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中國光大銀行股份有限公司

China Everbright Bank Company Limited

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

(Stock code: 6818)

THIRD QUARTERLY REPORT OF 2026

The board of directors (the “**Board**”) of China Everbright Bank Company Limited (the “**Company**”) hereby announces the unaudited results of the Company and its subsidiaries for the third quarter ended 30 September 2026 (the “**Reporting Period**”) prepared under the International Financial Reporting Standards. This announcement is made in accordance with the requirements of Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

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

Beijing, the PRC
30 October 2026

As at the date of this announcement, the Executive Directors of the Company are Mr. Hao Cheng and Ms. Qi Ye; the Non-executive Directors are Mr. Wu Lijun, Mr. Cui Yong, Ms. Zhao Jingjing, Mr. Zhang Mingwen and Mr. Li Wei; and the Independent Non-executive Directors are Mr. Li Yinquan, Mr. Liu Shiping, Mr. Huang Zhenzhong, Mr. Liu Qiao, Mr. Hu Xiang and Ms. Li Yingqi.

China Everbright Bank Company Limited

Third Quarterly Report of 2026

I. IMPORTANT NOTICE

- 1.1 The Board of Directors, Directors and Senior Management of the Bank hereby warrant the authenticity, accuracy and completeness of the contents of this Report and that there are no false representations, misleading statements or material omissions, and jointly and severally assume full responsibility for the information in this Report.
- 1.2 The 10th meeting of the Tenth Session of the Board of Directors of the Bank was convened by circulating written resolutions on 30 October 2026, at which this Report was considered and approved. 13 out of 13 Directors entitled to vote exercised their voting rights.
- 1.3 Chairman Mr. Wu Lijun, President Mr. Hao Cheng, Executive Vice President & CFO Ms. Liu Yan, and General Manager of Finance and Accounting Department of the Bank Mr. Lin Zezhong, hereby warrant the authenticity, accuracy and completeness of the financial information in this Report.
- 1.4 The financial statements in this Report were prepared pursuant to the International Financial Reporting Standards (“IFRS Accounting Standards”) and were unaudited.
- 1.5 Unless otherwise stated, all monetary sums stated in this Report are expressed in Renminbi/RMB.
- 1.6 In this Report, “the Bank” refers to China Everbright Bank Company Limited, and “the Group” refers to China Everbright Bank Company Limited and its subsidiaries.

II. BASIC INFORMATION

2.1 Company profile

Stock Abbreviated Name	A shares: CEB BANK (光大銀行)	Stock Code	A shares: 601818
	H shares: CEB BANK (中國光大銀行)		H shares: 6818
Stock Exchange for Listing of Shares	A shares: Shanghai Stock Exchange (SSE)		
	H shares: The Stock Exchange of Hong Kong Limited (SEHK)		
Person to Contact	Secretary to the Board of Directors	Securities Affairs Representative	
	Mr. Zhang Xuyang	—	
Investor Hotline	86-10-63636388		
Customer Service Hotline/ Customer Complaint Hotline	95595		
Fax	86-10-63639504		
E-mail	IR@cebbank.com		

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

2.2 Major work performance

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

First, the Bank actively served national strategies. The Bank always acted on the political and people-oriented nature of financial work to serve the five target areas of finance. In technology finance, the Bank continued to upgrade its featured businesses backed by excellent services, products, ecosystems, industry research and digital intelligence, provided diversified full-life-cycle financial services for technology enterprises, and supported key areas such as new quality productive forces in realizing relatively fast growth in lending. In green finance, the Bank continuously advanced system development, product innovation and service upgrading, and built and optimized a green finance product spectrum that centers on green loans with various green finance featured products and industry-specific solutions. In inclusive finance, the Bank deepened the implementation of the micro and small enterprise (MSE) financing coordination mechanism and the fiscal interest subsidy policy, continuously improved online products, including credit-based, guarantee-backed and collateralized products, and enhanced the system development for pre-loan anti-fraud and due diligence and post-loan early-warning and monitoring. In pension finance, the Bank enhanced the influence of the Sunshine Pension Premium (“He Guang Yi Xiang”) brand, strengthened the integrated service model combining finance, elderly care, healthcare and tourism, kept improving the capability of comprehensive services integrating banking, insurance and elderly care, and stepped up the efforts to build pension finance service centers, so as to boost the quality and efficiency of loan services in the elderly care sector. In digital finance, the Bank continued to advance the construction of intelligent banking, built an intelligent process automation application platform, optimized the AI agent service matrix covering business areas such as corporate banking, retail wealth management and risk management, and strove to convert service capabilities into business value, thereby effectively reducing operating costs.

