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**BANK OF CHONGQING CO., LTD.\***  
**重慶銀行股份有限公司\***

*(A joint stock company incorporated in the People's Republic of China with limited liability)*

**(Stock Code: 1963)**

**(Stock Code of Preference Shares: 4616)**

**THIRD QUARTERLY REPORT FOR 2022**

The board of directors (the “**Board**”) of Bank of Chongqing Co., Ltd.\* (the “**Bank**” or “**Bank of Chongqing**”) is pleased to announce the unaudited results of the Bank and its subsidiaries (the “**Group**”) for the third quarter ended September 30, 2022 (the “**Reporting Period**”) prepared in accordance with the International Financial Reporting Standards (the “**IFRSs**”). This quarterly report is made pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) (the “**SFO**”).

**1. IMPORTANT NOTICE**

- 1.1 The Board, the board of supervisors and each director, supervisor and member of senior management of the Bank warrant that the contents in this quarterly report are true, accurate and complete and contain no false representations, misleading statements or material omissions, and they will take legal responsibilities for such contents on a joint and several basis.
- 1.2 The 55th meeting of the sixth session of the Board of the Bank was held on October 26, 2022 by way of on-site (video) meeting. 13 directors were eligible to attend the meeting, among which 13 directors attended the meeting. The meeting considered and unanimously approved the Bank’s third quarterly report for 2022.
- 1.3 LIN Jun (Chairman of the Bank), RAN Hailing (President of the Bank), YANG Shiyin (Vice President in charge of finance) and YANG Kun (Head of Finance Department) warrant that the financial statements in this report are true, accurate and complete.
- 1.4 In this report, the “Bank” refers to Bank of Chongqing Co., Ltd.; the “Group” refers to Bank of Chongqing Co., Ltd. and its subsidiaries.
- 1.5 The third quarterly report of the Bank for 2022 has not been audited.

\* *The Bank holds a financial licence number B0206H250000001 approved by the regulatory authority of the banking industry of the PRC and was authorised by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code 91500000202869177Y. The Bank is not an authorized institution within the meaning of the Hong Kong Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.*

## 2. MAJOR ACCOUNTING DATA

### 2.1 Major accounting data and financial indicators

The financial information set out in this quarterly report was prepared according to IFRSs. Unless otherwise stated, the financial information relates to the Group and is expressed in RMB.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	<b>September 30, 2022</b>	December 31, 2021	Increase/ (decrease) at September 30, 2022 as compared to the end of the previous year (%)	
Total assets	<b>670,317,628</b>	618,953,620	8.30	
Loans and advances to customers, gross	<b>343,285,222</b>	318,061,937	7.93	
Total liabilities	<b>617,214,838</b>	569,706,925	8.34	
Customer deposits	<b>381,683,844</b>	338,695,343	12.69	
Equity attributable to shareholders of the Bank	<b>50,997,109</b>	47,273,188	7.88	
Total equity	<b>53,102,790</b>	49,246,695	7.83	
Net assets per share attributable to ordinary shareholders of the Bank (RMB)	<b>13.26</b>	12.19	8.78	
		<b>Increase/ (decrease) from July to September 2022 as compared to the same period of the previous year (%)</b>	<b>Increase/ (decrease) from January to September 2022 as compared to the same period of the previous year (%)</b>	
<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	<b>July to September 2022</b>	<b>January to September 2022</b>	<b>July to September 2022 as compared to the same period of the previous year (%)</b>	<b>January to September 2022 as compared to the same period of the previous year (%)</b>
Operating income	3,821,403	10,466,959	(0.31)	(4.87)
Net profit	1,539,702	4,436,672	5.33	5.23
Net profit attributable to shareholders of the Bank	1,456,657	4,241,288	3.34	4.23
Net cash flows generated from operating activities	(7,375,905)	(11,615,917)	(167.48)	14.90
Basic earnings per share (RMB)	0.42	1.22	2.44	1.67
Diluted earnings per share (RMB)	0.33	1.04	(19.51)	(13.33)
Annualized return on average total assets (%) <sup>(1)</sup>	0.92	0.92	decrease by 0.03 percentage point	decrease by 0.04 percentage point
Annualized weighted average return on net assets (%) <sup>(2)</sup>	12.86	12.64	decrease by 0.72 percentage point	decrease by 1.06 percentage points

Notes:

- (1) Calculated by dividing net profit by the average of total assets at the beginning and at the end of the period.
- (2) Calculated according to the Compilation Rules for Preparation of Information Disclosures by Companies Offering Securities to the Public No. 9-Calculation and Disclosure of Return on Net Assets and Earnings per Share (Revised in 2010) (《公開發行證券的公司信息披露編報規則第 9 號－淨資產收益率和每股收益的計算及披露》(2010 年修訂版)).

