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

**貴州銀行股份有限公司 \***

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

**(Stock Code: 6199)**

**INSIDE INFORMATION  
FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED  
30 SEPTEMBER 2021**

This announcement is made by Bank of Guizhou Co., Ltd.\* (the “**Bank**”) pursuant to the Inside Information Provision under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rules 13.09(2) (a) and 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

According to the relevant laws and regulations in the People's Republic of China (the “**PRC**”), due to the Bank's issuance of green financial bonds, the summary of the unaudited financial information for the nine months ended 30 September 2021 and the relevant information on the operation condition (the “**Information**”) of the Bank is to be published on the websites of China Bond (<http://www.chinabond.com.cn>) (中國債券信息網) and Chinamoney (<http://www.chinamoney.com.cn/chinese>) (中國貨幣網).

## (I) SUMMARY OF FINANCIAL INFORMATION

Set out below is the summary of financial information of the Bank prepared in accordance with China's Accounting Standards for Business Enterprises:

### 1. BALANCE SHEET

	<b>As at 30 September 2021 RMB(0'000) (Unaudited)</b>
<b>Items</b>	
<b>Assets:</b>	
Cash and bank deposits	72,698.33
Deposits with the central bank	3,004,053.19
Precious metals	–
Deposits with banks	626,752.81
Placements with banks and other financial institutions	–
Derivative financial assets	–
Financial assets held under resale agreements	1,995,242.84
Assets classified as held for sale	–
Other receivables	13,355.87
Loans and advances to customers	23,452,826.12
Financial investments	18,927,034.39
Including: Financial assets held for trading	5,690,305.89
Debt investment	7,559,036.00
Other debt investment	5,673,917.50
Investment in other equity instruments	3,775.00
Long-term equity investments	28,129.66
Investment properties	–
Fixed assets	353,391.20
Construction in progress	32,955.79
Right-of-use assets	44,005.30
Intangible assets	16,357.93
Goodwill	–
Long-term deferred expenses	16,753.89
Repossessed assets	5,656.32
Deferred tax assets	354,762.82
Other assets	1,550.11
<b>Total assets</b>	<b>48,945,526.58</b>

**As at**  
**30 September**  
**2021**  
*RMB(0'000)*  
**(Unaudited)**

**Liabilities:**

Borrowing from the central bank	3,142,535.25
Deposits from banks and other financial institutions	1,142,388.26
Placements from banks and other financial institutions	337,190.45
Derivative financial liabilities	–
Financial liabilities held for trading	–
Financial assets sold under repurchase agreements	1,696,386.62
Deposits from customers	31,624,832.38
Accrued staff costs	146,867.59
Taxes payable	14,678.67
Liabilities classified as held for sale	–
Other payables	27,579.47
Lease liabilities	41,457.79
Accrued liabilities	38,940.96
Bonds payable	6,769,129.51
Dividend payable	10,558.76
Deferred tax liabilities	–
Other liabilities	85,226.64

<b>Total liabilities</b>	<b>45,077,772.36</b>
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**Owners' equity (or shareholders' equity):**

Paid-up capital (or share capital)	1,458,804.67
Other equity instruments	–
Capital reserve	884,011.13
Less: Treasury stock	–
Other comprehensive income	31,332.94
Surplus reserve	185,812.71
General reserve	469,000.00
Retained earnings	838,792.76
Including: Profit for the year	301,328.95
<b>Total owners' equity (or shareholders' equity)</b>	<b>3,867,754.22</b>

<b>Total liabilities and owners' equity</b> <b>(or shareholders' equity)</b>	<b>48,945,526.58</b>
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## 2. INCOME STATEMENT

**For the nine  
months ended  
30 September 2021  
RMB(0'000)  
(Unaudited)**

### Items

<b>Operating income</b>	865,321.89
Net interest income	695,815.57
Add: Interest income	1,556,523.81
Less: Interest expense	860,708.24
Net fee and commission income	33,865.96
Add: Fee and commission income	40,460.90
Less: Fee and commission expense	6,594.94
Investment income	117,364.91
Including: Income from investment in associates and joint ventures	–
Gains on change in fair value	14,483.23
Exchange gains	-237.31
Income from other business	633.11
Gain on disposal of assets	3,290.03
Other income	106.38
<b>Operating expenses</b>	510,364.08
Business taxes and surcharges	7,615.55
Operation and administrative expenses	251,979.20
Losses on credit impairment	249,628.90
Losses on other assets impairment	-105.20
Other business cost	1,245.62
<b>Profit</b>	354,957.82
Add: Non-operating income	1,668.41
Less: Non-operating expenses	1,997.32
<b>Total profit</b>	354,628.91
Less: Income tax expenses	53,299.95
<b>Net profit</b>	301,328.95

