



China Minsheng Banking Corp., Ltd.

Q1 2016 Results Announcement



April 2016

Disclaimer



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.

Agenda



1

Business Overview

2

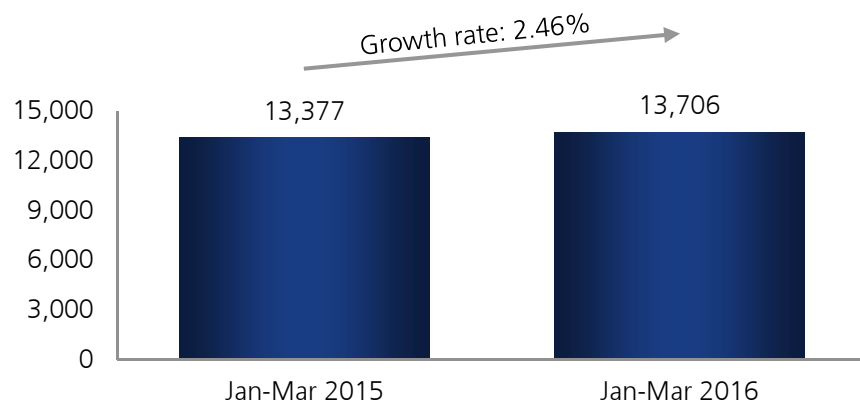
Financial Indicators



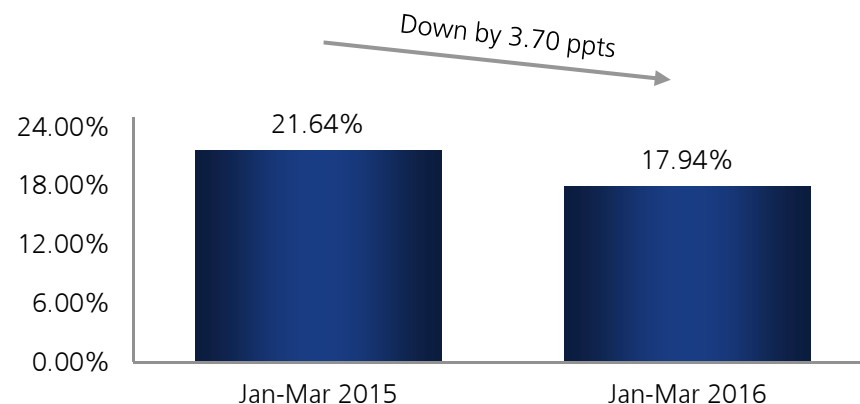
Continuously improving return to shareholders with stable profitability



Net profit attributable to equity shareholders of the bank
(RMB million)

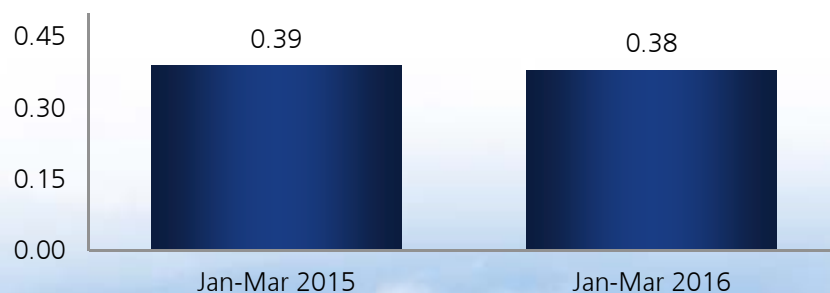


ROAE (annualized)



