

2022 Annual Results Presentation

March 2023



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Notes: 1. Unless otherwise specified, the data in this presentation is all in line with IFRSs and is presented in RMB.
2. Some of the data has been rounded based on the data in the periodic report.

Contents



• **Overview of Results**



• **Business Highlights**

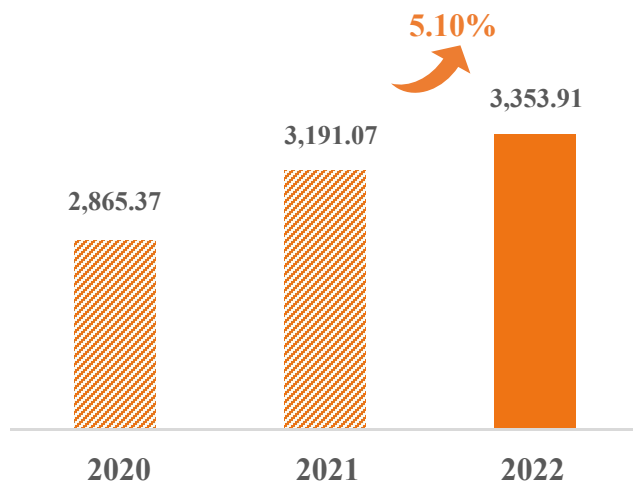


• **Development Strategy**

| Operating results were good and value creation ability steadily improved

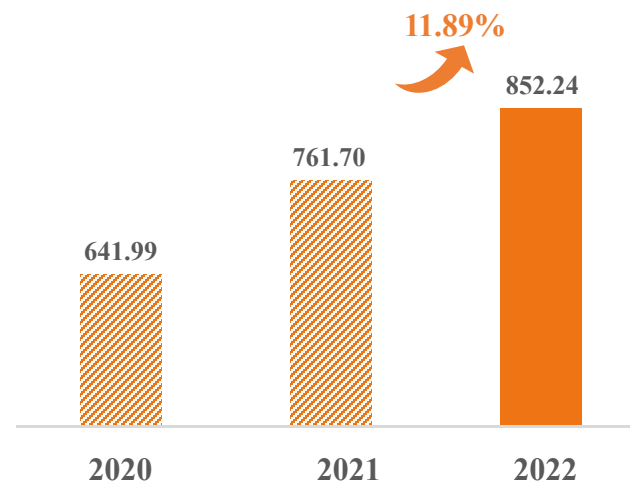
Operating income

(In RMB100 million)



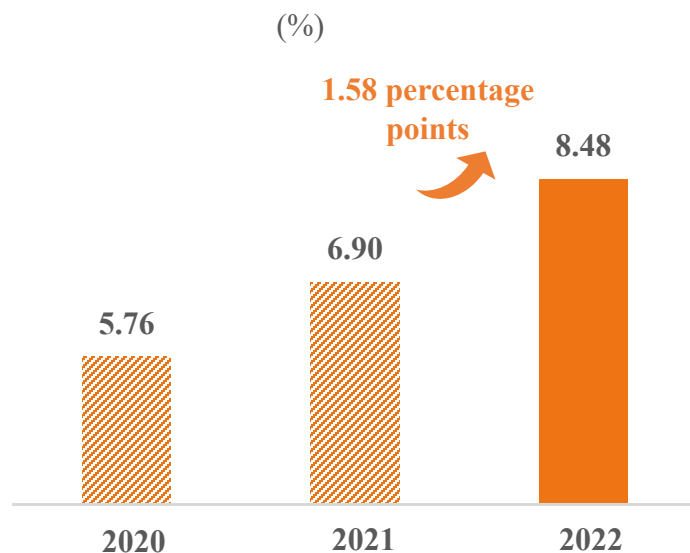
Net profit attributable to equity holders of the Bank

(In RMB100 million)

