



Business Performance Release of the Third Quarter of 2011



October 2011

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Part I Business performance of the first three quarters of 2011

Part II Thinking for the work in the next period





Part I

Business performance of the first three quarters of 2011

Part I Business performance of the first three quarters of 2011 — Overview of indicators



Unit: RMB
100 million

❖ Key indicators

Substantially upgrade in business profits

Keeping good in assets quality

Steady growth in business scale

Continuous meeting standards in supervisory indicator

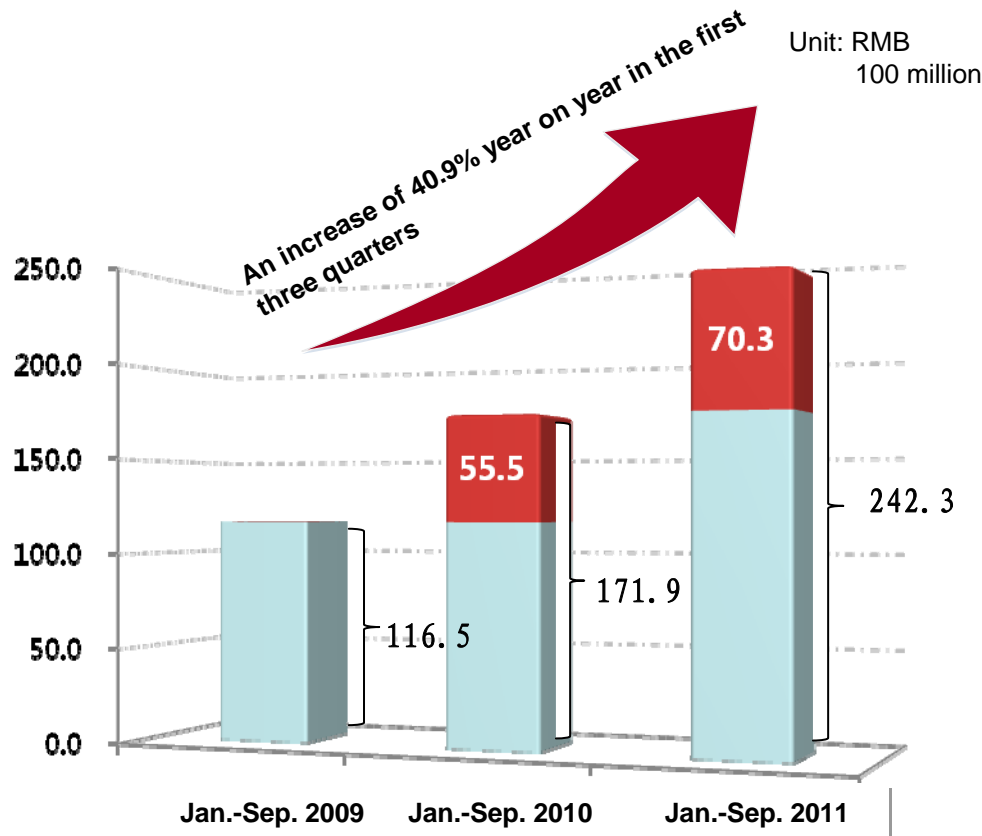
Performance indicator	Jan.-Sep.2011	Increment year on year	Growing rate
Net profit attributable to shareholders	242.3	70.3	40.9%
Net interest income	469.7	121.7	35.0%
NIM	2.96%	Up 0.35 percentage point	
Return on average assets (ROAA)	1.48%	Up 0.23 percentage point	
Return on average equity (ROAE)	22.32%	Up 1.43 percentage points	
Quality indicator	End of Sep. 2011	Increment over the end of the previous year	Growing rate
NPLs	82.67	-2.66	-3.1%
NPL ratio	0.60%	Down 0.07 percentage point	
Provisioning coverage ratio	250.26%	Up 36.75 percentage points	
Provision-loan ratio	1.49%	Up 0.05 percentage point	
Scale indicator	End of Sep. 2011	Increment over the end of the previous year	Growing rate
Total assets	22,708	1,895	9.1%
Client loans	13,842	1,200	9.5%
Client deposits	18,696	1,387	8.0%
Supervisory indicator	End of Sep. 2011	Changes in increase and decrease	
Loan-deposit ratio (CNCB)	73.07%	Up 0.24 percentage point compared with the beginning of 2011	
Capital adequacy ratio	12.83%	Up 1.52 percentage points compared with the beginning of 2011	
Core capital adequacy ratio	10.43%	Up 1.98 percentage points compared with the beginning of 2011	



