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中國光大銀行股份有限公司

**China Everbright Bank Company Limited**

*(A joint stock company incorporated in the People's Republic of China with limited liability)*

**(Stock code: 6818)**

## **THIRD QUARTERLY REPORT OF 2024**

The board of directors (the “**Board**”) of China Everbright Bank Company Limited (the “**Company**”) hereby announces the unaudited results of the Company and its subsidiaries for the third quarter ended 30 September 2024 (the “**Reporting Period**”) prepared under the International Financial Reporting Standards (the “**IFRS**”). This announcement is made in accordance with the requirements of Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

**The Board of Directors of  
China Everbright Bank Company Limited**

Beijing, the PRC  
30 October 2024

*As at the date of this announcement, the Executive Directors of the Company are Mr. Hao Cheng, Ms. Qi Ye and Mr. Yang Bingbing; the Non-executive Directors are Mr. Wu Lijun, Mr. Cui Yong, Mr. Qu Liang, Mr. Yao Wei, Mr. Zhu Wenhui and Mr. Li Wei; and the Independent Non-executive Directors are Mr. Shao Ruiqing, Mr. Hong Yongmiao, Mr. Li Yinquan, Mr. Liu Shiping and Mr. Huang Zhiling.*

# China Everbright Bank Company Limited

## Third Quarterly Report of 2024

### I. IMPORTANT NOTICE

- i. The Board of Directors, Board of Supervisors and Directors, Supervisors and Senior Management of the Bank hereby warrant the authenticity, accuracy and completeness of the contents of this Report and that there are no false representations, misleading statements or material omissions, and jointly and severally assume full responsibility for the information in this Report.
- ii. The 22nd Meeting of the Ninth Session of the Board of Directors of the Bank was convened on 30 October 2024, at which the *Third Quarterly Report of 2024* of the Bank was considered and approved. 12 out of 14 Directors attended this meeting in person with Director Mr. Yao Wei and Director Mr. Shao Ruiqing attending the meeting online. 2 Directors attended this meeting by proxy. Director Mr. Cui Yong (Vice Chairman of the Bank) and Director Mr. Zhu Wenhui were authorized in writing by Director Mr. Wu Lijun (Chairman of the Bank) and Director Mr. Li Wei respectively, who were unable to attend the meeting in person due to other work engagements, to attend the meeting and exercise the voting right on their behalf.
- iii. Chairman Mr. Wu Lijun, President Mr. Hao Cheng, Executive Vice President & Chief Financial Officer Ms. Liu Yan, and Mr. Lu Jian, General Manager of Finance and Accounting Department of the Bank, hereby warrant the authenticity, accuracy and completeness of the financial statements in this Report.
- iv. The financial statements in this Report were prepared pursuant to the International Financial Reporting Standards (“IFRS”) and were unaudited.
- v. Unless otherwise stated, all monetary sums stated in this Report are expressed in Renminbi/RMB.
- vi. In this Report, “the Bank” refers to China Everbright Bank Company Limited, and “the Group” refers to China Everbright Bank Company Limited and its subsidiaries.

## II. COMPANY PROFILE

### i. Basic Information

<b>Stock Abbreviated Name</b>	A shares: CEB BANK (光大銀行)	<b>Stock Code</b>	A shares: 601818
	H shares: CEB BANK (中國光大銀行)		H shares: 6818
<b>Stock Exchange for Listing of Shares</b>	A shares: Shanghai Stock Exchange (SSE)		
	H shares: The Stock Exchange of Hong Kong Limited (SEHK)		
<b>Person to Contact</b>	Secretary to the Board of Directors	Securities Affairs Representative	
<b>Name of the Contact</b>	Mr. Zhang Xuyang	Mr. Zeng Wenxue	
<b>Investor Hotline</b>	86-10-63636388		
<b>Customer Service Hotline/ Complaint Hotline</b>	95595		
<b>Fax</b>	86-10-63639066		
<b>E-mail</b>	IR@cebbank.com		

China Everbright Bank (CEB), established in August 1992 and headquartered in Beijing, is a national joint-stock commercial bank approved by the State Council of China and the People's Bank of China (PBOC). The Bank was listed on SSE in August 2010 and SEHK in December 2013.

### ii. Strategy Implementation

During the reporting period, the Bank, as a resolute implementer of national strategies, proactively served and integrated into China's new development pattern, expanded key business areas with a focus on three North Star Metrics including FPA (Finance Product Aggregate) for corporate banking, AUM (Assets Under Management) for retail banking and GMV (Gross Merchandise Volume) for financial institution business, strengthened capacity building and made efforts to promote high-quality and sustainable development.

**First, the Bank made solid strides in serving the real economy and focused on serving five target areas of finance including technology finance, green finance, inclusive finance, pension finance and digital finance.** The Bank proactively leveraged its strengths in characteristic business, realized fast growth in loans to key sectors including technology, green finance, inclusive finance, medium- to long-term manufacturing, strategic emerging industries and private enterprises by taking special supportive measures such as devising separate credit plans, giving preferential funds transfer pricing (FTP) basis points for key areas and weak links, and offering capital cost discounts for major projects, so as to continuously enhance targeted support for major strategies, key areas and weak links. In technology finance, the Bank strengthened the synergetic advantages of China Everbright Group (CEG) in comprehensive finance by extending external partnerships, building business ecosystems and optimizing service frameworks, thereby facilitating the formation of a positive business cycle combining technology, industry and finance. As at the end of the reporting period, the balance of loans to technology enterprises stood at RMB358,197 million, representing an increase of RMB91,045 million or 34.08% as compared with the end of the previous year. In green finance, the Bank built a “green finance +” comprehensive service system with a product spectrum for green finance to advance its green capability building. As at the end of the reporting period, the balance of green loans stood at RMB418,792 million, representing an increase of RMB105,030 million or 33.47% as compared with the end of the previous year. In inclusive finance, the Bank continued to advance online operation and enrich products and services for inclusive finance to better meet the diversified financial needs of MSEs. As at the end of the reporting period, the balance of inclusive loans reached RMB432,263 million, representing an increase of RMB53,130 million or 14.01% as compared with the end of the previous year. In pension finance, the Bank strengthened the construction of the three pillars of the pension security system by enriching product supply, promoting the application of tools including pension ledgers and retirement planner, and upgrading elderly-friendly services both online and offline. In the “CEB Pension Finance” section, the Bank served customers for approximately 2.0113 million person-times. In digital finance, the Bank accelerated the whole-process transformation for key businesses towards online operation, mobile access, intelligent processing and ecosystem construction, and focused on key sectors including mega corporate banking, mega retail banking and mega scenario banking to bolster high-quality business development. By rooting in the real economy, the Bank’s business scale grew steadily with its profitability meeting expectations. The total assets of the Bank reached RMB6.88 trillion, and the net profit stood at RMB38,592 million.

