GROUP STRUCTURE

List of Subsidiaries & Branches

Approved by the Board of Directors - reviewed March 2026

Group entities, representative offices and the passported branch network within the European Economic Area.

Group position

China Everbright Bank (Europe) S.A. is a wholly owned subsidiary of China Everbright Bank Co., Ltd.. It has no subsidiaries requiring prudential consolidation and is therefore supervised and reports on an individual (solo) basis. Its own establishments consist of branches and representative offices operating under the freedom of establishment within the European Economic Area.

Entity or establishment	Type	Location	Activity	Holding
China Everbright Bank Co., Ltd.	Parent	Beijing, PRC	Banking	100% of the bank
China Everbright Bank (Europe) S.A.	Credit institution	Luxembourg	Banking	-
CEB Europe - Frankfurt Branch	Branch (passported)	Frankfurt, DE	Corporate banking	-
CEB Europe - Paris Branch	Branch (passported)	Paris, FR	Corporate banking	-
CEB Europe - Amsterdam Branch	Branch (passported)	Amsterdam, NL	Trade finance	-
CEB Europe - Milan Branch	Branch (passported)	Milan, IT	Corporate banking	-
CEB Europe - Madrid Rep. Office	Representative office	Madrid, ES	Business development	-
CEB Europe - Warsaw Rep. Office	Representative office	Warsaw, PL	Business development	-
CEB Europe Services S.a r.l.	Service company	Luxembourg	Support services	100%

Passporting basis

Branches operate under the notification procedure in Articles 35 and 39 of Directive 2013/36/EU, as implemented in Luxembourg and in the host member state. Prudential supervision of the branches rests with the Commission de Surveillance du Secteur Financier as home supervisor; conduct-of-business supervision rests with the host authority where applicable. Representative offices do not carry on regulated activity and may not enter into contracts on behalf of the bank.

Intragroup arrangements

Transactions with the parent and other group entities are conducted on arm's-length terms, are subject to the bank's intragroup and large-exposure limits, and are reported to the Risk Committee at each meeting. The bank does not rely on the parent for liquidity in its regulatory liquidity calculations and maintains a liquidity buffer sized to survive a 90-day combined stress without group support.

Outsourcing within the group

Where a function is performed by a group entity, the arrangement is documented as an intragroup outsourcing under the EBA Guidelines on outsourcing arrangements and recorded in the register of information maintained under Regulation (EU) 2022/2554. Four arrangements were classified as supporting critical or important functions at 31 December 2025, each with a tested exit plan.

Review and approval

This document is approved by the Board of Directors of China Everbright Bank (Europe) S.A. and is reviewed at least annually, or more frequently where a change in law, regulation, supervisory expectation or the bank's own risk profile requires it. It is maintained by the Company Secretary and forms part of the bank's internal governance framework as required by CSSF Circular 12/552 as amended and the EBA Guidelines on internal governance.

Important notice
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