



2025 Interim Results Announcement

August 2025



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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



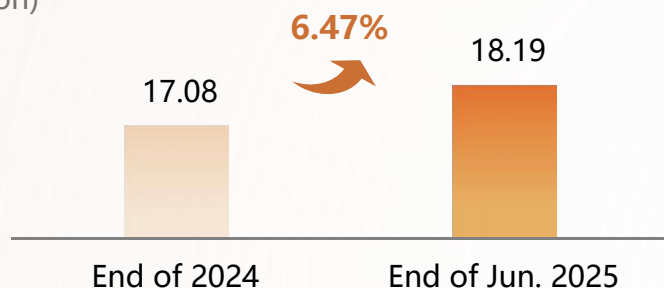
Overview of Results



Improved the operation quality while ensuring stability

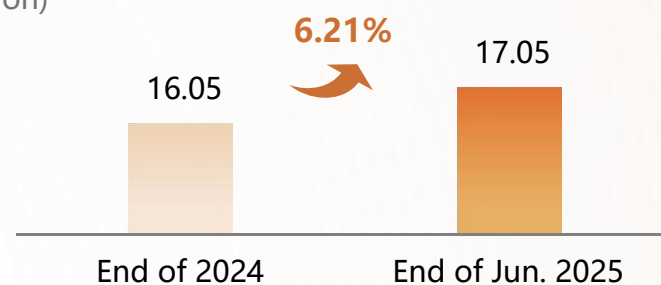
Total assets

(In RMB trillion)



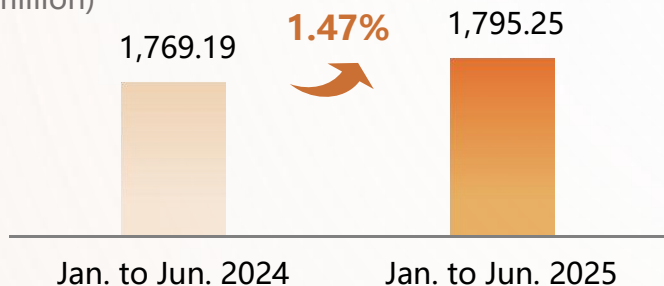
Total liabilities

(In RMB trillion)



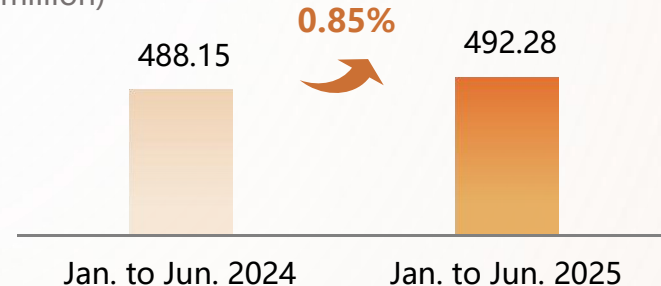
Operating income

(In RMB100 million)



Net profit attributable to equity holders of the Bank

(In RMB100 million)



Data are as of June 30, 2025



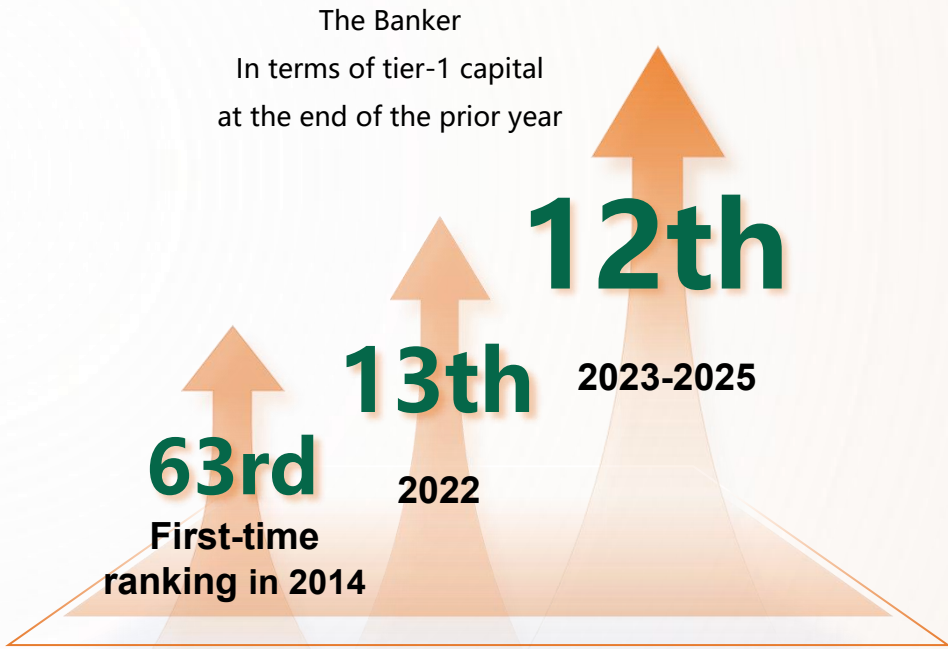
Improved the operation quality while ensuring stability



