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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)**

**THIRD QUARTERLY REPORT FOR 2023**

The board of directors (the “**Board**”) of Bank of Chongqing Co., Ltd.\* (the “**Bank**”) is pleased to announce the unaudited results of the Bank and its subsidiaries (the “**Group**”) for the third quarter ended September 30, 2023 (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).

**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 76th meeting of the sixth session of the Board of the Bank was held on October 27, 2023 by way of on-site (video) meeting. 11 directors were eligible to attend the meeting, among which 10 directors attended the meeting in person, and 1 director, namely WU Heng designated chairman LIN Jun as his proxy to attend the meeting and vote on his behalf. The meeting considered and unanimously approved the Bank’s third quarterly report for 2023.
- 1.3 LIN Jun (Chairman of the Bank), GAO Song (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 2023 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, 2023</b>	December 31, 2022	Increase/ (decrease) at September 30, 2023 as compared to the end of the previous year (%)	
Total assets	<b>741,481,553</b>	684,712,563	8.29	
Loans and advances to customers, gross	<b>386,146,659</b>	352,573,462	9.52	
Total liabilities	<b>685,959,995</b>	633,217,086	8.33	
Customer deposits	<b>408,486,197</b>	382,594,480	6.77	
Equity attributable to shareholders of the Bank	<b>53,210,346</b>	49,336,512	7.85	
Total equity	<b>55,521,558</b>	51,495,477	7.82	
Net assets per share attributable to ordinary shareholders of the Bank (RMB)	<b>14.02</b>	12.90	8.68	
	<b>July to September 2023</b>	<b>Increase/ (decrease) from July to September 2023 as compared to the same period of the previous year (%)</b>	<b>January to September 2023</b>	<b>Increase/ (decrease) from January to September 2023 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 2023</b>	<b>Increase/ (decrease) from July to September 2023 as compared to the same period of the previous year (%)</b>	<b>January to September 2023</b>	<b>Increase/ (decrease) from January to September 2023 as compared to the same period of the previous year (%)</b>
Operating income	3,226,687	(15.56)	9,958,138	(4.86)
Net profit	1,446,635	(6.04)	4,498,965	1.40
Net profit attributable to shareholders of the Bank	1,363,809	(6.37)	4,270,278	0.68
Net cash flows generated from operating activities	(2,275,054)	(69.16)	(9,072,256)	(21.90)
Basic earnings per share (RMB)	0.39	(7.14)	1.23	0.82
Diluted earnings per share (RMB)	0.31	(6.06)	0.98	(5.77)
Annualized return on average total assets (%) <sup>(1)</sup>	0.78	decrease by 0.14 percentage point	0.84	decrease by 0.08 percentage point
Annualized weighted average return on net assets (%) <sup>(2)</sup>	11.38	decrease by 1.48 percentage point	12.24	decrease by 0.40 percentage point

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, 2023 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, 2023		December 31, 2022	
	The Group	The Bank	The Group	The Bank
Core Tier I capital, net	49,818,128	45,758,018	45,694,215	41,868,553
Tier I capital, net	54,525,335	50,257,418	50,375,870	46,367,953
Net capital	66,104,834	59,819,764	61,032,503	55,244,990
Risk-weighted assets	529,712,915	485,864,367	479,755,986	440,921,301
Core Tier I capital adequacy ratio (%)	9.40	9.42	9.52	9.50
Tier I capital adequacy ratio (%)	10.29	10.34	10.50	10.52
Capital adequacy ratio (%)	12.48	12.31	12.72	12.53

## 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, 2023</b>	December 31, 2022
The balance of assets on and off-balance sheet after adjustments	<b>795,560,776</b>	757,724,227
Tier I capital, net	<b>54,525,335</b>	50,375,870
Leverage ratio (%)	<b>6.85</b>	6.65

## 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, 2023</b>	December 31, 2022
Qualified high-quality liquid assets	<b>127,340,436</b>	103,015,750
Net cash outflow in the next 30 days	<b>46,155,075</b>	42,534,513
Liquidity coverage ratio (%)	<b>275.90</b>	242.19

## 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 2023</b>	July to September 2022	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>(2,275,054)</b>	(7,375,905)	(69.16)	Mainly due to a net increase in the Group's borrowings from the central bank in the third quarter as compared to a net decrease in the same period of the previous year.

