



南京银行

BANK OF NANJING

股票代码:601009

2023

Annual Report Summary

年度报告摘要





目录

CONTENT



重要提示	
IMPORTANT NOTICE	2
公司基本情况	
BASIC INFORMATION	3
重要事项	
SIGNIFICANT EVENTS	33
审计报告	
AUDITOR'S REPORT	35
合并资产负债表	
CONSOLIDATED BALANCE SHEET	45
合并利润表	
CONSOLIDATED INCOME STATEMENT	47
合并股东权益变动表	
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS	49
合并现金流量表	
CONSOLIDATED CASH FLOW STATEMENT	51
资产负债表	
BALANCE SHEET	53
利润表	
INCOME STATEMENT	55
股东权益变动表	
STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS	57
现金流量表	
CASH FLOW STATEMENT	59



一、重要提示

I. IMPORTANT NOTICE

1. The Board of Directors and the Board of Supervisors and the Directors, supervisors and senior management of the Company warrant that the contents of this annual report are true, accurate and complete and that there are no false information, misleading statement or material omission and that they shall assume joint and several responsibilities therefor.
2. This report was considered and approved on 26 April 2024 at the third meeting of the tenth session of the Board of Directors of the Company. There were 12 directors (9 of which have voting rights) eligible for attending the meeting and 12 of them attended the meeting. The supervisors of the Company attended the meeting.
3. The 2023 financial report of the Company has been audited by Ernst & Young Hua Ming LLP which has issued a standard unqualified audit report.
4. Xie Ning, Chairman of the Board, Zhu Gang, President and Chief Financial Officer and Zhu Xiaojie, Head of finance department, warrant the truthfulness, accuracy and completeness of the financial statements in this annual report.
5. At the third meeting of the tenth session of the Board of Directors of the Company, the profit distribution proposal for the reporting period was considered and approved as follows: based on the total ordinary share capital of 10,343,733,474 shares as of 31 December 2023, a cash dividend of RMB5.367 (tax inclusive) per 10 shares will be distributed to all ordinary shareholders, totaling RMB5.551 billion in cash dividends, accounting for 30.00% of the net profit attributable to the shareholders of the listed company in the consolidated statements, and accounting for 31.91% of the net profit attributable to the ordinary shareholders of the listed company in the consolidated statements. As the convertible bonds issued by the Company are in the conversion period, provided that there is any change in total share capital before the record date of equity distribution, the Company will maintain the total distribution unchanged, and correspondingly adjust the distributable amount per share on basis of total ordinary share capital on the record date of equity distribution, and specify the specific distribution in the announcement of dividend distribution implementation.

The above proposal is subject to approval at the shareholders's meeting.

1. 公司董事会、监事会及董事、监事、高级管理人员保证年度报告内容的真实、准确、完整，不存在虚假记载、误导性陈述或重大遗漏，并承担个别和连带的法律责任。
2. 公司第十届董事会第三次会议于2024年4月26日审议通过了本报告。本次董事会会议应到董事12人(其中有表决权董事9人)，实到董事12人，公司监事列席了本次会议。
3. 公司2023年度财务报告已经安永华明会计师事务所(特殊普通合伙)审计，并出具了标准无保留意见的审计报告。
4. 公司董事长谢宁、行长及财务负责人朱钢、财务部门负责人朱晓洁保证年度报告中财务报告的真实、准确、完整。
5. 公司第十届董事会第三次会议审议通过报告期利润分配预案为：以2023年12月31日普通股总股本10,343,733,474股计算，向全体普通股股东每10股派送现金股利5.367元人民币(含税)，共计派发现金股利55.51亿元，占合并报表中归属于上市公司股东的净利润的30.00%，占合并报表中归属于上市公司普通股股东的净利润的31.91%。由于公司发行的可转债处于转股期，若总股本在实施权益分派的股权登记日前发生变动，届时公司将维持分配总额不变，以实施权益分派的股权登记日普通股总股本为基数，相应调整每股分配金额，并在分红派息实施公告中明确具体分配情况。

以上预案尚需股东大会审议批准后方可实施。

二、公司基本情况 II. BASIC INFORMATION

I. Company Information

I.1 Basic Information about the Company

Type 种类	Stock Listing Exchange 上市交易所	Abbreviation 简称	Stock Code 代码	Custodian 托管机构
Ordinary A Shares 普通股A股	Shanghai Stock Exchange	Bank of Nanjing 南京银行	601009	China Securities Depository and Clearing Corporation Limited Shanghai Branch
Preferred Stock 优先股	上海证券交易所	Bank of Nanjing Preferred Stock 1 南银优1	360019	中国证券登记结算有限责任公司上海 分公司
		Bank of Nanjing Preferred Stock 2 南银优2	360024	
Convertible corporate bonds 可转换公司债券		Bank of Nanjing Convertible Bonds 南银转债	113050	

I.2 Contact Person and Contact Information

	Secretary to the Board 董事会秘书	Securities Affairs Representative 证券事务代表
Name(s) 姓名	Jiang Zhichun 江志纯	Yao Xiaoying, Cai Ao'ran 姚晓英、蔡傲然
Address 联系地址	Office of the Board of Bank of Nanjing, No. 88 Jiangshan Street, Jianye District, Nanjing City, Jiangsu Province 江苏省南京市建邺区江山大街88号南京银行董事会办公室	
Tel 电话	025 - 86775067	
Fax 传真	025 - 86775054	
Email 电子信箱	boardoffice@njcb.com.cn	

I. 公司简介

I.1 公司基本信息

I.2 联系人和联系方式

二、公司基本情况 II. BASIC INFORMATION

I. Company Information (Cont'd)

1.3 Principal Business and Operation Mode of the Company

Bank of Nanjing is one of the earliest domestic commercial banks listed on the main board of the Shanghai Stock Exchange. Based in Jiangsu Province, the Company serves the Yangtze River Delta and Beijing region. After 28 years of business development, the Company has grown into a commercial bank with perfect corporate governance, distinctive operating characteristics, excellent quality and efficiency, and outstanding comprehensive strength. The Company conducts various business activities within the business scope approved by the financial supervisory authorities. Our main businesses mainly include corporate banking, personal banking, treasury and other businesses.

The Company's business scope includes: taking public deposits; granting short-term, medium-term and long-term loans; handling domestic and international settlements; handling bill acceptance and discounting; issuing financial bonds; agency issuance, agency payment, underwriting government bonds; buying and selling government bonds, financial bonds; engaging in inter-bank lending; trading, agent trading of foreign exchange; engaging in bank card business; providing letter of credit services and guarantees; agency collection and payment and agency insurance business; providing safe deposit box services; other businesses approved by the CBIRC. (for items subject to the approval according to laws, operational activities shall be only conducted after obtaining the approval of competent authorities.)

Licensed items: sales of public offered securities investment funds (for items subject to the approval according to laws, operational activities shall be only conducted after obtaining the approval of competent authorities, and the specific business items shall be subject to the approval results)

During the reporting period, there were no major changes in the Company's business model and principal businesses, and there were no other business activities that had a significant impact on profits.

I. 公司简介(续)

1.3 公司从事主要业务、经营模式情况

南京银行是国内较早在上海证券交易所主板上市的商业银行。公司立足江苏，服务辐射长三角及北京地区，经过28年的经营发展，成长为一家公司治理完善，经营特色鲜明，质量效益优良，综合实力突出的商业银行。公司在经金融监管部门批准的经营范围内开展各项业务活动，主营业务主要包括公司银行业务、个人银行业务、资金业务和其他业务等。

经营范围包括：吸收公众存款；发放短期、中期、和长期贷款；办理国内外结算；办理票据承兑与贴现；发行金融债券；代理发行、代理兑付、承销政府债券；买卖政府债券、金融债券；从事同业拆借；买卖、代理买卖外汇；从事银行卡业务；提供信用证服务及担保；代理收付款项及代理保险业务；提供保管箱服务；经中国银行业监督管理委员会批准的其它业务。（依法须经批准的项目，经相关部门批准后方可开展经营活动）

许可项目：公募证券投资基金销售（依法须经批准的项目，经相关部门批准后方可开展经营活动，具体经营项目以审批结果为准）

报告期内，公司经营模式、主营业务未发生重大变化，也不存在对利润产生重大影响的其他经营活动。

2. Major Accounting Data and Financial Indicators of the Company

2. 公司主要会计数据和财务指标

2.1 Major Accounting Data and Financial Indicators in Comparable Periods

2.1 可比期间主要会计数据和财务指标

		Unit: RMB'000		单位：人民币千元	
		2023	2022	Year-on-year increase/ decrease (%)	2021
Major accounting data	主要会计数据	2023年	2022年	同比增减(%)	2021年
Operating results	经营业绩				
Operating income	营业收入	45,159,511	44,606,440	1.24	40,925,185
Operating profit	营业利润	21,849,721	21,790,856	0.27	19,187,116
Total profit	利润总额	21,874,033	21,739,109	0.62	19,184,457
Net profit attributable to the shareholders of the listed company	归属于上市公司股东净利润	18,502,084	18,408,039	0.51	15,856,757
Net profit attributable to the shareholders of the listed company after non-recurring profits and losses	归属于上市公司股东的扣除非经常性损益后的净利润	17,925,437	18,088,015	-0.90	15,724,158
Net cash flow from operating activities	经营活动产生的现金流量净额	37,058,939	97,820,568	-62.12	120,648,546
Per share	每股计				
Basic earnings per share (RMB/share)	基本每股收益(元/股)	1.68	1.76	-4.55	1.54
Diluted earnings per share (RMB/share)	稀释每股收益(元/股)	1.47	1.54	-4.55	1.42
Basic earnings per share excluding non-recurring profits and losses (RMB/share)	扣除非经常性损益后的基本每股收益(元/股)	1.63	1.73	-5.78	1.53
Net cash flow from operating activities per share (RMB/share)	每股经营活动产生的现金流量净额(元/股)	3.58	9.59	-62.67	12.06
Net asset per share attributable to the ordinary shareholders of the listed company (RMB/share)	归属于上市公司普通股股东的每股净资产(元/股)	13.50	12.22	10.47	11.14

二、公司基本情况

II. BASIC INFORMATION

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2.1 Major Accounting Data and Financial Indicators in Comparable Periods (Cont'd)

Scale merit	规模指标	End of 2023 2023年末	End of 2022 2022年末	Increase/ decrease from beginning of period (%) 比期初增减(%)	End of 2021 2021年末
Total assets	总资产	2,288,275,916	2,059,483,739	11.11	1,748,946,747
Total liabilities	总负债	2,115,681,851	1,901,784,904	11.25	1,626,381,955
Total share capital	总股本	10,343,733	10,343,718	0.00	10,007,089
Net asset attributable to the shareholders of the listed company	归属于上市公司股东的净资产	169,561,292	156,256,192	8.51	121,359,785
Net asset attributable to the ordinary shareholders of the listed company	归属于上市公司普通股股东的净资产	139,661,292	126,356,192	10.53	111,459,785
Total deposits	存款总额	1,369,407,772	1,238,031,640	10.61	1,071,704,267
Total loans	贷款总额	1,099,073,306	945,912,680	16.19	790,321,922
Inter-bank borrowings	同业拆入	38,280,524	24,698,731	54.99	33,753,064
Provision for loan losses	贷款损失准备	35,586,289	33,825,585	5.21	28,741,359

Notes:

- On 19 May 2023, the 2022 Profit Distribution Plan of Bank of Nanjing Co., Ltd. was reviewed and approved at the 2022 Annual General Meeting of the Company. On 15 June 2023, the Company issued the Announcement on Implementation of 2022 Dividend Distribution of Bank of Nanjing Co., Ltd., to distribute a cash dividend of RMB0.5339 (tax inclusive) per share based on the total ordinary share capital of 10,343,732,928 ordinary shares, totaling a cash dividend of RMB5,522,519,010.26 (rounding). The cash dividend distribution was completed on 21 June 2023. Earnings per share and net return on assets were calculated according to requirements in the Compilation Rules for Information Disclosure by Companies Offering Securities to the Public No. 9 – Calculation and Disclosure of Net Return on Assets and Earnings Per Share (revised in 2010).

注：

- 2023年5月19日，公司2022年度股东大会审议通过《南京银行股份有限公司2022年度利润分配预案》，2023年6月15日，公司发布《南京银行股份有限公司2022年年度权益分派实施公告》，以普通股总股本10,343,732,928股为基数，每股派发现金红利人民币0.5339元(含税)，共计派发现金红利人民币5,522,519,010.26元(四舍五入)。公司已于2023年6月21日完成现金红利派发。每股收益和净资产收益率按照《公开发行证券的公司信息披露编报规则第9号—净资产收益率和每股收益的计算及披露》(2010年修订)计算。

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2.1 Major Accounting Data and Financial Indicators in Comparable Periods (Cont'd)

Notes (Cont'd):

2. The Company distributed dividends of RMB203.5 million and RMB238.14 million on the preferred shares of Nanjing Preferred Stock 2 and Nanjing Preferred Stock 1 respectively in September 2023 and December 2023. In calculating the basic earnings per share and the weighted average return on net assets disclosed in this report, the calculation was made after deducting the dividends distributed for the two batches of preferred shares.
3. In October 2023, the Company paid interest of RMB664 million to all bond holders calculated at the coupon rate of 3.32% for 2022 capital bonds without fixed term (hereinafter referred to as "Perpetual Bonds"). When calculating the basic earnings per share and the weighted average return on net assets disclosed in this report, the calculation was made after deducting the interest issued on Perpetual Bonds.
4. According to the Notice on Revision and Publication of 2018 Financial Enterprise Financial Statements Format (Cai Kuai [2018] No. 36) issued by the Ministry of Finance, interest accrued on financial instruments using the effective interest rate method shall include in the carrying balance of financial instruments, interest receivables or payables but are not received or paid on the balance sheet date for expired financial instruments shall be presented in the "other assets" or "other liabilities". The "loans and advances to customers", "deposit from customers" and other breakdown items mentioned in this report are not interest-bearing amounts, but the items such as "loans and advances to customers", "deposit from customers" mentioned in the Balance Sheet are all interest-bearing amounts. At the end of the reporting period, the details of interest receivables of the Company are set out in the relevant notes to the financial instruments and other assets in the financial statements.
5. On 21 December 2021, the conversion of convertible bonds commenced. The weighted average number of ordinary shares were applied when calculating earnings per share in table above.

