中国邮政储蓄银行
POSTAL SAVINGS BANK OF CHINA

2022 Interim Results Presentation

August 2022

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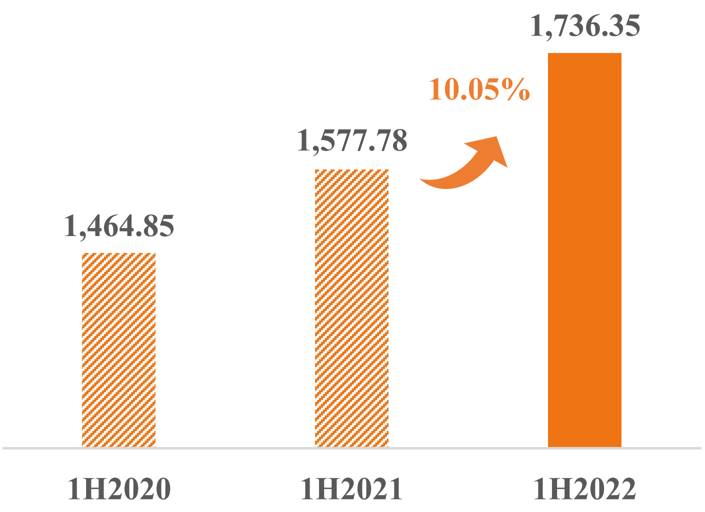
Notes: 1. Unless otherwise specified, the data in this presentation is all in line with IFRSs and is presented in RMB.
2. Some of the data has been rounded based on the data in the periodic report.

Contents

Operating results and value creation capability continued to improve

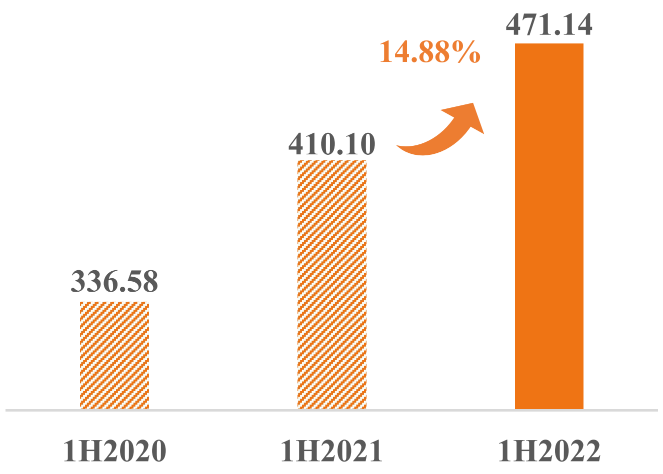
Operating income

(Unit: RMB100 million)

