



**2023 Q3 Results Announcement**

This results announcement is based on the 2023 Third Quarterly 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 the Shanghai Stock Exchange, etc. 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 Company and information from other sources we believe 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.

# Operating performance: lower decline rate of operating income

July-September

**Operating income**

RMB34,765 million

up by  1.07% YoY

**Net profit attributable to holders of equity shares of the Bank**

RMB9,800 million

up by  7.22% YoY



The first three quarters

**Operating income**

RMB106,304 million

down by  2.11% YoY

**Net profit attributable to holders of equity shares of the Bank**

RMB33,577 million

down by  0.60% YoY

The decline rates of operating income and net profit in the first three quarters

lowered significantly YoY



**Net non-interest income**

RMB29,096 million

up by  RMB1,908 million YoY

**Maintained a growth momentum**

**% of net fee and commission income in the operating income**

14.05%

up by  0.82 pp YoY



## Total assets

RMB7.52 trillion

up by



3.67% from the end of the previous year

Of which, total loans and advances to customers RMB4.38 trillion, up by 5.86% from the end of the previous year; accounting for 58.28% of total assets, up by 1.21 pp from the end of the previous year



**Balance of loans  
to the manufacturing industry**  
RMB434,236 million

up by



10.07%

from the end of the previous year



**Balance of green credit**  
RMB249,978 million

up by



38.94%

from the end of the previous year



**Balance of loans  
to the four key regions**  
RMB2,703,914 million

up by



8.85%

from the end of  
the previous year

**The growth rate was higher than the average of all  
loans of the Bank**

\* The four key regions: the Guangdong-Hong Kong-Macau Greater Bay Area, the Yangtze River Delta, the Beijing-Tianjin-Hebei region and the Chengdu-Chongqing economic circle



# Liability side: steadier structure

## Total liabilities

RMB6.89 trillion

up by  3.69%

from the end of the previous year

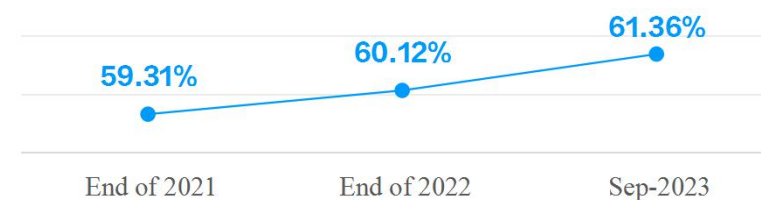
## Total deposits from customers

RMB4.23 trillion

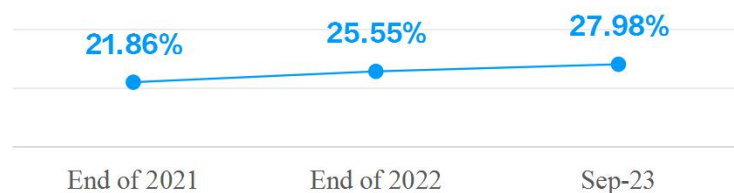
up by  5.83%

Accounting for 61.36% of total liabilities  
up by 1.24 pp from the end of the previous year