Part I Business condition of the first three quarters of 2011—Profits

❖ Net profit maintained a rapid growth

Year on year data of net profit of recent three years



- Net profit reached RMB 24.23 billion in the first three quarters of 2011
- An increase of RMB 7.03 billion year on year with a growth rate of 40.9%

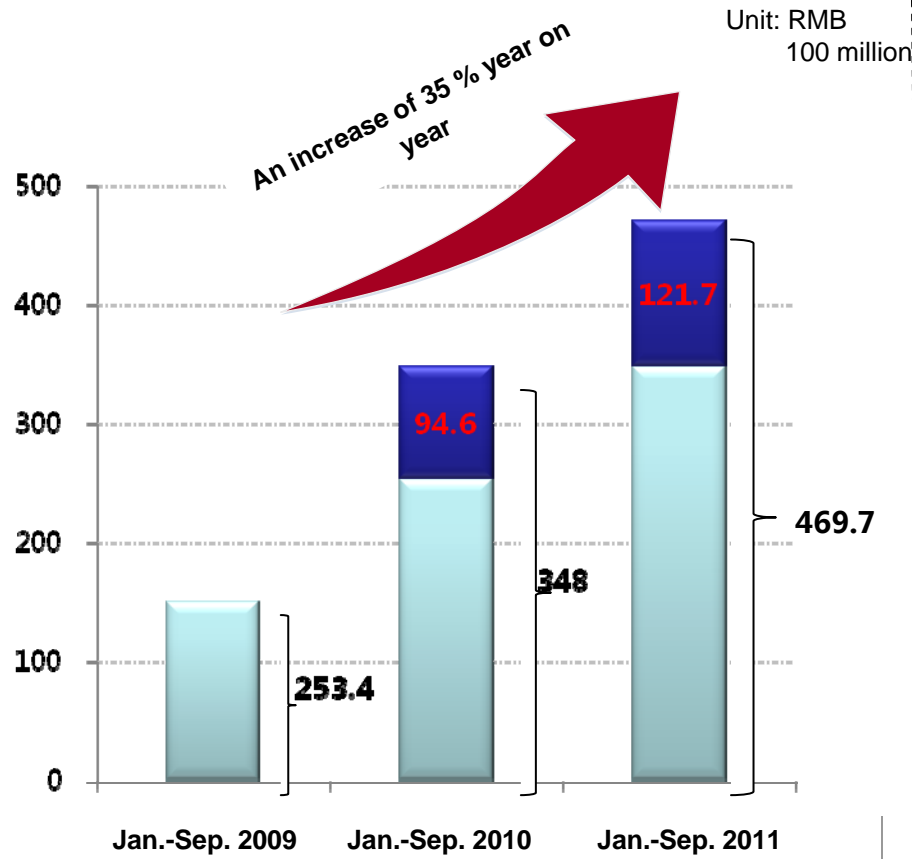
	Total	Increase year on year	Growth rate
The first three quarters of 2010	171.9	55.5	47.6%
The first three quarters of 2011	242.3	70.3	40.9%



