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**Bank of Zhengzhou Co., Ltd.\***

**鄭州銀行股份有限公司\***

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

**(H Shares Stock Code: 6196)**

**(Preference Shares Stock Code: 4613)**

## **UPDATES ON 2019 PRELIMINARY INTERIM RESULTS**

This announcement is made by the board of directors (the “**Board**”) of Bank of Zhengzhou Co., Ltd. (the “**Bank**”) 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 under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571, Laws of Hong Kong).

The financial information set forth in this announcement is preliminarily calculated and prepared in accordance with Chinese Accounting Standards. Such information is the data of the Bank and its subsidiaries (collectively, the “**Group**”) and has not been audited by accounting firms. There may be discrepancies between the information contained herein and the final data to be disclosed in the 2019 interim report of the Bank. Potential investors and the shareholders of the Bank should pay attention to investment risks.

# I. MAJOR ACCOUNTING DATA AND FINANCIAL INDICATORS FOR THE FIRST HALF OF 2019

(Unit: RMB' 000)

Item	January to June 2019	January to June 2018	Rate of change (%)
Operating income	6,256,014	5,159,466	21.25
Operating profit	3,208,171	3,034,174	5.73
Pre-provision operating profit	4,561,068	3,733,124	22.18
Total profit	3,210,732	3,036,601	5.73
Net profit attributable to shareholders of the Bank	2,474,045	2,366,553	4.54
Net profit attributable to shareholders of the Bank after deducting non-recurring profit and loss	2,471,731	2,364,587	4.53
Basic earnings per share (RMB/share)	0.42	0.44	(4.55)
Weighted average return on net assets (%)	16.53	18.84	Decreased by 2.31 percentage points

Item	As at June 30, 2019	As at December 31, 2018	Rate of change (%)
Total assets	479,752,805	466,142,418	2.92
Equity attributable to holders of ordinary shares of the Bank	30,448,082	28,824,231	5.63
Share capital	5,921,932	5,921,932	—
Net assets per share attributable to holders of ordinary shares of the Bank (RMB/share)	5.14	4.87	5.54
Non-performing loan (“NPL”) ratio (%)	2.39	2.47	Decreased by 0.08 percentage point

*Note 1:* Basic earnings per share and weighted average return on net assets were calculated according to *Compilation Rules for Information Disclosures by Companies that Offer Securities to the Public (No. 9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share*. In the first half of 2019, the Bank did not distribute any dividends on the non-cumulative perpetual offshore preference shares. In calculating “basic earnings per share” and “weighted average return on net assets”, no dividends of the preference shares have been deducted from the net profit attributable to shareholders of the Bank and the net proceeds from the offering of the preference shares have been deducted from the weighted average net assets.

*Note 2:* Net assets per share attributable to holders of ordinary shares of the Bank were calculated by the equity attributable to ordinary shareholders of the Bank after deducting the preference shares divided by the total number of ordinary shares at the end of the period.

## II. INFORMATION ABOUT PRELIMINARY OPERATIONAL AND FINANCIAL RESULTS

In the first half of 2019, under the leadership of the Board, the Bank set the overall working tone of progress amid stability, continuously advanced structural adjustment, comprehensively strengthened risk prevention and control, constantly promoted quality development, and improved the capacity of sustainable development.

At the end of June 2019, the Bank had total assets of RMB479,753 million, total deposits from customers of RMB271,595 million, and total loans and advances to customers of RMB177,557 million, representing an increase of 2.92%, 2.83% and 11.27% from the beginning of the year, respectively. During the six months ended June 30, 2019, the Bank achieved total profit of RMB3,211 million and net profit attributable to shareholders of the Bank of RMB2,474 million, representing a year-on-year increase of 5.73% and 4.54% respectively. The NPL ratio was 2.39%, representing a decrease of 0.08 percentage point from the beginning of the year.

By order of the Board  
**Bank of Zhengzhou Co., Ltd.\***  
**WANG Tianyu**  
*Chairman*

Zhengzhou, Henan, China  
July 12, 2019

*As at the date of this announcement, the Board comprises Mr. WANG Tianyu, Mr. SHEN Xueqing and Mr. FENG Tao as executive directors, Mr. FAN Yutao, Mr. ZHANG Jingguo, Mr. JI Hongjun, Mr. LIANG Songwei and Mr. WANG Shihao as non-executive directors, Mr. XIE Taifeng, Mr. WU Ge, Ms. CHAN Mei Bo Mabel and Ms. LI Yanyan as independent non-executive directors.*

\* *The Bank is not an authorized institution within the meaning of the 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.*