



China Minsheng Banking Corp., Ltd.

Q3 2016 Results Announcement



October 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.



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Business Overview

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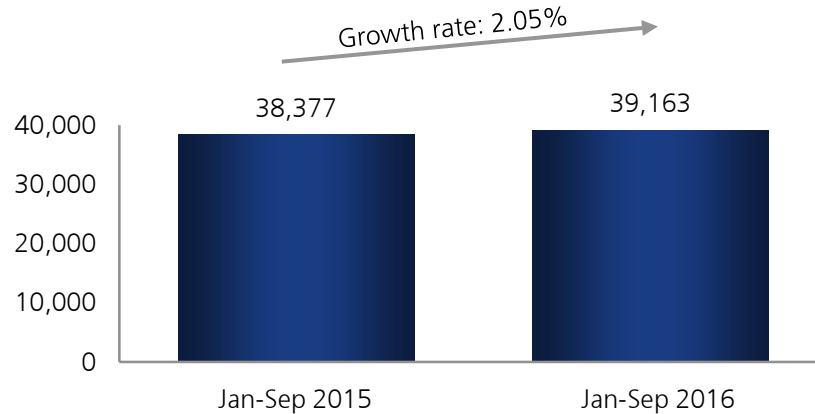
Financial Indicators

Steady improvement in operating results and strong return to shareholders

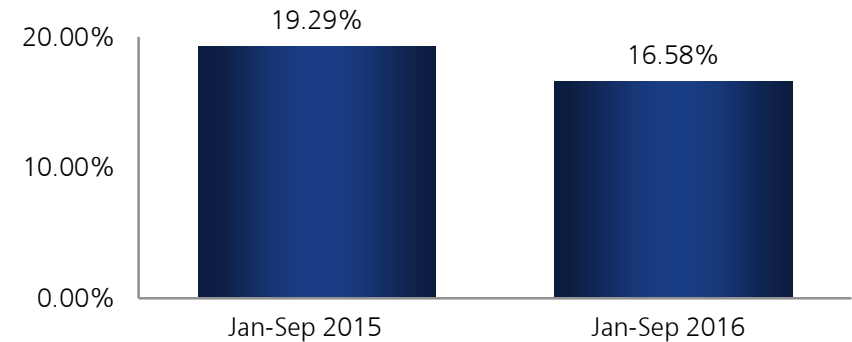


Net profit attributable to equity shareholders of the bank

(RMB million)

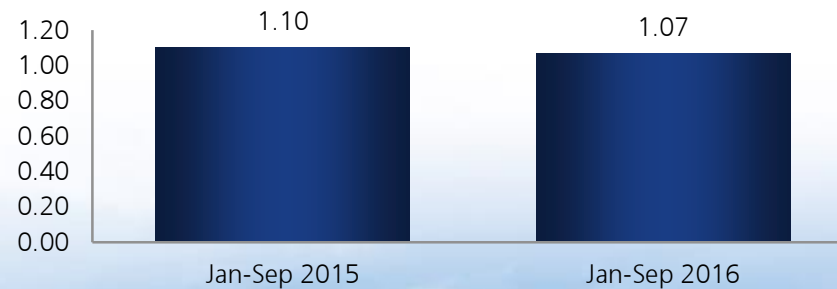


ROAE (annualized)



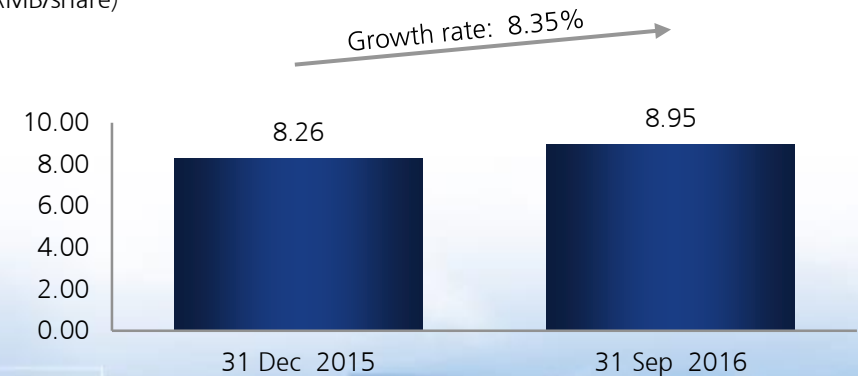
Basic earnings per share

(RMB/share)