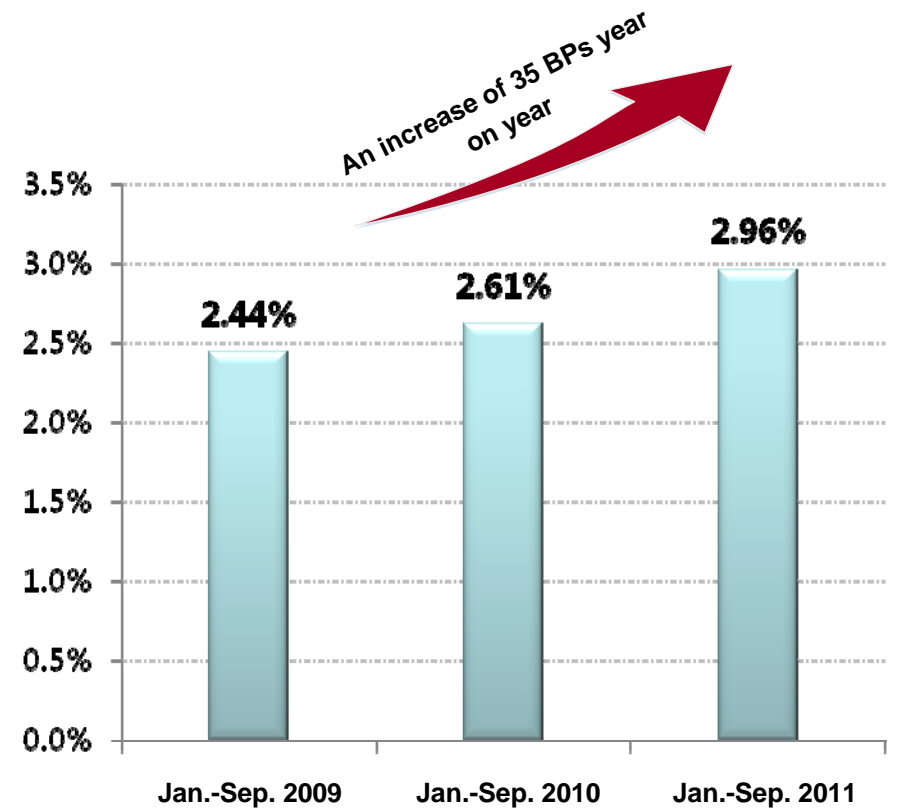
Part I Business condition of the first three quarters of 2011—Profits

❖ Net interest income increased steadily, significantly upgrade in rate of return

Net interest income



NIM trends



From January to September 2011, growth in interest rate-driven interest net income was RMB 7.215 billion, with contribution accounting for nearly 60%.



