

# China Minsheng Banking Corp., Ltd.

## Q1 2019 Results Announcement



# 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.



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**Business Overview**

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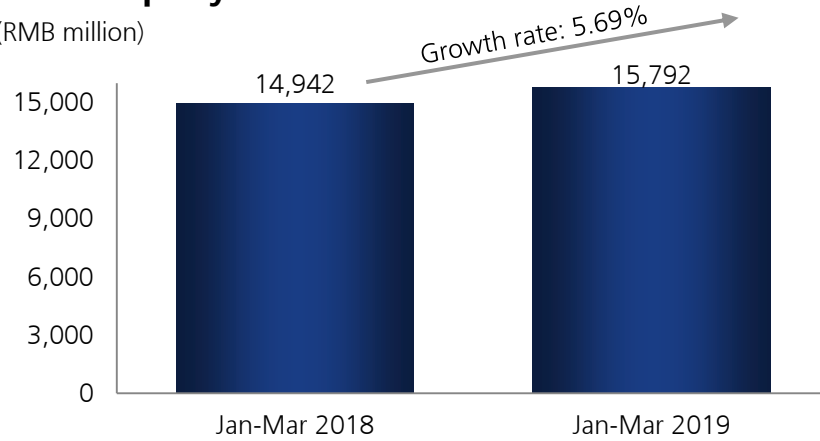
**Financial Indicators**

# Steady improvement in profitability and stable shareholder return

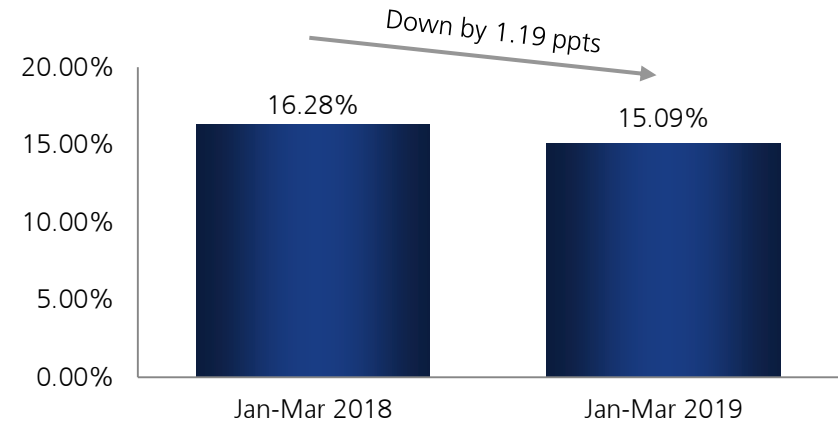


## Net profit attributable to equity shareholders of the Company

(RMB million)

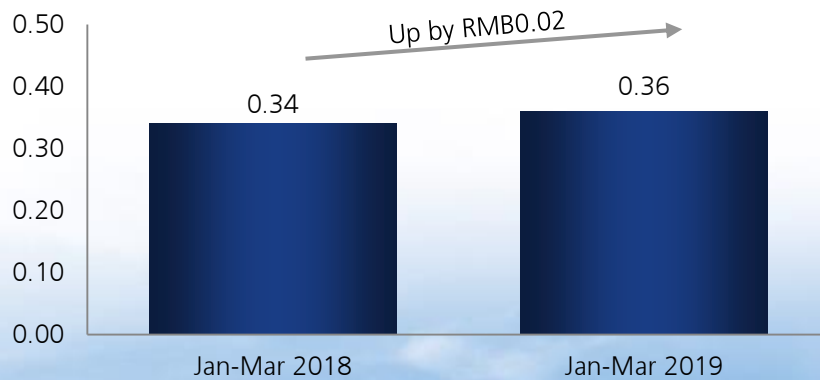


## Weighted ROAE (annualized)



## Basic earnings per share<sup>1</sup>

(RMB/share)



## Net assets per share attributable to ordinary shareholders of the Company

(RMB/share)