Second, the Bank built differentiated competitive advantages. The Bank continued to develop the featured brand of “Sunshine Tech Innovation”, strengthened business operation in distinctive arenas of growth such as integrated circuits, computing power and AI, extensively built cooperation platforms centering on the technology finance ecosystem that covers banks, government agencies, industries, industrial parks, universities, research institutes and investment institutions, and pooled ecosystem synergies to establish a more sophisticated service model. The Bank vigorously developed the “Sunshine Wealth” business, kept abreast of the trends of capital markets and the changes in customer needs, and met the wealth management needs of various customer groups with stable and inclusive products as the main supply. As at the end of the reporting period, the AUM of retail banking stood at RMB3.30 trillion, representing an increase of 4.91% from the end of the previous year, and the AUM of wealth management products stood at RMB2.17 trillion, representing an increase of 11.33% from the end of the previous year. The Bank maintained the industry-leading position of “Everbright Cloud Fee Payment”, and further developed the “life + finance” inclusive and convenient service ecosystem, thereby continuously expanding the service scope to cover areas of social well-being, enterprise development and government affairs. As at the end of the reporting period, the Cloud Fee Payment platform served 2,759 million person-times, with the total fee payment amounting to RMB687,293 million. The Bank

optimized its “Sunshine Transaction Banking” ecosystem-based comprehensive financial services, and built a transaction banking product toolkit that integrates supply chain finance, cross-border business and cash management, with a focus on the upstream and downstream of supply chains and industrial chains. The Bank built the featured brand of “Sunshine Investment Banking”, continuously strengthened core competitiveness in bond underwriting business, and increased project participation in key M&A loan scenarios. During the first three quarters of 2026, the Bank underwrote RMB310,467 million of bonds. The Bank advanced the specialized operation of “Sunshine Financial Market”, refined the proprietary investment and trading strategy framework, developed client-facing derivatives business, strengthened comprehensive operation for financial institution customers, and boosted comprehensive financial service capabilities.

Third, the Bank clarified and implemented customer management strategies. In alignment with the 15th Five-Year Plan, the Bank focused on key areas, high-quality market entities and key projects, supported the development of new quality productive forces, and promoted whitelist-based and ecosystem-driven customer acquisition. The Bank actively adapted to the new financial needs of customers, actively expanded high-frequency transaction scenarios, strengthened marketing outreach and conversion, and refined its customer service model. Centering on key livelihood services and consumption scenarios such as agency payroll service, social security, education, healthcare and home-based elderly care, the Bank strengthened high-quality customer acquisition at the source while actively cultivating an emerging customer base. For key customer groups such as the elderly, emerging customers and cross-border customers, the Bank provided “financial + non-financial” comprehensive services, and took an array of measures to enhance customer loyalty and value contribution.

Fourth, the Bank ensured both development and security. Conscientiously implementing the requirements for preventing risks, strengthening regulation and boosting high-quality development, the Bank remained committed to effectively preventing and defusing various risks while promoting high-quality development. The Bank continued to enhance its comprehensive risk management capabilities, effectively implemented credit policies and credit-granting strategies, and deepened research on credit-granting industries, in a bid to empower business development, improve the quality of incremental business and build high-quality and risk-resilient asset portfolios. The Bank further advanced the specialized, refined and intensive management of special assets, developed and implemented risk resolution plans for key areas, and disposed of risk assets in a prudent and orderly manner to consolidate asset quality.

III. KEY FINANCIAL DATA AND OPERATING PERFORMANCE

3.1 Key accounting data and financial indicators

Unit: RMB million, %

Item	July-September 2026	Year-on-year Change	January-September 2026	Year-on-year Change
Operating income	31,517	11.03	94,625	0.31
Net profit	9,610	(23.35)	28,448	(23.69)
Net profit attributable to equity shareholders of the Bank	9,560	(22.88)	28,271	(23.63)
Basic earnings per share ¹ (unit: RMB)	0.14	(17.65)	0.42	(23.64)
Diluted earnings per share ² (unit: RMB)	0.14	(17.65)	0.42	(23.64)
Return on weighted average equity ³	6.44	-1.75 percentage points	6.53	-2.30 percentage points
Net cash flows from operating activities	68,804	1,007.60	129,688	(40.65)

Item	30 September 2026	31 December 2025	Change
Total assets	7,273,770	7,165,319	1.51
Total equity attributable to equity shareholders of the Bank	620,146	604,800	2.54
Net assets per share attributable to ordinary shareholders of the Bank ⁴ (unit: RMB)	8.72	8.46	3.07

Notes:

1. Basic earnings per share = net profit attributable to ordinary shareholders of the Bank/weighted average number of ordinary shares outstanding; net profit attributable to ordinary shareholders of the Bank = net profit attributable to shareholders of the Bank – dividends of the preference shares and interest of perpetual capital bonds declared during the period.
2. Diluted earnings per share = (net profit attributable to ordinary shareholders of the Bank + effect of dilutive potential ordinary shares on net profit attributable to ordinary shareholders of the Bank)/(weighted average number of ordinary shares outstanding + weighted average number of potential dilutive ordinary shares converted into ordinary shares).

