



中国民生银行
CHINA MINSHENG BANK

| 2023 Q1 Results Announcement

This announcement is based on the 2023 First Quarterly Report. In order to fully understand the operating results, financial position and future development plans of the Company, please read the full report carefully at the Investor Relations section of the website of the Company or the website of the Shanghai Stock Exchange. This presentation contains forward-looking statements that may involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminologies such as believe, expect, anticipate, estimate, plan, project, goal, may, will or other similar words that express 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 information of the Bank and information from other sources we believe to be reliable. Such forward-looking statements are related to future events or the Company's future financial, business or other performance and are subject to a number of unclear factors that could cause material difference in actual results.

Notes:

1. Unless otherwise stated, the financial indicators in the report are based on information of the Group and the business indicators are based on information of the Bank;
2. Unless otherwise stated, all data in this report are based on the Chinese Accounting Standards and the currency is RMB.



Net profit attributable to shareholders of the Bank

RMB14,232 million

YoY increase



Operating income

RMB36,773 million

YoY increase



Of which, the fee and commission income increased 9.16%



Daily average balance of loans to customers of the Group

RMB4,207,464 million

YoY increase



Daily average balance of deposits from customers of the Group

RMB4,115,299 million

YoY increase



Total assets of the Group

RMB7.60 trillion  4.8% from the end of the previous year

Of which, total loans and advances to customers

RMB4.33 trillion  4.7% from the end of the previous year



Balance of loans to the manufacturing industry

RMB448,130 million

 13.6%

from the end of the previous year



Balance of loans to four key regions

RMB2,661,380 million

 7.1% from the end of the previous year

higher than the average growth rate of loans of the whole bank



Balance of green credit

RMB222,240 million

 23.5%

from the end of the previous year

Total liabilities of the Group

RMB6.97 trillion  5.0% from the end of the previous year

Total deposits from customers of the Group



RMB4.20 trillion

 5.1%

from the end of the previous year

Of which, personal deposits RMB1,140,310 million  11.7% from the end of the previous year

accounting for 27.2%  1.61 pp from the end of the previous year of total deposits from customers



Daily average balance of general deposits of settlement customers

RMB1,160 billion  5.7%

Balance of corporate deposits


RMB3,031,710 million  2.7% from the end of the previous year

Balance of general corporate loans

RMB2,305,460 million  7.2% from the end of the previous year


1 Balance of deposits from strategic clients at Head Office and branch levels

RMB1,202,670 million

 9.0% from the end of the previous year

Balance of loans

RMB1,187,370 million

 8.6% from the end of the previous year

2 Balance of loans to the “dedicated, refined, distinctive and innovative” customer group

RMB47,720 million

 23.0% from the end of the previous year

Balance of SME loans

RMB756,220 million

 10.3% from the end of the previous year

3 Balance of domestic syndicated loans (excluding M&A syndicated loans)

RMB140,880 million

 25.5% from the end of the previous year

Retail business: basic customer groups continued to expand


Number of retail customers of the Bank

124,166 thousand

 2,334 thousand from the end of the previous year


AUM of retail customers

RMB2,256,790 million

 RMB59.4 billion from the end of the previous year


Retail loans of the Bank (including credit card overdraft business)

RMB1,819,860 million

 RMB20,700 million from the end of the previous year


Balance of small business loans

RMB729,310 million

 RMB45,870 million from the end of the previous year


Number of small business customers with loan balance

720 thousand

 71 thousand from the end of the previous year

Total NPLs


RMB69,268 million

 RMB119 million
from the end of
the previous year




NPL ratio

1.60%

 0.08 pp
from the end of
the previous year

Allowance to NPLs


144.11%

 1.62 pp
from the end of
the previous year



Allowance to total loans

2.30%

 0.09 pp
from the end of
the previous year

