



香港分行
HONGKONG BRANCH

**China Everbright Bank Co., Ltd.
Hong Kong Branch**

Annual Financial Information Disclosure Statement 2025

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Profit and loss information

China Everbright Bank Hong Kong Branch

For the year ended 31 December 2025

In compliance with the disclosure standards set out in the “Banking (Disclosure) Rules” issued by Hong Kong Monetary Authority (“HKMA”), the following key financial information (unaudited) has been provided. The information is also available at the Branch or the Branch’s website “<http://www.hkg.cebbank.com>” and the Public Registry of HKMA.

	31 December 2025 HK\$'000	31 December 2024 HK\$'000
Interest income	6,995,914	8,711,531
Interest expense	<u>(6,569,915)</u>	<u>(7,915,159)</u>
Net interest income	425,999	796,372
Gains less losses arising from dealing in foreign currencies	670,266	371,404
Gains less losses from other trading activities	16,950	638
Gains less losses on securities held for trading purposes	21,061	13,560
Gains less losses from non-trading investment	123,484	654
Net fee and commission income		
- Fee and commission income	104,694	115,358
- Fee and commission expenses	(21,115)	(20,301)
Others	<u>542</u>	<u>-</u>
Other operating income	915,882	481,313
Operating income	1,341,881	1,277,685
Staff expenses	(264,255)	(271,329)
Rental expenses	(56,905)	(56,603)
Other operating expenses	<u>(89,985)</u>	<u>(95,938)</u>
Operating expenses	(411,145)	(423,870)
Operating profit before impairment	930,736	853,815
Net charge for impairment allowances	<u>(852,642)</u>	<u>(2,002,731)</u>
Profit / (Loss) before taxation	78,094	(1,148,916)
Taxation	<u>(33,812)</u>	<u>259,929</u>
Profit / (Loss) after taxation	44,282	(888,987)

Balance sheet information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

	31 December 2025 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Assets		
Cash and balances with banks	8,398,301	6,479,960
Placements with banks maturing between one and twelve months	13,223,841	16,087,476
Amount due from overseas offices	4,861,922	8,399,921
Trade bills	95,484	453,916
Certificates of deposit held	12,831,701	15,133,461
Investment securities	59,802,098	57,564,921
Securities held for trading purposes	214,748	593,912
Other investments	5,907	-
Advances and other accounts		
- Loans and advances to customers	68,479,236	72,243,838
- Accrued interest and other accounts	3,867,054	5,697,092
- Collectively assessed impairment allowances	(135,834)	(152,194)
- Individually assessed impairment allowances	(1,649,365)	(1,095,504)
Fixed assets	86,735	116,194
Deferred tax assets	222,691	226,166
Total assets	<u>170,304,519</u>	<u>181,749,159</u>
Reserves and Liabilities		
Deposits and balances from banks	32,198,825	37,815,747
Deposits from customers		
- Demand deposits and current accounts	1,905,983	3,162,281
- Savings deposits	21,362,479	6,804,494
- Time, call and notice deposits	66,174,994	89,300,584
Amount due to overseas offices	5,947,001	4,540,799
Certificates of deposit issued	11,050,546	6,736,205
Issued debt securities	21,634,078	23,378,749
Other accounts and provisions		
- Accrued interest and other provisions	3,737,034	3,752,647
Total liabilities	<u>164,010,940</u>	<u>175,491,506</u>
Reserves		
- Retained earnings and other reserves	6,249,297	6,060,451
- Profit for the year	44,282	197,202
Total reserves and liabilities	<u>170,304,519</u>	<u>181,749,159</u>

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

i Impaired loans and advances to customers

	31 December 2025 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Gross impaired loans and advances to customers	2,350,304	2,400,234
As a % to total loans and advances to customers	3.43%	3.32%
Individually assessed impairment allowances	1,341,917	844,309
Market value of collateral	1,837,500	1,837,500

Impaired loans and advances to customers are individually determined to be impaired. The Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch.

