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

*(A joint stock limited company incorporated in the People's Republic of China with limited liability)
(Stock Code: 998)*

**ANNOUNCEMENT
UPDATES ON 2025 PRELIMINARY ANNUAL RESULTS**

This announcement is made by China CITIC Bank Corporation Limited (the “Bank”) in accordance with Part XIVA of the *Securities and Futures Ordinance* (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited* to provide shareholders of the Bank and the public with the financial information of the Bank. This announcement is also published on the Shanghai Stock Exchange. The consolidated financial figures contained in this announcement are preliminarily calculated according to Chinese Accounting Standards and have not been audited by accounting firms. The 2025 Annual Report of the Bank to be released in due course shall be referred to for final financial figures of the Bank. Potential investors and shareholders of the Bank should exercise caution when dealing in the shares of the Bank.

I. KEY FINANCIAL FIGURES AND INDICATORS OF 2025

Unit: RMB100 million

Item	The reporting period	Same period of last year	Increase/decrease (%)
Total operating income	2,124.75	2,136.46	(0.55)
Operating profit	836.74	809.29	3.39
Total profit	840.43	808.63	3.93
Net profit attributable to the equity holders of the Bank	706.18	685.76	2.98

Item	The reporting period	Same period of last year	Increase/decrease (%)
Net profit attributable to the equity holders of the Bank excluding non-recurring profit and loss	698.19	680.62	2.58
Basic earnings per share (RMB)	1.20	1.22	(1.64)
Return on weighted average equity	9.39%	9.79%	Down 0.40 percentage points
Item	As at the end of the reporting period	As at the beginning of the reporting period	Increase/decrease (%)
Total assets	101,316.58	95,327.22	6.28
Total equity attributable to the equity holders of the Bank	8,288.09	7,892.64	5.01
Total equity attributable to the ordinary shareholders of the Bank	7,238.61	6,843.16	5.78
Ordinary share capital	556.45	543.97	2.29
Net asset per share attributable to the ordinary shareholders of the Bank (RMB)	13.01	12.58	3.42

Notes:

1. The basic earnings per share and the return on weighted average equity have been calculated in accordance with the *Compilation Rules for Information Disclosure by Companies Offering Securities to the Public No. 9—Computation and Disclosure of Return on Net Assets and Earnings per Share* issued by the China Securities Regulatory Commission.
2. In October 2025, the Bank distributed dividends of RMB1.428 billion for its preference shares (CITIC Excellent 1). In calculating the basic earnings per share and the return on weighted average equity disclosed in this announcement, the impact of dividend payments for preference shares has been considered.
3. In April 2025, the Bank distributed in total of RMB2.406 billion dividends on its undated capital bonds of RMB30 billion (24 CITIC Undated Bond) and undated capital bonds of RMB40 billion (21 CITIC Undated Bond). In calculating the basic earnings per share and the return on weighted average equity disclosed in this announcement, the impact of dividend payments for undated capital bonds has been considered.

4. The RMB40 billion worth of A-share convertible bonds issued by the Bank in 2019 was delisted on 4 March 2025 upon maturity and convertible corporate bonds worth RMB39,943,149,000 have been converted to A-share ordinary shares of the Bank, with the total number of converted shares reaching 6,710,365,691 shares.

II. DETAILS OF OPERATING RESULTS AND FINANCIAL POSITIONS

In 2025, in the face of a complex and volatile internal and external environment, the Bank resolutely implemented the decisions and plans of the CPC Central Committee and the State Council as well as regulatory requirements, adhered to the fundamental purpose of finance, served national strategies, supported the real economy, and prevented financial risks. The Bank spared no effort to advance its high-quality development, achieving positive progress in strategic transformation and enhancing growth momentum. In 2025, the Bank realized RMB70.618 billion of net profit attributable to the shareholders of the Bank, up by 2.98% over the previous year, and RMB212.475 billion in total operating income, a decrease of 0.55% compared with the previous year. As at the end of 2025, the NPL ratio of the Bank was 1.15%, down by 0.01 percentage point over the end of the previous year; the allowance coverage ratio stood at 203.61%, a decrease of 5.82 percentage points over the end of the previous year. As at the end of 2025, the Bank recorded total assets of RMB10.131658 trillion, an increase of 6.28% over the end of the previous year; equity attributable to ordinary shareholders of the Bank reached RMB723.861 billion, an increase of 5.78% over the end of the previous year.

III. RISK WARNING

The key financial figures of 2025 in this announcement are preliminarily calculated according to Chinese Accounting Standards and may be different from the figures audited by accounting firms to be disclosed in the 2025 Annual Report of the Bank, but the difference is not expected to be more than 10%. Investors should pay attention to investment risks.

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

Beijing, the PRC
14 January 2026

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