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

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

3.2 Capital adequacy ratio and leverage ratio

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

Unit: RMB million, %

Item	30 September 2026		31 December 2025	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Net common equity Tier 1 capital	510,244	475,268	494,820	462,233
Net Tier 1 capital	615,354	580,215	599,898	567,139
Net capital	700,057	662,007	699,961	663,213
Risk-weighted assets	5,198,443	5,041,347	5,106,238	4,949,552
Common equity Tier 1 CAR	9.82	9.43	9.69	9.34
Tier 1 CAR	11.84	11.51	11.75	11.46
CAR	13.47	13.13	13.71	13.40

Notes:

1. All domestic and overseas branches, as well as invested financial institutions within the scope of consolidated management in accordance with the *Rules on Capital Management of Commercial Banks*, shall be included in the calculation of the consolidated CARs.
2. The Bank has disclosed the *Pillar 3 Disclosure Report for the Third Quarter of 2026*. Please refer to the official website of the Bank for details.

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

Unit: RMB million, %

Item	30 September 2026	30 June 2026	31 March 2026	31 December 2025
Leverage ratio	7.29	7.24	6.93	7.27
Net Tier 1 capital	615,354	607,749	569,618	599,898
Adjusted balance of on- and off-balance-sheet assets	8,440,553	8,395,282	8,221,648	8,256,069

3.3 Liquidity coverage ratio

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

Unit: RMB million, %

Item	30 September 2026	30 June 2026	31 March 2026	31 December 2025
Liquidity coverage ratio	146.34	156.70	129.40	143.11
High quality liquid assets	1,080,329	1,108,864	1,012,018	982,358
Net cash outflows in the next 30 days	738,221	707,633	782,107	686,419

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

There was no difference regarding the net profit from January to September 2026 and the net assets as at 30 September 2026 calculated by the Group in accordance with PRC GAAP and IFRS Accounting Standards, respectively.

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

Unit: RMB million, %

Item	January-September 2026	January-September 2025	Change	Main reason for change
Net cash flows from operating activities	129,688	218,497	(40.65)	Increase in net cash outflows arising from financial assets sold under repurchase agreements

3.6 Operation analysis

As at the end of the reporting period, total assets of the Group reached RMB7,273,770 million, representing an increase of 1.51% over the end of the previous year. Among them, total loans and advances stood at RMB4,046,208 million, representing an increase of 1.66% over the end of the previous year. Total liabilities registered RMB6,650,999 million, representing an increase of 1.42% over the end of the previous year. Among them, the balance of deposits was RMB4,266,515 million, representing an increase of 4.00% over the end of the previous year.

In 2026, the Group's net interest margin improved steadily, driving positive growth in net interest income and continued improvement in the growth rate of operating income. From January to September 2026, the Group's operating income registered RMB94,625 million, representing a year-on-year increase of 0.31%. As for the subcategories, net interest income was RMB71,390 million, representing a year-on-year increase of 3.64%. Net fee and commission income stood at RMB13,876 million, representing a year-on-year decrease of 10.49%. Net profit was RMB28,448 million, representing a year-on-year decrease of 23.69%. Return on weighted average equity was 6.53%, representing a year-on-year decrease of 2.30 percentage points.

From January to September 2026, the Group incurred operating expenses of RMB27,498 million, representing a year-on-year decrease of 5.20%. Credit impairment losses stood at RMB31,662 million, representing a year-on-year increase of 68.08%.

As at the end of the reporting period, the Group's balance of non-performing loans (NPLs) registered RMB62,401 million, up RMB11,659 million over the end of the previous year. The NPL ratio was 1.54%, up 0.27 percentage point over the end of the previous year. The provision coverage ratio was 143.67%, down 30.47 percentage points over the end of the previous year.

As at the end of the reporting period, the Group's CAR, Tier 1 CAR and common equity Tier 1 CAR stood at 13.47%, 11.84% and 9.82% respectively. The leverage ratio was 7.29%. All these ratios met regulatory requirements.