Analysis of impaired loans and advances to customers by geographical segments:

Hong Kong	1,875,681	1,903,994
Mainland China	474,623	496,239
Others	-	-

ii Loans and advances to customers

(a) Breakdown by industry sectors

	31 December 2025		30 June 2025	
	<u>HK\$'000</u>	<u>% covered by collateral</u>	<u>HK\$'000</u>	<u>% covered by collateral</u>
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	6,093,048	22	7,691,409	12
- Property investment	3,071,203	67	3,145,868	65
- Civil engineering works	181,739	2	99,130	3
- Financial concerns	22,392,073	11	24,847,716	9
- Wholesale and retail trade	1,263,913	-	1,295,824	12
- Manufacturing	1,435,944	-	1,809,039	24
- Electricity and gas	703,661	-	1,392,074	-
- Hotels, boarding houses & catering	2,302,720	59	2,644,450	52
- Transport and transport equipment	443,720	-	440,000	-
- Information technology	387,500	-	391,000	-
- Stockbrokers	496,478	-	206,313	-
- Recreational activities	-	-	-	-
- Others	9,062,983	10	8,070,159	11
Individuals				
- Others	808,553	100	826,230	100
Trade finance	1,072,069	6	1,152,778	10
Loans and advances for use outside Hong Kong	18,763,632	13	18,231,848	13
	<u>68,479,236</u>	<u>17</u>	<u>72,243,838</u>	<u>16</u>

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

ii Loans and advances to customers (continued)

(b) Breakdown by geographical segments

	31 December 2025 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Hong Kong	53,592,805	54,929,616
Mainland China	8,481,802	11,336,446
Others	6,404,629	5,977,776
	<u>68,479,236</u>	<u>72,243,838</u>

The above analysis is based on the location of the counterparties after taking into account the transfer of risk. In general, the transfer of risk applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

iii Overdue, rescheduled and repossessed assets

(a) Overdue loans and advances to customers

	31 December 2025 <u>HK\$'000</u>	% of total loans to customers	30 June 2025 <u>HK\$'000</u>	% of total loans to customers
Overdue loans and advances to customers				
- more than 3 months but not more than 6 months	-	0.00%	-	0.00%
- more than 6 months but not more than 1 year	-	0.00%	313,209	0.43%
- more than 1 year	2,206,017	3.22%	1,928,964	2.67%
Total overdue loans and advances to customers	2,350,304	3.43%	2,246,673	3.11%

	<u>HK\$'000</u>	<u>HK\$'000</u>
Individually assessed impairment allowances made on overdue loans and advances to customers	1,341,917	754,214
Market value of collateral	1,837,500	1,837,500

Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

Covered portion of overdue loans and advances to customers	1,837,500	1,837,500
Uncovered portion of overdue loans and advances to customers	512,804	409,173

Analysis of gross overdue loans and advances to customers by geographical segments:

Hong Kong	1,875,681	1,908,495
Mainland China	474,623	338,178
Others	-	-

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

iii Overdue, rescheduled and repossessed assets (continued)

(b) Rescheduled loans and advances to customers

	31 December 2025		30 June 2025	
	<u>HK\$'000</u>	<u>% of total loans to customers</u>	<u>HK\$'000</u>	<u>% of total loans to customers</u>
Rescheduled loans and advances to customers	144,287	0.21%	158,061	0.22%

(c) Overdue debt securities

	31 December 2025	30 June 2025
	<u>HK\$'000</u>	<u>HK\$'000</u>
Overdue debt securities		
- more than 3 months but not more than 6 months	-	-
- more than 6 months but not more than 1 year	-	-
- more than 1 year	319,765	328,650

(d) Repossessed assets

As at 31 December 2025 and 30 June 2025, the Branch has no repossessed assets.

