

**Driving High-quality
Development With
New Finance**

2019 Annual Results Announcement

Beijing

March 2020

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In 2019, amid the uncertainties and risks in the external environment, China Construction Bank continued to strengthen the “Three Capabilities”, fully implemented the “Three Major Strategies”, deepened the implementation of supply-side structural reform in financial sector, and further supported economic and social development through **New Finance**, which helped to promote **high-quality growth** across the Group and rapid growth of the Group’s assets and liabilities. The Group’s total assets exceeded RMB 25 trillion, up by 9.5%; total liabilities reached RMB 23 trillion, up by 9.3%; net profit reached **RMB 269.22 billion, up by 5.3%**; while ROA and ROE stood at 1.11% and 13.18% respectively. The Group also achieved steady improvement in asset quality, recording an NPL ratio of **1.42%**. All key performance indicators reflected a coordinated and balanced development, with the upward momentum and impact of the Second Development Curve exceeded expectations.

Facing Challenges as We Enter 2020: Help Each Other and Fight the Epidemic Together



Targeted support to help corporations to resume work and production



Prompt and strong support to the frontline and key areas



Caring for society

Supported key areas of national economy and people's livelihood

Strived to ensure production and operation of key corporations, including railway companies, civil airlines, electricity and energy supply companies

Differentiated credit policies

Support small and micro enterprises and individually owned businesses, which are in difficulties

Supported the manufacturing industry, and upstream and downstream corporations in the supply chain

supply chain

Supported steady agricultural production

Spring plowing and farming preparation were carried out in full swing

Set up RMB 5 billion development fund for fighting the epidemic

Lowered interest rates on loans

Interest rate of new inclusive loans for SMEs lowered by 0.5 ppt
Interest rate for inclusive loans for SMEs in industries related to the epidemic prevention and control lowered by 0.9 ppt

Green channel for financial services
Issued funding swiftly for supporting the construction of **Huoshenshan Hospital** and **Leishenshan Hospital**

Provided credit support for key corporations involved in epidemic prevention and control

Mobilized global resources

Overseas institutions actively supporting local governments and medical institutions

Aggregated donations reached RMB 298 million
Donations from corporates reached RMB 54.02 million
Donations from employees reached RMB 124 million

Provided special insurance to people involved in fighting the epidemic for free
Five categories of people will be covered by insurance: frontline social workers, cleaners, transportation crew and construction workers, couriers and village doctors

Accident insurance and term life insurance
Provided RMB 1 million per head worth of insurance coverage to frontline medical staff in Wuhan

Facing Challenges as We Enter 2020: Leverage Fintech to Provide Strong Support

Fintech



To help prevent and control the epidemic



To ensure business development



Smart government affairs services platform

Created dedicated section on prevention and control of Covid-19
Provided comprehensive information related to Covid-19



Epidemic prevention and medical supplies management system

Ensured efficient allocation and management of epidemic prevention and medical supplies



Online help

Provided round the clock online free medical consultation through “WeDoctor” and “Covid-19 Instant Help Platform”

Smart community management platform

Promoted epidemic prevention within communities. Received a total of 1.66 million online registrations from communities and corporations, with registered users reaching 28.30 million

Integrated application of the national “epidemic prevention health code”

Enhanced the epidemic prevention and control in the society

Online vegetable basket

Helped merchants to move business online and resume operations; consumers can stay home and purchase daily necessities online

Smart villages “Yunongtong”

Provided support for the education of epidemic prevention in villages

Remote + Online integrated customer services

Transactions of online channels increased y-o-y

Personal banking, corporate banking, personal mobile banking, corporate mobile banking, WeChat and SMS

“Yunongtong”

Satisfied the villagers’ deposit, withdrawal, remittance and payment requests without t going out of the village

Innovative tools including “Cloud Workshop” and the “Huidongni” app **handled customer requests online**

Remote credit approval

Processing rate of customer services working from home during peak season for consultation reaching over 40%

Ensuring business continuity

Continuous operation of information system with no disruption



Agenda



Financial Performance Highlights

In-Depth Strategy Promotion

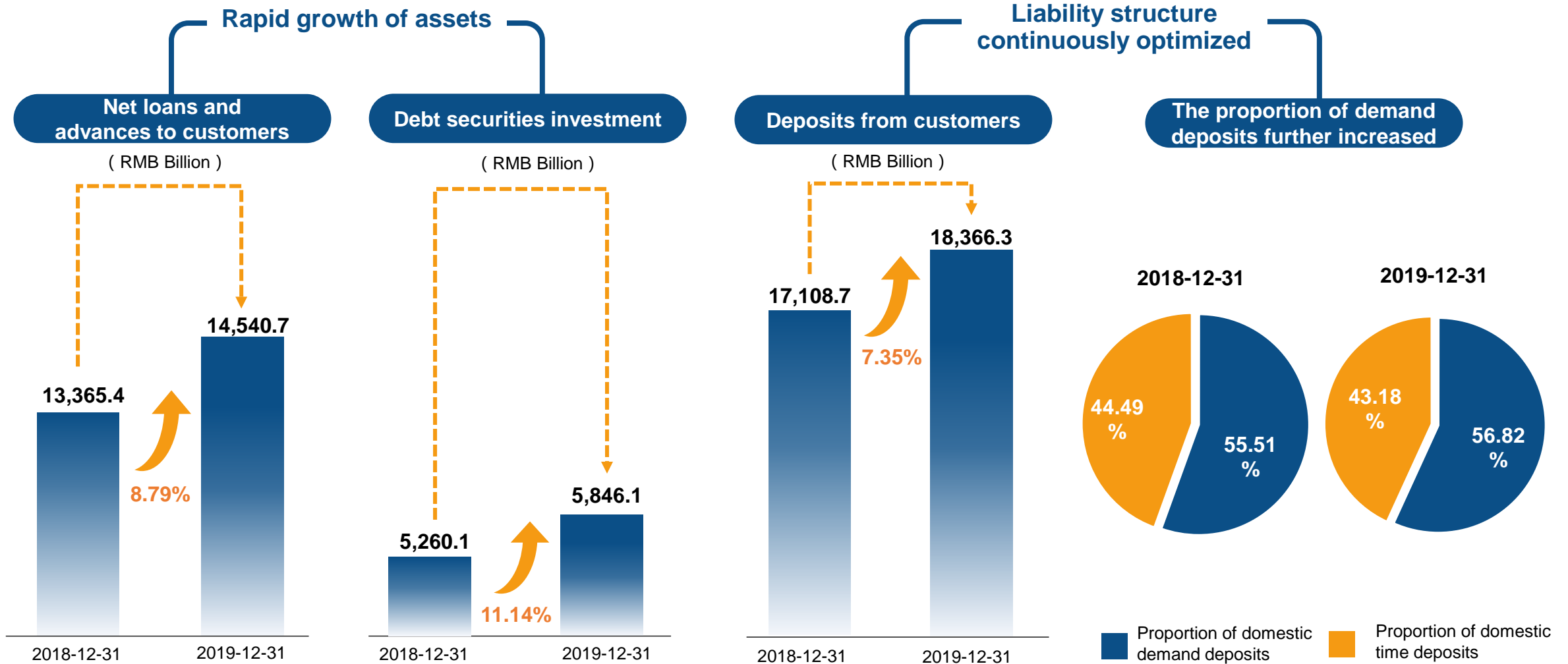
High-Quality Business Development

Outlook & Strategies

Financial Performance Highlights in 2019

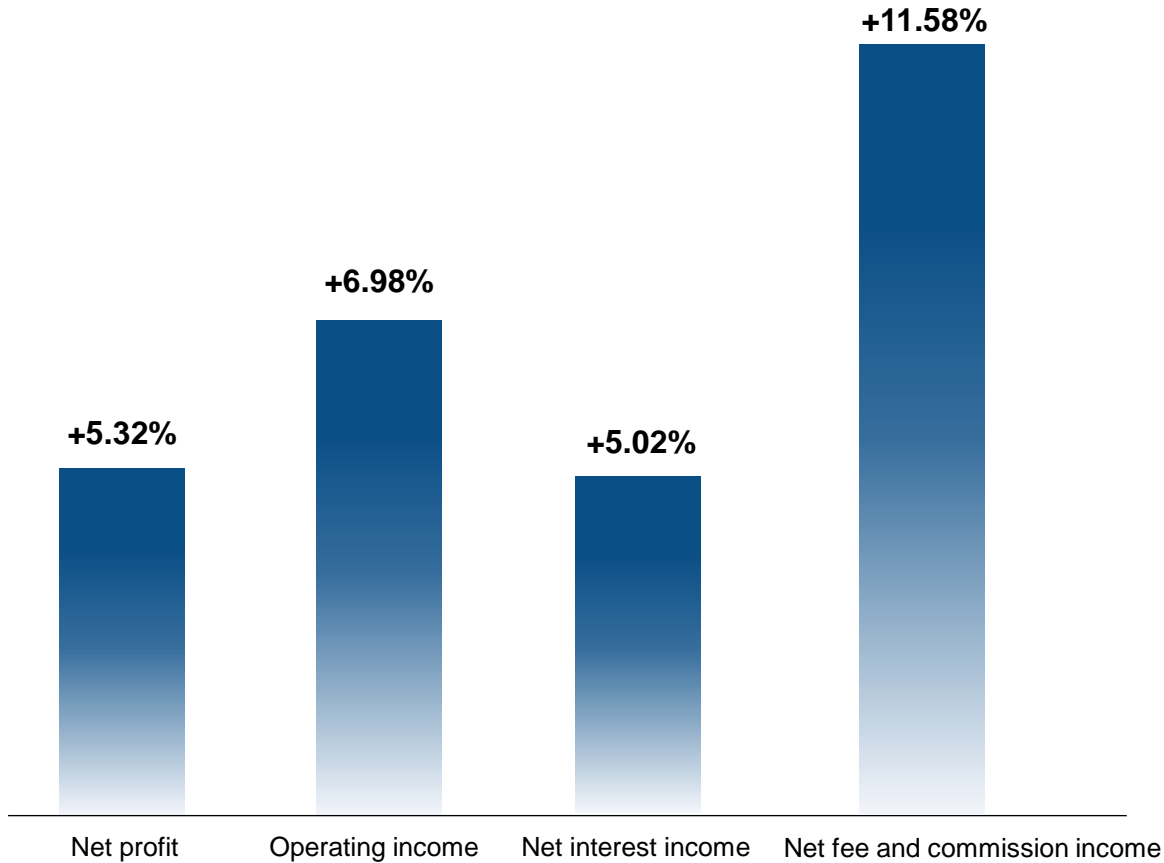
| (RMB Billion) | 31/12/2019 | 31/12/2018 | Change |
|-------------------------------------|------------|------------|----------|
| Total assets | 25,436.3 | 23,222.7 | ↑9.53% |
| Net loans and advances to customers | 14,540.7 | 13,365.4 | ↑8.79% |
| Total liabilities | 23,201.1 | 21,231.1 | ↑9.28% |
| Deposits from customers | 18,366.3 | 17,108.7 | ↑7.35% |
| NPL ratio | 1.42% | 1.46% | ↓0.04ppt |
| | 2019 | 2018 | Change |
| Operating income | 678.0 | 633.8 | ↑6.98% |
| Net interest income | 510.7 | 486.3 | ↑5.02% |
| Net fee and commission income | 137.3 | 123.0 | ↑11.58% |
| Net profit | 269.2 | 255.6 | ↑5.32% |
| Return on average assets | 1.11% | 1.13% | ↓0.02ppt |
| Return on average equity | 13.18% | 14.04% | ↓0.86ppt |
| Earnings per share (RMB Yuan) | 1.05 | 1.00 | ↑5.00% |

