Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.

Guangzhou Rural Commercial Bank Co., Ltd.*
廣州農村商業銀行股份有限公司*
(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock code: 1551)

SUMMARY OF FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

This announcement is made by Guangzhou Rural Commercial Bank Co., Ltd.* (the "**Bank**") pursuant to the inside information provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09(2)(a) and Rule 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Pursuant to the relevant laws and regulations of the People's Republic of China (the "**PRC**"), due to the issuance of capital bonds by the Bank, the summary of unaudited financial information of the Bank, together with its subsidiaries (collectively referred to as the "**Group**") for the nine months ended September 30, 2026 (the "**Information**") has been published on the websites of Interbank Market Clearing House Co., Ltd. (https://www.shclearing.com.cn) and China Foreign Exchange Trade System and National Interbank Funding Centre (http://www.chinamoney.com.cn).

The summary of the financial information prepared by the Group in accordance with China Accounting Standards for Business Enterprises is set out as below:

	As at September 30, 2026
	RMB0'000
	(Unaudited)
Total assets	138,187,358.94
Total liabilities	128,060,777.09

	For the Nine Months Ended September 30, 2026 *RMB0'000* (Unaudited)
Operating income	1,158,744.87
Net profit	178,326.83

As of the end of September 2026, the capital adequacy ratio of the Group was 13.55%, the core Tier 1 capital adequacy ratio was 9.49%, and the Tier 1 capital adequacy ratio was 10.98%, all of which met the regulatory requirements.

Shareholders and potential investors of the Bank are reminded that (i) the Information disclosed in this announcement is prepared in accordance with China Accounting Standards for Business Enterprises, which may be subject to adjustment in the course of audit; and (ii) any discrepancies between the numerical figures and percentages shown in this announcement are due to rounding.

Shareholders and potential investors of the Bank are reminded that the above Information has not been reviewed or audited by the Bank's independent auditors. Differences may arise between such Information and the information disclosed in the audited report due to review and audit adjustment. Potential investors and shareholders of the Bank should exercise caution when dealing in the securities of the Bank and should not rely solely on such Information.

By Order of the Board
Guangzhou Rural Commercial Bank Co., Ltd.*
Cai Jian
Chairman

Guangzhou, the PRC
October 30, 2026

As at the date of this announcement, the Board comprises two executive directors, namely Mr. Cai Jian and Ms. Deng Xiaoyun; one employee director, namely Mr. Tan Bo; seven non-executive directors, namely Mr. Ni Kai, Mr. Wang Xiaobin, Mr. Zuo Liang, Mr. Zhang Yan, Ms. Xing Qiuyu, Mr. Hu Geyou and Mr. Feng Yaoliang; and six independent non-executive directors, namely Mr. Liao Wenyi, Mr. Du Jinmin, Mr. Zhu Guilong, Mr. Lin Jianhao, Mr. Zhang Hua and Mr. Ma Hok Ming.

* *Guangzhou Rural Commercial Bank Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.*