2. 公司主要会计数据和财务指标(续)

2.1 可比期间主要会计数据和财务指标(续)

注(续):

2. 2023年9月、2023年12月公司分别对南银优2、南银优1两期优先股发放股息人民币2.035亿元、2.3814亿元。在计算本报告披露的基本每股收益及加权平均净资产收益率时，公司按照扣除两期优先股股息发放的金额进行计算。
3. 2023年10月公司按照2022年无固定期限资本债券(以下简称“永续债”)票面利率3.32%计算，向全体债券持有者支付利息人民币6.64亿元。在计算本报告披露的基本每股收益及加权平均净资产收益率时，公司按照扣除永续债利息发放的金额进行计算。
4. 根据财政部《关于修订印发2018年度金融企业财务报表格式的通知》(财会〔2018〕36号)的规定，基于实际利率法计提的金融工具的利息计入金融工具账面余额中，金融工具已到期可收取或应支付但于资产负债表日尚未收到或尚未支付的利息在“其他资产”或“其他负债”列示。本报告提及的“发放贷款和垫款”“吸收存款”及其明细项目均为不含息金额，但资产负债表中提及的“发放贷款和垫款”“吸收存款”等项目均为含息金额。报告期末，公司应收利息详见财务报表各金融工具及其他资产下相关附注。
5. 2021年12月21日，可转债开始转股。上表计算每股收益时，对普通股股数进行了加权平均。

二、公司基本情况

II. BASIC INFORMATION

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2.2 Items Excluding Non-recurring Profits and Losses

Unit: RMB'000

		单位：人民币千元		
		2023	2022	2021
Items of non-recurring profits and losses	非经常性损益项目	2023年	2022年	2021年
Other non-operating income and expenses	其他营业外收入和支出	-24,312	51,747	2,659
Effect on minority shareholders' equity	少数股东权益影响额	20,060	28,410	23,558
Income tax impact	所得税影响额	204,133	119,146	57,472
Gain on disposal of assets	资产处置收益	-7,025	1,853	6,378
Other gains	其他收益	-769,503	-521,180	-222,666
Total	合计	-576,647	-320,024	-132,599

2. 公司主要会计数据和财务指标(续)

2.2 扣除非经常性损益项目

2.3 Major Financial Data of 2023 by Quarter

Unit: RMB'000

		单位：人民币千元			
		1Q	2Q	3Q	4Q
		(January to March)	(April to June)	(July to September)	(October to December)
		第一季度	第二季度	第三季度	第四季度
		(1-3月份)	(4-6月份)	(7-9月份)	(10-12月份)
Operate income	营业收入	12,953,215	11,350,722	11,388,220	9,467,354
Net profit attributable to the shareholders of the listed company	归属于上市公司股东的净利润	5,426,811	5,258,046	4,599,422	3,217,805
Net profit attributable to the shareholders of the listed company after non-recurring profits and losses	归属于上市公司股东的扣除非经常性损益后的净利润	5,225,553	5,152,479	4,427,784	3,119,621
Net cash flow from operating activities	经营活动产生的现金流量净额	64,661,421	-4,124,792	-22,759,929	-717,761

2.3 2023年分季度主要财务数据

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2. 公司主要会计数据和财务指标(续)

2.4 Major Accounting Data in Latest Three Years

2.4 近三年主要会计数据

		Unit: RMB'000		
Item	项目	End of 2023 2023年末	End of 2022 2022年末	End of 2021 2021年末
Total assets	资产总额	2,288,275,916	2,059,483,739	1,748,946,747
Structure of assets	资产结构			
Total loans	贷款总额	1,099,073,306	945,912,680	790,321,922
Of which: Corporate loans	其中：企业贷款	815,098,888	674,743,076	552,040,389
Retail loans	零售贷款	283,974,418	271,169,604	238,281,533
Provision for loan losses	贷款损失准备	35,586,289	33,825,585	28,741,359
Total liabilities	负债总额	2,115,681,851	1,901,784,904	1,626,381,955
Structure of liabilities	负债结构			
Total deposits	存款总额	1,369,407,772	1,238,031,640	1,071,704,267
Of which: Corporate demand deposit	其中：企业活期存款	273,476,437	258,722,505	263,148,182
Corporate term deposit	企业定期存款	669,135,811	655,476,375	566,500,131
Individual demand savings	储蓄活期存款	43,415,837	48,267,148	38,374,152
Individual term savings	储蓄定期存款	383,213,192	275,058,562	202,046,986
Others	其他	166,495	507,050	1,634,816
Interbank deposits	同业拆入	38,280,524	24,698,731	33,753,064

二、公司基本情况

II. BASIC INFORMATION

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2. 公司主要会计数据和财务指标(续)

2.5 Supplementary Financial Indicators for the Three Years Preceding the End of the Reporting Period

2.5 截止报告期末前三年补充财务指标

Main indicators (%)	主要指标(%)	2023 2023年		2022 2022年		2021 2021年		
		End of the period 期末	Average 平均	End of the period 期末	Average 平均	End of the period 期末	Average 平均	
Return on total assets	总资产收益率	0.85	0.91	0.97	0.97	0.97	0.95	
Return on net assets	资本利润率	13.12	14.12	15.12	14.99	14.85	14.59	
Net interest margin	净利差	1.73	—	1.93	—	2.02	—	
Net interest spread	净息差	2.04	—	2.19	—	2.25	—	
Capital adequacy ratio	资本充足率	13.53	—	14.31	—	13.54	—	
Tier I capital adequacy ratio	一级资本充足率	11.40	—	12.04	—	11.07	—	
Tier I core capital adequacy ratio	核心一级资本充足率	9.39	—	9.73	—	10.16	—	
Non-performing loan ratio	不良贷款率	0.90	0.90	0.90	0.91	0.91	0.91	
Provision coverage ratio	拨备覆盖率	360.58	378.89	397.20	397.27	397.34	394.55	
Provision loan ratio	拨贷比	3.23	3.40	3.57	3.60	3.63	3.61	
Cost income ratio	成本收入比	30.47	30.11	29.75	29.49	29.22	28.84	
Loan deposit ratio	In RMB	人民币	82.50	80.50	78.49	76.84	75.19	74.07
	In foreign currency	外币	30.24	27.15	24.05	28.16	32.27	32.15
	RMB equivalent	折人民币	80.30	78.37	76.44	75.11	73.77	72.55
Asset liquidity ratio	In RMB	人民币	95.07	95.48	95.88	77.63	59.38	55.35
	In foreign currency	外币	116.69	84.08	51.46	45.17	38.88	73.40
	RMB equivalent	折人民币	95.43	95.02	94.61	76.74	58.86	55.42
Rate of lending	Borrowing in RMB	拆入人民币	2.80	2.40	2.00	2.58	3.15	2.47
	Lending in RMB	拆出人民币	1.87	1.49	1.10	1.20	1.29	1.32
Interest recovery ratio	利息回收率	95.69	96.18	96.67	96.91	97.14	96.47	
Ratio of largest lending to single customer	单一最大客户贷款比例	1.37	1.47	1.56	1.84	2.12	2.38	
Ratio of top ten lending to customers	最大十家客户贷款比例	8.91	9.72	10.52	12.09	13.66	14.48	

Notes:

- Ratio of largest lending to single customer = total loans to largest single customer/net capital.
- Ratio of top ten lending to customers = total loans to top ten customer/net capital.
- Income from financial assets held for trading shall not include in interest income under accounting treatment, and their interest-bearing liabilities and interest expenses have been correspondingly adjusted.

注:

- 单一最大客户贷款比例=最大一家客户贷款总额/资本净额。
- 最大十家客户贷款比例=最大十家客户贷款总额/资本净额。
- 交易性金融资产业务所产生的收益在会计科目归属上不属于利息收入, 相应调整其对应的付息负债及利息支出。

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2. 公司主要会计数据和财务指标(续)

2.6 Financial Data Analysis in Comparable Periods

2.6 可比期间财务比率分析

Main financial indicators (%)	主要财务指标(%)	2023 2023年	2022 2022年	Change from the last year (percentage points) 本年比上年增减(百分点)	2021 2021年
Profitability	盈利能力				
Weighted average return on net assets	加权平均净资产收益率	13.12	15.12	down by 2.00 percentage points 下降2.00个百分点	14.85
Weighted average return on net assets after non-recurring profits and losses	扣除非经常性损益后的 加权平均净资产收益率	12.72	14.87	down by 2.15 percentage points 下降2.15个百分点	14.73
Return on total assets	总资产收益率	0.85	0.97	down by 0.12 percentage points 下降0.12个百分点	0.97
Net interest margin	净利差	1.73	1.93	down by 0.20 percentage points 下降0.20个百分点	2.02
Net interest spread	净息差	2.04	2.19	down by 0.15 percentage points 下降0.15个百分点	2.25
Percentage of the operating income	占营业收入百分比				
Percentage of net interest income	利息净收入占比	56.36	60.46	down by 4.10 percentage points 下降4.10个百分点	66.23
Percentage of non-interest income	非利息净收入占比	43.64	39.54	up by 4.10 percentage points 上升4.10个百分点	33.77
Percentage of net fees and commissions	手续费及佣金净收入占比	8.04	11.98	down by 3.94 percentage points 下降3.94个百分点	14.17
Capital adequacy indicators	资本充足率指标				
capital adequacy ratio	资本充足率	13.53	14.31	down by 0.78 percentage points 下降0.78个百分点	13.54
Tier I capital adequacy ratio	一级资本充足率	11.40	12.04	down by 0.64 percentage points 下降0.64个百分点	11.07
Asset quality indicators	资产质量指标				
Non-performing loan ratio	不良贷款率	0.90	0.90	–	0.91
Provision coverage ratio	拨备覆盖率	360.58	397.20	down by 36.62 percentage points 下降36.62个百分点	397.34
Provision loan ratio	拨贷比	3.23	3.57	down by 0.34 percentage points 下降0.34个百分点	3.63
Efficiency	效率分析				
Cost income ratio	成本收入比	30.47	29.75	up by 0.72 percentage points 上升0.72个百分点	29.22
Interest recovery ratio	利息回收率	95.69	96.67	down by 0.98 percentage points 下降0.98个百分点	97.14

二、公司基本情况 II. BASIC INFORMATION

2. Major Accounting Data and Financial Indicators of the Company (Cont'd)

2.6 Financial Data Analysis in Comparable Periods (Cont'd)

Notes:

1. Return on average total assets = net profit/average balance of assets. Average balance of assets = (total assets at the beginning of the period + total assets at the end of the period)/2.
2. Net interest spread = average yield on total interest-earning assets – average cost ratio of total interest-bearing liabilities.
3. Cost-to-income ratio = operating and administrative expenses/operating income.
4. Asset quality indicators are calculated in accordance with the supervisory guidelines of the National Financial Regulatory Administration.

2.7 Changes in Key Financial Indicators and Reasons Thereof

2. 公司主要会计数据和财务指标(续)

2.6 可比期间财务比率分析(续)

注：

1. 平均总资产收益率=净利润/资产平均余额，资产平均余额=(期初资产总额+期末资产总额)/2。
2. 净利差=总生息资产平均收益率-总付息负债平均成本率。
3. 成本收入比=业务及管理费/营业收入。
4. 资产质量指标根据国家金融监管总局监管口径计算。

2.7 主要财务指标增减变动幅度及原因

		<i>Unit: RMB'000</i>		<i>单位：人民币千元</i>
Key financial indicator	主要财务指标	At the end of the reporting period 报告期末	Increase/ decrease (%) 增减幅度(%)	Main reason 主要原因
Total assets	总资产	2,288,275,916	11.11	Increase in loans and advances issued 发放贷款和垫款增加
Total liabilities	总负债	2,115,681,851	11.25	Increase in deposit 吸收存款增加
Shareholders' equity	股东权益	172,594,065	9.45	Increase in unallocated profits 未分配利润增加
Operating profit	营业利润	21,849,721	0.27	Increase in operating income 营业收入增加
Net profit	净利润	18,630,482	0.47	Increase in operating income 营业收入增加
Net decrease in cash and cash equivalents	现金及现金等价物净减少额	-4,370,921	-122.82	Decrease in net cash flows from operating activities 经营活动产生的现金流量净额减少

3. Ordinary Shareholders

3.1 Movements in Shares

		Unit: share					单位：股	
		Before the change		Increase/decrease (+, -) in the change			After the change	
		本次变动前		本次变动增减(+, -)			本次变动后	
		Number	Percentage (%)	Convertible bonds to shares	Listing and trading of restricted shares	Subtotal	Number	Percentage (%)
I. Restricted Shares	一、有限售条件股份	1,524,809,049	14.74	-	-393,700,787	-393,700,787	1,131,108,262	10.94
1. Shares held by the State	1、国家持股	-	-	-	-	-	-	-
2. Shares held by state-owned legal person	2、国有法人持股	1,393,575,454	13.47	-	-393,700,787	-393,700,787	999,874,667	9.67
3. Shares held by other domestic shareholders	3、其他内资持股	-	-	-	-	-	-	-
Of which: Shares held by domestic non-state owned legal person	其中：境内非国有法人持股	-	-	-	-	-	-	-
Shares held by domestic natural person	境内自然人持股	-	-	-	-	-	-	-
4. Foreign shareholdings	4、外资持股	131,233,595	1.27	-	-	-	131,233,595	1.27
Of which: Shares held by Foreign legal persons	其中：境外法人持股	131,233,595	1.27	-	-	-	131,233,595	1.27
Shares held by overseas natural person	境外自然人持股	-	-	-	-	-	-	-
II. Tradable shares not subject to trading moratorium	二、无限售条件流通股份	8,818,909,159	85.26	15,266	393,700,787	393,716,053	9,212,625,212	89.06
1. RMB-nominated ordinary shares	1、人民币普通股	8,818,909,159	85.26	15,266	393,700,787	393,716,053	9,212,625,212	89.06
2. Domestic listed foreign shares	2、境内上市的外资股	-	-	-	-	-	-	-
3. Overseas listed foreign shares	3、境外上市的外资股	-	-	-	-	-	-	-
4. Others	4、其他	-	-	-	-	-	-	-
III. Total number of shares	三、股份总数	10,343,718,208	100	15,266	-	15,266	10,343,733,474	100

3. 普通股股东情况

3.1 股份变动情况

二、公司基本情况 II. BASIC INFORMATION

3. Ordinary Shareholders (Cont'd)

3.1 Movements in Shares (Cont'd)

As approved by the "Approval of the Public Issuance of Convertible Corporate Bonds by Bank of Nanjing Co., Ltd." (《关于核准南京银行股份有限公司公开发行可转换公司债券的批复》) (Zheng Jian Xu Ke [2021] No. 1582) issued by the China Securities Regulatory Commission, the Company issued RMB20 billion of convertible bonds to the public on 15 June 2021, and the issued "Bank of Nanjing Convertible Bonds" have entered into the conversion period from 21 December 2021.

During the period from 1 January 2023 to 31 December 2023, a total of RMB147,000 of the "Bank of Nanjing Convertible Bonds" have been converted into the Company's shares, with a cumulative number of 15,266 shares converted, and the total share capital of the Company has been changed from 10,343,718,208 shares to 10,343,733,474 shares.

3.2 Shareholders

3.2.1 Number of shareholders

Total number of ordinary shareholders as at the end of the reporting period (shareholders)	104,357
Total number of ordinary shareholders as at the end of the month preceding the disclosure date of the annual report (shareholders)	85,687
Total number of preference shareholders with voting rights restored as at the end of the reporting period (shareholders)	0
Total number of preference shareholders with voting rights restored as at the end of the previous month before the disclosure date of the annual report (shareholders)	0

3. 普通股股东情况(续)

3.1 股份变动情况(续)

经中国证监会《关于核准南京银行股份有限公司公开发行可转换公司债券的批复》(证监许可[2021]1582号)核准,公司2021年6月15日向社会公开发行200亿元的可转债,该次发行的“南银转债”2021年12月21日起进入转股期。

2023年1月1日至2023年12月31日期间,累计共有147,000元“南银转债”已转换为公司股票,累计转股数为15,266股,公司总股本由10,343,718,208股变更为10,343,733,474股。

3.2 股东情况

3.2.1 股东数量

截至报告期末普通股股东总数(户)	104,357
年度报告披露日前上一月末的普通股股东总数(户)	85,687
截至报告期末表决权恢复的优先股股东总数(户)	0
年度报告披露日前上一月末表决权恢复的优先股股东总数(户)	0

3. Ordinary Shareholders (Cont'd)

3.2 Shareholders (Cont'd)

3.2.2 Shareholdings of the top ten shareholders and the top ten holders of tradable shares (or holders of unrestricted shares) as at the end of the reporting period

Unit: share

Shareholdings of top ten shareholders
前十名股东持股情况

单位：股

Name of the shareholder (in full) 股东名称(全称)	Increase/decrease during the reporting period 报告期内增减	Number of shares held at the end of the period 期末持股数量	Percentage (%) 比例(%)	Number of restricted shares held 持有有限售条件 股份数量	Shares pledged or frozen 质押或冻结情况		Shareholder's nature 股东性质
					Status	Number	
BNP Paribas 法国巴黎银行	0	1,576,214,136	15.24	131,233,595	Nil 无	0	Foreign legal person 境外法人
Nanjing Zijin Investment Holding Co., Ltd. 南京紫金投资集团有限责任公司	10,445,273	1,330,914,235	12.87	0	Nil 无	0	State-owned legal person 国有法人
Nanjing Gaoko Co., Ltd. 南京高科股份有限公司	0	1,034,371,343	9.99	0	Nil 无	0	Domestic non-state-owned legal person 境内非国有法人
Jiangsu Communications Holdings Co., Ltd. 江苏交通控股有限公司	0	1,033,985,455	9.99	999,874,667	Nil 无	0	State-owned legal person 国有法人
Jiangsu Yunshan Capital Management Co., Ltd. 江苏云杉资本管理有限公司	39,074,602	496,498,397	4.80	0	Nil 无	0	State-owned legal person 国有法人
China National Tobacco Corporation Jiangsu Province Company (Jiangsu Tobacco Company) 中国烟草总公司江苏省公司(江苏省烟草公司)	0	471,583,361	4.56	0	Nil 无	0	State-owned legal person 国有法人
Happy Life Insurance Co., Ltd.- Self-owned 幸福人寿保险股份有限公司-自有	0	406,792,306	3.93	0	Nil 无	0	State-owned legal person 国有法人
China Securities Finance Corporation Limited 中国证券金融股份有限公司	0	254,338,447	2.46	0	Nil 无	0	State-owned legal person 国有法人
Hong Kong Securities Clearing Company Limited 香港中央结算有限公司	-101,660,475	170,553,230	1.65	0	Nil 无	0	Others 其他
Zijin Trust Co., Ltd. 紫金信托有限责任公司	0	112,465,858	1.09	0	Nil 无	0	State-owned legal person 国有法人

