages in treasury services for the State-owned Assets Supervision and Administration Commission and state-owned enterprise customers. As at the end of the reporting period, Tianyuan Treasury served more than 6 thousand group customers, transaction volume doubled year on year, and transaction value increased by 67% year on year. Upon continuous upgrades, corporate online banking supported online signing for 127 products, providing customers with one-stop online tax payment services. The Bank **improved the effectiveness and efficiency of settlement products.** Further embedded in customers' core business scenarios, "Anxin Pay" focused on addressing the centralized procurement payment and agency payment needs of corporate groups by introducing the function of order-linked payment. As at the end of the reporting period, the product registered a cumulative settlement volume exceeding RMB100 billion. The Bank improved its portfolio of basic trade financing products, including bills, letters of credit, and letters of guarantee, deepened their application in business scenarios and customer conversion, and further expanded product coverage and business penetration. It also successfully completed the validation of corporate e-CNY services with the PBOC and accelerated the implementation of fund supervision and other related services. The Bank **solidified the foundation of customer group development.** The Bank optimized products and services with strong customer fit and significant settlement-driving potential, accelerated the development of a tiered settlement business system, and deepened customer relationship management by category and tier, achieving positive results. As at the end of the reporting period, the Bank had a total of 1,459.9 thousand corporate customers, an increase of 71.8 thousand from the end of the previous year, including 196.4 thousand effective customers[13], an increase of 8.6 thousand from the end of the previous year. **On the retail front, the Bank strengthened its professional capabilities in payment and settlement for both debit and credit cards.** For debit cards, the Bank built up account activity and demand deposits, achieving rapid growth in its quick payment services. For credit cards, the Bank enhanced trending marketing, with a focus on reward campaigns such as consumption discounts, instant redemption upon swiping and outbound travel benefits. From January to September of 2026, the total credit card transaction volume reached RMB1.56 trillion, with the online transaction volume increasing by 15.38% year on year.

[13] Effective customers refer to corporate customers with daily average deposits and wealth of RMB500,000 and above in the year.

A leading cross-border service bank

With the comprehensive cross-border service system encompassing settlement, transaction, financing, and intelligence as a cornerstone, the Bank, remaining customer-centric, optimized coordination between domestic and overseas operations, enhanced service capabilities of its Hong Kong institutions, and developed a comprehensive portfolio of cross-border finance products and services covering the entire business chain and all scenarios involved in enterprises' global expansion. **In cross-border settlement,** the Bank continued to develop its "Cross-border Connect" brand for cross-border e-commerce, while constantly optimizing its three major product systems of "cross-border business + comprehensive services + remittance". Its services covered domestic and overseas payment institutions, comprehensive foreign trade service platforms, as well as e-commerce platforms and end sellers. From January to September 2026, transactions facilitated through cross-border e-commerce platforms reached USD35.279 billion, up by 33.72% year on year. **In cross-border trading,** the Bank continued to improve the user experience of its online foreign exchange trading platform, "Forex Trading Express". As at the end of the reporting period, the platform had 14,901 customers with signed agreements and a cumulative contracted transaction volume of USD248.659 billion. To address enterprises' foreign exchange risk hedging and currency conversion needs, the Bank launched "Yiqi Pal", upgrading its dedicated foreign exchange risk hedging services for medium, small, and micro-sized enterprises. The Bank actively supported the high-quality development of Belt and Road Initiative (BRI)-related currencies in the interbank foreign exchange market and became a settlement bank for the Shanghai Clearing House's central counterparty clearing services for the Thai baht. **In terms of cross-border financing,** closely following up on the growing needs that arose from enterprises' import and export activities, the Bank continued to improve service quality and efficiency, with its trade financing balance increasing by 62.94% from the end of the previous year. **In terms of advisory services,** the Bank integrated professional resources from domestic and overseas law firms, accounting firms, consulting firms, and other institutions to provide customers with one-stop professional support, including advice on foreign-related policies, financing solution design, and tax planning. **In domestic and overseas collaboration,** the Bank continued to optimize its integrated domestic and overseas service mechanisms and leverage the differentiated strengths of its overseas branches and subsidiaries to provide comprehensive cross-border financial services, including cross-border equity financing, cross-border credit, and cross-border bond issuance. Through partnerships with overseas banks, the Bank extended its global service reach and continued to improve a network presence across Central Asia, Southeast Asia, the Middle East, South Asia, Africa, and Latin America.