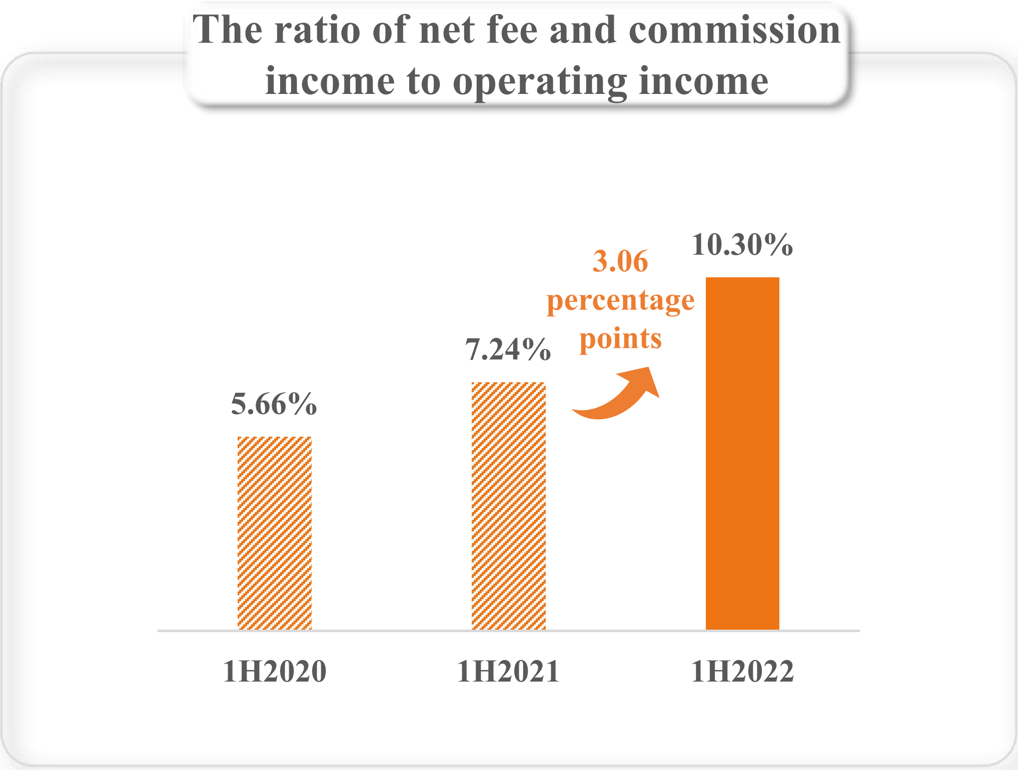


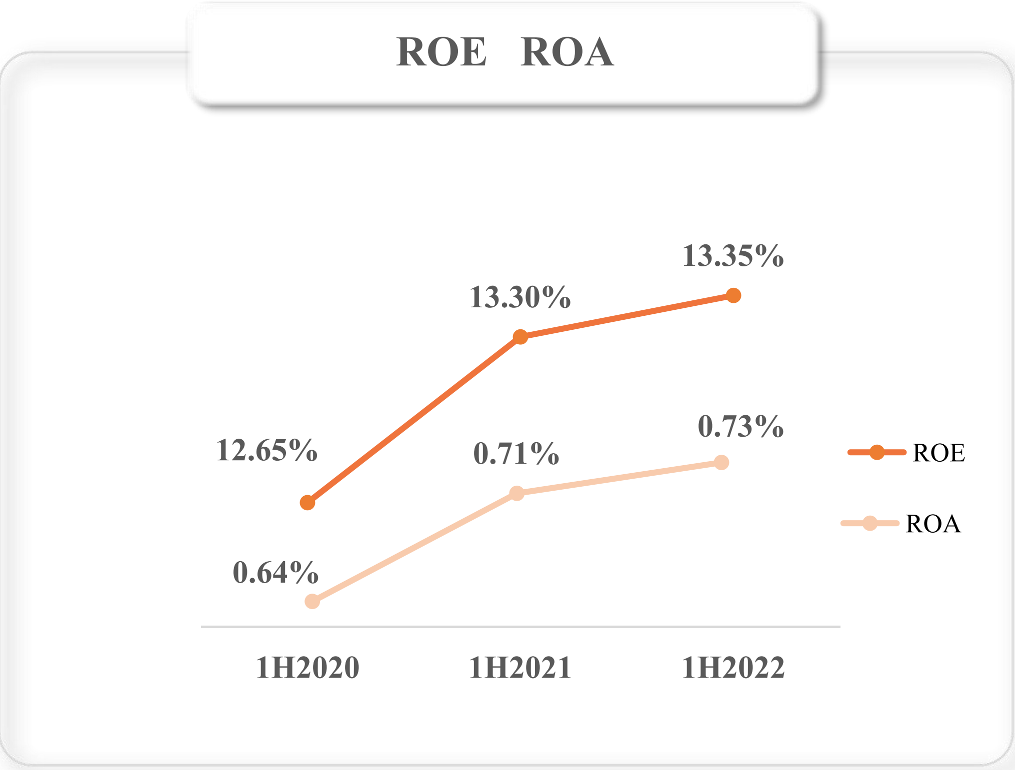
Net profit attributable to equity holders of the Bank

(Unit: RMB100 million)