Rapid Growth of Assets and Liabilities

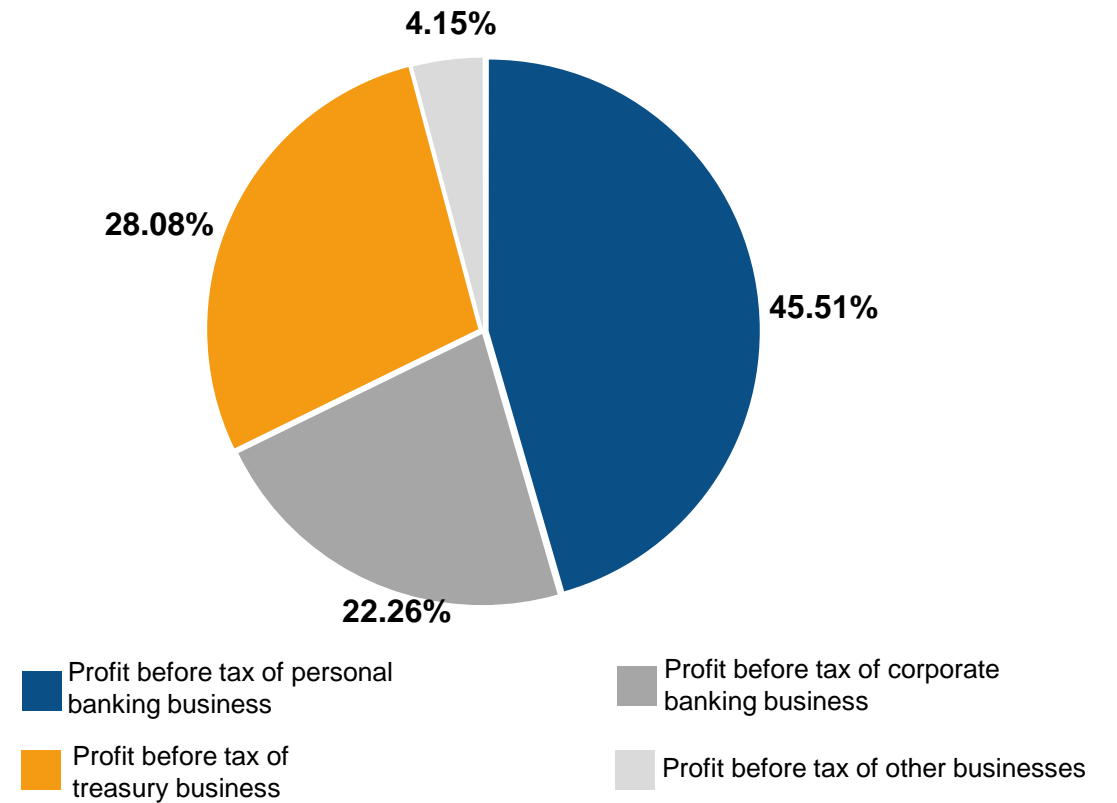


Profits Maintained Steady Growth

Income growth rates YoY

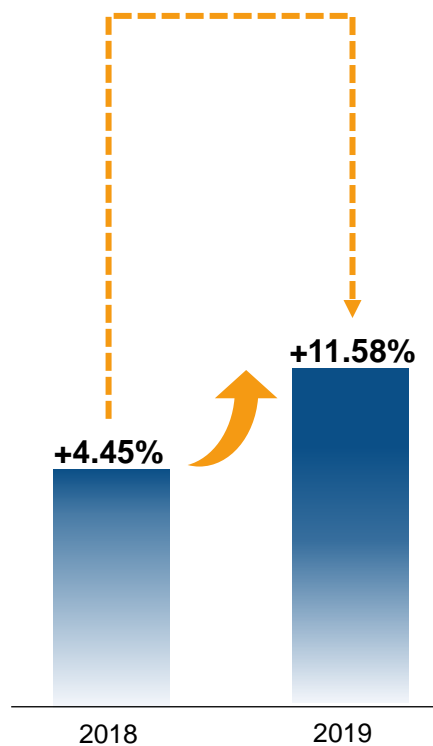


Proportion of Group's profit before tax from different business lines

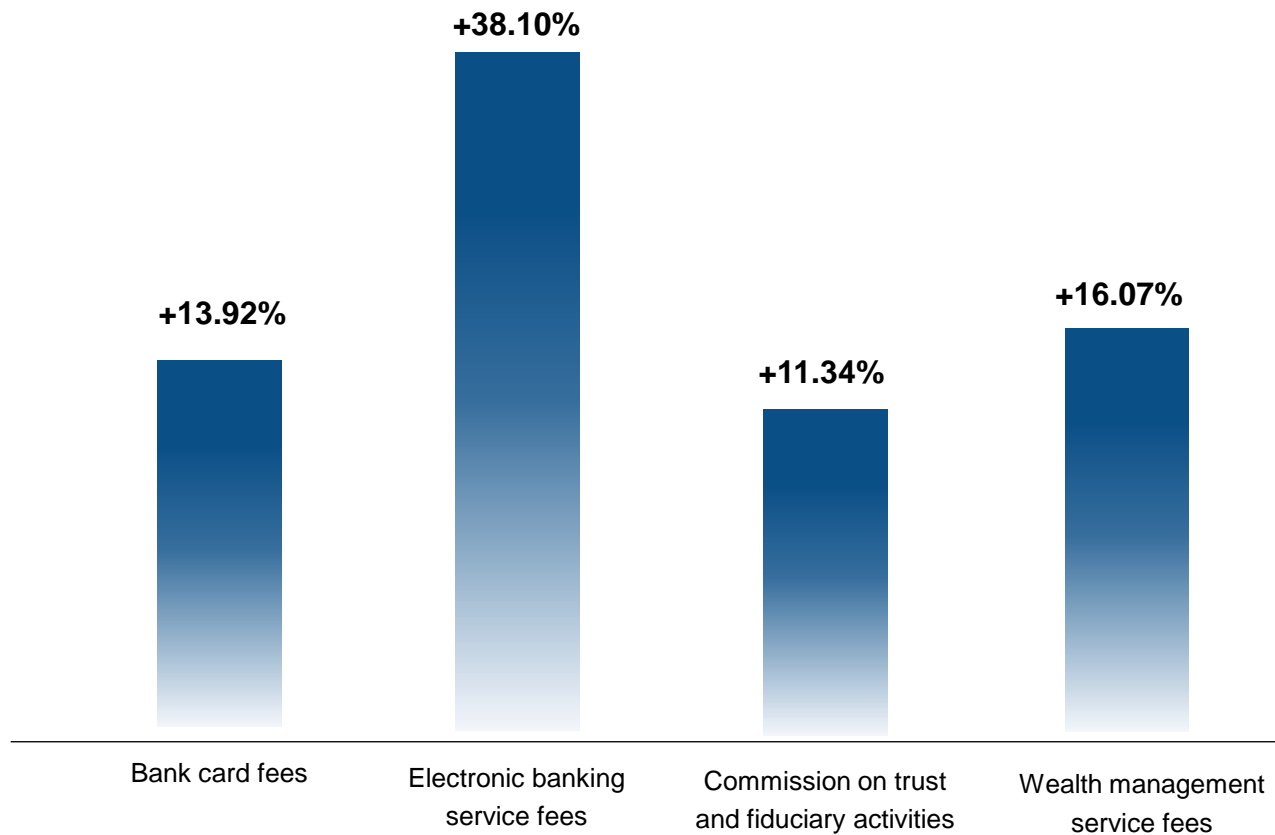


Leading in Fee and Commission Income Growth

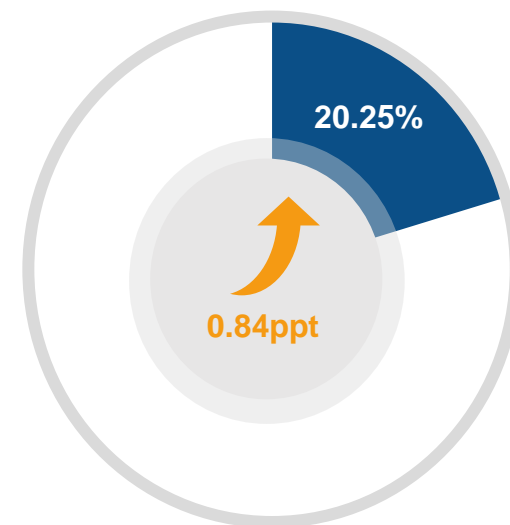
Growth rate of net fee and commission income