A leading digital and intelligent bank

The Bank steadfastly advanced its strategy of building strength in science and technology, optimized the integration of business, technology, data, and intelligence, accelerated the deployment of intelligent applications, and continued to build new competitive advantages in digital and intelligent banking. **The digital and intelligent transformation gathered pace across the Bank.** The Bank dynamically optimized its integrated operating model and R&D processes, as at the end of the reporting period increasing the rate of jointly developed technology and business requirements to 96% and improving requirement delivery efficiency by 13% quarter on quarter, and providing strong support for its digital and intelligent transformation. In corporate banking, the Bank strengthened cross-border payment and collection service capabilities. It partnered with 38 leading domestic and overseas institutions, helping rapidly increase the cross-border e-commerce platform transaction volume. In retail banking, the M+ customer relationship management platform introduced features such as Intelligent Customer Profile 2.0, which increased the average number of customers analyzed by each customer manager by 34% after its launch. In financial markets business, the Bank established a real-time operational analysis system, substantially improving the granularity of business analysis and decision-making efficiency. The custody business actively advanced pilot programs for multi-tier infrastructure services, significantly improving the efficiency when customers enter the market. **AI applications continued to deliver value.** The Bank further advanced the development of its knowledge engineering framework, implementing 43 intelligent knowledge application scenarios. Its "AI+" initiative continued to deepen, accelerating the large-scale deployment of intelligent applications across business scenarios. In corporate banking, under the "One Foundation, Eight AI Agents" framework, the Bank deepened AI-driven business process reengineering, equipping customer managers with a suite of AI assistants covering key scenarios such as marketing, operations, and risk control, so as to upgrade the business development mode from "manual screening and experience-based judgment" to "precise customer outreach and efficient response". In retail banking, the AI project portfolio progressed in an orderly manner. The Bank deeply embedded AI applications into core retail business processes across key areas, including full-chain marketing, intelligent customer service, intelligent risk control, decision analysis, and a unified knowledge base, with AI applications in 24 core scenarios going live and becoming operational. In financial markets business, the Bank advanced the development of intelligent investment research, investment and trading, and customer relationship management capabilities. An AI agent for strategy development, supported by LLMs, significantly improved overall efficiency in strategy development. **Major projects accelerated toward key milestones.** The Bank was the first among the current batch of operating institutions to complete regulatory acceptance and technical deployment for an e-CNY project, successfully completing its trial operations and qualifying it for full-scale business operations. Meanwhile, it also launched the development of e-CNY product capabilities and continued to expand the application scenarios for e-CNY services. Xiao Tianyuan continued to accelerate product iteration and scenario implementation across five

key areas: business planning, user experience, ecosystem capabilities, product portal, and shared foundational capabilities. Its version 2.0 was officially launched, with the number of registered users increasing by 57% from the end of the previous year.

3.5 Risk Management

The Bank continued to improve its comprehensive risk management framework featuring "effective risk control and vigorous development promotion", promoting the effective communication and implementation of risk appetite across the Group. To advance the in-depth combination of the Five Policies[14], the Bank carried out in-depth industry research primarily following the national strategies and the "Five Priorities" in finance. It promptly adjusted credit strategies and kept optimizing the business structure. It deepened the development of an integrated risk control system for the parent bank and its subsidiaries, improved unified credit management across the Group, and enhanced the penetration and targeted oversight of subsidiaries. Meanwhile, the Bank advanced digital and intelligent risk control to elevate technology-driven safeguards and AI-powered control capabilities.

Risk management of the real estate industry

The Bank resolutely implemented the decisions and plans of the CPC Central Committee and the State Council on establishing a new pattern for real estate development. In accordance with the latest real estate policy requirements, the Bank applied the "project-based" principle to new business, adhering to a project-centered approach and closed-loop fund management, with a focus on supporting government-subsidized housing and "good housing" projects that are safe, comfortable, eco-friendly, and smart. New lending was concentrated mainly in higher-tier cities with healthy housing inventory absorption and net population inflows. By project location, 95% of the Bank's balance of corporate real estate loans was concentrated in first- and second-tier cities and key regions, including the Beijing-Tianjin-Hebei region, the Yangtze River Delta, the Guangdong-Hong Kong-Macao Greater Bay Area, and the Chengdu-Chongqing Economic Circle. For existing businesses, the Bank strengthened risk prevention and control, continued to advance the renewal of loans for projects on the "white list", and promoted the customer-specific resolution of existing risk projects in an orderly manner. As at the end of the reporting period, the balance of corporate real estate financing for which the Group bore credit risk, including loans, bank acceptance bills, letters of guarantee, bond investments and non-standard investments, amounted to RMB340.201 billion, a decrease of RMB40.324 billion from the end of the previous year. Of this amount, the balance of corporate real estate loans was RMB269.734 billion, a decrease of RMB27.719 billion from the end of the previous year. The balance of corporate real estate financing for which the Group didn't bear credit risk, such as agency distribution, wealth management funds, and debt financing instruments lead underwritten by the Bank amounted to RMB76.265 billion, a decrease of RMB20.893 billion from the end of the previous year.

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[14] "Five Policies" refer to industry research, credit policies, marketing guidelines, check and approval standards (guidelines), and evaluation and resource policies.

