



# China Minsheng Banking Corp., Ltd.

## Q3 2017 Results Announcement



November 2017

# Disclaimer

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This presentation contains forward-looking statements that involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology such as believe, expect, anticipate, estimate, plan, project, target, may, will or other similar words that express an indication of actions or results of actions that may or are expected to occur in the future. You should not place undue reliance on these forward-looking statements, which apply only as of the date of this presentation. These forward-looking statements are based on our own information and information from other sources we believe to be reliable. Our actual results may be materially less favorable than those expressed or implied by these forward-looking statements which could affect the share price of our shares.



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**Business Overview**

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**Financial Indicators**

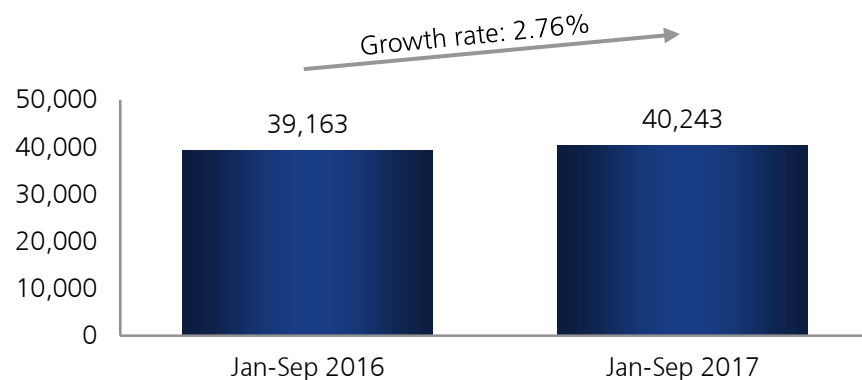


# Steady growth in profit and stable return for the shareholders

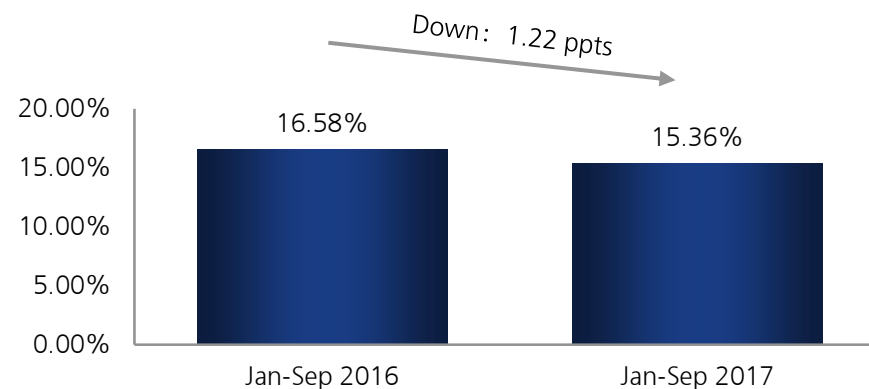


## Net profit attributable to equity shareholders of the Bank

(RMB million)

