PROGRAMME ANNOUNCEMENT

EMTN Programme Annual Update

Luxembourg, 30 June 2026

Approval by the Commission de Surveillance du Secteur Financier of the annual update to the base prospectus of the bank's euro medium-term note programme.

Summary of the update

China Everbright Bank (Europe) S.A. announces that the annual update to the base prospectus of its euro medium-term note programme has been approved by the Commission de Surveillance du Secteur Financier in its capacity as competent authority under Regulation (EU) 2017/1129, as amended. The updated base prospectus is valid for twelve months from the date of approval.

Term	Detail
Issuer	China Everbright Bank (Europe) S.A.
Programme	Euro medium-term note programme
Programme size	EUR 2,000,000,000 (increased from EUR 1,500,000,000)
Approval authority	Commission de Surveillance du Secteur Financier
Approval date	30 June 2026
Validity	Twelve months from approval
Listing	Official List of the Luxembourg Stock Exchange
Instruments	Senior preferred, senior non-preferred and subordinated notes
Currencies	EUR, USD, CNH and other currencies as agreed
Governing law	Luxembourg law
Clearing	Clearstream Banking S.A. and Euroclear Bank SA/NV
Denomination	Minimum EUR 100,000 or equivalent

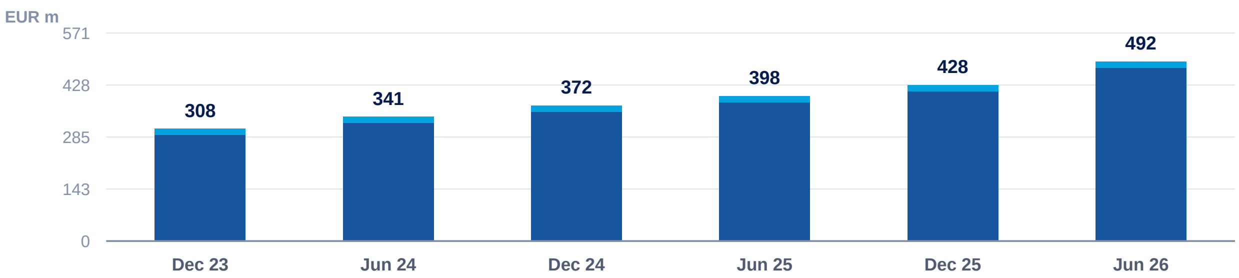
PROGRAMME DETAIL

Why the programme size was increased

The increase in programme size from EUR 1.5 billion to EUR 2.0 billion reflects the bank's strategy of establishing a recurring rather than opportunistic presence in the euro term funding market. Outstanding notes issued under the programme stood at EUR 492 million at 30 June 2026, following two drawdowns during 2025 and one in the first half of 2026. A further drawdown is under consideration in the second half, subject to market conditions.

Debt securities issued under the programme

EUR million outstanding, at period end

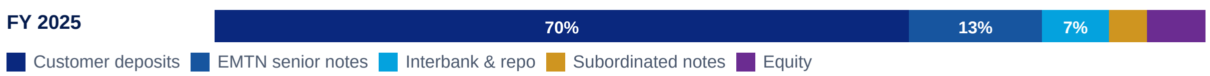


Funding composition

The programme complements a predominantly deposit-funded balance sheet. Customer deposits represented 70.1 per cent of total funding and equity at 31 December 2025, with notes issued under the programme accounting for 13.4 per cent.

Funding composition

Share of total funding and equity, 31 December 2025



Availability of the base prospectus

The updated base prospectus, together with any supplements and the documents incorporated by reference, is available in electronic form on the website of the Luxembourg Stock Exchange and in the Investor Relations section of the bank's website, and in physical form at the registered office of the bank during normal business hours.

Regulatory basis of this announcement

Approval of the base prospectus by the Commission de Surveillance du Secteur Financier should not be understood as an endorsement of the notes. Prospective investors should read the base prospectus in full, including the risk factors, before making any investment decision.

Important notice
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