Net assets per share attributable to equity shareholders of the Bank

(RMB/share)



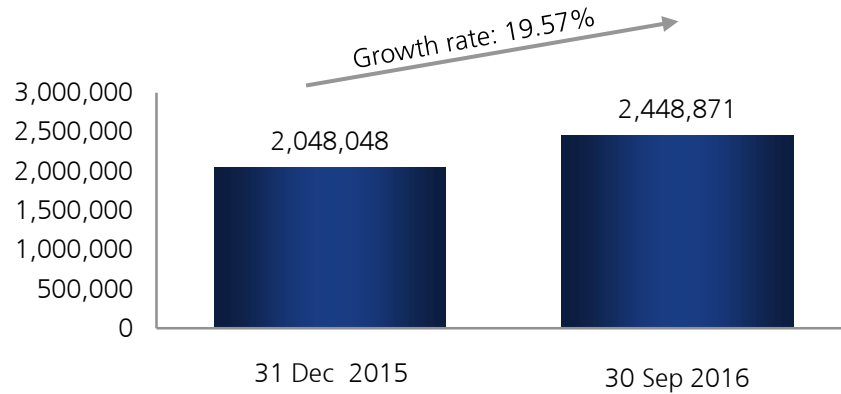
Source: Company Q3 report and Company annual report

Robust expansion of balance sheet and further improvement in business structure



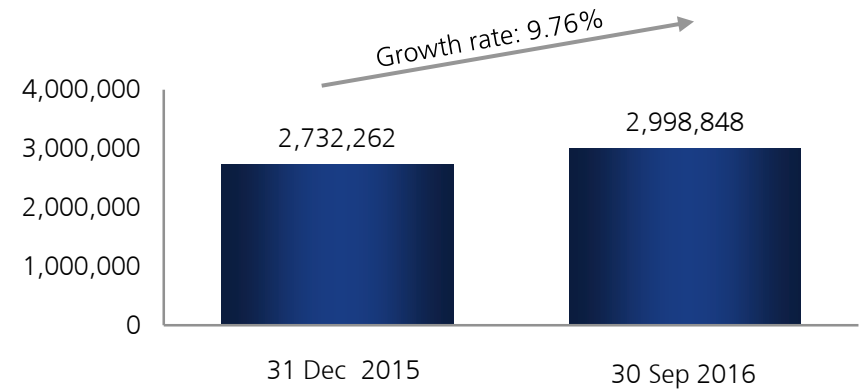
Total balance of loans and advances to customers

(RMB million)



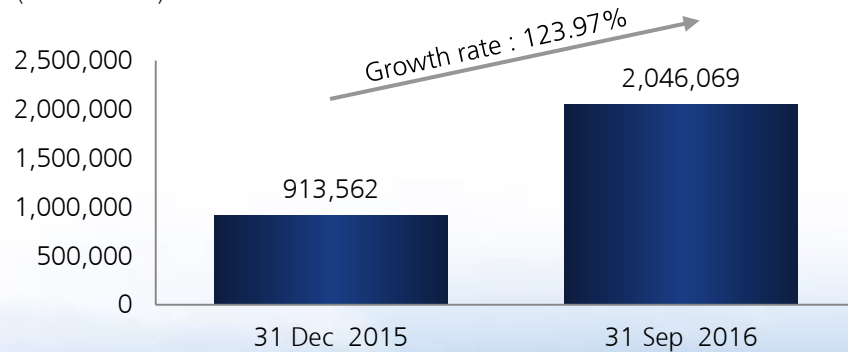
Deposits from customers

(RMB million)