Various fee and commission income items increased YoY

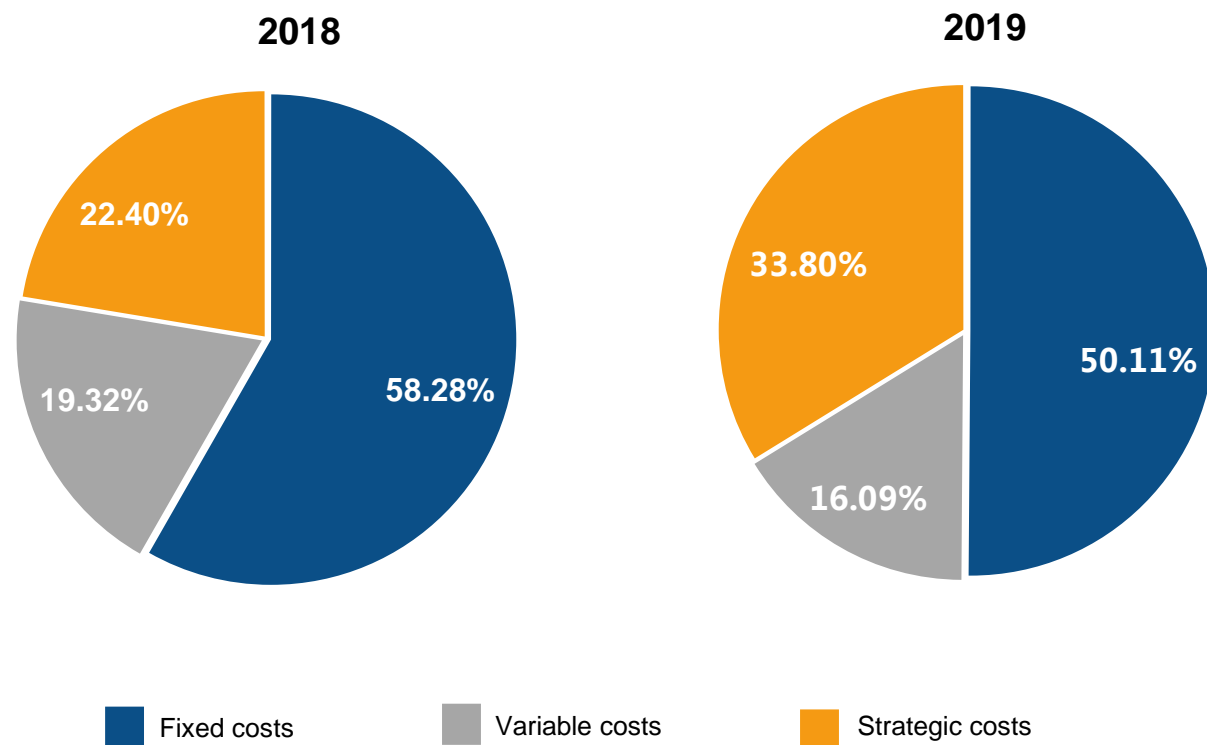


Proportion of net fee and commission income

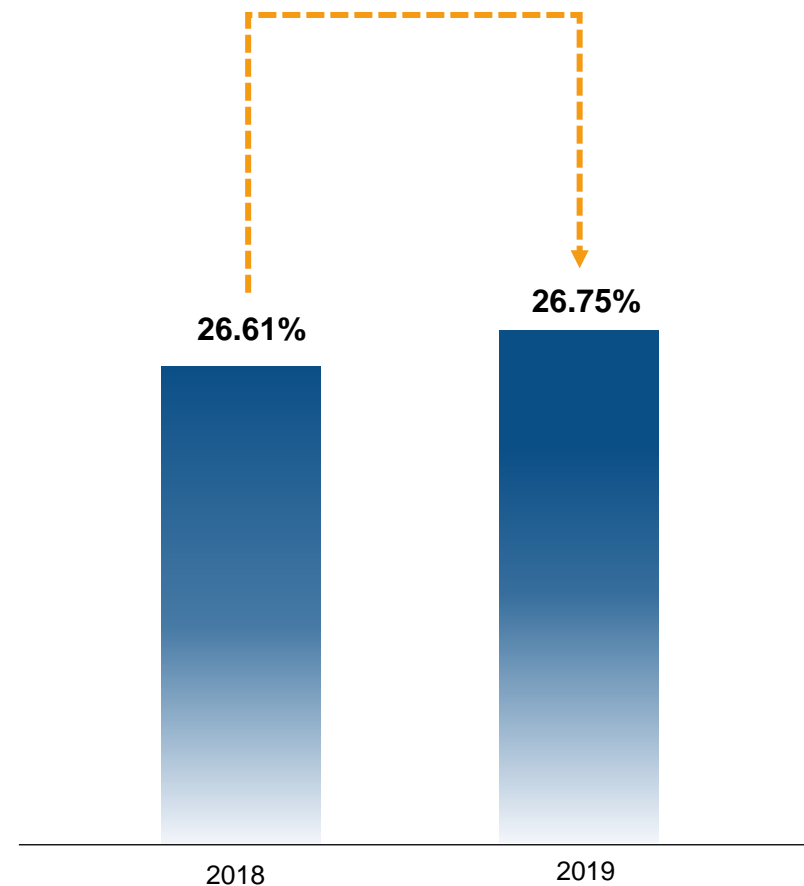


Cost Structure Continuously Optimized

Cost Structure Optimized

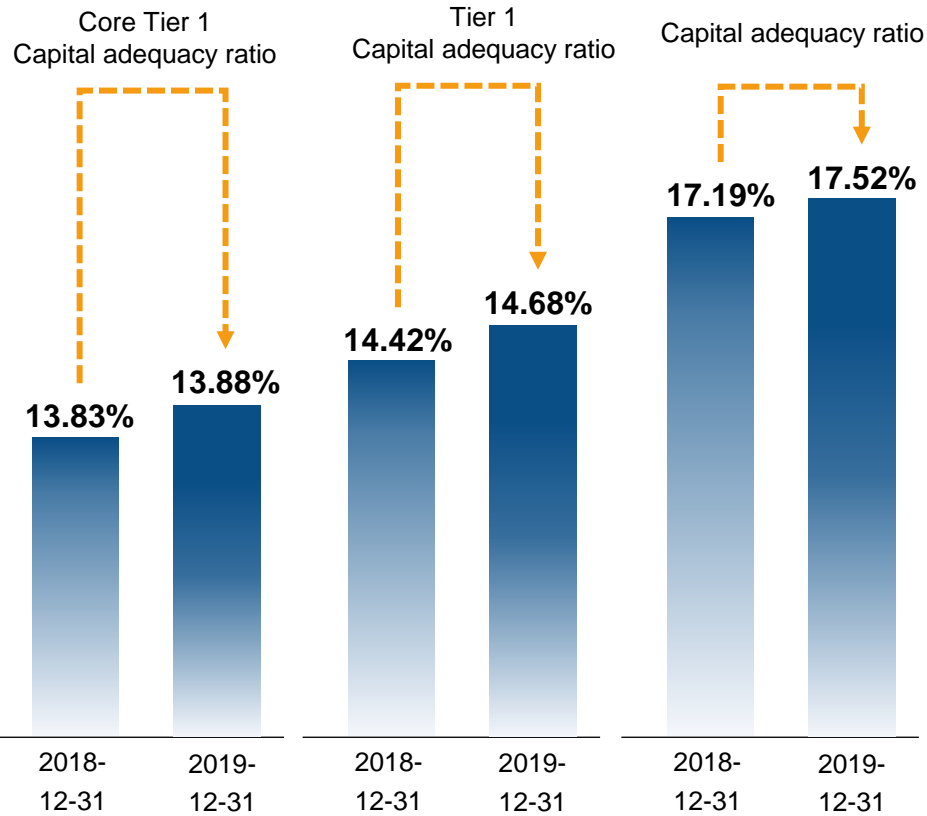


Cost-to-income ratio

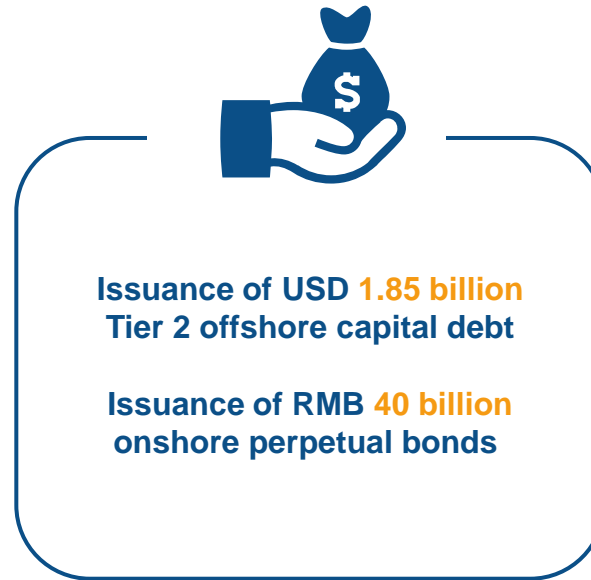


Capital Management Continuously Strengthened

Capital adequacy ratios further improved

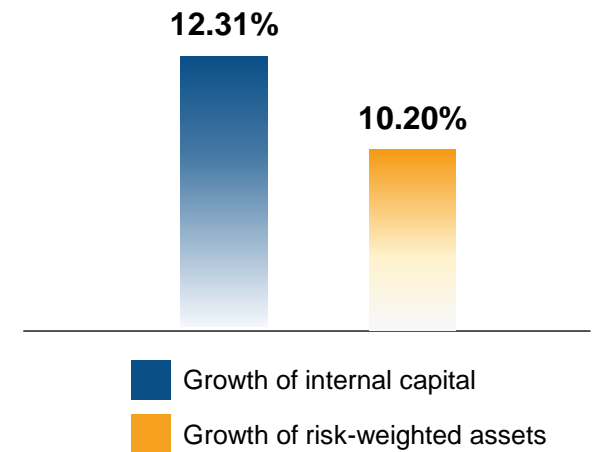


Capital foundation remains robust



Healthy growth of internal capital

Growth of internal capital
Faster than
 Growth of risk-weighted assets



Agenda



Financial Performance Highlights

In-Depth Strategy Promotion

High-Quality Business Development

Outlook & Strategies

Comprehensive House Leasing Plans

Create Various Opportunities to Provide Financial Services in Batch



A network of house leasing platforms

- Covering **324** cities at the prefecture level or above
- Registered users exceeded **210 million**
- Cumulative online listing of properties exceeded **200 million**
- Introduced **12,611** external organizations



Gradual promotion of “Digital Real Estate” system

- Core systems including construction approval, smart construction, intelligent housing management, transaction fund supervision
- Covering the whole cycle of approval, construction, management and living
- Promoted in **over 40** cities



