



徽商银行股份有限公司

Huishang Bank Corporation Limited



Huishang Bank Corporation Limited **2025 Interim Results Announcement**

(Stock code: 3698.HK)

September 2025

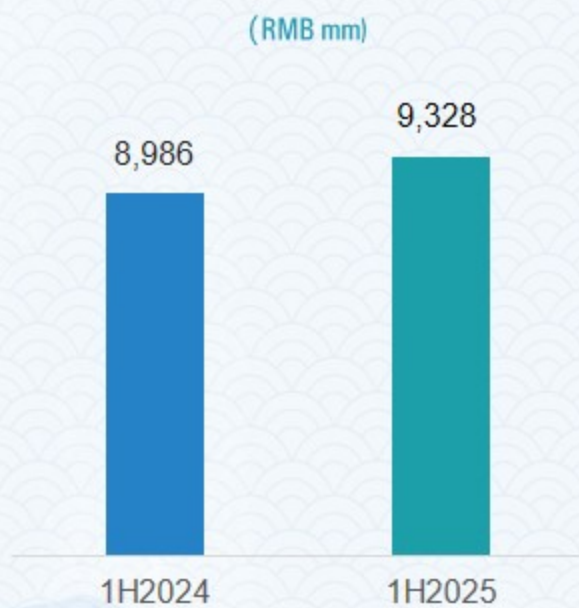


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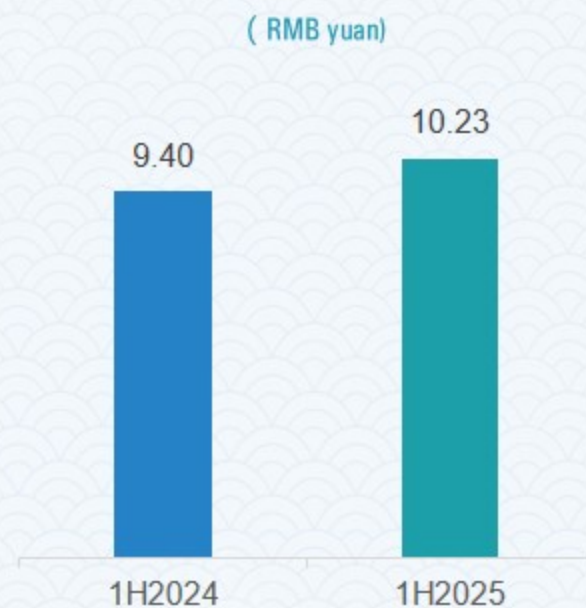
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- Notes: 1. Increase/decrease and percentage figures are derived based financials rounded to RMB millions except special statement.
2. “Bank” or “Huishang Bank” refer to Huishang Bank Corporation Limited, including its subsidiaries and branches.