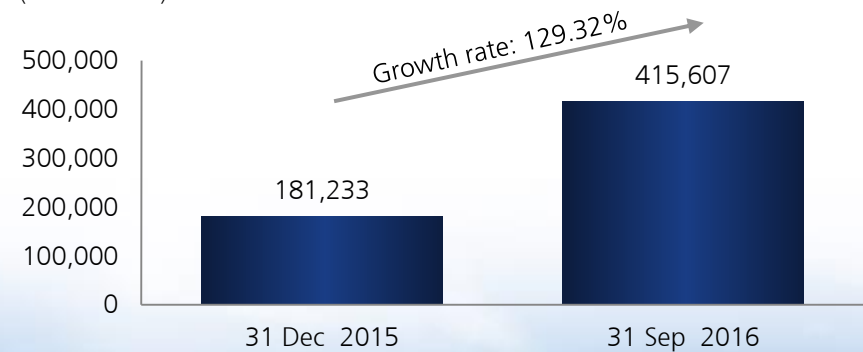
Net investment balance of trading and banking books

(RMB million)



Debt securities payable

(RMB million)



% of total assets

20.21%

36.30%

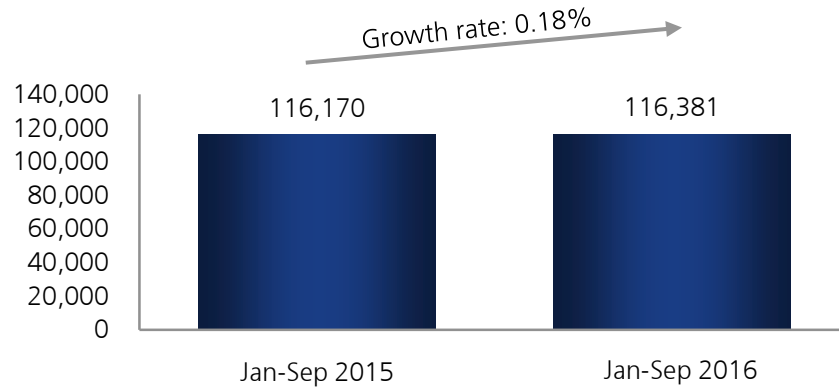
Source: Company Q3 report and Company annual report

Steady improvement in operating revenue and enhancement of operating efficiency



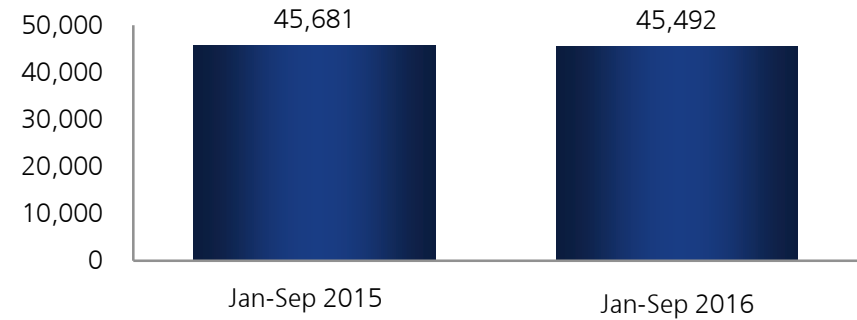
Operating income

(RMB million)

