

China Everbright Bank Co., Ltd.
Hong Kong Branch

Interim Financial Information Disclosure Statement 2026

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Profit and loss information

China Everbright Bank Hong Kong Branch

For the half year ended 30 June 2026

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.

	30 June 2026 <u>HK\$'000</u>	30 June 2025 <u>HK\$'000</u>
Interest income	3,574,320	3,623,628
Interest expense	<u>(3,118,357)</u>	<u>(3,386,101)</u>
Net interest income	455,963	237,527
Gains less losses arising from dealing in foreign currencies	77,287	301,510
Gains less losses from other trading activities	9,084	11,970
Gains less losses on securities held for trading purposes	16,246	16,505
Gains less losses from non-trading investment	35,396	111,805
Net fee and commission income		
- Fee and commission income	40,616	52,503
- Fee and commission expenses	<u>(8,756)</u>	<u>(10,373)</u>
Others	<u>158</u>	<u>-</u>
Other operating income	170,031	483,920
Operating income	625,994	721,447
Staff expenses	(134,997)	(139,876)
Rental expenses	(28,556)	(27,798)
Other operating expenses	<u>(31,964)</u>	<u>(40,517)</u>
Operating expenses	(195,517)	(208,191)
Operating profit before impairment	430,477	513,256
Net charge for impairment allowances	(71,644)	(285,717)
Gains less losses from the disposal of fixed assets	<u>179</u>	<u>-</u>
Profit before taxation	359,012	227,539
Taxation	<u>(59,245)</u>	<u>(30,337)</u>
Profit after taxation	299,767	197,202

Balance sheet information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

	30 June 2026 HK\$'000	31 December 2025 HK\$'000
Assets		
Cash and balances with banks	13,443,263	8,398,301
Placements with banks maturing between one and twelve months	12,381,361	13,223,841
Amount due from overseas offices	2,383,016	4,861,922
Trade bills	-	95,484
Certificates of deposit held	10,057,216	12,831,701
Investment securities	59,725,344	59,802,098
Securities held for trading purposes	342,265	214,748
Other investments	1,502	5,907
Advances and other accounts		
- Loans and advances to customers	68,519,601	68,479,236
- Accrued interest and other accounts	4,338,374	3,867,054
- Collectively assessed impairment allowances	(130,946)	(135,834)
- Individually assessed impairment allowances	(774,838)	(1,649,365)
Fixed assets	58,832	86,735
Deferred tax assets	163,446	222,691
Total assets	170,508,436	170,304,519
Reserves and Liabilities		
Deposits and balances from banks	41,859,841	32,198,825
Deposits from customers		
- Demand deposits and current accounts	1,515,206	1,905,983
- Savings deposits	12,730,903	21,362,479
- Time, call and notice deposits	61,254,555	66,174,994
Amount due to overseas offices	11,682,059	5,947,001
Certificates of deposit issued	12,551,132	11,050,546
Issued debt securities	17,024,141	21,634,078
Other accounts and provisions		
- Accrued interest and other provisions	5,441,954	3,737,034
Total liabilities	164,059,791	164,010,940
Reserves		
- Retained earnings and other reserves	6,148,878	6,249,297
- Profit for the period	299,767	44,282
Total reserves and liabilities	170,508,436	170,304,519

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

i Impaired loans and advances to customers

	30 June 2026 <u>HK\$'000</u>	31 December 2025 <u>HK\$'000</u>
Gross impaired loans and advances to customers	465,081	2,350,304
As a % to total loans and advances to customers	0.68%	3.43%
Individually assessed impairment allowances	465,081	1,341,917
Market value of collateral	-	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
Mainland China	465,081	474,623
Others	-	-