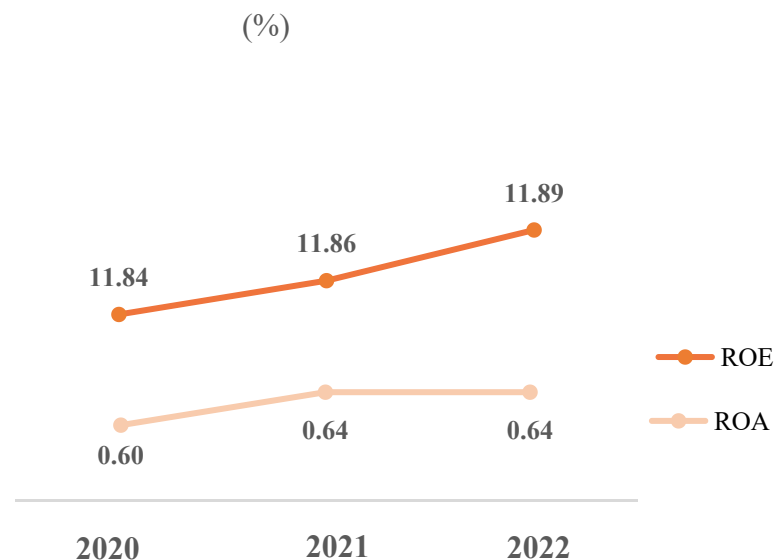


Operating results were good and value creation ability steadily improved

Percentage of net fee and commission
income in operating income



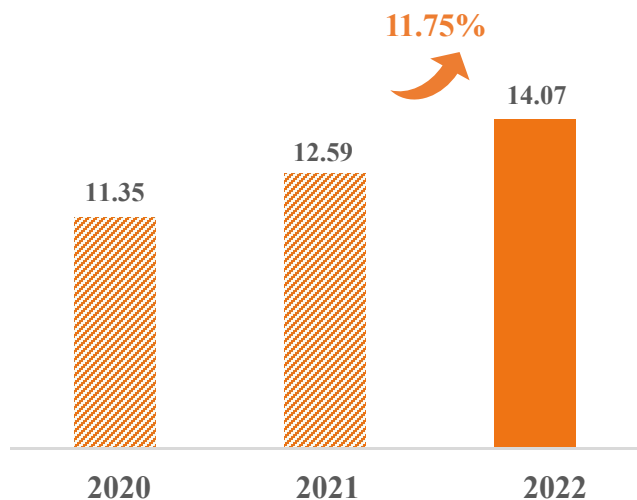
ROE and ROA



| Operating results were good and value creation ability steadily improved

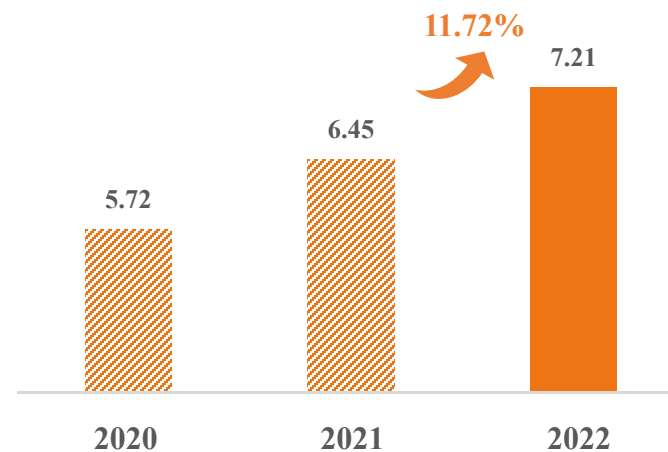
Total assets

(In trillions of RMB)



Total loans to customers

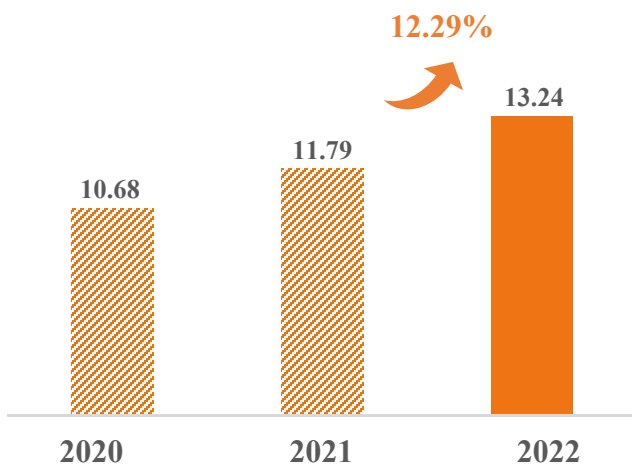
(In trillions of RMB)