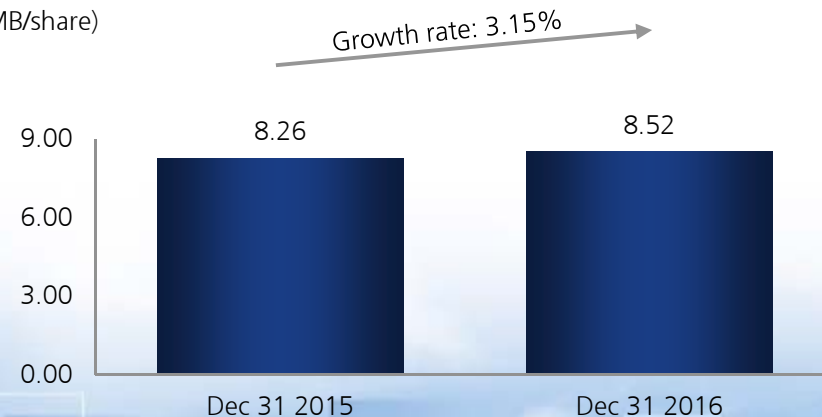
Basic earnings per share

(RMB/share)



Net assets per share attributable to equity shareholders of the Bank

(RMB/share)

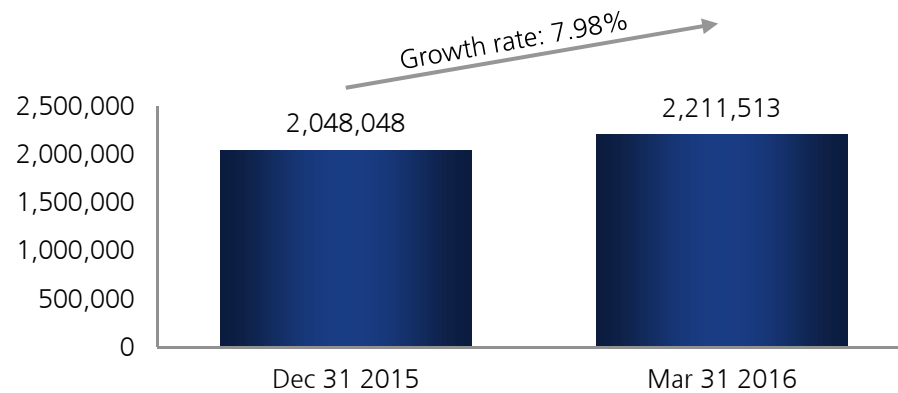


Source: Company Q1 report

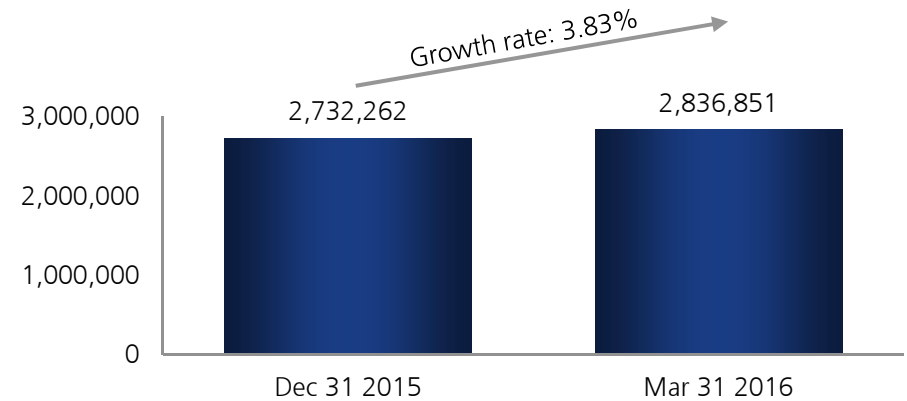
Steady development of assets and liabilities businesses and further improvement in business structure