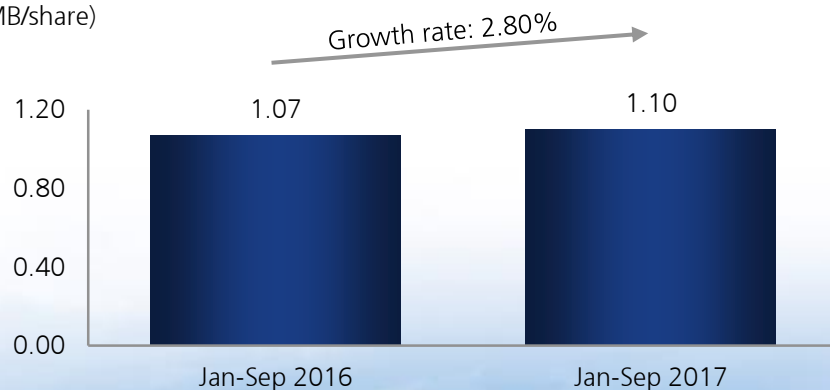


## Weighted ROAE (annualized)



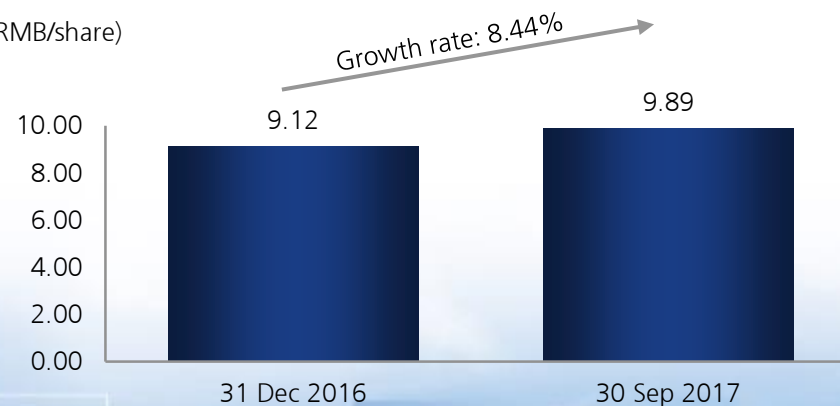
## Basic earnings per share

(RMB/share)



## Net assets per share attributable to holders of ordinary shares of the Bank

(RMB/share)



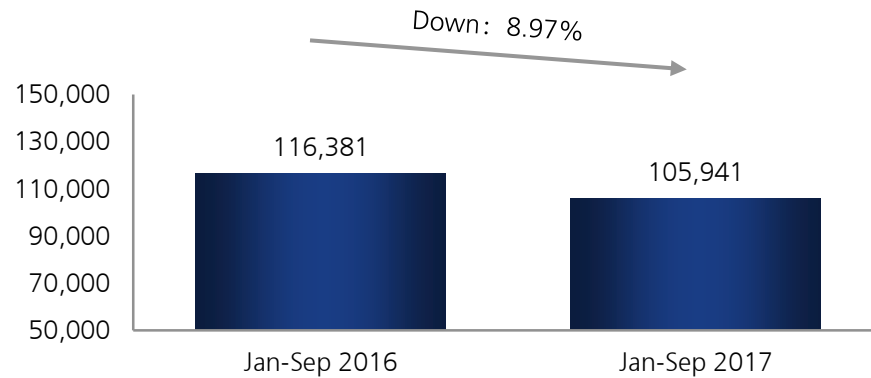
Source: Company's Q3 report

# Optimized income structure and continuous efforts to lower cost and improve efficiency



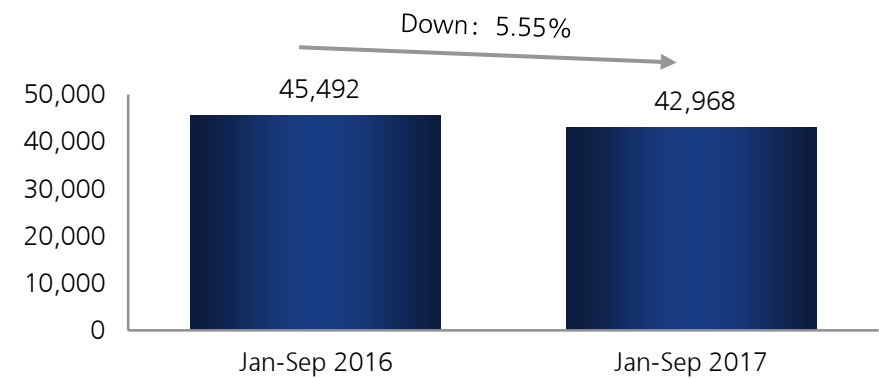
## Operating income

(RMB million)