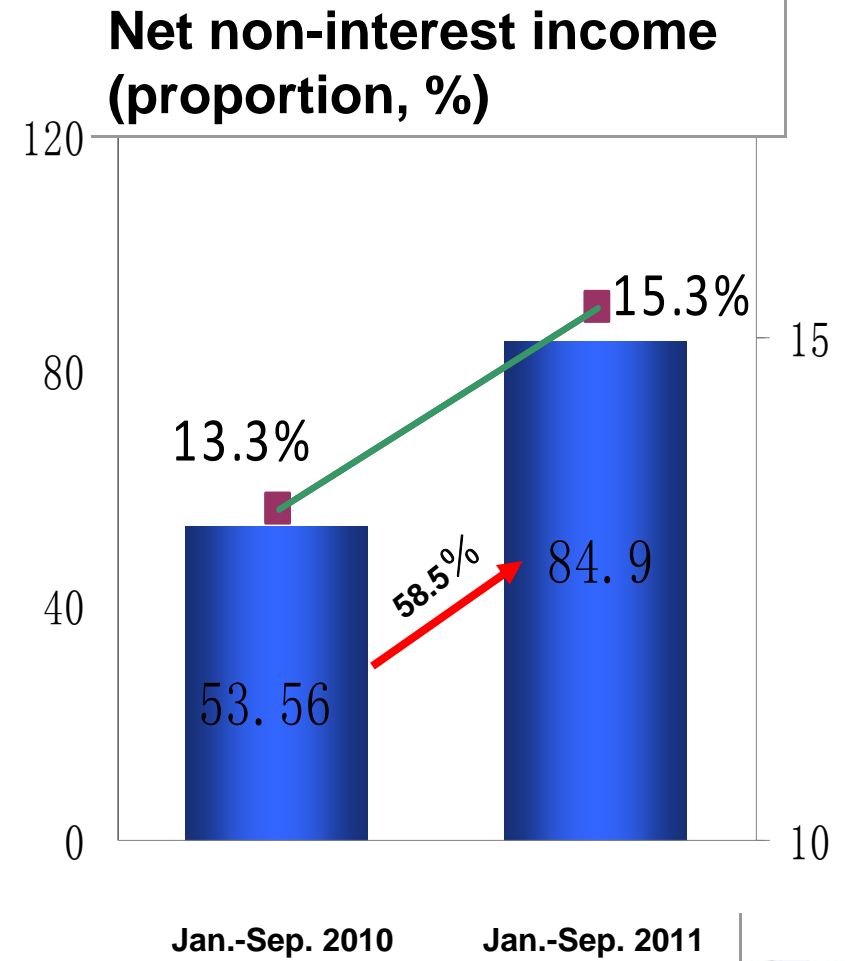
Part I Business condition of the first three quarters of 2011—Profits

❖ Non-interest income grew rapidly, income structure continued to be optimized

Composition of non-interest income

Unit: RMB
100 million

Item	Data of the first three quarters year on year			
	Year 2011	Year 2010	Increase	Growth rate
Total net non-interest income	84.90	53.56	31.34	58.5%
Including: net fee and commission income	62.04	41.33	20.71	50.1%
Proportion of non-interest	15.31%	13.34%	Up 1.97 percentage points	





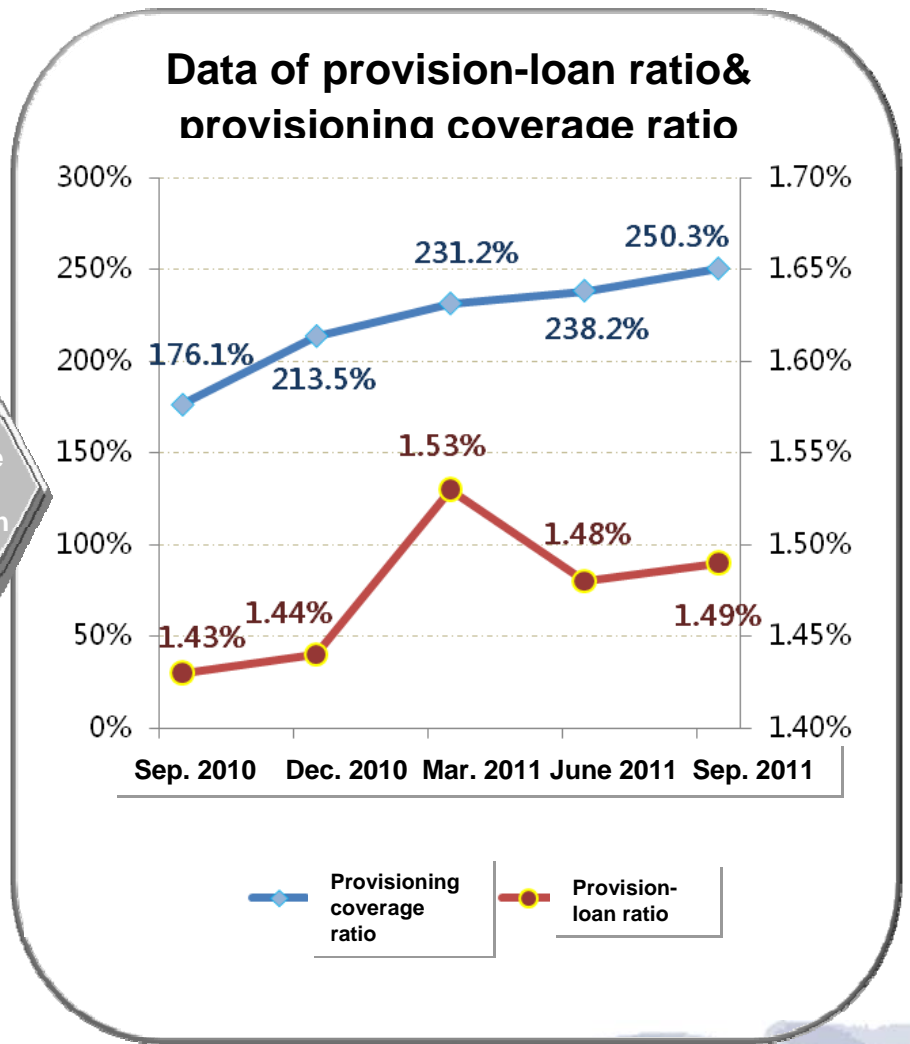
Part I Business condition of the first three quarters of 2011—Quality