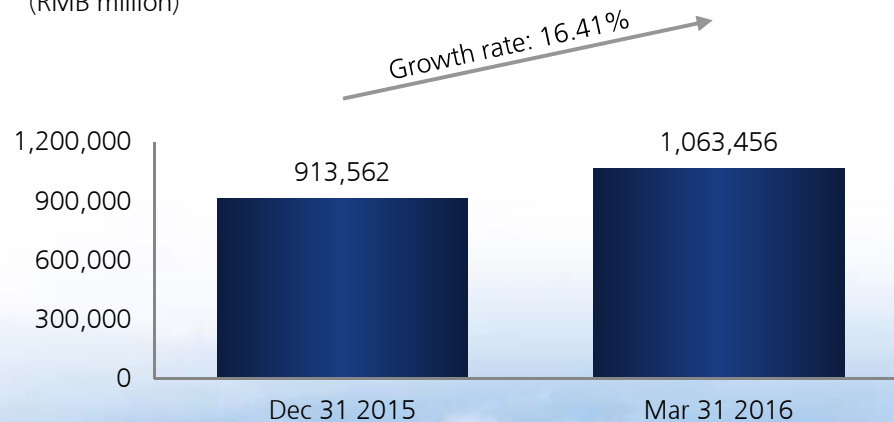
Total balance of loans and advances to customers
(RMB million)



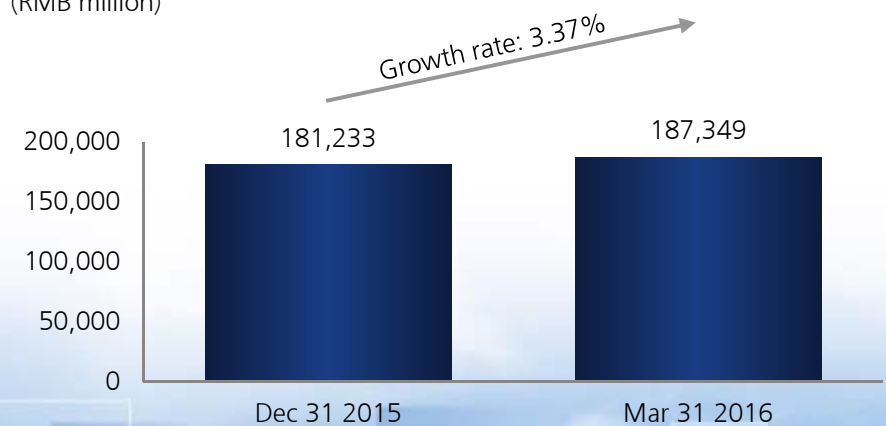
Deposits from customers
(RMB million)



Net investment balance of trading and banking books
(RMB million)



Total debt securities issued
(RMB million)



% of total assets **20.21%**

Source: Company Q1 report

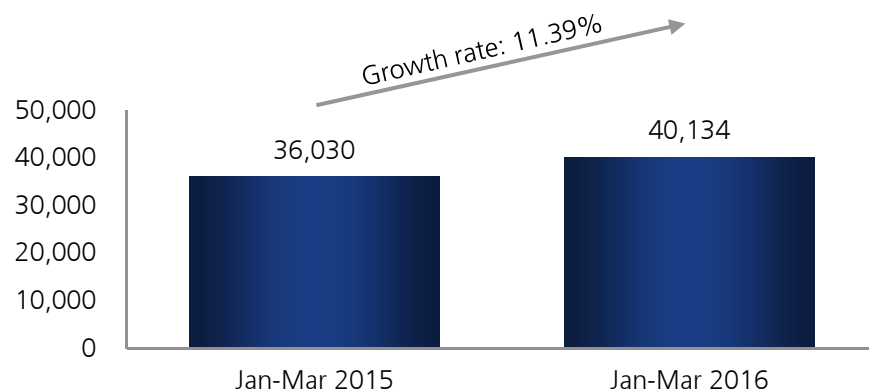
22.06%

Further development of differentiated business edge and enhancement of operating efficiency



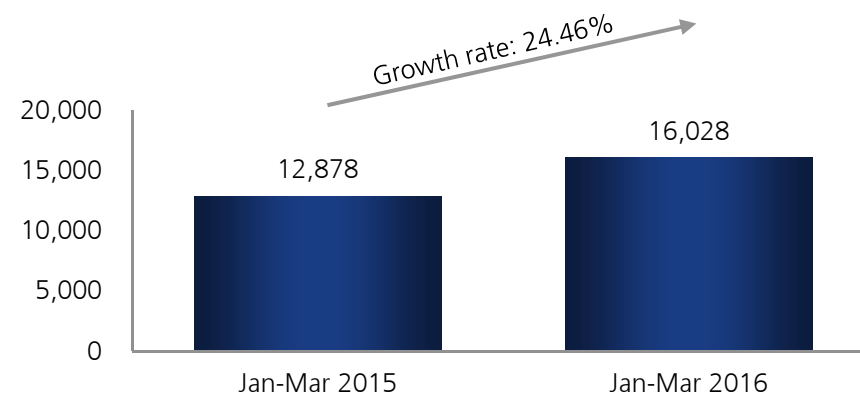
Operating income

(RMB million)