Operating results were good and value creation ability steadily improved

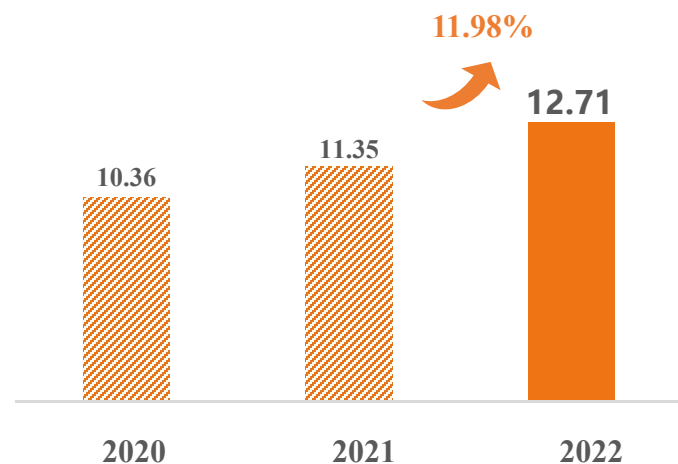
Total liabilities

(In trillions of RMB)



Total customer deposits

(In trillions of RMB)



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• **Development Strategy**

Optimizing the credit business pattern to drive the development of the real economy



Business transformation was accelerated and fruitful results have been achieved

The new corporate banking "1+N" operation and service system witnessed remarkable achievements

Corporate customers

1.38 million

Compared to the end of last year
Increased by
20%

Corporate loan balance

RMB2.67 trillion

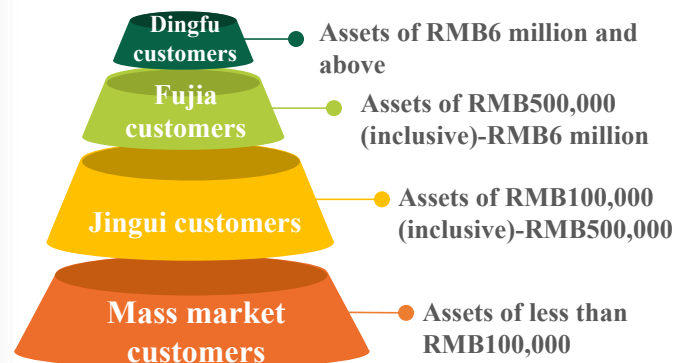
Compared to the end of last year
Increased by
18.43%

FPA of corporate customers

RMB3.69 trillion



Transformation to a "wealth management bank" was accelerated



4.25 million

19.32%

Number of Fujia customers and above

Compared to the end of the previous year
Increased by

AUM of personal customers was nearly RMB13.9 trillion

Market opportunities of treasury and asset management were seized
Interbank ecosystem continued growing

Balance of bond investment

RMB3.68 trillion

Customers signed with "Together We Thrive" platform

Over 1,100

Scale of insurance funds under custody

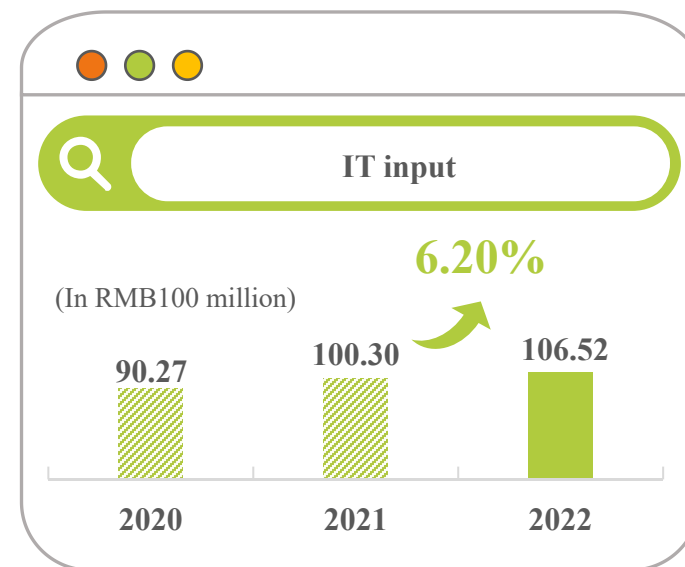
Exceeding RMB700 billion for the first time



Fintech empowerment was deepened with stronger technological support

New generation core system for personal banking business

- Completing seamless migration of over **650 million** personal customers
- Average time for counter transactions reduced by **51%**
- Total length of time for interest settlement reduced by **82%**
- Transaction processing peak rocketed by **319%**