❖ Kept good in assets quality, risk resistance ability was further enhanced



Double decrease in NPL

Increase in provision





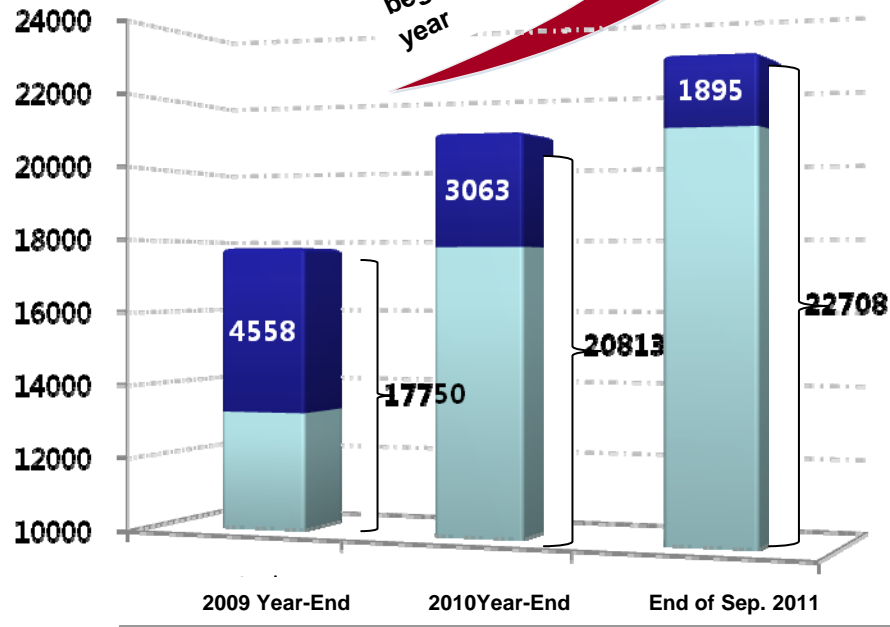
Part I Business condition of the first three quarters of 2011—Scale