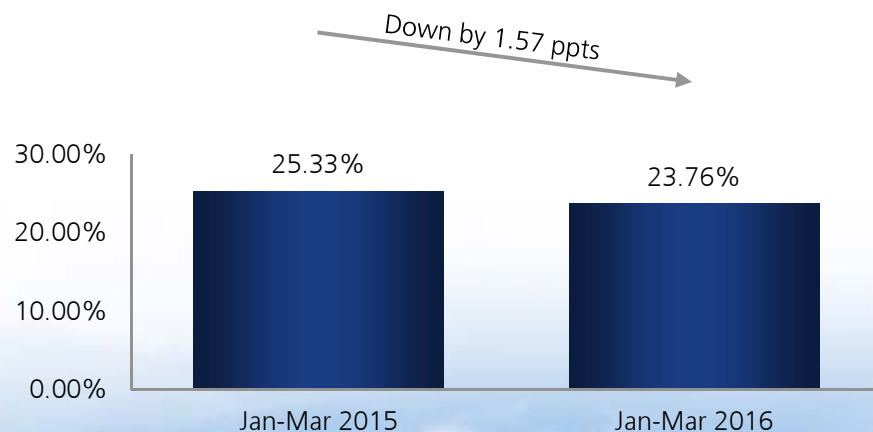


Net non-interest income

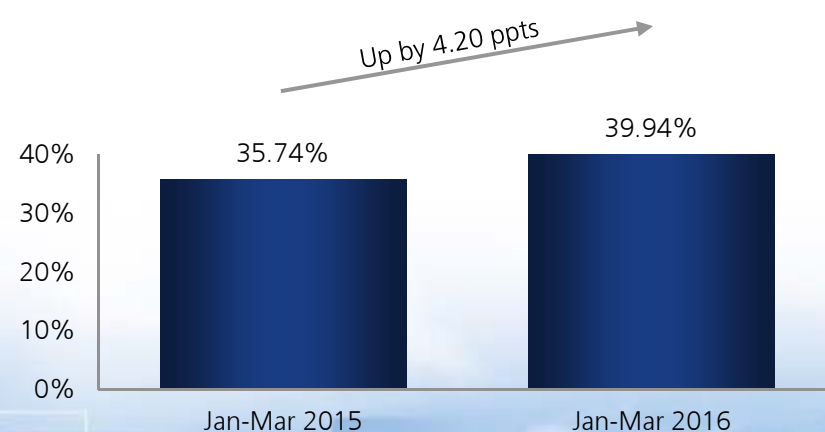
(RMB million)



Cost-to-income ratio



% of net non-interest income to operating income

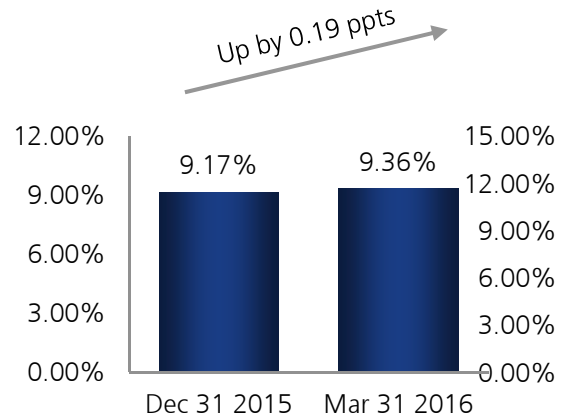


Source: Company Q1 report

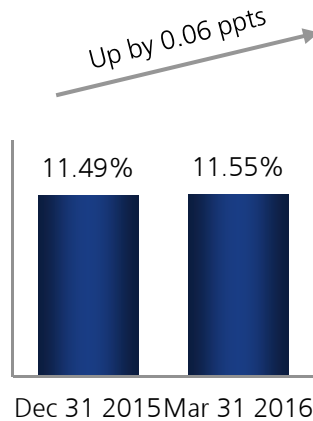
Enhanced comprehensive risk management, overall controllable asset quality