Continued to maintain a leading position in international ratings among Chinese commercial banks



Ranked 12th for three consecutive years in the list of Top 1000 World Banks





Continuously optimized the income structure

Interest income from corporate loans



+2.08%
year on year

Net interest income in the second quarter



+1.95%
compared to the
previous quarter

Net fee and commission income

(In RMB100 million)

11.59%

The percentage
in the operating
income rose by
0.85 percentage
point

151.61

169.18

Jan. to Jun. 2024

Jan. to Jun. 2025

Net other non-interest income

(In RMB100 million)

24.72%

The percentage
in the operating
income rose by
2.45 percentage
points

188.82

235.49

Jan. to Jun. 2024

Jan. to Jun. 2025

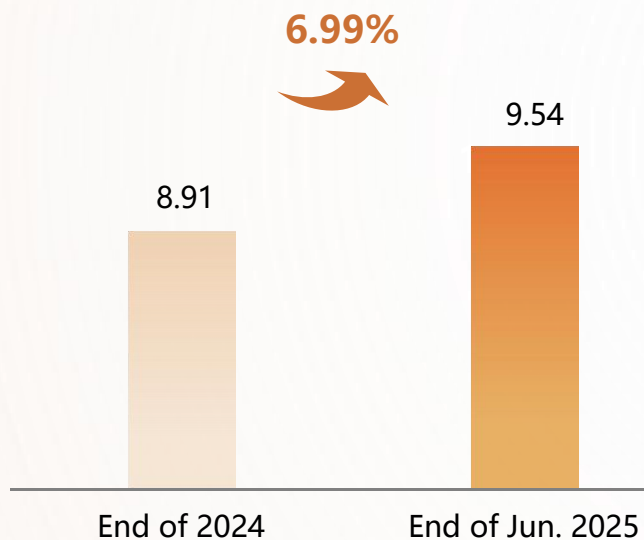
Data are as of June 30, 2025



Realized a more balanced and stable asset-liability structure

Total loans to customers

(In RMB trillion)



Loan-to-deposit ratio



+0.90
percentage point
compared to the
prior year-end

Percentage of credit assets



+0.25
percentage point
compared to the
prior year-end



Realized a more balanced and stable asset-liability structure

Resilient retail loans



+1.86%
compared to the
prior year-end

Strong corporate loan support



+14.83%
compared to the
prior year-end

The percentage in total loans rose
by **3** percentage points to **43.94%**

More
stable
linkage
structure
between
the
wholesale
and
retail
businesses



Continuously strengthening market analysis and
prediction as well as forward-looking planning

Deepening the research and application of
diversified trading strategies

Seizing opportunities and flexibly allocating
assets

Investment yields



+64.64%
year on year
(on A-share basis)

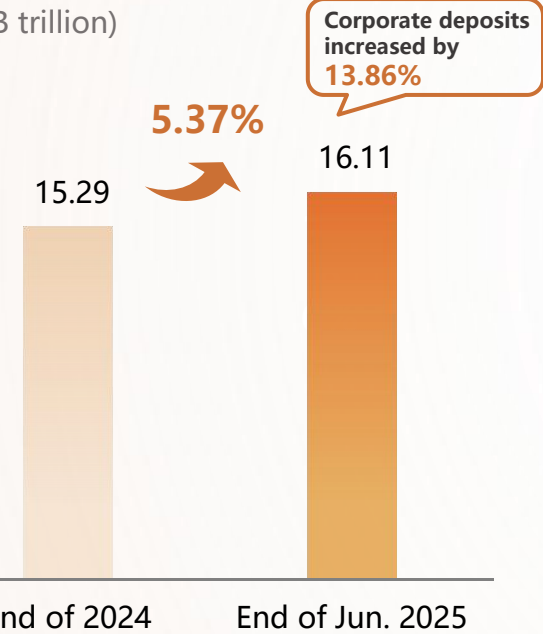
More
flexible
and
proactive
non-credit
asset
allocation