Stable Profitability



Net Profit



Closing net assets attributable to shareholders of the Bank

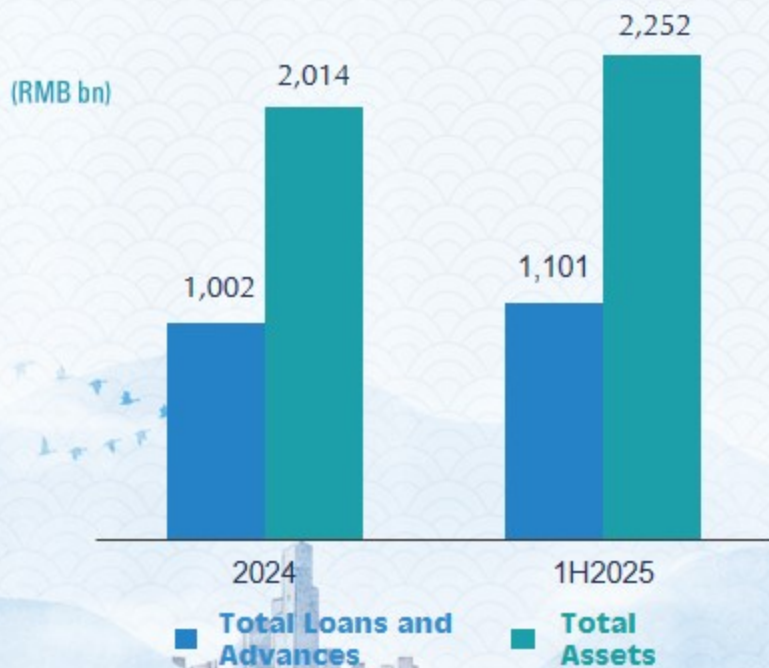
Steady Expansion of Business Scale

Total Assets: RMB **2,251.85 bn**

Growth: **11.82 %YTD**

Total Loans and Advances to Customers

Growth: **9.82%YTD**

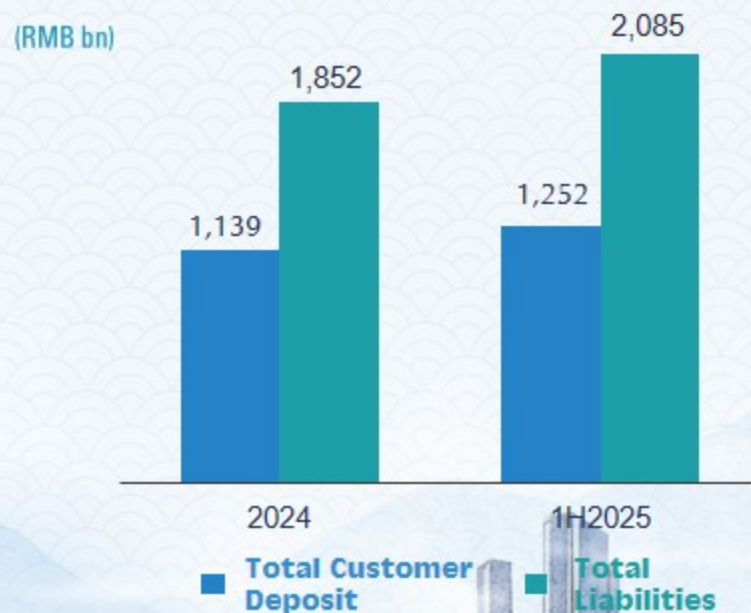


Total Liabilities: RMB **2,085.30 bn**

Growth: **12.59 %YTD**

Total Customer Deposits

Growth: **9.92 %YTD**



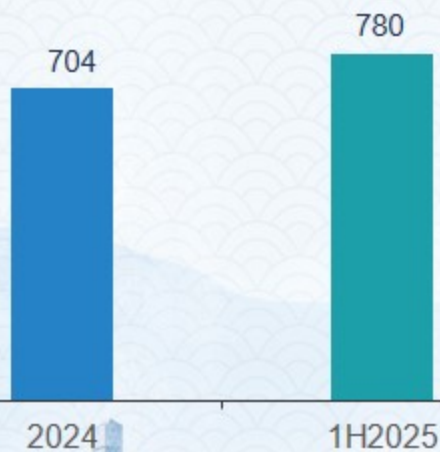
Rapid Growth of Corporate Banking Business

Total Corporate Loans(including

discounted bills): **780.46 bn**

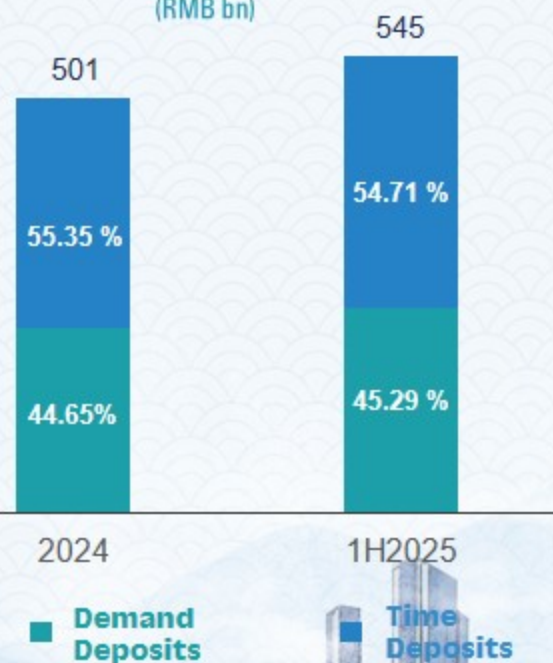
Growth: **10.83 %YTD**

(RMB bn)



Continue to Maintain Its Leading Position
in Corporate Deposits within Anhui
Province

(RMB bn)



Rapid Growth of Personal Banking Business

Personal Loan Growth: **7.43% YTD**



Personal Deposit Growth: **10.78 % YTD**



The Scale of Customers Reached a New High, and the Customer Structure Continues to be Optimized

- the number of customers of transaction business we served across the upstream and downstream of the industrial chain increased by **31.79%** as compared to the same period of last year ; the Bank signed contracts with **16,881** customers on cash management, representing an increase of **10.05%** from last year;