3.7 Performance of business segments

3.7.1 Corporate banking

Committed to serving national strategies, the real economy and social well-being, the Bank closely focused on the 15th Five-Year Plan and the five target areas of finance, and enhanced high-quality financial services for major strategies, key sectors and weak links. The Bank actively implemented a package of policies on fiscal and financial coordination to boost domestic demand, made full use of structural monetary policy tools, and continuously improved the quality and efficiency of financial services for the real economy. The Bank thoroughly implemented the new policies related to real estate, and helped build a new development model for the real estate sector. Focusing on key areas, high-quality market entities and key projects, the Bank deeply engaged in key arenas of growth such as computing power, integrated circuits, and artificial intelligence, strove to expand cooperation coverage, promoted the smooth transition to new growth drivers, and drove the optimization and transformation of business structure. Drawing on China Everbright Group's advantages in comprehensive finance and industry-finance collaboration, the Bank leveraged an array of products including basic credit, bond financing, M&A financing, business matchmaking, equity financing, structured financing and asset-backed securitization to foster distinctive strengths in "Sunshine Tech Innovation", "Sunshine Transaction Banking" and "Sunshine Investment Banking" for high-quality differentiated development. Placing equal emphasis on customer acquisition and customer activation, the Bank promoted whitelist-based and ecosystem-driven customer acquisition, and strengthened comprehensive services for high-frequency transaction scenarios including payment and settlement, FPA (Finance Product Aggregate), supply chain finance, corporate treasury and cash management, institutional special accounts, cross-border services, fund collection and fee payment, agency payroll, custody and wealth management, thereby enhancing customer value contribution and activation. The Bank optimized the management model for strategic customers, strengthened the capabilities of cross-regional coordinated services, and reinforced the integrated customer management featuring graph-based acquisition, table-based advancement and chain-based management, so as to enhance the breadth, depth and stickiness of comprehensive financial services for customers.

3.7.2 Retail banking

Striving to build an industry-leading digital and intelligent retail bank, the Bank adhered to the customer-centered business philosophy, deepened the core strategy featuring “tiered and grouped management, data-driven operation, channel coordination and conversion from transaction to contribution”, offered a wider range of products and services centering on the full-life-cycle financial needs of customers, strengthened the application of AI agents, and developed online and offline integrated channel service capabilities to continuously enhance the quality and efficiency of comprehensive customer services. On the liability side, the Bank adopted a scale-price balancing strategy to pursue high-quality development, deepened the comprehensive management of deposits through four growth engines including source fund introduction, sales-led growth, customer group management and fund flow retention, and realized cost reduction, quality improvement and efficiency enhancement for the retail deposit business. On the asset side, the Bank closely followed national strategies and policy orientations. For the retail credit business, the Bank implemented relevant real estate policies, adapted to the new market dynamics, provided city-specific solutions to support residents’ housing needs, continuously refined the product policies for inclusive loans to deliver solid inclusive financial services, enriched the supply of consumer financing products, and gave full play to the role of finance in boosting consumption. For the credit card business, the Bank fully tapped into consumer spending trends and customer needs, launched marketing campaigns in high-quality consumption scenarios, actively implemented the fiscal interest subsidy policy for installment products, provided strong service support to boost consumption, and strengthened the refined management of existing customers and localized operation, thereby promoting high-quality business development. For the wealth management business, the Bank closely followed the trends of the capital market and the changes of customer needs to continuously optimize diversified product offerings. With a focus on providing stable and inclusive products, the Bank developed the “Polaris Premium” product series, expanded the multi-asset and multi-strategy product lineup, improved the system building for investment research and advisory, strengthened asset allocation service capabilities, and innovated personalized service scenarios to precisely meet the differentiated and tailored wealth management needs of diversified customer groups.

3.7.3 Financial market business

The Bank continuously strengthened macroeconomic analysis and policy study, developed a multi-dimensional analysis framework for investment research, continuously refined the asset allocation structure, improved the comprehensive risk management system, and increased the efficiency of portfolio asset allocation and the risk-return ratio. While maintaining solid and sound investment base, the Bank further expanded trading varieties, and flexibly utilized various strategies and instruments to boost portfolio returns, thereby actively contributing to revenue growth. Guided by the service philosophy of “partnering with Everbright for a win-win future”, the Bank collaborated with industry peers to build a financial institution ecosystem, accelerated the development of a tiered and grouped service system for financial institution customers, strengthened customer resource integration, and deepened comprehensive management for financial institution customers. The Bank deeply engaged in key areas including green finance and pension finance to enhance service quality and efficiency for the real economy. The Bank continued to launch marketing campaigns targeting high-value-account financial institution customers, improved the retention of low-cost funds from financial institutions by providing safe, professional, efficient and convenient clearing and settlement services, and effectively reduced liability costs. For the wealth management business, adhering to the investor-centered approach and the goal of steady development, the Bank further developed its “Colorful Sunshine” product system, accelerated the development of the “Everbright Premium + (Guang Ying +)” multi-asset and multi-strategy system, refined the building of key mechanisms for investment research and decision-making, product quality control and investor companionship, and achieved coordinated growth in scale, quality and efficiency, creating long-term value for investors. For the asset custody business, the Bank continuously improved service quality and operational efficiency, conscientiously fulfilled its responsibility as a custodian, and promoted integrated business development and custody ecosystem building. The Bank seized market opportunities to deliver and cultivate multiple custody projects involving equity and hybrid public funds. The Bank made sustained efforts to develop custody services for industrial funds and venture capital funds to support and serve the real economy. The Bank improved pension custody service capabilities to promote the sound development of pension finance. The Bank strengthened technological empowerment, continuously optimized business systems, and advanced the digital transformation of custody services.