In terms of personal housing loans, the Bank maintained a joint risk prevention and control mechanism featuring "business + risk", strictly controlled project admission, optimized the structure of cooperation channels, and continued to strengthen its digital and intelligent risk management capabilities. These efforts helped ensure the authenticity of customers, transactions, and mortgages underlying housing loans, thereby maintaining stable asset quality. 90% of the Bank's personal housing loan business was concentrated in first- and second-tier cities as well as economically developed regions such as the Yangtze River Delta and the Guangdong-Hong Kong-Macao Greater Bay Area. As at the end of the reporting period, the non-performing loan ratio of the Bank's personal housing loans stood at 0.39%, down by 0.02 percentage points from the end of the previous year, indicating that risks in the personal housing loan business remained under control.

3.6 Asset Quality

Adhering to the principle of substantial risk judgment, the Bank strictly identified asset risk categories to truly reflect asset quality. In the first three quarters of 2026, adhering to the business philosophy of prudent development, the Bank actively adapted to changes in the market environment, continuously adjusted and optimized its credit structure, strengthened full-process credit management, enhanced risk prevention and mitigation in key areas, and increased efforts in the collection and disposal of non-performing assets and maintained stable asset quality.

As at the end of the reporting period, the Group's non-performing loans amounted to RMB68.843 billion, an increase of RMB1.627 billion from the end of the previous year. The non-performing loan (NPL) ratio was 1.15%, unchanged from the end of the previous year. The allowance coverage ratio was 201.94%, down by 1.67 percentage points from the end of the previous year, while the ratio of allowance for impairment of loans to total loans was 2.32%, down by 0.01 percentage point from the end of the previous year.

Item	**30 September 2026**	31 December 2025
NPL ratio	**1.15%**	1.15%
Allowance coverage ratio	**201.94%**	203.61%
Ratio of allowance for impairment of loans to total loans	**2.32%**	2.33%

Five-tier loan classification

Unit: RMB million

Item	**30 September 2026**		31 December 2025	
	Balance	**Proportion (%)**	Balance	Proportion (%)
Performing loans	**5,929,804**	**98.85**	5,794,956	98.85
Pass	**5,825,219**	**97.11**	5,699,698	97.23
Special mention	**104,585**	**1.74**	95,258	1.62
Non-performing loans	**68,843**	**1.15**	67,216	1.15
Substandard	**15,430**	**0.26**	17,394	0.30
Doubtful	**28,480**	**0.47**	26,320	0.45
Loss	**24,933**	**0.42**	23,502	0.40
Total loans	**5,998,647**	**100.00**	5,862,172	100.00

3.7 Capital Adequacy Ratio

The Bank calculated and disclosed its capital adequacy ratios and relevant information according to the *Measures for Capital Management of Commercial Banks* promulgated by the National Financial Regulatory Administration (the NFRA). During the reporting period, the Bank met the regulatory capital requirements. In addition, on the premise of meeting regulatory minimum requirements, the Bank further met requirements on reserve capital, countercyclical capital, and additional capital, of which the requirement on reserve capital was 2.5%, the requirement on countercyclical capital was 0%, and the requirement on additional capital was 0.5%.

As at the end of the reporting period, the Group recorded a core tier-one capital adequacy ratio of 9.43%, down by 0.05 percentage points from the end of last year; a tier-one capital adequacy ratio of 11.02%, up by 0.12 percentage points from the end of last year; a capital adequacy ratio of 12.83%, up by 0.03 percentage points from the end of last year. The Bank recorded a core tier-one capital adequacy ratio of 9.01%, up by 0.03 percentage points from the end of last year; a tier-one capital adequacy ratio of 10.70%, up by 0.22 percentage points from the end of last year; a capital adequacy ratio of 12.62%, up by 0.15 percentage points from the end of last year.

Unit: RMB million

Item	Regulatory value	30 September 2026		31 December 2025		Changes from the end of last year (%)	
		The Group	**The Bank**	The Group	The Bank	The Group	The Bank
Net core tier-one capital	–	**763,610**	**666,392**	728,608	631,769	4.80	5.48
Net tier-one capital	–	**892,914**	**791,346**	837,718	736,716	6.59	7.42
Net capital	–	**1,039,271**	**932,945**	983,968	876,809	5.62	6.40
Including:							
Minimum requirement on core tier-one capital	5.00%	**405,084**	**369,640**	384,217	351,588	5.43	5.13
Minimum requirement on tier-one capital	6.00%	**486,101**	**443,568**	461,060	421,906	5.43	5.13
Minimum requirement on capital	8.00%	**648,135**	**591,424**	614,747	562,541	5.43	5.13
Requirement on reserve capital	2.50%	**202,542**	**184,820**	192,108	175,794	5.43	5.13
Requirement on countercyclical capital	–	**–**	**–**	–	–	–	–
Requirement on additional capital	0.50%	**40,508**	**36,964**	38,422	35,159	5.43	5.13
Total risk-weighted assets	–	**8,101,683**	**7,392,799**	7,684,339	7,031,759	5.43	5.13
Core tier-one capital adequacy ratio	≥8.00%	**9.43%**	**9.01%**	9.48%	8.98%	Down by 0.05 percentage points	Up by 0.03 percentage points
Tier-one capital adequacy ratio	≥9.00%	**11.02%**	**10.70%**	10.90%	10.48%	Up by 0.12 percentage points	Up by 0.22 percentage points
Capital adequacy ratio	≥11.00%	**12.83%**	**12.62%**	12.80%	12.47%	Up by 0.03 percentage points	Up by 0.15 percentage points