### 3. NUMBER OF SHAREHOLDERS AND SHAREHOLDING

As at the end of the Reporting Period, the Bank had a total of 51,899 ordinary shareholders, of which 50,818 are A shareholders and 1,081 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	1,172,527,432	33.75	H Shares	-	Unknown -
2	Chongqing Yufu Capital Operation Group Co., Ltd.	State-owned legal person	492,319,817	14.17	A Shares + H Shares	407,929,748	- -
3	Dah Sing Bank, Limited	Offshore legal person	458,574,853	13.20	H Shares	-	- -
4	Chongqing Water Conservancy Investment Group Co., Ltd.	State-owned legal person	295,334,302	8.50	A Shares	139,838,675	- -
5	Lifan Technology (Group) Co., Ltd.	Private legal person	294,818,932	8.49	A Shares + H Shares	129,564,932	Pledged 129,564,932
6	SAIC Motor Corporation Limited	State-owned legal person	240,463,650	6.92	H Shares	-	- -
7	Funde Sino Life Insurance Co., Ltd.	Private legal person	217,570,150	6.26	H Shares	-	- -
8	Chongqing Real Estate Group Co., Ltd.	State-owned legal person	174,850,488	5.03	A Shares	139,838,675	- -
9	Chongqing Road & Bridge Co., Ltd.	Private legal person	171,339,698	4.93	A Shares	171,339,698	- -
10	New Founder Holdings Development Co., Ltd.	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 and number of shares	
			Type	Number (shares)
1	HKSCC Nominees Limited	1,172,527,432	H Shares	1,172,527,432
2	Chongqing Water Conservancy Investment Group Co., Ltd.	155,495,627	A Shares	155,495,627
3	Guotai Junan Securities Company Limited – Special securities account for trading of securities with agreed repurchase	68,600,000	A Shares	68,600,000
4	Chongqing Real Estate Group Co., Ltd.	35,011,813	A Shares	35,011,813
5	Hong Kong Securities Clearing Company Limited	19,630,435	A Shares	19,630,435
6	Chongqing Chuanyi Automation Co., Ltd.	16,129,476	A Shares	16,129,476
7	Chongqing Jianfeng Industrial Group Co., Ltd.	12,847,732	A Shares	12,847,732
8	Chongqing Water & Environment Holdings Group Ltd.	10,068,631	A Shares	10,068,631
9	Chongqing Yufu Capital Operation Group Co., Ltd.	9,824,069	A Shares	9,824,069
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 margin trading, securities lending and refinancing businesses: The Bank is not aware that whether the principal of HKSCC Nominees Limited will participate in margin trading, securities lending and refinancing businesses. Other shareholders are not involved in the margin trading, 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, which includes the H shares of the Bank held by other top 10 shareholders of the Bank through HKSCC Nominees Limited.

- (2) Chongqing Yufu Capital Operation Group Co., Ltd. directly held 417,753,817 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 523,493,364 shares of the Bank, representing 15.07% 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 Real Estate Group Co., Ltd. directly held 174,850,488 A shares of the Bank, and held 2,259,601 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) and Chongqing Fangzong Real Estate Co., Ltd. (重慶房綜置業有限公司), thus held an aggregate of 177,110,089 A shares of the Bank, representing 5.10% of the Bank's total share capital.
- (7) 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.
- (8) As at the end of the Reporting Period, there are 133,334,720 shares pledged, representing 3.84% of the Bank's total share capital and 586,339 shares frozen, representing 0.02% of the Bank's total share capital.

#### 4. HIGHLIGHTS OF QUARTERLY RESULTS

As at September 30, 2023, the Group's total assets amounted to RMB741,482 million, representing an increase of RMB56,769 million or 8.29% as compared to the end of the previous year.

Customer deposits amounted to RMB408,486 million, representing an increase of RMB25,892 million or 6.77% 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 RMB306,487 million, RMB82,507 million, RMB8,343 million, RMB3,422 million and RMB7,727 million, respectively.

Total loans and advances to customers amounted to RMB386,147 million, representing an increase of RMB33,573 million or 9.52% as compared to the end of the previous year, of which: corporate loans, personal loans, discounted bills and interest receivable amounted to RMB243,852 million, RMB94,455 million, RMB45,286 million and RMB2,554 million, respectively.

For the nine months ended September 30, 2023, the Group recorded a net profit of RMB4,499 million, representing an increase of RMB62 million or 1.40% as compared to the same period of the previous year. The operating income amounted to RMB9,958 million, representing a decrease of RMB509 million or 4.86% as compared with the same period of the previous year. Operating expenses amounted to RMB2,762 million, representing an increase of RMB185 million or 7.16% as compared to the same period of the previous year. The cost-to-income ratio was 26.44%, representing an increase of 2.95 percentage points as compared to the same period of the previous year.