**Second, the Bank optimized its asset and liability structure, and actively explored new competition fields of business.** In terms of liabilities, the Bank made efforts to improve both deposit scale and deposit quality, strengthened the construction of four new drivers including cash management, entrusted payment, customer chain expansion and special business qualifications to expand fund sources and consolidate the foundation for high-quality deposits. The Bank strengthened the coordination between corporate banking and retail banking to facilitate the high-quality development of agency payroll business. The Bank optimized deposit structure, strengthened cost control, and reduced deposit costs through more refined management for price-sensitive deposits. In terms of assets, the Bank optimized the asset allocation structure, broke down the barriers for key areas and key competition fields, and actively nurtured competitive edges. The Bank strengthened collaborative integration among front, middle, and back offices, enhanced resource and policy support, and increased credit support to key areas and weak links of the real economy.

**Third, the Bank consolidated customer base and strengthened customer stratification management.**

The Bank built a stratified, grouped and tiered customer management system, enhanced the loyalty of basic customers, explored the value of potential customers, increased the value contribution of strategic customers, and made all-out efforts to build a differentiated customer service model. The Bank established and improved the system of management, training and service for customer managers, reasonably expanded the customer manager team, created a standardized and professional customer manager team, and improved the quality and efficiency of customer services.

**Fourth, the Bank broke new ground in wealth management features on the basis of upholding fundamental principles.**

The Bank changed from the traditional concept of offering deposits, loans and remittance products to the new concept of providing comprehensive financial services for customers, and facilitated inter-sector collaboration and value creation through digital transformation in corporate banking, retail banking and financial market businesses under the mega wealth management system. In corporate banking, the Bank took FPA as the guide, strengthened comprehensive financial services with a focus on the business logic of enterprises through multiple products including bond financing, M&A financing, business matchmaking, equity financing and structured financing, and promoted balanced development of FPA, with the total FPA standing at RMB5.21 trillion. In retail banking, driven by AUM, the Bank built an open-ended “Wealth +” platform with CEB Mobile Banking app and Cloud Fee Payment app at the core, optimized wealth management product spectrum, increased the average number of products held by every customer, and enhanced the AUM value contribution and customer loyalty, with the total AUM standing at RMB2.92 trillion. In financial market business, guided by GMV, the Bank focused on the strategic framework of “digitalization + ecosystem”, and empower customer value enhancement under diversified financial institution business scenarios, with the total GMV amounting to RMB2.31 trillion.

**Fifth, the Bank adhered to compliant operation and strengthened comprehensive risk control.**

The Bank strengthened internal control and compliance management, diligently fulfilled its anti-money laundering obligations, and accelerated the transformation of its anti-money laundering working mechanism. The Bank deepened industry research for credit granting, and strengthened research outcome realization. The Bank continued to enhance loan concentration management, regularly carried out penetrative risk monitoring for large-amount credit customers to resolutely forestall new NPLs. The Bank sustained its efforts to promote a mandatory early-warning response mechanism, and strengthened the prevention and control of financial risks in key areas such as local government debts, real estate and credit cards. In addition, the Bank proactively facilitated transformation in special assets management by building a special assets management ecosystem to effectively dispose of non-performing assets with multiple measures.

**Sixth, the Bank accelerated digital transformation to empower business development.** The Bank strengthened the driving role of digital means in business development, and continuously constructed financial service channels integrating the online and offline functions to comprehensively promote customer acquisition, activation and retention, as well as customer value enhancement. The Bank persisted in devoting more efforts to ecosystem construction and data traffic connection by continuously expanding service scenarios. The Bank kept empowering scenario-based ecosystem with digital technology, and established a digital scenario-based working mechanism of “value stratification, pattern classification and Head Office-branch coordination” to improve the efficiency of customer conversion via scenario traffic. In addition, the Bank actively carried out research on big model technology application in key business areas, and developed the intelligent functions for generating credit research reports under corporate banking scenarios.

### III. KEY FINANCIAL DATA AND OPERATING PERFORMANCE

#### i. Key Accounting Data and Financial Indicators

Unit: RMB million, %

Item	July-September 2024	Change	January-September 2024	Change
Operating income	32,620	(8.69)	102,486	(8.70)
Net profit	13,982	2.16	38,592	1.81
Net profit attributable to shareholders of the Bank	13,927	2.27	38,414	1.92
Basic earnings per share <sup>1</sup> (unit: RMB)	0.20	5.26	0.57	–
Diluted earnings per share <sup>2</sup> (unit: RMB)	0.20	5.26	0.57	1.79
Return on weighted average equity <sup>3</sup> (%)	9.94	-0.46 percentage point	9.66	-0.57 percentage point
Net cash flow from operating activities	111,607	1,417.64	(35,524)	N/A

Item	30 September 2024	31 December 2023	Change
Total assets	6,884,743	6,772,796	1.65
Total equity attributable to shareholders of the Bank	580,138	552,391	5.02
Net assets per share attributable to ordinary shareholders of the Bank <sup>4</sup> (unit: RMB)	8.04	7.57	6.21

Notes:

1. Basic earnings per share = net profit attributable to ordinary shareholders of the Bank/weighted average number of ordinary shares outstanding; net profit attributable to ordinary shareholders of the Bank = net profit attributable to shareholders of the Bank – dividends of the preference shares and interest of non-fixed-term capital bonds declared during the period.

As at the end of the reporting period, the Bank distributed total dividends of RMB2,971 million (before tax) for the preference shares, and interest of RMB1,840 million (before tax) for the non-fixed-term capital bonds during this year.

