

2026 Interim Results Announcement

August 2026



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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

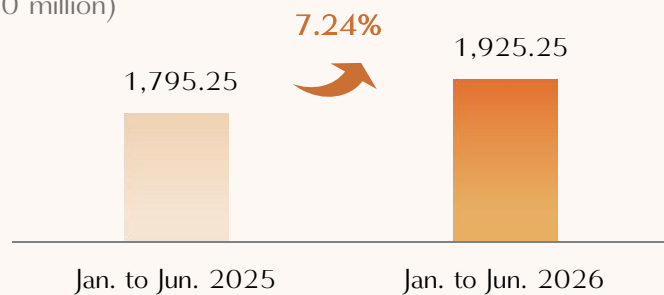
Overview of Results



Steady and robust

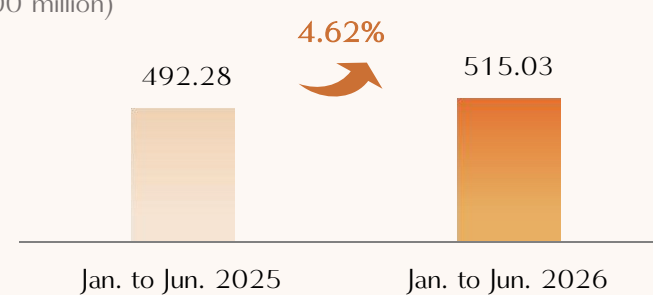
Operating income

(In RMB100 million)



Net profit attributable to equity holders of the Bank

(In RMB100 million)



Leading position in three international ratings among Chinese commercial banks



Key risk indicators remain stable

- Non-performing loan (NPL) ratio 1%
- NPL formation ratio 0.95%
- Allowance to NPLs ratio 214.93%



Entering top 10 among Top 1000 World Banks



10th

The Banker
In terms of tier-1 capital
at the prior year-end

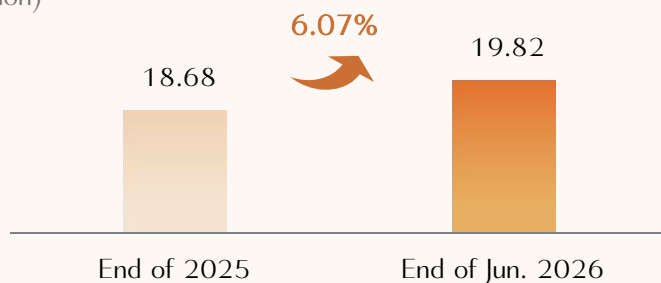




Solid and progressive

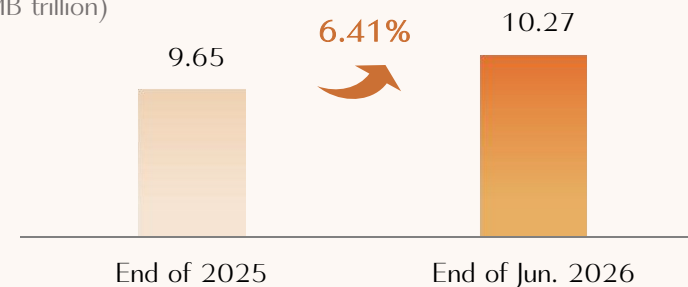
Total assets

(In RMB trillion)



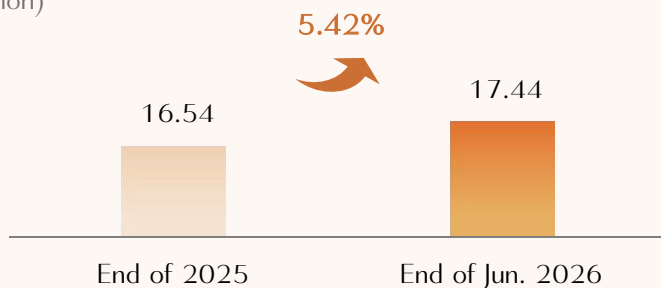
Loans to customers

(In RMB trillion)