## 2.2 Note on differences between the financial statements prepared in accordance with the PRC GAAP and the IFRSs

With respect to the financial statements of the Group prepared under the PRC GAAP (China Accounting Standards) and those under the IFRSs, there is no difference in the net profit attributable to shareholders of the Bank for the Reporting Period ended September 30, 2022 and the equity attributable to shareholders of the Bank as at the end of the Reporting Period.

## 2.3 Capital adequacy ratio

The table below sets forth the capital adequacy ratio of each level of the Group and the Bank calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (for Trial) (《商業銀行資本管理辦法(試行)》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	September 30, 2022		December 31, 2021	
	The Group	The Bank	The Group	The Bank
Core Tier I capital, net	46,781,190	43,177,876	43,214,481	39,864,673
Tier I capital, net	51,869,590	48,087,183	48,277,879	44,773,980
Net capital	62,914,336	58,356,098	59,974,137	55,799,514
Risk-weighted assets	485,788,698	450,383,342	461,807,558	430,971,661
Core Tier I capital adequacy ratio (%)	9.63	9.59	9.36	9.25
Tier I capital adequacy ratio (%)	10.68	10.68	10.45	10.39
Capital adequacy ratio (%)	12.95	12.96	12.99	12.95

## 2.4 Leverage ratio

The table below sets forth the leverage ratio of the Group calculated in accordance with the Administrative Measures for the Leverage Ratio of Commercial Banks (Revised) (《商業銀行槓桿率管理辦法(修訂)》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	<b>September 30, 2022</b>	December 31, 2021
The balance of assets on and off-balance sheet after adjustments	<b>738,924,981</b>	668,431,288
Tier I capital, net	<b>51,869,590</b>	48,277,879
Leverage ratio (%)	<b>7.02</b>	7.22

## 2.5 Liquidity coverage ratio

The table below sets forth the liquidity coverage ratio of the Group calculated in accordance with the Administrative Measures for the Liquidity Risk Management of Commercial Banks (《商業銀行流動性風險管理辦法》) as of the dates indicated.

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	<b>September 30, 2022</b>	December 31, 2021
Qualified high-quality liquid assets	<b>80,605,916</b>	50,084,928
Net cash outflow in the next 30 days	<b>25,713,981</b>	28,972,043
Liquidity coverage ratio (%)	<b>313.47</b>	172.87

## 2.6 Particulars and reasons for changes in major accounting data and financial indicators

The main reasons for changes over 30% in major accounting data and financial indicators as compared to the same period of the previous year or the end of the previous year are as follows:

<i>(All amounts expressed in thousands of RMB unless otherwise stated)</i>	<b>July to September 2022</b>	July to September 2021	Change in percentage as compared to the same period of the previous year (%)	Main reasons of the change(s)
Net cash flows generated from operating activities	<b>(7,375,905)</b>	10,930,213	(167.48)	Mainly due to the Group's adjustment to the amount of borrowings from the central bank based on the market and capital conditions.