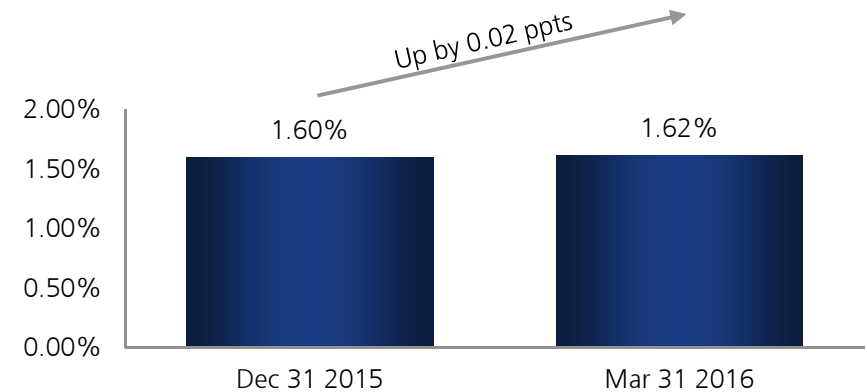
Core tier-one capital adequacy ratio¹



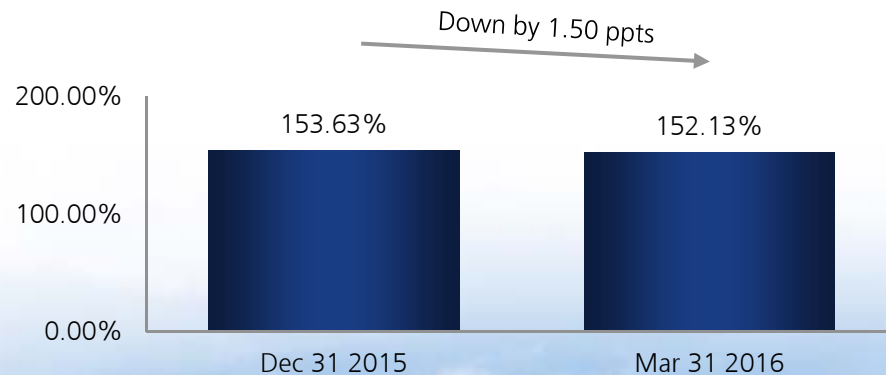
Capital adequacy ratio¹



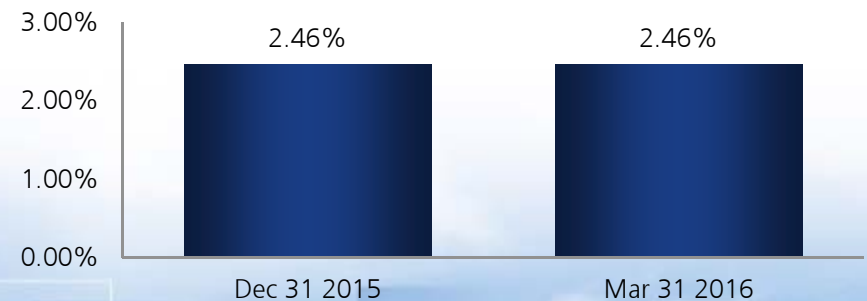
Impaired loans ratio



Provision coverage ratio



Provision for total loans ratio



Source: Company Q1 report, annual report