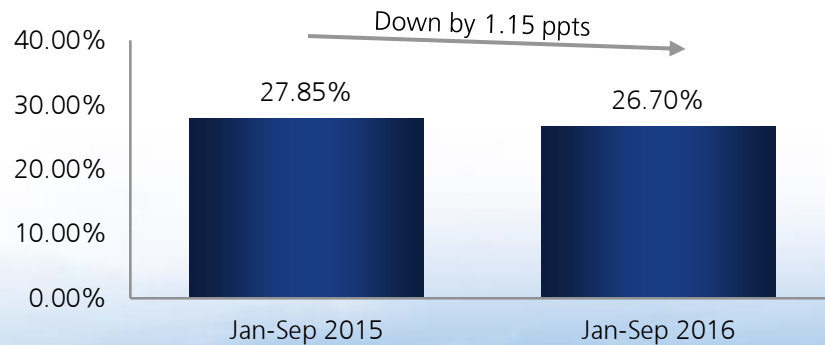


Net non-interest income

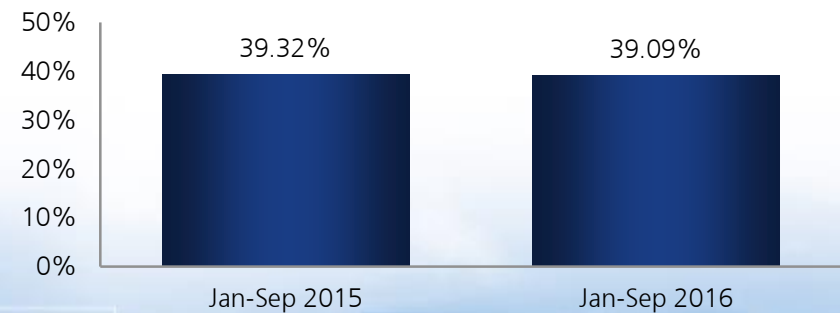
(RMB million)



Cost-to-income ratio



% of net non-interest income to operating income

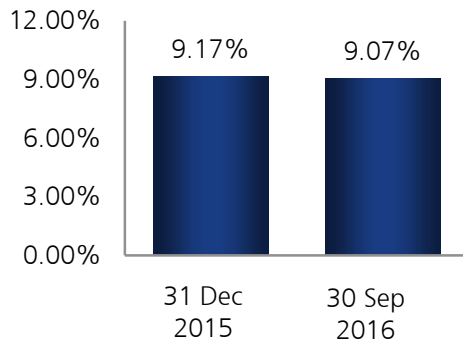


Source: Company Q3 report

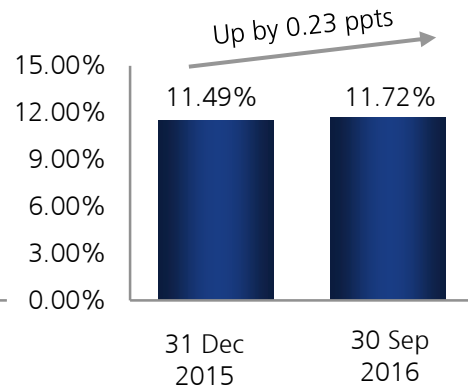
Enhanced comprehensive risk management, overall controllable asset quality