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

iv International claims

	31 December 2025				
	<u>Banks</u> <u>HK\$'000</u>	<u>Official</u> <u>sector</u> <u>HK\$'000</u>	<u>Non-bank</u> <u>financial</u> <u>institutions</u> <u>HK\$'000</u>	<u>Non-</u> <u>financial</u> <u>private</u> <u>sector</u> <u>HK\$'000</u>	<u>Total</u> <u>HK\$'000</u>
Developing Asia and Pacific of which Mainland China	33,046,722	344,532	6,663,464	21,105,657	61,160,375
Offshore centres of which Hong Kong	2,025,136	78,718	13,968,952	16,239,049	32,311,855
	30 June 2025				
	<u>Banks</u> <u>HK\$'000</u>	<u>Official</u> <u>sector</u> <u>HK\$'000</u>	<u>Non-bank</u> <u>financial</u> <u>institutions</u> <u>HK\$'000</u>	<u>Non-</u> <u>financial</u> <u>private</u> <u>sector</u> <u>HK\$'000</u>	<u>Total</u> <u>HK\$'000</u>
Developing Asia and Pacific of which Mainland China	47,546,675	423,997	5,092,878	25,944,213	79,007,763
Offshore centres of which Hong Kong	306,030	78,763	15,821,635	17,338,020	33,544,448

International claims by types of counterparties after risk transfer, amounting to 10% or more of the total aggregate international claims, are disclosed. For a claim guaranteed by a party situated in a country different from the counterparty, the risk will be transferred to the country of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another country, the risk will be transferred to the country where its head office is located.

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

v Non-bank Mainland exposures

31 December 2025				
	On-balance sheet exposures <u>HK\$'000</u>	Off-balance sheet exposures <u>HK\$'000</u>	Total <u>HK\$'000</u>	Individually assessed impairment allowances <u>HK\$'000</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	31,386,829	356,448	31,743,277	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	9,466,730	954,738	10,421,468	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	15,228,485	2,786,484	18,014,969	1,649,365
4. Other entities of central government not reported in item 1 above	4,525,897	345,162	4,871,059	-
5. Other entities of local governments not reported in item 2 above	2,560,083	-	2,560,083	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	669,095	-	669,095	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	253,050	-	253,050	-
Total	<u>64,090,169</u>	<u>4,442,832</u>	<u>68,533,001</u>	<u>1,649,365</u>
Total assets after provisions	170,304,519			
On-balance sheet exposures as percentage of total assets	37.63%			

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

v Non-bank Mainland exposures (continued)

	30 June 2025			
	On-balance sheet exposures <u>HK\$'000</u>	Off-balance sheet exposures <u>HK\$'000</u>	Total <u>HK\$'000</u>	Individually assessed impairment allowances <u>HK\$'000</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	34,864,148	542,614	35,406,762	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	11,466,770	785,834	12,252,604	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	14,942,848	2,516,456	17,459,304	1,087,754
4. Other entities of central government not reported in item 1 above	4,056,478	289,514	4,345,992	7,750
5. Other entities of local governments not reported in item 2 above	2,625,413	-	2,625,413	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	542,467	57,892	600,359	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,239,939	120,041	1,359,980	-
Total	<u>69,738,063</u>	<u>4,312,351</u>	<u>74,050,414</u>	<u>1,095,504</u>
Total assets after provisions	181,749,159			
On-balance sheet exposures as percentage of total assets	38.37%			

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

vi Currency risk

	31 December 2025			
	USD	CNY	EUR	Total
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Spot assets	74,615,350	25,766,373	6,457,483	106,839,206
Spot liabilities	(99,324,740)	(18,858,237)	(220,887)	(118,403,864)
Forward purchases	44,588,145	17,796,903	73,037	62,458,085
Forward sales	(18,823,767)	(24,830,250)	(6,478,363)	(50,132,380)
Net options position	(1,114)	12,244	-	11,130
Net long (short) position	<u>1,053,874</u>	<u>(112,967)</u>	<u>(168,730)</u>	<u>772,177</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

	30 June 2025			
	USD	CNY	EUR	Total
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Spot assets	90,951,337	29,259,846	6,452,681	126,663,864
Spot liabilities	(106,162,611)	(23,330,323)	(2,403,857)	(131,896,791)
Forward purchases	62,265,004	40,130,119	2,418,425	104,813,548
Forward sales	(46,175,030)	(45,985,485)	(6,674,467)	(98,834,982)
Net options position	(4,009)	4,886	-	877
Net long (short) position	<u>874,691</u>	<u>79,043</u>	<u>(207,218)</u>	<u>746,516</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The net position in particular foreign currency is disclosed if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies. The net options position is calculated using the delta equivalent approach. As at 31 December 2025 and 30 June 2025, there was no structural position.