- New breakthroughs were achieved in interbank customer expansion, with total served customers growing by **10.1%** in custody business;

- the number of customers of inclusive loans to small and micro enterprises was **317,900**, achieving a netgrowth of **50,700** customers from the end of last year;

- As for wealth management business, the number of customers of which amounted to **1,284,100**, representing an increase of **135,100** or **11.76%** from the end of last year;

- the number of high-net value customers amounted to **125,900**, representing an increase of **13,400** or **11.91%** from the end of last year

- the mobile banking customer base of the Bank reached a total of **11,583,600**, representing a year-on-year increase of **12.63%**, with **2,996,900** monthly active users, representing a year-on-year increase of **14.08%**.

Development of Businesses

Fin-tech Business

As of the end of June 2025, the Bank's balance of loans to sci-tech enterprises amounted to **RMB201.794 million**, representing a net increase of **RMB33.029 million** or **19.57%** as compared with the end of last year. The bank has strengthened collaboration with industry regulatory authorities, establishing **20** "Technology Innovation Hubs" in key industrial parks within its business areas where technology resources are concentrated, to carry out a series of campaigns themed "Entering the Park" within the fintech ecosystem. Through these efforts, the Bank established cooperation with over **5,000** enterprises and entered into cooperation agreements on the "Joint Growth Plan" with a total of over **5,400** enterprises. The Bank provided online credit support of **RMB12.0 billion** to more than **4,200** sci-tech enterprises. The Bank won the honor of **Excellent Performance** in the Evaluation of the Effectiveness of Credit Policy for Anhui Science and Technology Enterprises in 2024 awarded by the Anhui Branch of the People's Bank of China and was also the only bank winning the **2025 Anhui Youth May Fourth Medal Collective** in the province.

Green Finance Business

As of the end of June 2025, the green loan balance of the Bank amounted to **RMB144.468 billion** in total, representing an increase of **RMB37.950 billion** or **35.63%** as compared with the end of last year. Among these, the green loan balance in Anhui Province amounted to **RMB127.820 billion** in total, representing an increase of **RMB32.076 billion** or **33.5%** as compared with the end of last year. In 2025, the Bank won the "Championship in Green Finance" in the labor competition on the "five major aspects" of finance in Anhui Province, and secured **three first prizes** for "Green Financial Products", "Green Financial Governance" and "Sustainability Information Disclosure" in the outstanding green finance case competition in Anhui Province.

