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**Hanhua Financial Holding Co., Ltd.\***

**瀚華金控股份有限公司**

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

**(Stock Code: 3903)**

## **PROFIT WARNING**

This announcement is made by Hanhua Financial Holding Co., Ltd. (the “**Company**”, and together with its subsidiaries, the “**Group**”) pursuant to Rule 13.09(2)(a) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board (the “**Board**”) of directors (the “**Directors**”) of the Company wishes to inform the shareholders of the Company (the “**Shareholders**”) and its potential investors that, based on the preliminary review of the Group’s audited consolidated management accounts for the year ended 31 December 2021 (the “**Current Year**”) and the information currently available to the Board, the Group is expected to record a decrease in net profit for the Current Year by approximately 40% to 50% as compared with the net profit for the year ended 31 December 2020. Based on the information currently available, such decrease in net profit of the Group for the Current Year is expected to be mainly attributable to the effect of the following factors:

(i) affected by the epidemic and changes in the market environment, financing needs of customers have declined, market risks have risen and the Company has taken the initiative to scale down certain traditional businesses and increase impairment reserves; (ii) in view of the comprehensive impact of the microfinance business market environment, regulatory policies and other aspects, in order to optimize resources and improve asset efficiency, the Company has scaled down its microfinance business, and the scale of microfinance business has declined; (iii) increased investment in digital technology and reserve of talent due to acceleration of the Company’s digital transformation.

The Company is still in the process of finalizing the results for the Current Year. The information contained in this announcement is only based on the Board’s preliminary

assessment of the consolidated management accounts of the Group and subject to possible adjustments. Shareholders and potential investors should refer to the annual results announcement of the Company for the Current Year to be published on 30 March 2022.

**Shareholders and potential investors are advised to exercise caution when dealing in the shares of the Company.**

By order of the Board  
**Hanhua Financial Holding Co., Ltd.**  
**Zhang Guoxiang**  
*Chairman of the Board*

Chongqing, the PRC, 25 March 2022

*As at the date of this announcement, the executive directors of the Company are Mr. ZHANG Guoxiang and Mr. CUI Weilan; the non-executive directors of the Company are Ms. LIU Jiaoyang, Ms. LIU Tingrong, Ms. WANG Fangfei, Mr. FENG Yongxiang and Mr. LIU Bolin; and the independent non-executive directors of the Company are Mr. BAI Qinxian, Mr. DENG Zhaoyu, Mr. QIAN Shizheng, Mr. NG Leung Sing and Mr. YUAN Xiaobin.*

*\*For identification purpose only*