Note: The Bank's capital adequacy ratios were calculated and disclosed in accordance with the *Rules on Capital Management of Commercial Banks* (NFRA Order 2023 No.4) promulgated by the NFRA.

3.8 Leverage Ratio

Unit: RMB million

Item	Regulatory value	**30 September 2026**	30 June 2026	31 March 2026	31 December 2025
Leverage ratio	≥4.25%	**7.11%**	7.01%	7.10%	7.09%
Net tier-one capital	–	**892,914**	881,900	857,626	837,718
Adjusted balance of on- and off-balance sheet assets	–	**12,557,878**	12,588,439	12,071,957	11,807,185

Note: The Bank's leverage ratio was calculated and disclosed in accordance with the *Rules on Capital Management of Commercial Banks* (NFRA Order 2023 No.4) promulgated by the NFRA.

3.9 Liquidity Coverage Ratio

Unit: RMB million

Item	Regulatory value	**30 September 2026**	31 December 2025
Liquidity coverage ratio	≥100.00%	**150.54%**	144.22%
Qualified premium liquid assets	–	**1,291,537**	1,080,670
Net cash outflow in the coming 30 days	–	**857,939**	749,299

Note: The Bank calculated and disclosed relevant information on its liquidity coverage ratio in accordance with the *Rules on Disclosure of Liquidity Coverage Ratio of Commercial Banks* (CBRC Issue [2015] No.52).

4 SHAREHOLDER INFORMATION

4.1 Total Number of Ordinary Shareholders and Number of Preference Shareholders with Restored Voting Rights and Shareholdings of Top Ten Shareholders as at the End of the Reporting Period

Total number of ordinary shareholders as at the end of the reporting period (accounts)	103,006
Including: A-share ordinary shareholders (accounts)	79,314
H-share ordinary shareholders (accounts)	23,692

Shareholdings of Top Ten Ordinary Shareholders (not including shares lent via refinance)

Name of shareholder	Nature of shareholder	Class of shares	Number of shares held (shares)	Shareholding percentage (%)	Number of shares subject to restrictions on sale	Shares pledged/ marked/frozen	
						Status	Quantity
China CITIC Financial Holdings Co., Ltd.	State-owned legal person	A share, H share	36,028,393,412	64.75	–	None	–
Hong Kong Securities Clearing Company Nominees Limited	Overseas legal person	H share	11,854,790,939	21.30	–	Unknown	–
China National Tobacco Corporation	State-owned legal person	A share	2,584,406,960	4.64	–	None	–
China Life Insurance Company Limited – Traditional – Ordinary Insurance Products – 005L – CT001 Shanghai	Other	A share	1,281,814,536	2.30	–	None	–
China Securities Finance Corporation Limited	State-owned legal person	A share	644,599,847	1.16	–	None	–

Shareholdings of Top Ten Ordinary Shareholders (not including shares lent via refinance)

Name of shareholder	Nature of shareholder	Class of shares	Number of shares held (shares)	Shareholding percentage (%)	Number of shares subject to restrictions on sale	Shares pledged/ marked/frozen Status	Quantity
Hong Kong Securities Clearing Company Limited	Overseas legal person	A share	360,257,480	0.65	–	None	–
Central Huijin Asset Management Ltd.	State-owned legal person	A share	267,137,050	0.48	–	None	–
China Construction Bank Corporation	State-owned legal person	H share	168,599,268	0.30	–	None	–
China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002 Shanghai	Other	A share	106,122,157	0.19	–	None	–
China Construction Bank Corporation – Huatai-PineBridge CSI Dividend Low Volatility ETF	Other	A share	80,915,207	0.15	–	None	–

Notes: (1) The Bank had no preference shareholders with voting rights restored. All shares of the Bank held by the above-mentioned shareholders were shares not subject to restrictions on sale.

(2) The shareholdings of A shareholders and H shareholders in the table above were calculated based on the Bank's share registers, respectively maintained with China Securities Depository and Clearing Corporation Limited Shanghai Branch and Computershare Hong Kong Investor Services Limited.