## % of total deposits from customers in total liabilities



## % of personal deposits in total deposits from customers



## Personal deposits

RMB1.18 trillion up by  15.86% from the end of the previous year

The daily average balance of general deposits of the Bank's

settlement customers RMB1.28 trillion up by  16.38% from the previous year

## Balance of general corporate loans

RMB2,343,031 million up by  8.99%  
from the end of the previous year


## Balance of corporate deposits

RMB3,021,190 million up by  2.37%  
from the end of the previous year



### Balance of deposits from strategic clients

RMB1,224,713 million

up by  10.26%  
from the end of the previous year

### Balance of all loans

RMB1,139,794 million

up by  5.22%  
from the end of the previous year




### Balance of loans to the "DRDI" customer groups

RMB73,451 million

up by  53.08%  
from the end of the previous year

### Balance of loans to SMEs of the basic customer groups


RMB804,495 million

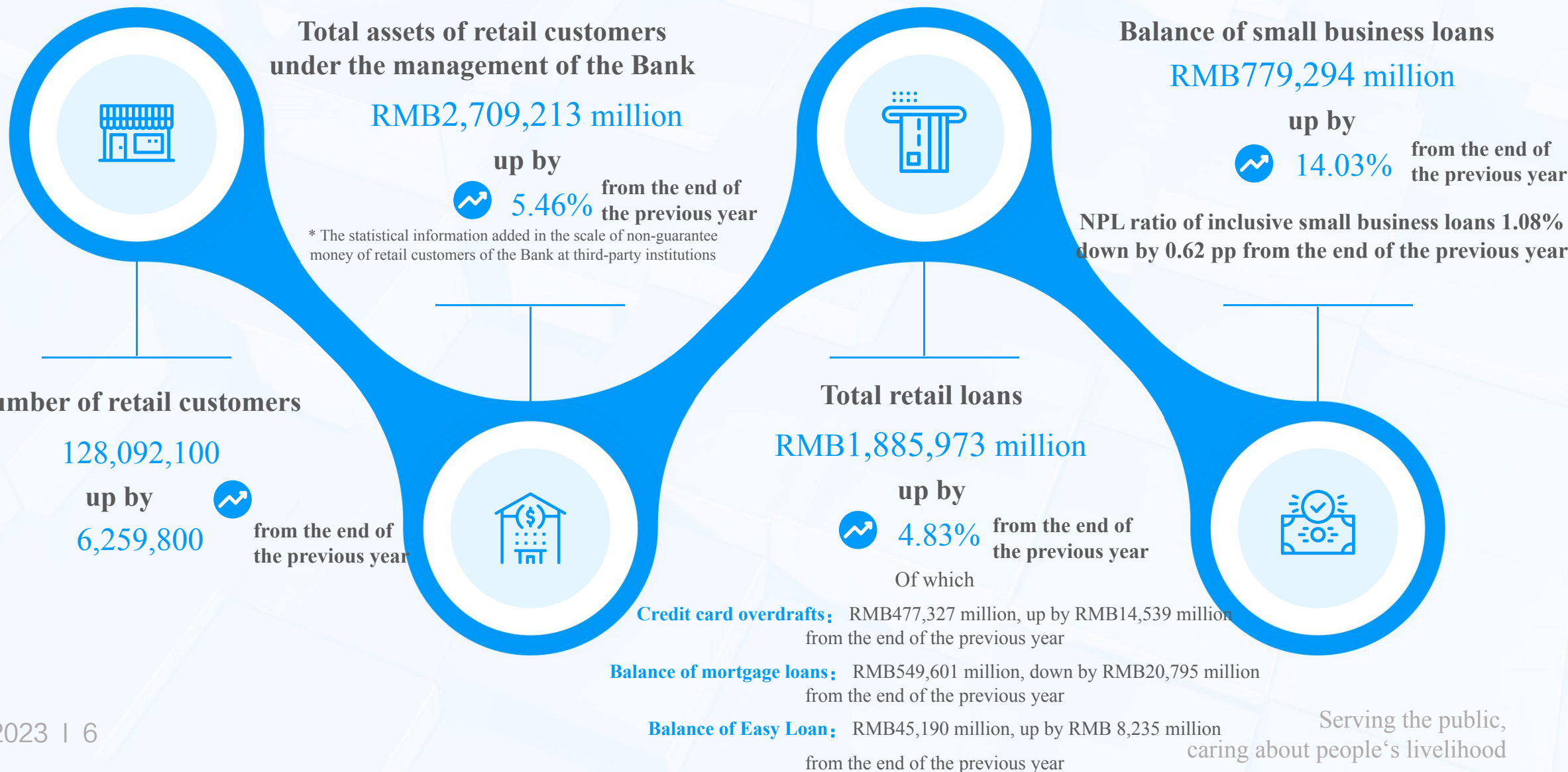
up by  17.37%  
from the end of the previous year

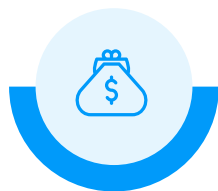


### Balance of domestic syndicated loans (excluding M&A syndicated loans)

RMB167,440 million

up by  49.17%  
from the end of the previous year





## Total NPLs and the NPL ratio realised “double decreases” for four quarters in a row

**Total NPLs** RMB68,015 million

down by  RMB1,372 million  
from the end of the previous year

**NPL ratio** 1.55%

down by  0.13 pp  
from the end of the previous year




## Allowance to NPLs was increased gradually

**Allowance to NPLs** 149.21%

up by  6.72 pp  
from the end of the previous year

**Allowance to total loans** 2.32%

down by  0.07 pp  
from the end of the previous year