



Q1



2022 Q1 Results Announcement

Disclaimer

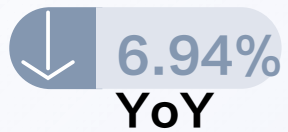
This presentation contains forward-looking statements that may involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology such as believe, expect, anticipate, estimate, plan, project, goal, may, will or other similar words that express indication of actions or results of actions that may or are expected to occur in the future. You should not place undue reliance on these forward-looking statements, which apply only as of the date of this presentation. These forward-looking statements are based on information of the Bank and information from other sources we believe to be reliable. Such forward-looking statements are related to future events or the Bank's future financial, business or other performance and are subject to a number of unclear factors that could cause material difference in actual results.

Key Data



Net profit attributable to holders of equity shares of the Bank

RMB**13,724** million



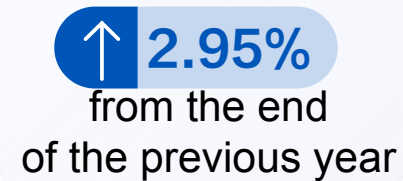
Operating income

RMB**36,634** million



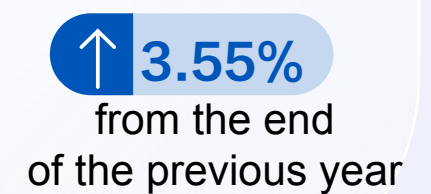
Total assets

RMB**7.16** trillion



Total loans

RMB**4.19** trillion



Assets: loans to key areas significantly increased



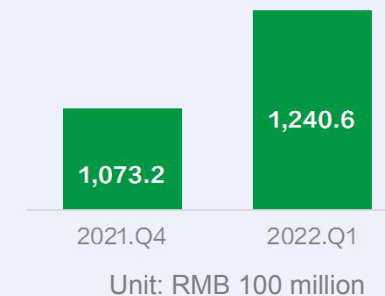
Balance of loans to the manufacturing industry



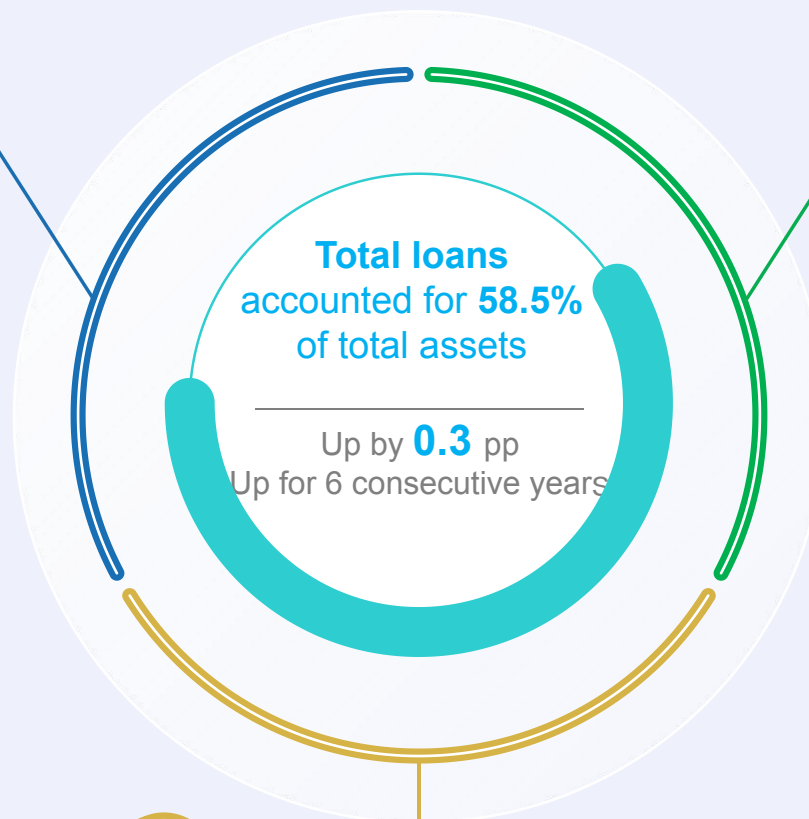
↑ 11.1%
from the end
of the previous year