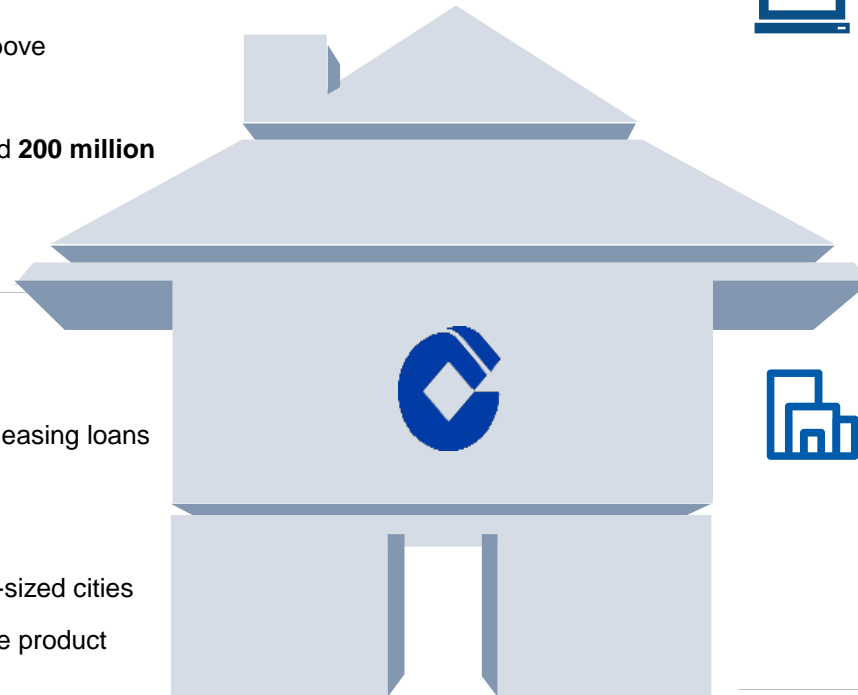
Diversified multi-tier model

- **Over RMB 26.7 billion** corporate and personal house leasing loans
- **Over 200** “Jianrong Jiayuan”
- Established the House Leasing Industry Alliance
- CCB House Price Index covered **83** large and medium-sized cities
- “House deposit + pension” and house leasing insurance product



Speeded up the development of “house deposit” business

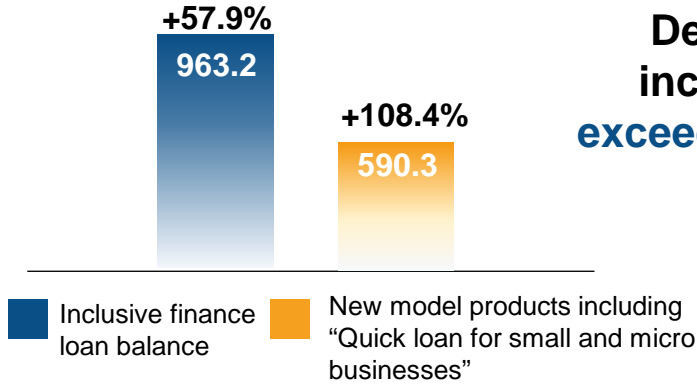
- Effectively revitalised idle housing resources
- “Separation of two rights” and matching model in house deposit
- Cumulative contracted apartments **exceeded 800,000 units**



Steadily Promoted Inclusive Finance

Inclusive finance loan balance

(RMB Billion)

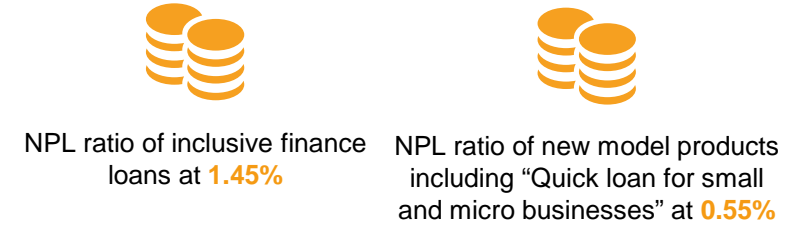


Development of inclusive finance exceeded expectations

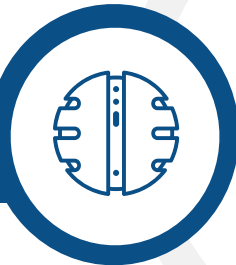
Steady Asset quality

Reduced Cost

Reduced average interest rates by **0.94 ppt**



New Inclusive Model



Big Inclusive Structure

New models created by fintech

New methods

Batch customer acquisition, accurate profiling, automated approval process, intelligent risk control, integrated services

Combination of three "Hui"

"Huidongni", "Huizhuni", "Huidiantong"

New model product system

Quick loan for small and micro businesses, quick transaction loans, quick business loans for individually-owned businesses and Yunongkuaidai

Network supply chain financing

Small and micro businesses, innovative and start-up businesses, agriculture-related sector and poverty alleviation

Yunongtong

Over **600,000** service outlets
Serving **17 million** farmers

Smart village platform

Covering **six scenarios** such as rural land transfers, agriculture-related industrial chain, smart government affairs

Financial products aiding and benefiting agriculture

"Nongxinyundai", "Diyayundai", "Yunongkuaidai", etc

National strategic emerging industry development fund

Industrial, agricultural, commercial, technological and trade

Mingonghui

Serving **4.29 million** migrant workers
Extending **RMB 45.5 billion** worth of loans

Precision poverty alleviation

Loan balance of **RMB 219.5 billion**
Implement "'Beyond 2020' Financial Poverty Alleviation Action Plan"

Dining, apparels, living, travelling, entertainment and shopping

Yunqidai on mobile phone

Promoted to agricultural customers
"Online + Offline" Financing Services

Website of e.ccb.com

Provide e-commerce sales platform to small and micro enterprises

Skillful Application of Fintech



Fintech investment

Financial investment

RMB 17.63 billion
financial investment



+25.96%

Talents

10,178 technical talents
within the Group



2.75%

of total headcount
of the Group

Building a Fintech supporting platform



Artificial intelligence
Supporting 18 A.I. components across 6 categories, Covering 381 business scenarios



Data cloud
Supporting big data services for key customers such as smart government



Blockchain service
Supporting 26 businesses scenarios in 9 fields including forfeiting and others



IoT service
Unified access, management, control, and data sharing through IoT terminals



Robotic process automation
80 robots covering 10 business areas



Cloud client service
Multimedia, all-channel, multi-language, all-business, all-process, manual + intelligent, online + offline

Promoting the application of “new generation” system



“New generation” core system
Launched in 29 overseas institutions



Group Synergy
Customers, products, channels, institutions, employees



2019 Best Defensive Units
Enterprise network and information security management system

Fintech Gathering Intelligence to Empower and Build a New Partner Ecosystem



A new ecosystem that builds and empowers

Combining all resources to build professional platforms

“Jianrongzhihe” platform

Financial market interconnected trading platform

“FITS e+” investor alliance platform

Industry cooperation platform

Launched inclusive finance, deepened the services of state-owned enterprises, and empowered large, medium, small and micro enterprises

A new ecosystem that connects and enables co-governance Smart government affairs platform rolled out

Integrated government affairs platform

Integrated online and offline services

Signed cooperation agreements with **25** provincial governments, handled nearly **400,000** government affairs items

Zhengrong payment connected with the government service platforms, launched **over 5,200** convenient services

Covering housing, pensions, education and medical care

Enabled the modernization of social data governance capabilities

A new ecosystem that shares services

Cooperated with merchants to open digital accounts and customized currency funds

Intelligent self-service shopping terminals in supermarkets

“Face scanning” for metro rides

“Long pay” – simple, intelligent, and swift

Enterprise-level non-financial service unified entrance cloud platform

Self-built car owner service platform

Data Capabilities Continuously Enhanced

Supported **over 40** business scenarios, including customer operations, risk control, product innovation and business operation
Executed **over 1,000** big data projects



Optimised monitoring model on suspicious transactions related to anti-money laundering
Number of reports with suspicious cases **decreased 29%** YoY



Developed fission marketing of "Data assisted ETC" that supported the acquisition of **over 6 million** new customers
Conversion rate of clearing customers marketing up **4.8 times**



Optimised capital management
Capital adequacy ratio increased approximately **0.2 ppt**



Data Application



Smart big data platform



Advanced technical tools



Professional servicing team



Efficient service procedures

Data integration



Unified panorama data images



Executed data integration in the data warehouse at the enterprise level
Supported data sharing



Introduced 131 items of external data covering industry and commerce registration, taxation, social security and judicial litigation

“Caring Stations” to Build New Community Service Platform

Signature social charity service brand



Opened **14,300** “Caring Stations”