2. Diluted earnings per share = (net profit attributable to ordinary shareholders of the Bank + effect of dilutive potential ordinary shares on net profit attributable to ordinary shareholders of the Bank)/(weighted average number of ordinary shares outstanding + weighted average number of potential dilutive ordinary shares converted into ordinary shares).
3. Return on weighted average equity = net profit attributable to ordinary shareholders of the Bank/weighted average equity attributable to ordinary shareholders of the Bank. It was presented in annualized form.
4. Net assets per share attributable to ordinary shareholders of the Bank = (net assets attributable to shareholders of the Bank – preference shares related portion of other equity instruments and non-fixed-term capital bonds)/total number of ordinary shares as at the end of the reporting period.

The above figures were calculated according to the *Compilation Rules for Information Disclosure by Companies that Offer Securities to the Public (No.9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share (2010 Revision)* issued by China Securities Regulatory Commission (“CSRC”).

## ii. Capital Adequacy Ratio and Leverage Ratio

The capital adequacy ratio (CAR) indicators calculated in accordance with the *Capital Rules for Commercial Banks* (Decree No. 4 of NFRA in 2023) are as follows:

Unit: RMB million, %

Item	30 September 2024		31 December 2023	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Net common equity tier-1 capital	470,587	442,265	443,100	415,998
Net tier-1 capital	575,637	547,164	548,159	520,897
Net capital	676,019	642,664	651,382	619,209
Risk-weighted assets	4,866,979	4,731,294	4,824,278	4,688,758
Common equity tier-1 CAR	9.67	9.35	9.18	8.87
Tier-1 CAR	11.83	11.56	11.36	11.11
CAR	13.89	13.58	13.50	13.21

Notes:

- All domestic and overseas branches, as well as invested financial institutions within the scope of consolidated management in accordance with the *Capital Rules for Commercial Banks*, shall be included in the calculation of the consolidated CARs. Among these, the invested financial institutions within the scope of consolidated management include Everbright Financial Leasing Co., Ltd., Everbright Wealth Management Co., Ltd., Beijing Sunshine Consumer Finance Co., Ltd., CEB International Investment Corporation Limited, China Everbright Bank (Europe) S.A., Shaoshan Everbright Rural Bank Co., Ltd., Jiangsu Huai'an Everbright Rural Bank Co., Ltd., and Jiangxi Ruijin Everbright Rural Bank Co., Ltd.
- The indicators of the year 2023 were calculated in accordance with the *Capital Rules for Commercial Banks (Provisional)* (Decree No. 1 of CBRC in 2012).
- The Bank had disclosed the *Third Pillar Information Disclosure Report for the Third Quarter of 2024*. Please refer to the website of the Bank for details.



The leverage ratio indicators calculated in accordance with the *Capital Rules for Commercial Banks* (Decree No. 4 of NFRA in 2023) are as follows:

Unit: RMB million, %

<b>Item</b>	<b>30 September 2024</b>	<b>30 June 2024</b>	<b>31 March 2024</b>	<b>31 December 2023</b>
Leverage ratio	7.29	7.30	7.19	7.10
Net tier-1 capital	575,637	564,077	561,063	548,159
Adjusted balance of on- and off-balance-sheet assets	7,898,824	7,725,531	7,805,623	7,725,517

Note: The indicators of the year 2023 were calculated in accordance with the *Measures for the Administration of the Leverage Ratio of Commercial Banks* (Decree No.1 of CBRC in 2015).

### iii. Liquidity Coverage Ratio

The liquidity coverage ratio indicators calculated in accordance with the *Measures for the Administration of Liquidity Risk of Commercial Banks* (Decree No. 3 of CBIRC in 2018) are as follows:

Unit: RMB million, %

<b>Item</b>	<b>30 September 2024</b>	<b>30 June 2024</b>	<b>31 March 2024</b>	<b>31 December 2023</b>
Liquidity coverage ratio	132.11	131.61	132.34	149.17
High quality liquid assets	931,504	1,082,952	1,021,697	1,068,057
Net cash outflow in the next 30 days	705,107	822,849	772,009	716,013

### iv. Difference Between the Financial Statements Prepared in Accordance with the PRC Generally Accepted Accounting Principles (“PRC GAAP”) and Those Prepared in Accordance with IFRS

There was no difference regarding the net profit from January to September 2024 and the net assets as at 30 September 2024 calculated by the Group in accordance with PRC GAAP and IFRS respectively.

## v. Change in Key Accounting Data and Financial Indicators and the Reasons

Unit: RMB million, %

Item	January-September 2024	January-September 2023	Increase/decrease	Main reason for change
Net cash flow from operating activities	(35,524)	78,119	N/A	Increase in cash outflow arising from the decrease in deposits

## vi. Operation Analysis

As at the end of the reporting period, total assets of the Group posted RMB6,884,743 million, representing an increase of 1.65% over the end of the previous year, of which total loans and advances stood at RMB3,897,235 million, representing an increase of 2.91% over the end of the previous year. Total liabilities stood at RMB6,302,078 million, representing an increase of 1.35% over the end of the previous year, of which the balance of deposits was RMB4,021,320 million, representing a decrease of 1.79% over the end of the previous year.

From January to September 2024, the Group realized a net profit of RMB38,592 million, representing a year-on-year increase of 1.81%. The Group's operating income registered RMB102,486 million, representing a year-on-year decrease of 8.70%, of which net interest income reached RMB72,590 million, representing a year-on-year decrease of 11.03%. Net fee and commission income posted RMB15,172 million, representing a year-on-year decrease of 20.56%. Return on weighted average equity was 9.66%, representing a year-on-year decrease of 0.57 percentage point.

From January to September 2024, the Group incurred operating expenses of RMB30,362 million, representing a year-on-year decrease of 3.11%. The impairment losses on credit assets stood at RMB24,597 million, representing a year-on-year decrease of 30.69%.

As at the end of the reporting period, the balance of non-performing loans of the Group amounted to RMB48,522 million, representing an increase of RMB1,046 million over the end of the previous year. The NPL ratio was 1.25%, the same as the previous year-end. The provision coverage ratio was 170.73%, representing a decrease of 10.54 percentage points over the end of the previous year.