IV. SHAREHOLDER INFORMATION

4.1 Total number of ordinary shareholders and top ten shareholders

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		237,988 shareholders for A shares 756 shareholders for H shares			
Name of shareholder	Nature of shareholder	Class of shares	Number of shares held	Shareholding percentage	Number of shares pledged/ marked/frozen
China Everbright Group Ltd.	State-owned legal person	A Shares	24,363,726,541	41.23	–
		H Shares	1,782,965,000	3.02	–
China CITIC Financial Asset Management Co., Ltd.	State-owned legal person	A Shares	4,723,302,688	7.99	–
		H Shares	604,397,000	1.02	–
Hong Kong Securities Clearing Company Nominees Limited Including: Ocean Fortune Investment Limited	Overseas legal person	H Shares	5,238,890,858	8.87	Unknown
	Overseas legal person	H Shares	1,605,286,000	2.72	–
Overseas Chinese Town Holdings Company	State-owned legal person	H Shares	4,200,000,000	7.11	2,058,480,000 shares pledged
China Everbright Limited	Overseas legal person	A Shares	1,572,735,868	2.66	–
China Life Reinsurance Company Ltd.	State-owned legal person	H Shares	1,530,397,000	2.59	–
China Reinsurance (Group) Corporation	State-owned legal person	A Shares	413,094,619	0.70	–
		H Shares	376,393,000	0.64	–
Shenergy (Group) Co., Ltd.	State-owned legal person	A Shares	766,002,403	1.30	–
COSCO SHIPPING (Shanghai) Investment Management Co., Ltd.	State-owned legal person	A Shares	723,999,875	1.23	–
Hong Kong Securities Clearing Company Limited	Overseas legal person	A Shares	634,030,603	1.07	–

Notes:

1. As at the end of the reporting period, no ordinary shares of the Bank were subject to restrictions on sales.
2. As at the end of the reporting period, the total number of H shares of the Bank held by the Hong Kong Securities Clearing Company Nominees Limited acting as the nominee for all institutional and individual investors that maintain an account with it was 5,238,890,858 H shares. Among them, 1,605,286,000, 604,397,000, 282,684,000 and 172,965,000 H shares of the Bank were held by Ocean Fortune Investment Limited, China CITIC Financial Asset Management Co., Ltd., China Life Reinsurance Company Ltd. and China Everbright Group Ltd., respectively. The number of remaining H shares of the Bank held under it was 2,573,558,858 H shares.
3. The Bank was aware that, as at the end of the reporting period, China Everbright Limited is a subsidiary indirectly controlled by China Everbright Group Ltd.; China Life Reinsurance Company Ltd. is a wholly-owned subsidiary of China Reinsurance (Group) Corporation; and both COSCO SHIPPING (Shanghai) Investment Management Co., Ltd. and Ocean Fortune Investment Limited are subsidiaries indirectly controlled by China COSCO SHIPPING Corporation Limited. Save for the above, the Bank was not aware of any related party relationships or concerted actions among the above shareholders.
4. As at the end of the reporting period, Hong Kong Securities Clearing Company Limited held 634,030,603 A shares of the Bank designated by and on behalf of others as the nominee, including shares held by Hong Kong and overseas investors under the Shanghai Stock Connect.
5. As at the end of the reporting period, the top ten shareholders of the Bank did not participate in any margin trading or securities lending, and none of the Bank's preference shareholders had their voting rights restored.
6. As at the end of the reporting period, the top ten shareholders of the Bank neither lent any shares of the Bank to engage in refinancing business nor held any shares of the Bank using credit accounts.

4.2 Total number of preference shareholders and top ten preference shareholders

4.2.1 Everbright P1 (Code: 360013)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		24			
Name of shareholder	Nature of shareholder	Number of shares held	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
China Fund Management Co., Ltd.	Others	34,367,981	17.18	—	—
Shanghai Everbright Securities Asset Management Co., Ltd.	Others	24,200,000	12.10	—	—
Hwabao Trust Co., Ltd.	Others	18,206,000	9.10	—	—
China Resources SZITIC Trust Co., Ltd.	Others	16,440,000	8.22	—	—
Chongqing International Trust Inc.	Others	15,123,600	7.56	—	—
Ping An Property & Casualty Insurance Company of China, Ltd.	Others	10,000,000	5.00	—	—
Ping An Life Insurance Company of China, Ltd.	Others	10,000,000	5.00	—	—
China Fortune Securities Co., Ltd.	Others	9,550,000	4.78	—	—
CITIC Securities Co., Ltd.	Others	8,078,100	4.04	—	—
CITIC Trust Co., Ltd.	Others	7,750,000	3.88	—	—