Balance of green credit



↑ 15.6%
from the end
of the previous year



Balance of loans to four key areas RMB2,505,530 million

↑ 5.4%
from the end
of the previous
year

Liabilities: deposit stability continuously enhanced

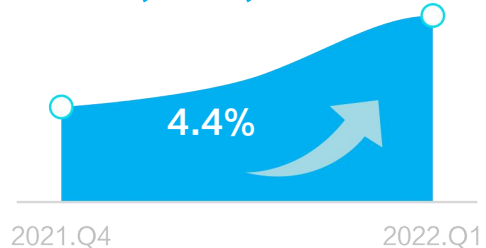


Core liabilities

RMB**3,682,560** million

↑ **4.1%**
from the end
of the previous year

Total deposits
RMB**3,941,620** million



Proportion in total liabilities:
60.1%

Up by 0.8 pp from the end
of the previous year

Demand interbank liabilities



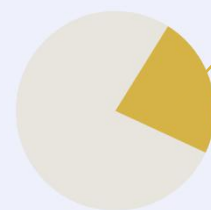
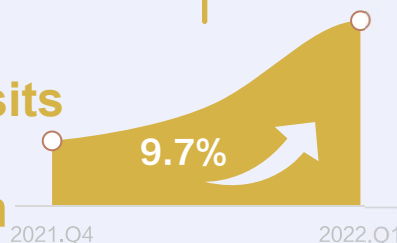
RMB**376,230** million

↑ **9.8%**
from the end
of the previous year



Personal deposits

RMB**905,760** million



Proportion in total deposits: **23.0%**
Up by 1.1 pp from the end of the
previous year

Corporate business: strategic customers made prominent contributions



Balance of corporate loans

RMB2,450,310 million

↑ **6.6%**

from the end
of the previous year



Number of effective corporate customers

275 thousand

↑ **2.6%**

from the end
of the previous year



Number of strategic customers
at head office and branch levels

1,418

Balance of loans
RMB985,910 million

↑ **10.8%**
from the end
of the previous year

Balance of deposits
RMB1,041,160 million

↑ **8.2%**
from the end
of the previous year

Retail business: proportion in operating income and AUM scale both increased



AUM of retail customers

RMB2,164,460 million

Up by **3.4%** from the end of the previous year

Proportion of retail operating income in total operating income

49.9%

Up by **6.3 pp** YoY



AUM of small business customers

RMB643,550 million

Up by **2.1%** from the end of the previous year



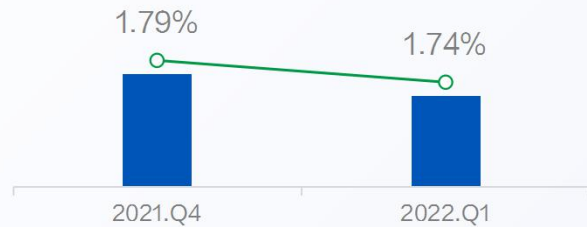
Small business loans

RMB615,340 million

Up by **2.4%** from the end of the previous year

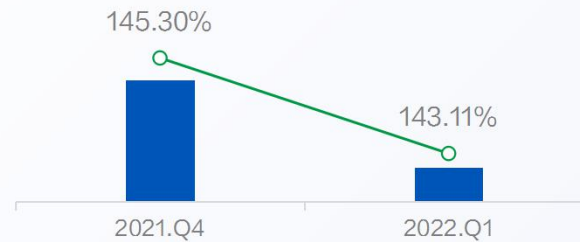
Asset quality: NPL ratio constantly decreased

NPL ratio
1.74%



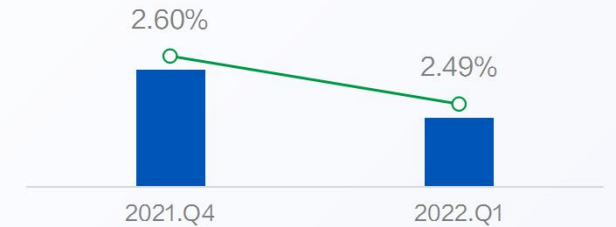
Down by **0.05 pp**
from the end
of the previous year

Allowance to NPLs
143.11%



Down by **2.19 pp**
from the end
of the previous year

Allowance to total loans
2.49%



Down by **0.11 pp**
from the end
of the previous year