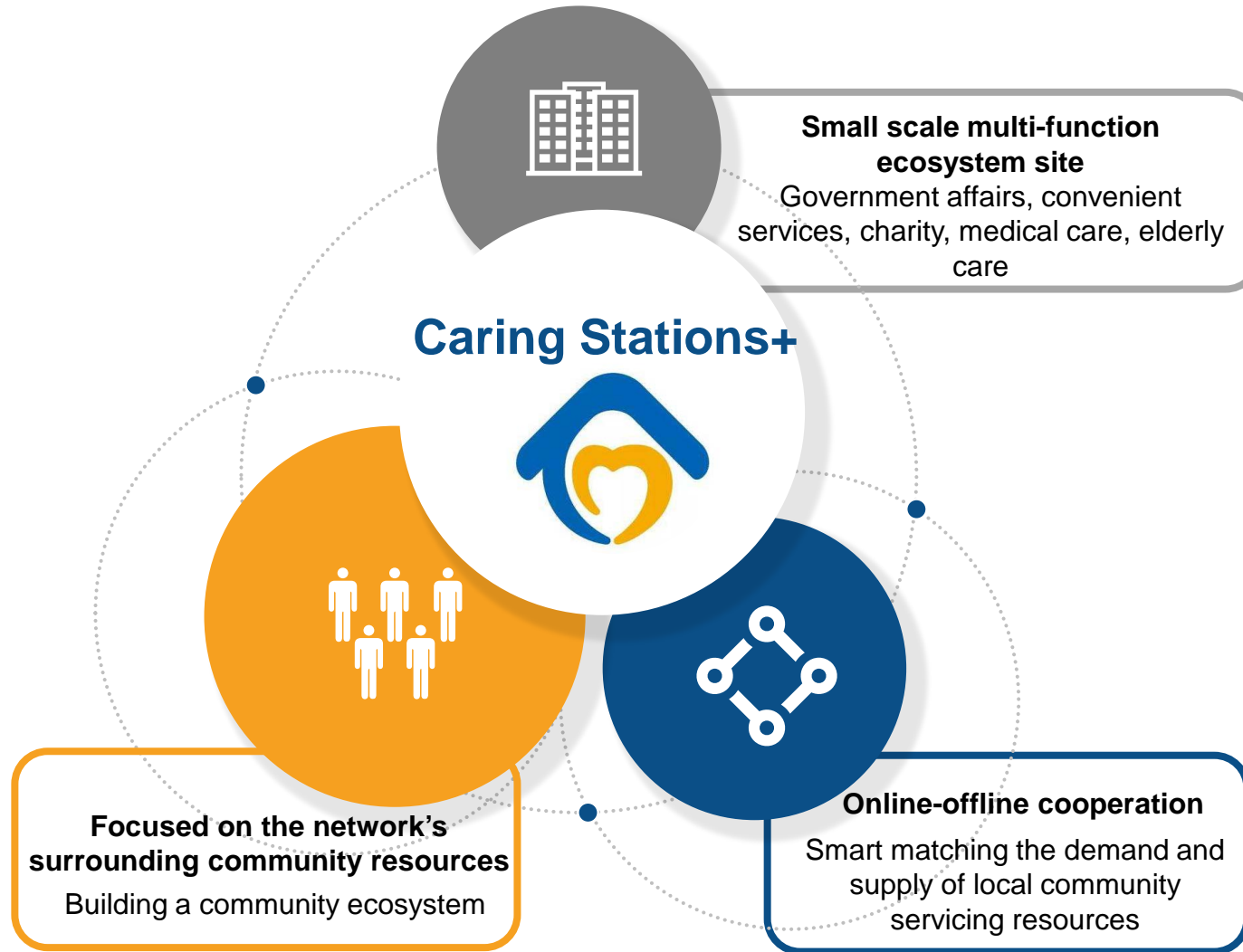
Serviced an aggregate of **over 100 million** worker visits offline



Over **8.51 million** online app users



Established “CCB Startup Station”



Created social resonance



Collaborated with **316** third-party organisations



Launched **44,000** community events



First “Outdoor Workers’ Service Station” with brand collaboration with National Federation of Trade Unions

CCB University Promoted Industry - Education Integration for Internal and External Empowerment



Industry - Education integration for internal empowerment



Held on-site training sessions covering **86,000** employees



Trained over **320,000 people** through online platform



Promoted the certification of financial technologist



Established the Industry – Education Integration Alliance for New Financial Talents with **64** director units and **6** observer units



External empowerment opened for sharing



“Jinzhihuimin” and “Yugong College” provided financial knowledge training to owners of SME, individual business owners, agriculture-related groups, entrepreneurs, poverty alleviation targets and grassroots officials



An aggregate of **14,700** training programs with a total attendance of **1.35 million**



Organised a summer field-trip program in rural areas for students
Over **10,000** overseas and domestic students from **1,200** colleges participated



Established cloud-based innovative fintech service platform
Built innovative fintech co-creating ecosystem

Agenda

Financial Performance Highlights

In-Depth Strategy Promotion

High-Quality Business Development

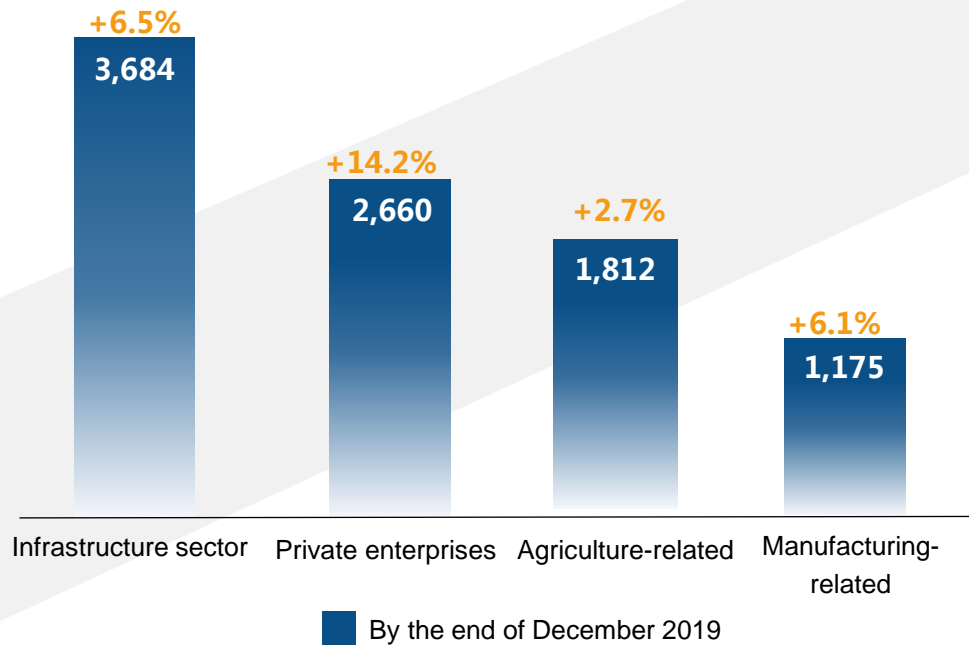
Outlook & Strategies

Continuously Enhancing Capability to Support National Development



Focused on economic-social key development areas and weaknesses

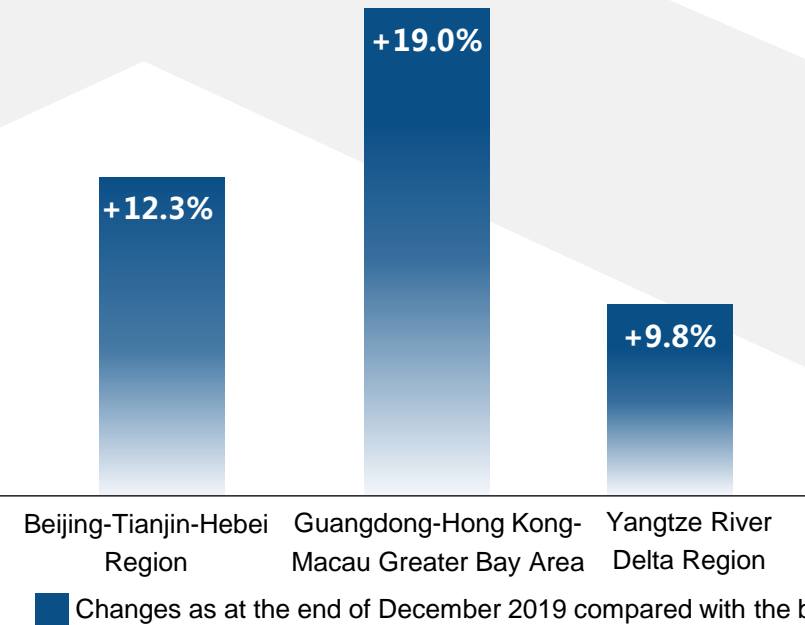
Loan balance and growth rate in key areas and industries
(RMB Billion)



Support for major strategic regions in the nation

Supported the development of **Xiong'an New Area** and the building of **Shenzhen into a pilot demonstration zone for socialism with Chinese characteristics**

Corporate loan growth rates in key strategic areas



Network supply chain

Provided financing to **65,000** enterprises, totaling **RMB 879.9 billion**



ETC customers surpassed **47 million**
Helped to improve transportation network efficiency

Continuously Enhancing Capability to Support National Development



Supported supply-side structural reform



Loan balance and new loans
(RMB Billion)

+12.8%

1,176

Green loans

+38.4%

533.6

Strategic emerging industries

■ By the end of December 2019



RMB bonds in financial market

Balance: RMB 5.05 trillion

New bonds: RMB 550 billion



Local government debt

Over RMB 400 billion of new debt

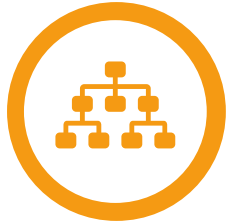


New debt-for-equity swaps of
RMB 159.4 billion
Continuously outperforming
the market



Supported technology innovation
Full-cycle financial services covering
60% of companies in the STAR
market

Continuously Enhancing Financial Risk Control Capability



Improved risk management through comprehensive, active and intelligent system

Risk Scan & Detect System (RSD)

Risk Alert & Detect System (RAD)

Risk Model Decision (RMD)

Centralised and digital debt collection platform for retail business

Consolidated management with unified credit approval process

“Blue Chip Project” one-stop intelligent risk control platform for investment and transaction business



Promoted intensive credit approval process



Centralised credit approval in tier-one branches, covering all overseas institutions

Enhanced approval efficiency

Reduced approval time for corporate business **by 24.1%**

Reduced approval time for single debt business **by 10.1%**



Strengthened compliance management through emphasizing individual's responsibility



Promoted the integration of onshore and offshore compliance management through multiple dimensions

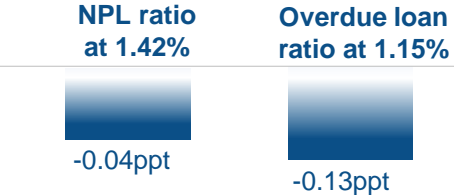
Headquarter and **34 offshore institutions** implemented systematic sanctioned lists monitoring

Pioneered integration of money laundering risk control and operating risk control management

Nurtured corporate compliance culture and promoted compliance value

Continuously Enhancing Financial Risk Control Capability

Steady improvement in asset quality

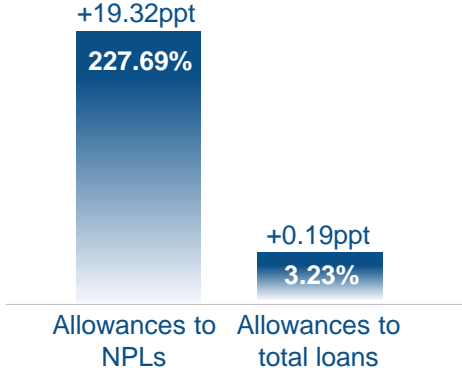


Changes as at the end of December 2019 compared with the beginning of the year

Solid internal foundation

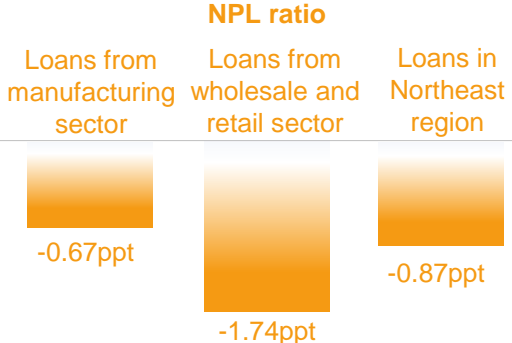
NPL was higher than overdue loans by **RMB 39.6 billion**

