

China Minsheng Banking Corp., Ltd.

Q3 2019 Results Announcement



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.



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Business Overview

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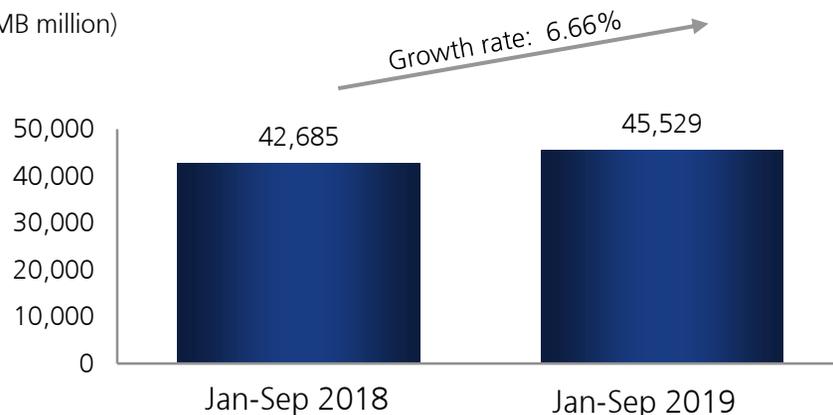
Financial Indicators

Continuously improved operating efficiency and maintained stable return to shareholders

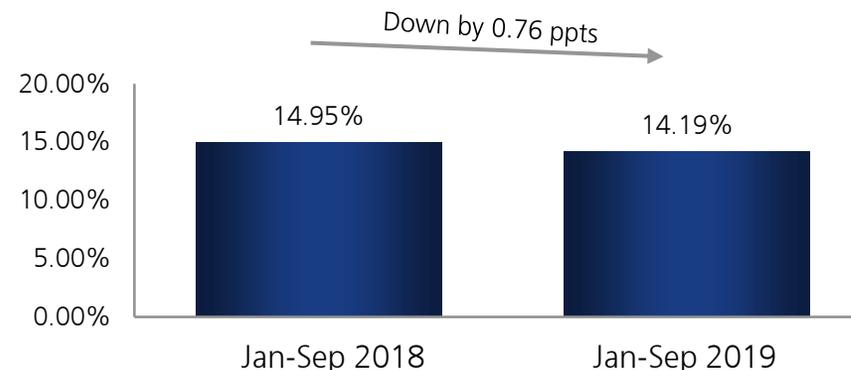


Net profit attributable to equity shareholders of the Company

(RMB million)



Weighted ROAE (annualised)



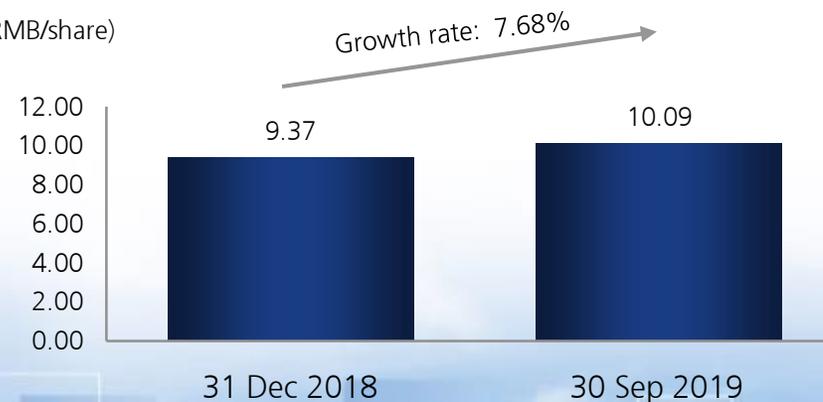
Basic earnings per share

(RMB/share)



Net assets per share attributable to ordinary shareholders of the Company

(RMB/share)



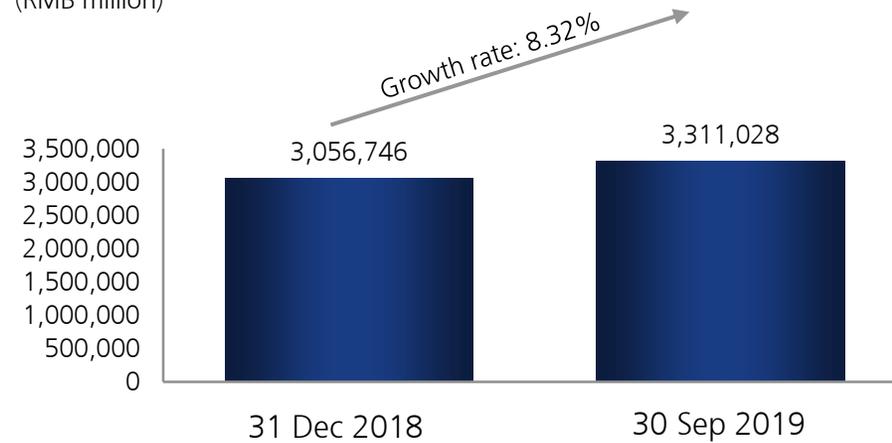
Source: Company's Q3 report and annual report