Source: Company's Q1 report, annual report

Note: 1. Restated

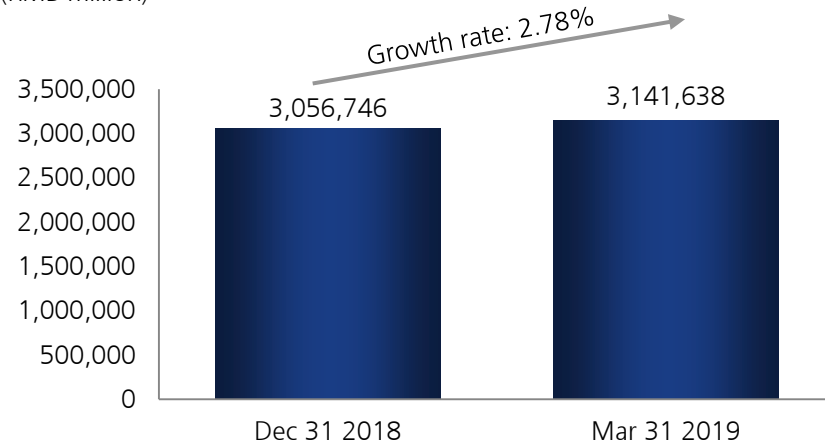


# Steady growth of business scale and further optimization of business structure



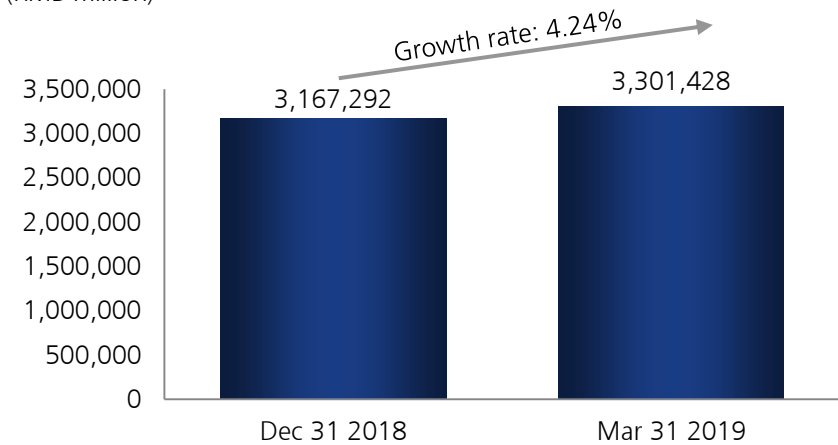
## Total loans and advances to customers

(RMB million)



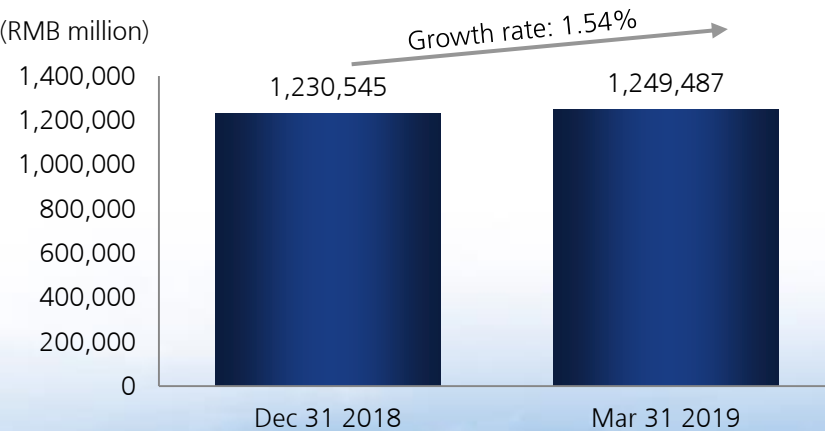
## Deposits from customers

(RMB million)



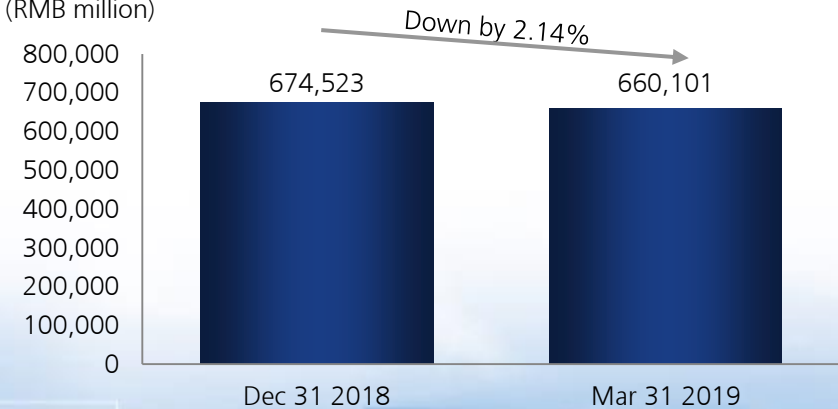
## Personal loans and advances

(RMB million)