Realized a more balanced and stable asset-liability structure

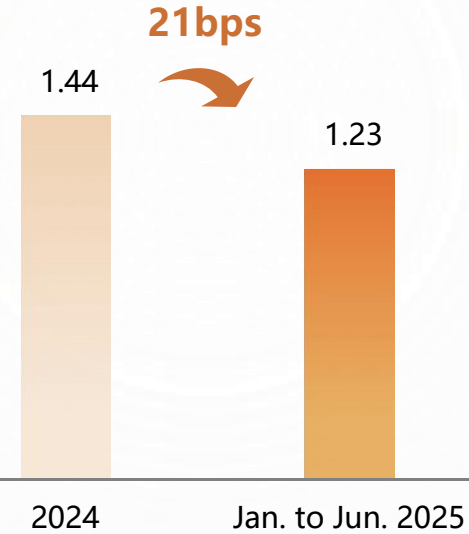
Customer deposits

(In RMB trillion)



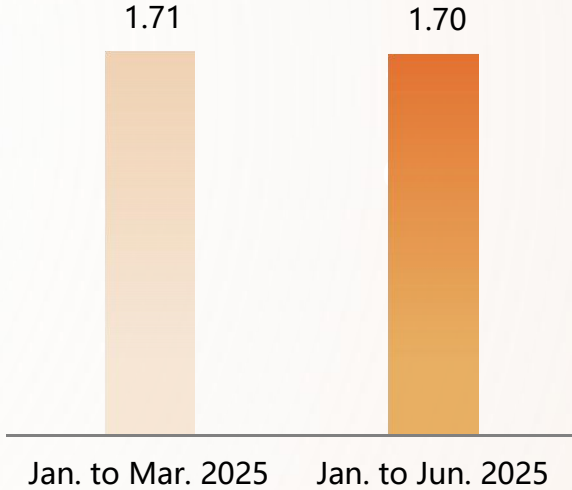
Deposit cost

(Unit: %)



Net interest margin

(Unit: %)



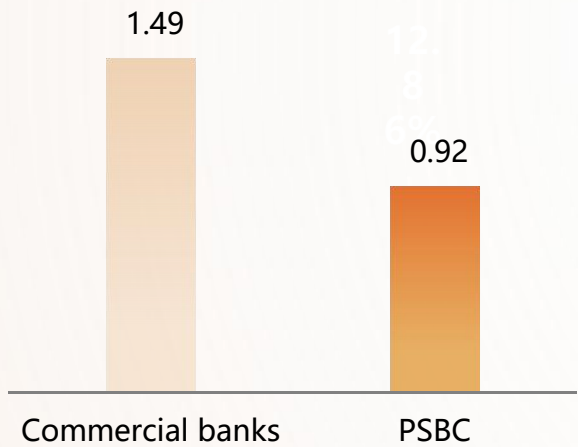
Data are as of June 30, 2025



Asset quality remained stable

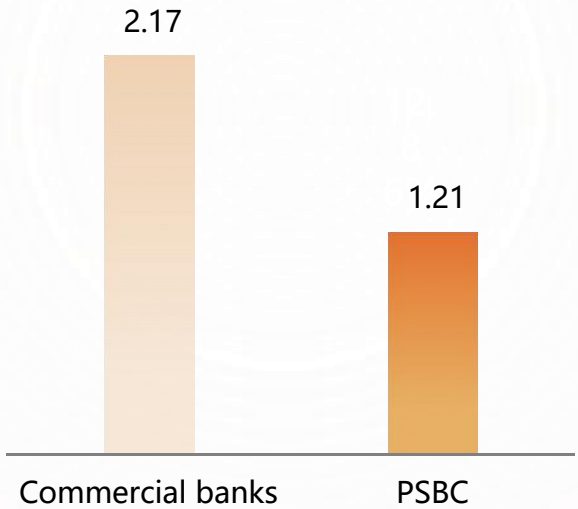
Non-performing loan ratio

(Unit: %)