(3) Hong Kong Securities Clearing Company Nominees Limited is a wholly-owned subsidiary of Hong Kong Securities Clearing Company Limited. The total number of shares held by Hong Kong Securities Clearing Company Nominees Limited is the aggregate number of H shares it held in its capacity as nominee on behalf of all institutional and individual investors registered with the company as at the end of the reporting period. Hong Kong Securities Clearing Company Limited is an institution that is designated by others to hold shares, including the Shanghai Stock Connect shares held by Hong Kong and overseas investors, on behalf of others in its capacity as a nominee shareholder.

(4) China CITIC Financial Holdings Co., Ltd. ("CITIC Financial Holdings") is a wholly-owned subsidiary of CITIC Corporation Limited. As at the end of the reporting period, CITIC Corporation Limited and its subsidiary held 36,610,129,412 shares of the Bank in aggregate, representing 65.79% of the total issued shares of the Bank, including 33,264,829,933 A shares and 3,345,299,479 H shares. CITIC Financial Holdings directly held 36,028,393,412 shares in the Bank, accounting for 64.75% of the total share capital of the Bank, including 33,264,829,933 A shares and 2,763,563,479 H shares.

(5) Summit Idea Limited confirmed that, as at the end of the reporting period, it held via Hong Kong Securities Clearing Company Nominees Limited 2,292,579,000 H shares of the Bank, accounting for 4.12% of the Bank's total shares. Summit Idea Limited is a wholly-owned affiliate of Quzhou Xin'an Development Co., Ltd. ("Quzhou Development"). In addition to the aforementioned stake, Hong Kong Xinhu Investment Co., Ltd., a wholly-owned subsidiary of Quzhou Development, also held 153,686,000 H shares of the Bank via Hong Kong Securities Clearing Company Nominees Limited, taking up 0.28% of the Bank's total shares.

(6) Note on related relations or concerted actions between the ordinary shareholders listed in the above table: Hong Kong Securities Clearing Company Nominees Limited is a wholly-owned subsidiary of Hong Kong Securities Clearing Company Limited. Central Huijin Investment Ltd. holds 100% equity interest in Central Huijin Asset Management Ltd. and 66.70% equity interest in China Securities Finance Corporation Limited. According to the Half-Year Report 2026 of China Construction Bank Corporation, as at 30 June 2026, Central Huijin Investment Ltd., Central Huijin Asset Management Ltd., and China Securities Finance Corporation Limited together held 55.64% shares of China Construction Bank Corporation. According to public information, China Construction Bank Corporation served as the custodian bank for the "China Construction Bank Corporation – Huatai-PineBridge CSI Dividend Low Volatility ETF". In addition, based on public information, the Bank reached a preliminary conclusion that there was a related relation between China Life Insurance Company Limited – Traditional – Ordinary Insurance Products – 005L – CT001 Shanghai and China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002 Shanghai. Except for these, the Bank was not aware of any related relations or concerted actions between the shareholders listed in the above table.

(7) As far as the Bank was aware, save as Hong Kong Securities Clearing Company Nominees Limited (the situation of which is unknown), the shareholders listed in the above table did not participate in margin trading and short selling, or refinancing during the reporting period.

4.2 Total Number of Preference Shareholders and Shareholdings of Top Ten Preference Shareholders as at the End of the Reporting Period

Total number of preference shareholders as at the end of the reporting period (accounts) 58

Shareholdings of Top Ten Preference Shareholders

Name of shareholder	Nature of shareholder	Number of shares held (shares)	Shareholding percentage (%)	Number of shares subject to restrictions on sale	Shares pledged/ marked/frozen Status	Quantity
China Mobile Communications Group Co., Ltd.	State-owned legal person	43,860,000	12.53	–	None	–
China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002 Shanghai	Other	38,430,000	10.98	–	None	–
China Life Insurance Company Limited – Traditional – Ordinary Insurance Products – 005L – CT001 Shanghai	Other	38,400,000	10.97	–	None	–
Ping An Life Insurance Company of China, Ltd. – Universal – Individual Universal Insurance	Other	30,700,000	8.77	–	None	–
Ping An Life Insurance Company of China, Ltd. – Dividend – Dividends for Individual Insurance	Other	30,700,000	8.77	–	None	–
Ping An Property & Casualty Insurance Company of China, Ltd. – Traditional – Ordinary Insurance Products	Other	19,290,000	5.51	–	None	–
CITIC Trust Co., Ltd. – CITIC Trust Youyue No. 3 Collective Capital Trust Plan	Other	15,400,000	4.40	–	None	–
Ping An Trust Co., Ltd. – Ping An Trust Wenyou No. 10 Collective Capital Trust Plan	Other	14,575,000	4.16	–	None	–
Hwabao Trust Co., Ltd. – Hwabao Trust – Multi-strategy Youying No. 4 Securities Investment Collective Capital Trust Plan	Other	10,520,000	3.01	–	None	–
China Fund – CMB – China Fund Baofu No. 3 Collective Asset Management Plan	Other	7,401,300	2.11	–	None	–

Notes: (1) The shareholdings of the preference shareholders were calculated based on the information contained in the preference-share register of the Bank.

