RESULTS ANNOUNCEMENT

2025 Annual Results Announcement

Luxembourg, 28 March 2026

China Everbright Bank (Europe) S.A. today publishes its audited financial statements and management report for the year ended 31 December 2025.

Highlights for the year ended 31 December 2025

EUR 112.8 m
Operating income
+11.4% year on year

EUR 33.6 m
Profit for the year
+15.1% year on year

42.6%
Cost-to-income ratio
Sixth consecutive fall

16.4%
CET1 capital ratio
From 15.9%

EUR 3,940 m
Total assets
+9.0% year on year

0.78%
Non-performing loan ratio
From 0.84%

8.6%
Return on equity
After tax

214
Employees
24 nationalities

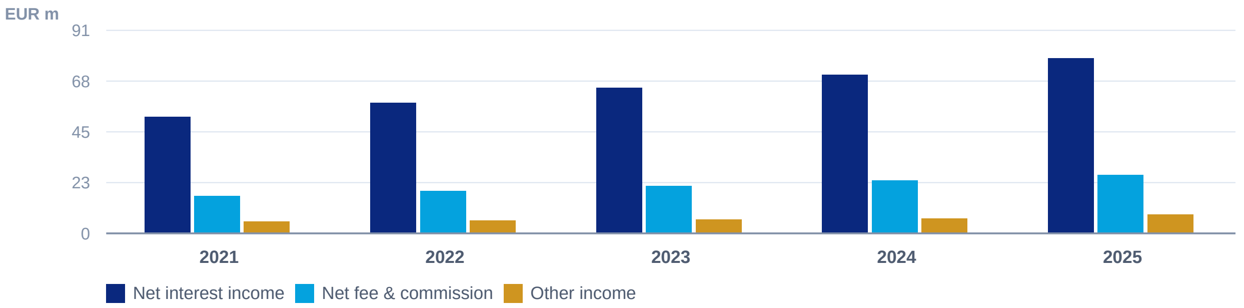
EUR million	2025	2024	Change
Net interest income	**78.4**	**71.0**	**+10.4%**
Net fee and commission income	**26.1**	**23.6**	**+10.6%**
Other operating income	8.3	6.7	+23.9%
Operating income	**112.8**	**101.3**	**+11.4%**
Operating expenses	**(48.1)**	**(44.7)**	**+7.6%**
Impairment on financial assets	(19.6)	(17.2)	+14.0%
Profit before tax	**45.1**	**39.4**	**+14.5%**
Income tax expense	(11.5)	(10.2)	+12.7%
Profit for the year	**33.6**	**29.2**	**+15.1%**

PERFORMANCE COMMENTARY

Operating leverage delivered the result

Operating income grew 11.4 per cent while operating expenses grew 7.6 per cent. That gap, rather than balance-sheet expansion, produced the 15.1 per cent increase in profit. Net interest income of EUR 78.4 million benefited from a full year of deposit repricing discipline and from the 2024 decision to lengthen the duration of the liquidity buffer before policy rates fell. Net fee and commission income of EUR 26.1 million grew 10.6 per cent, with guarantees, documentary credits and depositary mandates each contributing.

Operating income composition
EUR million



Segment performance

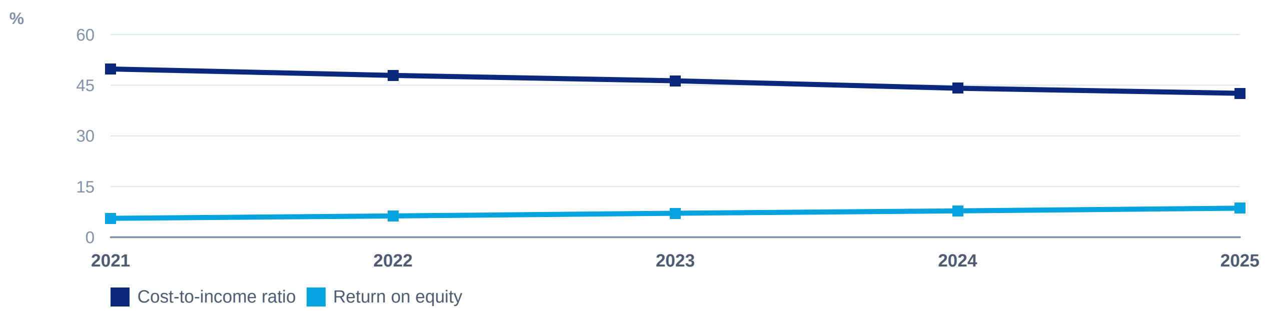
Segment	Op. income	Share	YoY	Cost/income
Corporate & syndicated lending	43.1	38.2%	+10.4%	34.8%
Trade finance & guarantees	24.1	21.4%	+13.9%	39.2%
Bond services & DCM	17.8	15.8%	+16.1%	44.6%
Financial markets & treasury	14.8	13.1%	+6.2%	41.0%
Institutional wealth & custody	13.0	11.5%	+12.8%	52.4%
Total	**112.8**	**100.0%**	**+11.4%**	**42.6%**

BALANCE SHEET, CAPITAL AND DIVIDEND

Position at 31 December 2025

EUR million	2025	2024	Change
Total assets	3,940	3,615	+9.0%
Loans and advances to customers	1,918	1,742	+10.1%
Customer deposits	2,760	2,534	+8.9%
Debt securities issued (EMTN)	428	372	+15.1%
Total equity	**391**	**375**	**+4.3%**
Risk-weighted assets	2,145	2,020	+6.2%
CET1 capital ratio (%)	**16.4**	**15.9**	**+0.5 pp**
Leverage ratio (%)	**5.8**	**5.7**	**+0.1 pp**
Liquidity coverage ratio (%)	**176**	**171**	**+5 pp**
Net stable funding ratio (%)	**137**	**135**	**+2 pp**

Efficiency and returns
Per cent



Proposed appropriation of results

The Board of Directors will propose to the annual general meeting of shareholders that EUR 3.4 million of the profit for the year be transferred to the legal reserve and that the remaining EUR 30.2 million be retained, with no dividend distribution for the financial year 2025. Retaining the result supports continued organic growth in risk-weighted assets without recourse to the shareholder for additional capital.

Publication and analyst call

The 2025 Annual Report, including the audited financial statements, the management report and the report of the reviseur d'entreprises agree, together with the annual Pillar 3 disclosures, is available in the Investor Relations section of the bank's website.

Regulatory basis of this announcement

This announcement is published in accordance with the disclosure obligations applicable to China Everbright Bank (Europe) S.A. as a credit institution authorised in the Grand Duchy of Luxembourg and supervised by the Commission de Surveillance du Secteur Financier, and with the terms and conditions of notes issued under the bank's euro medium-term note programme.

Important notice
This announcement is published on the bank's website. It is not an offer to sell or a solicitation to buy any security in any jurisdiction, and it is not investment, legal or tax advice.

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