Achieved steady growth of business scale and continuously optimised business structure



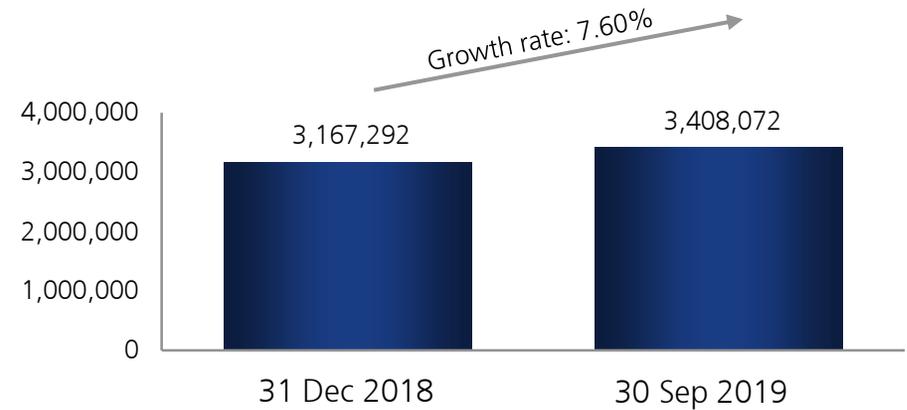
Total loans and advances to customers

(RMB million)



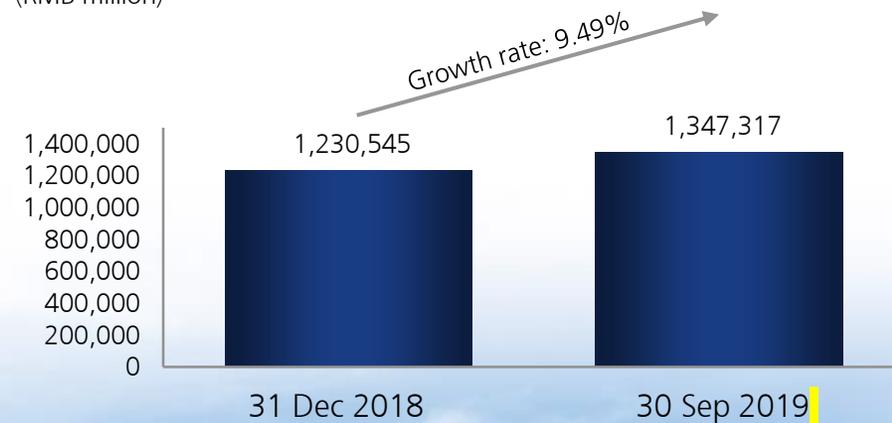
Deposits from customers

(RMB million)



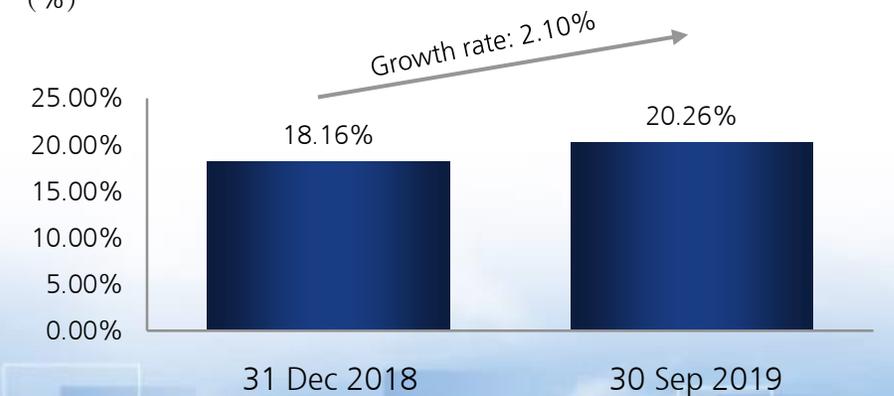
Personal loans and advances

(RMB million)



Personal deposits as % of deposits from customers

(%)