(2) Note on related relations or concerted actions of the above preference shareholders: Based on publicly available information, the Bank reached the preliminary conclusion that there was related relation between China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002 Shanghai and China Life Insurance Company Limited – Traditional – Ordinary Insurance Products – 005L – CT001 Shanghai, and among Ping An Life Insurance Company of China, Ltd. – Universal – Individual Universal Insurance, Ping An Life Insurance Company of China, Ltd. – Dividend – Dividends for Individual Insurance, Ping An Property & Casualty Insurance Company of China, Ltd. – Traditional – Ordinary Insurance Products, and Ping An Trust Co., Ltd. – Ping An Trust Wenyou No. 10 Collective Capital Trust Plan.

(3) As at 30 September 2026, China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002 Shanghai and China Life Insurance Company Limited – Traditional – Ordinary Insurance Products – 005L – CT001 Shanghai were both among the Bank's top ten ordinary shareholders and top ten preference shareholders.

(4) Except for these, the Bank was not aware of any other related relation or concerted action between the above-mentioned preference shareholders or between the above-mentioned preference shareholders and the top ten ordinary shareholders.

(5) "Shareholding percentage" means the percentage of preference shares held by preference shareholders in the total issued preference shares.

5 OTHER EVENTS

5.1 Appointment or Resignation of Directors and Senior Management Members

On 24 July 2026, Mr. Shen Qiang officially assumed office as Vice President of the Bank upon approval by the NFRA.

On 31 July 2026, Mr. He Jinsong resigned from his position as Vice President of the Bank due to change of work arrangements.

On 17 August 2026, Mr. Lyu Tiangui officially assumed office as an executive director of the Bank upon approval by the NFRA.

5.2 Redemption of Preference Shares

On 26 October 2026, the Bank redeemed all issued preference shares (stock abbreviation: "CITIC Excellent 1"; stock code: 360025) and completed their cancellation and delisting procedures. For details, please refer to relevant announcements published by the Bank on the websites of the SSE (www.sse.com.cn), HKEXnews of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk), and the Bank (www.citicbank.com) on 20 October 2026 and 27 October 2026.

5.3 Others

For other significant matters disclosed by the Bank during the reporting period in accordance with regulatory requirements, please refer to the relevant announcements published by the Bank on the websites of the SSE (www.sse.com.cn), HKEXnews of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk), and the Bank (www.citicbank.com).

6 QUARTERLY FINANCIAL STATEMENTS

See the Appendix.

China CITIC Bank Corporation Limited
Consolidated Statement of Profit or Loss
For the Period of Nine Months Ended 30 September 2026
(Amounts in millions of Renminbi, unless otherwise stated)

	July-September 2026	July-September 2025	**January-September 2026**	January-September 2025
	Unaudited	*Unaudited*	***Unaudited***	*Unaudited*
Interest income	**66,748**	70,483	**201,096**	215,605
Interest expense	**(30,447)**	(33,982)	**(91,646)**	(107,903)
Net interest income	**36,301**	36,501	**109,450**	107,702
Fee and commission income	**9,457**	10,178	**29,003**	29,741
Fee and commission expense	**(1,339)**	(1,509)	**(3,655)**	(4,248)
Net fee and commission income	**8,118**	8,669	**25,348**	25,493
Net trading gain	**1,275**	1,063	**3,990**	4,667
Net gain from investment securities	**5,848**	3,476	**18,988**	16,394
Net hedging gain/(loss)	**11**	(4)	**(38)**	(2)
Other net operating income	**1,639**	1,529	**5,863**	2,813
Operating income	**53,192**	51,234	**163,601**	157,067
Operating expenses	**(15,633)**	(17,217)	**(45,903)**	(47,252)
Net operating profit before impairment	**37,559**	34,017	**117,698**	109,815
Credit impairment losses	**(17,868)**	(15,144)	**(51,333)**	(44,714)
(Losses on)/reversals of impairment of other assets	**–**	(120)	**1**	(136)
Revaluation losses on investment properties	**–**	–	**(4)**	(49)
Share of profit of associates and joint ventures	**124**	96	**332**	555

	July-September 2026	July-September 2025	**January-September 2026**	January-September 2025
	Unaudited	*Unaudited*	***Unaudited***	*Unaudited*
Profit before tax	**19,815**	18,849	**66,694**	65,471
Income tax expense	**(1,837)**	(1,656)	**(10,537)**	(11,204)
Profit for the period	**17,978**	17,193	**56,157**	54,267
Profit attributable to:				
Equity holders of the Bank	**17,691**	16,913	**55,293**	53,391
Non-controlling interests	**287**	280	**864**	876
Earnings per share attributable to the ordinary shareholders of the Bank				
Basic earnings per share (RMB)	**0.29**	0.27	**0.92**	0.89
Diluted earnings per share (RMB)	**0.29**	0.28	**0.92**	0.89