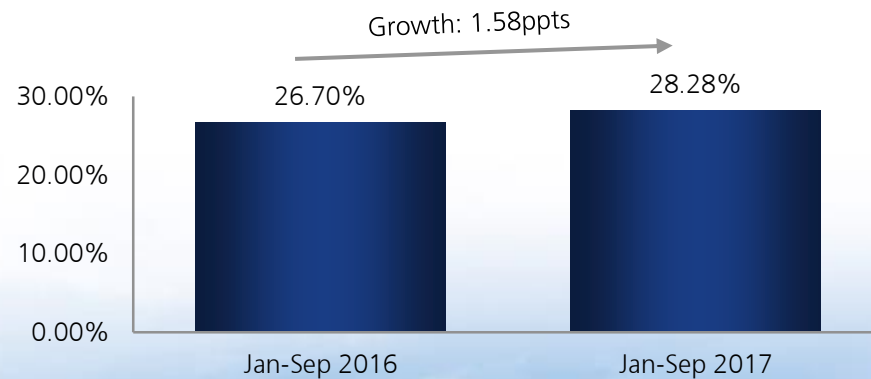


## Net non-interest income

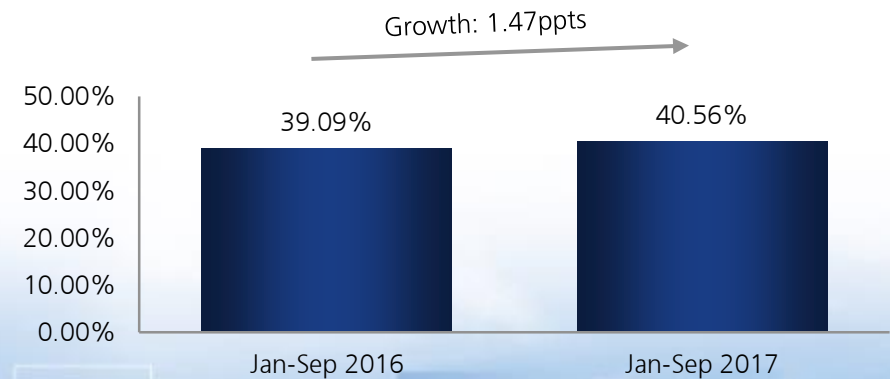
(RMB million)



## Cost-to-income ratio



## % of net non-interest income to operating income



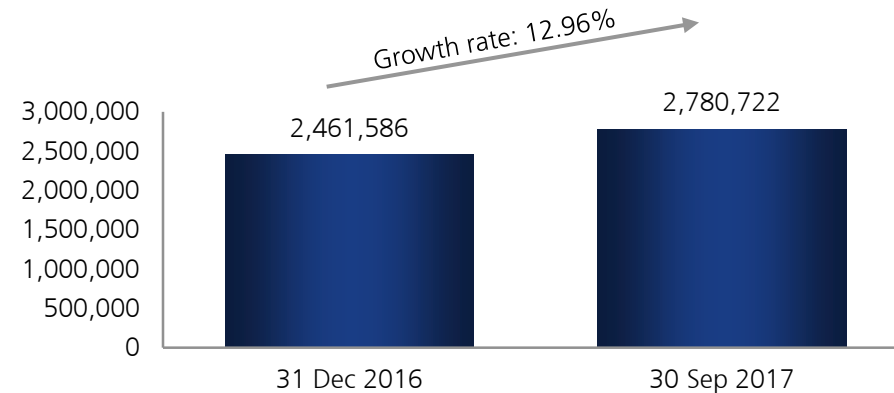
Source: Company's Q3 report

# Proactive adjustment of business strategies and continuously optimized business structure



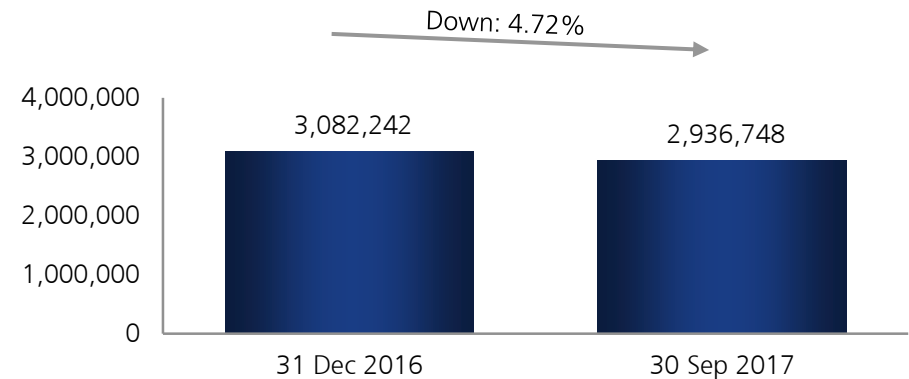
## Total balance of loans and advances to customers

(RMB million)



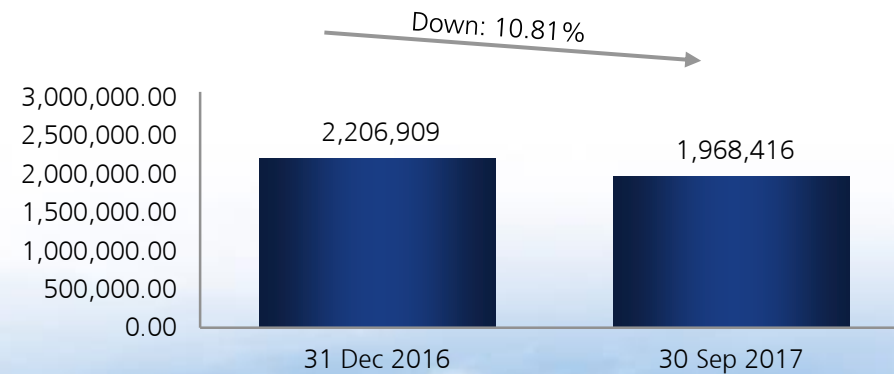
## Deposits from customers

(RMB million)