Customer deposits

(In RMB trillion)



Elevate proprietary deposits to strategic level, with newly-added proprietary deposits accounting for nearly 60%



Cost of deposits further decreased to 0.98%





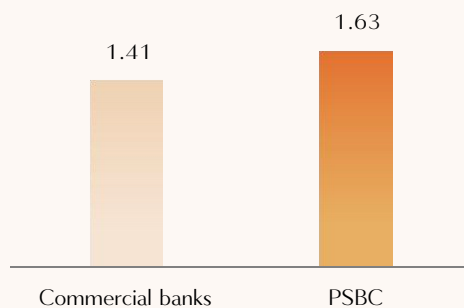
Positive momentum emerging



Interest margin remains
at a leading level

Net interest margin

(Unit: %)



Income structure improves

Intermediary business income

Year-on-year increase of 12.20%



Other non-interest income

Year-on-year increase of 12.09%



Share of non-interest income in
operating income

An increase of
1.03 percentage points



Customer base
strengthens

Personal
customers

686 million

Corporate clients 2,164.6 thousand

Interbank clients Over 2,800



Adhering to a
customer-centric philosophy and
attaching great importance to value
creation for customers

02

Business Highlights



Serving the national agenda with initiative while demonstrating our inherent advantages

>> We are dedicated to achieving distinction across the “five priorities”



Enhancing inclusive finance

The balance of inclusive loans to micro and small-sized enterprises (MSEs) amounted to **RMB1.91 trillion**, with its share in total loans remaining at a leading level.



Excelling in technology finance

We serve new quality productive forces with high efficiency. The balance of technology loans increased by over 16% from the prior year-end.



Specializing in green finance

The balance of green loans exceeded **RMB1 trillion**. MSCI ESG rating has been upgraded to **AAA**, the highest level.



Delivering caring pension finance

The scale of pension finance exceeded **RMB3.8 trillion**. The elderly care industry loans grow steadily.



Strengthening digital finance

The Bank launched over **370** LLM application scenarios, with the daily average interactive tokens surpassing **30 billion**.
(as of end of August 2026)
 The number of personal wallets opened via the e-CNY app exceeded **37 million**, ranking at a leading position among peers.

>> We give full play to our advantage of extensive network across urban and rural areas and contribute our strength to rural revitalization and domestic demand expansion



The **incremental** agriculture-related loans amounted to **RMB163.2 billion**. The balance of loans to county-level areas increased by 13% year on year.



The **market share** of outstanding consumer credit has improved. **Incremental** housing loans lead the performance among major banks.





Transformation and development is accelerating, with the “second growth curve” yielding tangible results

For the wealth management business, the Bank deepens its tiered customer operations and framework development.
 Income from agency sales **rose by 11% year on year**,
 and fund income **doubled year on year**.
 AUM of personal customers
 amounted to **RMB19.18 trillion**.
 The number of Fujia customers and above reached **7,476.2 thousand**, **an increase of 10.59%** from the prior year-end.

For payment and settlement services, the Bank thoroughly implements national policies on expanding domestic demand and boosting consumption.
 The transaction volume
 of electronic payments reached **RMB3.55 trillion**.

For investment banking business, the Bank enhances the dual engine featuring financing and advisory.
 The fee and commission income from investment banking services achieved **a year-on-year growth of 16.41%**.
 The volume of bond underwriting achieved **a year-on-year growth of 24.70%**.
 M&A loans and syndicated loans **grow steadily**.

For the financial markets business, the Bank improves the product system and strengthens trading business.
 The non-interest income from bill trading **increased by 35.98% year on year**.
 The scale of assets under custody exceeded **RMB6.5 trillion**, **an increase of 8.78%** from the prior year-end.
 The business trading volume via the Together We Thrive platform **exceeded RMB10 trillion**.

Transaction banking business is developing at a faster pace.
 The trading volume of corporate foreign exchange derivatives **increased by 316.09% year on year**.