3. 普通股股东情况(续)

3.2 股东情况(续)

3.2.2 截止报告期末前十名股东、前十名流通股股东(或无限售条件股东)持股情况表

二、公司基本情况

II. BASIC INFORMATION

3. Ordinary Shareholders (Cont'd)

3.2 Shareholders (Cont'd)

3.2.2 Shareholdings of the top ten shareholders and the top ten holders of tradable shares (or holders of unrestricted shares) as at the end of the reporting period (Cont'd)

Name of shareholders 股东名称	Shareholdings of top ten holders of unrestricted shares 前十名无限售条件股东持股情况		Class and number of shares 股份种类及数量	Number 数量
	Number of unrestricted tradable shares held 持有无限售条件流通股的数量	Class 种类		
BNP Paribas 法国巴黎银行	1,444,980,541	RMB-denominated ordinary shares 人民币普通股	1,444,980,541	
Nanjing Zijin Investment Holding Co., Ltd. 南京紫金投资集团有限责任公司	1,330,914,235	RMB-denominated ordinary shares 人民币普通股	1,330,914,235	
Nanjing Gaoke Co., Ltd. 南京高科股份有限公司	1,034,371,343	RMB-denominated ordinary shares 人民币普通股	1,034,371,343	
Jiangsu Yunshan Capital Management Co., Ltd. 江苏云杉资本管理有限公司	496,498,397	RMB-denominated ordinary shares 人民币普通股	496,498,397	
China National Tobacco Corporation Jiangsu Province Company (Jiangsu Tobacco Company) 中国烟草总公司江苏省公司(江苏省烟草公司)	471,583,361	RMB-denominated ordinary shares 人民币普通股	471,583,361	
Happy Life Insurance Co., Ltd.- Self-owned 幸福人寿保险股份有限公司-自有	406,792,306	RMB-denominated ordinary shares 人民币普通股	406,792,306	
China Securities Finance Corporation Limited 中国证券金融股份有限公司	254,338,447	RMB-denominated ordinary shares 人民币普通股	254,338,447	
Hong Kong Securities Clearing Company Limited 香港中央结算有限公司	170,553,230	RMB-denominated ordinary shares 人民币普通股	170,553,230	
Zijin Trust Co., Ltd. 紫金信托有限责任公司	112,465,858	RMB-denominated ordinary shares 人民币普通股	112,465,858	
Nanjing State-owned Assets Investment Management Holdings (Group) Co., Ltd. 南京市国有资产投资管理控股(集团)有限责任公司	107,438,552	RMB-denominated ordinary shares 人民币普通股	107,438,552	

3. 普通股股东情况(续)

3.2 股东情况(续)

3.2.2 截止报告期末前十名股东、前十名流通股股东(或无限售条件股东)持股情况表(续)

3. Ordinary Shareholders (Cont'd)

3.2 Shareholders (Cont'd)

3.2.2 Shareholdings of the top ten shareholders and the top ten holders of tradable shares (or holders of unrestricted shares) as at the end of the reporting period (Cont'd)

3. 普通股股东情况(续)

3.2 股东情况(续)

3.2.2 截止报告期末前十名股东、前十名流通股股东(或无限售条件股东)持股情况表(续)

Name of shareholders 股东名称	Shareholdings of top ten holders of unrestricted shares 前十名无限售条件股东持股情况		Class and number of shares 股份种类及数量	Number 数量
	Number of unrestricted tradable shares held 持有无限售条件流通股的数量	Class 种类		
Explanation on the specific repurchase accounts among the top ten shareholders 前十名股东中回购专户情况说明	Nil 无			
Explanation on the aforesaid shareholders entrusting voting rights, being entrusted with voting rights, and waiving voting rights 上述股东委托表决权、受托表决权、放弃表决权的说明	Nil 无			
Explanation on related relationship or action acting in concert among the aforesaid shareholders 上述股东关联关系或一致行动的说明	1. In February 2013, the Company disclosed the Reminder Announcement on Changes in Shareholdings of Shareholders Holding 5% or More of the Shares of Bank of Nanjing Co., Ltd., confirming that the shares of the Company purchased by BNP Paribas (QFII) through the secondary market were held by BNP Paribas. 2. Nanjing Zijin Investment Holding Co., Ltd. is a wholly-owned subsidiary of Nanjing State-owned Assets Investment Management Holdings (Group) Co., Ltd. 3. Zijin Trust Co., Ltd. is a holding subsidiary of Nanjing Zijin Investment Holding Co., Ltd. 4. Jiangsu Yunshan Capital Management Co., Ltd. is a wholly-owned subsidiary of Jiangsu Communications Holdings Co., Ltd. 1. 2013年2月, 本公司披露了《关于南京银行股份有限公司持股5%以上股东股权变动提示性公告》, 确认法国巴黎银行(QFII)通过二级市场购买本公司的股份为法国巴黎银行持有。 2. 南京紫金投资集团有限责任公司为南京市国有资产投资管理控股(集团)有限责任公司全资子公司。 3. 紫金信托有限责任公司为南京紫金投资集团有限责任公司控股子公司。 4. 江苏云杉资本管理有限公司为江苏交通控股有限公司全资子公司。			
Explanations on preference shareholders with voting rights restored and the number of shares held 表决权恢复的优先股股东及持股数量的说明	Nil 无			

二、公司基本情况

II. BASIC INFORMATION

3. Ordinary Shareholders (Cont'd)

3.2 Shareholders (Cont'd)

3.2.2 Shareholdings of the top ten shareholders and the top ten holders of tradable shares (or holders of unrestricted shares) as at the end of the reporting period (Cont'd)

Notes:

1. In this report, the shareholdings of Nanjing Gaoke Co., Ltd. and Jiangsu Communications Holdings Co., Ltd. are rounded to two decimal places.
2. As at the end of the reporting period, BNP Paribas and BNP Paribas (QFII) held a total of 1,682,539,404 shares of the Company, representing 16.27% of the total share capital of the Company as at the end of the reporting period.
3. During the reporting period, Nanjing Zijin Investment Holding Co., Ltd. increased its shareholding in the Company by 10,445,273 shares with its own funds through the trading system of the Shanghai Stock Exchange by way of centralized bidding. As at the end of the reporting period, Nanjing Zijin Investment Holding Co., Ltd. and its holding subsidiary, Zijin Trust Co., Ltd. held, a total of 1,443,380,093 shares of the Company, representing 13.95% of the total share capital of the Company as at the end of the reporting period.
4. During the reporting period, Jiangsu Yunshan Capital Management Co., Ltd., a wholly-owned subsidiary of Jiangsu Communications Holdings Co., Ltd., increased its shareholding in the Company by 39,074,602 shares with its own funds through the trading system of the Shanghai Stock Exchange by way of centralized bidding. As at the end of the reporting period, Jiangsu Communications Holdings Co., Ltd. and its wholly-owned subsidiary, Jiangsu Yunshan Capital Management Co., Ltd., held a total of 1,530,483,852 shares of the Company, representing 14.80% of the total share capital of the Company as at the end of the reporting period.
5. Shareholders holding more than 5% of the Company's shares, the top ten shareholders and the top ten holders of unrestricted tradable shares did not participate in margin trading and refinancing business during the reporting period.

3. 普通股股东情况(续)

3.2 股东情况(续)

3.2.2 截止报告期末前十名股东、前十名流通股股东(或无限售条件股东)持股情况表(续)

注:

1. 本报告中,南京高科股份有限公司和江苏交通控股有限公司的持股比例,直接舍尾保留两位小数。
2. 报告期末,法国巴黎银行及法国巴黎银行(QFII)合计持有本公司股份1,682,539,404股,占本公司报告期末总股本的16.27%。
3. 报告期内,南京紫金投资集团有限责任公司以自有资金通过上海证券交易所交易系统集中竞价交易方式合计增持本公司股份10,445,273股。报告期末,南京紫金投资集团有限责任公司及其控股子公司紫金信托有限责任公司合计持有本公司股份1,443,380,093股,占本公司报告期末总股本的13.95%。
4. 报告期内,江苏交通控股有限公司全资子公司江苏云杉资本管理有限公司以自有资金通过上海证券交易所交易系统以集中竞价交易方式,增持本公司股份39,074,602股。报告期末,江苏交通控股有限公司及其全资子公司江苏云杉资本管理有限公司合计持有本公司股份1,530,483,852股,占本公司报告期末总股本的14.80%。
5. 本公司持股5%以上股东、前10名股东及前10名无限售流通股股东在报告期内未参与融资融券及转融通业务。

4. Preference Shareholders

4.1 Total Number of Preference Shareholders

Preference Share Code 优先股代码	
Total number of preference shareholders at the end of the reporting period (shareholders) 截至报告期末优先股股东总数(户)	
Total number of preference shareholders at the end of the previous month before the disclosure date of the annual report (shareholders) 年度报告披露日前上一月末的优先股股东总数(户)	

4. 优先股股东情况

4.1 优先股股东总数

Bank of Nanjing Preferred Stock 1 南银优1	360019
Bank of Nanjing Preferred Stock 2 南银优2	360024
Bank of Nanjing Preferred Stock 1 南银优1	36
Bank of Nanjing Preferred Stock 2 南银优2	14
Bank of Nanjing Preferred Stock 1 南银优1	33
Bank of Nanjing Preferred Stock 2 南银优2	15

二、公司基本情况

II. BASIC INFORMATION

4. Preference Shareholders (Cont'd)

4.2 Top Ten Preference Shareholders as at the End of the Reporting Period

Bank of Nanjing Preferred Stock I

Unit: share

Shareholdings of top ten preference shareholders
前十名优先股股东持股情况

单位：股

Name of the shareholder (in full) 股东名称(全称)	Increase/ decrease in shares during the reporting period 报告期内股份 增减变动	Number of shares held at the end of the period 期末持股数量	Percentage (%) 比例(%)	Class of shares held 所持股份类别	Shares pledged or frozen 质押或冻结情况		Shareholder's nature 股东性质
					Status 股份状态	Number 数量	
Bosera Fund – ICBC – Bosera – ICBC- Flexible Allocation No. 5 Specific Multi-customer Assets Management Plan 博时基金—工商银行—博时—工行—灵活配置5号特定多个客户资产管理计划	–	14,700,000	30.00	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
HwaBao Trust Co., Ltd. – HwaBao Trust – Baofu Investment No.1 Collective Capital Trust Plan 华宝信托有限责任公司—华宝信托—宝富投资1号集合资金信托计划	–	4,800,000	9.80	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
Bank of China Limited Shanghai Branch 中国银行股份有限公司上海市分行	-2,000,000	4,000,000	8.16	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
BOCI Securities – Bank of China – BOCI Securities China Hong – Hui Zhong No. 32 Collective Asset Management Plan 中银国际证券—中国银行—中银证券中国红—汇中32号集合资产管理计划	4,000,000	4,000,000	8.16	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
BOCOM Schroder Asset Management – BOCOM – BOCOM Schroder Asset Management Zhuoyuan No.1 Collective Asset Management Plan 交银施罗德资管—交通银行—交银施罗德资管卓远1号集合资产管理计划	-5,500,000	3,800,000	7.76	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
Sun Life Everbright Asset Management – China Everbright Bank – Sun Life Everbright Asset Juyou No.1 Equity Asset Management Product 光大永明资管—光大银行—光大永明资产聚优1号权益类资产管理产品	3,500,000	3,500,000	7.14	Domestic preference shares 境内优先股	Nil 无	0	Others 其他

4. 优先股股东情况(续)

4.2 截止报告期末前十名优先股股东情况表

南银优1

4. Preference Shareholders (Cont'd)

4. 优先股股东情况(续)

4.2 Top Ten Preference Shareholders as at the End of the Reporting Period (Cont'd)

4.2 截止报告期末前十名优先股股东情况表(续)

Bank of Nanjing Preferred Stock I (Cont'd)

南银优1(续)

Name of the shareholder (in full) 股东名称(全称)	Shareholdings of top ten preference shareholders 前十名优先股股东持股情况			Class of shares held 所持股份类别	Shares pledged or frozen 质押或冻结情况		Shareholder's nature 股东性质
	Increase/ decrease in shares during the reporting period 报告期内股份 增减变动	Number of shares held at the end of the period 期末持股数量	Percentage (%) 比例(%)		Status 股份状态	Number 数量	
	Guotai Junan Securities Asset Management – Futong • Rixin HI4001 RMB Wealth Management Product – Guojun Asset Management 0638 Targeted Asset Management Contract 国泰君安证券资管—福通·日鑫HI4001期人民币理财产品—国君资管0638定向资产管理合同	–	3,000,000		6.12	Domestic preference shares 境内优先股	
AVIC Trust Co., Ltd. – AVIC Trust • Tianji Win No. 2 Securities Investment Collective Capital Trust Plan 中航信托股份有限公司—中航信托·天玑共赢2号证券投资 集合资金信托计划	–	3,000,000	6.12	Domestic preference shares 境内优先股	Nil 无	0	Other 其他
Everbright Securities Asset Management – China Everbright Bank – Everbright Securities Asset Management Xinyou No. 3 Collective Asset Management Plan 光大证券资管—光大银行—光证资管鑫优3号集合资产管 理计划	2,000,000	2,000,000	4.08	Domestic preference shares 境内优先股	Nil 无	0	Other 其他
Jiangsu International Trust Corporation Limited – JSITC – He Xiang Tian Li No.1 Collective Capital Trust Plan 江苏省国际信托有限责任公司—江苏信托—禾享添利1号 集合资金信托计划	–	1,200,000	2.45	Domestic preference shares 境内优先股	Nil 无	0	Other 其他
If the preference shares held by the shareholders have different settings on terms other than dividend distribution and distribution of residual property, the number of shares held by the shareholders should be disclosed separately 如股东所持优先股在除股息分配和剩余财产分配以外的其他条款上具有不同设置， 应当分别披露其持股数量			N/A 不适用				
Explanations on connected relationship or action in concert among the top ten preference shareholders and between the above shareholders and the top ten ordinary shareholders 前十名优先股股东之间，上述股东与前十名普通股股东之间存在关联关系或属于一 致行动人的说明				The Company is not aware of any connected relationship or concerted party relationship between the above shareholders. 公司未知上述股东之间有关联关系或一致行动人关系。			

二、公司基本情况

II. BASIC INFORMATION

4. Preference Shareholders (Cont'd)

4.2 Top Ten Preference Shareholders as at the End of the Reporting Period (Cont'd)

Bank of Nanjing Preferred Stock 2

Unit: share

Shareholdings of top ten preference shareholders
前十名优先股股东持股情况

单位：股

Name of the shareholder (in full) 股东名称(全称)	Increase/ decrease in shares during the reporting period 报告期内股份 增减变动	Number of shares held at the end of the period 期末持股数量	Percentage (%) 比例(%)	Class of shares held 所持股份类别	Shares pledged or frozen 质押或冻结情况		Shareholder's nature 股东性质
					Status 股份状态	Number 数量	
HwaBao Trust Co., Ltd. – HwaBao Trust – Baofu Investment No.1 Collective Capital Trust Plan 华宝信托有限责任公司—华宝信托—宝富投资1号集合资金信托计划	–	11,150,000	22.30	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
AVIC Trust Co., Ltd. – AVIC Trust Tianji • Win No.2 Securities Investment Collective Capital Trust Plan 中航信托股份有限公司—中航信托·天玑共赢2号证券投资集合资金信托计划	10,300,000	10,300,000	20.60	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
Bosera Fund – ICBC – Bosera – ICBC – Flexible Allocation No. 5 Specific Multi-customer Assets Management Plan 博时基金—工商银行—博时—工行—灵活配置5号特定多个客户资产管理计划	–	6,100,000	12.20	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
BOCOM Schroder Asset Management – BOCOM – BOCOM Schroder Asset Management Zhuoyuan No.2 Collective Asset Management Plan 交银施罗德资管—交通银行—交银施罗德资管卓远2号集合资产管理计划	–	5,200,000	10.40	Domestic preference shares 境内优先股	Nil 无	0	Others 其他
BOCI Securities – Bank of China – BOCI Securities China Hong – Hui Zhong No. 32 Collective Asset Management Plan 中银国际证券—中国银行—中银证券中国红—汇中32号集合资产管理计划	2,300,000	3,800,000	7.60	Domestic preference shares 境内优先股	Nil 无	0	Others 其他

