



# China Minsheng Banking Corp., Ltd.

## Q3 2018 Results Announcement



November 2018

# 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 of our shares.



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**Business Overview**

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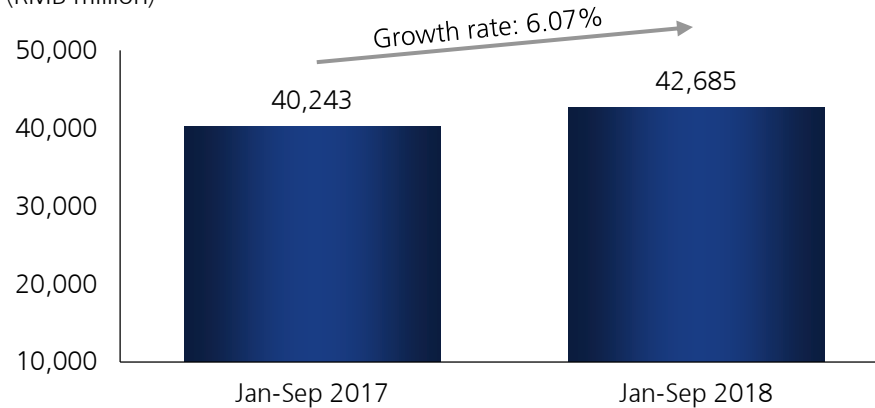
**Financial Indicators**

# Steady growth in profit and stable return for the shareholders

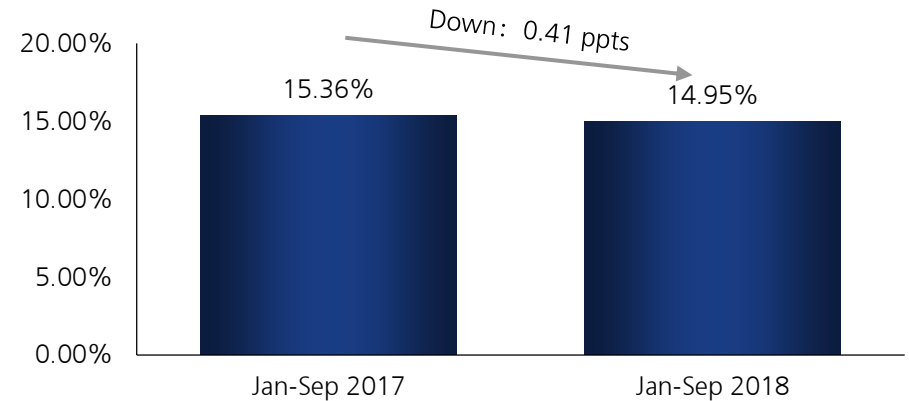


## Net profit attributable to equity shareholders of the Company

(RMB million)



## Weighted ROAE (annualized)



## Basic earnings per share

(RMB/share)



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

(RMB/share)



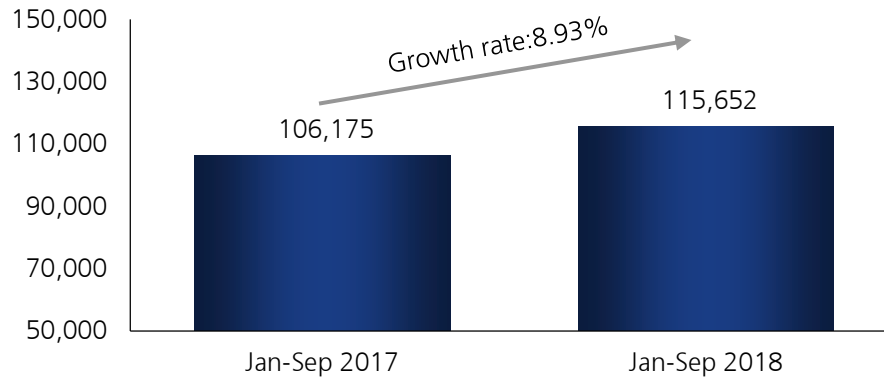
Source: Company's Q3 report

# Optimized income structure and continuous efforts to lower cost and improve efficiency



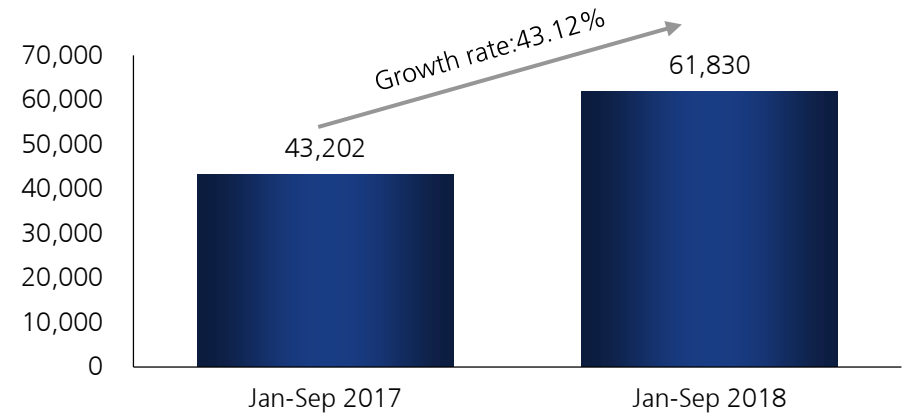
## Operating income

(RMB million)