### 3. NUMBER OF SHAREHOLDERS AND SHAREHOLDING

#### 3.1 Holders and shareholding of the ordinary shares

As at the end of the Reporting Period, the Bank had a total of 71,946 ordinary shareholders, of which 70,835 are A shareholders and 1,111 are registered H shareholders. As at the end of the Reporting Period, the shareholdings of top ten shareholders of ordinary shares and top ten shareholders of ordinary shares without selling restrictions of the Bank are as follows:

Particulars of shareholdings of the top ten shareholders of ordinary shares of the Bank								
S.N.	Name of shareholder	Nature of shareholder	Number of shares held at the end of the period (shares)	Shareholding percentage (%)	Type of shares	Number of shares with selling restrictions (shares)	Particulars of pledge, charge or frozen state	
							Status	Number (shares)
1	HKSCC Nominees Limited	Offshore legal person	1,172,861,432	33.76	H Shares	-	Unknown	-
2	Chongqing Yufu Capital Operation Group Co., Ltd.	State-owned legal person	488,551,003	14.06	A Shares + H Shares	407,929,748	-	-
3	Dah Sing Bank, Limited	Offshore legal person	458,574,853	13.20	H Shares	-	-	-
4	Lifan Technology (Group) Co., Ltd.	Private legal person	294,818,932	8.49	A Shares + H Shares	129,564,932	Pledged	129,564,932
5	SAIC Motor Corporation Limited	State-owned legal person	240,463,650	6.92	H Shares	-	-	-
6	Funde Sino Life Insurance Co., Ltd.	Private legal person	217,570,150	6.26	H Shares	-	-	-
7	Chongqing Water Conservancy Investment Group Co., Ltd.	State-owned legal person	173,367,766	4.99	A Shares	139,838,675	-	-
8	Chongqing Road & Bridge Co., Ltd.	Private legal person	171,339,698	4.93	A Shares	171,339,698	-	-
9	Chongqing Real Estate Group Co., Ltd.	State-owned legal person	169,704,404	4.88	A Shares	139,838,675	-	-
10	New Founder Holdings Development Co., Ltd.* (新方正控股發展有限責任公司)	Private legal person	94,506,878	2.72	A Shares	94,506,878	-	-

**Particulars of shareholdings of the top ten shareholders of ordinary shares without selling restrictions of the Bank**

S.N.	Name of shareholder	Number of outstanding shares without selling restrictions (shares)	Type	Type and number of shares Number (shares)
1	HKSCC Nominees Limited	1,172,861,432	H Shares	1,172,861,432
2	Guotai Junan Securities Company Limited – Special securities account for trading of securities with agreed repurchase	68,600,000	A Shares	68,600,000
3	Chongqing Water Conservancy Investment Group Co., Ltd.	33,529,091	A Shares	33,529,091
4	Chongqing Real Estate Group Co., Ltd.	29,865,729	A Shares	29,865,729
5	CECEP Chongqing Industry Co., Ltd.	24,901,099	A Shares	24,901,099
6	Chongqing Chuanyi Automation Co., Ltd.	16,129,476	A Shares	16,129,476
7	Hong Kong Securities Clearing Company Limited	13,379,065	A Shares	13,379,065
8	Chongqing Jianfeng Industrial Group Co., Ltd. (重慶建峰工業集團有限公司)	12,847,732	A Shares	12,847,732
9	Chongqing Water & Environment Holdings Group Ltd.	10,068,631	A Shares	10,068,631
10	Chongqing Technology Financial Group Limited	9,143,525	A Shares	9,143,525

Statement on the connected relations and concerted actions among the above shareholders: HKSCC Nominees Limited is a wholly-owned subsidiary of Hong Kong Securities Clearing Company Limited; Chongqing Yufu Capital Operation Group Co., Ltd. and Chongqing Chuanyi Automation Co., Ltd. are controlled by Chongqing Yufu Holding Group Co., Ltd.. Apart from these, the Bank is not aware of any connected relations or concerted actions among the above shareholders.

Description of top 10 shareholders and top 10 shareholders without selling restrictions participating in financing, securities lending and refinancing businesses: The Bank is not aware that whether the principal of HKSCC Nominees Limited will participate in financing, securities lending and refinancing businesses. Other shareholders are not involved in the financing, securities lending and refinancing businesses.

Statement on shareholders of preference shares with restored voting rights and the number of shares held: Not applicable

*Notes:*

- (1) The number of shares held by HKSCC Nominees Limited refers to the total number of shares in the shareholders of H shares' account of the Bank in the trading system represented by HKSCC Nominees Limited. Hong Kong Securities Clearing Company Limited is an institution that is designated as a nominal holder and is designated by others to hold shares on their behalf. It holds the Shanghai Connect shares of the Bank which are hold by investors.