As at September 30, 2023, the Group's balance of non-performing loans amounted to RMB5,106 million, representing an increase of RMB271 million as compared to the end of the previous year; the non-performing loan ratio was 1.33%, representing a decrease of 0.05 percentage point as compared to the end of the previous year; and the provision coverage ratio was 225.38%, representing an increase of 14.19 percentage points as compared to the end of the previous year.

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 9.40%, 10.29% and 12.48%, respectively, fulfilling the latest regulatory requirements on capital adequacy ratios applicable to the PRC banking industry.

## 5. 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 27, 2023

*As at the date of this announcement, the executive directors of the Bank are Ms. LIN Jun, Mr. LIU Jianhua and Mr. WONG Wah Sing; the non-executive directors are Mr. WONG Hon Hing, Ms. WANG Fengyan, Mr. WU Heng and Ms. YOU Lili; and the independent non-executive directors are Dr. LIU Xing, Mr. WANG Rong, 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, 2023

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

	<b>For the nine months ended September 30,</b>	
	<b>2023</b>	<b>2022</b>
	<b>(Unaudited)</b>	<b>(Unaudited)</b>
Interest income	21,260,541	20,673,729
Interest expense	<u>(13,198,668)</u>	<u>(12,458,334)</u>
<b>Net interest income</b>	<b><u>8,061,873</u></b>	<b><u>8,215,395</u></b>
Fee and commission income	499,020	757,682
Fee and commission expense	<u>(162,073)</u>	<u>(112,609)</u>
<b>Net fee and commission income</b>	<b><u>336,947</u></b>	<b><u>645,073</u></b>
Net trading gains	215,353	512,569
Net gains on investment securities	1,145,032	991,275
Other operating income	<u>198,933</u>	<u>102,647</u>
<b>Operating income</b>	<b>9,958,138</b>	<b>10,466,959</b>
Operating expenses	(2,762,457)	(2,577,931)
Impairment losses on credits	(2,384,438)	(2,711,913)
Other asset impairment losses	<u>(1,278)</u>	<u>(1)</u>
<b>Operating profit</b>	<b>4,809,965</b>	<b>5,177,114</b>
Share of profit of associates	<u>292,868</u>	<u>195,114</u>
<b>Profit before income tax</b>	<b>5,102,833</b>	<b>5,372,228</b>
Income tax	<u>(603,868)</u>	<u>(935,556)</u>
<b>Net profit for the period</b>	<b><u>4,498,965</u></b>	<b><u>4,436,672</u></b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2023**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2023</b>	2022
	<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>1,309,289</b>	(310,549)
Less: Relevant income tax impact	<b>(327,322)</b>	77,637
<b>Subtotal</b>	<b>981,967</b>	(232,912)
<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	<b>(9,760)</b>	–
Less: Relevant income tax impact	<b>2,440</b>	–
<b>Subtotal</b>	<b>(7,320)</b>	–
Remeasurement of retirement benefits	<b>1,579</b>	(1,728)
Less: Relevant income tax impact	<b>(395)</b>	432
<b>Subtotal</b>	<b>1,184</b>	(1,296)
<b>Total other comprehensive income, net of tax</b>	<b>975,831</b>	(234,208)
<b>Total comprehensive income for the period</b>	<b>5,474,796</b>	4,202,464

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2023**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2023</b>	2022
	<b>(Unaudited)</b>	(Unaudited)
<b>Net profit attributable to:</b>		
Shareholders of the Bank	4,270,278	4,241,288
Non-controlling interests	228,687	195,384
	<u>4,498,965</u>	<u>4,436,672</u>
<b>Comprehensive income attributable to:</b>		
Shareholders of the Bank	5,246,109	4,007,080
Non-controlling interests	228,687	195,384
	<u>5,474,796</u>	<u>4,202,464</u>
<b>Earnings per share attributable to the shareholders of the Bank (expressed in RMB per share)</b>		
– Basic	1.23	1.22
– Diluted	<u>0.98</u>	<u>1.04</u>