Risk compensation ability improved steadily



By the end of December 2019

Quality improvement in key industries and areas



Changes as at the end of December 2019 compared with the beginning of the year

Property market related risks stable and under control



Continuously Enhancing Ability to Compete Internationally



Overseas institutional infrastructure continued to improve

211 overseas institutions at all levels

Covering 30 countries and regions worldwide

Astana Branch and Labuan Branch successfully opened

Net profit of overseas commercial banking institutions of the Group increased 11.84% YoY



Innovative development in cross-border financial services

RMB clearing branch in the UK achieved a cumulative clearing amount of over RMB 42 trillion

The accumulated transaction volume of the blockchain-based trade financial platform exceeded RMB 400 billion

Launched "BCTrade2.0"

"Single window for international trade" binding over 30,000 customers

"Cross-border e+" secured 150,000 customers, a YoY increase of 174%

The first "Cross-Border quick loan" product series for small and micro enterprises

Innovative launch of "cross-border intelligent matching platform"

Created a closed loop ecosystem for "I want to go abroad" cross-border customer base



Supported Belt and Road construction and enterprises to 'go global'

Belt and Road-related overseas projects accumulated a contractual amount of US\$24.27 billion

"Sanjianke" ("Jiandantong", "Jianpiaotong", "Jianxintong") products series

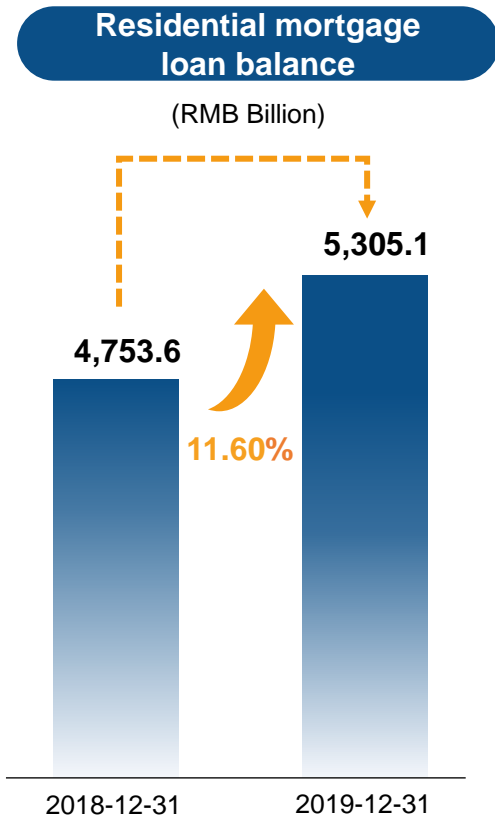
Reaching more than 10 countries along the Belt and Road

Launched the first "Belt and Road" theme equity bill financial products in Switzerland

Retail Business Advantages Continuously Strengthened

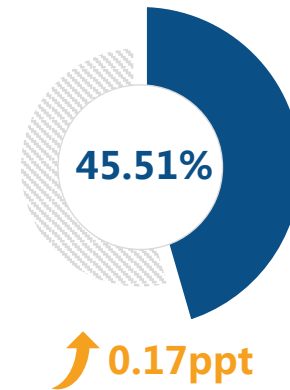


Ranked first among peer banks in terms of scale of residential mortgage loans

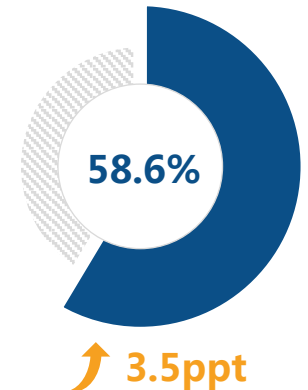


Intelligent Investment Advisor “Long Fortune” Platform
14.48 million active customers
Provided wealth checkup and asset allocation services to more than 38.45 million users

Contribution of retail business to profit before tax



Retail business contribution to intermediary business revenue



1.13 billion active debit cards
Annual transaction volume of debit card consumption hit RMB 23.19 trillion, a YoY increase of 10.42%
Number of Long Pay customers reached 122 million



Credit card customers reached 97.34 million
Cumulative number of credit cards issued totaling 133 million
Credit card transaction volume hit RMB 3.15 trillion

Rapid Development of Corporate Transactional Business

Financial Market



Topped the market in terms of volume of sovereign and quasi-sovereign bonds underwritten

Volume of local government debts underwritten continued to **rank among the highest**



Debt securities investments' real rate of return **led peers for three consecutive years**

Interbank RMB money market transaction volume **led peers for two consecutive years**

Investment Banking



Topped the market in terms of underwriting revenue originating from non-financial corporate debt financing instruments



Revenue of financial advisory services up **20.2% YoY**

Custody Business



Assets under custody exceeded **RMB 13 trillion**



One of the first banks to provide custody services for cross-border conversion brokers of global depository receipts

Settlement and Cash management

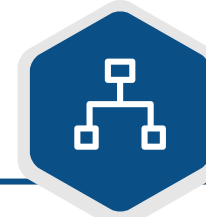


Unit RMB settlement accounts increased by **10.1%** since the beginning of the year



Provided global cash management services to many **Fortune 500 companies**

Innovative Group's asset management system



Development of **'Mega Asset Management'** for the Group

Focused on **six major capabilities**: asset allocation, channel sales, investment research, risk management, collaborative operations and fintech.

Building the Group's asset management mechanisms and models

'Mega Asset Manager' investment and operation platform for all products, assets, end-to-end process, and risks

CCB Wealth Management was established in June 2019

Wealth management business revenue reached **RMB 12.9 billion**, up **16.07%**

The scale of NAV-type WMPs reached **RMB 562.4 billion**, up **87.69%**

Channel Competitiveness and Customer Service Improvement

“Three integrations” operations among corporate and retail businesses, domestic and foreign currencies businesses, online and offline businesses

Digital control and management of the entire lifecycle encompassing channels, products, services, etc.

Average waiting time for counter customers decreased by **2 minutes 29 seconds**

Outlets corporate and retail daily average deposit balance up by **2.69%** and **13.66%** respectively

Intelligent operation and control platform

Promoted the innovative “**BankFree**” model

建行到家
— BankFree —

Connectivity rate of all channels

Smart queueing rate of all channels

90.73%

92.57%



Comprehensive competitiveness of outlets improved

Recognitions presented to outlets

Top 100 Outlets in the Banking Industry and number of outlets receiving star rating outperformed peers

20 outlets awarded “**Top 100 Civilised and Standardised Service Outlets in the Banking Industry**”

4 outlets received “**Top 100 Outlets with Excellence Contribution**” award

137 outlets won the “**Five-Star Outlets with Civilised and Standardised Services**”

Intelligent operations system

Process automation robots offered **100 applications**

Intelligent identification applied to **9 types** of counter vouchers (eg. checks) and business licenses to lessen manual information collection

