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BANK OF GANSU CO., LTD.*
甘肅銀行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock Code: 2139)

**FINANCIAL DATA SUMMARY FOR
THE SECOND QUARTER OF 2018**

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

In accordance with the relevant laws and regulations of the People's Republic of China (the “**PRC**”), due to the issuance of tier-two capital bonds by the Bank, the unaudited financial data of the Bank for the six months ended June 30, 2018 (the “**Financial Data**”) has been published on the websites of China Central Depository & Clearing Co., Ltd. (<http://www.chinabond.com.cn>) and China Foreign Exchange Trade System & National Interbank Funding Center (<http://www.chinamoney.com.cn>).

I. Financial Data Summary

The summary of the key items of the consolidated Financial Data of the Bank prepared in accordance with China Accounting Standards for Business Enterprises (the “**PRC GAAP**”) is set out as follows:

Item	As at June 30, 2018 RMB'0,000 (unaudited)
Total assets	31,351,887.31
Total liabilities	28,966,785.11
	For the six months ended June 30, 2018 RMB'0,000 (unaudited)
Net profit	221,006.32

II. Capital Management

(I). Institutional Requirements

The capital adequacy ratio of the Bank at each tier must meet the following minimum requirements formulated by the China Banking and Insurance Regulatory Commission (the “CBRC”):

- (1) core tier-one capital adequacy ratio shall not be lower than 5%;
- (2) tier-one capital adequacy ratio shall not be lower than 6%; and
- (3) capital adequacy ratio shall not be lower than 8%.

Meanwhile, the Bank is required to make provision for capital reserve after meeting the minimum capital requirements, which is required to be equal to 2.5% of risk-weighted assets and is to be fulfilled by core tier-one capital. In addition, the Bank currently does not make provision for countercyclical capital and additional capital in accordance with regulatory requirement.

(II). Capital Adequacy Ratios

As at the end of the second quarter of 2018, the capital adequacy ratio, core tier-one capital adequacy ratio and tier-one capital adequacy ratio of the Bank were 13.96%, 11.34% and 11.34%, respectively. Details are as follows:

Unit: RMB’0,000, unless otherwise stated

Item	As at June 30, 2018
Core tier-one capital	2,455,982.90
Including: Core tier-one capital deductions	3,042.62
Other tier-one capital	229.56
Including: Other tier-one capital deductions	0.00
Tier-two capital	566,609.03
Including: Tier-two capital deductions	0.00
Net core tier-one capital	2,452,940.28
Net tier-one capital	2,453,169.84
Net capital	3,019,778.87
Total risk-weighted assets	21,635,558.04
Including: Credit risk-weighted assets	19,993,720.36
Market risk-weighted assets	353,203.16
Operational risk-weighted assets	1,288,634.52
Core tier-one capital adequacy ratio	11.34%
Tier-one capital adequacy ratio	11.34%
Capital adequacy ratio	13.96%

Note: According to the relevant provisions of the Administrative Measures for the Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法(試行)》) formulated by the CBRC, the Bank adopted the weighted approach, standardized approach and basic indicator approach to measure capital requirements for its credit risk-weighted assets, market risk-weighted assets and operational risk-weighted assets, respectively.

III. Investment

As at the end of the second quarter of 2018, the investment to Pingliang Jingning Chengji Rural Bank Co., Ltd. (平涼市靜寧成紀村鎮銀行股份有限公司) by the Bank amounted to RMB29.25 million, representing 62.73% of its total share capital; the investment to Gansu Jingchuan BOC Fullerton Community Bank Co., Ltd. (甘肅涇川中銀富登村鎮銀行股份有限公司) by the Bank amounted to RMB3.00 million, representing 16.67% of its total share capital.

IV. Capital Instruments Issued

Approved by the CBRC Gansu Office and the People's Bank of China, the Bank issued the 2015 Bank of Gansu Co., Ltd. Tier-two Capital Bonds, which totaled RMB3.2 billion in the national interbank bond market on December 10, 2015. These bonds were issued as fixed interest rate bonds and had a maturity period of 5+5 years. The issuer has an one-time option for early redemption of these bonds. After obtaining the prior approval from the regulatory authority, the issuer has an option to redeem these tier-two capital bonds in part or wholly at once at par value in the last day of the 5th year for which interest is accruable for these tier-two capital bonds. These bonds were issued by the way of public bidding and the total amount was RMB3.2 billion with a coupon interest rate of 5.10%.

Shareholders and potential investors of the Bank are reminded that the Financial Data and its summary disclosed in this announcement were prepared in accordance with the PRC GAAP, which may require adjustment during the course of reviewing or auditing.

Shareholders and potential investors of the Bank are reminded that the Financial Data has not been reviewed or audited by the Bank's independent auditor. Differences may arise between such financial information and the data disclosed in the auditors' report due to review on audit adjustment.

The Bank will publish its interim results announcement for the six months ended June 30, 2018 on or before August 31, 2018 in accordance with the requirements of the Hong Kong Listing Rules. The financial data included in this interim results announcement will be reviewed by the Bank's independent auditor.

Shareholders and potential investors of the Bank should exercise caution when dealing in the shares of the Bank and should not rely solely on such information.

By Order of the Board
Bank of Gansu Co., Ltd.*
LI Xin
Chairman

Lanzhou, Gansu
July 31, 2018

As of the date of this announcement, the Board comprises Mr. LI Xin and Mr. LEI Tie as executive Directors; Ms. WU Changhong, Ms. ZHANG Hongxia, Mr. LI Hui, Mr. GUO Jirong and Mr. ZHANG Youda as non-executive Directors; and Mr. CHEN Aiguo, Ms. TANG Xiuli, Ms. LUO Mei and Mr. WONG Sincere as independent non-executive Directors.

** Bank of Gansu Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*