As at the end of the reporting period, the Group's CAR, tier-1 CAR and common equity tier-1 CAR stood at 13.89%, 11.83% and 9.67% respectively, all of which met the regulatory requirements. The leverage ratio reached 7.29%, representing an increase of 0.19 percentage point over the end of the previous year.

## **vii. Performance of Business Segments**

### **1. Corporate banking**

Following the customer-centered business philosophy, the Bank improved service quality and efficiency to proactively serve five target areas of finance (technology finance, green finance, inclusive finance, pension finance and digital finance), serve key areas of the real economy including advanced manufacturing and strategic emerging industries, support large-scale equipment renewals and trade-in of old consumer goods, facilitate the construction of urban real estate financing coordination mechanism and “Three Major Projects” (constructing government-subsidized housing, renovating urban villages and building dual-use public infrastructure that accommodate emergency needs in mega cities), and ensure timely delivery of pre-sold housing properties. The Bank focused on core responsibilities and businesses, followed the strategic requirements in building a first-class wealth management bank, gave play to the guiding role of FPA (Finance Product Aggregate), and developed new competitive edges through the integration of commercial banking, investment banking and private banking to create greater value for customers, empowered by multiple products including basic credit, bond financing, M&A financing, business matchmaking, equity financing and structured financing. The Bank consolidated customer base, deepened stratified, grouped and tiered operation, and focused on both customer acquisition and activation by increasing value contribution of strategic customers, further tapping into the value of potential customers and enhancing loyalty of basic customers. The Bank built the “inclusive finance customer credit +” service system to continuously expand corporate customer base, improve the comprehensive contribution of customers, and consolidate foundation for customer base construction. The Bank laid great emphasis on project implementation through front-middle-back office coordination. The Bank strengthened industry specialization, focused on key competition fields, optimized business procedures, and removed business barriers by upgrading products and services including asset pools, bills, supply chain finance, payment & settlement, cross-border finance and the Sunshine “Wealth +” platform, so as to strike a balance between the scale and quality of corporate deposits, achieve steady increase in credit assets, and realize high-quality development of various businesses.

## **2. Retail banking**

The Bank focused on building digital retail banking, deepening stratified and grouped management for retail customers, optimizing collaboration mechanisms, and strengthening cross-marketing efforts for key projects and scenarios to enhance comprehensive value contribution of customers, and achieve steady increase in both the number of retail customers and the AUM. On the liability side of the balance sheet, the Bank followed the development orientation of “improvement in both scale and quality”, actively expanded channels and scenarios such as social security & livelihood service, preferential treatment for the military and their families, and pension finance, and gave full play to the role of projects in acquiring customers in batches. The Bank strengthened coordination between corporate banking and retail banking to promote agency payroll business, stepped up channel coordination to actively expand quick payment business by linking CEB cards to third parties, and strengthened “debit card + credit card” dual-card operation for better performance in customer acquisition and activation, so as to boost growth in retail deposits and optimize business structure. On the asset side of the balance sheet, the Bank advanced business transformation, enhanced intensive operation, supported the development of inclusive finance, cultivated hit products of Sunshine-branded retail loans, continued to improve digital risk control capabilities during the pre-lending, lending, and post-lending processes, and achieved rapid growth and stable asset quality of retail loans. The Bank developed core competitiveness in wealth management business, strengthened construction and management of the product system, and enhanced asset allocation capabilities. The Bank reinforced construction of the investment research and advisory system, innovated scenario-based service capabilities, and built an open-ended ecosystem for wealth management to meet the diversified investment needs of customers. With a focus on people’s livelihood services and inclusive finance, the Cloud Fee Payment platform steadily increased service items, continuously expanded output channels, and further expanded service coverage, maintaining its competitive edges as China’s leading open-ended convenient fee payment platform. The Bank worked hard to build featured scenario-based financial services, with the business scale of Sunshine Logistics Express (“Wu Liu Tong”), Sunshine Housing Express (“An Ju Tong”) and Enterprise Administrative Management Platform (“Xin Yue Tong”) increased continuously.

### 3. Financial market business

The Bank continuously improved treasury business operation, investment and trading capabilities, strengthened market evaluation and professional capability building, accurately grasped the trends of the bond market, adjusted trading strategies in a timely manner, and optimized bond portfolio management. The Bank vigorously carried out the government bond underwriting business, and stayed at the forefront among joint-stock banks in terms of underwriting business. With GMV as the guide and financial institution customers as the core, the Bank steadily operated the “Integrated Digital Service Platform for Financial Institutions”, continued to optimize system functions in four major service areas (product agency sales, matchmaking quotation, technology output, and market information), and improved comprehensive services for customers. Focusing on the strategy of “digitalization + ecosystem”, the Bank promoted the digital operation transformation for financial institution customers, built a financial cooperation ecosystem for them, link them with the Bank’s all-sector integrated marketing and comprehensive operation, and improved the quality and efficiency of FI customer operation. The Bank gave full play to the role of the custody platform, continued to expand the scale of custody, increased the income of custody, and promoted the brand of “Everbright Custody”. The Bank stepped up efforts to build itself into a custody bank with a full range of product types, and facilitated the launch of REITs and other innovative products. The Bank accelerated the application of fintech to enhance its capabilities in fund settlement, valuation calculation, investment supervision, market research, and customer service for custody business. The Bank constantly gave full play to the important role of “Sunshine Wealth Management” in wealth management, improved the quality and efficiency of wealth management products and services centering on investors’ demands, and expanded themed wealth management products such as pension finance and foreign currency. The Bank sustained its leading investment research capabilities, released the *China Asset Management Market Report 2023-2024*, completed the development and application of an intelligent investment platform, and collaboratively launched the “Green Technology Innovation Selected Bond Indexes of Shanghai Clearing House”.