❖ Steady growth in business scale

Total assets

Unit: RMB 100 million

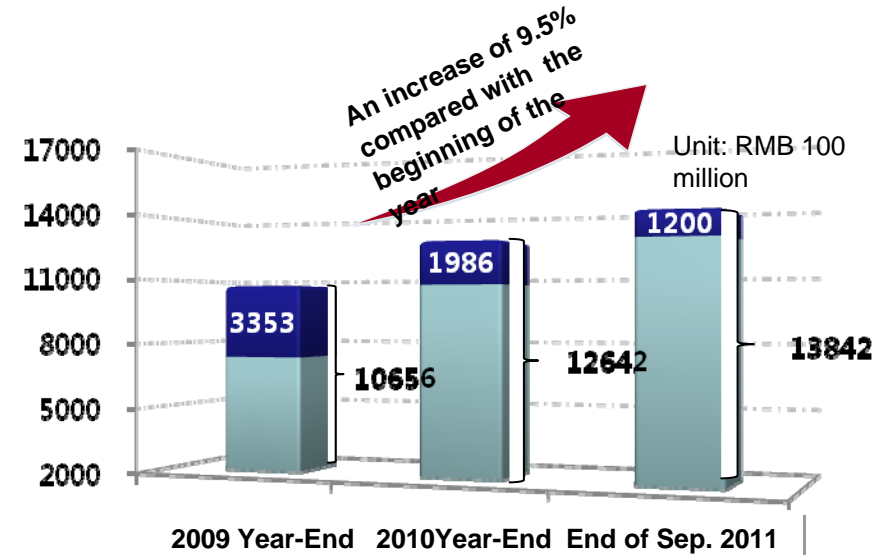
An increase of 9.1% compared with the beginning of the year