## Debt securities issued

(RMB million)



% of total loans and advance to customers

40.26%

39.77%

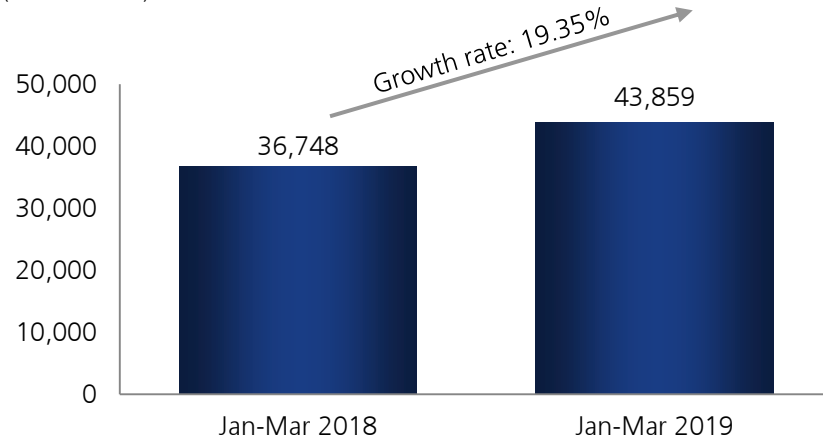
Source: Company's Q1 report, annual report

# Further improvement in revenue structure with sound cost control



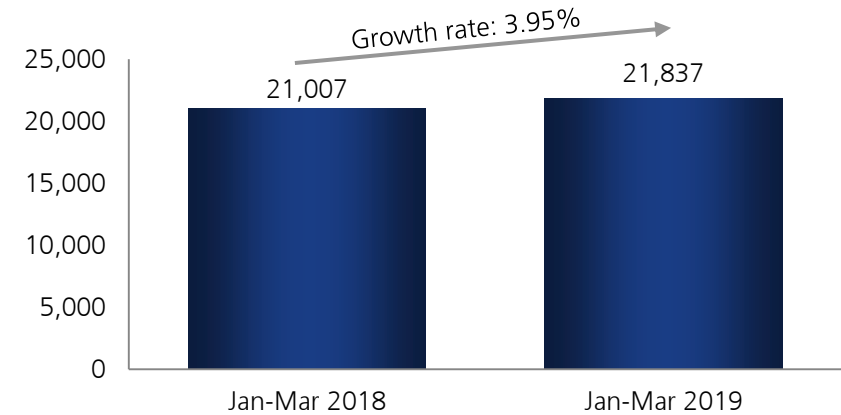
## Operating income

(RMB million)