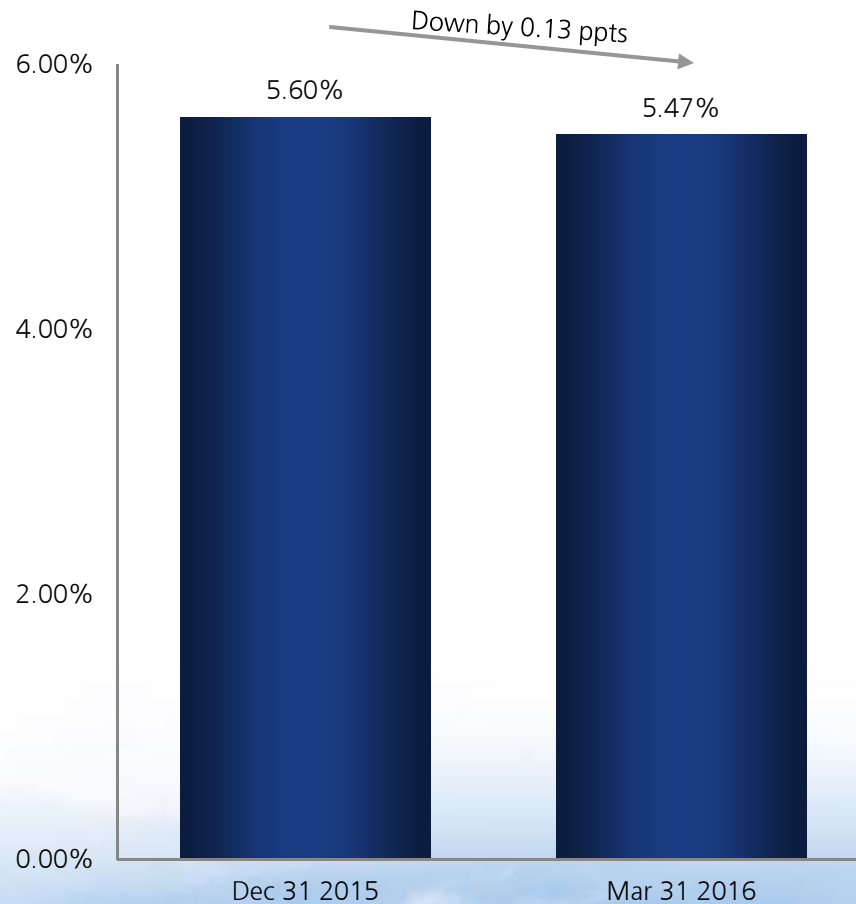
Note:

¹ Calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) which became effective on 1 January 2013 and other relevant regulatory requirements

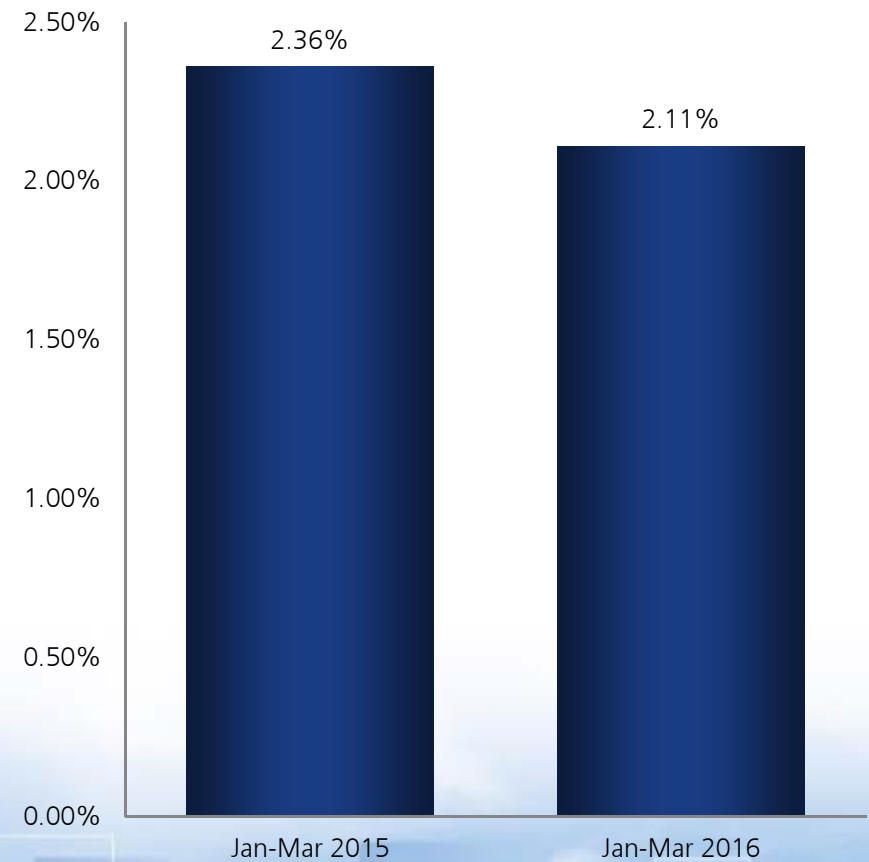
Optimized leverage management and stable pricing ability



