

2025 Interim Results Announcement



Disclaimer



This announcement is based on the 2025 Interim Report. In order to fully understand the operating results, financial position and future development plans of the Company, you should read the full report carefully in the Investor Relations section of the website of the Company or the website of Shanghai Stock Exchange. This report and relevant discussion may contain 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 report. These forward-looking statements are based on information of the Company and information from other sources the Company believes to be reliable. Such forward-looking statements are related to future events or the Company's future financial, business or other performance and are subject to a number of unclear factors that could cause material difference in actual results.

Notes:

1. Unless otherwise stated, the financial indicators in this report are based on information of the Group and the business indicators are based on information of the Bank.
2. Unless otherwise stated, all data in this report are based on the Chinese Accounting Standards and the currencies are all RMB.

Further optimised the asset-liability structure



Continued to increase credit placement

Total assets RMB **7.77** trillion ↓ 0.59%

◆ Total loans and advances to customers
RMB **4.47** trillion ↑ 0.44%

Proportion of general loans to total assets



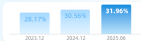
Steadily consolidated the foundation for liabilities

Total liabilities RMB **7.07** trillion ↓ 1.28%

Total deposits from customers
RMB **4.31** trillion ↑ 1.46%

1

Proportion of personal deposits to total deposits from customers



2

- Focused on payment and settlement, payroll agency and supply chain finance
- Concurrent growth of both the scale and proportion of low-cost settlement deposits

Business performance maintained a steady and positive trend



Operating income
RMB72,384 million
↑ 7.83%
as compared with the corresponding period of the previous year

Net interest income RMB49,203 million, ↑ 1.28%
as compared with the corresponding period of the previous year

Steady scale expansion: Daily average scale of interest-earning assets ↑ RMB57,932 million as compared with the corresponding period of the previous year

Stabilised net interest margin: Net interest margin 1.39%, ↑ 1BP as compared with the corresponding period of the previous year

Net non-interest income RMB23,181 million, ↑ 25.00%
as compared with the corresponding period of the previous year

■ Net fee and commission income RMB9,685 million, ↑ 0.41% as compared with the corresponding period of the previous year

Of which, the income from settlement and clearing fees ↑ 40.63% as compared with the corresponding period of the previous year

■ Other net non-interest income RMB13,496 million, ↑ 51.64% as compared with the corresponding period of the previous year

Net profit attributable to holders of equity shares of the Bank RMB21,380 million,
↓ 4.87% as compared with the corresponding period of the previous year

Corporate business maintained steady growth



Balance of general corporate loans

RMB2.61 trillion, ↑ 5.96%

Accelerated the iteration and upgrading of supply chain product system

Core enterprises cumulatively served ↑ 36.62%

Number of customers in supply chains 57,007 ↑ 24.54%

Balance of financing RMB374,319 million

Supply chain business

Continued to build the brand of "All Across the World"

Business volume of international settlements ↑ 14.18% as compared with the corresponding period of the previous year

International business

Strategic clients

Both deposit and loan scales achieved steady growth

Drove rapid growth of both customers along supply chains and individual customers

Balance of loans RMB1.49 trillion

Daily average scale of deposits RMB1.20 trillion

Institutional business

Secured 83 new local fiscal qualifications

3.3 times that of the corresponding period of the previous year

Payroll agency business

Took payroll agency as a strategic business

Total payroll agency business cumulatively ↑ 12.27% as compared with the corresponding period of the previous year

Took retail business as a long-term and fundamental strategic business



Retail business



Total retail AUM RMB **3.15** trillion 7.05%

- Of which, retail savings deposits
RMB 1.35 trillion 6.15%



Number of retail customers
139,520.8 thousand 3.89%

- Of which, the number of private banking customers
 12.84%

• Wealth management

Served customer needs for steady investment

- Scale of wealth management business 5.87%
- Newly increased scale of family trust business 34.97% as compared with the corresponding period of the previous year

• Consumer credit

Concentrated on core cities and key regions

- Balance of mortgage loans RMB 577,158 million
 RMB 20,297 million

• Credit card

Strengthened ecosystem development and payment system

- Number of credit card transactions 10.57% as compared with the corresponding period of the previous year

Focused on distinctive business to achieve high-quality development



Sci-tech finance

Provided services for sci-tech enterprises

121.9
thousand

"Dedicated, refined, distinctive and innovative (DRDI)" customers

28.0
thousand

Won the "Golden Bull Award for Bank Supporting Sci-tech Innovation" by the China Securities journal

Green finance

Balance of green credit¹

RMB 326,485
million

↑ **9.63%**

Issued green financial bonds

RMB 10 billion

Inclusive finance

Balance of inclusive small business loans

RMB 666,751
million

↑ **RMB 4,033** million

Number of customers of inclusive small business loans

482.9 thousand

Ageing finance

Number of personal pension accounts

↑ **6.94%**

Number of personal accounts of corporate annuity account management business

↑ **9.23%**

Digital finance

Deployed the development platform of AI Agent to efficiently facilitate the deep application of AI across various scenarios

Innovatively upgraded video-based intelligent tellers and intelligent voice navigation, achieving a customer satisfaction rate of **99.8%**

¹ The balance of green credit was calculated based on the green loan statistical standards of the People's Bank of China for "five major sectors" of finance.

Asset quality remained generally stable



Total NPLs

RMB66,052
million

↑ RMB442 million

NPL ratio

1.48%

↑ 0.01
percentage points

Allowance
to NPLs

145.06%

↑ 3.12
percentage points

Formation
rate of NPLs

1.51%

↑ 0.02
percentage points

Thank you