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

vii Off-balance sheet exposures

(a) Contingent liabilities and commitments

	31 December 2025 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Trade-related contingencies	3,169,881	2,064,069
Other commitments	24,902,412	26,858,069
Others	501,428	-

(b) Derivatives

	31 December 2025 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Contract amount		
- Exchange rate contracts	74,379,579	108,327,171
- Interest rate contracts	35,296,366	28,887,900
Fair value		
- Exchange rate contracts	(236,110)	(161,654)
- Interest rate contracts	(29,274)	23,482

The contract amounts of derivatives indicate the volume of transactions outstanding as at the balance sheet date, they do not represent amounts at risk.

The above exposures do not take into account the effects of bilateral netting arrangements.

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

viii Liquidity information

	For the quarter ended 31 December 2025	For the quarter ended 31 December 2024
Average liquidity maintenance ratio	<u>88.53%</u>	<u>73.79%</u>
Average core funding ratio	<u>244.54%</u>	<u>182.23%</u>

The average liquidity maintenance ratio and average core funding ratio is the simple average of each calendar month's average liquidity maintenance ratio and average core funding ratio respectively, and as reported in the return relating to the Liquidity Position and the Stable Funding Position submitted by the Branch to HKMA pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

ix Liquidity risk management

Approach to liquidity risk management

Following the Head Office's policies and procedures whereby the centralized and decentralized ways of monitoring and management structure are set out, the Branch's Liquidity Risk Management Policy is formulated to outline the liquidity strategy and goals specific to the local business environment and conditions. The Branch also follows the guidance set forth by the HKMA in Supervisory Policy Manual ("SPM") LM-2 "Sound Systems and Controls for Liquidity Risk Management".

The local liquidity risk management framework is determined by the local Asset and Liability Committee which comprises the senior management key members and conducts meeting on a regular and when necessary basis to review and deliberate important liquidity risk management matters.

The liquidity and funding requirements are managed in a manner that ensures the Branch meets all local statutory requirements, internal risk limits and guidelines.

Net funding exposures are managed through regular reviews of projected cash flows. Cumulative cash flow profiles under normal and stress conditions across different horizons are monitored against limits for each of these scenarios. The Policy also provides a framework for the management of market access and contingency planning to withstand a liquidity crisis.

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

ix Liquidity risk management (continued)

(a) Cash flow maturity mismatch analysis

	31 December 2025			
	Within 1 month <u>HK\$'000</u>	Over 1 month to 3 months <u>HK\$'000</u>	Over 3 months to 1 year <u>HK\$'000</u>	Over 1 year <u>HK\$'000</u>
Contractual maturity mismatch	29,991,503	(37,154,271)	(987,991)	3,398,967
Cumulative contractual maturity mismatch	29,991,503	(7,162,768)	(8,150,759)	(4,751,792)
	31 December 2024			
	Within 1 month <u>HK\$'000</u>	Over 1 month to 3 months <u>HK\$'000</u>	Over 3 months to 1 year <u>HK\$'000</u>	Over 1 year <u>HK\$'000</u>
Contractual maturity mismatch	9,066,302	(21,512,122)	9,364,652	389,550
Cumulative contractual maturity mismatch	9,066,302	(12,445,820)	(3,081,168)	(2,691,618)

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

The contractual maturities were used to estimate cash flows mainly follow Hong Kong Monetary Authority's MA(BS)23 Return on Liquidity Monitoring Tools.