#### IV. SHAREHOLDER INFORMATION

##### i. Total Number of Ordinary Shareholders and Top Ten Shareholders

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		164,731 shareholders for A shares 816 shareholders for H shares			
Name of shareholder	Nature of shareholder	Class of shares	Number of shares	Shareholding percentage	Number of shares pledged/ marked/frozen
China Everbright Group Ltd.	State-owned legal person	A shares	24,308,432,941	41.14	–
		H shares	1,782,965,000	3.02	–
Hong Kong Securities Clearing Company Nominees Limited Including: Ocean Fortune Investment Limited	Overseas legal person	H shares	5,238,398,070	8.87	Unknown
	Overseas legal person	H shares	1,605,286,000	2.72	–
Overseas Chinese Town Holdings Company	State-owned legal person	H shares	4,200,000,000	7.11	–
China CITIC Financial Asset Management Co., Ltd.	State-owned legal person	A shares	4,184,682,388	7.08	–
China Everbright Limited	Overseas legal person	A shares	1,572,735,868	2.66	–
China Life Reinsurance Company Ltd.	State-owned legal person	H shares	1,530,397,000	2.59	–
Hong Kong Securities Clearing Company Limited	Overseas legal person	A shares	1,276,100,442	2.16	–
China Securities Finance Corporation Limited	State-owned legal person	A shares	989,377,094	1.67	–
China Reinsurance (Group) Corporation	State-owned legal person	A shares	413,094,619	0.70	–
		H shares	376,393,000	0.64	–
Shenergy (Group) Co., Ltd.	State-owned legal person	A shares	766,002,403	1.30	–

Notes:

1. As at the end of the reporting period, all ordinary shares of the Bank were not subject to restrictions on sales.
2. As at the end of the reporting period, the total number of H shares of the Bank held by the Hong Kong Securities Clearing Company Nominees Limited acting as the nominee for all institutional and individual investors that maintain an account with it was 5,238,398,070 H shares. Among them, 1,605,286,000, 282,684,000 and 172,965,000 H shares of the Bank were held by Ocean Fortune Investment Limited, China Life Reinsurance Company Ltd. and China Everbright Group Ltd., respectively. The number of remaining H shares of the Bank held under it was 3,177,463,070 H shares.
3. The Bank was aware that, as at the end of the reporting period, China Everbright Limited is a subsidiary indirectly controlled by China Everbright Group Ltd.; China Life Reinsurance Company Ltd. is a wholly-owned subsidiary of China Reinsurance (Group) Corporation; and both COSCO Shipping (Shanghai) Investment Management Co., Ltd. and Ocean Fortune Investment Limited are subsidiaries indirectly controlled by China COSCO Shipping Corporation Limited. Save for the above, the Bank was not aware of any related party relationship or concerted actions among the above shareholders.
4. As at the end of the reporting period, Hong Kong Securities Clearing Company Limited held 1,276,100,442 A shares of the Bank designated by and on behalf of others as the nominee, including shares under the Shanghai Stock Connect held by Hong Kong and overseas investors.
5. As at the end of the reporting period, the top ten shareholders of the Bank did not participate in any margin trading or securities lending, and none of the Bank's preference shareholders had their voting rights restored.
6. As at the end of the reporting period, the top ten shareholders of the Bank neither lent any shares of the Bank to engage in refinancing business nor held any shares of the Bank using credit accounts.

## ii. Total Number of Preference Shareholders and Top Ten Preference Shareholders

### 1. Everbright P1 (Code: 360013)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		22			
Name of shareholder	Nature of shareholder	Number of shares	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
Hwabao Trust Co., Ltd.	Others	32,400,000	16.20	–	–
Everbright Securities Asset Management Co., Ltd.	Others	24,200,000	12.10	–	–
Bosera Asset Management Co., Limited	Others	15,500,000	7.75	–	–
BOCOM Schrodgers Asset Management Co., Ltd.	Others	15,500,000	7.75	–	–
BOC International (China) Co., Ltd.	Others	14,510,000	7.26	–	–
Jiangsu International Trust Corporation Limited	Others	11,640,000	5.82	–	–
Ping An Property & Casualty Insurance Company of China, Ltd.	Others	10,000,000	5.00	–	–
Ping An Life Insurance Company of China, Ltd.	Others	10,000,000	5.00	–	–
China Resources SZITIC Trust Co., Ltd.	Others	9,191,000	4.60	–	–
CITIC Securities Co., Ltd.	Others	7,854,500	3.93	–	–

Note: Everbright Securities Asset Management Co., Ltd. is a related party of China Everbright Group Ltd. and China Everbright Limited. Ping An Property & Casualty Insurance Company of China, Ltd. and Ping An Life Insurance Company of China, Ltd. are related parties. CITIC Securities Co., Ltd. and China CITIC Financial Asset Management Co., Ltd. are related parties. Save for the above, the Bank was not aware of any related party relationship or concerted actions among the above preference shareholders, as well as between the above preference shareholders and the top ten ordinary shareholders.



## 2. Everbright P2 (Code: 360022)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		22			
Name of shareholder	Nature of shareholder	Number of shares	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
China Resources SZITIC Trust Co., Ltd.	Others	18,260,000	18.26	–	–
AVIC Trust Co., Ltd.	Others	16,470,000	16.47	–	–
China Everbright Group Ltd.	State-owned legal person	10,000,000	10.00	–	–
Guangdong Yuecai Trust Co., Ltd.	Others	9,780,000	9.78	–	–
China Life Insurance Company Limited	Others	8,180,000	8.18	–	–
Postal Savings Bank of China Co., Ltd.	Others	7,150,000	7.15	–	–
BOCOM Schroders Asset Management Co., Ltd.	Others	6,640,000	6.64	–	–
Everbright Securities Asset Management Co., Ltd.	Others	5,577,000	5.58	–	–
CITIC Wealth Management Corporation Limited	Others	3,563,000	3.57	–	–
BOC International (China) Co., Ltd.	Others	3,070,000	3.07	–	–

Note: China Everbright Group Ltd. is the controlling shareholder of the Bank. China Everbright Limited is a subsidiary indirectly controlled by China Everbright Group Ltd. Everbright Securities Asset Management Co., Ltd. is a related party of China Everbright Group Ltd. and China Everbright Limited. CITIC Wealth Management Corporation Limited is a related party of China CITIC Financial Asset Management Co., Ltd. Save for the above, the Bank was not aware of any related party relationship or concerted actions among the above preference shareholders, as well as between the above preference shareholders and the top ten ordinary shareholders.