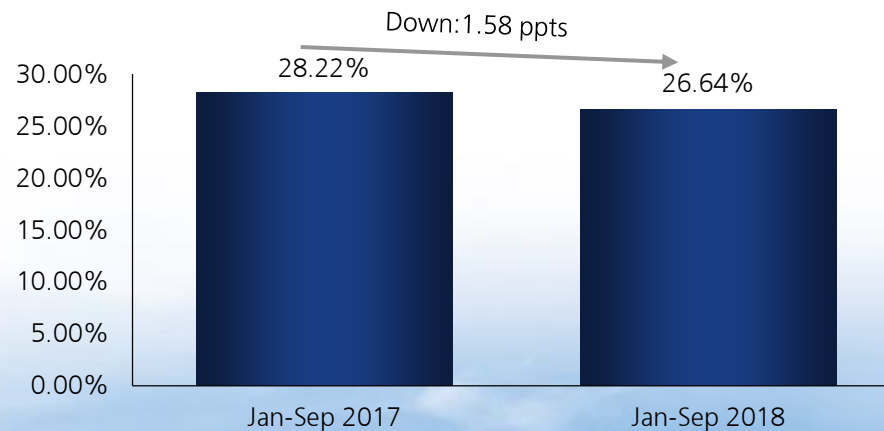


## Net non-interest income

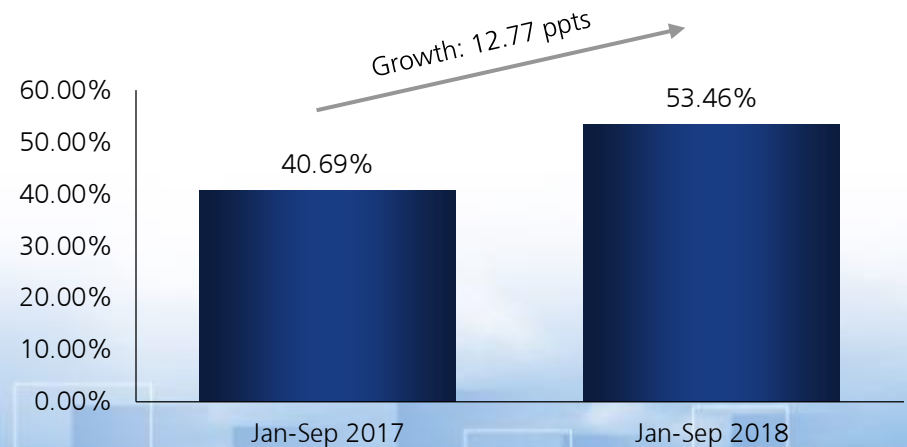
(RMB million)



