



2022

Q3 Results Announcement



Disclaimer

This announcement is based on the Third 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 report contains forward-looking statements that may involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology 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 report. These forward-looking statements are based on information of the Company 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 this 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.

Key Data



Total assets

RMB**7.13 trillion**

up

↑ 2.61%

from the end of
the previous year



Operating income

RMB**108,596 million**

down

↓ 16.87%

YoY



Net profit attributable
to shareholders of the
Bank

RMB**33,778 million**

down

↓ 4.82%

YoY



NPL ratio

1.74%

down

↓ 0.05 pp

from the end of
the previous year



Core tier-1
CAR

9.10%

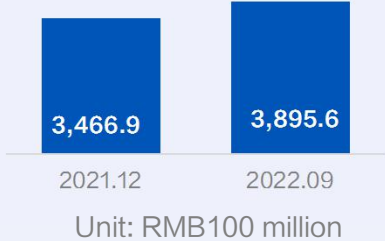
up


↑ 0.06 pp

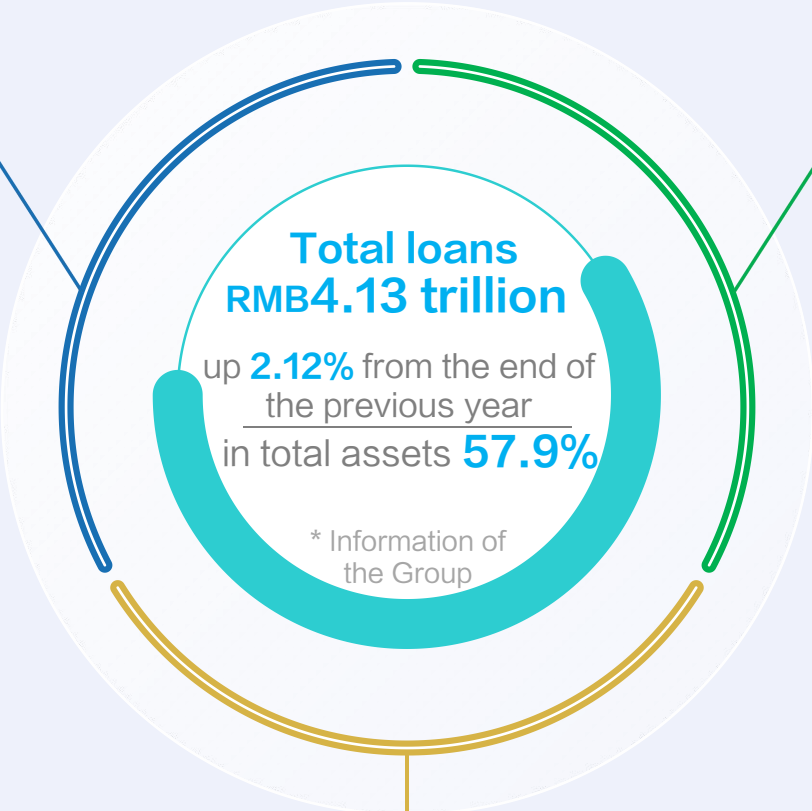
from the end of
the previous year

Loans: Precise distribution to fully support the real economy

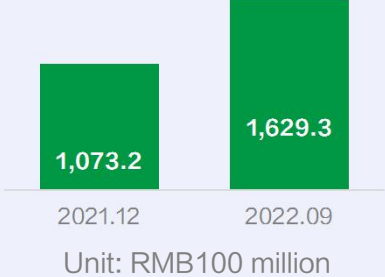

Total loans to the manufacturing industry
RMB389,560 million




up
 **12.4%**
 from the end of the previous year





Balance of green credit
RMB162,930 million



up
 **51.8%**
 from the end of the previous year


Balance of loans to the four key regions
RMB2,483,860 million
 up

 **4.5%**
 from the end of the previous year

Deposits: Optimised structure with continuously enhanced liability stability

Total deposits
RMB4.05 trillion

up **7.3%** from the end of the previous year

in total liabilities **62.1%**

up **2.8 pp** from the end of
the previous year

* Information of the Group



Balance of
personal deposits

RMB948,200 million

up **↑ 14.9%**

from the end of the previous year



Proportion of balance of
personal deposits

23.4%

up **↑ 1.54 pp**

from the end of the previous year



Interbank
demand deposits

RMB389,670 million

up **↑ 11.5%**

from the end of the previous year

Corporate business: Firm transformation with significantly increased strategic clients



Effective corporate customers

293 thousand

up

↑ **9.4%**

from the end of the previous year

Balance of corporate deposits
RMB3,082,550 million

up

↑ **5.1%**

from the end of the previous year

Balance of corporate loans
RMB2,377,930 million

up

↑ **3.4%**

from the end of the previous year



Strategic clients

Professional service

Hierarchical management

Integrated development

Balance of deposits of strategic clients
RMB1,180,500 million

up

↑ **18.0%**

from the end of the previous year

Balance of loans to strategic clients
RMB1,064,110 million

up

↑ **18.7%**

from the end of the previous year

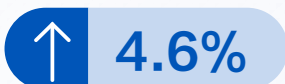
Retail business: Strengthened advantages with improved quality and expanded scale of small business