### 3. Everbright P3 (Code: 360034)

Unit: Shareholder, Share, %

Total number of shareholders as at the end of the reporting period		26			
Name of shareholder	Nature of shareholder	Number of shares	Shareholding percentage	Number of shares subject to restrictions on sales	Number of shares pledged/ marked/ frozen
Ping An Life Insurance Company of China, Ltd.	Others	84,110,000	24.04	–	–
Everbright Securities Asset Management Co., Ltd.	Others	53,625,000	15.31	–	–
China Life Insurance Company Limited	Others	47,720,000	13.63	–	–
New China Life Insurance Company Ltd.	Others	27,270,000	7.79	–	–
Ping An Property & Casualty Insurance Company of China, Ltd.	Others	18,180,000	5.19	–	–
CITIC-Prudential Life Insurance Company Limited	Others	15,000,000	4.28	–	–
China Foreign Economy and Trade Trust Co., Ltd.	Others	13,637,500	3.89	–	–
CCB Trust Co., Ltd.	Others	10,910,000	3.12	–	–
Shanghai Guotai Junan Securities Asset Management Co., Ltd.	Others	9,090,000	2.60	–	–
Taiping Life Insurance Co., Ltd.	Others	9,090,000	2.60	–	–

Note: Ping An Life Insurance Company of China, Ltd. and Ping An Property & Casualty Insurance Company of China, Ltd. are related parties. Everbright Securities Asset Management Co., Ltd. is a related party of China Everbright Group Ltd. and China Everbright Limited. CITIC-Prudential Life Insurance Company Limited and China CITIC Financial Asset Management Co., Ltd. are related parties. Save for the above, the Bank was not aware of any related party relationship or concerted actions among the above preference shareholders, as well as between the above preference shareholders and the top ten ordinary shareholders.

### 4. None of the Bank's preference shares had their voting rights restored.

## **V. OTHER EVENTS**

### **i. Interim profit distribution plan**

In order to follow the guidance of regulatory policies, after taking into consideration such factors as the interests of all shareholders and the Bank's sustainable development, the Bank proposes to distribute interim cash dividends for the year 2024 to all ordinary shareholders at RMB1.04 (before tax) per 10 shares. Based on the Bank's total share capital of 59,086 million shares as at 30 June 2024, the Bank proposes to distribute total cash dividends of RMB6,145 million (before tax). The Bank did not convert capital reserves to share capital during the first half of 2024. The distribution plan had been considered and approved at the 22nd Meeting of the Ninth Session of the Board of Directors of the Bank, and will be submitted to the shareholders' general meeting for approval.

### **ii. The increase of shareholdings of the Bank by the controlling shareholder**

On 29 March 2024, China Everbright Group Ltd., the controlling shareholder of the Bank, increased its holdings of 64,321,400 A shares of the Bank through centralized bidding via the Shanghai Stock Exchange system for the first time, accounting for 0.11% of the Bank's total share capital. Under certain market circumstances, China Everbright Group Ltd. will continue increasing holdings of the Bank's shares within 12 months, with the cumulative increase in holdings amounting to no less than RMB400 million (inclusive) and no more than RMB800 million (inclusive). As at 26 September 2024, China Everbright Group Ltd. cumulatively increased its holdings of 80,619,500 A shares of the Bank through centralized bidding via the Shanghai Stock Exchange system, accounting for 0.14% of the Bank's total share capital. The cumulative increase in holdings of shares amounted to RMB249,064,790 (excluding dealing costs), accounting for 62% of the lower limit of the amount for the shareholding increase plan. According to the shareholding increase plan, China Everbright Group Ltd. will continue increasing its holdings of the Bank's shares when appropriate.

## **VI. QUARTERLY FINANCIAL STATEMENTS**

The consolidated statement of profit or loss, the consolidated statement of comprehensive income, the consolidated statement of financial position and the consolidated cash flow statement (prepared according to IFRS) are attached below.

**The Board of Directors of  
China Everbright Bank Company Limited**  
30 October 2024

China Everbright Bank Company Limited  
The Financial Statements  
For the Nine Months Ended 30 September 2024  
(Prepared in accordance with International Financial Reporting Standards)

China Everbright Bank Company Limited  
Consolidated statement of profit or loss  
For the nine months ended 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<u>2024</u>	<u>2023</u>
Interest income	177,176	188,420
Interest expense	(104,586)	(106,834)
<b>Net interest income</b>	<u>72,590</u>	<u>81,586</u>
Fee and commission income	17,249	21,350
Fee and commission expense	(2,077)	(2,251)
<b>Net fee and commission income</b>	<u>15,172</u>	<u>19,099</u>
Net trading gains	2,654	2,580
Dividend income	44	51
Net gains arising from investment securities	10,630	7,354
Net gains / (losses) on derecognition of financial assets measured at amortised cost	132	(585)
Net foreign exchange (losses) / gains	(24)	871
Other operating income	1,288	1,299
<b>Operating income</b>	<u>102,486</u>	<u>112,255</u>
Operating expenses	(30,362)	(31,335)
Credit impairment losses	(24,597)	(35,486)
Other impairment losses	(46)	(26)
<b>Operating profit</b>	<u>47,481</u>	<u>45,408</u>
Share of profit of associates and joint ventures	<u>12</u>	<u>26</u>

China Everbright Bank Company Limited  
Consolidated statement of profit or loss (continued)  
For the nine months ended 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<u>2024</u>	<u>2023</u>
<b>Profit before tax</b>	47,493	45,434
Income tax	(8,901)	(7,528)
<b>Net profit</b>	<u>38,592</u>	<u>37,906</u>
<b>Net profit attributable to:</b>		
Equity shareholders of the Bank	38,414	37,690
Non-controlling interests	178	216
	<u>38,592</u>	<u>37,906</u>
<b>Earnings per share</b>		
Basic earnings per share (in RMB/share)	0.57	0.57
Diluted earnings per share (in RMB/share)	<u>0.57</u>	<u>0.56</u>