## Cost-to-income ratio



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



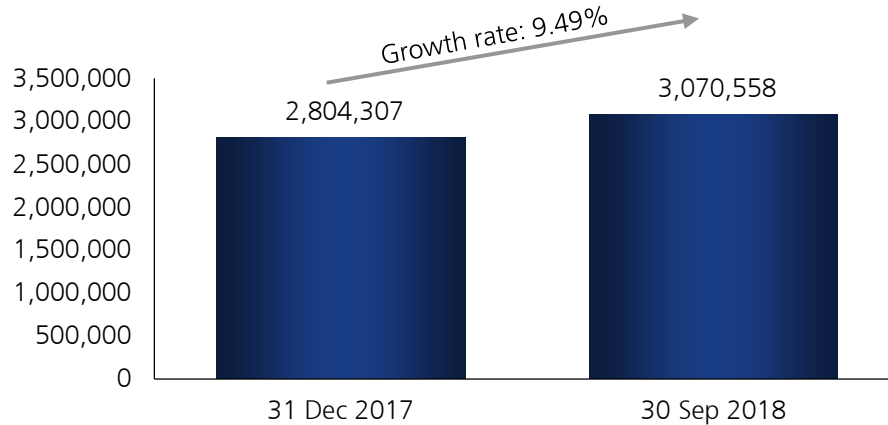
Source: Company's Q3 report

# Proactive adjustment of business strategies and continuously optimized business structure



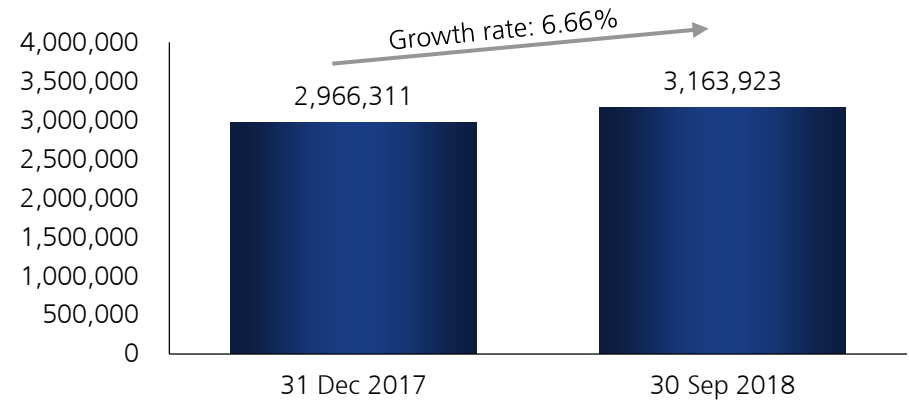
## Total balance of loans and advances to customers

(RMB million)

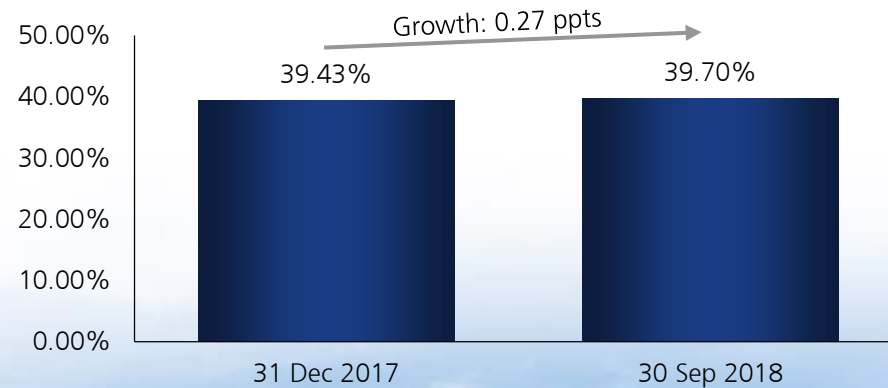


## Deposits from customers

(RMB million)



## Retail loans as a % of total loans and advances



## Saving deposits as a % of total deposits

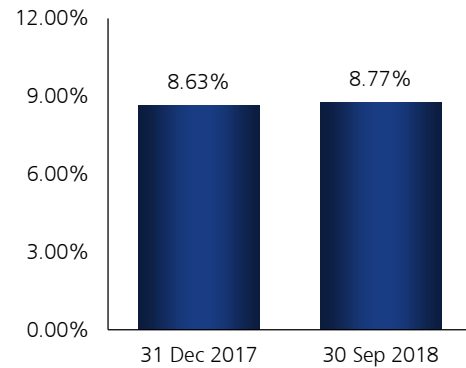


Source: Company's Q3 report

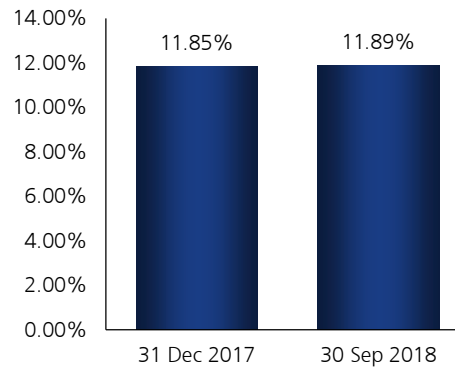
# Stable asset quality and improved risk resistance capability



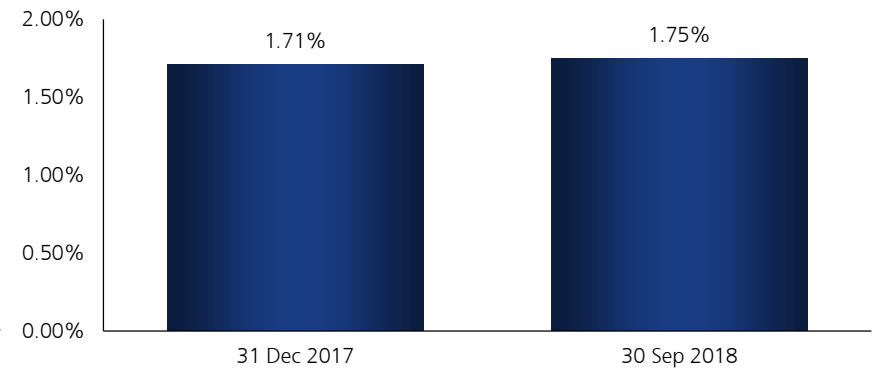
### Core tier-one capital adequacy ratio



