Global Union Bank

Global Operations Annual Digest — First three quarters of 2026

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Issued by	Global Union Bank, Group Office	Data Scope	First three quarters of 2026, group consolidated

Total Assets	Cross-border Settlement	Global Branches	Countries Served
RMB 8.6 trillion	RMB 1.24 trillion	1,286 branches	68 countries
Operating Revenue	**Net Profit**	**Employees**	**Customers**
RMB 218.0 bn	RMB 68.6 bn	86,000 staff	96 million customers

1. Business Overview

In the first three quarters of 2026 the bank continued its integrated onshore-offshore, domestic-foreign and online-offline operating model, pushing cross-border business to a record high for the period. Mainland China contributed 45.2% of group operating revenue, while Asia-Pacific, the Middle East and Europe together contributed 39.7%, marking a harvest period for the international layout. Cross-border RMB settlement grew 21.4% year on year and the multilingual customer centre handled 4.6 million calls with a satisfaction rate of 96.3%.

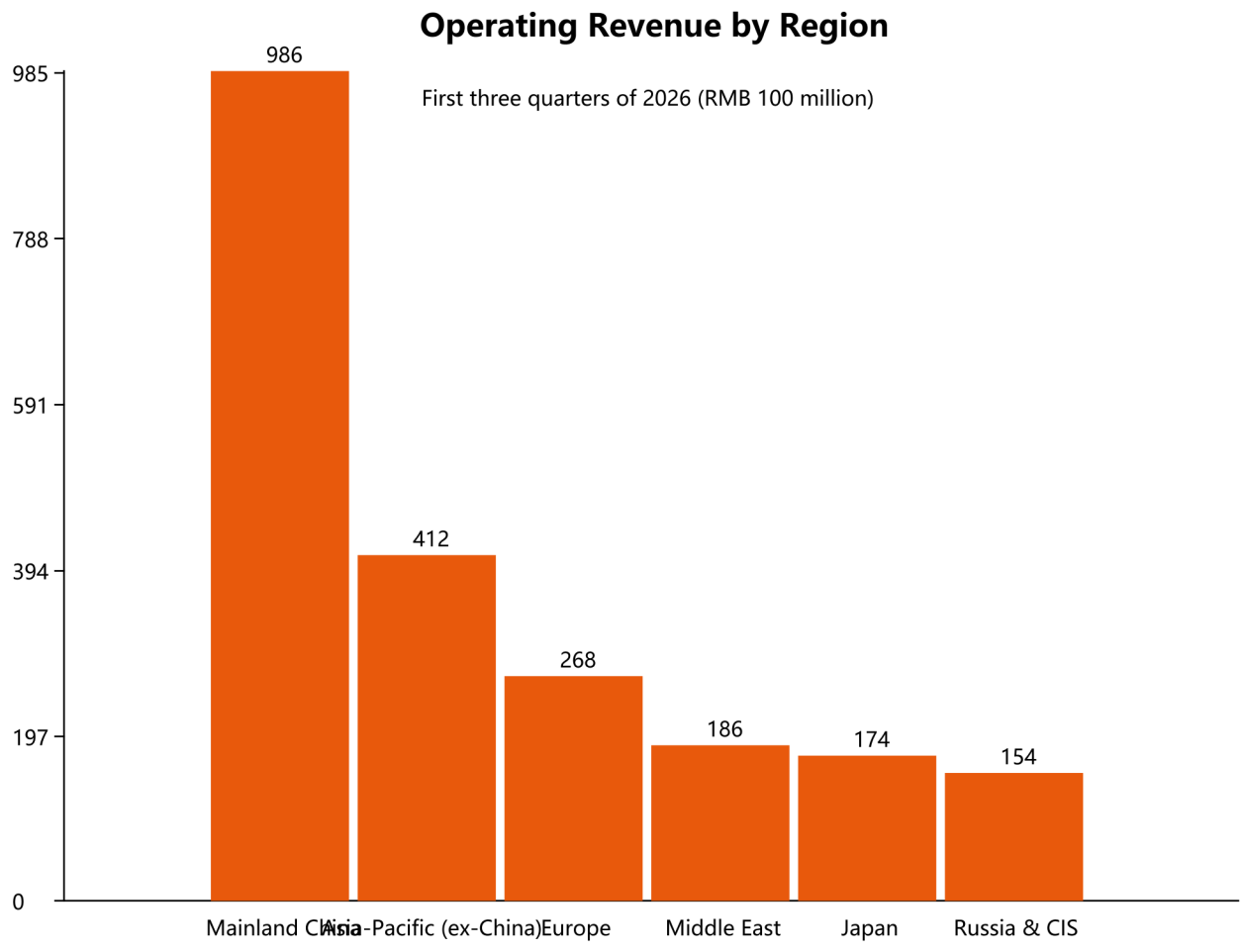


Figure 1 Operating revenue by region, first three quarters of 2026 (RMB 100 million, source: Group finance shared platform)