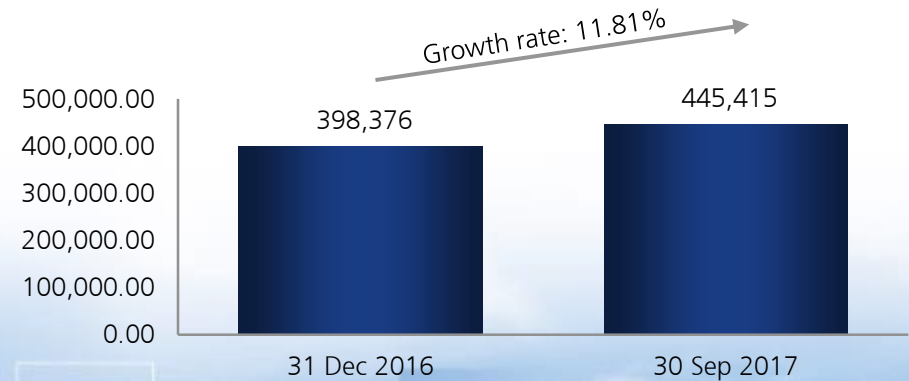
## Net investment balance of trading and banking books

(RMB million)



## Total debt securities issued

(RMB million)



% of total assets

37.43%

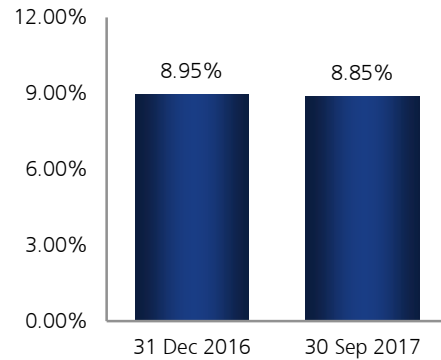
34.46%

Source: Company's Q3 report

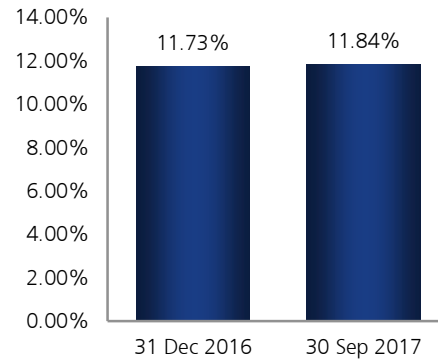
# Stable asset quality and improved risk resistance capability



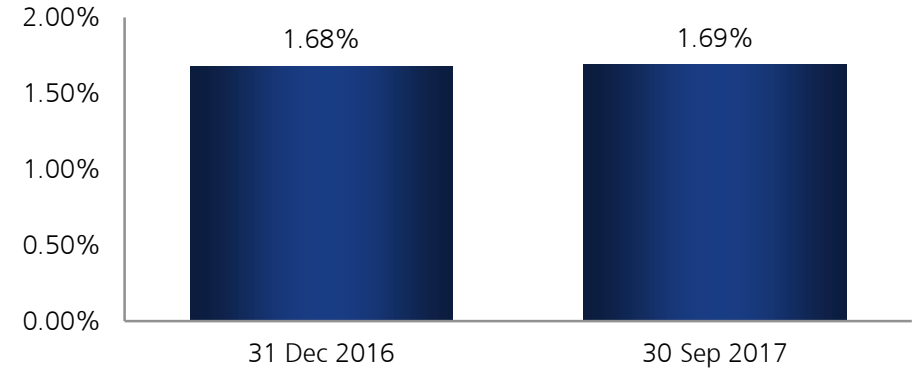
### Core tier-one capital adequacy ratio