4. 优先股股东情况(续)

4.2 截止报告期末前十名优先股股东情况表(续)

南银优2

4. Preference Shareholders (Cont'd)

4. 优先股股东情况(续)

4.2 Top Ten Preference Shareholders as at the End of the Reporting Period (Cont'd)

4.2 截止报告期末前十名优先股股东情况表(续)

Bank of Nanjing Preferred Stock 2 (Cont'd)

南银优2(续)

Name of the shareholder (in full)	Shareholdings of top ten preference shareholders			Class of shares held	Shares pledged or frozen		Shareholder's nature
	Increase/decrease in shares during the reporting period	Number of shares held at the end of the period	Percentage (%)		Status	Number	
股东名称(全称)	报告期内股份增减变动	期末持股数量	比例(%)	所持股份类别	股份状态	数量	股东性质
Guotai Junan Securities Asset Management – Futong • Rixin H14001 RMB Wealth Management Product – Guojun Asset Management 0638 Targeted Asset Management Contract	–	2,600,000	5.20	Domestic preference shares	Nil	0	Others
国泰君安证券资管—福通·日鑫H14001期人民币理财产品—国君资管0638定向资产管理合同				境内优先股	无		其他
Everbright Securities Asset Management – China Everbright Bank – Everbright Securities Asset Management Xinyou Collective Asset Management Plan	–	2,600,000	5.20	Domestic preference shares	Nil	0	Others
光大证券资管—光大银行—光证资管鑫优集合资产管理计划				境内优先股	无		其他
Guangdong Utrust Trust Company Limited – Guangdong Utrust • Yuetou Baoying No. 2 Collective Capital Trust Plan	2,600,000	2,600,000	5.20	Domestic preference shares	Nil	0	Others
广东粤财信托有限公司—粤财信托·粤投保盈2号集合资金信托计划				境内优先股	无		其他
GF Securities Asset Management – ICBC – GF Securities Wenli No. 3 Collective Asset Management Plan	–	1,600,000	3.20	Domestic preference shares	Nil	0	Others
广发证券资管—工商银行—广发证券稳利3号集合资产管理计划				境内优先股	无		其他
Everbright Securities Asset Management – Everbright Bank – Everbright Securities Asset Management Xinyou No. 4 Collective Asset Management Plan	–	1,300,000	2.60	Domestic preference shares	Nil	0	Others
光大证券资管—光大银行—光证资管鑫优4号集合资产管理计划				境内优先股	无		其他

二、公司基本情况

II. BASIC INFORMATION

4. Preference Shareholders (Cont'd)

4.2 Top Ten Preference Shareholders as at the End of the Reporting Period (Cont'd)

Bank of Nanjing Preferred Stock 2 (Cont'd)

Name of the shareholder (in full)	Shareholdings of top ten preference shareholders		Percentage (%)	Class of shares held	Shares pledged or frozen		Shareholder's nature
	Increase/decrease in shares during the reporting period	Number of shares held at the end of the period			Status	Number	
股东名称(全称)	增减变动	期末持股数量	比例(%)	所持股份类别	股份状态	数量	股东性质
<p>If the preference shares held by the shareholders have different settings on terms other than dividend distribution and distribution of residual property, the number of shares held by the shareholders should be disclosed separately</p> <p>如股东所持优先股在除股息分配和剩余财产分配以外的其他条款上具有不同设置，应当分别披露其持股数量</p> <p>Explanations on connected relationship or action in concert among the top ten preference shareholders and between the above shareholders and the top ten ordinary shareholders</p> <p>前十名优先股股东之间，上述股东与前十名普通股股东之间存在关联关系或属于一致行动人的说明</p> <p>Note: All the preference shares issued by the Company are unrestricted preference shares.</p>							

4. 优先股股东情况(续)

4.2 截止报告期末前十名优先股股东情况表(续)

南银优2(续)

Name of the shareholder (in full)	Shareholdings of top ten preference shareholders		Percentage (%)	Class of shares held	Shares pledged or frozen		Shareholder's nature
	Increase/decrease in shares during the reporting period	Number of shares held at the end of the period			Status	Number	
股东名称(全称)	增减变动	期末持股数量	比例(%)	所持股份类别	股份状态	数量	股东性质
<p>If the preference shares held by the shareholders have different settings on terms other than dividend distribution and distribution of residual property, the number of shares held by the shareholders should be disclosed separately</p> <p>如股东所持优先股在除股息分配和剩余财产分配以外的其他条款上具有不同设置，应当分别披露其持股数量</p> <p>Explanations on connected relationship or action in concert among the top ten preference shareholders and between the above shareholders and the top ten ordinary shareholders</p> <p>前十名优先股股东之间，上述股东与前十名普通股股东之间存在关联关系或属于一致行动人的说明</p> <p>Note: All the preference shares issued by the Company are unrestricted preference shares.</p>							

注：公司已发行优先股均为无限售条件优先股。

5. Bonds

5.1 Convertible Corporate Bonds

5.1.1 Issuance of convertible bonds

In October 2020, the convertible bond issuance plan of the Company was considered and approved by the Board of Directors, which proposed to publicly issue A share convertible bonds of no more than RMB20 billion; in November 2020, the convertible bond issuance plan and various related resolutions were considered and approved at the general meeting. In February 2021, the Jiangsu Regulatory Bureau of the CBIRC issued the Approval of the Jiangsu Regulatory Bureau of the CBIRC on the Matters Related to the Public Issuance of A Share Convertible Corporate Bonds by Bank of Nanjing (Su Yin Bao Jian Fu [2021] No. 55); in April 2021, it was approved by the Public Offering Review Committee of the CSRC; in May 2021, the CSRC issued the Approval on the Public Issuance of Convertible Corporate Bonds by Bank of Nanjing Co., Ltd. (Zheng Jian Xu Ke [2021] No. 1582). On 15 June 2021, the Company initiated the issuance of convertible bonds; on 1 July 2021, the Company's convertible bonds were listed on the Shanghai Stock Exchange. The effective online subscription quantity for the issuance is RMB8,453,623,996,000 and the online success rate is 0.02907534%. The effective offline subscription quantity for the issuance is RMB13,629,240,000,000 and the placement ratio is 0.02907532%. The details are as follows:

1. Abbreviation of convertible corporate bonds: Bank of Nanjing Convertible Bond
2. Code for convertible corporate bonds: 113050
3. Size of issuance of convertible corporate bonds: RMB20,000 million (200 million pieces, 20 million lots)
4. Size of listing of convertible corporate bonds: RMB20,000 million (200 million pieces, 20 million lots)

5. 债券相关情况

5.1 可转换公司债券情况

5.1.1 转债发行情况

2020年10月，公司可转债发行方案经董事会审议通过，拟公开发行不超过200亿元A股可转债；2020年11月，可转债发行方案及各项相关议案经股东大会审议通过。2021年2月，中国银保监会江苏监管局出具了《中国银保监会江苏监管局关于南京银行公开发行A股可转换公司债券相关事宜的批复》（苏银保监复[2021]55号）；2021年4月，通过中国证监会发行审核委员会审核；2021年5月，中国证监会出具了《关于核准南京银行股份有限公司公开发行可转换公司债券的批复》（证监许可[2021]1582号）。2021年6月15日，公司启动可转债发行工作；2021年7月1日，公司可转债在上海证券交易所挂牌上市。本次网上有效申购数量为8,453,623,996,000元，网上中签率为0.02907534%。本次网下发行有效申购数量为13,629,240,000,000元，配售比例为0.02907532%。具体情况如下：

1. 可转换公司债券简称：南银转债
2. 可转换公司债券代码：113050
3. 可转换公司债券发行量：2,000,000万元（20,000万张，2,000万手）
4. 可转换公司债券上市量：2,000,000万元（20,000万张，2,000万手）

二、公司基本情况

II. BASIC INFORMATION

5. Bonds (Cont'd)

5.1 Convertible Corporate Bonds (Cont'd)

5.1.1 Issuance of convertible bonds (Cont'd)

5. Place of listing of convertible corporate bonds: Shanghai Stock Exchange
6. Listing date of convertible corporate bonds: 1 July 2021
7. Duration of convertible corporate bonds: from 15 June 2021 to 14 June 2027
8. Conversion period of convertible corporate bonds: from 21 December 2021 to 14 June 2027
9. Coupon rate of convertible bonds: 0.20% in the first year, 0.40% in the second year, 0.70% in the third year, 1.20% in the fourth year, 1.70% in the fifth year, 2.00% in the sixth year
10. Interest payment date of convertible corporate bonds: The interest payment date for each year shall be the date of expiry of each anniversary from the first day of the issuance of the convertible bonds, and if such day falls on a statutory holiday or rest day, it shall be postponed to the next working day, and no additional interest shall be paid during the postponed period. The interval between two adjacent interest payment dates is one interest-bearing year.

The registration date for interest payment is the trading day before the annual interest payment date, and the Bank shall pay the interest for the current year within five trading days after the annual interest payment date. The Bank will not pay interest for the current interest-bearing year and subsequent interest-bearing years to the holders of convertible bonds applying for conversion of the Bank's A shares before (and including) the registration date for interest payment.

5. 债券相关情况(续)

5.1 可转换公司债券情况(续)

5.1.1 转债发行情况(续)

5. 可转换公司债券上市地点: 上海证券交易所
6. 可转换公司债券上市时间: 2021年7月1日
7. 可转换公司债券存续的起止日期: 2021年6月15日至2027年6月14日
8. 可转换公司债券转股期的起止日期: 2021年12月21日至2027年6月14日
9. 可转债票面利率: 第一年为0.20%、第二年为0.40%、第三年为0.70%、第四年为1.20%、第五年为1.70%、第六年为2.00%
10. 可转换公司债券付息日: 每年的付息日为本次发行的可转债发行首日起每满一年的当日, 如该日为法定节假日或休息日, 则顺延至下一个工作日, 顺延期间不另付息。每相邻的两个付息日之间为一个计息年度。

每年的付息债权登记日为每年付息日的前一交易日, 本行将在每年付息日之后的五个交易日内支付当年利息。在付息债权登记日前(包括付息债权登记日)申请转换成本行A股股票的可转债, 本行不再向其持有人支付本计息年度及以后计息年度的利息。

5. Bonds (Cont'd)

5.1 Convertible Corporate Bonds (Cont'd)

5.1.1 Issuance of convertible bonds (Cont'd)

11. Registration agency of convertible corporate bonds: China Securities Depository and Clearing Corporation Limited, Shanghai Branch
12. Custody method: Account custody
13. Custody volume of registered companies: RMB20,000 million
14. Sponsor: CSC Financial Co., Ltd.

Co-lead underwriters: CSC Financial Co., Ltd., Huatai United Securities Co., Ltd., CITIC Securities Company Limited, Guotai Junan Securities Co., Ltd.

15. Guarantee of convertible corporate bonds: The convertible corporate bonds are not guaranteed
16. Credit rating of convertible corporate bonds and credit rating agency: The credit rating of the convertible bonds is AAA, and the rating agency is China Chengxin International Credit Rating Co., Ltd.

For details of the above, please refer to the relevant announcement published by the Company on the website of the Shanghai Stock Exchange (www.sse.com.cn).

5. 债券相关情况(续)

5.1 可转换公司债券情况(续)

5.1.1 转债发行情况(续)

11. 可转换公司债券登记机构: 中国证券登记结算有限责任公司上海分公司
12. 托管方式: 账户托管
13. 登记公司托管量: 2,000,000 万元
14. 保荐机构: 中信建投证券股份有限公司

联席主承销商: 中信建投证券股份有限公司、华泰联合证券有限责任公司、中信证券股份有限公司、国泰君安证券股份有限公司

15. 可转换公司债券的担保情况: 本次可转换公司债券未提供担保
16. 可转换公司债券信用级别及资信评估机构: 本次可转债信用级别为AAA, 评级机构为中诚信国际信用评级有限责任公司

以上详细情况可参阅公司在上海证券交易所网站(www.sse.com.cn)发布的相关公告。

二、公司基本情况 II. BASIC INFORMATION

5. Bonds (Cont'd)

5.1 Convertible Corporate Bonds (Cont'd)

5.1.2 Convertible bond holders and guarantors during the reporting period

Name of convertible corporate bonds 可转换公司债券名称	Bank of Nanjing Convertible Bond 南银转债
Number of convertible bond holders at the end of the period 期末转债持有人数	23,459
Guarantor of the Company's convertible bonds 本公司转债的担保人	Nil 无
Top ten convertible bond holders are as follows: 前十名转债持有人情况如下：	

5. 债券相关情况(续)

5.1 可转换公司债券情况(续)

5.1.2 报告期转债持有人及担保人情况

Name of convertible bond holder 可转换公司债券持有人名称	Face value of bonds held at the end of the period (RMB) 期末持债票面金额(元)	Percentage of bonds held (%) 持有比例(%)
Special accounts for bonds repurchase and pledge under the registration and settlement system (Industrial and Commercial Bank of China) 登记结算系统债券回购质押专用账户(中国工商银行)	1,911,201,000	11.50
Jiangsu Communications Holding Co., Ltd. 江苏交通控股有限公司	1,668,921,000	10.04
Special accounts for bonds repurchase and pledge under the registration and settlement system (China Merchants Bank Co., Ltd.) 登记结算系统债券回购质押专用账户(招商银行股份有限公司)	1,304,539,000	7.85
Special accounts for bonds repurchase and pledge under the registration and settlement system (China Construction Bank) 登记结算系统债券回购质押专用账户(中国建设银行)	1,255,643,000	7.56
Special accounts for bonds repurchase and pledge under the registration and settlement system (Bank of China) 登记结算系统债券回购质押专用账户(中国银行)	1,236,726,000	7.44
Nanjing Gaoke Co., Ltd. 南京高科股份有限公司	671,824,000	4.04
Special accounts for bonds repurchase and pledge under the registration and settlement system (China Minsheng Bank Co., Ltd.) 登记结算系统债券回购质押专用账户(中国民生银行股份有限公司)	604,722,000	3.64
Special accounts for bonds repurchase and pledge under the registration and settlement system (CSC Financial Co., Ltd.) 登记结算系统债券回购质押专用账户(中信建投证券股份有限公司)	521,935,000	3.14
Special accounts for bonds repurchase and pledge under the registration and settlement system (Agricultural Bank of China) 登记结算系统债券回购质押专用账户(中国农业银行)	426,122,000	2.56
Special accounts for bonds repurchase and pledge under the registration and settlement system (Industrial Bank Co., Ltd.) 登记结算系统债券回购质押专用账户(兴业银行股份有限公司)	346,867,000	2.09

5. Bonds (Cont'd)

5.1 Convertible Corporate Bonds (Cont'd)

5.1.3 Change of convertible bonds during the reporting period

Unit: RMB

Name of convertible corporate bonds	可转换公司债券名称	Before change 本次变动前	Increase/decrease 本次变动增减			After change 本次变动后
			Converted 转股	Redeemed 赎回	Sold back 回售	
Bank of Nanjing						
Convertible Bond	南银转债	16,616,794,000	147,000	—	—	16,616,647,000

单位：人民币元

Aggregated conversion of convertible bonds during the reporting period

报告期转债累计转股情况

Name of convertible corporate bonds	可转换公司债券名称	Bank of Nanjing Convertible Bond 南银转债
Conversion amount during the reporting period (RMB)	报告期转股额(元)	147,000
Number of converted shares during the reporting period (shares)	报告期转股数(股)	15,266
Aggregated number of converted shares (shares)	累计转股数(股)	336,716,501
Aggregated number of converted shares as a percentage of the total number of issued shares of the Company before conversion (%)	累计转股数占转股前公司已发行股份总数(%)	3.3648
Amount of convertible bonds not yet converted (RMB)	尚未转股额(元)	16,616,647,000
Number of convertible bonds not yet converted as a percentage of the total number of issued convertible bonds (%)	未转股转债占转债发行总量比例(%)	83.0832

Note: On 21 December 2021, the convertible bonds of the Company entered the conversion period. For details of the above, please refer to the announcements of the Company dated 4 April 2023, 4 July 2023, 9 October 2023 and 3 January 2024 on the website of the Shanghai Stock Exchange (www.sse.com.cn).