China CITIC Bank Corporation Limited
Consolidated Statement of Comprehensive Income
For the Period of Nine Months Ended 30 September 2026
(Amounts in millions of Renminbi, unless otherwise stated)

	July-September 2026	July-September 2025	**January-September 2026**	January-September 2025
	Unaudited	*Unaudited*	***Unaudited***	*Unaudited*
Profit for the period	**17,978**	17,193	**56,157**	54,267
Other comprehensive income, net of tax:				
i. Items that will not be reclassified subsequently to profit or loss				
– Changes from remeasurement of defined benefit plan	**(1)**	–	**(1)**	–
– Fair value changes on financial investments designated at fair value through other comprehensive income	**7**	(251)	**(55)**	(275)
ii. Items that may be reclassified subsequently to profit or loss				
– Other comprehensive income transferable to profit or loss under equity method	**(50)**	22	**(43)**	(30)
– Fair value changes on financial assets at fair value through other comprehensive income	**(4,119)**	(6,395)	**(3,086)**	(10,753)
– Impairment allowance on financial assets at fair value through other comprehensive income	**12**	61	**(399)**	(88)
– Exchange difference on translation of foreign financial statements	**(719)**	96	**(2,873)**	(1,610)
Other comprehensive income, net of tax	**(4,870)**	(6,467)	**(6,457)**	(12,756)
Total comprehensive income for the period	**13,108**	10,726	**49,700**	41,511
Total comprehensive income attributable to:				
Equity holders of the Bank	**13,186**	10,442	**49,360**	40,490
Non-controlling interests	**(78)**	284	**340**	1,021

China CITIC Bank Corporation Limited
Consolidated Statement of Financial Position
30 September 2026
(Amounts in millions of Renminbi)

	30 September 2026	31 December 2025
	Unaudited	*Audited*
Assets		
Cash and balances with central banks	**356,958**	386,916
Deposits with banks and non-bank financial institutions	**85,255**	141,197
Precious metals	**43,391**	28,851
Placements with and loans to banks and non-bank financial institutions	**460,684**	446,098
Derivative financial assets	**43,364**	41,026
Financial assets held under resale agreements	**94,404**	169,640
Loans and advances to customers	**5,881,957**	5,746,871
Financial investments		
– at fair value through profit or loss	**794,371**	678,778
– at amortized cost	**1,421,842**	1,312,900
– at fair value through other comprehensive income	**924,733**	926,913
– designated at fair value through other comprehensive income	**8,157**	8,234
Investments in associates and joint ventures	**11,043**	8,787
Investment properties	**491**	520
Property, plant and equipment	**79,806**	74,534
Right-of-use assets	**9,930**	10,337
Intangible assets	**1,785**	2,513
Goodwill	**872**	916
Deferred tax assets	**55,574**	54,670
Other assets	**104,381**	91,327
Total assets	**10,378,998**	10,131,028

	30 September 2026	31 December 2025
	Unaudited	*Audited*
Liabilities		
Borrowings from central banks	**183,249**	204,025
Deposits from banks and non-bank financial institutions	**1,267,907**	936,672
Placements from banks and non-bank financial institutions	**144,211**	159,013
Financial liabilities at fair value through profit or loss	**2,512**	1,296
Derivative financial liabilities	**41,787**	44,364
Financial assets sold under repurchase agreements	**347,976**	477,502
Deposits from customers	**6,416,322**	6,127,012
Accrued staff costs	**14,913**	20,977
Taxes payable	**4,403**	4,642
Debt securities issued	**960,635**	1,214,339
Lease liabilities	**9,891**	10,249
Provisions	**10,852**	10,218
Deferred tax liabilities	**64**	128
Other liabilities	**71,872**	72,961
Total liabilities	**9,476,594**	9,283,398

	30 September 2026	31 December 2025
	Unaudited	*Audited*
Equity		
Share capital	**55,645**	55,645
Other equity instruments	**124,955**	104,948
Capital reserve	**95,555**	95,566
Other comprehensive income	**(2,926)**	3,007
Surplus reserve	**74,099**	74,099
General reserve	**120,612**	120,314
Retained earnings	**415,571**	375,234
Total equity attributable to the equity holders of the Bank	**883,511**	828,813
Non-controlling interests	**18,893**	18,817
Total equity	**902,404**	847,630
Total liabilities and equity	**10,378,998**	10,131,028

Approved and authorized for issue by the Board of Directors on 29 October 2026.