Chairman:  
LIN Jun

President:  
GAO Song

Vice President:  
YANG Shiyin

Head of Finance Department:  
YANG Kun

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION***AS AT SEPTEMBER 30, 2023**(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>September 30, 2023 (Unaudited)</b>	December 31, 2022 (Audited)
<b>ASSETS</b>		
Cash and balances with central bank	<b>34,456,007</b>	41,025,999
Due from banks and other financial institutions	<b>47,060,514</b>	43,386,030
Financial assets at fair value through profit or loss	<b>25,505,435</b>	28,740,879
Loans and advances to customers	<b>374,678,531</b>	342,446,291
Investment securities		
– Financial assets at fair value through other comprehensive income	<b>89,125,741</b>	74,942,136
– Financial assets measured at amortised cost	<b>158,099,727</b>	142,147,610
Investment in associates	<b>2,738,678</b>	2,500,712
Fixed assets	<b>2,960,089</b>	3,059,481
Deferred tax assets	<b>4,800,775</b>	4,734,162
Other assets	<b>2,056,056</b>	1,729,263
<b>Total assets</b>	<b><u>741,481,553</u></b>	<b><u>684,712,563</u></b>
<b>LIABILITIES</b>		
Due to and placements from banks and other financial institutions	<b>109,865,885</b>	112,003,399
Customer deposits	<b>408,486,197</b>	382,594,480
Financial liabilities at fair value through profit or loss	<b>81,980</b>	11,626
Taxes payable	<b>303,043</b>	104,964
Debt securities issued	<b>162,037,947</b>	133,877,105
Other liabilities	<b>5,184,943</b>	4,625,512
<b>Total liabilities</b>	<b><u>685,959,995</u></b>	<b><u>633,217,086</u></b>

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION (CONTINUED)***AS AT SEPTEMBER 30, 2023**(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>September 30, 2023 (Unaudited)</b>	December 31, 2022 (Audited)
<b>SHAREHOLDERS' EQUITY</b>		
Share capital	<b>3,474,559</b>	3,474,540
Other equity instruments	<b>5,571,073</b>	5,571,090
Capital surplus	<b>7,734,944</b>	7,734,772
Other reserves	<b>12,645,646</b>	11,181,305
Retained earnings	<b>23,784,124</b>	21,374,805
	<hr/>	<hr/>
<b>Total equity attributable to shareholders of the Bank</b>	<b>53,210,346</b>	49,336,512
Non-controlling interests	<b>2,311,212</b>	2,158,965
	<hr/>	<hr/>
<b>Total shareholders' equity</b>	<b>55,521,558</b>	51,495,477
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<b>Total liabilities and shareholders' equity</b>	<b>741,481,553</b>	684,712,563
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Chairman:  
LIN JunPresident:  
GAO SongVice President:  
YANG ShiyinHead of Finance Department:  
YANG Kun

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
**FOR THE PERIOD FROM JANUARY 1 TO SEPTEMBER 30, 2023**  
*(All amounts expressed in thousands of RMB unless otherwise stated)*

	<b>For the nine months ended September 30,</b>	
	<b>2023</b>	<b>2022</b>
	<b>(Unaudited)</b>	<b>(Unaudited)</b>
<b>Cash flows from operating activities:</b>		
Profit before income tax	<b>5,102,833</b>	5,372,228
Adjustments:		
Depreciation and amortisation	<b>328,683</b>	300,697
Impairment losses on loans	<b>2,080,729</b>	2,761,686
Impairment losses on other assets	<b>304,987</b>	(49,772)
Net gains on disposal of fixed assets and other long-term assets	<b>(723)</b>	(5,551)
Fair value losses/(gains)	<b>(117,672)</b>	332,914
Net gains arising from financial investments	<b>(1,337,018)</b>	(1,128,907)
Share of profit of associates	<b>(292,868)</b>	(195,114)
Interest income arising from investment securities	<b>(7,122,970)</b>	(6,906,504)
Interest expense arising from financing activities	<b>2,829,253</b>	2,709,990
	<hr/>	<hr/>
Net changes in operating assets:		
Net decrease/(increase) in restricted deposit balances with central bank	<b>353,379</b>	(1,966,663)
Net increase in due from and placements with banks and other financial institutions	<b>(6,848,100)</b>	(3,198,899)
Net decrease/(increase) in financial assets held under resale agreements	<b>5,550,786</b>	(4,556,343)
Net increase in loans and advances to customers	<b>(34,694,356)</b>	(28,129,225)
Net decrease/(increase) in other operating assets	<b>1,464,054</b>	(480,602)
Net changes in operating liabilities:		
Net increase/(decrease) in borrowings from central banks	<b>2,210,505</b>	(8,326,691)
Net decrease in due to and placements from banks and other financial institutions	<b>(655,816)</b>	(2,292,260)
Net decrease in financial assets sold under repurchase agreements	<b>(3,970,382)</b>	(7,793,085)
Net increase in customer deposits	<b>23,655,434</b>	41,828,156
Net increase in other operating liabilities	<b>2,884,686</b>	1,251,360
Income tax paid	<b>(797,680)</b>	(1,143,332)
	<hr/>	<hr/>
<b>Net cash outflows from operating activities</b>	<b>(9,072,256)</b>	(11,615,917)