Remote customer service

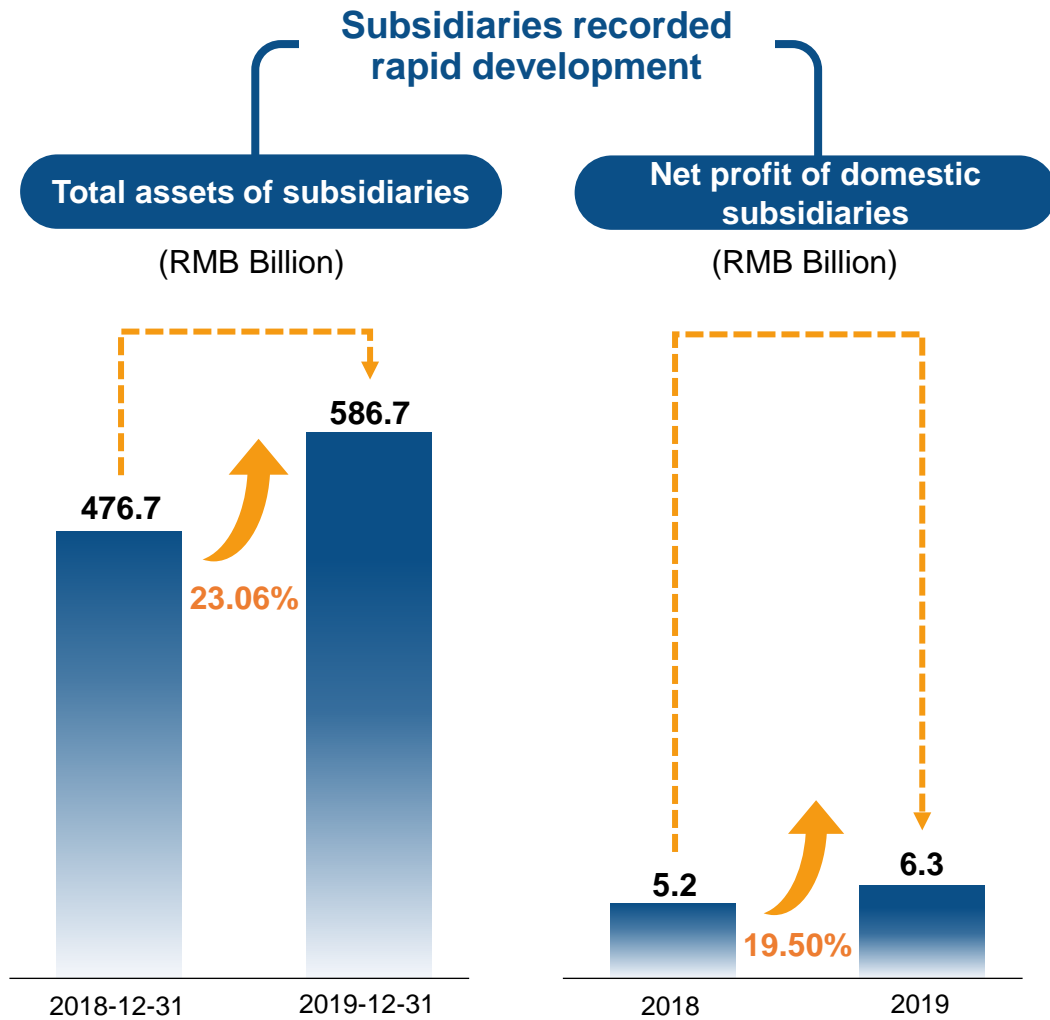
98%

“One-stop” comprehensive solution rate to customer enquiry

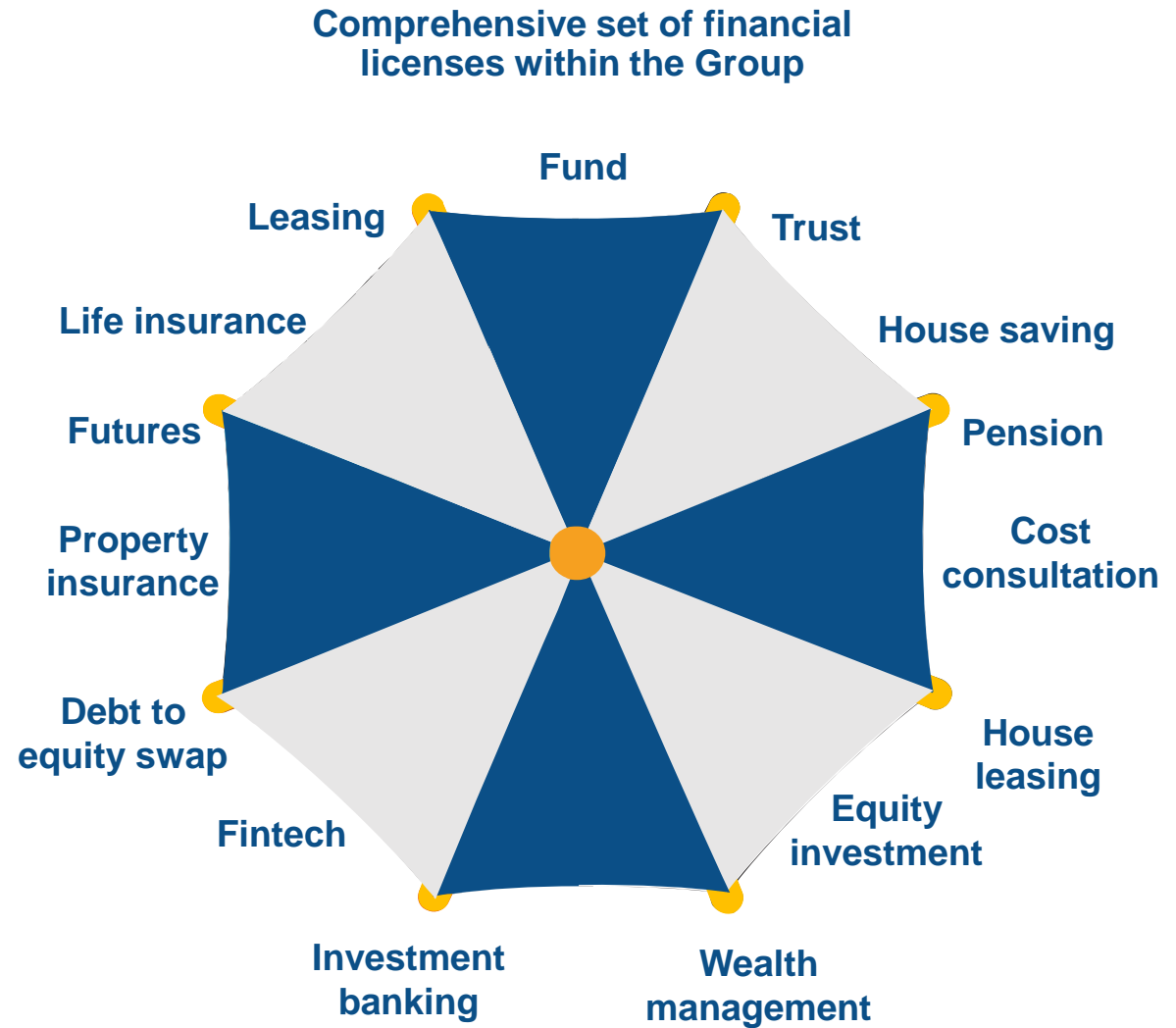
1.24 billion customers

Intelligent customer service robot group
Number of customers served by robot-advisors

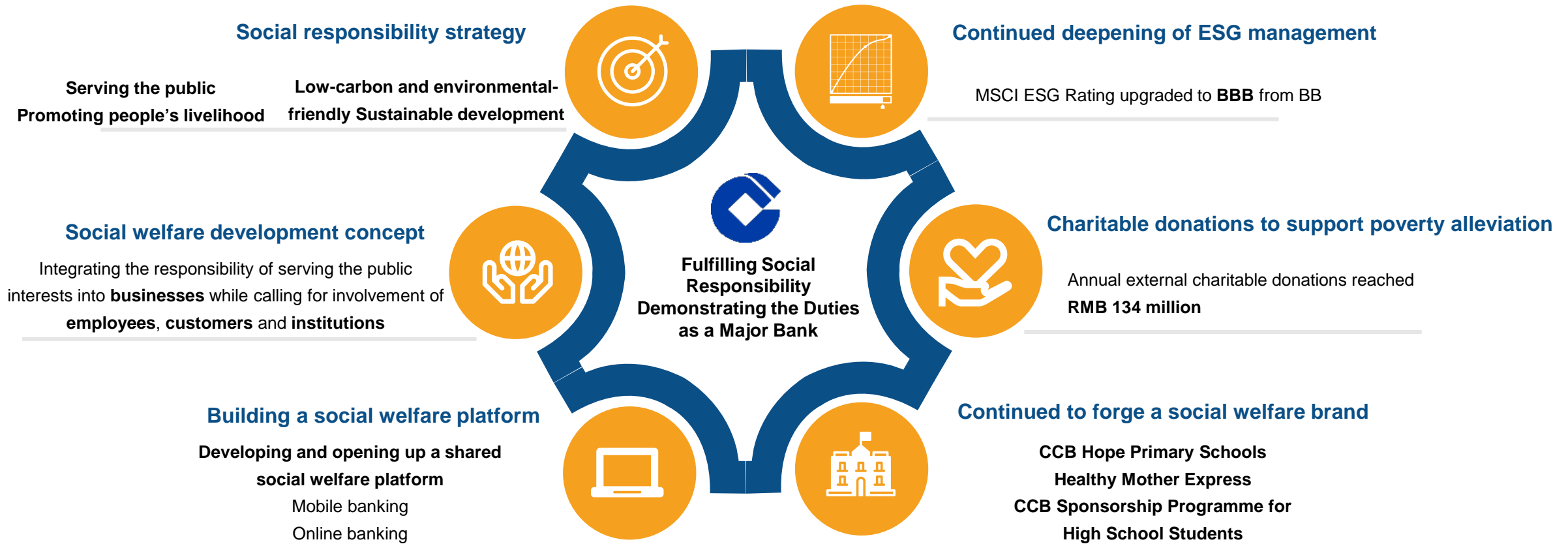
Subsidiaries' Businesses Developed Steadily



Note: Not including CCB Wealth Management established in 2019



Proactively Fulfilled Social Responsibility



Proactively Fulfilled Social Responsibility



Recognitions



The Banker

The Banker (U.K.)

Ranked 2nd in the “TOP 1000 World Banks”



THE Asset 財資

The Asset (Hong Kong, China)

Best Bank in China 2019
ESG Corporate Gold Award



ASIAMONEY

Asiamoney (Hong Kong, China)

Best Private Bank in China



亚洲银行家
THE ASIAN BANKER®

The Asian Banker (Singapore)

Best Mega Trade Finance Bank in China
Achievement in Comprehensive Risk Management
Award



中国银行业协会
CHINA BANKING ASSOCIATION

China Banking Association (mainland China)

Best Inclusive Finance Performance Award
Best Social Responsibility Practice Award



金融时报
FINANCIAL NEWS

Financial News (mainland China)

Best Bank in Fintech Innovation of the Year

Agenda

Financial Performance Highlights

In-Depth Strategy Promotion


High-Quality Business Development


Outlook & Strategies

Opportunities and Challenges


Opportunities


 **Steady improvement in China's economy, and to remain positive in the long term**

 **Proactive fiscal policy expected to be more proactive and play a bigger role**


 **Prudent monetary policy expected to focus more on flexibility and appropriateness**

 **China continues to step up supply-side structural reform**

 **Stability in six perspectives will bring advantages and business opportunities**

 **Further opening up to continue**

Challenges

 **Complicated and changing international political situation**

 **Increased downward pressure on domestic economy**



Covid-19 outbreak across the world

 **Increasingly strict financial regulation**

 **Downward trend on market interest rates**



Increasing competition among peers and across sectors

Impact of Covid-19 on Global Economy

OECD
Growth rate of global economy may fall to 1.5% in 2020

IMF
Global economy growth might be negative in 2020, followed by an expected recovery in 2021

United Nations
Global economic recession is inevitable



Flows of labour, goods and technology **weakened**







Slowdown of global trade

More **significant disruptions** on **global supply chain**

Global capital market volatility exacerbated

Bringing **uncertainties** and **risks** to the development of the banking industry

Countries' Response Measures

| | | | | | |
|---|---|---|---|---|---|
|  |  |  |  |  |  |
| FED | ECB | BoE | U.S. | G7 Summit | G20 Summit |
| Fed funds rate slashed to 0-0.25% Open-ended asset purchasing programme | Strive to provide ample liquidity | The base rate down by 50bps to 0.25% | Stimulus package for the economy to contain the impact of Covid-19 | Do whatever necessary to restore confidence and economic growth | Mobilize all available resources to coordinate a global response |

Impact of Covid-19 on China's Economy

Major challenges ahead

Financial market turmoil and global economic downturn pose new challenges



Domestic production

Value-added industrial output of industrial enterprises above designated size

CN: Service Production Index



Consumption

Direct impact on offline consumption

Total retail sales of consumer goods

Industries such as transportation, tourism and catering were seriously affected



Foreign trade

Growth of exports fell

Overseas orders shrank with epidemic spreading around the world

Proactive fiscal policy expected to be more proactive and play a bigger role

Investments in key projects and key areas

New local government bonds issuance
RMB 1.29 trillion out of the RMB 1.85 trillion quota to boost infrastructure investment