ii Loans and advances to customers

(a) Breakdown by industry sectors

	30 June 2026 <u>HK\$'000</u>	% covered by <u>collateral</u>	31 December 2025 <u>HK\$'000</u>	% covered by <u>collateral</u>
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	5,180,063	25	6,093,048	22
- Property investment	1,163,755	20	3,071,203	67
- Civil engineering works	62,609	27	181,739	2
- Financial concerns	24,047,151	10	22,392,073	11
- Wholesale and retail trade	911,489	-	1,263,913	-
- Manufacturing	1,976,102	-	1,435,944	-
- Electricity and gas	629,641	-	703,661	-
- Hotels, boarding houses & catering	2,393,111	60	2,302,720	59
- Transport and transport equipment	2,084,623	12	443,720	-
- Information technology	-	-	387,500	-
- Stockbrokers	499,220	-	496,478	-
- Recreational activities	-	-	-	-
- Others	8,045,057	11	9,062,983	10
Individuals				
- Others	523,824	100	808,553	100
Trade finance	1,729,335	11	1,072,069	6
Loans and advances for use outside Hong Kong	19,273,621	11	18,763,632	13
	<u>68,519,601</u>	<u>14</u>	<u>68,479,236</u>	<u>17</u>

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

ii Loans and advances to customers (continued)

(b) Breakdown by geographical segments

	30 June 2026 HK\$'000	31 December 2025 HK\$'000
Hong Kong	53,815,639	53,592,805
Mainland China	7,518,082	8,481,802
Others	7,185,880	6,404,629
	68,519,601	68,479,236

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

	30 June 2026 HK\$'000	% of total loans to customers	31 December 2025 HK\$'000	% 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	134,867	0.20%	-	0.00%
- more than 1 year	330,214	0.48%	2,206,017	3.22%
Total overdue loans and advances to customers	470,544	0.69%	2,350,304	3.43%
	HK\$'000		HK\$'000	
Individually assessed impairment allowances made on overdue loans and advances to customers	465,081		1,341,917	
Market value of collateral	-		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
Uncovered portion of overdue loans and advances to customers	470,544	512,804

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

Hong Kong	-	1,875,681
Mainland China	470,544	474,623
Others	-	-

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

iii Overdue, rescheduled and repossessed assets (continued)

(b) Rescheduled loans and advances to customers

	30 June 2026		31 December 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	134,867	0.20%	144,287	0.21%

(c) Overdue debt securities

	30 June 2026 <u>HK\$'000</u>	31 December 2025 <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	321,983	319,765

(d) Repossessed assets

As at 30 June 2026 and 31 December 2025, the Branch has no repossessed assets.

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

iv International claims

30 June 2026					
	<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	32,350,681	285,290	7,248,539	19,614,680	59,499,190
Offshore centers					
of which Hong Kong	1,540,260	77,879	17,614,427	18,275,991	37,508,557
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 centers					
of which Hong Kong	2,025,136	78,718	13,968,952	16,239,049	32,311,855

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 30 June 2026

v Non-bank Mainland exposures

30 June 2026				
	On-balance sheet exposures HK\$'000	Off-balance sheet exposures HK\$'000	Total HK\$'000	Individually assessed impairment allowances HK\$'000
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	29,934,384	434,422	30,368,806	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	9,430,995	464,539	9,895,534	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	15,193,560	3,613,277	18,806,837	774,838
4. Other entities of central government not reported in item 1 above	4,534,284	14,280	4,548,564	-
5. Other entities of local governments not reported in item 2 above	1,532,764	-	1,532,764	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,069,741	-	1,069,741	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	78,420	-	78,420	-
Total	61,774,148	4,526,518	66,300,666	774,838
Total assets after provisions	170,508,436			
On-balance sheet exposures as percentage of total assets	36.23%			

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

v Non-bank Mainland exposures (continued)

31 December 2025				
	On-balance sheet exposures HK\$'000	Off-balance sheet exposures HK\$'000	Total HK\$'000	Individually assessed impairment allowances HK\$'000
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	64,090,169	4,442,832	68,533,001	1,649,365
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 30 June 2026

vi Currency risk

30 June 2026

	USD HK\$'000	CNY HK\$'000	EUR HK\$'000	Total HK\$'000
Spot assets	77,137,920	27,853,137	5,811,819	110,802,876
Spot liabilities	(94,236,870)	(22,781,675)	(2,418,974)	(119,437,519)
Forward purchases	32,696,961	15,947,985	259,096	48,904,042
Forward sales	(13,896,197)	(21,233,170)	(3,804,659)	(38,934,026)
Net options position	202,169	3,538	-	205,707
Net long (short) position	1,903,983	(210,185)	(152,718)	1,541,080
Net structural position	-	-	-	-

31 December 2025

	USD HK\$'000	CNY HK\$'000	EUR HK\$'000	Total 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	1,053,874	(112,967)	(168,730)	772,177
Net structural position	-	-	-	-

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 30 June 2026 and 31 December 2025, there was no structural position.