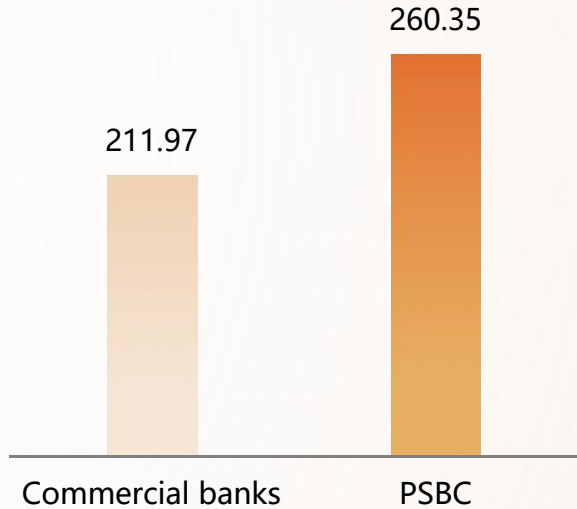
Percentage of special-mention loans

(Unit: %)



Allowance to NPLs ratio

(Unit: %)



Data are as of June 30, 2025. Industry data are from the National Financial Regulatory Administration.



Unleashed vitality through capital replenishment and agency fee reduction

Capital adequacy ratio

(Unit: %)

0.13 percentage point

14.44

14.57

End of 2024

End of Jun. 2025

CET1 capital adequacy ratio

(Unit: %)

0.96 percentage point

9.56

10.52

End of 2024

End of Jun. 2025

Deposit agency fee

(In RMB100 million)

8.91%

608.59

554.34

Jan. to Jun. 2024

Jan. to Jun. 2025

Data are as of June 30, 2025

02



Business Highlights



Served the high-quality development of the real economy through promoting the "five priorities" with PSBC characteristics

Dedicated efforts to develop itself into a main force in serving rural revitalization and the benchmark in inclusive finance

- The balance of agro-related loans amounted to **RMB2.44 trillion**.
- The balance of inclusive loans to MSEs totaled **RMB1.72 trillion**.
- Ranked in the forefront among major state-owned banks in terms of their percentages in total loans.

Actively developed itself into an emerging force in technology finance

- Established a multi-tiered professional framework for institutions in technology finance.
- Served **over 100 thousand** technology enterprises
- Outstanding technology loans **exceeded RMB930 billion**, a net increase of **over RMB90 billion** in 2025.

Five Priorities

Accelerated the development of a digital finance demonstration bank

- The Bank has **386 million** personal mobile banking customers, and the monthly active users (MAUs) of mobile banking reached **nearly 86 million**.
- The real-time data warehouse on the big data platform processed **over five billion data entries** daily on average, a year-on-year increase of approximately **80%**; and **over 230** large model scenarios in various fields were developed across front, middle, and back offices.
- Financial technology development yielded abundant results and received multiple awards.

Became a promoter of pension finance

- The number of personal pension accounts **exceeded 10 million**, with the scale of contributions up by **28.85%** over the prior year-end.
- **Nearly 130 million** financial social security cards were issued.