% of total loans and advances to customers

40.26%

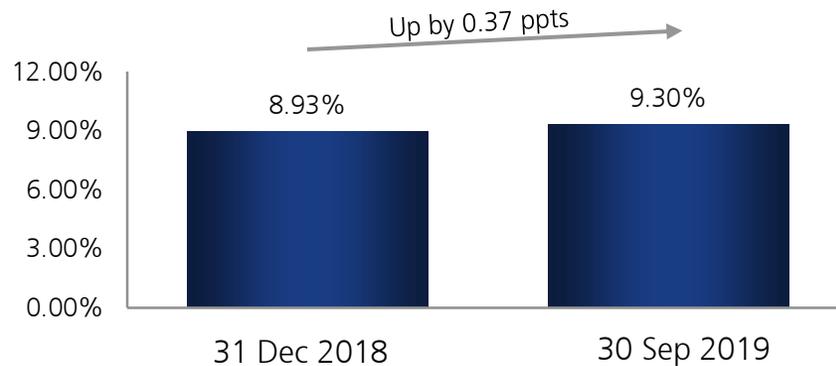
40.69%

Source: Company's Q3 report and annual report

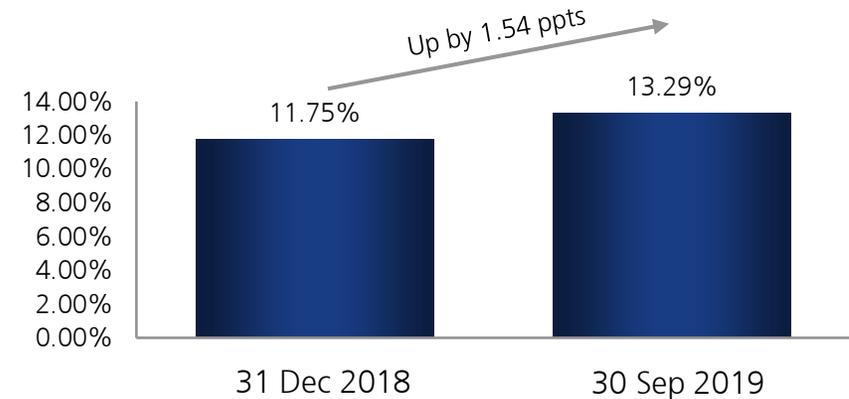
Strengthened collection and disposal efforts and kept generally controllable asset quality



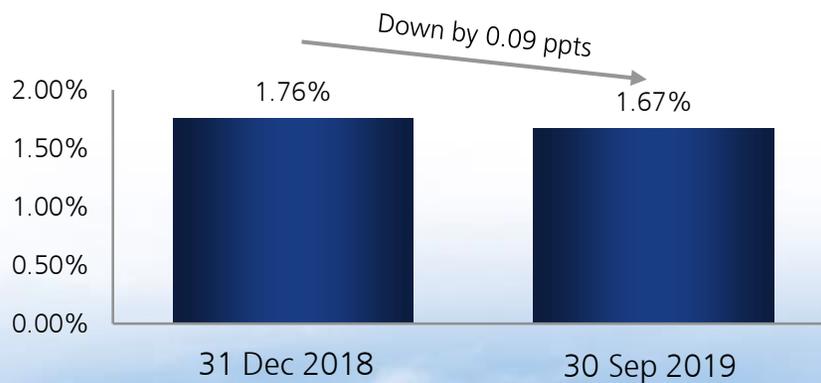
Core tier-one capital adequacy ratio



Capital adequacy ratio



Non-performing loan ratio



Allowance to total loans ratio



Source: Company's Q3 report and annual report



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Business Overview

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Financial Indicators

Overview of key financial indicators



Income statement highlights

(RMB million, except per share data)

	Jan-Sep 2019	Jan-Sep 2018		Growth rate (%)
Operating income	133,128	115,652	↑	15.11
Of which: Net interest income	71,301	53,822	↑	32.48
Net non-interest income	61,827	61,830	—	(0.00)
Total profit	55,162	51,533	↑	7.04
Net profit attributable to equity shareholders of the Company	45,529	42,685	↑	6.66
Basic earnings per share (RMB)	1.04	0.97	↑	7.22

Balance sheet highlights

(RMB million)

	30 Sep 2019	31 Dec 2018		Growth rate (%)
Total assets	6,273,743	5,994,822	↑	4.65
Of which: Total loans and advances to customers	3,311,028	3,056,746	↑	8.32
Total liabilities	5,770,667	5,563,821	↑	3.72
Of which: Total deposits from customers	3,408,072	3,167,292	↑	7.60
Total equity attributable to equity shareholders of the Company	491,441	420,074	↑	16.99

Key profitability indicators (%)

	Jan-Sep 2019	Jan-Sep 2018		Change (ppt)
Weighted ROAE (annualised)	14.19	14.95	↓	(0.76)
ROAA (annualised)	1.00	0.97	↑	0.03
Net non-interest income to total operating income	46.44	53.46	↓	(7.02)
Cost-to-income ratio	23.71	26.64	↓	(2.93)

Asset quality indicators (%)

	30 Sep 2019	31 Dec 2018		Change (ppt)
Non-performing loan ratio	1.67	1.76	↓	(0.09)
Allowance to total loans ratio	145.73	134.05	↑	11.68

Capital adequacy indicators (%)

	30 Sep 2019	31 Dec 2018		Change (ppt)
Core tier-1 CAR	9.30	8.93	↑	0.37
Tier-1 CAR	10.36	9.16	↑	1.20
CAR	13.29	11.75	↑	1.54

Source: Company's Q3 report and annual report



Thank you!