- (2) Chongqing Yufu Capital Operation Group Co., Ltd. directly held 413,985,003 A shares and held 74,566,000 H shares of the Bank through its subsidiary Chongqing Yufu (Hong Kong) Limited and held 31,173,547 A shares of the Bank through its associates, namely Chongqing Chuanyi Automation Co., Ltd., Chongqing Chuanyi Instrument Microcircuit Co., Ltd. (重慶川儀微電路有限責任公司), Chongqing Silian Investment and Management Co., Ltd. (重慶四聯投資管理有限公司), Southwest Securities Company, Ltd., Chongqing Hotel Co., Ltd., Chongqing Rural Commercial Bank Co., Ltd., Chongqing Union Property Right Exchange Co., Ltd. (重慶聯合產權交易所集團股份有限公司) and YANG Yusong, together with its associates, thus held an aggregate of 519,724,550 shares of the Bank, representing 14.96% of the Bank's total shares.
- (3) Lifan Technology (Group) Co., Ltd. held 129,564,932 A shares of the Bank and held 165,254,000 H shares of the Bank through its subsidiary Lifan International (Holdings) Limited. Lifan Technology (Group) Co., Ltd., together with its subsidiary, thus held an aggregate of 294,818,932 shares of the Bank, representing 8.49% of the Bank's total share capital.
- (4) SAIC Motor Corporation Limited held 240,463,650 H shares of the Bank through its subsidiary SAIC Motor HK Investment Limited, representing 6.92% of the Bank's total share capital.
- (5) Funde Sino Life Insurance Co., Ltd. directly held 150,000,000 H shares of the Bank and held 67,570,150 H shares of the Bank through its subsidiary Fund Resources Investment Holding Group Company Limited. Funde Sino Life Insurance Co., Ltd., together with its subsidiary, thus held an aggregate of 217,570,150 H shares of the Bank, representing 6.26% of the Bank's total share capital.
- (6) Chongqing Road & Bridge Co., Ltd. directly held 171,339,698 A shares of the Bank, and its associate, namely Chongqing International Trust Co., Ltd., held 196,102 A shares of the Bank. Chongqing Road & Bridge Co., Ltd., together with its associate, thus held an aggregate of 171,535,800 A shares of the Bank, representing 4.94% of the Bank's total share capital.
- (7) Chongqing Real Estate Group Co., Ltd. directly held 169,704,404 A shares of the Bank, and held 3,673,494 A shares of the Bank through its associates, namely Chongqing Kangju Property Development Co., Ltd. (重慶康居物業發展有限公司), Chongqing Institute of Urban Pest Control Limited (重慶市城市害蟲防治研究所有限公司), Chongqing Qing'an Property Management Co., Ltd. (重慶慶安物業管理有限公司), Chongqing Key Engineering Development Co., Ltd. (重慶市重點工程開發有限公司) and Chongqing Fangzong Real Estate Co., Ltd. (重慶房綜置業有限公司), thus held an aggregate of 173,377,898 A shares of the Bank, representing 4.99% of the Bank's total share capital.
- (8) As at the end of the Reporting Period, there are 137,212,307 shares pledged, representing 3.95% of the Bank's total share capital and 54,041 shares frozen, representing 0.002% of the Bank's total share capital.

### 3.2 Holders and shareholding of the preference shares

As at September 30, 2022, the total number of preference shareholders (or nominees) of the Bank was one, who is an offshore preference shareholder. Particulars of shareholdings are as follows:

Name of shareholder of preference shares	Nature of shareholder	Increase or decrease during the Reporting Period (shares)	Total number of shares held at the end of the period (shares)	Shareholding percentage (%)	Number of shares pledged or frozen (shares)
The Bank of New York Depository (Nominees) Limited	Offshore legal person	-	37,500,000	100.00	Unknown

*Notes:*

- (1) Shares held by the above shareholders are the Bank's shares without selling restrictions.
- (2) The shareholding of preference shareholders is based on the information contained in the register of preference shareholders of the Bank.
- (3) As the issuance is a non-public offer, the information contained in the register of preference shareholders refers to the nominees of places.
- (4) The Bank is not aware whether there are any connected relations or concerted actions among the above preference shareholders and top ten ordinary shareholders.
- (5) "Shareholding percentage" means the proportion of offshore preference shares held by preference shareholders to the total number of offshore preference shares.