Leverage ratio¹



Net interest margin



Source: Company Q1 report, annual report

Note:

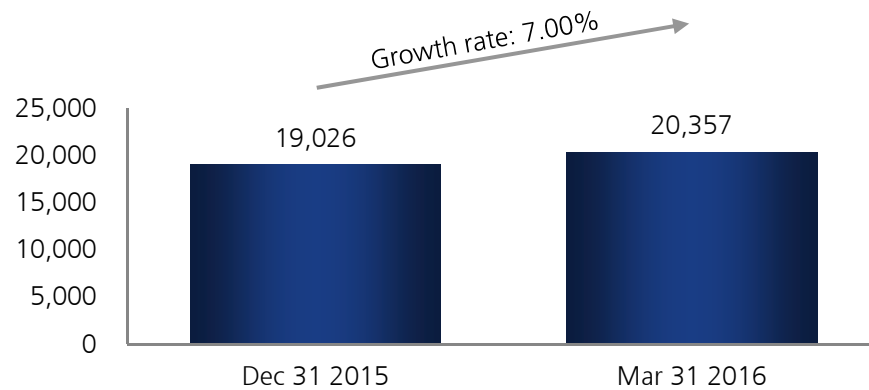
1 Calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) which became effective on 1 January 2013 and other relevant regulatory requirements

Further development of internet finance business



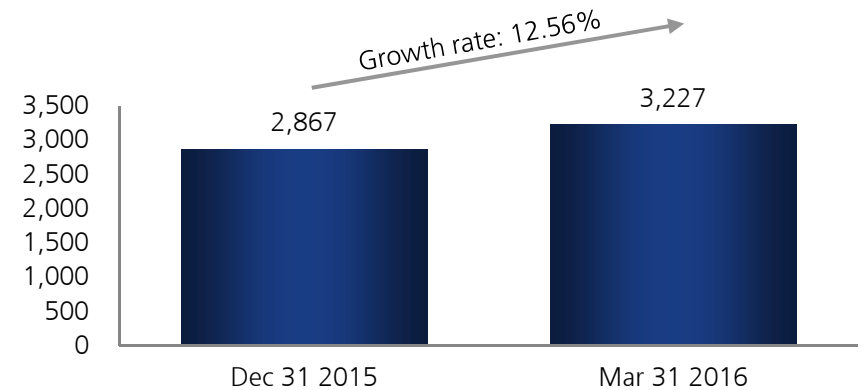
Number of mobile banking customers¹

(in thousands)