2. Global Network

Region	Regional Hub	Languages Served	Branches
Asia-Pacific	Singapore	EN, ZH, JA	486
Middle East and North Africa	Dubai	AR, EN, FR	152
Europe	Frankfurt	DE, FR, EN	218
Russia and CIS	Moscow	RU, EN	96
Japan	Tokyo	JA, EN	74
Americas	New York	EN, ES	260

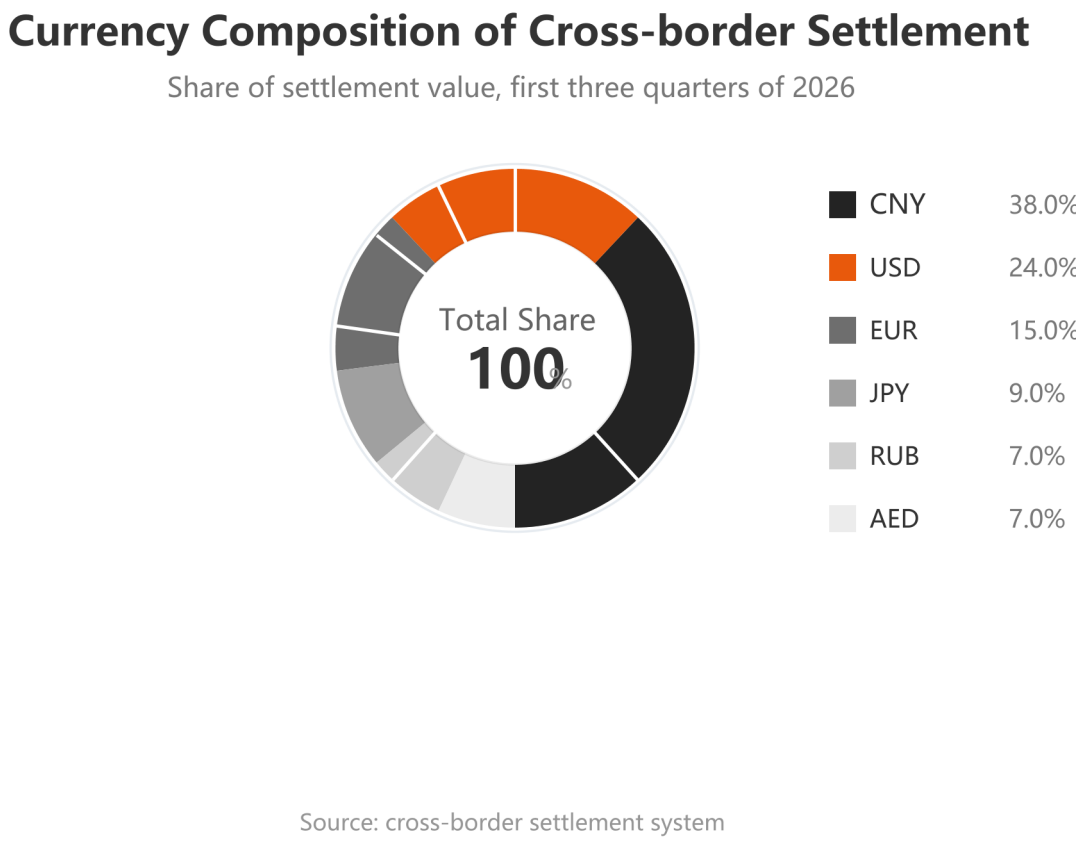
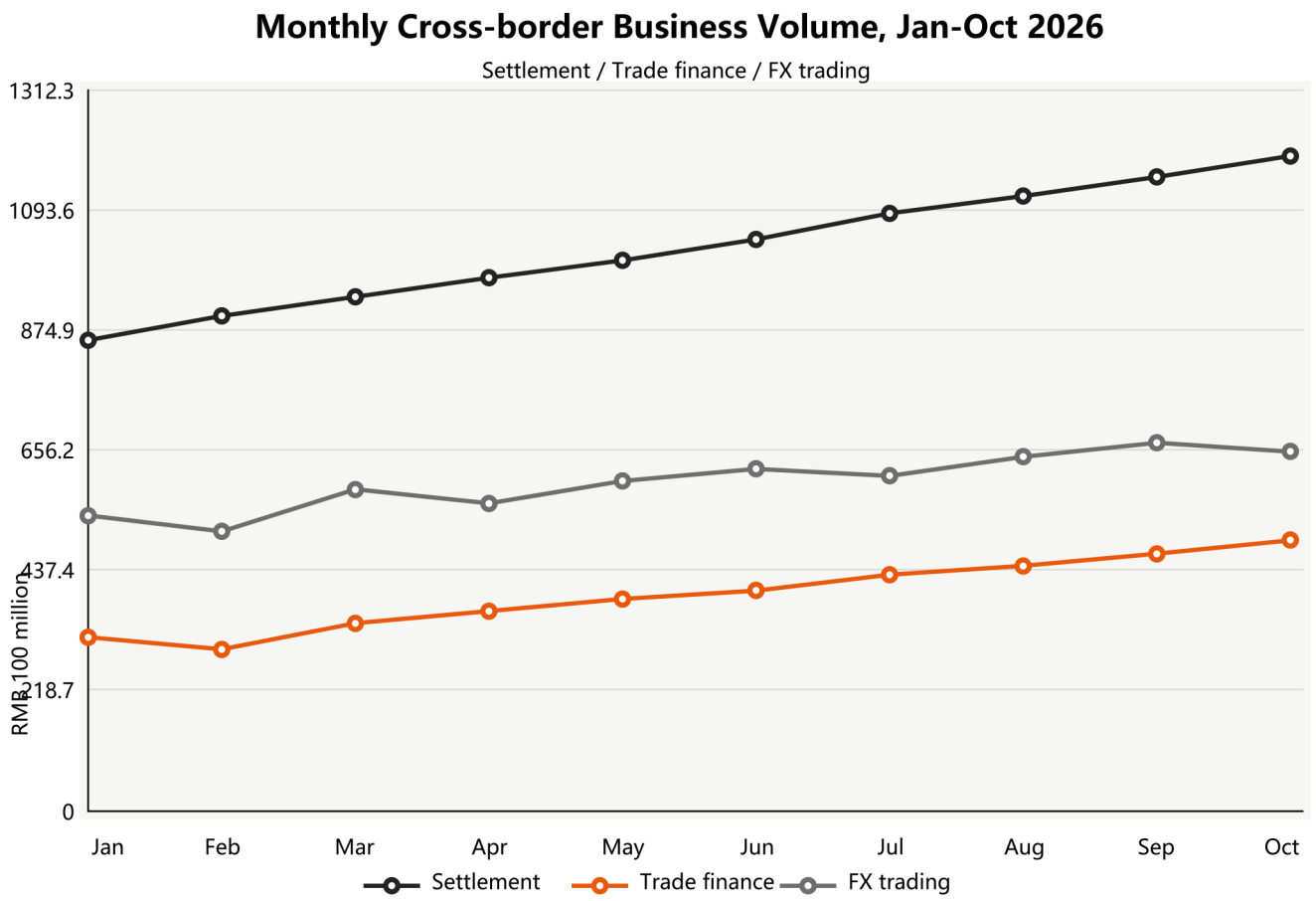


Figure 2 Currency composition of cross-border settlement, first three quarters of 2026 (share of settlement value, source: cross-border settlement system)

3. Regional Performance Detail

Region	Revenue (RMB 100 mn)	Settlement (RMB 100 mn)	YoY Growth
Mainland China	986	6,420	+18.2%
Asia-Pacific (ex-China)	412	2,760	+15.6%
Europe	268	1,890	+12.3%
Middle East	186	1,240	+18.6%

Japan	174	980	+14.8%
Russia and CIS	154	690	+21.4%



Source: global business monitoring platform | Unit: RMB 100 million

Figure 3 Monthly cross-border business volume, January to October 2026 (RMB 100 million, source: global business monitoring platform)

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Prepared by: Group Office, Multilingual Task Force	Reviewed by: Wang Yanzhou	Issued by: Global Union Bank

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