#### 4. HIGHLIGHTS OF QUARTERLY RESULTS

As at September 30, 2022, the Group's total assets amounted to RMB670,318 million, representing an increase of RMB51,364 million or 8.30% as compared to the end of the previous year.

Customer deposits amounted to RMB381,684 million, representing an increase of RMB42,989 million or 12.69% as compared to the end of the previous year, of which: time deposits, demand deposits, pledged deposits held as collateral, other deposits and interest payable amounted to RMB275,446 million, RMB83,707 million, RMB14,723 million, RMB3,138 million and RMB4,670 million, respectively.

Total loans and advances to customers amounted to RMB343,285 million, representing an increase of RMB25,223 million or 7.93% as compared to the end of the previous year, of which: corporate loans, personal loans, discounted bills and interest receivable amounted to RMB207,859 million, RMB96,633 million, RMB36,572 million and RMB2,221 million, respectively.

For the nine months ended September 30, 2022, the Group recorded a net profit of RMB4,437 million, representing an increase of RMB221 million or 5.23% as compared to the same period of the previous year. The operating income amounted to RMB10,467 million, representing a decrease of RMB536 million or 4.87% as compared with the same period of the previous year, mainly due to losses from decrease in fair value of financial assets at fair value through profit or loss of the Bank resulting from the market conditions. Operating expenses amounted to RMB2,578 million, representing an increase of RMB241 million or 10.31% as compared to the same period of the previous year. The cost-to-income ratio was 23.49%, representing an increase of 3.33 percentage points as compared to the same period of the previous year.

The balance of non-performing loans amounted to RMB4,194 million, representing an increase of RMB88 million as compared to the end of the previous year and a decrease of RMB170 million as compared to the end of June 2022; the non-performing loan ratio was 1.23%, representing a decrease of 0.07 percentage point as compared to the end of the previous year and a decrease of 0.06 percentage point as compared to the end of June 2022; and the provision coverage ratio was 273.96%, representing a decrease of 0.05 percentage point as compared to the end of the previous year and an increase of 11.17 percentage points as compared to the end of June 2022.

In accordance with the Administrative Measures for the Capital of Commercial Banks (for Trial) (《商業銀行資本管理辦法(試行)》), as at the end of the Reporting Period, the Group's Core Tier I capital adequacy ratio, Tier I capital adequacy ratio and capital adequacy ratio were 9.63%, 10.68% and 12.95%, respectively, representing an increase of 0.27 percentage point, an increase of 0.23 percentage point and a decrease of 0.04 percentage point respectively, as compared to the end of the previous year, fulfilling the latest regulatory requirements on capital adequacy ratios applicable to the PRC banking industry.

## 5. OTHER REMINDERS

**Other important information about the Bank's operations during the Reporting Period that needs to be brought to the attention of investors**

### ***Issuance and Conversion of A Share Convertible Corporate Bonds***

After the approval by the Board, the general meeting of the Bank, the Chongqing Bureau of China Banking and Insurance Regulatory Commission and the China Securities Regulatory Commission, the A share convertible corporate bonds of the Bank were issued in March 2022 with the total proceeds of RMB13 billion and an initial conversion price of RMB11.28 per share. On April 14, 2022, the A share convertible corporate bonds of the Bank were listed on the Shanghai Stock Exchange with the name "BCQ Convertible Bonds" and the code "113056."

In July 2022, the conversion price of the A share convertible corporate bonds of the Bank was changed from RMB11.28 per share to RMB10.89 per share from July 28, 2022 (the ex-dividend date) as a result of the implementation of the profit distribution plan for 2021 by the Bank. On September 30, 2022, the A share convertible corporate bonds of the Bank began to be converted. As of September 30, 2022, the BCQ Convertible Bonds amounting to RMB189,000 were converted into A shares, and the total number of shares arising from conversion was 17,269, accounting for 0.0005% of the total number of ordinary shares of the Bank in issue prior to the conversion of the BCQ Convertible Bonds. As of September 30, 2022, BCQ Convertible Bonds that were not converted amounted to RMB12,999,811,000, accounting for 99.9985% of the total number of BCQ Convertible Bonds issued.

