

2023 Interim Results Presentation

August 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.

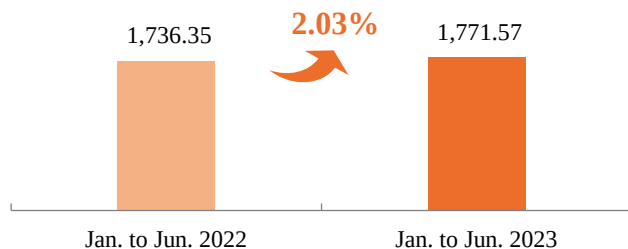
01

Overview of Results

Operating results remained solid and differentiated capability continued to improve

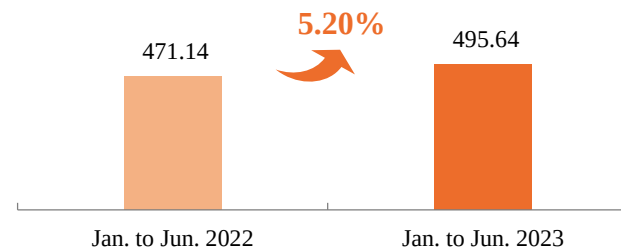
Operating income

(Unit: RMB100 million)



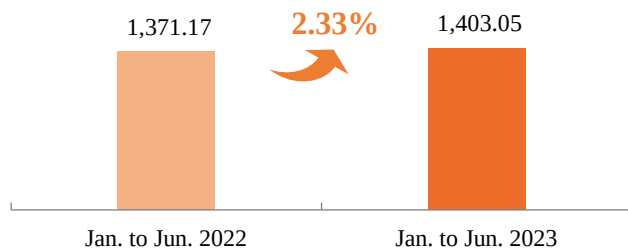
Net profit attributable to equity holders of the Bank

(Unit: RMB100 million)



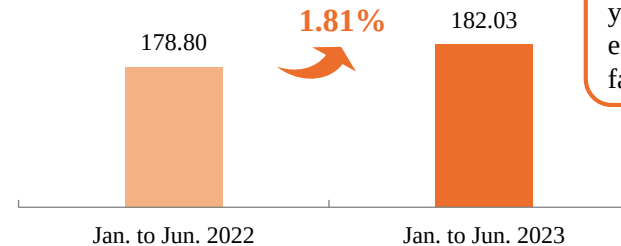
Net interest income

(Unit: RMB100 million)



Net fee and commission income

(Unit: RMB100 million)

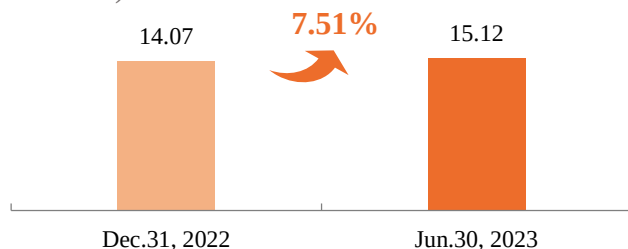


Up by **24.17%** year on year after excluding one-off factors in 2022

Operating results remained solid and differentiated capability continued to improve

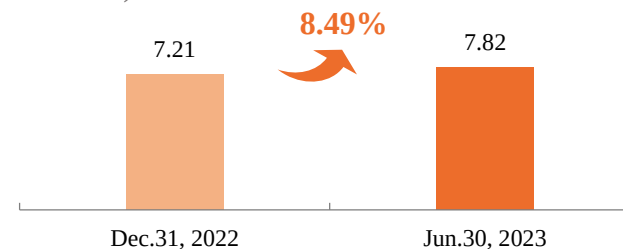
Total assets

(Unit: RMB1 trillion)



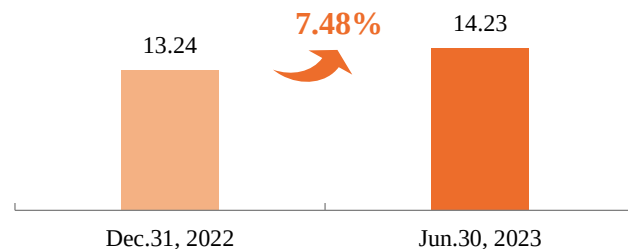
Total loans to customer

(Unit: RMB1 trillion)