Served as an advocate of green finance

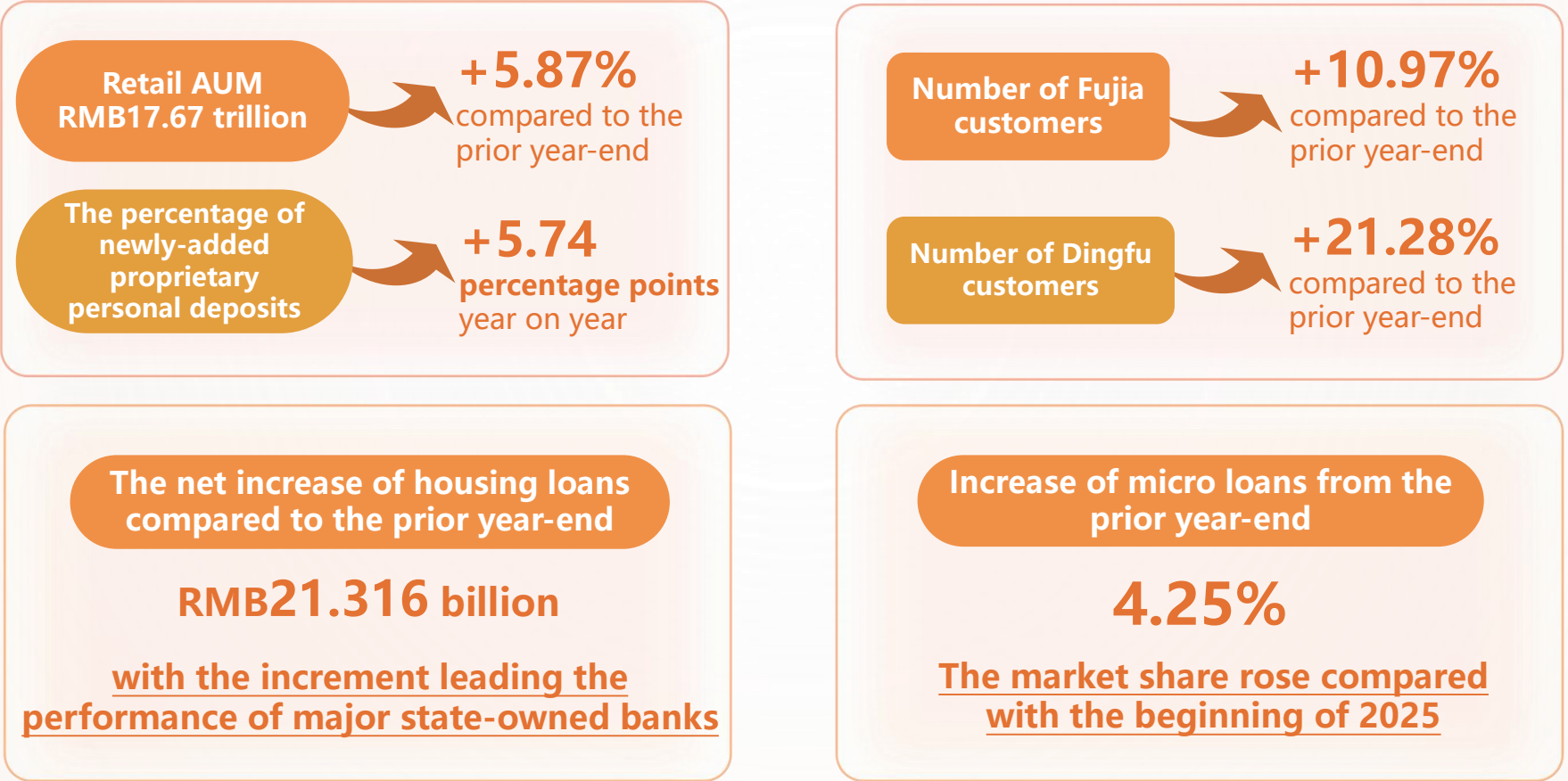
- A total of **45** green finance institutions including carbon neutrality sub-branches, green sub-branches, and green finance departments were set up.
- The balance of green loans amounted to **over RMB950 billion**, up by **11.59%** from the prior year-end.
- Green loans outgrew other loans across the Bank by **4.60 percentage points**.



Activated new growth drivers through structural transformation and built a more resilient business framework



Dedicated constant effort to retail banking markets



Data are as of June 30, 2025
 The Bank regards individual customers with assets between RMB500,000 (inclusive) and RMB6 million as Fujia customers, and customers with assets of RMB6 million and above as Dingfu customers.



Activated new growth drivers through structural transformation and built a more resilient business framework



Corporate banking hit another new high

 The growth rate of deposits and loans took the lead

Deposits grew by 13.86%, and loans increased by 14.83%

FPA RMB6.43 trillion **+15.72%** compared to the prior year-end

Non-performing loan ratio

-0.05 percentage point compared to the prior year-end

Deposit cost

1.18%

Boosted the in-depth development of the "1 plus N" framework

The intermediary business income of corporate banking segment

+41.62% year on year

with enhanced customers' overall value creation

Actively promoted the establishment of AIC

Further strengthened support for technological innovation and private enterprises



Activated new growth drivers through structural transformation and built a more resilient business framework



Treasury and asset management delivered consecutive successes

Interbank financing balance

exceeded RMB900 billion

Pledged interbank deposits

exceeded RMB100 billion

Discounted high-yield commercial paper

exceeded RMB80 billion

The bill circulation and trading capacity

Non-interest income from bill business

RMB1.248 billion

+34.34% year on year

"Together We Thrive" interbank ecosystem platform

Cumulative trading volume

exceeded RMB7 trillion

Incremental custody business

over RMB560 billion

Fee income from custody business

+17.62% year on year

Wealth management business

Fee income

+47.89% year on year

Data are as of June 30, 2025



Reinforced risk prevention and control on all fronts to enhance the leading role of risk management



Data are as of June 30, 2025



Achieved multidimensional efficiency improvement through refined management, and effectively strengthened endogenous capabilities



Accelerated the development of an efficient operational framework

- “Digital avatar” supported the “cloud counter” service, with the efficiency of single-transaction handling improving by **approximately 40%**.
- The average final review time for centralized consumer loan approvals was reduced to **within 3 hours** per transaction.