For details of the issuance and the conversion of A share convertible corporate bonds of the Bank, please refer to the announcements published by the Bank on the website of the Shanghai Stock Exchange, the "HKEXnews" website of The Stock Exchange of Hong Kong Limited and the official website of the Bank.

### ***Included in the National "Double-Hundred Enterprises"***

In August 2022, the State Council's Office of State-owned Enterprise Reform Leading Group updated the list of "Double-Hundred Enterprises", which selected and included over one hundred central state-owned enterprises and over one hundred local state-owned backbone enterprises, in order to advance the comprehensive reform to a deeper extent. The Bank got included in the list, making it become one of the three state-owned enterprises that were newly admitted to the "Double-Hundred Enterprises" nationwide for this batch.

## 6. PUBLICATION OF QUARTERLY REPORT

The quarterly report will be published on the “HKEXnews” website of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) and the official website of the Bank (www.cqcbank.com). The quarterly report prepared under the PRC GAAP (China Accounting Standards) will be published on the website of the Shanghai Stock Exchange (www.sse.com.cn) and the official website of the Bank (www.cqcbank.com).

This quarterly report was prepared in both Chinese and English, where there is a discrepancy between the Chinese and English versions, the Chinese version shall prevail.

On behalf of the Board  
**Bank of Chongqing Co., Ltd.\***  
**LIN Jun**  
*Chairman*

Chongqing, the PRC, October 26, 2022

*As at the date of this announcement, the executive directors of the Bank are Ms. LIN Jun, Mr. RAN Hailing, Mr. LIU Jianhua and Mr. WONG Wah Sing; the non-executive directors are Mr. WONG Hon Hing, Mr. YANG Yusong, Mr. WU Heng, Ms. ZHONG Xian and Ms. YOU Lili; and the independent non-executive directors are Dr. LIU Xing, Mr. WANG Rong, Dr. ZOU Hong, Dr. FUNG Don Hau and Mr. YUAN Xiaobin.*

## APPENDIX FINANCIAL STATEMENTS ACCORDING TO IFRSS

### CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2022

(All amounts expressed in thousands of RMB unless otherwise stated)

	<b>For the nine months ended September 30,</b>	
	<b>2022</b>	<b>2021</b>
	<b>(Unaudited)</b>	<b>(Unaudited)</b>
Interest income	20,673,729	20,363,874
Interest expense	<u>(12,458,334)</u>	<u>(11,724,736)</u>
<b>Net interest income</b>	<b><u>8,215,395</u></b>	<b><u>8,639,138</u></b>
Fee and commission income	757,682	691,722
Fee and commission expense	<u>(112,609)</u>	<u>(98,238)</u>
<b>Net fee and commission income</b>	<b><u>645,073</u></b>	<b><u>593,484</u></b>
Net trading gains	512,569	389,914
Net gains on investment securities	991,275	1,257,524
Other operating income	<u>102,647</u>	<u>123,124</u>
<b>Operating income</b>	<b>10,466,959</b>	<b>11,003,184</b>
Operating expenses	<u>(2,577,931)</u>	<u>(2,337,092)</u>
Impairment losses on credits	<u>(2,711,913)</u>	<u>(3,537,631)</u>
Other asset impairment losses	<u>(1)</u>	<u>(7,916)</u>
<b>Operating profit</b>	<b>5,177,114</b>	<b>5,120,545</b>
Share of profit of associates	<u>195,114</u>	<u>190,141</u>
<b>Profit before income tax</b>	<b>5,372,228</b>	<b>5,310,686</b>
Income tax	<u>(935,556)</u>	<u>(1,094,587)</u>
<b>Net profit for the period</b>	<b><u>4,436,672</u></b>	<b><u>4,216,099</u></b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2022**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2022</b>	2021
	<b>(Unaudited)</b>	(Unaudited)
<b>Other comprehensive income</b>		
<i>Items that may subsequently be reclassified to profit or loss:</i>		
Net gains/(losses) on debt investments at fair value through other comprehensive income	<b>(310,549)</b>	375,369
Less: Relevant income tax impact	<b>77,637</b>	(93,842)
<b>Subtotal</b>	<b>(232,912)</b>	281,527
<i>Items that will not subsequently be reclassified to profit or loss:</i>		
Net gains on equity investments designated at fair value through other comprehensive income	–	(164,680)
Less: Relevant income tax impact	–	41,170
<b>Subtotal</b>	–	(123,510)
Remeasurement of retirement benefits	<b>(1,728)</b>	2,572
Less: Relevant income tax impact	<b>432</b>	(643)
<b>Subtotal</b>	<b>(1,296)</b>	1,929
<b>Total other comprehensive income, net of tax</b>	<b>(234,208)</b>	159,946
<b>Total comprehensive income for the period</b>	<b>4,202,464</b>	4,376,045