注：2021年12月21日，公司可转债进入转股期，以上内容详见公司于2023年4月4日、2023年7月4日、2023年10月9日、2024年1月3日发布在上交所的公告，披露网址：www.sse.com.cn。

5. 债券相关情况(续)

5.1 可转换公司债券情况(续)

5.1.3 报告期转债变动情况

二、公司基本情况 II. BASIC INFORMATION

5. Bonds (Cont'd)

5.1 Convertible Corporate Bonds (Cont'd)

5.1.4 Adjustments of the conversion prices

Unit: RMB

Name of convertible corporate bonds 可转换公司债券名称		Bank of Nanjing Convertible Bond 南银转债		
Effective date of adjusted conversion price 转股价格调整日	Conversion price after adjustment 调整后转股价格	Disclosure date 披露时间	Media of disclosure 披露媒体	Reasons of adjustment 转股价格调整说明
17 June 2022 2022年6月17日	9.64	9 June 2022 2022年6月9日	www.sse.com.cn	Due to profit distribution for ordinary shares for 2021 因实施2021年度普通股利润分配调整转股价格
21 June 2023 2023年6月21日	9.11	15 June 2023 2023年6月15日	www.sse.com.cn	Due to profit distribution for ordinary shares for 2022 因实施2022年度普通股利润分配调整转股价格
Conversion price as of the end of the Reporting Period 截止本报告期末最新转股价格		9.11		

单位：人民币元

5.2 Non-fixed-term Capital Bonds

In October 2022, with the approval of the Jiangsu Regulatory Bureau of the CBIRC and the People's Bank of China, the Company issued "2022 Non-fixed-term Capital Bonds of Bank of Nanjing Co., Ltd." in the national inter-bank bond market. The issuance was completed on 24 October 2022, with a total issuance amount of RMB20 billion. The coupon rate is 3.32% during the first five years and will be adjusted every 5 years. The issuer shall have conditional redemption rights on every interest payment date in the fifth year and thereafter. The capital bonds registered and deposited with Shanghai Clearing House. The funds raised, after deducting issuance expenses, will be used to supplement the other tier I capital of the Company in accordance with applicable laws and approvals of the competent authorities.

5. 债券相关情况(续)

5.1 可转换公司债券情况(续)

5.1.4 转股价格历次调整情况

5.2 无固定期限资本债券情况

2022年10月，经中国银行保险监督管理委员会江苏监管局和中国人民银行批准，公司在全国银行间债券市场发行“南京银行股份有限公司2022年无固定期限资本债券”，于2022年10月24日发行完毕，发行总额为人民币200亿元，前5年票面利率为3.32%，每5年调整一次，在第5年及之后的每个付息日附发行人有条件赎回权，登记和托管在银行间市场清算所股份有限公司，所募集资金在扣除发行费用后，将依据适用法律和主管部门的批准用于补充公司其他一级资本。

5. Bonds (Cont'd)

5. 债券相关情况(续)

5.3 Other Financial Bonds

5.3其他金融债券情况

Unit: RMB'000

单位：人民币千元

Name of bond 债券名称	Abbreviation 简称	Code 代码	Issue date 发行日期	Bond term 债券期限	Issuance amount 发行金额	Interest rate 利率	Method of repayment of principal and payment of interests 还本付息方式	Place of trading 交易场所
Bank of Nanjing Co., Ltd. 2019 First Tranche Financial Bonds (Type II)	19 Bank of Nanjing 02	1920007	2019-2-22	5 years	3,000,000.00	3.75%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2019年第一期金融债券(品种二)	19南京银行02			5年			固定利率, 按年付息	全国银行间债券市场
Bank of Nanjing Co., Ltd. 2019 Tier-2 Capital Bonds	19 Bank of Nanjing Tier-2	1920091	2019-12-30	10 years	5,000,000.00	4.01%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2019年二级资本债券	19南京银行二级			10年			固定利率, 按年付息	全国银行间债券市场
Bank of Nanjing Co., Ltd. 2020 First Tranche Tier 2 Capital Bonds	20 Bank of Nanjing Tier-2 01	2020022	2020-4-20	10 years	9,500,000.00	3.39%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2020年第一期二级资本债券	20南京银行二级01			10年			固定利率, 按年付息	全国银行间债券市场
Bank of Nanjing Co., Ltd. 2021 First Tranche Green Finance Bonds	21 Bank of Nanjing Green Finance Bonds 01	2120050	2021-6-15	3 years	4,000,000.00	3.28%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2021年第一期绿色金融债券	21南京银行绿色金融债01			3年			固定利率, 按年付息	全国银行间债券市场
Bank of Nanjing Co., Ltd. 2021 Second Tranche Green Finance Bonds	21 Bank of Nanjing Green Finance Bonds 02	2120109	2021-12-9	3 years	1,000,000.00	2.80%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2021年第二期绿色金融债券	21南京银行绿色金融债02			3年			固定利率, 按年付息	全国银行间债券市场
Bank of Nanjing Co., Ltd. 2021 Financial Bonds (First Tranche) (Type I)	21 Bank of Nanjing 01	2120116	2021-12-23	3 years	18,000,000.00	3.00%	Fixed interest rate shall be paid annually	National inter-bank bond market
南京银行股份有限公司2021年金融债券(第一期)(品种一)	21南京银行01			3年			固定利率, 按年付息	全国银行间债券市场

二、公司基本情况 II. BASIC INFORMATION

5. Bonds (Cont'd)

5.3 Other Financial Bonds (Cont'd)

Name of bond 债券名称	Abbreviation 简称	Code 代码	Issue date 发行日期	Bond term 债券期限	Issuance amount 发行金额	Interest rate 利率	Method of repayment of principal and payment of interests 还本付息方式	Place of trading 交易场所
Bank of Nanjing Co., Ltd. 2021 Financial Bonds (First Tranche) (Type II)	21 Bank of Nanjing 02	2120117	2021-12-23	5 years	2,000,000.00	3.27%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2021年金 融债券(第一期)(品种二)	21南京银行02			5年			固定利率, 按年 付息	全国银行间债券 市场
Bank of Nanjing Co., Ltd. 2022 Financial Bonds (First Tranche) (Type I)	22 Bank of Nanjing 01	2220019	2022-3-17	3 years	12,000,000.00	3.03%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2022年金 融债券(第一期)(品种一)	22南京银行01			3年			固定利率, 按年 付息	全国银行间债券 市场
Bank of Nanjing Co., Ltd. 2022 Financial Bonds (First Tranche) (Type II)	22 Bank of Nanjing 02	2220020	2022-3-17	5 years	8,000,000.00	3.35%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2022年金 融债券(第一期)(品种二)	22南京银行02			5年			固定利率, 按年 付息	全国银行间债券 市场
Bank of Nanjing Co., Ltd. 2022 Green Bonds	22 Bank of Nanjing Green Bonds	2220085	2022-12-12	3 years	5,000,000.00	2.95%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2022年绿 色债券	22南京银行绿色债			3年			固定利率, 按年 付息	全国银行间债券 市场
Bank of Nanjing Co., Ltd. 2022 Financial Bonds (Second Tranche)	22 Bank of Nanjing 03	2220086	2022-12-12	3 years	10,000,000.00	2.98%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2022年金 融债券(第二期)	22南京银行03			3年			固定利率, 按年 付息	全国银行间债券 市场
Bank of Nanjing Co., Ltd. 2023 Financial Bonds (First Tranche)	23 Bank of Nanjing 01	2320041	2023-8-25	3 years	25,000,000.00	2.58%	Fixed interest rate shall be paid annually	National inter- bank bond market
南京银行股份有限公司2023年金 融债券(第一期)	23南京银行01			3年			固定利率, 按年 付息	全国银行间债券 市场

5. 债券相关情况(续)

5.3其他金融债券情况(续)

三、重要事项

III. SIGNIFICANT EVENTS

I. Summary of Operations of the Company during the Reporting Period

2023 is the first year for fully implementing the spirit of the 20th National Congress of the CPC, and also the last year of the five-year strategy plan of Bank of Nanjing. In the face of the complex and severe external situation and increasingly prominent business challenges, the Company conscientiously implemented the decisions and deployments of the superior Party committee, government and supervisory authorities, adhered to the general principle of seeking progress while maintaining stability, and coordinated and promoted various work such as promoting development, stabilizing benefits and preventing risks, thus maintaining a stable development trend.

The size of assets has steadily increased. As at the end of 2023, the total assets of the Company amounted to RMB2,288.276 billion, an increase of RMB228.792 billion or 11.11% over the end of last year; the total loans amounted to RMB1,099.073 billion, an increase of RMB153.161 billion or 16.19% over the end of last year; the total liabilities amounted to RMB2,115.682 billion, an increase of RMB213.897 billion or 11.25% over the end of last year; and the total deposits amounted to RMB1,369.408 billion, an increase of RMB131.376 billion or 10.61% over the end of last year.

The profitability remained stable. In 2023, the Company realized the operating income of RMB45.160 billion, an increase of RMB553 million or 1.24% compared with last year. Among them, the net non-interest income amounted to RMB19.708 billion, an increase of RMB2.072 billion or 11.75% compared with last year, and accounted for 43.64% of operating income, a year-on-year increase of 4.10 percentage points. The net profit attributable to shareholders of the parent company amounted to RMB18.502 billion, an increase of RMB94 million or 0.51% compared with last year.

The key indicators were healthy and stable. In 2023, the non-performing loan ratio of the Company was 0.90%; the provision coverage ratio was 360.58%, and the asset quality remained stable. The Company's return on equity (ROE) was 13.12% and the return on assets (ROA) was 0.85%. The net interest margin was 1.73% and the net interest spread was 2.04%. As at the end of 2023, the core tier I capital adequacy ratio, tier I capital adequacy ratio and capital adequacy ratio of the Company was 9.39%, 11.40% and 13.53%, respectively.

I. 报告期公司经营情况综述

2023年，是全面贯彻落实党的二十大精神开局之年，也是南京银行五年战略规划的收官之年。面对复杂严峻的外部形势和愈加突出的经营挑战，公司认真贯彻落实上级党委、政府和监管部门决策部署，坚持稳中求进工作总基调，统筹推进促发展、稳效益、防风险等各项工作，保持了稳健的发展态势。

资产规模稳步提升。2023年末，公司资产总额22,882.76亿元，较上年末增加2,287.92亿元，增幅11.11%；贷款总额10,990.73亿元，较上年末增加1,531.61亿元，增幅16.19%；负债总额为21,156.82亿元，较上年末增加2,138.97亿元，增幅11.25%；存款总额13,694.08亿元，较上年末增加1,313.76亿元，增幅10.61%。

盈利水平保持平稳。2023年，公司实现营业收入451.60亿元，较去年增加5.53亿元，同比上升1.24%，其中，非利息净收入197.08亿元，较去年增加20.72亿元，同比上升11.75%，在营业收入中占比43.64%，同比上升4.10个百分点。实现归属于母公司股东的净利润185.02亿元，较去年增加0.94亿元，同比上升0.51%。

主要指标健康稳健。2023年，公司不良贷款率0.90%；拨备覆盖率360.58%，资产质量平稳运行。公司资本利润率(ROE)13.12%；总资产收益率(ROA)0.85%。净利差1.73%，净息差2.04%。2023年末，公司核心一级资本充足率、一级资本充足率及资本充足率分别为9.39%、11.40%及13.53%。

三、重要事项

III. SIGNIFICANT EVENTS

2. There were no corrections to accounting errors during the reporting period.
2. 本报告期无会计差错更正。
3. For changes in the scope of consolidation of the Company's financial statements during the reporting period, please refer to Note 6 "Changes in the scope of consolidation" to the financial statements.
3. 报告期内，公司财务报表合并范围变化情况请参见财务报告附注六“合并范围的变动”。

Board of Directors of Bank of Nanjing Co., Ltd.

26 April 2024

南京银行股份有限公司董事会

2024年4月26日

审计报告 AUDITOR'S REPORT

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

All Shareholders of Bank of Nanjing Co., Ltd.

南京银行股份有限公司全体股东：

I. Audit Opinion

We have audited the financial statements of Bank of Nanjing Co., Ltd., which comprise the consolidated and the Company's balance sheet as at 31 December 2023, the consolidated and the Company's income statement, the statement of changes in shareholders' equity and the cash flow statement for the year 2023, and related notes to the financial statements.

In our opinion, the accompanying financial statements of Bank of Nanjing Co., Ltd. prepared in accordance with the requirements of Accounting Standards for Business Enterprises in all material aspects, give a fair view of the consolidated and the Company's financial position of Bank of Nanjing Co., Ltd. as at 31 December 2023, and its consolidated and the Company's operating performance and cash flows for the year 2023.

II. Basis for Audit Opinion

We conducted our audit in accordance with China Standards on Auditing for Certified Public Accountants. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. In accordance with China Code of Ethics for Certified Public Accountants, we are independent from Bank of Nanjing Co., Ltd. and have fulfilled our other ethical responsibilities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

一、 审计意见

我们审计了南京银行股份有限公司的财务报表，包括2023年12月31日的合并及公司资产负债表，2023年度的合并及公司利润表、股东权益变动表和现金流量表以及相关财务报表附注。

我们认为，后附的南京银行股份有限公司的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了南京银行股份有限公司2023年12月31日的合并及公司财务状况以及2023年度的合并及公司经营成果和现金流量。

二、 形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于南京银行股份有限公司，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

III. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the key audit matters below, provided the basis for our audit opinion on the financial statements as a whole.

Key audit matter:
关键审计事项：

Impairment allowance for loans and advances and debt investments in financial investments
发放贷款和垫款及金融投资中债权投资的减值准备

Bank of Nanjing Co., Ltd. uses a number of significant judgements and assumptions in the measurement of expected credit losses, including: 南京银行股份有限公司在预期信用损失的计量中使用较多的重大判断和假设，包括：

三、关键审计事项

关键审计事项是我们根据职业判断，认为对本期财务报表审计最为重要的事项。这些事项的应对以对财务报表整体进行审计并形成审计意见为背景，我们不对这些事项单独发表意见。我们对下述每一事项在审计中是如何应对的描述也以此为背景。

我们已经履行了本报告“注册会计师对财务报表审计的责任”部分阐述的责任，包括与这些关键审计事项相关的责任。相应地，我们的审计工作包括执行为应对评估的财务报表重大错报风险而设计的审计程序。我们执行审计程序的结果，包括应对下述关键审计事项所执行的程序，为财务报表整体发表审计意见提供了基础。

How our audit addressed the key audit matter:
该事项在审计中是如何应对：

We understood, evaluated and tested the effectiveness of design and implementation of key internal controls related to the expected credit losses of loans and advances and debt investments, including relevant data and information systems.

我们了解、评估并测试了与发放贷款和垫款以及债权投资的预期信用损失相关的内部关键控制的设计和执行的有效性，包括相关的数据和信息系统。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

III. Key Audit Matters (Cont'd)

三、关键审计事项(续)

Key audit matter:

关键审计事项：

How our audit addressed the key audit matter:

该事项在审计中是如何应对：

- Significant increase in credit risk – The selection of criteria for identifying significant increase in credit risk are highly dependent on judgement and may have a significant impact on the expected credit losses of loans and advances and debt investments with longer remaining periods to maturity;
- 信用风险显著增加—选择信用风险显著增加的认定标准高度依赖判断，并可能对存续期较长的贷款及垫款和债权投资的预期信用损失有重大影响；
- Models and parameters – Inherently complex models are used to measure expected credit losses. Modelled parameters have numerous inputs and the parameter estimation involves many judgements and assumptions;
- 模型和参数—计量预期信用损失所使用的模型本身具有较高的复杂性，模型参数输入较多且参数估计过程涉及较多的判断和假设；
- Forward-looking information — Macroeconomic forecasts are developed, and impacts on expected credit losses under multiple economic scenarios given different weights are considered;
- 前瞻性信息—对宏观经济进行预测，考虑不同经济情景权重下，对预期信用损失的影响；

We adopted a risk-based sampling approach to perform review procedures on loans and advances and debt investments in financial investments. We analysed the debtors' repayment capacity and evaluated the judgment of Bank of Nanjing Co., Ltd. on the loans and advances as well as the division of debt investment stages in financial investments, based on post-lending and post-investment investigation reports, debtors' financial information, collateral valuation reports and other available information.