Continuously consolidating foundation for development, with more robust internal drivers

AIC commenced operations



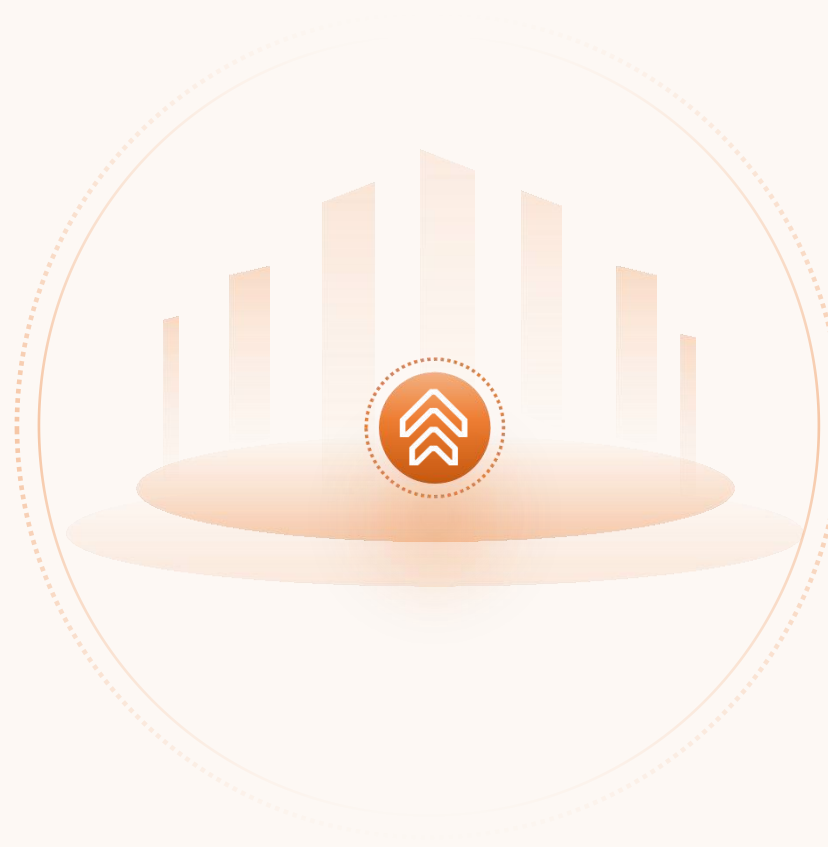
Business has been rolled out in sectors such as semiconductor equipment and materials, advanced manufacturing, and new energy.

The integrated financial service system featuring “**commercial banking + investment banking + investment**” has gradually taken shape.

Leaner operational models



The Bank completed the **pilot reform of tier-1 branches and tier-1 sub-branches**, streamlined administrative functions in pilot branches, and increased the share of marketing personnel. It **scaled up the promotion of cloud-counter operations**, and deployed digital humans to assist staff with business reviews, which **improved the review efficiency by 40%**.



Channel productivity improved

The Bank accelerates the transformation of outlets toward integrated, ecosystem-based and intelligent development, continuously unleashing vitality.

The number of monthly active users (MAUs) of mobile banking **exceeded 98 million**, an increase of **9.61% from the prior year-end**.

More refined cost control

The Bank adheres to the principle of “selective restraint and targeted support with category-specific policies” and continued to strengthen refined management of costs and expenses.

It has **made proactive adjustments** to the deposit agency fee rates.

The cost-to-income ratio was **down by 4.17 percentage points year on year**.



Further advancing risk prevention and control and providing full support for business development

Technology-enabled risk control delivers tangible results.