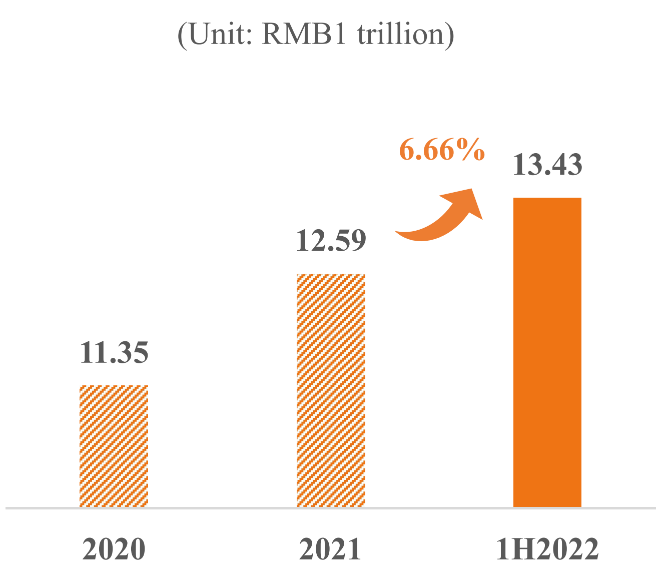
Operating results and value creation capability continued to improve