Support community-level governments to protect and maintain livelihood, salary and operation

Interest subsidy, Tax and administrative fee cut

Prudent monetary policy expected to be more on flexible and appropriate

Maintain reasonable and ample liquidity

Structural monetary policy
RMB 300 billion special relending funds for pandemic prevention and control
RMB 500 billion quota of relending and rediscounting
Targeted RRR cut for inclusive finance

Policy-based financial support
Special loan quota of RMB 350 billion for supporting enterprises to resume work and production

Long-term outlook of economy remain promising

Tight pandemic control

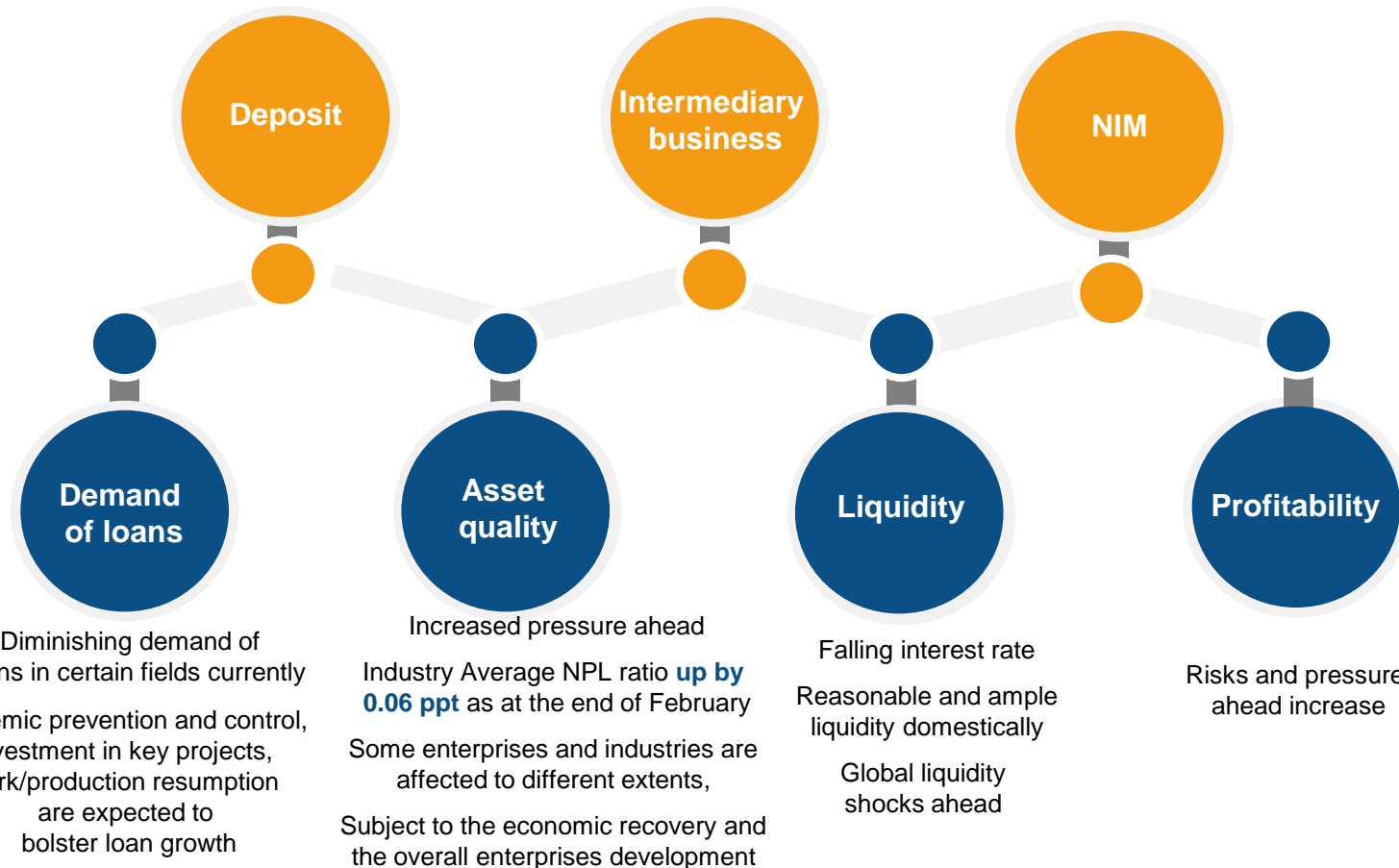
Orderly resumption of work and production

Impact of Covid-19 on China's Banking Industry

Banking industry faces pressure and challenges

New development opportunity in the future

Pressure on deposit growth Increasing difficulty in expansion Downward pressure ahead



Economic stimulus policy

Significant increase in infrastructure investment
Development of new infrastructure, including 5G, data center, etc. accelerates

Gradual recovery of household consumption

Rebound of inelastic demand such as automobiles and renovation
Moderate recovery of Property investment

Post-epidemic growth recovery

Emerging sectors and industries

Medical care, healthcare, elderly care
Retail, catering, medical diagnosis, education, etc.
Expanding online industrial chain and supply chain
Increasingly convenient community consumption network

Support Economic and Social Development in Tandem with Epidemic Prevention and Control

Proactive measures



Explore digital operation model



Data commercialization

R&D in public data products
Strengthen the application of big data



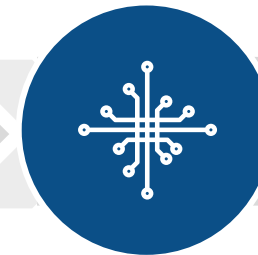
Address the difficult points and pain points caused by Covid-19 in a targeted way



Differentiated credit policy

Support key project investment
Support small and micro enterprises to resume work and production
Support industries that are greatly affected by the epidemic

Support key areas such as spring plowing and farming preparation
Support foreign trade related areas such as international supply chain



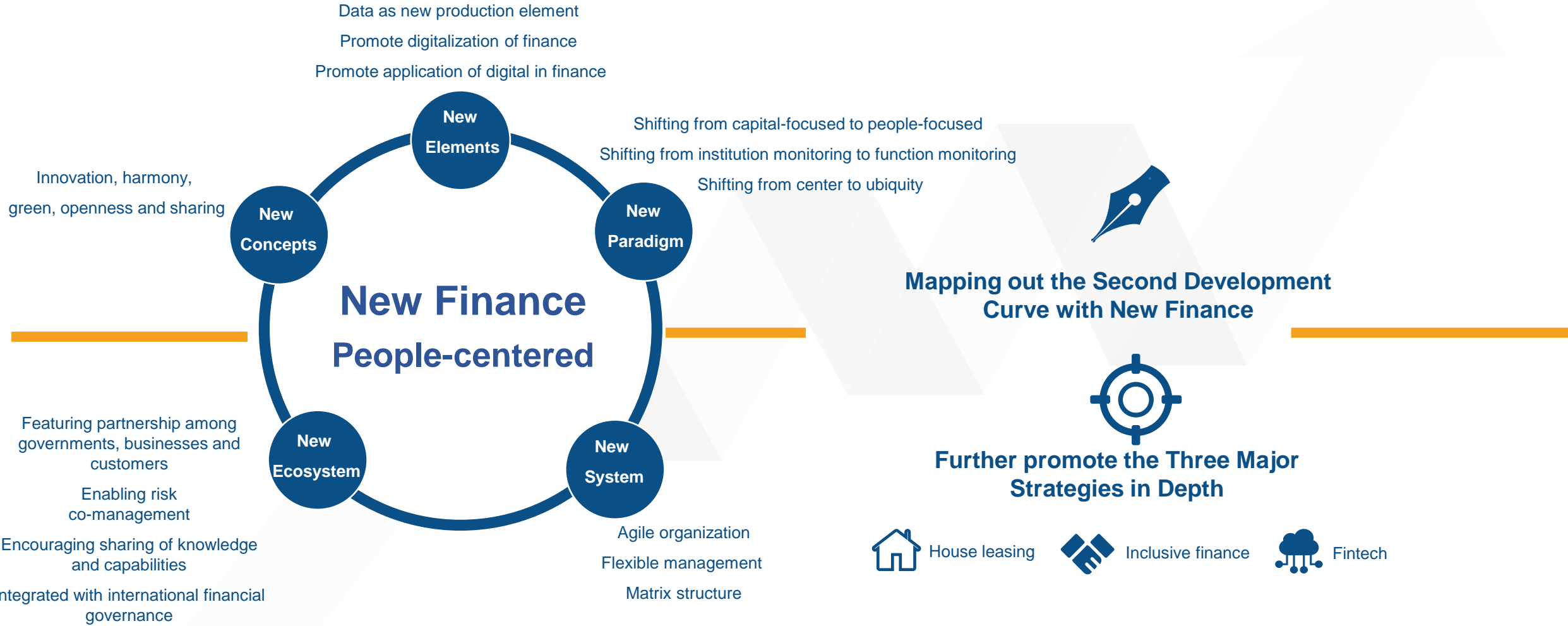
Closely monitor domestic and international economic and financial situation



Maintain a strong balance sheet

Ensure stable asset quality
Actively respond to market fluctuations and liquidity risks
Prevent operational risks of overseas institutions

Riding the Wave of New Finance and Adhering to Strategic Development Direction



Solid 'Financial Infrastructure' Built by 'New Finance + High-Tech'

Focuses of financial services in third-tier cities and below

Inclusive finance



Community finance



Fintech



House leasing

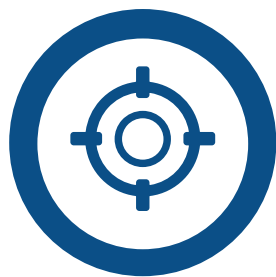


"Agriculture, farmer and rural area"
related Finance



Bolstering "financial infrastructure"

Progressing Ahead amid Stability for High Quality Development



Strive to perform well in 2020

Stay committed to operational targets



Strengthen coordination within the Group to create synergy

Fully promote refined management



Support development of the real economy effectively

Accelerate business development in key areas



Maintain steady and coordinated growth of assets and liabilities

Build a solid foundation for risk management



A large, stylized graphic of the year '2020' in blue, with a light blue circular logo above it. The logo is a stylized 'C' shape with a diamond in the center. The '2020' is written in a bold, sans-serif font.

Thank You