In the first half of the year, a total credit of **RMB2.66 trillion** was approved for **11,186 customers** with the “future-oriented” model, **up by 10.61% year on year.**

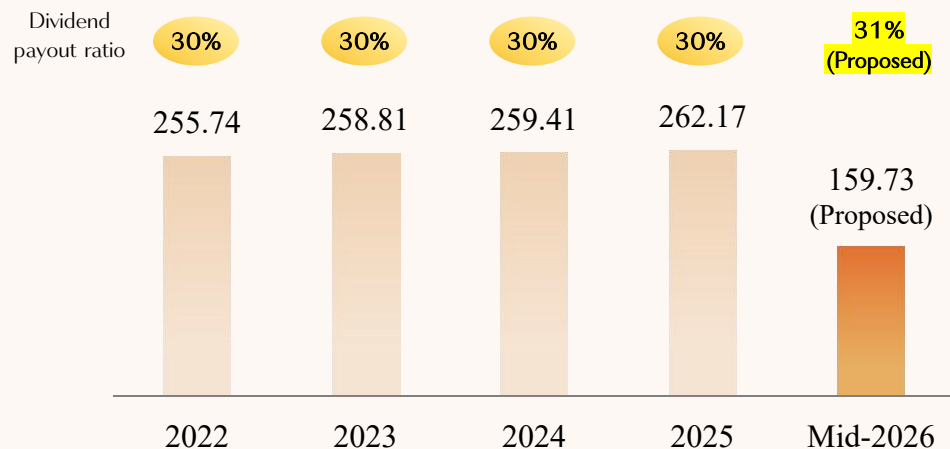
The Bank vigorously expands the application scenarios of intelligent risk control technologies, strengthens risk control in key areas, and **takes a proactive approach in implementing risk prevention measures.**

The Bank **dynamically monitors and mitigates existing risk**, comprehensively elevating the quality and effectiveness of asset preservation.



Always committed to sharing the fruits of our development with investors

Cash dividend for ordinary shares
(in RMB100 million)