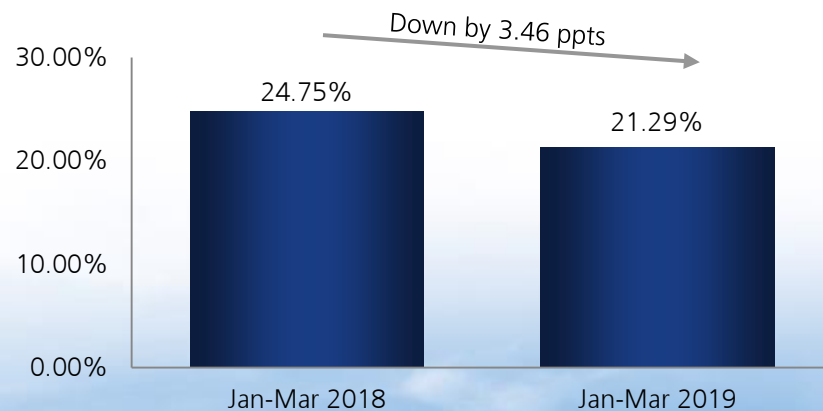


## Net non-interest income

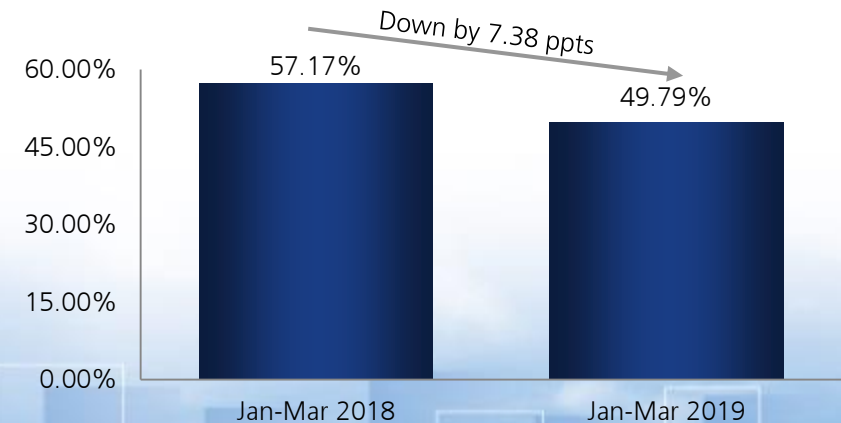
(RMB million)



## Cost-to-income ratio



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

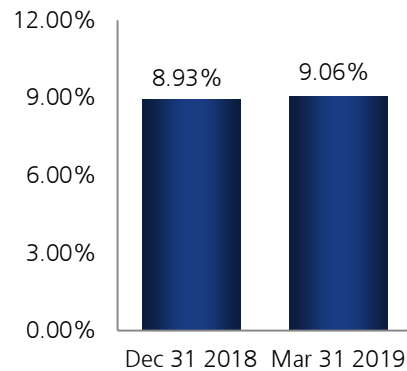


Source: Company's Q1 report

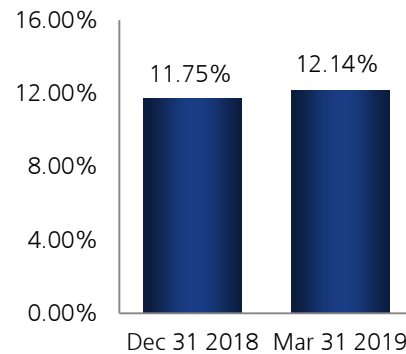
# Stable asset quality with improving risk control capabilities



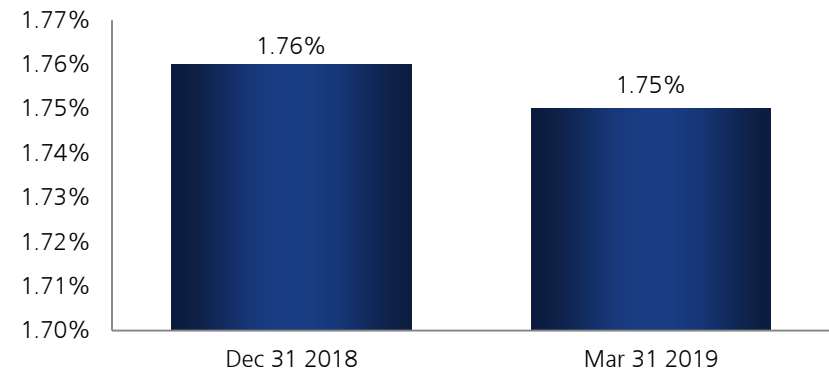
### Core tier-one capital adequacy ratio