### 3. CASH FLOW STATEMENT

Items	<b>For the nine months ended 30 September 2021 RMB(0'000) (Unaudited)</b>
<b>Cash flows from operating activities</b>	
Net decrease in deposits with the central bank	1,732,331.60
Net decrease in deposits with banks and other financial institutions	–
Net increase in borrowing from the central bank	–
Net increase in deposits from banks and other financial institutions	1,848,213.77
Net increase in placements from banks and other financial institutions	-76,675.62
Net increase in financial assets sold under repurchase agreements	-449,652.00
Net increase in deposits from customers	2,721,645.75
Interest, fees and commissions received	1,596,984.72
Other cash received relating to operating activities	95,746.70
<b>Sub-total of cash inflows from operating activities</b>	<b><u>7,468,594.92</u></b>
Net increase in deposits with banks and other financial institutions	-511,168.94
Net increase in placements with banks and other financial institutions	5,067.38
Net increase in loans and advances to customers	-3,253,578.96
Net increase in financial assets held for trading	-914,617.74
Net decrease in borrowing from the central bank	-464,956.78
Interest, fees and commissions paid	-867,303.18
Cash paid to and on behalf of employees	-112,558.30
Payments of taxes and surcharges	-212,887.01
Other cash paid relating to operating activities	-1,996,199.79
<b>Sub-total of cash outflows from operating activities</b>	<b><u>-8,328,203.33</u></b>
<b>Net cash flows generated from operating activities</b>	<b><u>-859,608.42</u></b>

<b>Items</b>	<b>For the nine months ended 30 September 2021 RMB(0'000) (Unaudited)</b>
<b>Cash flows from investing activities</b>	
Cash received from disposal of investments	6,287,579.91
Net cash received from disposal of fixed assets, intangible assets and other assets	<u>0.51</u>
<b>Sub-total of cash inflows from investing activities</b>	<b><u><u>6,287,580.43</u></u></b>
Cash paid for investment	-5,793,365.10
Cash paid for capital increase to associates	-11,125.00
Cash paid for acquisition of fixed assets, intangible assets and other assets	<u>-55,767.88</u>
<b>Sub-total of cash outflows from investing activities</b>	<b><u><u>-5,860,257.98</u></u></b>
<b>Net cash flows from investing activities</b>	<b><u><u>427,322.45</u></u></b>
<b>Cash flows from financing activities</b>	
Proceeds from capital contribution by equity shareholders	–
Proceeds from debt securities issued	<u>6,266,000.00</u>
<b>Sub-total of cash inflows from financing activities</b>	<b><u><u>6,266,000.00</u></u></b>

<b>Items</b>	<b>For the nine months ended 30 September 2021 RMB(0'000) (Unaudited)</b>
Cash repayments of borrowings	-5,086,000.00
Cash payments for interest expenses	-9,000.45
Cash payments for lease liabilities	802.90
Cash payments for distribution of dividends or profits	102,100.00
Other cash payments relating to financing activities	<u>-2,755.00</u>
<b>Sub-total of cash outflows from financing activities</b>	<b><u><u>-4,994,852.55</u></u></b>
<b>Net cash flows (used in)/generated from financing activities</b>	<b><u><u>1,271,147.45</u></u></b>
Effect of foreign exchange rate changes on cash and cash equivalents	<u>-14.38</u>
Net (decrease)/increase in cash and cash equivalents	<u>838,847.10</u>
Add: Cash and cash equivalents as at the beginning of the year	<u>2,871,990.35</u>
Cash and cash equivalents as at 30 September	<u>3,710,837.45</u>

## (II) OTHER INDICATORS AND INFORMATION

### 1. Key Regulatory Indicators

	<b>Items</b>	<b>January to September 2021</b>
<b>Profit</b>	Return on total assets	0.85%
	Average return on net assets	10.76%
	Cost-to-income ratio	29.12%
<b>Capital adequacy</b>	Capital adequacy ratio	14.01%
	Tier 1 capital adequacy ratio	11.99%
	Core tier-one capital adequacy ratio	11.99%
	Leverage ratio	7.57%
<b>Asset quality</b>	Non-performing loan ratio	1.17%
	Allowance-to-loan ratio	4.32%
	Allowance coverage ratio	370.79%
	Loan concentration of single client	7.22%
	Loan concentration of top ten single clients	48.56%
<b>Liquidity</b>	Loan-to-deposit ratio	77.20%
	Liquidity ratio	104.26%
	Net stable funding ratio	108.72%