我们采用风险导向的抽样方法，选取样本对发放贷款和垫款以及金融投资中债权投资执行复核程序，基于贷后或投后调查报告、债务人的财务信息、抵质押品价值评估报告以及其他可获取信息，分析债务人的还款能力，评估南京银行股份有限公司对发放贷款和垫款以及金融投资中债权投资阶段划分的判断结果。

With the support of internal credit risk modelling experts, we evaluated and tested the adoption of important parameters of the expected credit loss models, and management's major judgements and related assumptions, mainly focusing on the following aspects:

我们在内部信用风险模型专家的协助下，对预期信用损失模型的重要参数、管理层重大判断及其相关假设的应用进行了评估及测试，主要集中在以下方面：

I. Expected credit loss models:

I、预期信用损失模型：

- Assessed the reasonableness of the expected credit loss model methodology and related parameters based on macroeconomic changes, including probability of default, loss given default, risk exposure and significant increase in credit risk;
- 综合宏观经济变化，评估预期信用损失模型方法论以及相关参数的合理性，包括违约概率、违约损失率、风险敞口、信用风险显著增加等；

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

III. Key Audit Matters (Cont'd)

三、关键审计事项(续)

Key audit matter:

关键审计事项：

- Whether financial assets are credit-impaired – The determination of credit impairment requires consideration of multiple factors, and measurement of expected credit losses depends on estimates of future cash flows.
- 是否已发生信用减值—认定是否已发生信用减值需要考虑多项因素，且其预期信用损失的计量将依赖于未来预计现金流量的估计。

Since impairment allowance assessment of loans and advances and debt investments involves a number of significant judgements and assumptions, and in view of the significance of the amount (as at 31 December 2023, gross loans and advances and debt investments amounted to RMB1,436,114 million, representing 63% of total assets, and impairment allowance for loans and advances and debt investments amounted to RMB38,778 million), impairment of loans and advances and debt investments is considered a key audit matter.

由于发放贷款和垫款以及债权投资减值准备评估涉及较多重大判断和假设，且考虑金额的重要性(截至2023年12月31日，发放贷款和垫款和债权投资总额人民币14,361.14亿元，占总资产的63%；发放贷款和垫款和债权投资减值准备合计为人民币38.78亿元)，我们将其作为一项关键审计事项。

How our audit addressed the key audit matter:

该事项在审计中是如何应对：

- Assessed the forward-looking information that management used to determine expected credit losses, including the forecasts of macroeconomic variables and the assumptions and weights of multiple macroeconomic scenarios;
- 评估管理层确定预期信用损失时采用的前瞻性信息，包括宏观经济变量的预测和多个宏观情景的假设及权重；
- Assessed the reasonableness of management's determination as to whether credit impairment has occurred, and analysed the reasonableness of management's expected future cash flows for loans and advances and debt investments that have experienced credit impairment, including amount, timing and likelihood, especially the recoverable amount of collateral.
- 评估管理层对是否已发生信用减值的认定的合理性，并对已发生信用减值的发放贷款和垫款以及债权投资，分析管理层预计未来现金流量的合理性，包括金额、时间以及发生概率，尤其是抵质押物的可回收金额。

2. Effectiveness of design and implementation of key controls:

2、关键控制的设计和执行的有效性：

- Evaluated and tested the data and processes used to determine the allowance for expected credit losses, including business data of loans and advances and debt investments in financial investments, internal credit rating data, macroeconomic data, as well as impairment system computational logic and inputs;
- 评估并测试用于确认预期信用损失准备的数据和流程，包括发放贷款和垫款以及金融投资中债权投资的业务数据、内部信用评级数据、宏观经济数据等，及减值系统的计算逻辑、数据输入等；

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

III. Key Audit Matters (Cont'd)

三、关键审计事项(续)

Key audit matter:

关键审计事项：

Relevant disclosures are included in Note III. 32, Note V. 6 & 7 and Note XIII. 2 to the consolidated financial statements.

相关披露参见合并财务报表附注三、32，附注五、6和7及附注十三、2。

Consolidation assessment of structured entities

合并结构化主体的评估

Bank of Nanjing Co., Ltd. holds interests in different structured entities, including wealth management products, funds, trust and asset management plans, asset-backed securities, etc., in conducting financial investments, asset management and credit asset transfer business. Bank of Nanjing Co., Ltd. determines whether or not to consolidate these structured entities based on the judgement of whether it has control over each structured entity through taking into consideration the power arising from rights, variable returns, and the link between power and returns.

南京银行股份有限公司在开展金融投资、资产管理、信贷资产转让等业务过程中，持有不同的结构化主体的权益，包括理财产品、基金、信托和资产管理计划、资产支持类证券等。南京银行股份有限公司需要综合考虑拥有的权力、享有的可变回报及两者的联系等，判断对每个结构化主体是否存在控制，从而应将其纳入合并报表范围。

How our audit addressed the key audit matter:

该事项在审计中是如何应对：

- Evaluated and tested key controls over expected credit loss models, including approval of model changes, ongoing monitoring model performance, model validation and parameter calibration.
- 评估并测试预期信用损失模型的关键控制，包括模型变更审批、模型表现的持续监测、模型验证和参数校准等。

We evaluated the appropriateness of the disclosures related to credit risk exposures and expected credit losses of Bank of Nanjing Co., Ltd.

我们评估了南京银行股份有限公司信用风险敞口和预期信用损失相关披露的恰当性。

We evaluated and tested the design and operating effectiveness of the key controls related to the judgement of whether it controls a structured entity.

我们评估并测试了对结构化主体控制与否的判断相关的关键控制的设计和执行的有效性。

We assessed the analysis and conclusions on whether or not Bank of Nanjing Co., Ltd. controls structured entities based on the analysis of Bank of Nanjing Co., Ltd. on its power over structured entities, the magnitude and variability of variable returns from structured entities.

我们根据南京银行股份有限公司对结构化主体拥有的权力、从结构化主体获得的可变回报的量级和可变动性的分析，评估了南京银行股份有限公司对其是否控制结构化主体的分析和结论。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

III. Key Audit Matters (Cont'd)

三、关键审计事项(续)

Key audit matter:

关键审计事项：

Bank of Nanjing Co., Ltd. will consider a number of factors when assessing whether it controls over structured entities, such as the purpose of establishment of each structured entity, its ability to direct relevant activities, interests and returns it holds directly and indirectly, the management performance remuneration obtained, and remuneration and exposure to loss from providing credit enhancement or liquidity support. The comprehensive analysis of these factors and the conclusion of whether it has control over structured entities involve significant management judgement and estimation.

南京银行股份有限公司在逐一分析是否对结构化主体存在控制时需要考虑诸多因素，包括每个结构化主体的设立目的、南京银行股份有限公司主导其相关活动的 ability、直接或间接持有的权益及回报、获取的管理业绩报酬、提供信用增级或流动性支持等而获得的报酬或承担的损失等。对这些因素进行综合分析并形成控制与否的结论，涉及重大的管理层判断和估计。

Due to the significance of the matter and the complexity of judgement exercised by management, consolidation or non-consolidation of structured entities is considered a key audit matter. 考虑到该事项的重要性以及管理层判断的复杂程度，我们将其作为一项关键审计事项。

Relevant disclosures are included in Note III.32 and Note VIII to the consolidated financial statements.

相关披露参见合并财务报表附注三、32和附注八。

How our audit addressed the key audit matter:

该事项在审计中是如何应对：

We checked relevant legal documents on sample basis to analysis whether Bank of Nanjing Co., Ltd. has legal obligation to absorb any loss of structured entities, including spot checking whether Bank of Nanjing Co., Ltd. has provided liquidity support or credit enhancement to structured entities initiated by it.

我们抽样检查了相关的法律文件以分析南京银行股份有限公司是否有义务最终承担结构化主体的风险，包括抽查南京银行股份有限公司是否对其发起的结构化主体提供过流动性支持、信用增级等情况。

We evaluated the appropriateness of the disclosures by Bank of Nanjing Co., Ltd. related to unconsolidated structured entities.

我们评估了南京银行股份有限公司对未纳入合并范围的结构化主体相关披露的恰当性。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

IV. Other Information

The management of Bank of Nanjing Co., Ltd. is responsible for other information. Other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon.

Our audit opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

V. Responsibilities of Management and Governance Layer for the Financial Statements

The management is responsible for preparing financial statements in accordance with Accounting Standards for Business Enterprises, and fairly presenting them; designing, implementing and maintaining internal control which is necessary to enable the financial statements are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the ability of Bank of Nanjing Co., Ltd. to continue as a going concern, disclosing, where applicable, matters in relation to going concern and applying the going-concern assumption unless the management intends to liquidate the Company, cease operations, or have no realistic alternative but to do so.

The governance layer is responsible for overseeing the financial reporting process of Bank of Nanjing Co., Ltd.

四、其他信息

南京银行股份有限公司管理层对其他信息负责。其他信息包括年度报告中涵盖的信息，但不包括财务报表和我们的审计报告。

我们对财务报表发表的审计意见不涵盖其他信息，我们也不对其他信息发表任何形式的鉴证结论。

结合我们对财务报表的审计，我们的责任是阅读其他信息，在此过程中，考虑其他信息是否与财务报表或我们在审计过程中了解到的情况存在重大不一致或者似乎存在重大错报。

基于我们已执行的工作，如果我们确定其他信息存在重大错报，我们应当报告该事实。在这方面，我们无任何事项需要报告。

五、管理层和治理层对财务报表的责任

管理层负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估南京银行股份有限公司的持续经营能力，披露与持续经营相关的事项(如适用)，并运用持续经营假设，除非计划进行清算、终止运营或别无其他现实的选择。

治理层负责监督南京银行股份有限公司的财务报告过程。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

VI. Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are generally considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- (1) identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (2) obtain an understanding of internal control relevant to the audit in order to design appropriate audit procedures.
- (3) evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

六、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

- (1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。
- (2) 了解与审计相关的内部控制，以设计恰当的审计程序。
- (3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

VI. Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

- (4) conclude on the appropriateness of management' use of the going-concern assumption and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of Bank of Nanjing Co., Ltd. to continue as a going concern. If we conclude that a material uncertainty exists, according to the auditing standards, we are required to draw the attention from users of the report in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the information obtained up to the date of our auditors' report. However, future events or conditions may cause Bank of Nanjing Co., Ltd. to cease to continue as a going concern.
- (5) evaluate the overall presentation (including disclosures), structure and content of the financial statements, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- (6) obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within Bank of Nanjing Co., Ltd. to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

六、注册会计师对财务报表审计的责任(续)

- (4) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能对南京银行股份有限公司持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致南京银行股份有限公司不能持续经营。
- (5) 评价财务报表的总体列报(包括披露)、结构和内容，并评价财务报表是否公允反映相关交易和事项。
- (6) 就南京银行股份有限公司中实体或业务活动的财务信息获取充分、适当的审计证据，以对财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。

我们还就已遵守与独立性相关的职业道德要求向治理层提供声明，并与治理层沟通可能被合理认为影响我们独立性的所有关系和其他事项，以及相关的防范措施(如适用)。

Ernst & Young Hua Ming (2024) Shen Zi No. 70013046_B01
Bank of Nanjing Co., Ltd.

安永华明(2024)审字第70013046_B01号
南京银行股份有限公司

VI. Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our auditors' report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

六、注册会计师对财务报表审计的责任(续)

从与治理层沟通过的事项中，我们确定哪些事项对本期财务报表审计最为重要，因而构成关键审计事项。我们在审计报告中描述这些事项，除非法律法规禁止公开披露这些事项，或在极少数情形下，如果合理预期在审计报告中沟通某事项造成的负面后果超过在公众利益方面产生的益处，我们确定不应在审计报告中沟通该事项。

Ernst & Young Hua Ming Accounting Firm
安永华明会计师事务所
(Special General Partnership)
(特殊普通合伙)

Certified Public Accountants of China
中国注册会计师

Beijing, China
中国·北京

26 April 2024
2024年4月26日

Certified Public Accountants of China
中国注册会计师

Xu Peijing (Project Partner)
许培菁(项目合伙人)

Huang Beiyi
黄贝夷

合并资产负债表

CONSOLIDATED BALANCE SHEET

31 December 2023 2023年12月31日

Unit: RMB'000 人民币千元

Asset	资产	Note V 附注五	31 December	31 December
			2023 2023年 12月31日	2022 2022年 12月31日
Cash and deposits with the central bank	现金及存放中央银行款项	1	115,302,787	114,473,943
Interbank deposit	存放同业款项	2	21,929,705	23,698,897
Placements with banks	拆出资金	3	25,777,277	13,788,191
Derivative financial assets	衍生金融资产	4	6,826,781	6,985,843
Financial assets purchased under resold agreement	买入返售金融资产	5	47,492,179	52,627,697
Loans and advances	发放贷款和垫款	6	1,066,932,114	914,911,172
Financial investments:	金融投资：	7		
Financial assets held for trading	交易性金融资产	7(a)	443,007,912	402,350,741
Debt investments	债权投资	7(b)	331,224,288	341,734,845
Other debt investments	其他债权投资	7(c)	195,720,434	155,977,730
Other equity instrument investments	其他权益工具投资	7(d)	2,133,203	1,801,896
Long-term equity investments	长期股权投资	8	8,049,115	7,513,996
Real estate for investment	投资性房地产	9	1,189,887	11,449
Fixed assets	固定资产	10	7,949,110	7,213,896
Construction in progress	在建工程	11	2,629,418	2,156,469
Right-of-use assets	使用权资产	12	1,312,979	1,257,817
Intangible assets	无形资产	13	1,132,750	611,470
Goodwill	商誉	14	210,050	210,050
Deferred income tax assets	递延所得税资产	15	5,873,503	6,623,690
Other assets	其他资产	16	3,582,424	5,533,947
Total assets	资产总计		2,288,275,916	2,059,483,739

合并资产负债表

CONSOLIDATED BALANCE SHEET

31 December 2023 2023年12月31日

Unit: RMB'000 人民币千元

Liabilities	负债	Note V 附注五	31 December	31 December
			2023 2023年 12月31日	2022 2022年 12月31日
Borrowings from the central bank	向中央银行借款	18	153,317,500	129,736,792
Deposit from interbank and other financial institutions	同业及其他金融机构存放款项	19	164,808,615	178,751,596
Borrowings from other financial institutions	拆入资金	20	38,885,817	24,847,751
Financial liabilities held for trading	交易性金融负债	21	424,482	262,487
Derivative financial liabilities	衍生金融负债	4	6,728,762	7,003,584
Financial assets sold under repurchase agreement	卖出回购金融资产款	22	66,542,427	50,039,051
Deposit from customers	吸收存款	23	1,396,365,869	1,261,132,423
Employee remuneration payable	应付职工薪酬	24	7,852,499	7,362,764
Tax payable	应交税费	25	2,263,548	2,342,280
Bonds payable	应付债券	26	258,373,078	230,766,406
Lease liabilities	租赁负债	27	1,256,410	1,205,349
Estimated liabilities	预计负债	28	776,228	1,248,731
Other liabilities	其他负债	29	18,086,616	7,085,690
Total liabilities	负债合计		2,115,681,851	1,901,784,904
Equity interest	股东权益			
Share capital	股本	30	10,343,733	10,343,718
Other equity instruments	其他权益工具	31	31,571,972	31,571,987
Including: Preference shares	其中：优先股		9,849,813	9,849,813
Perpetual bonds	永续债		19,997,811	19,997,811
Capital reserve	资本公积	32	26,409,231	26,455,733
Other comprehensive income	其他综合收益	33	648,358	(829,319)
Surplus reserve	盈余公积	34	11,857,217	10,128,129
General risk reserve	一般风险准备	35	22,143,535	20,070,178
Retained earnings	未分配利润	36	66,587,246	58,515,766
Total equity interest attributable to shareholders of the parent company	归属于母公司股东权益合计		169,561,292	156,256,192
Minority interest	少数股东权益	37	3,032,773	1,442,643
Total equity interest	股东权益合计		172,594,065	157,698,835
Total liabilities and equity interest	负债及股东权益总计		2,288,275,916	2,059,483,739