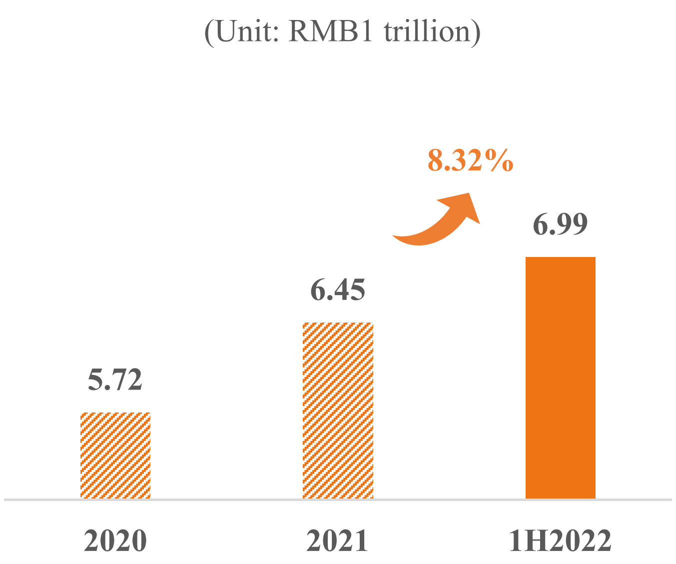


Operating results and value creation capability continued to improve

Total assets

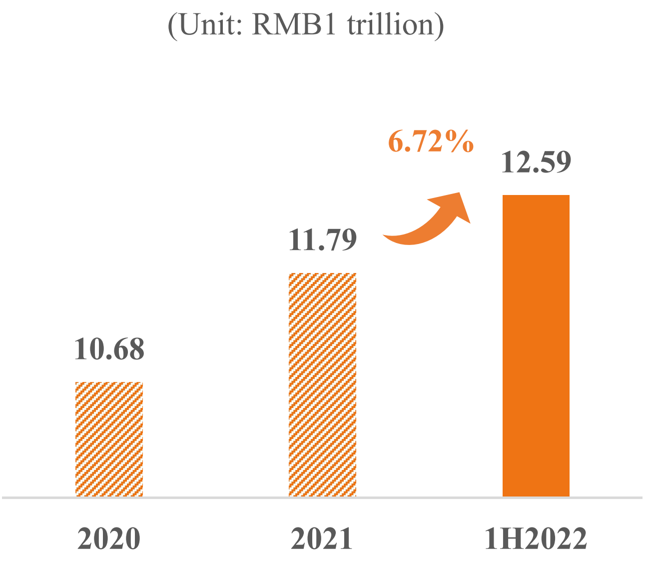


Customer loans

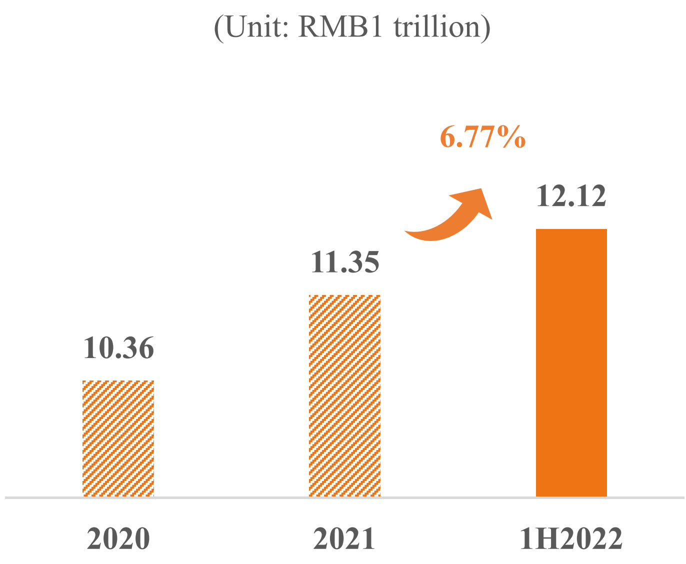


Operating results and value creation capability continued to improve

Total liabilities



Customer deposits



Contents

New breakthroughs achieved in the transformation and development of three segments

Wealth management
"A strong wind sends the sail surging forward"

Personal customers
644 million

VIP customers
46.25 million
↑ 8.49%

Affluent customers
4.06 million
↑ 13.98%

AUM of personal customers
RMB13.41 trillion
↑ RMB881.22 billion

Intermediary business
"A bright future ahead"

Net fee income of agency business
↑ 49%

Net fee income of credit card
↑ 31%

Net fee income of transaction banking
↑ 57%

Net fee income of investment banking
↑ 39%

Corporate banking
"Rising in flight"

Corporate customers
1.27 million
↑ 158.3 thousand

Corporate loans
RMB2.52 trillion
↑ 11.76%

Medium- and long-term manufacturing loans
↑ 19.23%

The number of specialized and sophisticated enterprises that produce new and unique products and sci-tech enterprises to which loans were extended
20,000+

Special credit registered sound growth and differentiated advantages remained obvious

Sannong finance

The balance of agro-related loans was **RMB1.72 trillion**, accounting for approximately **1/4** of the balance of total loans.

The balance of personal micro loans surpassed **RMB1 trillion**, up **17.82%** over the prior year-end.

The Bank accelerated the development of a rural credit system, granted universal credit line to creditworthy villages, and built **more than 300,000** creditworthy villages.

Micro and small enterprise finance

The balance of inclusive loans to micro and small enterprises exceeded **RMB1 trillion**, with a net increase of **over RMB130 billion**, up **40%** year on year.

The balance of online loans to micro and small enterprises was **RMB977.5 billion**, up **37%** over the prior year-end.

Green finance

The balance of green loans amounted to **RMB433.7 billion**, up **16.49%** over the prior year-end.

The balance of investment in green bonds was **RMB27.5 billion**, up **19.11%** over the prior year-end.

The Bank won the **"Best ESG" Award** for Asian banking and non-banking industry granted by the ***Institutional Investor*** magazine.

Comprehensive risk management system withstood the test

Excellent asset quality

NPL ratio

0.83%

Less than 1/2 of the industry average

Overdue loan ratio

0.91%

Rigorous asset classification standards and strict implementation

Ratio of NPLs to loans overdue for over **90 days**

137%

Proportion of loans overdue for more than **60 days** and included in NPLs

100%

Adequate capacity to offset risks

The Bank adhered to the prudent provision policy and maintained adequate capacity to offset risks

Allowance to NPLs ratio

409.25%

Contents

Promoting high-quality development and sticking to the differentiated development path with its own features

Speeding up transformation to foster “strategic power” with differentiated advantages

Deepening the transformation of management system and operation mode to improve “productivity” through management reform

Continuing to optimize risk management to provide “driving forces” guided by risk profile

Continuing to boost “six capabilities” to enhance “competitiveness” via capacity building

Continuing to promote human resources reform to build up “ strength” based on talents

Continuing to strengthen the construction of corporate culture to maintain “stamina” based on soft power

Thanks!

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