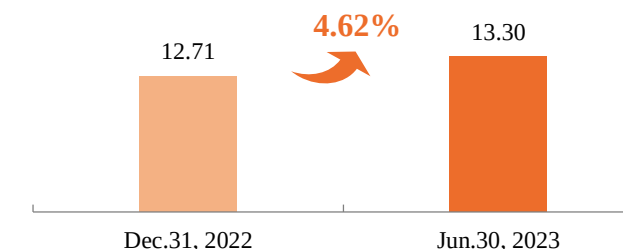
Total liabilities

(Unit: RMB1 trillion)



Total customer deposits

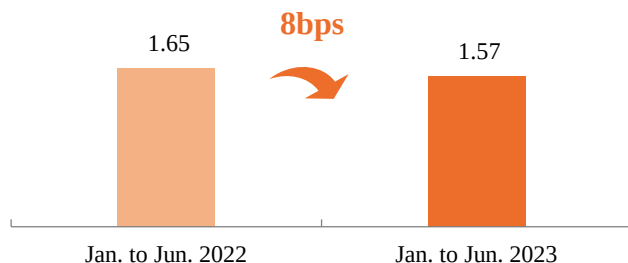
(Unit: RMB1 trillion)



Operating results remained solid and differentiated capability continued to improve

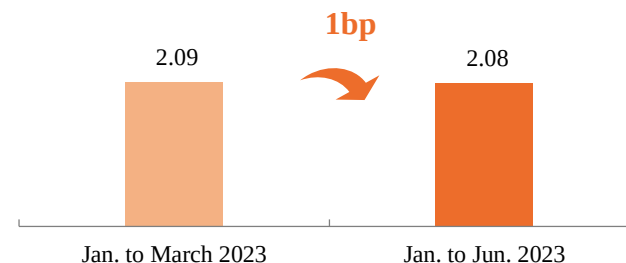
Average cost of liabilities

(Unit: %)



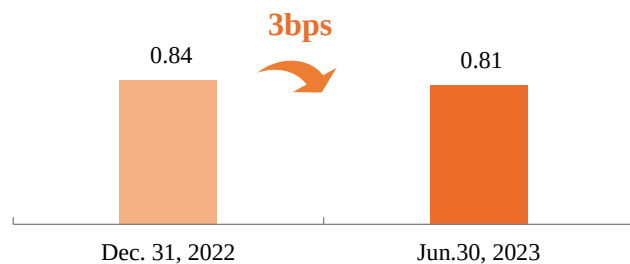
Net interest margin

(Unit: %)



NPL ratio

(Unit: %)