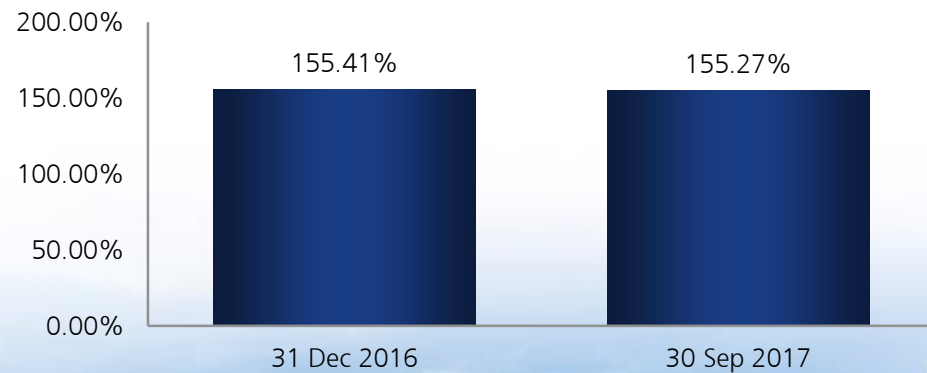
### Capital adequacy ratio



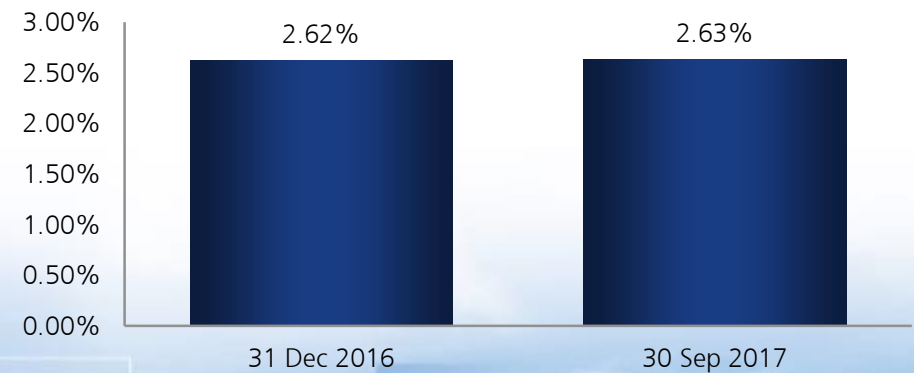
### Impaired loans ratio



### Provision coverage ratio



### Provision for total loans ratio



Source: Company's Q3 report, annual report



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# Overview of key financial indicators



<b>Income statement highlights</b> (RMB mn, except per share data)	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2016</b>	<b>Growth rate(%)</b>	
Operating income	105,941	116,381	↓	8.97
Of which: Net interest income	62,973	70,889	↓	11.17
Net non-interest income	42,968	45,492	↓	5.55
Total profit	49,163	49,953	↓	1.58
Net profit attributable to shareholders of the Bank	40,243	39,163	↑	2.76
Basic earnings per share (RMB)	1.10	1.07	↑	2.80

<b>Balance sheet highlights</b> (RMB mn)	<b>30 Sep 2017</b>	<b>31 Dec 2016</b>	<b>Growth rate(%)</b>	
Total assets	5,712,525	5,895,877	↓	3.11
Of which: Total balance of loans and advances to customers	2,780,722	2,461,586	↑	12.96
Total liabilities	5,331,251	5,543,850	↓	3.83
Of which: Total deposits from customers	2,936,748	3,082,242	↓	4.72
Total equity attributable to shareholders of the Bank	370,748	342,590	↑	8.22

<b>Key profitability indicators (%)</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2016</b>	<b>Change (ppt)</b>	
Weighted ROAE (annualized)	15.36%	16.58%	↓	1.22
ROAA (annualized)	0.94%	1.05%	↓	0.11
Non interest income to total operating income	40.56%	39.09%	↑	1.47
Cost-to-income ratio	28.28%	26.70%	↑	1.58

<b>Asset quality indicators (%)</b>	<b>30 Sep 2017</b>	<b>31 Dec 2016</b>	<b>Change (ppt)</b>	
Non-performing loan ratio	1.69	1.68	↑	0.01
Provision for total loans ratio	2.63	2.62	↑	0.01
<b>Capital adequacy ratio indicators (%)</b>				
Core tier-1 CAR	8.85	8.95	↓	0.10
Tier-1 CAR	9.11	9.22	↓	0.11
Capital adequacy ratio	11.84	11.73	↑	0.11

Source: Company's Q3 report, annual report



**Thank you!**