Amount of the previous year

Increment of this year

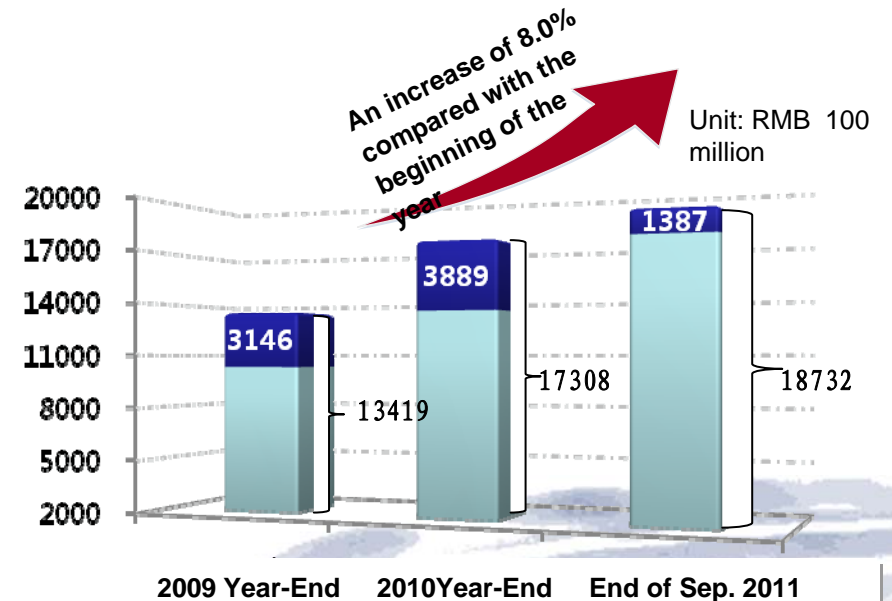
Client loans



An increase of 9.5% compared with the beginning of the year

Unit: RMB 100 million

Client deposits



An increase of 8.0% compared with the beginning of the year

Unit: RMB 100 million

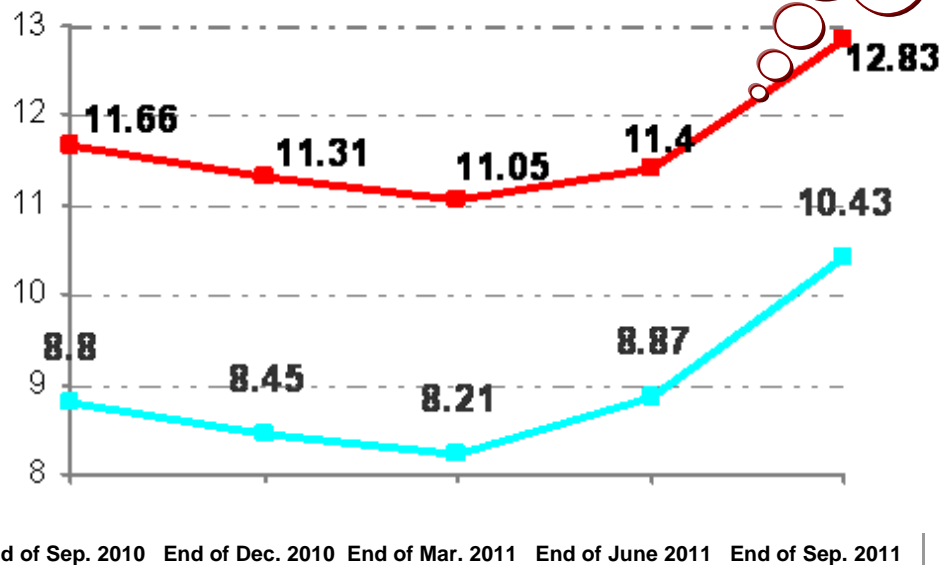


Part I Business condition of the first three quarters of 2011— Comprehensive regulation & control

❖ Continuous meeting standards in supervisory indicator, capital adequacy ratio and loan-deposit ratio met the supervisory requirements

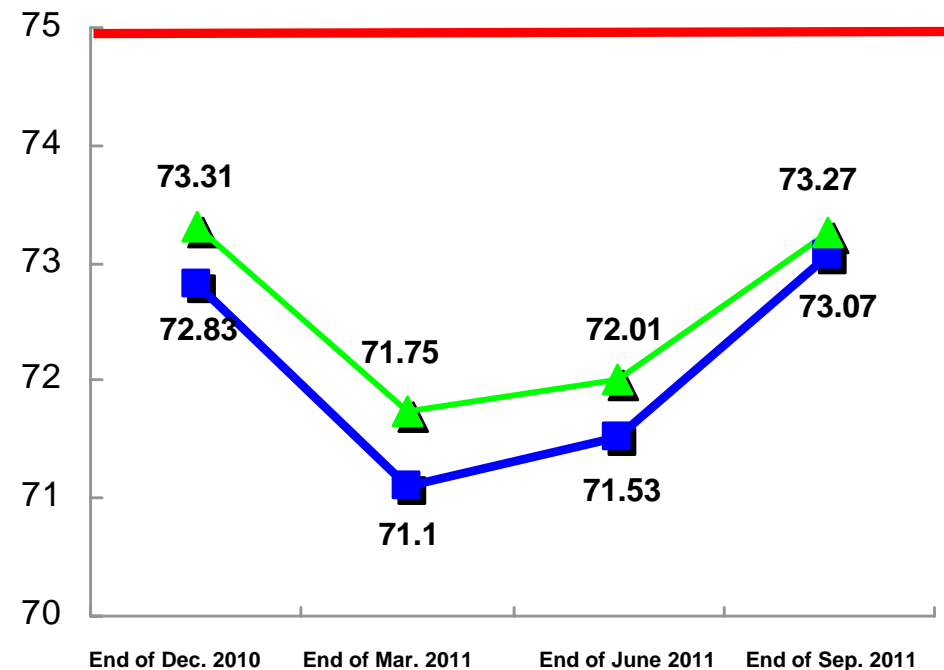
Capital adequacy

RMB 25.7 billion for rights issue financing



—■— Capital adequacy ratio (%)
 —■— Core capital adequacy ratio(%)

Deposit & loan



—■— Loan-deposit ratio of domestic and foreign currencies (% , figures of the Bank)
 —▲— RMB loan- deposit ratio (% , figures of the Bank)