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

4.2.2 Everbright P2 (Code: 360022)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		21			
Name of shareholder	Nature of shareholder	Number of shares held	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
CITIC Trust Co., Ltd.	Others	16,470,000	16.47	—	—
Ping An Trust Co., Ltd.	Others	12,170,000	12.17	—	—
China Everbright Group Ltd.	State-owned legal person	10,000,000	10.00	—	—
Guangdong Yuecai Trust Co., Ltd.	Others	9,780,000	9.78	—	—
China Life Insurance Company Limited	Others	8,180,000	8.18	—	—
China Fund Management Co., Ltd.	Others	7,650,000	7.65	—	—
Postal Savings Bank of China Co., Ltd.	Others	7,150,000	7.15	—	—
China Resources SZITIC Trust Co., Ltd.	Others	6,670,000	6.67	—	—
Shanghai Everbright Securities Asset Management Co., Ltd.	Others	6,550,000	6.55	—	—
China Fortune Securities Co., Ltd.	Others	6,540,000	6.54	—	—

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

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

V. OTHER MATTERS FOR ATTENTION

During the reporting period, for other significant events required to be disclosed by the Bank in accordance with securities regulatory requirements, please refer to the Bank's relevant announcements published on the official websites of the SSE, the HKEXnews and the Bank.

VI. QUARTERLY FINANCIAL STATEMENTS

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

**The Board of Directors of
China Everbright Bank Company Limited**
30 October 2026

China Everbright Bank Company Limited
The Financial Statements
For the Nine Months Ended 30 September 2026
(Prepared in accordance with IFRS Accounting Standards)

China Everbright Bank Company Limited
Consolidated statement of profit or loss
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<i>2026</i>	<i>2025</i>
Interest income	148,398	160,205
Interest expense	(77,008)	(91,324)
Net interest income	71,390	68,881
Fee and commission income	15,750	17,626
Fee and commission expense	(1,874)	(2,124)
Net fee and commission income	13,876	15,502
Net trading gains	1,742	863
Net gains arising from investment securities	5,923	4,611
Net gains on derecognition of financial assets measured at amortised cost	197	2,113
Net foreign exchange (losses) / gains	(193)	949
Other operating income	1,690	1,418
Operating income	94,625	94,337
Operating expenses	(27,498)	(29,005)
Credit impairment losses	(31,662)	(18,838)
Other impairment losses	(11)	45
Operating profit	35,454	46,539

China Everbright Bank Company Limited
Consolidated statement of profit or loss (continued)
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended 30 September</i>	
	<u>2026</u>	<u>2025</u>
Profit before tax	35,454	46,539
Income tax	<u>(7,006)</u>	<u>(9,261)</u>
Net profit	<u>28,448</u>	<u>37,278</u>
Net profit attributable to:		
Equity shareholders of the Bank	28,271	37,018
Non-controlling interests	<u>177</u>	<u>260</u>
	<u>28,448</u>	<u>37,278</u>
Earnings per share		
Basic / Diluted earnings per share (in RMB/share)	<u>0.42</u>	<u>0.55</u>

China Everbright Bank Company Limited
Consolidated statement of comprehensive income
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended 30 September</i>	
	<i>2026</i>	<i>2025</i>
Net profit	28,448	37,278
Other comprehensive income, net of tax:		
Items that will not be reclassified to profit or loss:		
- Equity instruments at fair value through other comprehensive income		
- Change in fair value	(1)	1
- Related income tax effect	-	-
Subtotal	(1)	1
Items that will be reclassified to profit or loss:		
- Debt instruments at fair value through other comprehensive income		
- Change in fair value	1,983	(7,123)
- Change in provision for impairment losses	(288)	93
- Reclassified to the profit or loss upon disposal	(254)	(1,799)
- Related income tax effect	(352)	2,225
- Change in cash flow hedge	(53)	9
- Exchange differences on translation of financial statements	(118)	(37)
Subtotal	918	(6,632)
Other comprehensive income, net of tax	917	(6,631)
Total comprehensive income	29,365	30,647
Total comprehensive income attributable to:		
Equity shareholders of the Bank	29,195	30,390
Non-controlling interests	170	257
	29,365	30,647

