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Huishang Bank Corporation Limited*

徽商銀行股份有限公司*

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

(Stock Code: 3698)

POSITIVE PROFIT ALERT

This announcement is made pursuant to the Inside Information Provisions under 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.

Huishang Bank Corporation Limited (the “**Bank**”, together with its subsidiaries, the “**Group**”) hereby informs the shareholders and potential investors of the Bank that, based on the preliminary estimate on the consolidated management accounts of the Group which have not been audited, for the year ended December 31, 2025, the total assets of the Group exceeded RMB2.3 trillion, representing a year-on-year increase of approximately 15.5%; the operating income amounted to approximately RMB37.67 billion, representing a year-on-year increase of approximately 1.2%; the net profit amounted to approximately RMB16.93 billion, representing a year-on-year increase of approximately 6.3%; the quality of assets continued to improve, with the non-performing loan ratio of approximately 0.98%, representing a decrease of approximately 0.01 percentage point as compared with the end of the previous year, and the non-performing loan provision coverage ratio of approximately 278.8%.

According to the information currently available, the Bank considers that the positive performance of the 2025 results of the Group was mainly attributable to adhering to serving the real economy, increasing credit extension in key areas and promoting synergic and balanced development for business; continuing optimizing its asset structure and ensuring effective liability management; and advancing disposal of non-performing assets and risk mitigation through various measures, resulting in good outcomes.

The information contained in this announcement is based on the preliminary estimate made with reference to the consolidated management accounts of the Group for the year ended December 31, 2025, which have not been audited by the Bank’s auditors. The actual results of the Group may be different from those disclosed in this announcement. Shareholders and potential investors of the Bank are advised to read the 2025 annual results announcement of the Bank carefully. Such announcement is expected to be published before the end of March 2026.

Shareholders and potential investors of the Bank are advised to exercise caution when dealing in the shares of the Bank.

**The Board of
Huishang Bank Corporation Limited***

Hefei, Anhui Province, the PRC
March 6, 2026

As at the date of this announcement, the Board of the Bank comprises Kong Qinglong as an executive director; Ma Lingxiao, Lu Hao, Wang Zhaohui, Wei Lixiang, Zuo Dunli, Gao Yang and Wang Wenjin as non-executive directors; Dai Peikun, Zhou Yana, Liu Zhiqiang, Yin Jianfeng, Huang Aiming and Xu Jiabin as independent non-executive directors.

* *Huishang Bank Corporation Limited is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*