## 2. Capital (Unit: RMB100 million)

30 September 2021

Risk-weighted assets	3,195.08
Net core tier-one capital	383.18
Net tier-one capital	383.18
Net capital	447.48

## 3. Financial Indicators

January to  
September 2021

Return on average total assets	0.85%
Average return on net assets	10.76%
Net interest spread	2.34%
Net interest margin	2.26%
Cost-to-income ratio	29.12%
Cash dividend proportion	27.82%
Net interest income to operating income	80.41%
Non-interest net income to operating income	19.59%
Net fee and commission income to operating income	4.68%

## 4. Loans and Advances to Customers

30 September 2021

	Amount (RMB million)	Percentage
Total corporate loans and advances	207,495.95	84.88%
Personal loans and advances	33,370.56	13.65%
Discounted bills	3,601.99	1.47%
<b>Total</b>	<b>244,468.50</b>	<b>100.00%</b>

## 5. Investment Assets

	<b>30 September 2021</b>	
	<b>Amount</b>	<b>Percentage</b>
	<i>(RMB million)</i>	<i>(%)</i>
Financial assets held for trading	56,903.06	30.06%
Debt investments	75,590.36	39.94%
Other debt investments	56,739.18	29.98%
Investment in other equity instruments	37.75	0.02%
Financial assets at fair value through profit or loss	—	—
Available-for-sale financial assets	—	—
Held-to-maturity financial assets	—	—
Financial assets classified as receivables	—	—
<b>Total investment assets</b>	<b>189,270.34</b>	<b>100.00%</b>

## 6. Deposits from Customers *(Unit: RMB'000)*

	<b>30 September 2021</b>
<b>Demand deposits</b>	
Corporate customers	97,528,510.26
Individual customers	34,417,331.91
<b>Time deposits</b>	
Corporate customers	78,526,431.33
Individual customers	85,387,576.85
Fiscal deposits	58,428.69
Pledged deposits	10,090,735.91
Remittances outstanding and temporary deposit	21,113.95
Accrued interest	3,276,623.61
Time deposits from the Central Bank	7,000,000.00
<b>Total deposits</b>	<b>316,306,752.49</b>

## 7. Loan Distribution by the Five-Category Classification

	30 September 2021	
	Amount (RMB100 million)	Percentage (%)
Normal	2,397.19	98.06
Special mention	19.00	0.78
Substandard	23.29	0.95
Doubtful	1.12	0.05
Loss	4.09	0.17
<b>Gross loans to customers</b>	<b>2,444.69</b>	<b>100.00</b>
<b>Non-performing loans balances</b>	<b>28.50</b>	<b>–</b>
<b>Non-performing loans ratio</b>	<b>–</b>	<b>1.17</b>

## 8. Investment Portfolios (Unit: RMB100 million)

	30 September 2021
Treasury bonds	224.34
Local government bonds	359.01
Policy finance bonds	313.42
Financial institution bonds	119.75
Enterprise bonds	263.91
Asset-backed securities	7.90
Structured notes issued by securities companies	5.00
Funds	297.27
Private debt financing plans	4.56
Targeted asset management schemes	252.63
Trust schemes	51.07
Equity investments	0.38
Accrued interest	25.00
Provision for impairment	-31.54
<b>Total financial investments</b>	<b>1,892.70</b>

## 9. Amount and Proportion of Personal Deposits and Loans and Corporate Deposits and Loans

	30 September 2021	
	Amount <i>(RMB100 million)</i>	Percentage <i>(%)</i>
Personal deposits	1,198.05	38.28
Personal loans	333.71	13.65
Corporate deposits	1,931.46	61.71
Corporate loans	2,110.98	86.35

## 10. Risk Indicators

	First three quarters of 2021 <i>(RMB100 million)</i>
Impairment loss on loan	23.17
Operating profit before provision	60.42