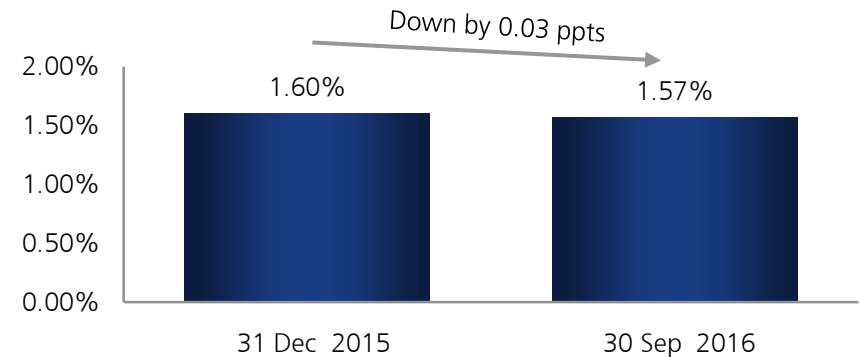
Core tier-one capital adequacy ratio¹



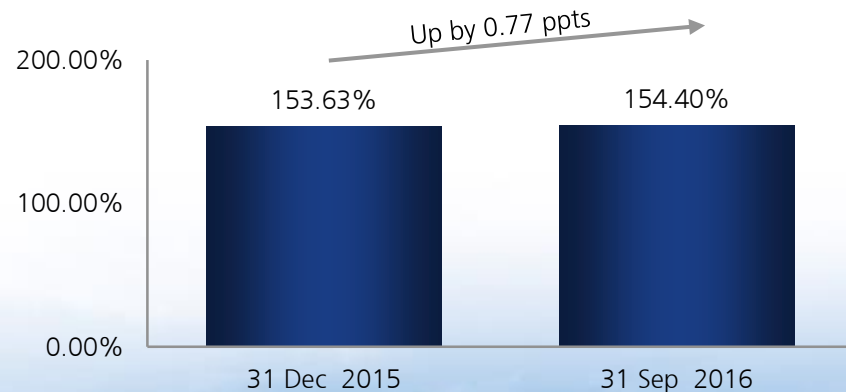
Capital adequacy ratio¹



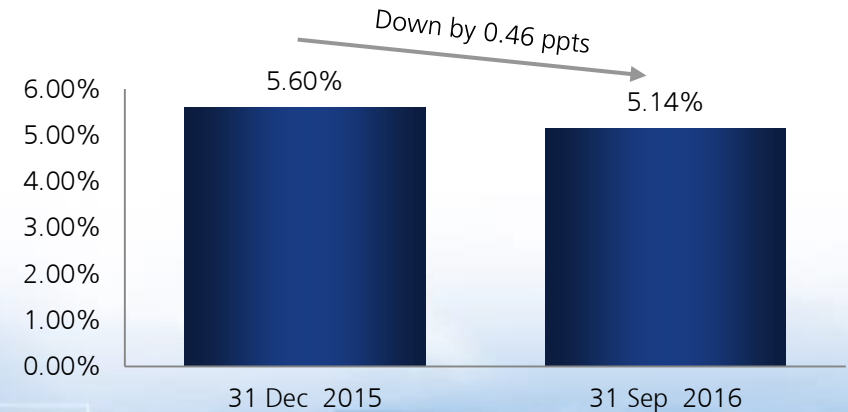
NPL ratio



Provision coverage ratio



Leverage ratio²



Source: Company Q3 report and Company annual report

Note:

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

2 Calculated in accordance with Administrative Measures for Leverage Ratios of Commercial Banks (Revision) (CBRC Order [2015] No. 1), effective from 1 April 2015



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Financial Indicators

Overview of key financial indicators



Income statement highlights (RMB mn, except per share data)	Jan-Sep 2016	Jan-Sep 2015	Growth rate (%)		Balance sheet highlights (RMB mn)	30 Sep 2016	31 Dec 2016	Growth rate (%)	
Operating income	116,381	116,170	↑	0.18	Total assets	5,636,577	4,520,688	↑	24.68
Of which: Net interest income	70,889	70,489	↑	0.57	Of which: Total balance of loans and advances to customers	2,448,871	2,048,048	↑	19.57
Net non-interest income	45,492	45,681	↓	(0.41)	Total liabilities	5,300,872	4,210,905	↑	25.88
Total profit	49,953	50,926	↓	(1.91)	Of which: Total deposits from customers	2,998,848	2,732,262	↑	9.76
Net profit attributable to shareholders of the Bank	39,163	38,377	↑	2.05	Total equity attributable to shareholders of the Bank	326,567	301,218	↑	8.42
Basic earnings per share (RMB)	1.07	1.10	↓	(2.73)					

Key profitability indicators (%)	Jan-Sep 2016	Jan-Sep 2015	Change (ppt)		Asset quality indicators (%)	30 Sep 2016	31 Dec 2016	Change (ppt)	
ROAA (annualized)	1.05	1.24	↓	(0.19)	Non-performing loan ratio	1.57	1.60	↓	(0.03)
ROAE (annualized)	16.58	19.29	↓	(2.71)	Provision for total loans ratio	2.43	2.46	↓	(0.03)
Net fee and commission income to total operating income	34.32	32.67	↑	1.65	Capital adequacy ratio indicators (%)¹				
Cost-to-income ratio	26.70	27.85	↓	(1.15)	Core tier-1 CAR	9.07	9.17	↓	(0.10)
					Tier-1 CAR	9.09	9.19	↓	(0.10)
					CAR	11.72	11.49	↑	0.23

Source: Company Q3 report and Company 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!