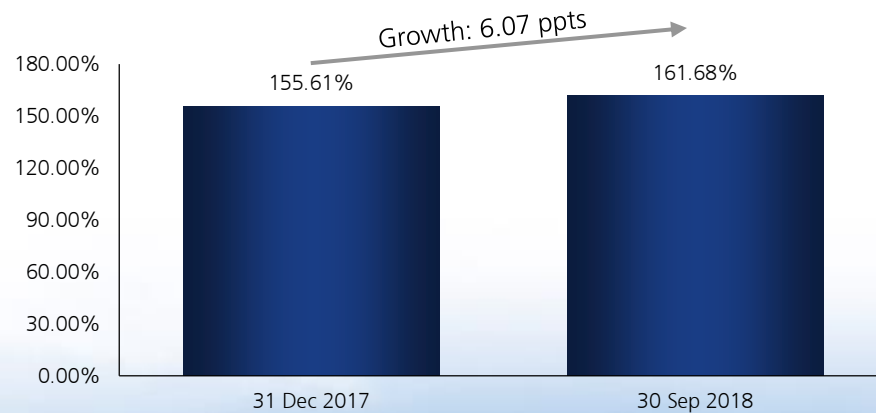
### Capital adequacy ratio



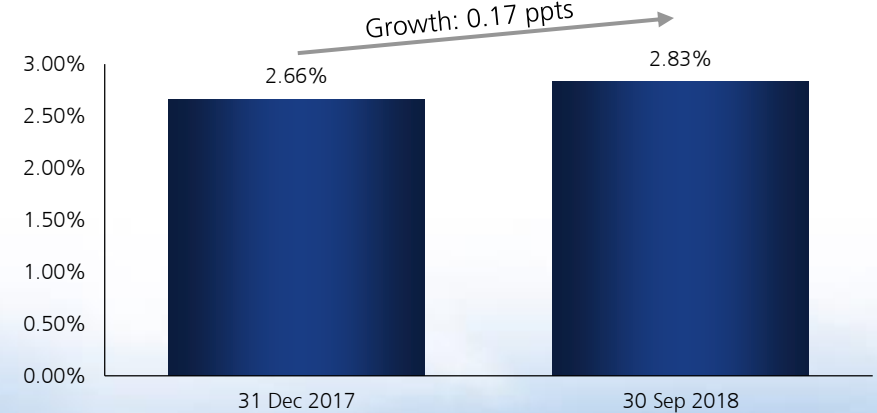
### Non-performing loan ratio



### Allowance to NPLs



### Allowance to total loans



Source: Company's Q3 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-Sep 2018</b>	<b>Jan-Sep 2017</b>	<b>Growth rate(%)</b>	
Operating income	115,652	106,175	↑	8.93
Of which: Net interest income	53,822	62,973	↓	(14.53)
Net non-interest income	61,830	43,202	↑	43.12
Total profit	51,533	49,163	↑	4.82
Net profit attributable to equity shareholders of the Company	42,685	40,243	↑	6.07
Basic earnings per share (RMB)	0.97	0.92	↑	5.43

<b>Balance sheet highlights</b> (RMB mn)	<b>30 Sep 2018</b>	<b>31 Dec 2017</b>	<b>Growth rate(%)</b>	
Total assets	5,965,827	5,902,086	↑	1.08
Of which: Total balance of loans and advances to customers	3,070,558	2,804,307	↑	9.49
Total liabilities	5,543,383	5,512,274	↑	0.56
Of which: Total deposits from customers	3,163,923	2,966,311	↑	6.66
Total equity attributable to equity shareholders of the Company	411,310	378,970	↑	8.53

<b>Key profitability indicators (%)</b>	<b>Jan-Sep 2018</b>	<b>Jan-Sep 2017</b>	<b>Change (ppt)</b>	
Weighted ROAE (annualized)	14.95%	15.36%	↓	(0.41)
ROAA (annualized)	0.97%	0.94%	↑	0.03
Non interest income to total operating income	53.46%	40.69%	↑	12.77
Cost-to-income ratio	26.64%	28.22%	↓	(1.58)

<b>Asset quality indicators (%)</b>	<b>30 Sep 2018</b>	<b>31 Dec 2017</b>	<b>Change (ppt)</b>	
Non-performing loan ratio	1.75	1.71	↑	0.04
Allowance to total loans ratio	2.83	2.66	↑	0.17
<b>Capital adequacy ratio indicators (%)</b>				
Core tier-1 CAR	8.77	8.63	↑	0.14
Tier-1 CAR	9.01	8.88	↑	0.13
Capital adequacy ratio	11.89	11.85	↑	0.04

Source: Company's Q3 report, annual report



**Thank you!**