SMEs Financing Business

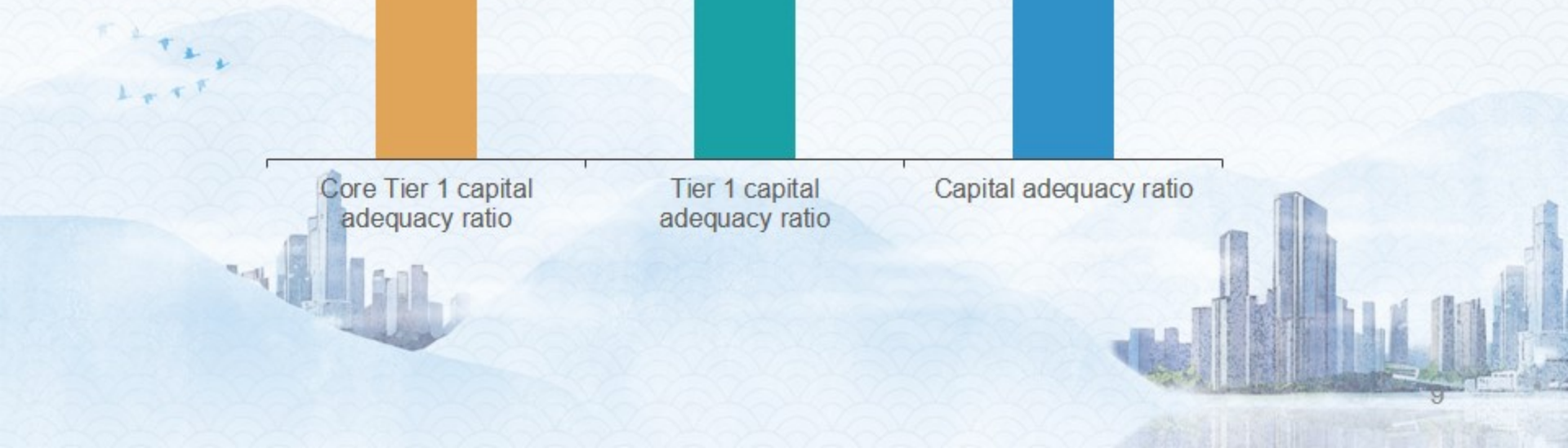
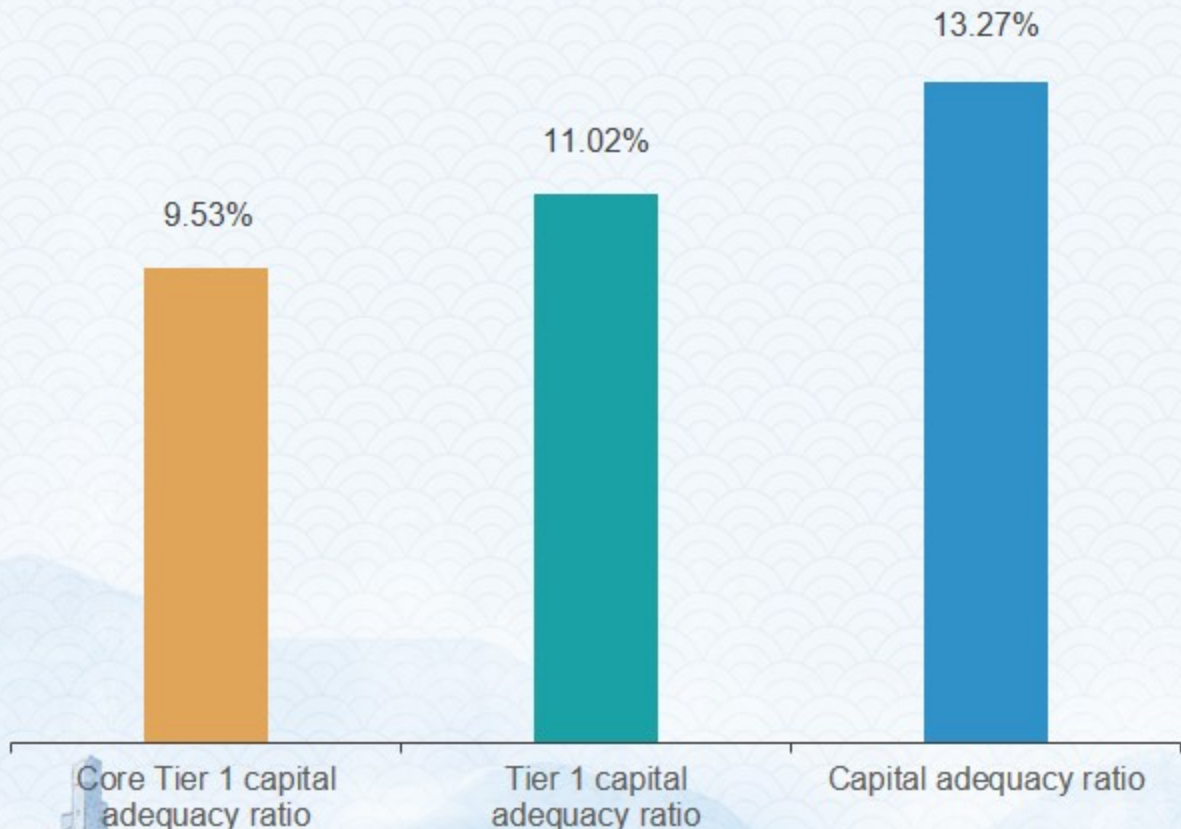
In the first half of 2025, the Bank continuously innovated its business models and enriched its product offerings, deepened and strengthened the coordinated financing support mechanism for small and micro enterprises, effectively addressing their financing challenges. As of the end of June 2025, the balance of inclusive loans to small and micro enterprises of the Bank was **RMB168,028 million**, representing a net increase of **RMB13.629 million** as compared with the end of last year; the number of customers was **317,900**, achieving a net growth of **50,700** customers from the end of last year, the average loan interest rate was **4.05%**.

Investment Banking Business

To promote its business transformation, the Bank focuses on developing investment banking services such as lead underwriting of debt financing instruments, asset securitization, M&A financing, structured financing, and investment and financing consulting. In the first half of 2025, the Bank continuously enriched its investment banking products by launching innovative products such as science and technology innovation bonds, vigorously promoted the development of underwriting of debt financing instruments and completed the issuance of **98** debt financing instruments with a total amount of **RMB79,342 million**. The underwriting amount was **RMB29,420 million**.