Fang Heying
Chairman and Executive Director

Lyu Tiangui
Executive Director, President, and Chief Compliance Officer

Zhao Yuanxin
Vice President (In charge of finance and accounting work of the Bank)

Kang Chao
General Manager of the Finance and Accounting Department

(Company stamp)

China CITIC Bank Corporation Limited
Consolidated Statement of Cash Flows
For the Period of Nine Months Ended 30 September 2026
(Amounts in millions of Renminbi)

	January-September 2026	January-September 2025
	Unaudited	*Unaudited*
Operating activities		
Profit before tax	**66,694**	65,471
Adjustments for:		
– revaluation losses on investments, derivatives, and investment properties	**474**	2,134
– net investment gains	**(17,391)**	(15,765)
– net gains on disposal of property, plant and equipment, intangible assets, and other assets	**(73)**	(42)
– unrealized foreign exchange losses	**2,379**	1,089
– credit impairment losses	**51,333**	44,714
– (reversals of)/losses on impairment of other assets	**(1)**	136
– depreciation and amortization	**3,414**	3,456
– interest expense on debt securities issued	**14,098**	20,091
– dividend income from equity investment	**(37)**	(112)
– depreciation of right-of-use assets and interest expense on lease liabilities	**2,403**	2,568
– income tax paid	**(11,020)**	(12,485)
Subtotal	**112,273**	111,255

	January-September 2026	January-September 2025
	Unaudited	*Unaudited*
Changes in operating assets and liabilities:		
(Increase)/decrease in balances with central banks	**(28,443)**	24,888
Decrease in deposits with banks and non-bank financial institutions	**8,688**	14,905
Decrease/(increase) in placements with and loans to banks and non-bank financial institutions	**11,887**	(127,446)
Increase in financial assets held for trading	**(82,688)**	(61,487)
Decrease in financial assets held under resale agreements	**73,482**	72,049
Increase in loans and advances to customers	**(194,798)**	(109,307)
(Decrease)/increase in borrowings from central banks	**(21,282)**	53,097
Increase/(decrease) in deposits from banks and non-bank financial institutions	**330,689**	(196,409)
(Decrease)/increase in placements from banks and non-bank financial institutions	**(14,297)**	27,530
Increase in financial liabilities at fair value through profit or loss	**1,252**	3,287
(Decrease)/increase in financial assets sold under repurchase agreements	**(130,684)**	144,786
Increase in deposits from customers	**334,726**	300,457
Increase in other operating assets	**(78,614)**	(49,738)
(Decrease)/increase in other operating liabilities	**(18,796)**	2,570
Subtotal	**191,122**	99,182
Net cash flows from operating activities	**303,395**	210,437

	January-September 2026	January-September 2025
	Unaudited	*Unaudited*
Investing activities		
Proceeds from disposal and redemption of investments	**5,761,190**	4,672,264
Proceeds from disposal of property, plant and equipment, land use rights, and other assets	**232**	143
Cash received from equity investment income	**319**	980
Payments on acquisition of investments	**(5,888,706)**	(4,903,457)
Payments on acquisition of property, plant and equipment, land use rights, and other assets	**(12,726)**	(31,844)
Payments on acquisition of subsidiaries and associates	**(983)**	(10,000)
Net cash flows used in investing activities	**(140,674)**	(271,914)
Financing activities		
Cash received from debt securities issued	**941,300**	1,275,869
Cash received from issuing other equity instruments	**64,082**	–
Cash paid for redemption of other equity instruments	**(44,117)**	–
Cash paid for redemption of debt securities issued	**(1,193,825)**	(1,219,269)
Interest paid on debt securities issued	**(14,637)**	(20,650)
Dividends paid	**(13,379)**	(14,755)
Cash paid in connection with other financing activities	**(2,175)**	(2,293)
Net cash flows (used in)/generated by financing activities	**(262,751)**	18,902
Decrease in cash and cash equivalents	**(100,030)**	(42,575)
Cash and cash equivalents as at 1 January	**332,412**	262,779
Effect of exchange rate changes on cash and cash equivalents	**(5,546)**	(3,283)
Cash and cash equivalents as at 30 September	**226,836**	216,921
Cash flows from operating activities include:		
Interest received	**206,711**	218,334
Interest paid, excluding interest paid for debt securities issued	**(92,248)**	(91,169)

By Order of the Board of Directors
China CITIC Bank Corporation Limited
Fang Heying
Chairman

Beijing, the PRC
29 October 2026

As at the date of this announcement, the executive directors of the Bank are Mr. Fang Heying (Chairman), Mr. Lyu Tiangui (President) and Mr. Hu Gang; the non-executive directors are Mr. Wei Qiang, Mr. Wang Yankang and Mr. Fu Yamin; and the independent non-executive directors are Mr. Liu Tsz Bun Bennett, Mr. Zhou Bowen, Mr. Wang Huacheng and Ms. Song Fangxiu.