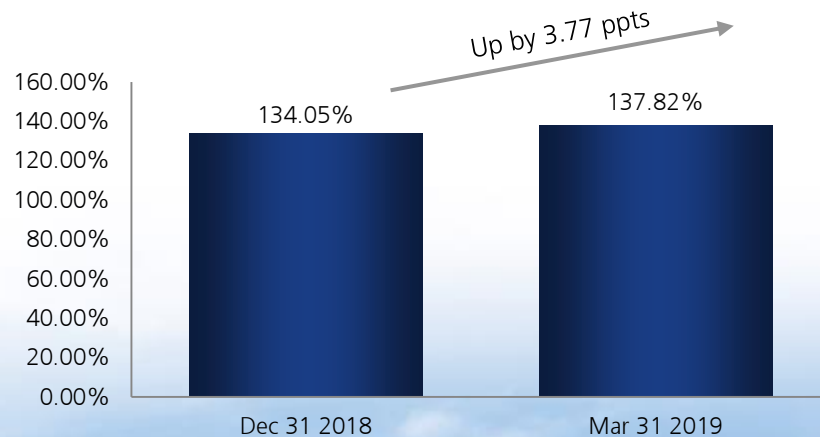
### Capital adequacy ratio



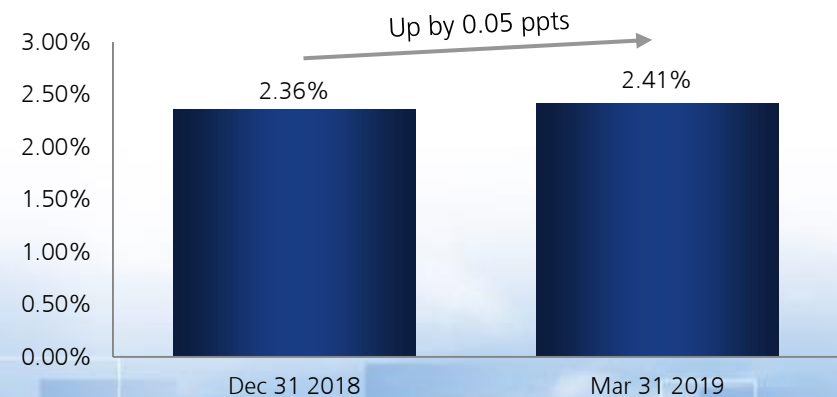
### Non-performing loan ratio



### Allowance to non performing loans



### Allowance to total loans



Source: Company's Q1 report, annual report



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**Financial Indicators**



# Overview of key financial indicators



<b>Income statement highlights</b> (RMB mn, except per share data)	<b>Jan-Mar 2019</b>	<b>Jan-Mar 2018</b>	<b>Growth rate (%)</b>	
Operating income	43,859	36,748	↑	19.35
Of which: Net interest income	22,022	15,741	↑	39.90
Net non-interest income	21,837	21,007	↑	3.95
Total profit	19,216	18,082	↑	6.27
Net profit attributable to equity shareholders of the Company	15,792	14,942	↑	5.69
Basic earnings per share (RMB) <sup>1</sup>	0.36	0.34	↑	5.88

<b>Balance sheet highlights</b> (RMB mn)	<b>31 Mar 2019</b>	<b>31 Dec 2018</b>	<b>Growth rate (%)</b>	
Total assets	6,196,748	5,994,822	↑	3.37
Of which: Total loans and advances to customers	3,141,638	3,056,746	↑	2.78
Total liabilities	5,748,701	5,563,821	↑	3.32
Of which: Total deposits from customers	3,301,428	3,167,292	↑	4.24
Total equity attributable to equity shareholders of the Company	436,899	420,074	↑	4.01

<b>Key profitability indicators (%)</b>	<b>Jan-Mar 2019</b>	<b>Jan-Mar 2018</b>	<b>Change (ppt)</b>	
Weighted ROAE (annualized)	15.09	16.28	↓	(1.19)
ROAA (annualized)	1.05	1.02	↑	0.03
Net non-interest income to total operating income	49.79	57.17	↓	(7.38)
Cost-to-income ratio	21.29	24.75	↓	(3.46)

<b>Asset quality indicators (%)</b>	<b>31 Mar 2019</b>	<b>31 Dec 2018</b>	<b>Change (ppt)</b>	
Non-performing loan ratio	1.75	1.76	↓	(0.01)
Allowance to total loans ratio	2.41	2.36	↑	0.05
<b>Capital adequacy indicators (%)</b>				
Core tier-1 CAR	9.06	8.93	↑	0.13
Tier-1 CAR	9.28	9.16	↑	0.12
CAR	12.14	11.75	↑	0.39

Source: Company's Q1 report, annual report

Note: 1. Restated



**Thank you!**