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2022**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2022</b>	2021
	<b>(Unaudited)</b>	(Unaudited)
<b>Net profit attributable to:</b>		
Shareholders of the Bank	4,241,288	4,068,971
Non-controlling interests	195,384	147,128
	<u>4,436,672</u>	<u>4,216,099</u>
<b>Comprehensive income attributable to:</b>		
Shareholders of the Bank	4,007,080	4,228,917
Non-controlling interests	195,384	147,128
	<u>4,202,464</u>	<u>4,376,045</u>
<b>Earnings per share attributable to the shareholders of the Bank (expressed in RMB per share)</b>		
– Basic	1.22	1.20
– Diluted	<u>1.04</u>	<u>1.20</u>

Chairman:  
LIN Jun

President:  
RAN Hailing

Vice President:  
YANG Shiyin

Head of Finance Department:  
YANG Kun

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION***AS AT SEPTEMBER 30, 2022**(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>September 30, 2022 (Unaudited)</b>	December 31, 2021 (Audited)
<b>ASSETS</b>		
Cash and balances with central bank	<b>34,242,641</b>	37,200,469
Due from banks and other financial institutions	<b>52,661,738</b>	44,831,819
Financial assets at fair value through profit or loss	<b>26,462,769</b>	24,585,122
Loans and advances to customers	<b>331,860,660</b>	306,883,598
Investment securities		
– Financial assets at fair value through other comprehensive income	<b>74,945,572</b>	64,087,193
– Financial assets measured at amortised cost	<b>138,648,125</b>	130,464,527
Investment in associates	<b>2,365,600</b>	2,228,158
Fixed assets	<b>3,081,803</b>	3,152,421
Deferred tax assets	<b>4,444,509</b>	3,846,343
Other assets	<b>1,604,211</b>	1,673,970
<b>Total assets</b>	<b>670,317,628</b>	618,953,620
<b>LIABILITIES</b>		
Due to and placements from banks and other financial institutions	<b>89,136,467</b>	107,241,149
Customer deposits	<b>381,683,844</b>	338,695,343
Financial liabilities at fair value through profit or loss	<b>140,532</b>	5,772
Taxes payable	<b>560,739</b>	248,418
Debt securities issued	<b>140,917,095</b>	118,852,070
Other liabilities	<b>4,776,161</b>	4,664,173
<b>Total liabilities</b>	<b>617,214,838</b>	569,706,925

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION (CONTINUED)***AS AT SEPTEMBER 30, 2022**(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>September 30, 2022 (Unaudited)</b>	December 31, 2021 (Audited)
<b>SHAREHOLDERS' EQUITY</b>		
Share capital	<b>3,474,522</b>	3,474,505
Other equity instrument	<b>5,981,013</b>	4,909,307
Capital surplus	<b>8,044,883</b>	8,044,708
Other reserves	<b>11,977,982</b>	11,701,636
Retained earnings	<b>21,518,709</b>	19,143,032
	<hr/>	<hr/>
<b>Total equity attributable to shareholders of the Bank</b>	<b>50,997,109</b>	47,273,188
Non-controlling interests	<b>2,105,681</b>	1,973,507
	<hr/>	<hr/>
<b>Total shareholders' equity</b>	<b>53,102,790</b>	49,246,695
	<hr/>	<hr/>
<b>Total liabilities and shareholders' equity</b>	<b>670,317,628</b>	618,953,620
	<hr/> <hr/>	<hr/> <hr/>