China Everbright Bank Company Limited
Consolidated statement of profit or loss
For the three months from 1 July to 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months from 1 July to 30 September</i>	
	<u>2026</u>	<u>2025</u>
Interest income	49,518	52,609
Interest expense	(24,999)	(29,160)
Net interest income	<u>24,519</u>	<u>23,449</u>
Fee and commission income	4,860	5,814
Fee and commission expense	(660)	(755)
Net fee and commission income	<u>4,200</u>	<u>5,059</u>
Net trading gains	389	60
Net gains / (losses) arising from investment securities	1,690	(1,082)
Net gains on derecognition of financial assets measured at amortised cost	30	139
Net foreign exchange gains	84	239
Other operating income	605	522
Operating income	<u>31,517</u>	<u>28,386</u>
Operating expenses	(9,489)	(9,648)
Credit impairment losses	(10,783)	(2,936)
Other impairment losses	(4)	56
Operating profit	<u>11,241</u>	<u>15,858</u>

China Everbright Bank Company Limited
Consolidated statement of profit or loss (continued)
For the three months from 1 July to 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months from</i>	
	<i>1 July to 30 September</i>	
	<u>2026</u>	<u>2025</u>
Profit before tax	11,241	15,858
Income tax	(1,631)	(3,321)
Net profit	<u>9,610</u>	<u>12,537</u>
Net profit attributable to:		
Equity shareholders of the Bank	9,560	12,396
Non-controlling interests	50	141
	<u>9,610</u>	<u>12,537</u>
Earnings per share		
Basic / Diluted earnings per share (in RMB/share)	<u>0.14</u>	<u>0.17</u>

China Everbright Bank Company Limited
Consolidated statement of comprehensive income
For the three months from 1 July to 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the three months from 1 July to 30 September</i>	
	<u>2026</u>	<u>2025</u>
Net profit	<u>9,610</u>	<u>12,537</u>
Other comprehensive income, net of tax:		
Items that will not be reclassified to profit or loss:		
- Equity instruments at fair value through other comprehensive income		
- Change in fair value	2	(2)
- Related income tax effect	(1)	1
Subtotal	<u>1</u>	<u>(1)</u>
Items that will be reclassified to profit or loss:		
- Debt instruments at fair value through other comprehensive income		
- Change in fair value	(583)	(3,639)
- Change in provision for impairment losses	(64)	57
- Reclassified to the profit or loss upon disposal	(61)	395
- Related income tax effect	167	791
- Change in cash flow hedge	(40)	4
- Exchange differences on translation of financial statements	(31)	(21)
Subtotal	<u>(612)</u>	<u>(2,413)</u>
Other comprehensive income, net of tax	<u>(611)</u>	<u>(2,414)</u>
Total comprehensive income	<u>8,999</u>	<u>10,123</u>
Total comprehensive income attributable to:		
Equity shareholders of the Bank	8,951	9,983
Non-controlling interests	48	140
	<u>8,999</u>	<u>10,123</u>

China Everbright Bank Company Limited
Consolidated statement of financial position
As at 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	30 September 2026	31 December 2025
Assets		
Cash and deposits with central banks	307,955	339,232
Deposits with banks and other financial institutions	145,410	107,162
Precious metals	2,545	1,892
Placements with banks and other financial institutions	177,030	184,378
Derivative financial assets	5,172	5,528
Financial assets held under resale agreements	60,102	12,923
Loans and advances to customers	3,977,200	3,911,379
Finance lease receivables	85,812	94,415
Financial investments	2,371,083	2,371,901
- Financial assets at fair value through profit or loss	417,090	458,638
- Debt instruments at fair value through other comprehensive income	778,880	678,425
- Equity instruments at fair value through other comprehensive income	1,142	1,143
- Financial investments measured at amortised cost	1,173,971	1,233,695
Property and equipment	32,201	31,491
Right-of-use assets	8,622	9,286
Goodwill	1,281	1,281
Deferred tax assets	36,451	35,218
Other assets	62,906	59,233
Total assets	7,273,770	7,165,319

China Everbright Bank Company Limited
Consolidated statement of financial position (continued)
As at 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	30 September 2026	31 December 2025
Liabilities and equity		
Liabilities		
Due to the central bank	167,141	154,678
Deposits from banks and other financial institutions	687,523	506,454
Placements from banks and other financial institutions	180,647	208,607
Derivative financial liabilities	4,823	5,547
Financial assets sold under repurchase agreements	69,228	158,118
Deposits from customers	4,266,515	4,102,458
Accrued staff costs	16,078	18,908
Taxes payable	7,967	6,368
Lease liabilities	8,824	9,534
Debt securities issued	1,183,865	1,328,801
Other liabilities	58,388	58,404
Total liabilities	6,650,999	6,557,877

China Everbright Bank Company Limited
Consolidated statement of financial position (continued)
As at 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	30 September 2026	31 December 2025
Liabilities and equity (continued)		
Equity		
Share capital	59,086	59,086
Other equity instruments	104,947	104,906
of which: Preference shares	29,947	64,906
Perpetual bonds	75,000	40,000
Capital reserve	74,407	74,464
Other comprehensive income	5,905	4,981
Surplus reserve	29,543	29,543
General reserve	91,639	91,369
Retained earnings	254,619	240,451
	<hr/>	<hr/>
Total equity attributable to equity shareholders of the Bank	620,146	604,800
Non-controlling interests	2,625	2,642
	<hr/>	<hr/>
Total equity	622,771	607,442
	<hr/>	<hr/>
Total liabilities and equity	7,273,770	7,165,319
	<hr/>	<hr/>

Approved and authorised for issue by the board of directors on 30 October 2026.

