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晋商银行
Jinshang Bank

JINSHANG BANK CO., LTD.*
晉 商 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: 2558)

FINANCIAL AND OTHER INFORMATION FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

This announcement is made by Jinshang Bank Co., Ltd.* (the "**Bank**", together with its subsidiary, the "**Group**") pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) and Rules 13.09(2)(a) and 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

According to requirements in the Notice on Printing and Distributing the Measures for the Disclosure of Financial Information and Other Major Information of the Provincial State-owned Enterprises in Shanxi Province (Trial) by the People's Government of Shanxi Province (Jin Zheng Fa [2014] No. 38) and the Implementation Regulation for the Disclosure of Financial Information and Other Major Information of Provincial State-owned Enterprises in Shanxi Province (Trial) (Jin Zheng Ban Fa [2015] No. 10), the board (the "**Board**") of directors (the "**Directors**") of the Bank hereby announces the unaudited financial information and other information of the Bank for the nine months ended September 30, 2025 that needs to be disclosed in accordance with the above documents.

I. Basic Information

Company Name:	Jinshang Bank Co., Ltd.* (晉商銀行股份有限公司)
Abbreviation in Chinese:	晉商銀行
English Name:	JINSHANG BANK CO., LTD.
Abbreviation in English:	Jinshang Bank
Legal Representative:	HAO Qiang[(1)]

The top ten single shareholders of the Bank:

No.	Name of Shareholder	Number of shares held directly	Percentage of total share capital
1	Shanxi Finance Bureau (山西省財政廳)	715,109,200	12.25%
2	Huaneng Capital Services Co., Ltd. (華能資本服務有限公司)	600,000,000	10.28%
3	Taiyuan Municipal Finance Bureau (太原市財政局)	467,471,964	8.01%
4	Changzhi Nanye Industry Group Co., Ltd. (長治市南燁實業集團有限公司)	450,657,435	7.72%
5	Shanxi Lu'an Mining (Group) Co., Ltd. (山西潞安礦業(集團)有限責任公司)	359,091,687	6.15%
6	Shanxi International Electricity Group Limited Company (山西國際電力集團有限公司)	300,000,000	5.14%
7	Shanxi Coking Coal Group Co., Ltd. (山西焦煤集團有限責任公司)	291,339,054	4.99%
8	Changzhi Huashengyuan Mining Industry Co., Ltd. (長治市華晟源礦業有限公司)	234,569,820	4.02%
9	Taiyuan Steel (Group) Co., Ltd. (太原鋼鐵(集團)有限公司)	200,000,000	3.43%
10	Jinneng Holding Equipment Manufacturing Group Co., Ltd. (晉能控股裝備製造集團有限公司) (formerly known as Shanxi Jincheng Anthracite Coal Mining Group Co., Ltd. (山西晉城無煙煤礦業集團有限責任公司))	200,000,000	3.43%

Note:

(1) According to the articles of association of the Bank, the chairperson of the Bank is the legal representative.

Registered Address:	No. 59 Changfeng Street, Xiaodian District, Taiyuan, Shanxi Province
Office Address:	No. 59 Changfeng Street, Xiaodian District, Taiyuan, Shanxi Province
Postcode:	030000
Website:	http://www.jshbank.com
Email:	dongban@jshbank.com

Background Information:

As approved by the People's Bank of China, Jinshang Bank Co., Ltd.* was established as a joint stock commercial bank on October 16, 1998 under the name of "Taiyuan City Commercial Bank Co., Ltd. (太原市商業銀行股份有限公司)". On December 30, 2008, the former China Banking Regulatory Commission approved the change of the name of the Bank to "Jinshang Bank Co., Ltd.* (晉商銀行股份有限公司)", which is a joint stock commercial bank based in Taiyuan, Shanxi Province. As of September 30, 2025, the Bank had a total of 154 business outlets, including 4 sub-branches directly administered by the head office in Taiyuan City, namely, Jinyang sub-branch, Bingzhou sub-branch, Longcheng sub-branch and Comprehensive Reform Demonstration Zone sub-branch, and 10 branches among various regions in Shanxi Province, namely Lvliang, Yuncheng, Linfen, Shuozhou, Datong, Changzhi, Xinzhou, Jincheng, Jinzhong and Yangquan. At the same time, with the approval of the former China Banking Regulatory Commission, Qingxu Jinshang Village and Township Bank Co., Ltd. (清徐晉商村鎮銀行股份有限公司) and Jinshang Consumer Finance Co., Ltd. (晉商消費金融股份有限公司) were established by the Bank. As of September 30, 2025, the Bank has completed the merger and absorption of Qingxu Jinshang Village and Township Bank Co., Ltd. (清徐晉商村鎮銀行股份有限公司).

Since its listing, under the correct leadership of the Shanxi Provincial Party Committee and the Provincial Government and with the guidance and assistance of regulatory authorities, the Bank has made its mission to promote the development of local economy in Shanxi Province and strongly supported the construction of major projects, the adjustment of the industrial structure and the development of the real economy in Shanxi Province. According to the "Top 1000 World Banks Ranking 2025" published by The Banker, the Bank ranked 394th, ascending 19 positions compared to the previous year and has gradually grew into a joint stock commercial bank with influence among city commercial banks in China and financial institutions in Shanxi Province.

II. Key Financial Data for the Nine Months Ended September 30, 2025 (on Unaudited Consolidated Basis)

The financial data summary on a consolidated basis of the Group prepared in accordance with the China Accounting Standards for Business Enterprises is set out below:

No.	Item	**As at or for the nine months ended September 30, 2025** *RMB million (on unaudited consolidated basis)*
1.	Total Assets	398,003.15
2.	Total Liabilities	369,052.08
3.	Total Equity Attributable to Owners	28,951.07
4.	Trade Receivables	361.38
5.	Trade Payables	484.11
6.	Fixed Assets	1,132.44
7.	Tax Payable	465.10
8.	Operating Income	3,766.14
9.	Business and Administrative Fees	1,199.69
10.	Total Profit	1,600.00
11.	Net Profit	1,572.45

The shareholders and potential investors of the Bank are reminded that the above financial data has not been reviewed or audited by the independent auditor of the Bank. Differences may arise between such financial data and the information disclosed in audited report due to review and audit adjustment. Shareholders and potential investors of the Bank should exercise caution when dealing in the shares of the Bank and should not rely solely on such information.

III. Environmental Protection

As of September 30, 2025, the Bank has continuously increased support for green finance by developing the 2025 special incentive plan for corporate loans, matching the scale of green credit targets, and expanding green credit issuance. In alignment with the industrial structure of Shanxi Province, the focus for the next phase will be on transition finance. The Bank streamlined the operational procedures for transition loans and clearly defined the specific steps for transition-related business during the loan review process. As of September 30, 2025, the balance of the Bank's green credit amounted to RMB13.858 billion.

By order of the Board
Jinshang Bank Co., Ltd.*
Hao Qiang
Executive Director and Chairwoman

Taiyuan, October 30, 2025

As at the date of this announcement, the Board of Directors of the Bank comprises Ms. HAO Qiang, Mr. ZHANG Yunfei and Mr. WANG Qi as executive Directors; Mr. GAO Yurong, Mr. MA Hongchao, Mr. LIU Chenhang, Mr. LI Yang and Mr. WANG Jianjun as non-executive Directors; Mr. WANG Liyan, Mr. DUAN Qingshan, Mr. SAI Zhiyi, Ms. HU Zhihong and Mr. CHAN Ngai Sang Kenny as independent non-executive Directors.

* *Jinshang 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/deposit-taking business in Hong Kong.*