Part II

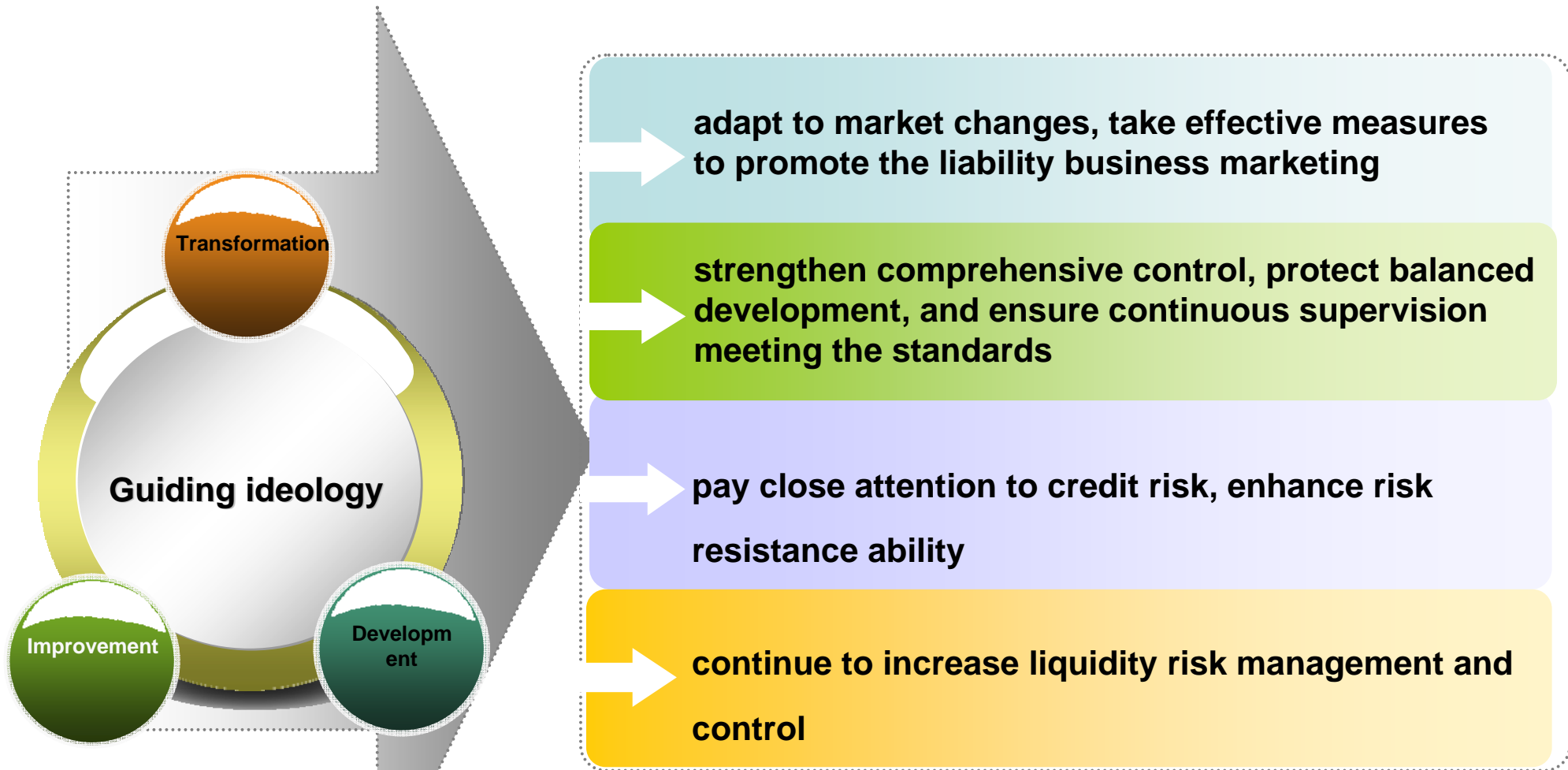
Thinking for the work in the next period





Part II Thinking for the work in the next period

❖ Promotion thinking for the work in the next period





Thank you!

