## 1. UNAUDITED FINANCIAL INFORMATION OF THE TRANSFERRED ASSETS

In accordance with Rule 14.68(2)(b)(i) of the Listing Rules, the unaudited profit and loss statements of the Transferred Assets for the three years ended December 31, 2022, 2023 and 2024 and for the six months ended June 30, 2025 (the "**Unaudited Profit and Loss Statements**") and their basis of preparation are set out below.

The Unaudited Profit and Loss Statements are prepared by the directors of the Bank solely for the purpose of inclusion in this circular in connection with the Proposed Disposal of the Transferred Assets of the Bank. The Bank's auditor, Deloitte Touche Tohmatsu (the "**reporting accountants**"), were engaged to review the Unaudited Profit and Loss Statements in accordance with International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the International Auditing and Assurance Standards Board and with reference to Practice Note 750 "Review of Financial Information under the Hong Kong Listing Rules for a Very Substantial Disposal" issued by the Hong Kong Institute of Certified Public Accountants ("**HKICPA**").

A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable the reporting accountants to obtain assurance that the reporting accountants would become aware of all significant matters that might be identified in an audit. Accordingly, the reporting accountants do not express an audit opinion. The reporting accountants have issued an unmodified review report.

| **(Expressed in RMB'000, (unless otherwise stated)** | **Year ended 31 December, 2022** | **Year ended 31 December, 2023** | **Year ended 31 December, 2024** | **Six months ended 30 June, 2025** |
|---|---|---|---|---|
| Interest income | 2,256,031 | 1,780,647 | 1,629,182 | 735,447 |
| **Net interest income** | **2,256,031** | **1,780,647** | **1,629,182** | **735,447** |
| **Operating income** | **2,256,031** | **1,780,647** | **1,629,182** | **735,447** |
| Impairment losses on assets | (588,542) | (1,916,444) | (1,693,274) | (1,081,072) |
| **Profit/(loss) before tax** | **1,667,489** | **(135,797)** | **(64,092)** | **(345,625)** |
| Income tax expense | (416,872) | 33,949 | 16,023 | 86,406 |
| **Net profit/(loss)** | **1,250,617** | **(101,848)** | **(48,069)** | **(259,219)** |

**Basis of preparation of the Unaudited Profit and Loss Statements**

The Unaudited Profit and Loss Statements have been prepared solely for the purpose of inclusion in the circular to be issued by the Bank in connection with the Proposed Disposal of the Transferred Assets (as defined in the circular) in accordance with Rule 14.68(2)(b)(i) of the Listing Rules and the relevant accounting policies adopted by the Bank in the preparation of the consolidated financial statements of the Group for the six months ended June 30, 2025 and the Group's annual consolidated financial statements for the year ended December 31, 2024, which conform with IFRS Accounting Standards issued by the International Accounting Standards Board ("**IASB**"). The Unaudited Profit and Loss Statements neither contain sufficient information to constitute a complete set of financial statements as defined in International Accounting Standard ("**IAS**") 1 "Presentation of Financial Statements" nor a set of financial statements as defined in IAS 34 "Interim Financial Reporting" issued by the IASB, and that it should be read in connection with the Group's financial information as set out in the unaudited consolidated financial statements of the Bank for the six months ended June 30, 2025 and the annual consolidated financial statements of the Group for the year ended December 31, 2024, and other financial information included elsewhere in the circular.