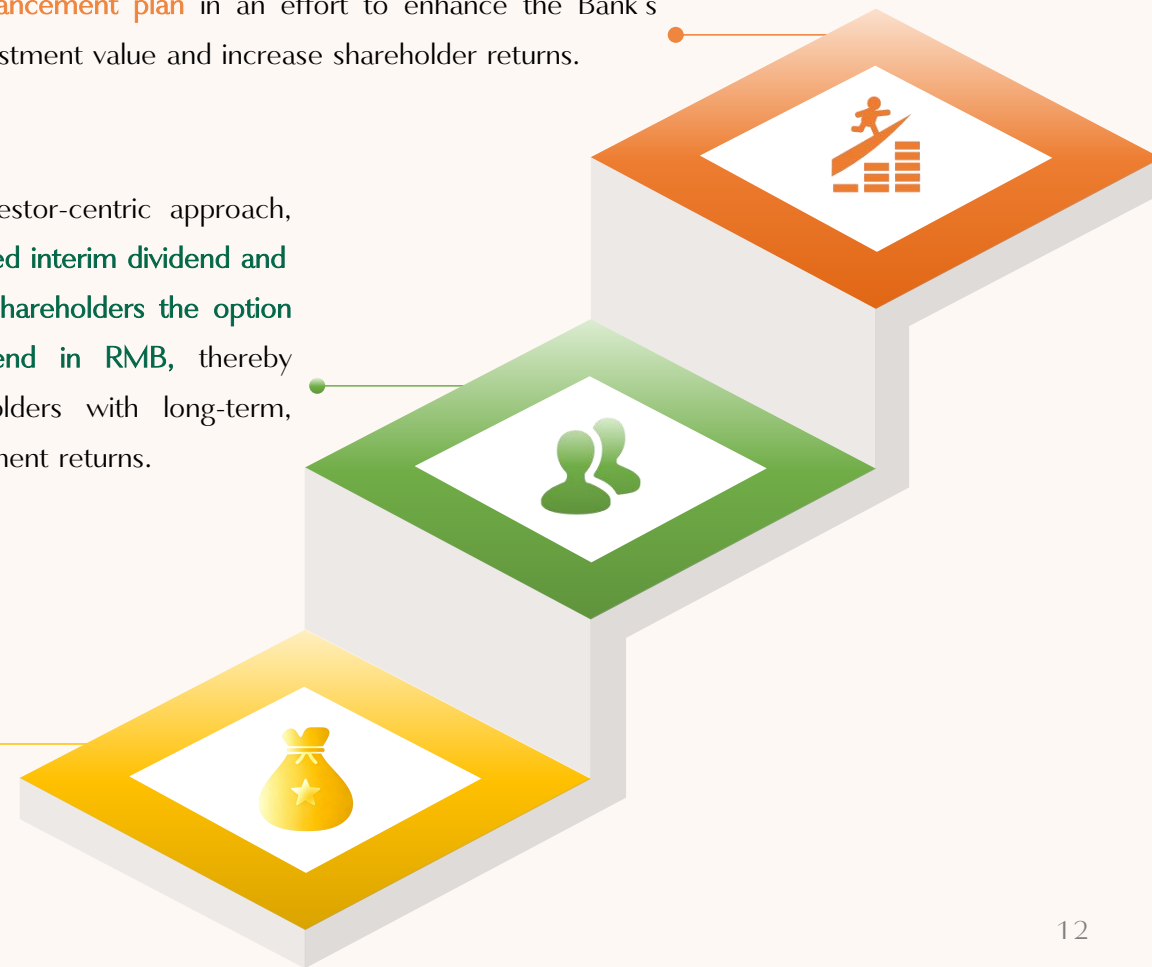


Since 2018, the dividend payout ratio has been maintained at 30%, ranking among the industry leaders.

For the interim period of 2026, the Bank proposes to distribute a cash dividend of approximately RMB15,973 million, further increasing the dividend payout ratio to 31% to effectively enhance investors' sense of gain.

In light of its development strategy and business performance, the Bank has formulated the “Corporate Value and Return Enhancement” Action Plan, measures on market value management, and valuation enhancement plan in an effort to enhance the Bank's investment value and increase shareholder returns.

Upholding an investor-centric approach, the Bank distributed interim dividend and offered H-share shareholders the option to receive dividend in RMB, thereby providing shareholders with long-term, sustainable investment returns.



03

Development Strategy

 We will place greater emphasis on reform and quality improvement to strengthen our internal drivers

01

Optimize the Head Office and branch organizational structure

We will strengthen the financial service frameworks in key areas such as wealth management, corporate finance, cross-border finance, and financial markets, so as to better align with the needs of national strategy, corporate strategy, and value creation.

02

Optimize the regional layout

Guided by the regional development strategy of the country and taking into account our own resource endowments and the need to enhance revenue generation, we will adjust our network layout and workforce deployment, with a continued focus on Sannong business as our foundation, and place special emphasis on economically developed areas such as strong counties and wealthy towns.

03

Improve the management system

We will explore ways to optimize the management model of branches and sub-branches, and establish a leaner, more efficient, and vertically-integrated organizational system. We will streamline staff in administrative functions, increase frontline personnel, and build a stronger “revenue-generating” workforce.

04

Improve performance appraisal and distribution

We will establish a performance appraisal system that places greater emphasis on operating results and risk prevention and control and a contribution-based compensation mechanism.



We will place greater emphasis on operational efficiency and vigorously implement a “parallel advancement” strategy

Seizing policy opportunities and contributing to matters of national significance

We will actively implement policy requirements, including those on the effective expansion of domestic demand and capacity-expanding and quality-upgrading initiatives in the service sector.

We will **focus on key industries and key projects under the 15th Five-Year Plan and step up lending to the real economy.**

We will **ensure** that the growth rate of loans granted to the “five priorities” is higher than the Bank’s overall loan growth rate.

We will also **ensure** the sound development of our featured businesses, including Sannong business and MSE business, and **ensure** the effective provision of subsidized loans and relending facilities.



Consolidating the fundamentals of the “first growth curve”

On the asset side, we will continue to accelerate and scale up corporate loans, consolidate the recovery and upward momentum of retail loans, ensure that loan disbursement is substantial, impactful, and effective, and reasonably increase the loan-to-deposit ratio.

On the liability side, we will diversify sources of low-cost liabilities and maintain our cost advantage in interest-bearing liabilities.

We will ensure that interest margin, as our primary source of income, remains stable and improving.