Chairman:  
LIN JunPresident:  
RAN HailingVice President:  
YANG ShiyinHead of Finance Department:  
YANG Kun

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2022**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2022</b>	2021
	<b>(Unaudited)</b>	(Unaudited)
<b>Cash flows from operating activities:</b>		
Profit before income tax	5,372,228	5,310,686
Adjustments:		
Depreciation and amortisation	300,697	256,484
Impairment losses on loans	2,761,686	3,527,447
(Reversal of)/provision for impairment allowances on other assets	(49,772)	18,100
Net gains on disposal of long-term assets	(5,551)	(6,324)
Fair value losses/(gains)	332,914	(521,524)
Net gains arising from financial investments	(1,128,907)	(1,119,149)
Share of profit of associates	(195,114)	(190,141)
Interest income arising from investment securities	(6,906,504)	(6,573,459)
Interest expense arising from financing activities	2,709,990	2,680,956
	<hr/>	<hr/>
Net (increase)/decrease in operating assets:		
Net (increase)/decrease in restricted deposit balances with central bank	(1,966,663)	459,327
Net (increase)/decrease in due from and placements with banks and other financial institutions	(3,198,899)	2,141,271
Net increase in financial assets held under resale agreements	(4,556,343)	(2,997,726)
Net increase in loans and advances to customers	(28,129,225)	(34,939,112)
Net (increase)/decrease in other operating assets	(480,602)	194,069
Net increase/(decrease) in operating liabilities:		
Net (decrease)/increase in borrowings from central banks	(8,326,691)	9,356,913
Net increase in due to and placements from banks and other financial institutions	(2,292,260)	(10,344,331)
Net (decrease)/increase in financial assets sold under repurchase agreements	(7,793,085)	2,521,088
Net increase in customer deposits	41,828,156	22,067,335
Net increase/(decrease) in other operating liabilities	1,251,360	(476,113)
Income tax paid	(1,143,332)	(1,475,216)
	<hr/>	<hr/>
<b>Net cash outflows from operating activities</b>	<b>(11,615,917)</b>	<b>(10,109,419)</b>

**CONSOLIDATED STATEMENTS OF CASH FLOWS (CONTINUED)**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2022**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2022</b>	2021
	<b>(Unaudited)</b>	(Unaudited)
<b>Cash flows from investing activities:</b>		
Proceeds from disposal of fixed assets, intangible assets and other long-term assets	<b>9,095</b>	68,395
Purchase of fixed assets, intangible assets and other long-term assets	<b>(220,580)</b>	(195,595)
Proceeds from redemption of investments	<b>54,201,916</b>	42,990,628
Return on investments	<b>8,047,155</b>	6,855,487
Purchase of investment securities	<b>(74,623,302)</b>	(58,011,893)
<b>Net cash from investing activities</b>	<b>(12,585,716)</b>	(8,292,978)
<b>Cash flows from financing activities:</b>		
Cash received from absorbing investment	–	3,705,288
Proceeds from issuance of debt securities and inter-bank certificates of deposit	<b>125,980,124</b>	101,942,930
Cash paid to redeem debt securities and inter-bank certificates of deposit issued	<b>(105,070,000)</b>	(82,920,000)
Cash paid for lease liabilities	<b>(47,280)</b>	(31,731)
Cash paid for interest	<b>(479,917)</b>	(489,002)
Cash received from other financing activities	–	–
Dividends paid to shareholders	<b>(1,384,727)</b>	(1,315,870)
<b>Net cash from financing activities</b>	<b>18,998,200</b>	20,891,615
<b>Impact from exchange rate changes on cash and cash equivalents</b>	<b>348,795</b>	(35,373)
<b>Net increase in cash and cash equivalents</b>	<b>(4,854,638)</b>	2,453,845
<b>Cash and cash equivalents at the beginning of the period</b>	<b>17,028,563</b>	11,524,221
<b>Cash and cash equivalents at the end of the period</b>	<b>12,173,925</b>	13,978,066

Chairman:  
LIN Jun

President:  
RAN Hailing

Vice President:  
YANG Shiyin

Head of Finance Department:  
YANG Kun