Mobile banking 8.0

Number of customers using mobile banking: **344 million**

MAU: **Over 49 million**

Risk management ability was outstanding with the risk trend stable and under control

Continuing to improve the development of the comprehensive risk management system featuring “all aspects, whole process and entire staff” and maintaining sound asset quality

NPL ratio
maintained an industry-
leading level



0.84%

385.51%



Allowance to NPLs ratio
was significantly higher than
the industrial average
Risk offsetting capacity was
sufficient

Rating agencies at home and abroad continued to give our Bank top credit ratings
among domestic banks

Fitch
Ratings

A+

Moody's
Investors
Service

A1

S&P
Global
Ratings

A

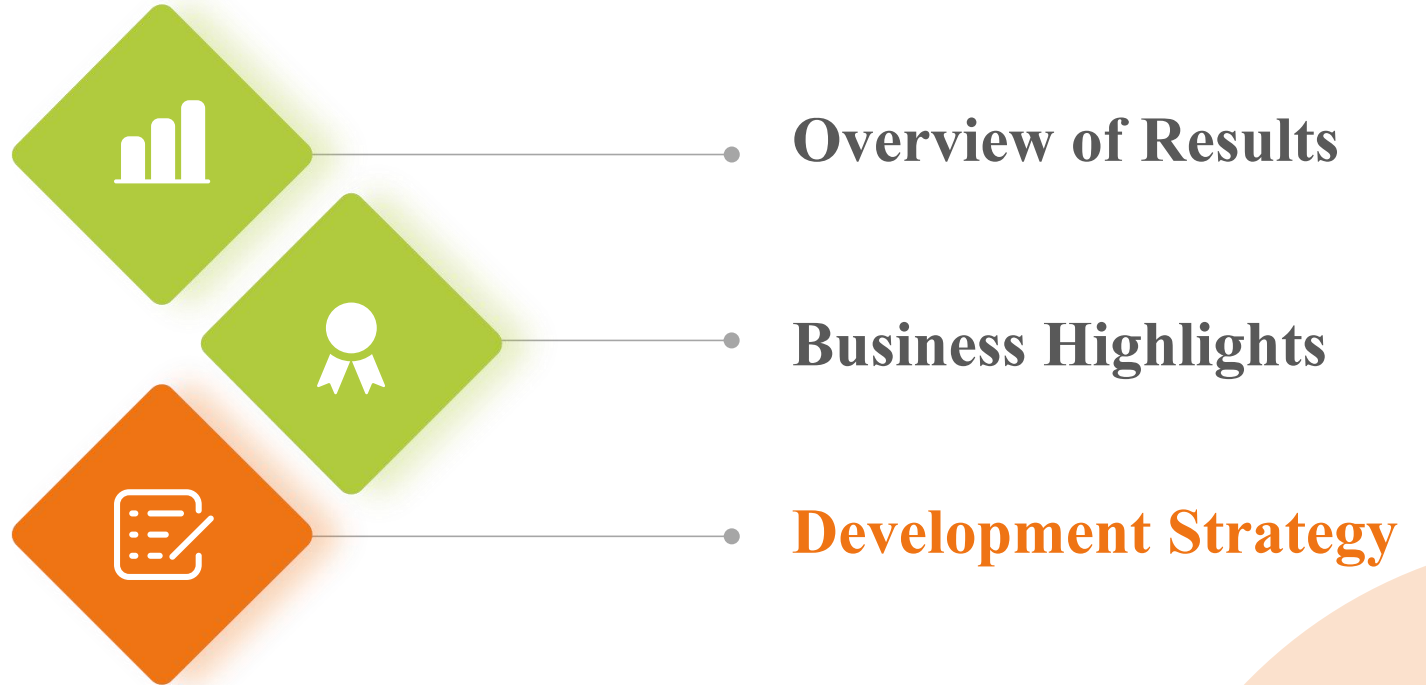
S&P
Global
(China)
Ratings

AAAspc

CCXI

AAA

Contents



Differentiated advantages were created in five aspects by innovation and reform

Taking root in rural areas
Striving to be a major force
in "Sannong" finance

Focusing on urban and rural residents
Benefiting hundreds of millions of
customers via wealth management business



Supporting micro- and small-sized
enterprises
Providing financing for many households
and businesses

Giving full play to the advantages
in financial market business
Facilitating efficient and smooth
financing

Innovating business modes
Boosting credit business with proactive
credit granting

Thanks!