(b) Source of funding

	31 December 2025 <u>% of total liabilities</u>	31 December 2024 <u>% of total liabilities</u>
Deposits from customers	54.53%	44.49%
Funding raised from banks	23.26%	35.31%
Debt instruments issued	19.93%	17.93%
Other liabilities	2.28%	2.27%

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

(c) Liquidity gap

	31 December 2025					
	Total amount <u>HK\$ million</u>	Within 1 month <u>HK\$ million</u>	Over 1 month to 3 months <u>HK\$ million</u>	Over 3 months to 1 year <u>HK\$ million</u>	Over 1 year <u>HK\$ million</u>	Balancing amount <u>HK\$ million</u>
Amount receivable arising from derivative contracts	590	159	1,626	18,066	8,882	-
Due from MA for a/c of Exchange Fund	88	88	-	-	-	-
Due from banks	26,452	12,171	816	13,465	-	-
Debt securities, prescribed instruments and structured financial instruments held	73,430	65,806	3,874	3,251	165	334
Acceptances and bills of exchange held	96	20	56	20	-	-
Loans and advances to non-bank customers	68,699	25,226	8,759	10,546	21,818	2,350
Other assets	2,258	6	-	-	-	2,252
Total on-balance sheet assets	171,613	103,476	15,131	45,348	30,865	4,936
Total off-balance sheet claims	43,135	-	501	-	-	42,634
Deposits from non-bank customers	89,921	53,025	20,383	12,064	4,449	-
Amount payable arising from securities financing transactions	3,849	-	3,272	577	-	-
Amount payable arising from derivative contracts	855	182	1,666	17,937	9,090	-
Due to MA for a/c of Exchange Fund	-	-	-	-	-	-
Due to banks	34,431	17,017	14,277	2,637	500	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	32,831	2,245	11,220	8,080	11,286	-
Other liabilities	1,634	74	-	733	-	827
Capital and reserves	6,294	-	-	-	-	6,294
Total on-balance sheet liabilities	169,815	72,543	50,818	42,028	25,325	7,121
Total off-balance sheet	9,358	940	1,967	4,309	2,142	-

Additional information

China Everbright Bank Hong Kong Branch

As at 31 December 2025

(c) Liquidity gap (continued)

	31 December 2024					
	Total amount HK\$ million	Within 1 month HK\$ million	Over 1 month to 3 months HK\$ million	Over 3 months to 1 year HK\$ million	Over 1 year HK\$ million	Balancing amount HK\$ million
Amount receivable arising from derivative contracts	832	1,388	1,707	4,654	6,912	-
Due from MA for a/c of Exchange Fund	268	268	-	-	-	-
Due from banks	54,038	32,987	2,908	18,143	-	-
Debt securities, prescribed instruments and structured financial instruments held	62,323	50,514	10,428	1,008	30	343
Acceptances and bills of exchange held	444	141	170	133	-	-
Loans and advances to non-bank customers	68,628	19,598	13,336	12,261	21,017	2,416
Other assets	927	-	-	-	-	927
Total on-balance sheet assets	187,460	104,896	28,549	36,199	27,959	3,686
Total off-balance sheet claims	43,781	1,076	-	-	-	42,705
Deposits from non-bank customers	81,044	43,819	25,700	11,413	112	-
Amount payable arising from securities financing transactions	16,055	6,266	9,789	-	-	-
Amount payable arising from derivative contracts	379	1,367	1,758	4,428	6,402	-
Due to MA for a/c of Exchange Fund	-	-	-	-	-	-
Due to banks	48,113	40,193	3,572	3,848	500	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	32,652	3,939	7,463	4,482	16,768	-
Other liabilities	2,277	1,249	-	-	-	1,028
Capital and reserves	5,820	-	-	-	-	5,820
Total on-balance sheet liabilities	186,340	96,833	48,282	24,171	23,782	6,848
Total off-balance sheet	8,303	73	1,778	2,664	3,788	-

The maturity buckets mainly follow information provided to Hong Kong Monetary Authority's MA(BS)23 Return on Liquidity Monitoring Tools.

Consolidated financial information – China Everbright Bank Co., Ltd.

I Capital adequacy ratio and Shareholders' funds

	31 December 2025 <u>RMB million</u>	30 June 2025 <u>RMB million</u>
Capital adequacy ratio	13.71%	13.53%
Equity attributable to equity holders of the Bank	604,800	594,534

The capital adequacy ratio above is calculated in accordance with the guidelines issued by the National Financial Regulatory Administration and is not calculated according to the documents as stated in Section 105(a) of the Banking (Disclosure) Rules.