Wu Lijun
Chairman,
Non-executive
Director

Hao Cheng
President,
Executive Director

Liu Yan
Vice President,
Chief Financial
Officer

Lin Zezhong
General Manager of
Finance and
Accounting
Department

China Everbright Bank Company Limited
Consolidated statement of cash flows
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<i>2026</i>	<i>2025</i>
Cash flows from operating activities		
Profit before tax	35,454	46,539
<i>Adjustments for</i>		
Credit impairment losses	31,662	18,838
Other impairment losses	11	(45)
Depreciation and amortisation	5,296	5,329
Interest income on impaired financial assets	(802)	(925)
Unrealised foreign exchange (gains) / losses	(149)	1,463
Interest income from investment securities and net gains on disposal	(41,865)	(48,203)
Net gains on derecognition of financial assets measured at amortised cost	(197)	(2,113)
Net gains on disposal of trading securities	(1,241)	(1,264)
Revaluation (gains) / losses on financial instruments at fair value through profit or loss	(3,173)	4,982
Interest expense on debt securities issued	18,490	19,771
Interest expense on lease liabilities	183	252
Net (gains) / losses on disposal of property and equipment	(31)	32
	<u>43,638</u>	<u>44,656</u>
<i>Changes in operating assets</i>		
Net increase in deposits with the central bank, banks and other financial institutions	(19,003)	(65,061)
Net increase in placements with banks and other financial institutions	(9,576)	(21,028)
Net (increase) / decrease in financial assets held under resale agreements	(47,179)	100,353
Net increase in loans and advances to customers	(96,982)	(125,217)
Net decrease / (increase) in financial assets held for trading	22,699	(19,394)
Net decrease in other operating assets	5,539	14,316
	<u>(144,502)</u>	<u>(116,031)</u>

China Everbright Bank Company Limited
Consolidated statement of cash flows (continued)
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<i>2026</i>	<i>2025</i>
Cash flows from operating activities (continued)		
<i>Changes in operating liabilities</i>		
Net increase in amounts due to the central bank	12,514	76,614
Net increase / (decrease) in deposits from banks and other financial institutions	180,988	(26,880)
Net decrease in placements from banks and other financial institutions	(27,888)	(40,551)
Net (decrease) / increase in financial assets sold under repurchase agreements	(88,746)	128,943
Net increase in deposits from customers	172,850	151,511
Income tax paid	(7,584)	(9,521)
Net (decrease) / increase in other operating liabilities	(11,582)	9,756
	<u>230,552</u>	<u>289,872</u>
Net cash from operating activities	<u>129,688</u>	<u>218,497</u>
Cash flows from investing activities		
Proceeds from disposal and redemption of investments	898,659	783,339
Investment income received	45,218	52,747
Payments on acquisition of investments	(916,159)	(1,004,296)
Proceeds from disposal of property and equipment and other long-term assets	275	1,033
Payments on acquisition of property and equipment, intangible assets and other long-term assets	(6,331)	(6,522)
Net cash from / (used in) investing activities	<u>21,662</u>	<u>(173,699)</u>

China Everbright Bank Company Limited
Consolidated statement of cash flows (continued)
For the nine months ended 30 September 2026
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<i>2026</i>	<i>2025</i>
Cash flows from financing activities		
Proceeds from issuance of debts	569,106	810,823
Repayments of debts issued	(713,089)	(839,615)
Interest paid on debt securities issued	(19,443)	(20,376)
Proceeds from issuance of other equity instruments	35,000	-
Payments for issuance of other equity instruments	(3)	-
Payments for redemption of other equity instruments	(35,000)	-
Payments for liquidation to minority shareholders of subsidiaries	(167)	-
Dividends paid	(13,796)	(15,989)
Other net cash flows from financing activities	(2,159)	(2,129)
Net cash used in financing activities	(179,551)	(67,286)
Effect of foreign exchange rate changes on cash and cash equivalents	(734)	(123)
Net decrease in cash and cash equivalents	(28,935)	(22,611)
Cash and cash equivalents as at 1 January	239,212	128,057
Cash and cash equivalents as at 30 September	210,277	105,446
 Cash flows from operating activities include:		
Interest received	108,929	120,106
Interest paid	(67,122)	(73,478)