Additional information

China Everbright Bank Hong Kong Branch

As at 30 June 2026

vii Off-balance sheet exposures

(a) Contingent liabilities and commitments

	30 June 2026 <u>HK\$'000</u>	31 December 2025 <u>HK\$'000</u>
Trade-related contingencies	3,547,021	3,169,881
Other commitments	20,009,638	24,902,412
Others	230,978	501,428

(b) Derivatives

	30 June 2026 <u>HK\$'000</u>	31 December 2025 <u>HK\$'000</u>
Contract amount		
- Exchange rate contracts	78,259,790	74,379,579
- Interest rate contracts	41,267,119	35,296,366
Fair value		
- Exchange rate contracts	(153,907)	(236,110)
- Interest rate contracts	222,418	(29,274)

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 30 June 2026

viii Liquidity information

	For the quarter ended 30 June 2026	For the quarter ended 30 June 2025
Average liquidity maintenance ratio	<u>69.78%</u>	<u>76.37%</u>
Average core funding ratio	<u>215.25%</u>	<u>190.91%</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.

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

I Capital adequacy ratio and Shareholders' funds

	30 June 2026 <u>RMB million</u>	31 December 2025 <u>RMB million</u>
Capital adequacy ratio	13.35%	13.71%
Equity attributable to equity holders of the Bank	612,512	604,800

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

	30 June 2026 <u>RMB million</u>	31 December 2025 <u>RMB million</u>
Total assets	7,251,234	7,165,319
Total liabilities	6,636,125	6,557,877
Total loans and advances	4,068,283	3,980,218
Total customer deposits	4,192,705	4,102,458
	30 June 2026 <u>RMB million</u>	30 June 2025 <u>RMB million</u>
Pre-tax profit	24,213	30,681

1 RMB = 1.15489234 HKD at 30 June 2026

1 RMB = 1.11428449 HKD at 31 December 2025

1 RMB = 1.09591154 HKD at 30 June 2025

Other disclosures

China Everbright Bank Hong Kong Branch

As at 30 June 2026

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 first half of 2026 and 2025. The aggregate amounts of fixed and variable remuneration of senior management and key personnel for the half year ended 30 June 2026 and 30 June 2025 are set out in the table below:

For 4 Senior Management & 5 Key Personnel Period: 1 January 2026 – 30 June 2026		
Total value of remuneration awards for the half year ended 30 June 2026	Non-deferred HK\$'000	Deferred HK\$'000
Fixed remuneration ⁽¹⁾		
• Cash-based	8,101	N/A
Variable remuneration ⁽²⁾		
• Cash-based	309	2,432 (vested) 3,134 (unvested)

Other disclosures

China Everbright Bank Hong Kong Branch

As at 30 June 2026

Remuneration (continued)

For 4 Senior management and 6 Key Personnel Period: 1 January 2025 – 30 June 2025		
Total value of remuneration awards for the half year ended 30 June 2025	Non-deferred HK\$'000	Deferred HK\$'000
Fixed remuneration ⁽¹⁾		
• Cash-based	7,987	N/A
Variable remuneration ⁽²⁾		
• Cash-based	1,855	1,028 (vested) 717 (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.
- (3) The variable compensation for some of senior management to be paid in 2026 has not yet been determined.

Other disclosures

China Everbright Bank Hong Kong Branch

As at 30 June 2026

Statement of Compliance

In preparing the Interim Financial Information Disclosure Statement 2026, 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 September 2026