China Everbright Bank Company Limited  
Consolidated statement of comprehensive income  
For the nine months ended 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the nine months ended</i>	
	<i>30 September</i>	
	<u>2024</u>	<u>2023</u>
<b>Net profit</b>	<u>38,592</u>	<u>37,906</u>
<b>Other comprehensive income, net of tax:</b>		
Items that will not be reclassified to profit or loss:		
- Remeasurement of supplementary retirement benefits	-	(5)
- Equity instruments at fair value through other comprehensive income		
- Change in fair value	1	3
- Related income tax effect	0	(1)
Subtotal	<u>1</u>	<u>(3)</u>
Items that will be reclassified to profit or loss:		
- Debt instruments at fair value through other comprehensive income		
- Change in fair value	6,786	1,706
- Change in provision for impairment losses	(382)	229
- Reclassified to the profit or loss upon disposal	(622)	110
- Related income tax effect	(1,425)	(514)
- Change in cash flow hedge	26	-
- Exchange differences on translation of financial statements	(18)	84
Subtotal	<u>4,365</u>	<u>1,615</u>
<b>Other comprehensive income, net of tax</b>	<u>4,366</u>	<u>1,612</u>
<b>Total comprehensive income</b>	<u>42,958</u>	<u>39,518</u>
<b>Total comprehensive income attributable to:</b>		
Equity shareholders of the Bank	42,780	39,300
Non-controlling interests	178	218
	<u>42,958</u>	<u>39,518</u>

China Everbright Bank Company Limited  
Consolidated statement of profit or loss  
For the three months from 1 July to 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the three months from</i>	
	<i>1 July to 30 September</i>	
	<u>2024</u>	<u>2023</u>
Interest income	57,660	63,404
Interest expense	(33,181)	(36,551)
<b>Net interest income</b>	<u>24,479</u>	<u>26,853</u>
Fee and commission income	5,400	6,464
Fee and commission expense	(761)	(810)
<b>Net fee and commission income</b>	<u>4,639</u>	<u>5,654</u>
Net trading gains	969	552
Dividend income	44	50
Net gains arising from investment securities	2,142	2,126
Net losses on derecognition of financial assets measured at amortised cost	(8)	(209)
Net foreign exchange (losses)/gains	(18)	157
Other operating income	373	541
<b>Operating income</b>	<u>32,620</u>	<u>35,724</u>
Operating expenses	(10,599)	(10,792)
Credit impairment losses	(4,342)	(8,891)
Other impairment losses	(3)	(24)
<b>Operating profit</b>	<u>17,676</u>	<u>16,017</u>
Share of profit of associates and joint ventures	<u>2</u>	<u>4</u>



China Everbright Bank Company Limited  
Consolidated statement of profit or loss (Continued)  
For the three months from 1 July to 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the three months from</i>	
	<i>1 July to 30 September</i>	
	<u>2024</u>	<u>2023</u>
<b>Profit before tax</b>	17,678	16,021
Income tax	(3,696)	(2,334)
<b>Net profit</b>	<u>13,982</u>	<u>13,687</u>
<b>Net profit attributable to:</b>		
Equity shareholders of the Bank	13,927	13,618
Non-controlling interests	55	69
	<u>13,982</u>	<u>13,687</u>
<b>Earnings per share</b>		
Basic earnings per share (in RMB/share)	0.20	0.19
Diluted earnings per share (in RMB/share)	<u>0.20</u>	<u>0.19</u>

China Everbright Bank Company Limited  
Consolidated statement of comprehensive income  
For the three months from 1 July to 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the three months from</i>	
	<i>1 July to 30 September</i>	
	<u>2024</u>	<u>2023</u>
<b>Net profit</b>	<u>13,982</u>	<u>13,687</u>
<b>Other comprehensive income, net of tax:</b>		
Items that will not be reclassified to profit or loss:		
- Remeasurement of supplementary retirement benefits	-	(5)
- Equity instruments at fair value through other comprehensive income		
- Change in fair value	0	(1)
- Related income tax effect	0	-
Subtotal	<u>0</u>	<u>(6)</u>
Items that will be reclassified to profit or loss:		
- Debt instruments at fair value through other comprehensive income		
- Change in fair value	364	(1,940)
- Change in provision for impairment losses	63	(291)
- Reclassified to the profit or loss upon disposal	(291)	(21)
- Related income tax effect	(28)	555
- Change in cash flow hedge	7	-
- Exchange differences on translation of financial statements	(56)	4
Subtotal	<u>59</u>	<u>(1,693)</u>
<b>Other comprehensive income, net of tax</b>	<u>59</u>	<u>(1,699)</u>
<b>Total comprehensive income</b>	<u>14,041</u>	<u>11,988</u>
<b>Total comprehensive income attributable to:</b>		
Equity shareholders of the Bank	13,988	11,919
Non-controlling interests	53	69
	<u>14,041</u>	<u>11,988</u>

China Everbright Bank Company Limited  
Consolidated Statement of Financial Position  
As at 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>30 September 2024</i>	<i>31 December 2023</i>
<b>Assets</b>		
Cash and deposits with the central banks	279,470	349,184
Deposits with banks and other financial institutions	46,162	39,942
Precious metals	9,271	6,916
Placements with banks and other financial institutions	165,386	142,242
Derivative financial assets	13,517	13,324
Financial assets held under resale agreements	81,545	67,500
Loans and advances to customers	3,826,952	3,712,925
Finance lease receivables	92,120	99,158
Financial investments	2,228,862	2,241,462
- Financial assets at fair value through profit or loss	435,586	432,896
- Debt instruments at fair value through other comprehensive income	656,222	561,047
- Equity instruments at fair value through other comprehensive income	1,133	1,132
- Financial investments measured at amortised cost	1,135,921	1,246,387
Investment in joint ventures	-	204
Property and equipment	26,794	25,838
Right-of-use assets	9,936	10,408
Goodwill	1,281	1,281
Deferred tax assets	31,184	33,974
Other assets	72,263	28,438
<b>Total assets</b>	<u>6,884,743</u>	<u>6,772,796</u>

China Everbright Bank Company Limited  
Consolidated Statement of Financial Position (Continued)  
As at 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>30 September 2024</i>	<i>31 December 2023</i>
<b>Liabilities and equity</b>		
<b>Liabilities</b>		
Due to the central bank	84,424	99,633
Deposits from banks and other financial institutions	627,401	552,326
Placements from banks and other financial institutions	188,719	194,205
Derivative financial liabilities	14,196	13,946
Financial assets sold under repurchase agreements	187,770	73,115
Deposits from customers	4,021,320	4,094,528
Accrued staff costs	20,014	20,064
Taxes payable	4,335	7,304
Lease liabilities	9,932	10,349
Debt securities issued	1,078,723	1,099,326
Other liabilities	65,244	53,215
	<hr/>	<hr/>
<b>Total liabilities</b>	<b>6,302,078</b>	<b>6,218,011</b>
	<hr/> <hr/>	<hr/> <hr/>