Number of customers



Effective and above retail customers
4,905 thousand

up



from the end of the previous year



Small business customers with loan balance
429 thousand

up



from the end of the previous year

AUM



Retail customers
RMB2,211,320 million

up

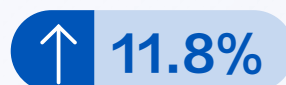


from the end of the previous year



Small business individual customers
RMB557,120 million

up



from the end of the previous year

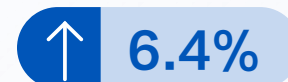
Small business



Inclusive small business loans

Balance
RMB537,220 million

up



from the end of the previous year

NPL ratio
1.73%

down



from the end of the previous year

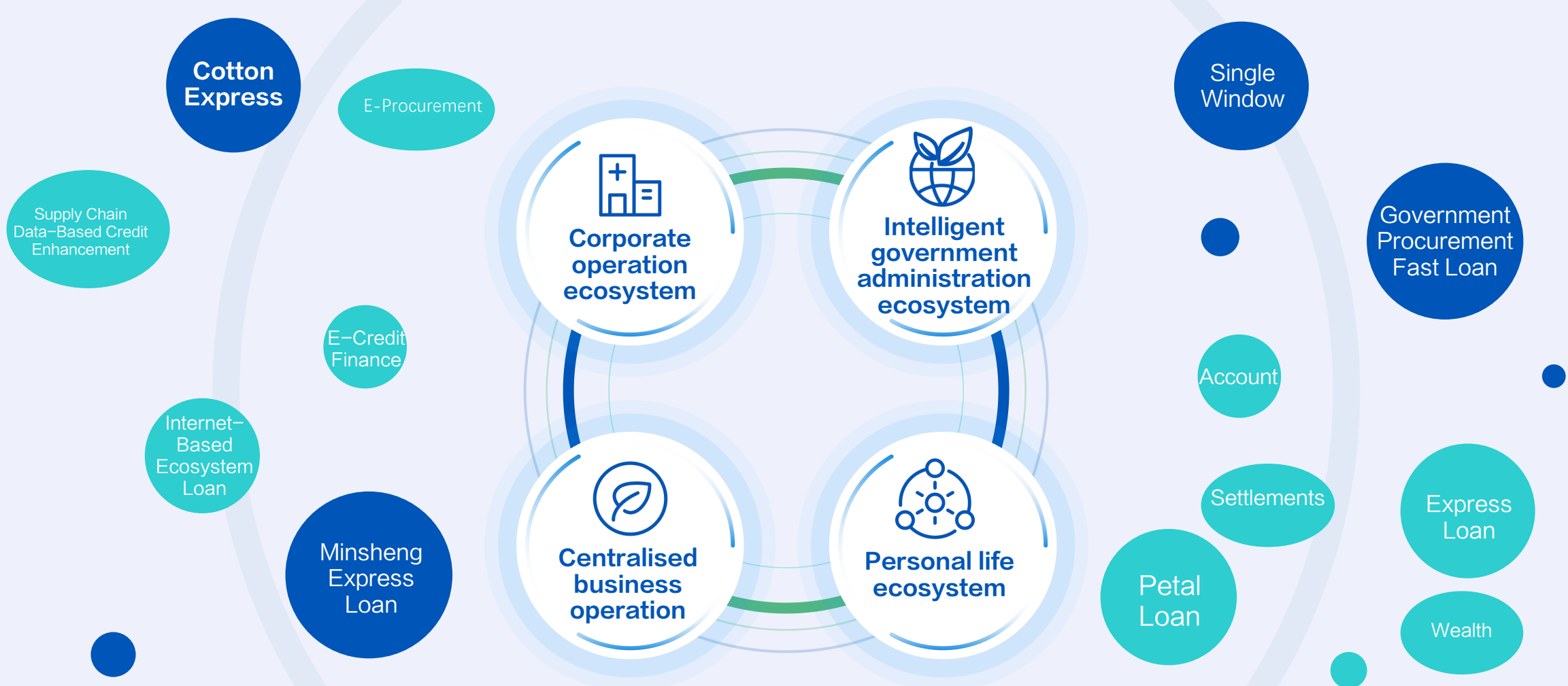


Online+offline channels

2,446 outlets of the Bank provided comprehensive financial services to small business customers

In the first year of the launching of “**Minsheng Small Business App**”, the number of registered users exceeded **770 thousand**

Eco-Finance: Breakthroughs in service integration



As at the end of September, the **first four agile ecosystem projects** (Supply Chain Data-Based Credit Enhancement, Minsheng Express Loan, Internet-Based Ecosystem Loan and eco-finance operation platform) **were all put into operation**

Asset quality: Remained stable and tended to be better with declined NPLs and NPL ratio



Total NPLs

RMB**72,060 million**

decreased by

RMB**280 million**

from the end of the previous year



NPL ratio

1.74%

down

↓ **0.05 pp**

from the end of the previous year



Proportion of special-mentioned loans

2.83%

down

↓ **0.02 pp**

from the end of the previous year



Allowance to NPLs

141.06%

down

↓ **4.24 pp**

from the end of the previous year



Allowance to total loans

2.46%

down

↓ **0.14 pp**

from the end of the previous year

Thank You

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