RESOLUTION DISCLOSURE

Resolution Plan Data Submission Confirmation

Luxembourg, 16 January 2026

Confirmation that the bank's annual resolution planning data submission to the Conseil de resolution has been completed.

The submission

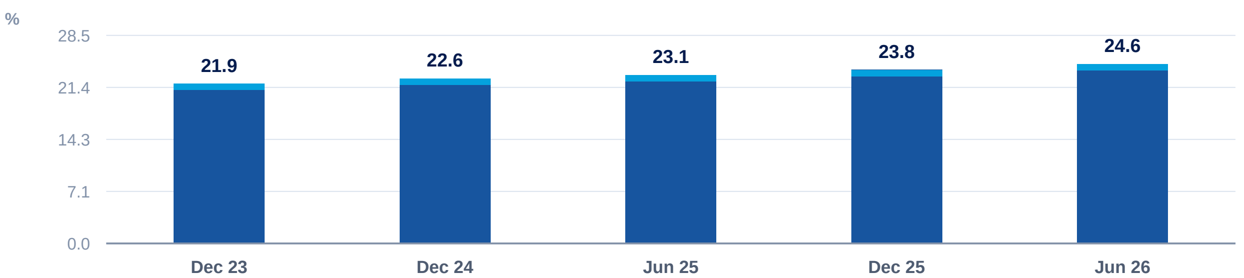
China Everbright Bank (Europe) S.A. confirms that it has completed its annual resolution planning data submission to the Conseil de resolution, the Luxembourg national resolution authority, within the deadline set for the 2026 planning cycle. The submission comprises the liability data report, the critical functions and core business lines templates, the financial market infrastructure report and the information required for the assessment of resolvability.

Item	Detail
Resolution authority	Conseil de resolution (Luxembourg)
Planning cycle	2026
Reference date	31 December 2025
Submission completed	15 January 2026
Preferred resolution strategy	Normal insolvency proceedings, as notified
MREL requirement	21.5% of risk-weighted assets
MREL position at 31 Dec 2025	23.8% of risk-weighted assets
Deposit guarantee scheme	Fonds de Garantie des Depots Luxembourg (FGDL)
Resolution financing	Fonds de resolution Luxembourg (FRL)

MREL position

The bank's own funds and eligible liabilities represented 23.8 per cent of risk-weighted assets at 31 December 2025, against a requirement of 21.5 per cent. The position is met principally through common equity tier 1 capital, subordinated notes and senior non-preferred notes issued under the euro medium-term note programme.

MREL position
Per cent of risk-weighted assets, at period end



Resolvability work programme

- Management information systems capable of producing valuation data within the timeframes expected in resolution were tested during the year.
- Operational continuity arrangements were reviewed for the four third-party providers supporting critical or important functions, including exit-plan testing.
- The bail-in playbook, including the mechanics of write-down and conversion through the clearing systems, was updated to reflect the increased programme size.
- No substantive impediment to resolvability was identified by the bank during the cycle.

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.

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