China Everbright Bank Company Limited  
Consolidated Statement of Financial Position (Continued)  
As at 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>30 September 2024</i>	<i>31 December 2023</i>
<b>Liabilities and equity (Continued)</b>		
<b>Equity</b>		
Share capital	59,086	59,086
Other equity instruments	104,899	104,899
of which: Preference shares	64,906	64,906
Perpetual bonds	39,993	39,993
Capital reserve	74,473	74,473
Other comprehensive income	6,611	2,245
Surplus reserve	26,245	26,245
General reserve	86,390	86,161
Retained earnings	222,434	199,282
	<hr/>	<hr/>
Total equity attributable to equity shareholders of the Bank	580,138	552,391
Non-controlling interests	2,527	2,394
	<hr/>	<hr/>
<b>Total equity</b>	<b>582,665</b>	<b>554,785</b>
	<hr/>	<hr/>
<b>Total liabilities and equity</b>	<b>6,884,743</b>	<b>6,772,796</b>
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Approved and authorised for issue by the board of directors on 30 October 2024.

Wu Lijun  
Chairman,  
Non-executive  
Director

Hao Cheng  
President,  
Executive Director

Liu Yan  
Vice President,  
Chief Financial  
Officer

Lu Jian  
General Manager of  
Financial Accounting  
Department

China Everbright Bank Company Limited  
Consolidated Cash Flow Statement  
For the nine months ended 30 September 2024  
(Expressed in millions of Renminbi, unless otherwise stated)

	<i>For the nine months ended</i>	
	<u>30 September</u>	
	2024	2023
<b>Cash flows from operating activities</b>		
Profit before tax	47,493	45,434
<i>Adjustments for</i>		
Credit impairment losses	24,597	35,486
Other impairment losses	46	26
Depreciation and amortisation	5,100	4,893
Interest income on impaired financial assets	(1,141)	(724)
Dividend income	(44)	(51)
Unrealised foreign exchange losses / (gains)	92	(379)
Interest income from investment securities and net gains on disposal	(49,886)	(47,606)
Net (gains) / losses on derecognition of financial assets measured at amortised cost	(132)	585
Share of profits of associates and joint ventures	(12)	(26)
Net gains on disposal of trading securities	(1,793)	(2,439)
Revaluation gains on financial instruments at fair value through profit or loss	(3,758)	(2,139)
Interest expense on debt securities issued	21,818	17,992
Interest expense on lease liabilities	288	289
Net losses on disposal of property and equipment	6	13
	<u>42,674</u>	<u>51,354</u>
<i>Changes in operating assets</i>		
Net decrease in deposits with the central bank, banks and other financial institutions	45,144	6,724
Net increase in placements with banks and other financial institutions	(8,297)	(13,830)
Net (increase) / decrease in financial assets held for trading	(23,603)	9,372
Net increase in loans and advances to customers	(146,646)	(221,090)
Net increase in financial assets held under resale agreements	(14,074)	(53,412)
Net increase in other operating assets	(25,797)	(16,738)
	<u>(173,273)</u>	<u>(288,974)</u>

China Everbright Bank Company Limited  
Consolidated Cash Flow Statement (Continued)  
For the nine months ended 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the nine months ended</i>	
	<u>30 September</u>	
	2024	2023
<b>Cash flows from operating activities (Continued)</b>		
<i>Changes in operating liabilities</i>		
Net increase / (decrease) in deposits from banks and other financial institutions	74,140	(1,550)
Net decrease in placements from banks and other financial institutions	(5,396)	(10,099)
Net increase in financial assets sold under repurchase agreements	114,709	145,626
Net (decrease)/increase in amounts due to the central bank	(15,740)	36,241
Net (decrease)/increase in deposits from customers	(83,355)	171,205
Income tax paid	(10,484)	(12,363)
Net increase /(decrease) in other operating liabilities	21,201	(13,321)
	<u>95,075</u>	<u>315,739</u>
<b>Net cash (used in) / from operating activities</b>	<u>(35,524)</u>	<u>78,119</u>
<b>Cash flows from investing activities</b>		
Proceeds from disposal and redemption of investments	1,037,037	717,328
Investment income received	55,096	48,057
Proceeds from disposal of property and equipment and other long-term assets	127	557
Payments on acquisition of investments	(994,370)	(1,015,443)
Payments on acquisition of property and equipment, intangible assets and other long-term assets	(5,822)	(3,452)
<b>Net cash from / (used in) investing activities</b>	<u>92,068</u>	<u>(252,953)</u>

China Everbright Bank Company Limited  
Consolidated Cash Flow Statement (Continued)  
For the nine months ended 30 September 2024  
*(Expressed in millions of Renminbi, unless otherwise stated)*

	<i>For the nine months ended</i>	
	<u>30 September</u>	
	<u>2024</u>	<u>2023</u>
<b>Cash flows from financing activities</b>		
Proceeds from insurance of debts	738,823	1,013,950
Repayments of debts issued	(759,399)	(837,983)
Interest paid on debt securities issued	(21,845)	(17,761)
Dividends paid	(15,087)	(16,057)
Other net cash flows from financing activities	(2,309)	(2,279)
	<u>(59,817)</u>	<u>139,870</u>
<b>Net cash from financing activities</b>		
<b>Effect of foreign exchange rate changes on cash and cash equivalents</b>	<u>(464)</u>	<u>1,159</u>
<b>Net decrease in cash and cash equivalents</b>	(3,737)	(33,805)
<b>Cash and cash equivalents as at 1 January</b>	<u>123,902</u>	<u>136,664</u>
<b>Cash and cash equivalents as at 30 September</b>	<u><u>120,165</u></u>	<u><u>102,859</u></u>
 Cash flows from operating activities include:		
Interest received	134,315	145,249
Interest paid	(71,262)	(89,295)