II Other financial information

	31 December 2025 <u>RMB million</u>	30 June 2025 <u>RMB million</u>
Total assets	7,165,319	7,238,591
Total liabilities	6,557,877	6,641,409
Total loans and advances	3,980,218	4,084,070
Total customer deposits	4,102,458	4,253,182
	31 December 2025 <u>RMB million</u>	31 December 2024 <u>RMB million</u>
Pre-tax profit	49,687	51,474

1 RMB = 1.11428449 HKD at 31 December 2025

1 RMB = 1.09591154 HKD at 30 June 2025

1 RMB = 1.05975924 HKD at 31 December 2024

Other disclosures

China Everbright Bank Hong Kong Branch

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Remuneration

China Everbright Bank Co., Ltd., Hong Kong Branch (“Hong Kong Branch”) is governed by the remuneration policy and principles stipulated by China Everbright Bank Head Office (“Head Office”). In determining the remuneration details for Hong Kong Branch, various factors such as but not limited to laws of Hong Kong, principles and budget cascaded from Head Office, the Hong Kong Branch’s Master Remuneration Policy, local market practice, supply and potential of local talents, and related risk factors have been taken into account. In compliance with the Hong Kong Branch and Head Office’s deferral policy and the relevant requirements, deferral payment for variable remuneration is in place for employees whose activities during the course of their employment (individually or collectively) could have a material impact on the Bank’s risk profile and financial soundness, such as senior management, key personnel, employees within risk control functions, department heads and other personnel who are considered by the branch management to have a material risk impact to the Hong Kong Branch.

In Hong Kong Branch, the variable remuneration is linked to branch-wide, departmental and individual performance. As stipulated by Head Office, the balanced scorecard approach is adopted to measure the performance on a departmental and individual level, covering financial and non-financial factors, including risk prevention and control, and compliance operation indicators.

There was no guaranteed bonus/sign-on award/severance payment for our senior management and key personnel in Hong Kong Branch during the year of 2025 and 2024. The aggregate amounts of fixed and variable remuneration of senior management and key personnel for the year ended 31 December 2025 and 31 December 2024 are set out in the table below:

For 5 Senior Management & 7 Key Personnel		
Period: 1 January 2025 – 31 December 2025		
Total value of remuneration awards for the year ended 31 December 2025	Non-deferred HK\$'000	Deferred HK\$'000
Fixed remuneration ⁽¹⁾		
• Cash-based	15,368	N/A
Variable remuneration ⁽²⁾		
• Cash-based	1,855	1,028 (vested) 2,013 (unvested)

Other disclosures

China Everbright Bank Hong Kong Branch

As at 31 December 2025

Remuneration (continued)

For 5 Senior management and 6 Key Personnel Period: 1 January 2024 – 31 December 2024		
Total value of remuneration awards for the year ended 31 December 2024	Non-deferred HK\$'000	Deferred HK\$'000
Fixed remuneration ⁽¹⁾		
• Cash-based	18,282	N/A
Variable remuneration ⁽²⁾		
• Cash-based	4,170	1,761 (vested) 4,953 (unvested)

Remarks:

- (1) Fixed remuneration includes base salary and allowance only.
- (2) Variable remuneration includes performance bonus and incentives only, and subject to deferment according to the Hong Kong Branch and Head Office's deferral policy and the relevant requirements.

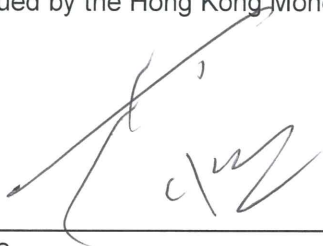
Other disclosures

China Everbright Bank Hong Kong Branch

As at 31 December 2025

Statement of Compliance

In preparing the Annual Financial Information Disclosure Statement 2025, China Everbright Bank Co., Ltd. Hong Kong Branch has fully complied with the disclosure standards and guidance as set out respectively in the Banking (Disclosure) Rules and SPM CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority.



Cai Mingjie
Chief Executive
China Everbright Bank Co., Ltd. Hong Kong Branch

30 April 2026