REGULATORY DISCLOSURE

Pillar 3 Disclosure Report - Q1 2026

Luxembourg, 14 May 2026

Publication of the quarterly own funds, leverage, liquidity and credit-risk disclosures at 31 March 2026 under Part Eight of Regulation (EU) No 575/2013 as amended.

Key metrics at 31 March 2026

16.7%
CET1 capital ratio
Requirement 9.8%

19.3%
Total capital ratio
Requirement 13.4%

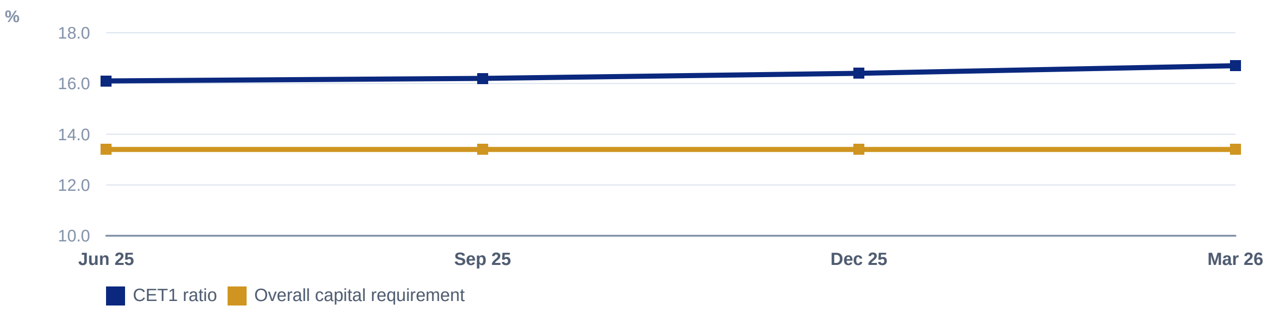
5.9%
Leverage ratio
Requirement 3.0%

182%
Liquidity coverage ratio
Requirement 100%

EUR million, unless stated	31 Mar 2026	31 Dec 2025	31 Dec 2024
Common equity tier 1 capital	366	352	324
Total own funds	424	409	381
Total risk-weighted exposure amount	2,196	2,145	2,020
CET1 capital ratio (%)	**16.7**	**16.4**	**15.9**
Total capital ratio (%)	**19.3**	**19.1**	**18.7**
Total exposure measure (leverage)	6,255	6,072	5,684
Leverage ratio (%)	**5.9**	**5.8**	**5.7**
High-quality liquid assets	1,082	1,024	934
Liquidity coverage ratio (%)	**182**	**176**	**171**
Net stable funding ratio (%)	**138**	**137**	**135**

CET1 ratio against the overall capital requirement

Per cent, quarter end

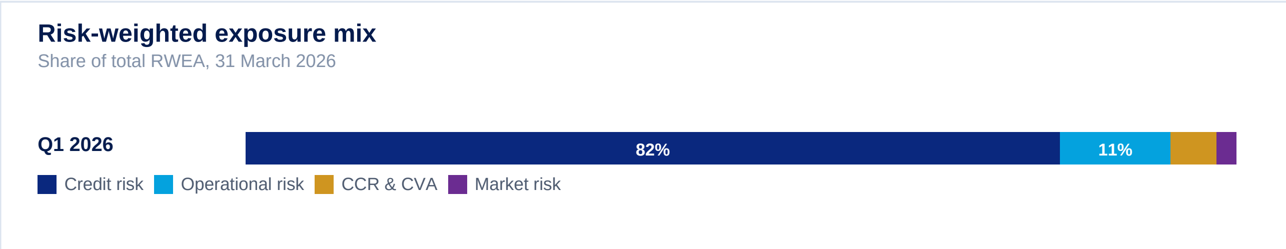


SCOPE AND COMPOSITION

Basis of disclosure and risk composition

The bank is classified as a small and non-complex institution for the purposes of Article 4(1)(145) of Regulation (EU) No 575/2013 as amended. It therefore discloses key metrics quarterly and the full disclosure set annually. Disclosures are made on an individual (solo) basis; the bank has no subsidiaries requiring prudential consolidation. The standardised approach is applied to credit risk and the bank does not use internal ratings-based models.

Risk type	RWEA (EUR m)	Share	Own funds req.
Credit risk - standardised approach	1,806	82.2%	144.5
Counterparty credit risk (SA-CCR)	78	3.6%	6.2
Credit valuation adjustment risk	21	1.0%	1.7
Market risk	44	2.0%	3.5
Operational risk	247	11.2%	19.8
Total	**2,196**	**100.0%**	**175.7**



Asset quality

Measure	31 Mar 2026	31 Dec 2025	31 Dec 2024
Non-performing loan ratio (%)	0.73	0.78	0.84
NPL coverage ratio (%)	103.1	101.3	97.1
Stage 2 share of gross loans (%)	4.3	4.6	5.1
Cost of risk (bp, annualised)	111	107	104

The full Pillar 3 Disclosure Report for the first quarter of 2026, including the template EU KM1 presentation, own funds composition and leverage and liquidity detail, 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
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