Capital Adequacy Ratios Continuously Comply with Regulatory Requirements

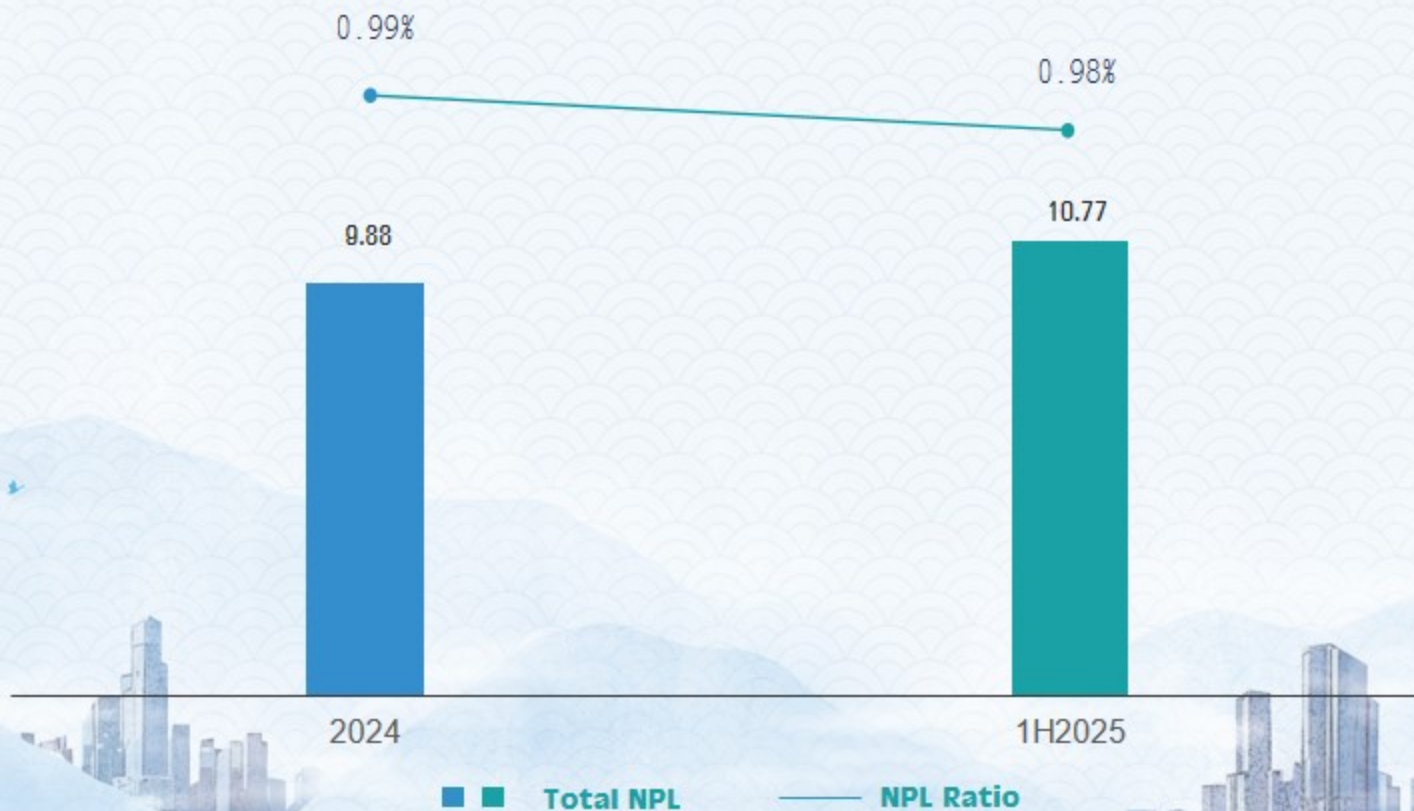




Asset Quality Remains Stable

NPL Ratio has continued to decline

(RMB bn, percentage excluded)



Outlook for the Second Half of 2025

In the second half of the year, the Bank will proactively respond to the challenges posed by the “three lows”, namely low interest rates, narrow interest rate spreads, and a low-yield environment, in the banking industry. The Bank will bolster the core drivers of growth, expand the scale of its high-quality customer base, continue to advance refined management, and build a foundation for operational efficiency through cost reduction and efficiency improvement, striving to achieve its strategic objective of becoming one of the “Top 100 World Banks.”



Focus on achieving annual targets by prioritizing loan disbursement



Stabilize revenue and optimize business structure



Elevate performance benchmarks and cultivate new competitive advantages



Strengthen comprehensive risk management and control



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Thank you!