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

合并利润表

CONSOLIDATED INCOME STATEMENT

2023 2023年度
Unit: RMB'000 人民币千元

		Note V 附注五	2023 2023年度	2022 2022年度
Operating income	营业收入		45,159,511	44,606,440
Net interest income	利息净收入	39	25,451,534	26,970,472
Interest income	利息收入		74,748,460	68,945,148
Interest expense	利息支出		(49,296,926)	(41,974,676)
Net fee and commissions income	手续费及佣金净收入	40	3,628,786	5,344,041
Fee and commissions income	手续费及佣金收入		4,294,626	5,855,125
Fee and commissions expense	手续费及佣金支出		(665,840)	(511,084)
Investment income	投资收益	41	14,814,412	10,967,668
Of which: Investment income from associates and joint ventures	其中：对联营企业和合营企业的投资收益		833,927	739,554
Gain on derecognition of financial assets measured at amortized cost	以摊余成本计量的金融资产终止确认产生的收益		387,304	357,482
Gain on change in fair value	公允价值变动收益	42	1,717,565	2,695,691
Foreign exchange gain	汇兑收益		(1,537,162)	(2,113,722)
Other business income	其他业务收入		307,848	222,963
Other income	其他收益		769,503	521,180
Gain on disposal of assets	资产处置收益		7,025	(1,853)
Operating expense	营业支出		(23,309,790)	(22,815,584)
Tax and surcharges	税金及附加	43	(620,346)	(557,510)
Business and management fees	业务及管理费	44	(13,761,761)	(13,271,096)
Credit impairment loss	信用减值损失	45	(8,769,764)	(8,842,134)
Other asset impairment loss	其他资产减值损失		(4,397)	1,044
Other business expense	其他业务成本		(153,522)	(145,888)
Operating income	营业利润		21,849,721	21,790,856
Add: non-operating income	加：营业外收入		94,923	21,268
Less: non-operating expense	减：营业外支出		(70,611)	(73,015)
Total profit	利润总额		21,874,033	21,739,109
Less: income tax expense	减：所得税费用	46	(3,243,551)	(3,195,153)
Net profit	净利润		18,630,482	18,543,956
Classified by the continuance of operating	按经营持续性分类			
Net profit from continuing operating	持续经营净利润		18,630,482	18,543,956
Classified by ownership	按所有权归属分类			
Net profit attributable to the shareholders of the parent company	归属于母公司股东的净利润		18,502,084	18,408,039
Minority interest	少数股东损益		128,398	135,917

合并利润表

CONSOLIDATED INCOME STATEMENT

2023 2023年度

Unit: RMB'000 人民币千元

		Note V 附注五	2023 2023年度	2022 2022年度
Other comprehensive income, net of tax	其他综合收益的税后净额		1,477,677	(1,682,893)
Other comprehensive income attributable to shareholders of the parent company, net of tax	归属于母公司股东的其他综合收益的税后净额	33	1,477,677	(1,682,893)
(I) Other comprehensive income that cannot be reclassified into profit or loss	(一) 不能重分类进损益的其他综合收益		220,276	(139,897)
Changes in fair value of investments in other equity instruments	其他权益工具投资公允价值变动		220,276	(139,897)
(II) Other comprehensive income to be reclassified into profit or loss	(二) 将重分类进损益的其他综合收益		1,257,401	(1,542,996)
Other comprehensive income available for reclassification into profit or loss under the equity method	权益法下可转损益的其他综合收益		61,920	(97,277)
Changes in fair value of other debt investments	其他债权投资公允价值变动		957,194	(1,621,272)
Provision for credit impairment of other debt investments	其他债权投资信用减值准备		238,287	175,553
Other comprehensive income attributable to minority shareholders, net of tax	归属于少数股东的其他综合收益的税后净额		-	-
Total comprehensive income	综合收益总额		20,108,159	16,861,063
Of which:	其中:			
Total comprehensive income attributable to the shareholders of the parent company	归属于母公司股东的综合收益总额		19,979,761	16,725,146
Total comprehensive income attributable to minority shareholders	归属于少数股东的综合收益总额		128,398	135,917
Earnings per share (RMB/Share)	每股收益(人民币元 股)			
Basic earnings per share	基本每股收益	47	1.68	1.76
Diluted earnings per share	稀释每股收益	47	1.47	1.54

These financial statements were signed by the following persons:

本财务报表由以下人士签署:

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

合并股东权益变动表

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS

2023 2023年度
Unit: RMB'000 人民币千元

2023

2023年度

Item	项目	Interests attributable to shareholders of the parent company 归属于母公司股东的权益									
		Share capital	Other equity instruments	Capital reserve	Other comprehensive income	Surplus reserve	General risk reserve	Retained earnings	Sub-total	Minority interest	Total of equity interest
		股本	其他权益工具	资本公积	综合收益	盈余公积	风险准备	未分配利润	小计	少数股东权益	股东权益合计
I. Balance at 1 January 2023	一、 2023年1月1日余额	10,343,718	31,571,987	26,455,733	(829,319)	10,128,129	20,070,178	58,515,766	156,256,192	1,442,643	157,698,835
II. Amount of increase or decrease during the year	二、 本年增减变动金额										
(I) Total comprehensive income	(一) 综合收益总额	15	(15)	(46,502)	1,477,677	1,729,088	2,073,357	8,071,480	13,305,100	1,590,130	14,895,230
(II) Capital contributions from and reductions by shareholders	(二) 股东投入和减少资本	-	1,105,640	-	1,477,677	-	-	17,396,444	19,979,761	128,398	20,108,159
1. Capital contribution from other equity instrument holders	1、其他权益工具持有者投入资本	15	(15)	689	-	-	-	-	689	1,485,451	1,486,140
2. Capital increase by subsidiaries	2、子公司增资	15	(15)	140	-	-	-	-	140	-	140
(III) Profit distribution	(三) 利润分配	-	-	549	-	-	-	-	549	1,485,451	1,486,000
1. Withdrawal of surplus reserves	1、提取盈余公积	-	(1,105,640)	-	-	1,729,088	2,073,357	(9,324,964)	(6,628,159)	(23,719)	(6,651,878)
2. Withdrawal of general risk reserve	2、提取一般风险准备	-	-	-	-	-	-	(1,729,088)	-	-	-
3. Distribution to ordinary shareholders	3、对普通股股东的分配	-	-	-	-	-	-	(5,522,519)	(5,522,519)	(23,719)	(5,546,238)
4. Distribution to other equity instrument holders	4、对其他权益工具持有者的分配	-	-	-	-	-	-	-	(1,105,640)	-	(1,105,640)
(IV) Others	(四) 其他	-	-	(47,191)	-	-	-	-	(47,191)	-	(47,191)
Share of equity interest other than comprehensive income and profit distributions of invested companies accounted for under the equity method	按照权益法核算的在被投资单位除综合收益以及利润分配以外其他股东权益中所享有的份额	-	-	(47,191)	-	-	-	-	(47,191)	-	(47,191)
III. Balance at 31 December 2023	三、 2023年12月31日余额	10,343,733	31,571,972	26,409,231	648,358	11,857,217	22,143,535	66,587,246	169,561,292	3,032,773	172,594,065

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative
法定代表人
Xie Ning
谢宁

President and chief financial officer
行长及财务负责人
Zhu Gang
朱钢

Head of finance department
财务机构负责人
Zhu Xiaojie
朱晓洁

合并股东权益变动表

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS

2023 2023年度

Unit: RMB'000 人民币千元

2022

2022年度

Item	项目	Interests attributable to shareholders of the parent company 归属于母公司股东的权益									
		Share capital	Other equity instruments	Capital reserve	Other comprehensive income	Surplus reserve	General risk reserve	Retained earnings	Sub-total	Minority interest	Total of equity interest
		股本	权益工具	资本公积	综合收益	盈余公积	风险准备	未分配利润	小计	少数股东权益	股东权益合计
I. Balance at 1 January 2022	一、 2022年1月1日余额	10,007,089	11,925,183	23,369,883	925,664	8,625,780	17,047,001	49,459,185	121,359,785	1,205,007	122,564,792
II. Amount of increase or decrease during the year	二、 本年增减变动金额	336,629	19,646,804	3,085,850	(1,754,983)	1,502,349	3,023,177	9,056,581	34,896,407	237,636	35,134,043
(I) Total comprehensive income	(一) 综合收益总额	-	441,640	-	(1,682,893)	-	-	17,966,399	16,725,146	135,917	16,861,063
(II) Capital contributions from and reductions by shareholders	(二) 股东投入和减少资本	336,629	19,646,804	3,072,212	-	-	-	-	23,055,645	116,783	23,172,428
1. Ordinary shares contributed by shareholders	1、股东投入的普通股	-	-	-	-	-	-	-	-	-	-
2. Capital contribution from other equity instrument holders	2、其他权益工具持有者投入资本	336,629	(351,007)	3,158,116	-	-	-	-	3,143,738	-	3,143,738
3. Acquisition of subsidiaries	3、收购子公司	-	-	(26,716)	-	-	-	-	(26,716)	208,956	182,240
4. Purchase of equity interests from minority shareholders	4、购买少数股东股权	-	-	(59,188)	-	-	-	-	(59,188)	(92,173)	(151,361)
5. Issuance of perpetual bonds	5、发行永续债	-	19,997,811	-	-	-	-	-	19,997,811	-	19,997,811
(III) Profit distribution	(三) 利润分配	-	(441,640)	-	-	1,502,349	3,023,177	(8,981,908)	(4,898,022)	(15,064)	(4,913,086)
1. Withdrawal of surplus reserves	1、提取盈余公积	-	-	-	-	1,502,349	-	(1,502,349)	-	-	-
2. Withdrawal of general risk reserve	2、提取一般风险准备	-	-	-	-	-	3,023,177	(2,722,230)	300,947	-	300,947
3. Distribution to shareholders	3、对股东的分配	-	(441,640)	-	-	-	-	(4,757,329)	(5,198,969)	(15,064)	(5,214,033)
(IV) Internal transfer of shareholders' equity	(四) 股东权益内部结转	-	-	-	(72,090)	-	-	72,090	-	-	-
1. Carryforward of other comprehensive income to retained earnings	1、其他综合收益结转留存收益	-	-	-	(72,090)	-	-	72,090	-	-	-
(V) Others	(五) 其他	-	-	13,638	-	-	-	-	13,638	-	13,638
Share of equity interest other than comprehensive income and profit distributions of invested companies accounted for under the equity method	按照权益法核算的在被投资单位除综合收益以及利润分配以外其他股东权益中所享有的份额	-	-	13,638	-	-	-	-	13,638	-	13,638
III. Balance at 31 December 2022	三、 2022年12月31日余额	10,343,718	31,571,987	26,455,733	(829,319)	10,128,129	20,070,178	58,515,766	156,256,192	1,442,643	157,698,835

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

合并现金流量表

CONSOLIDATED CASH FLOW STATEMENT

2023 2023年度
Unit: RMB'000 人民币千元

	Note V 附注五	2023 2023年度	2022 2022年度
I. Cash flows from operating activities:	一、 经营活动产生的现金流量：		
Net increase in deposit from customers and interbank	吸收存款和同业存放款项净增加额	117,148,244	270,496,945
Net increase in borrowing from central bank	向中央银行借款净增加额	23,157,783	20,924,739
Net increase in borrowings from other financial institutions	向其他金融机构拆入资金净增加额	23,284,706	-
Cash received from interest, fees and commissions	收取利息、手续费及佣金的现金	86,685,984	80,315,254
Cash received from other operating activities	收到其他与经营活动有关的现金	11,681,316	1,789,865
Subtotal of cash inflows from operating activities	经营活动现金流入小计	261,958,033	373,526,803
Net increase in loans and advances	发放贷款和垫款净增加额	(159,857,523)	(156,740,318)
Net increase in deposits with central bank and interbank	存放中央银行和同业款项净增加额	(3,444,453)	(1,570,497)
Net decrease in borrowings from other financial institutions	向其他金融机构拆入资金净减少额	-	(66,119,910)
Cash paid for interest, fees and commissions	支付利息、手续费及佣金的现金	(39,477,239)	(27,534,957)
Cash paid to and for employees	支付给职工以及为职工支付的现金	(8,681,608)	(7,838,259)
Tax and charges paid	支付的各项税费	(7,456,057)	(7,054,960)
Cash paid for other operating activities	支付其他与经营活动有关的现金	(5,982,214)	(8,847,334)
Subtotal of cash outflows from operating activities	经营活动现金流出小计	(224,899,094)	(275,706,235)
Net cash flows from operating activities	经营活动产生的现金流量净额	37,058,939	97,820,568
	48		
II. Cash flows from investing activities:	二、 投资活动产生的现金流量：		
Cash received from recovery of investments	收回投资收到的现金	1,323,343,514	1,383,884,047
Cash received from investment income	取得投资收益收到的现金	6,325,263	4,047,883
Cash received from other investing activities	收到其他与投资活动有关的现金	13,680	177
Subtotal of cash inflows from investing activities	投资活动现金流入小计	1,329,682,457	1,387,932,107
Cash paid for investments	投资支付的现金	(1,385,145,807)	(1,485,776,702)
Cash paid for acquisition of subsidiaries and other business units	取得子公司及其他营业单位支付的现金	-	(333,547)
Cash paid for acquisition of fixed assets, intangible assets and other long-term assets	购建固定资产、无形资产和其他长期资产支付的现金	(2,113,824)	(798,087)
Subtotal of cash outflows from investing activities	投资活动现金流出小计	(1,387,259,631)	(1,486,908,336)
Net cash flows used in investing activities	投资活动使用的现金流量净额	(57,577,174)	(98,976,229)

合并现金流量表

CONSOLIDATED CASH FLOW STATEMENT

2023 2023年度

Unit: RMB'000 人民币千元

	Note V 附注五	2023 2023年度	2022 2022年度
III. Cash flows from financing activities:	三、筹资活动产生的现金流量：		
Cash received from bond issuance	发行债券所收到的现金	262,793,926	313,268,584
Cash received from collected investment	吸收投资收到的现金	1,486,000	-
Subtotal of cash inflows from financing activities	筹资活动现金流入小计	264,279,926	313,268,584
Cash paid for debt repayment	偿还债务支付的现金	(238,327,382)	(285,770,000)
Cash paid for distribution of dividends, profits or repayment of interest	分配股利、利润或偿付利息支付的现金	(9,411,462)	(7,322,835)
Cash paid to lease liabilities repayment	偿付租赁负债支付的现金	(457,060)	(384,076)
Cash paid to other financing activities	支付的其他与筹资活动有关的现金	-	(151,360)
Subtotal of cash outflows from financing activities	筹资活动现金流出小计	(248,195,904)	(293,628,271)
Net cash flows from financing activities	筹资活动产生的现金流量净额	16,084,022	19,640,313
IV. Effect of exchange rate changes on cash and cash equivalents	四、汇率变动对现金及现金等价物的影响额	63,292	669,474
V. Net increase (decrease) in cash and cash equivalents for the year	五、本年现金及现金等价物净增加(减少)额	(4,370,921)	19,154,126
Add: Balance of cash and cash equivalents at the beginning of the year	加：年初现金及现金等价物余额	43,289,928	24,135,802
VI. Balance of cash and cash equivalents at the end of the year	六、年末现金及现金等价物余额	38,919,007	43,289,928