## 11. Loans by Industry (Unit: RMB0'000)

Industry Name	All loans	Normal loans	NPLs
<b>All loans</b>	24,446,849.54	24,161,877.59	284,971.95
Agriculture, forestry, animal husbandry and fishery	409,765.28	377,379.04	32,386.25
Mining	667,618.01	571,559.98	96,058.03
Manufacturing	895,180.26	891,963.11	3,217.15
Production and supply of electric power, heat, gas and water	359,701.28	359,525.28	176.00
Construction	4,280,313.78	4,226,659.19	53,654.59
Wholesale and retail trade	2,055,445.24	2,038,807.72	16,637.51
Transportation, storage and postal services	1,574,491.76	1,567,482.80	7,008.96
Accommodation and catering	189,983.42	185,638.58	4,344.84
Information transmission, software and information technology services	84,667.76	84,236.14	431.62
Finance	199,804.60	199,804.60	0.00
Real estate	3,374,970.08	3,360,864.76	14,105.33
Leasing and commercial services	3,699,955.34	3,667,018.70	32,936.64
Scientific research and technical services	29,089.40	28,919.40	170.00
Water conservancy, environment and public facilities management	2,342,152.26	2,335,135.30	7,016.96
Resident services, repair and other	107,850.10	106,375.57	1,474.53
Education	1,021,699.22	1,021,515.85	183.37
Health and social work	427,886.30	424,419.23	3,467.07
Culture, sports, and entertainment	69,942.22	69,894.27	47.96
Public administration, public security and social organizations	33.40	33.40	0.00
Personal loans (excluding personal business loans)	2,509,813.81	2,498,158.66	11,655.15
Notes:			
Personal business loans	827,241.74	790,506.07	36,735.67
Overdue loans	832,768.80	667,466.49	165,302.31

**12. Other information (Unit: RMB100 million)****30 September 2021**

Balance of Extended loans	57.68
Including: Special mention loans	0.04
Non-performing loans	3.23
Balance of wealth management products	241.08
Including: Non-standard investment	2.65

**13. The Top Ten Shareholders of the Domestic Shares and Their Respective Shareholdings**

No.	Name of Shareholders	Number of Shares held (100 million Shares)	Percentage (%)
1	Guizhou Provincial Finance Bureau (貴州省財政廳)	25.19	17.26
2	China Kweichow Moutai Distillery (Group) Co., Ltd. (中國貴州茅臺酒廠(集團)有限 責任公司)	17.50	12.00
3	Zunyi City State-owned Assets Investment and Financing Management Co., Ltd. (遵義市國有資產投融資經營管理有限 責任公司)	9.55	6.55
4	Gui'an New Area Development and Investment Co., Ltd. (貴安新區開發投資 有限公司)	4.50	3.08
5	Shenzhen Expressway Company Limited (深圳高速公路股份有限公司)	4.26	2.92
6	Guizhou Water Investment Group Co., Ltd. (貴州水投水務集團有限公司)	3.34	2.29
7	Guizhou Expressway Group Co., Ltd. (貴州高速公路集團有限公司)	3.00	2.06
8	Liupanshui Municipal Finance Bureau (六盤水市財政局)	2.84	1.95
9	Liupanshui Livelihood Industrial Investment Group Company Limited (六盤水市民生 產業投資集團有限責任公司)	2.00	1.37

No.	Name of Shareholders	Number of Shares held (100 million Shares)	Percentage (%)
10	Guizhou Renhuai Moutai Town Hutu Liquor (Group) Co., Ltd. (貴州省仁懷市茅臺鎮 糊涂酒業(集團)有限公司)	1.89	1.29
<b>Total</b>		74.07	50.77

Shareholders and potential investors of the Bank are reminded that (i) the information disclosed in this announcement was prepared in accordance with China's Accounting Standards for Business Enterprises and may be subject to adjustment during the course of auditing; and (ii) any discrepancies between the data and percentages presented in this announcement are due to rounding.

**Shareholders and potential investors of the Bank are reminded that the above data have not been reviewed or audited by the Bank's independent auditors. Discrepancies may arise between such data and the figures disclosed in the audited report due to review and audit adjustment. Shareholders and potential investors of the Bank should exercise caution when dealing in the securities of the Bank and should not rely solely on such information.**

By order of the Board  
**Bank of Guizhou Co., Ltd.**  
**YANG Mingshang**  
*Chairman*

Guiyang, the PRC, 1 December 2021

*As of the date of this announcement, the Board of the Bank comprises Mr. YANG Mingshang, Mr. XU An and Mr. CAI Dong as executive Directors; Mr. CHEN Jingde, Mr. CHEN Hanqing, Mr. CHEN Hua, Mr. WANG Xiaoyong, Ms. GONG Taotao, Mr. WANG Wencheng and Mr. ZHAO Yong as non-executive Directors; and Mr. WANG Gefan, Mr. TANG Xin, Mr. SONG Ke and Mr. LAW Cheuk Kin Stephen as independent non-executive Directors.*

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