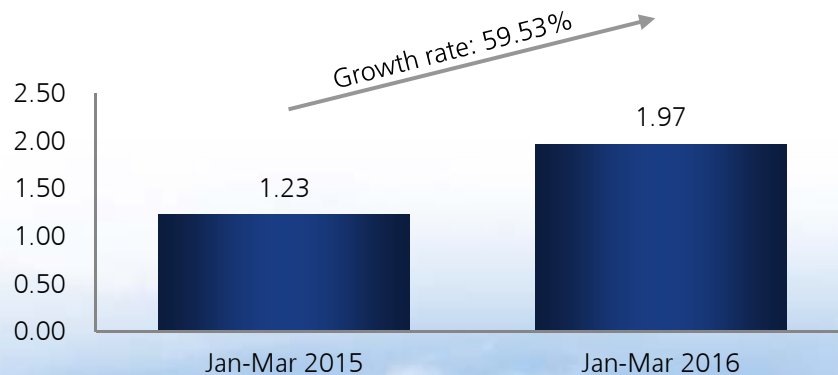
Number of direct banking customers¹

(in thousands)



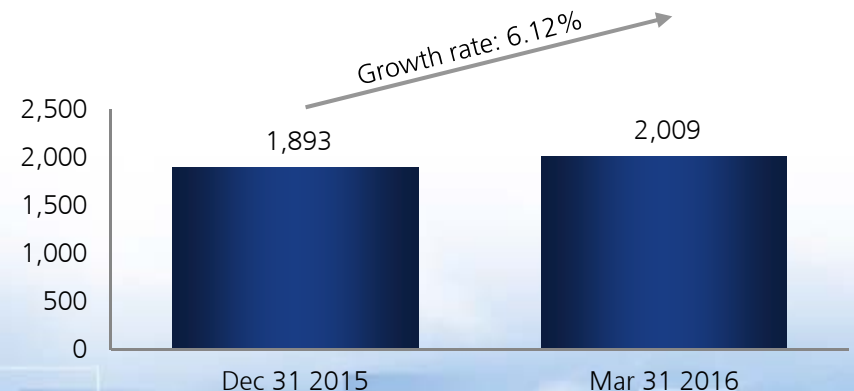
Transaction turnover of individual mobile banking¹

(RMB trillion)



Number of Interbank Transaction Products customers¹

(in thousands)



Source: Company Q1 report, annual report

Note:

1 Bank standalone

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Financial Indicators



Overview of key financial indicators



Income statement highlights (RMB mn, except per share data)	Jan-Mar 2016	Jan-Mar 2015	Growth rate(%)	
Operating income	40,134	36,030	↑	11.39
Of which: Net interest income	24,106	23,152	↑	4.12
Net non-interest income	16,028	12,878	↑	24.46
Total profit	17,858	17,882	↓	(0.13)
Net profit attributable to shareholders of the Bank	13,706	13,377	↑	2.46
Basic earnings per share (RMB)	0.38	0.39	↓	(2.56)

Balance sheet highlights (RMB mn)	31 Mar 2016	31 Dec 2015	Growth rate(%)	
Total assets	4,820,798	4,520,688	↑	6.64
Of which: Total balance of loans and advances to customers	2,211,513	2,048,048	↑	7.98
Total liabilities	4,501,347	4,210,905	↑	6.90
Of which: Total deposits from customers	2,836,851	2,732,262	↑	3.83
Total equity attributable to shareholders of the Bank	310,850	301,218	↑	3.20

Key profitability indicators (%)	Jan-Mar 2016	Jan-Mar 2015	Change (ppt)	
ROAE (annualized)	17.94	21.64	↓	(3.70)
Net interest margin (NIM)	2.11	2.36	↓	(0.25)
Net fee and commission income to total operating income	36.31	33.38	↑	2.93
Cost-to-income ratio ¹	23.76	25.33	↓	(1.57)

Asset quality indicators (%)	31 Mar 2016	31 Dec 2015	Change (ppt)	
Non-performing loan ratio	1.62	1.6	↑	0.02
Provision for total loans ratio	2.46	2.46		0.00
Capital adequacy ratio indicators (%)¹				
Core tier-1 CAR	9.36	9.17	↑	0.19
Tier-1 CAR	9.38	9.19	↑	0.19
Capital adequacy ratio	11.55	11.49	↑	0.06

Source: Company Q1 report, annual report

Note:

1 Calculated in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) which became effective on 1 January 2013 and other relevant regulatory requirements



Thank you!