Allowance to NPLs ratio

Excellent level in the industry

Provisioning principle

Being prudent and forward-looking



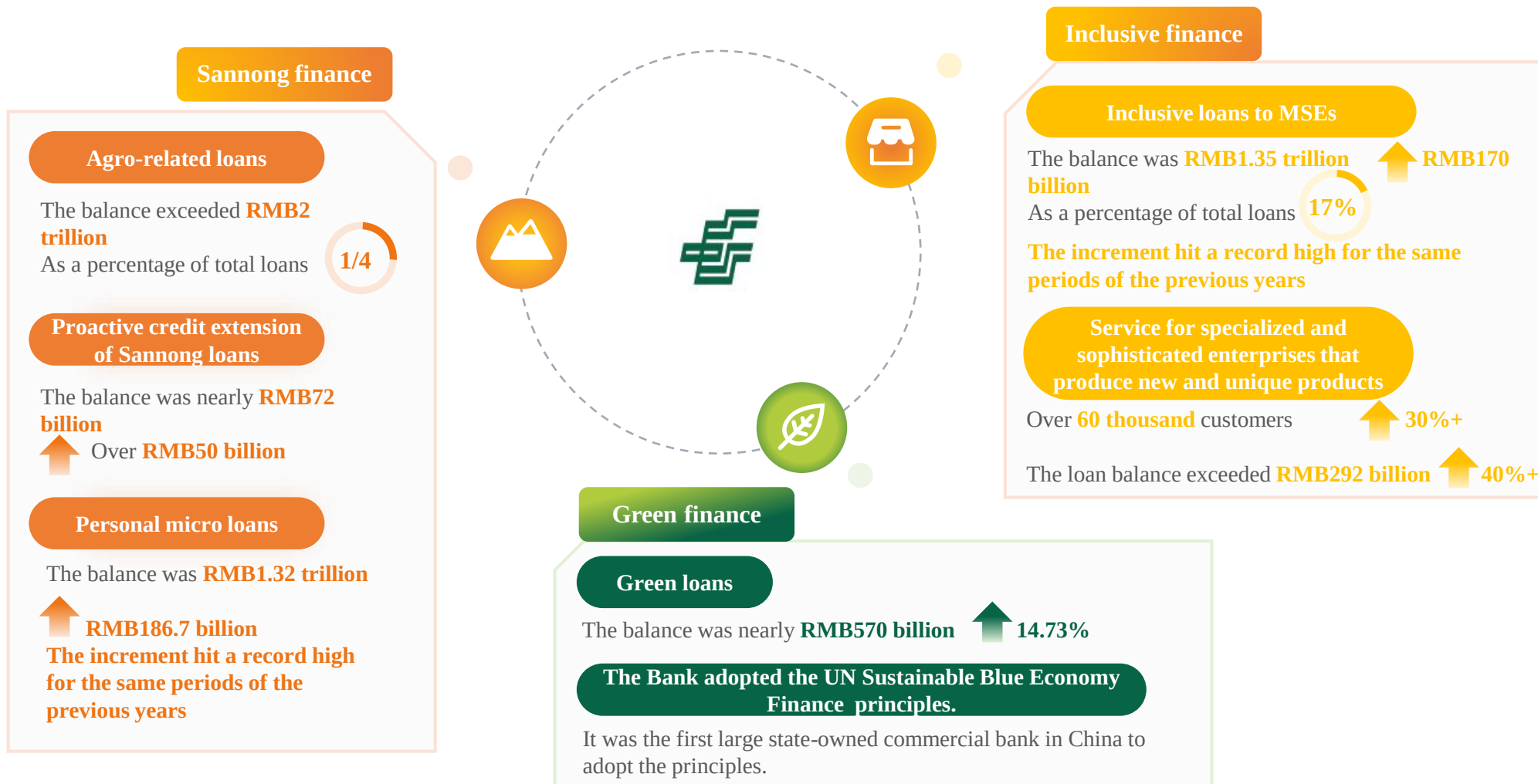
Allowance to NPLs ratio

381.28%

02

Business Highlights

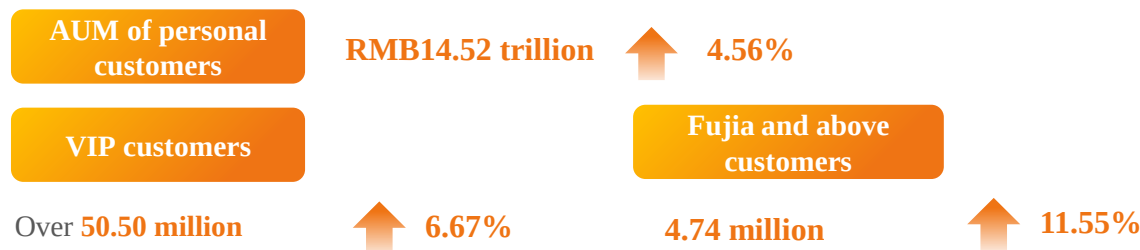
Continued to build characteristic advantages and show development potential



Customer services were enhanced on all fronts and quality and efficiency of services continued to improve



Steadily advancing the development of a wealth management bank



Notable results achieved in the development of “1 plus N” corporate banking system



Expanding influence of the interbank ecosystem of treasury and asset management business



Sped up technology empowerment and boosted the capacity building with digital transformation



01



Strengthened the supporting base of science and technology

197 IT projects were put into production.

The **proactive credit extension business model** was taking shape for retail credit risk control.

Cutting the workload of credit approvers at branches by **half** while preventing and controlling risks.

02



Boosted the optimization of customer experience

The mobile banking was promoted to be the **main platform for customer transactions**.

Number of customers using mobile banking

Over **350 million**

Monthly active users (MAUs)

Over **54.50 million**

Credit card APP 5.0 was launched.

Cumulative number of customers using credit card APP

Over **20.80 million**

Over the prior year-end

+26%

Cumulative number of cards linked

Over **23.80 million**

Over the prior year-end

+32%

03

Development Strategy

Building an outstanding commercial bank and fostering “counter-cyclical” development capability

Firmly sticking to the positioning of retail banking

Enhancing the focus of development



Unswervingly building five differentiated growth poles

Fostering the driving force of development



Taking the capacity building as the foundation

Building the dynamism of development





Thank you!