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

资产负债表

BALANCE SHEET

31 December 2023 2023年12月31日

Unit: RMB'000 人民币千元

Asset	资产	Note XVIII 附注十八	31 December	31 December
			2023 2023年 12月31日	2022 2022年 12月31日
Cash and deposits with the central bank	现金及存放中央银行款项		113,314,052	112,462,015
Interbank deposit	存放同业款项		19,194,807	21,931,496
Placements with banks	拆出资金		27,902,315	15,821,217
Derivative financial assets	衍生金融资产		6,826,743	6,985,843
Financial assets purchased under resold agreement	买入返售金融资产		46,398,450	51,812,699
Loans and advances	发放贷款和垫款	2	1,023,887,584	898,846,151
Financial investments:	金融投资：			
Financial assets held for trading	交易性金融资产		412,613,994	388,113,673
Debt investments	债权投资		328,181,199	339,503,477
Other debt investments	其他债权投资		195,720,434	155,977,730
Other equity instrument investments	其他权益工具投资		2,133,203	1,801,896
Long-term equity investments	长期股权投资	1	15,157,903	11,708,207
Real estate for investment	投资性房地产		1,182,009	2,379
Fixed assets	固定资产		7,894,646	7,196,394
Construction in progress	在建工程		2,563,565	2,090,617
Right-of-use assets	使用权资产		1,189,394	1,211,770
Intangible assets	无形资产		927,730	509,460
Deferred income tax assets	递延所得税资产		5,333,584	6,333,946
Other assets	其他资产		2,907,986	4,859,003
Total asset	资产总计		2,213,329,598	2,027,167,973

资产负债表 BALANCE SHEET

31 December 2023 2023年12月31日

Unit: RMB'000 人民币千元

		Note XVIII	31 December 2023 2023年 12月31日	31 December 2022 2022年 12月31日
Liabilities	负债	附注十八		
Borrowings from the central bank	向中央银行借款		152,587,185	128,579,325
Deposit with interbank and other financial institutions	同业及其他金融机构存放款项		167,594,617	180,207,861
Borrowings from other financial institutions	拆入资金		13,471,663	22,955,188
Financial liabilities held for trading	交易性金融负债		-	-
Derivative financial liabilities	衍生金融负债		6,728,750	7,003,584
Financial assets sold under repurchase agreement	卖出回购金融资产款		52,628,761	42,102,760
Deposit from customers	吸收存款		1,381,793,696	1,248,145,569
Employee remuneration payable	应付职工薪酬		6,870,870	6,680,396
Tax payable	应交税费		1,831,517	2,123,938
Bonds payable	应付债券		258,373,078	230,766,406
Lease liabilities	租赁负债		1,136,254	1,161,747
Estimated liabilities	预计负债		772,740	1,246,032
Other liabilities	其他负债		4,175,276	3,366,848
Total liabilities	负债合计		2,047,964,407	1,874,339,654
Equity interest	股东权益			
Share capital	股本		10,343,733	10,343,718
Other equity instruments	其他权益工具		31,571,972	31,571,987
Of which: Preference share	其中：优先股		9,849,813	9,849,813
Perpetual bonds	永续债		19,997,811	19,997,811
Capital reserve	资本公积		26,489,361	26,536,412
Other comprehensive income	其他综合收益		648,358	(829,319)
Surplus reserve	盈余公积		11,857,217	10,128,129
General risk reserve	一般风险准备		21,014,664	19,126,935
Retained earnings	未分配利润		63,439,886	55,950,457
Total equity interest	股东权益合计		165,365,191	152,828,319
Total liabilities and equity interest	负债及股东权益总计		2,213,329,598	2,027,167,973

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative
法定代表人
Xie Ning
谢宁

President and chief financial officer
行长及财务负责人
Zhu Gang
朱钢

Head of finance department
财务机构负责人
Zhu Xiaojie
朱晓洁

利润表

INCOME STATEMENT

2023 2023年度

Unit: RMB'000 人民币千元

		Note XVIII 附注十八	2023 2023年度	2022 2022年度
Operating income	营业收入		40,636,605	41,993,045
Net interest income	利息净收入	3	22,980,039	26,326,942
Interest income	利息收入		71,411,094	67,956,129
Interest expense	利息支出		(48,431,055)	(41,629,187)
Net fees and commissions income	手续费及佣金净收入		1,749,855	3,647,777
Fees and commissions income	手续费及佣金收入		3,037,356	4,150,169
Fees and commissions expense	手续费及佣金支出		(1,287,501)	(502,392)
Investment income	投资收益		14,772,688	10,792,243
Of which: Investment income from associates and joint ventures	其中：对联营企业和合营企业的投资收益		833,927	739,580
Gain on derecognition of financial assets measured at amortized cost	以摊余成本计量的金融资产终止确认产生的收益		387,304	357,482
Gain on change in fair value	公允价值变动收益		1,679,945	2,732,299
Foreign exchange gain	汇兑收益		(1,537,162)	(2,113,722)
Other business income	其他业务收入		314,667	232,491
Other gains	其他收益		669,548	376,825
Gain on disposal of assets	资产处置收益		7,025	(1,810)
Operating expense	营业支出		(19,986,031)	(21,840,099)
Tax and surcharges	税金及附加		(585,437)	(541,537)
Business and management fees	业务及管理费		(12,104,125)	(12,406,762)
Credit impairment loss	信用减值损失		(7,145,271)	(8,747,907)
Other asset impairment loss	其他资产减值损失		(4,397)	1,044
Other operating income	其他业务成本		(146,801)	(144,937)
Operating income	营业利润		20,650,574	20,152,946
Add: non-operating income	加：营业外收入		92,171	19,556
Less: non-operating expense	减：营业外支出		(65,917)	(71,331)
Total profit	利润总额		20,676,828	20,101,171
Less: income tax expense	减：所得税费用		(2,942,423)	(2,810,293)
Net profit	净利润		17,734,405	17,290,878
Classified by the continuance of operating	按经营持续性分类			
Net profit from continuing operating	持续经营净利润		17,734,405	17,290,878

利润表

INCOME STATEMENT

2023 2023年度

Unit: RMB'000 人民币千元

	Note XVIII 附注十八	2023 2023年度	2022 2022年度
Other comprehensive income, net of tax 其他综合收益的税后净额		1,477,677	(1,682,893)
(I) Other comprehensive income that cannot be reclassified into profit or loss (一)不能重分类进损益的其他综合收益		220,276	(139,897)
Changes in fair value of investments in other equity instruments 其他权益工具投资公允价值变动		220,276	(139,897)
(II) Other comprehensive income to be reclassified into profit or loss (二)将重分类进损益的其他综合收益		1,257,401	(1,542,996)
Other comprehensive income available for reclassification into profit or loss under the equity method 权益法下可转损益的其他综合收益		61,920	(97,277)
Changes in fair value of other debt investments 其他债权投资公允价值变动		957,194	(1,621,272)
Provision for credit impairment of other debt investments 其他债权投资信用减值准备		238,287	175,553
Total comprehensive income 综合收益总额		19,212,082	15,607,985

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

股东权益变动表

STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS

2023 2023年度
Unit: RMB'000 人民币千元

2023

2023年度

Item	项目	Share capital	Other equity instruments	Capital reserve	Other comprehensive income	Surplus reserve	General risk reserve	Retained earnings	Total of equity interest
		股本	其他权益工具	资本公积	其他综合收益	盈余公积	风险准备	未分配利润	权益合计
I. Balance at 1 January 2023	一、 2023年1月1日余额	10,343,718	31,571,987	26,536,412	(829,319)	10,128,129	19,126,935	55,950,457	152,828,319
II. Amount of increase or decrease during the year	二、 本年增减变动金额	15	(15)	(47,051)	1,477,677	1,729,088	1,887,729	7,489,429	12,536,872
(I) Total comprehensive income	(一) 综合收益总额	-	1,105,640	-	1,477,677	-	-	16,628,765	19,212,082
(II) Capital contributions from and reductions by shareholders	(二) 股东投入和减少资本	15	(15)	140	-	-	-	-	140
1. Capital contribution from other equity instrument holders	1. 其他权益工具持有者投入资本	15	(15)	140	-	-	-	-	140
(III) Profit distribution	(三) 利润分配	-	(1,105,640)	-	-	1,729,088	1,887,729	(9,139,336)	(6,628,159)
1. Withdrawal of surplus reserves	1. 提取盈余公积	-	-	-	-	1,729,088	-	(1,729,088)	-
2. Withdrawal of general risk reserve	2. 提取一般风险准备	-	-	-	-	-	1,887,729	(1,887,729)	-
3. Distribution to ordinary shareholders	3. 对普通股股东的分配	-	-	-	-	-	-	(5,522,519)	(5,522,519)
4. Distribution to other equity instrument holders	4. 对其他权益工具持有者的分配	-	(1,105,640)	-	-	-	-	-	(1,105,640)
(IV) Others	(四) 其他	-	-	(47,191)	-	-	-	-	(47,191)
Share of equity interest other than comprehensive income and profit distributions of invested companies accounted for under the equity method	按照权益法核算的在被投资单位除综合收益以及利润分配以外其他股东权益中所享有的份额	-	-	(47,191)	-	-	-	-	(47,191)
III. Balance at 31 December 2023	三、 2023年12月31日余额	10,343,733	31,571,972	26,489,361	648,358	11,857,217	21,014,664	63,439,886	165,365,191

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

股东权益变动表

STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS

2023 2023年度

Unit: RMB'000 人民币千元

2022

2022年度

Item	项目	Share capital	Other equity instruments	Capital reserve	Other comprehensive income	Surplus reserve	General risk reserve	Retained earnings	Total of equity interest
I. Balance at 1 January 2022	一、 2022年1月1日余额	10,007,089	11,925,183	23,364,658	925,664	8,625,780	16,635,346	47,780,396	119,264,116
II. Amount of increase or decrease during the year	二、 本年增减变动金额	336,629	19,646,804	3,171,754	(1,754,983)	1,502,349	2,491,589	8,170,061	33,564,203
(I) Total comprehensive income	(一) 综合收益总额	-	441,640	-	(1,682,893)	-	-	16,849,238	15,607,985
(II) Capital contributions from and reductions by shareholders	(二) 股东投入和减少资本	336,629	19,646,804	3,158,116	-	-	-	-	23,141,549
1. Ordinary shares contributed by shareholders	1. 股东投入的普通股	-	-	-	-	-	-	-	-
2. Capital contribution from other equity instrument holders	2. 其他权益工具持有者投入资本	336,629	(351,007)	3,158,116	-	-	-	-	3,143,738
3. Issuance of perpetual bonds	3. 发行永续债	-	19,997,811	-	-	-	-	-	19,997,811
(III) Profit distribution	(三) 利润分配	-	(441,640)	-	-	1,502,349	2,491,589	(8,751,267)	(5,198,969)
1. Withdrawal of surplus reserves	1. 提取盈余公积	-	-	-	-	1,502,349	-	(1,502,349)	-
2. Withdrawal of general risk reserve	2. 提取一般风险准备	-	-	-	-	-	2,491,589	(2,491,589)	-
3. Distribution to shareholders	3. 对股东的分配	-	(441,640)	-	-	-	-	(4,757,329)	(5,198,969)
(IV) Internal transfer of shareholders' equity	(四) 股东权益内部结转	-	-	-	(72,090)	-	-	72,090	-
1. Carryforward of other comprehensive income to retained earnings	1. 其他综合收益结转留存收益	-	-	-	(72,090)	-	-	72,090	-
(V) Others	(五) 其他	-	-	13,638	-	-	-	-	13,638
Share of equity interest other than comprehensive income and profit distributions of invested companies accounted for under the equity method	按照权益法核算的在被投资单位除综合收益以及利润分配以外其他股东权益中所享有的份额	-	-	13,638	-	-	-	-	13,638
III. Balance at 31 December 2022	三、 2022年12月31日余额	10,343,718	31,571,987	26,536,412	(829,319)	10,128,129	19,126,935	55,950,457	152,828,319

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁

现金流量表

CASH FLOW STATEMENT

2023 2023年度
Unit: RMB'000 人民币千元

		Note XVIII 附注十八	2023 2023年度	2022 2022年度
I. Cash flows from operating activities:	一、经营活动产生的现金流量：			
Net increase in deposit from customers and interbank banks	吸收存款和同业存放款项净增加额		116,906,832	269,387,934
Net increase in borrowing from central bank	向中央银行借款净增加额		23,584,688	21,187,097
Cash received from interest, fees and commissions	收取利息、手续费及佣金的现金		80,803,657	77,530,738
Cash received from other operating activities	收到其他与经营活动有关的现金		1,265,570	680,055
Subtotal of cash inflows from operating activities	经营活动现金流入小计		222,560,747	368,785,824
Net increase in loans and advances	发放贷款和垫款净增加额		(131,501,716)	(158,980,396)
Net increase in deposits with central bank and interbank	存放中央银行和同业款项净增加额		(3,078,008)	(1,703,399)
Net decrease in borrowings from other financial institutions	向其他金融机构拆入资金净减少额		(5,746,179)	(67,486,421)
Cash paid for interest, fees and commissions	支付利息、手续费及佣金的现金		(39,042,199)	(27,230,168)
Cash paid to and for employees	支付给职工以及为职工支付的现金		(7,723,316)	(7,377,435)
Tax and charges paid	支付的各项税费		(6,818,795)	(6,466,541)
Cash paid for other operating activities	支付其他与经营活动有关的现金		(4,464,759)	(7,906,225)
Subtotal of cash outflows from operating activities	经营活动现金流出小计		(198,374,972)	(277,150,585)
Net cash flows from operating activities	经营活动产生现金流量净额	4	24,185,775	91,635,239
II. Cash flows from investing activities:	二、投资活动产生的现金流量：			
Cash received from recovery of investments	收回投资收到的现金		1,335,031,037	1,382,918,074
Cash received from investment income	取得投资收益收到的现金		6,196,934	4,032,153
Cash received from other investing activities	收到其他与投资活动有关的现金		13,628	106
Subtotal of cash inflows from investing activities	投资活动现金流入小计		1,341,241,599	1,386,950,333
Cash paid for investments	投资支付的现金		(1,383,220,512)	(1,478,653,220)
Cash paid for acquisition of subsidiaries and other business units	取得子公司及其他营业单位支付的现金		-	(387,860)
Cash paid for acquisition of fixed assets, intangible assets and other long-term assets	购建固定资产、无形资产和其他长期资产支付的现金		(1,873,727)	(752,028)
Subtotal of cash outflows from investing activities	投资活动现金流出小计		(1,385,094,239)	(1,479,793,108)
Net cash flows used in investing activities	投资活动使用的现金流量净额		(43,852,640)	(92,842,775)

现金流量表

CASH FLOW STATEMENT

2023 2023年度

Unit: RMB'000 人民币千元

	Note XVIII 附注十八	2023 2023年度	2022 2022年度
III. Cash flows from financing activities:	三、 筹资活动产生的现金流量：		
Cash received from bond issuance	发行债券所收到的现金	262,793,926	313,268,584
Subtotal of cash inflows from financing activities	筹资活动现金流入小计	262,793,926	313,268,584
Cash paid for debt repayment	偿还债务支付的现金	(238,327,382)	(285,770,000)
Cash paid for distribution of dividends, profits or repayment of interest	分配股利、利润或偿付利息支付的现金	(9,387,743)	(7,305,743)
Cash paid to lease liabilities repayment	偿付租赁负债支付的现金	(419,666)	(375,423)
Subtotal of cash outflows from financing activities	筹资活动现金流出小计	(248,134,791)	(293,451,166)
Net cash flows from financing activities	筹资活动产生的现金流量净额	14,659,135	19,817,418
IV. Effect of exchange rate changes on cash and cash equivalents	四、 汇率变动对现金及现金等价物的影响额	63,292	669,474
V. Net increase (decrease) in cash and cash equivalents for the year	五、 本年现金及现金等价物净增加(减少)额	(4,944,438)	19,279,356
Add: Balance of cash and cash equivalents at the beginning of the year	加：年初现金及现金等价物余额	40,722,379	21,443,023
VI. Balance of cash and cash equivalents at the end of the year	六、 年末现金及现金等价物余额	35,777,941	40,722,379

These financial statements were signed by the following persons:

本财务报表由以下人士签署：

Legal representative

法定代表人

Xie Ning

谢宁

President and chief financial officer

行长及财务负责人

Zhu Gang

朱钢

Head of finance department

财务机构负责人

Zhu Xiaojie

朱晓洁



地址 Address:

江苏省南京市建邺区江山大街88号 (邮编: 210019)
88# Jiangshan Street, Jianye District, Nanjing, Jiangsu (P.C: 210019)

客服电话 C.S. Tel: 95302

<http://www.njcb.com.cn>



南京银行
官方微信



南京银行
投资者关系



南京银行
App



南京银行
信用卡