Building up new drivers for “second growth curve”

We will leverage non-interest business as a new source of revenue. We will scale up **wealth management** while enhancing its quality, leverage **payment and settlement** to attract customers and drive income, boost efficiency across the **investment banking** value chain, unlock the full potential of **transaction banking**, and improve returns in **financial market** trading, so as to tap into new business frontiers and revenue growth drivers.





We will place greater emphasis on management efficiency and safeguard our business achievements

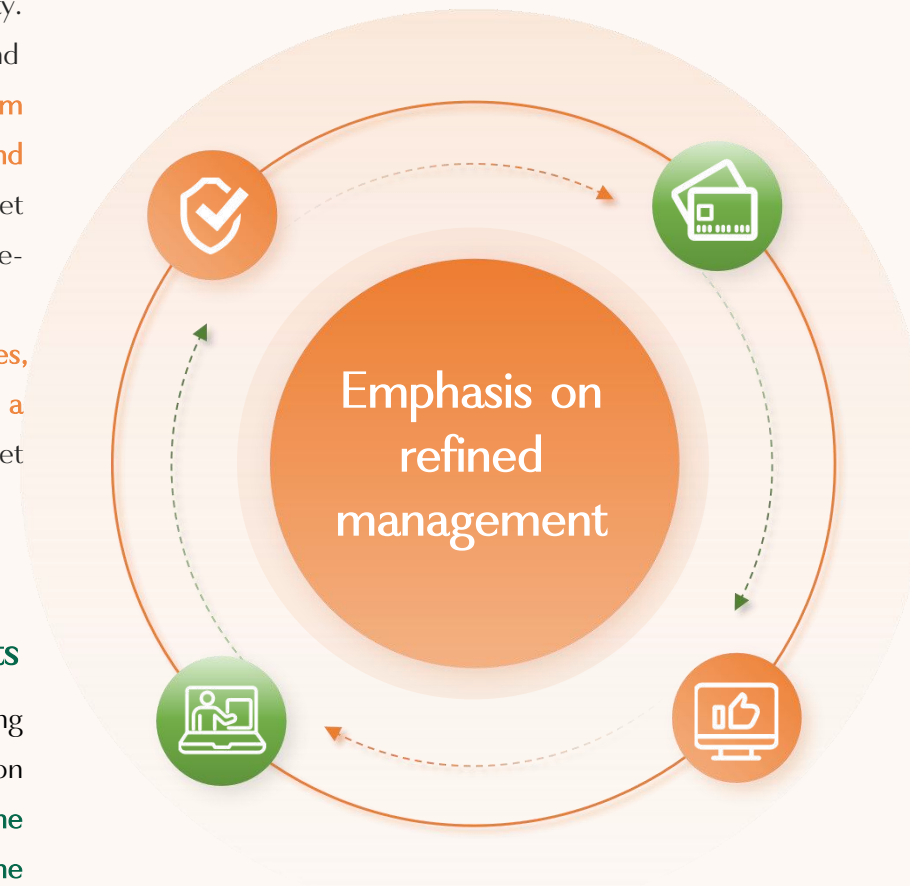
Focus on managing risk costs

We will always make risk prevention our top priority. With greater resolve and more concrete actions and guided by the principle of **controlling risks from incremental businesses, monitoring variables, and resolving existing risks**, we will ensure solid asset quality and fortify the defense line for compliance-driven operations.

We will strengthen **intelligent risk control capabilities, reinforce our credit team, and practice a transparent credit culture**, so as to keep our asset quality at the forefront of the industry.

Streamline operating costs

We will firmly embrace the principle of “keeping belts tightened”, proactively pursue cost reduction and efficiency enhancement, and **ensure that the cost-to-income ratio continues to decline throughout the year**.



Reduce capital costs

We will adhere to **RAROC-based capital allocation** to ensure more efficient capital deployment. We will **accelerate our transformation toward light development** and scale up capital-light, low-capital-consumption businesses.

Strengthen technology empowerment

We will advance the “**AI plus Finance**” strategy in a coordinated manner, **accelerate the full-chain application of digital and intelligent technologies**, and drive intelligent upgrading across customer service, business marketing, risk management, and smart operations.

Thanks!