Took multiple measures to control costs

- Continued optimization of cost and expense allocation.
- The cost-to-income ratio decreased by **5.15 percentage points** year on year.



Created a new development model for collaboration between the Bank and China Post Group

- The Bank and China Post Group achieved vertical collaboration and data sharing.
- Fully tapped into PSBC's extensive scenarios and vast data resources covering villages, cooperatives, households, enterprises, and stores.
- Disbursed **RMB55.695 billion** through Financing E, an increase of **RMB13.676 billion** year on year.

03



Development Strategy



Continuously innovating and pursuing change, to accelerate strategic optimization and upgrading

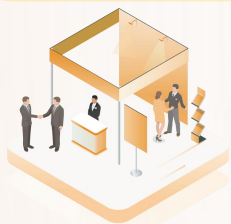
Urban Business
Acceleration



Building Strong
Communities and
Wealthy Towns



Outlet Efficiency
Enhancement



**Five
Major
Initiatives**

**A first-class large retail bank that is
more inclusive, balanced, stable, intelligent,
and dynamic**

Corporate
Business
Improvement



Comprehensive
Breakthroughs in
Mobile Banking



Operation
management
framework



Risk management
framework



Digital and
intelligent
transformation



Incentive
mechanism



**Seven
Major
Reforms**

Organizational
structure



Outlet operations



Market service
framework





Continuing to strengthen competitive strengths, fill up the gaps, and forge new strengths

Seizing policy opportunities and maintaining operational resilience

- Based on its strategic positioning, the Bank will accelerate the improvement of top-level design and organizational framework to promote the "five priorities" with PSBC characteristics.
- The CPC Central Committee introduced a large number of incremental policies focused on "maintaining stable employment, enterprises, markets, and expectations", which are conducive to driving a rebound in retail, accelerating the strengthening of corporate business, increasing contributions from treasury business, and rapidly enhancing comprehensive finance.

Balancing growth and risks to achieve high-quality development

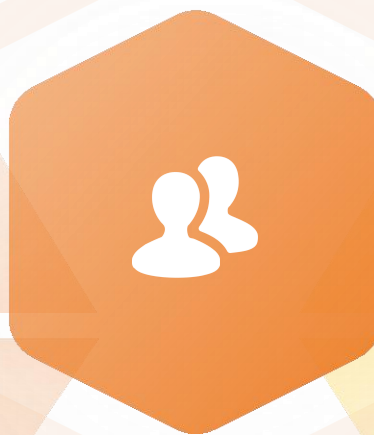
- Adhering to comprehensive management, proactive prevention, and intelligent control.
- Strengthening foundational work such as risk culture, talent development, digital and intelligent capabilities, and industry research.
- Stepping up asset quality control in key areas to safeguard the reputation for top-tier asset quality.

Upholding a customer-centric approach while accelerating optimization, transformation and upgrading of the business structure

- In the current environment of deepening interest rate liberalization, diversified customer demands, and intense digital competition, the Bank places creating value for customers as the top priority.
- Continuously cultivating loyal customers and lead-bank customers to gain sustainable competitive advantages for the future.

Focusing on building core capabilities and systematically cultivating momentum for transformation

- Accelerating technology empowerment, and promoting big data analysis, modeling, application and promotion, as well as the adoption of new technologies such as large models to achieve robust development and in-depth application of technologies.
- Strengthening channel development, promoting the iteration and upgrading of mobile banking, upgrading outlet image, and leveraging online promotion, offline experience, and digital empowerment to create a virtuous cycle of coordinated customer activation.
- Optimizing the organizational structure, and continuing to take the "dumbbell-shaped" model of a strong headquarters and solid grassroots-level branches as a blueprint, while steadily advancing the pilot reforms of one-branch with one-sub-branch.





Diligent effort over time leads to great success

Based on the strategic positioning and resource advantages, PSBC thoroughly implements national strategies, continues to improve the quality and efficiency in serving the real economy, and pursues prudent operation, innovation, and change.

Forges resilience under pressure, seizes opportunities amid transformation, strives to open new ground of high-quality development in a bid to generate long-term sustainable value for shareholders, customers, and society.



Thanks!

