



Q1 2011 Results Presentation



May 2011

Contents



Part I Q1 2011 Results Presentation

Part II Ideas for the Next Stage





Part I

Q1 2011 Results Presentation



Note: Data not specified in this part should be regarded as consolidated figures of the Group.

Part I Q1 2011 Results Presentation - Indicators



❖ Major indicators Unit: RMB 100 million

Significantly increased operating profitability and dramatically optimized income structure

Maintenance of excellent asset quality and continuously enhanced risk-tolerance capability

Steady growth in operation scale and credit control meet expectations

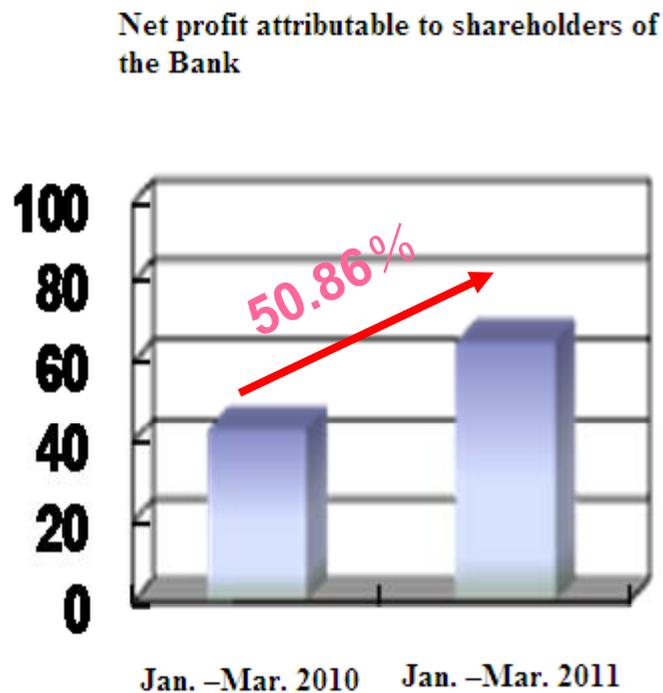
Loan-to-deposit ratio and capital adequacy ratio meet regulatory requirements continuously



Profit indicators	Jan.-Mar. 2011	Increment YoY	Growth rate
Net profit attributable to shareholders	65.1	21.9	50.9%
Net interest income	143.4	36.7	34.4%
NIM	2.89%	Up by 0.34 percentage point	
Net non-interest income	24.9	9.8	64.9%
Net non-interest income ratio	14.8%	Up by 2.4 percentage points	
Cost-to-income ratio	31.3%	Down by 4.9 percentage points	
Quality indicators	End of March 2011	Increment over the end of previous year	Growth rate
NPLs	85.87	0.54	0.6%
NPL ratio	0.66%	Down by 0.01 percentage point	
Provision coverage ratio	231.22%	Up by 17.7 percentage points	
Provision-loan ratio	1.53%	Up by 0.09 percentage point	
Scale indicators	End of March 2011	Increment over the end of previous year	Growth rate
Total assets	21,444	631	3.0%
Total loans	12,979	336	2.7%
Customer deposits	18,003	694	4.0%
Regulatory indicators	End of March 2011	Changes	
Loan-to-deposit ratio	71.10%	Down by 1.73 percentage points YTD	
Capital adequacy ratio	11.05%	Down by 0.26 percentage point YTD	
Core capital adequacy ratio	8.21%	Down 0.24 percentage point YTD	



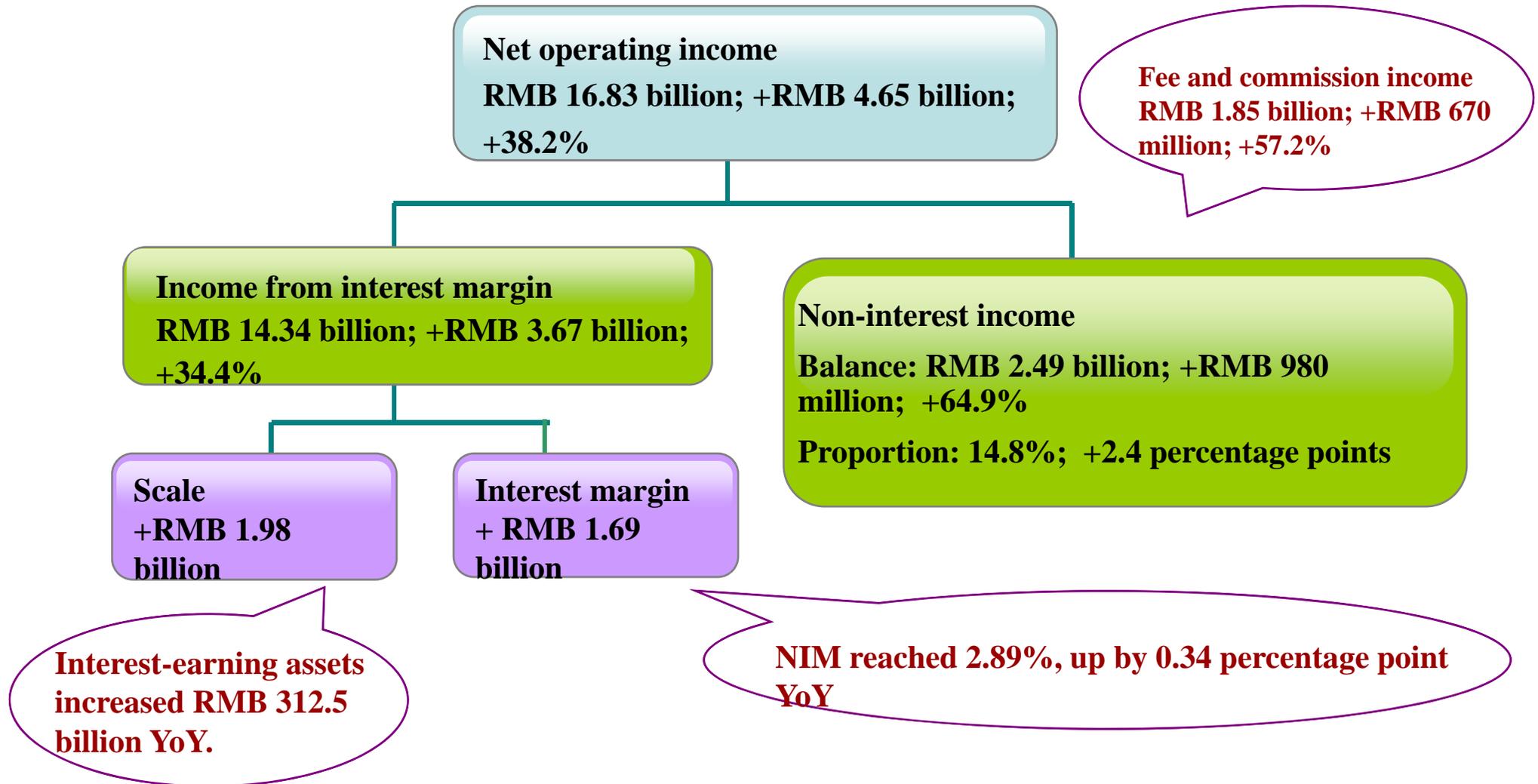
❖ Significantly increased operating profitability - Profitability was substantially improved



Total amount	RMB 6.301 billion
Increment YoY	RMB 22.17
Growth rate YoY	54.29%



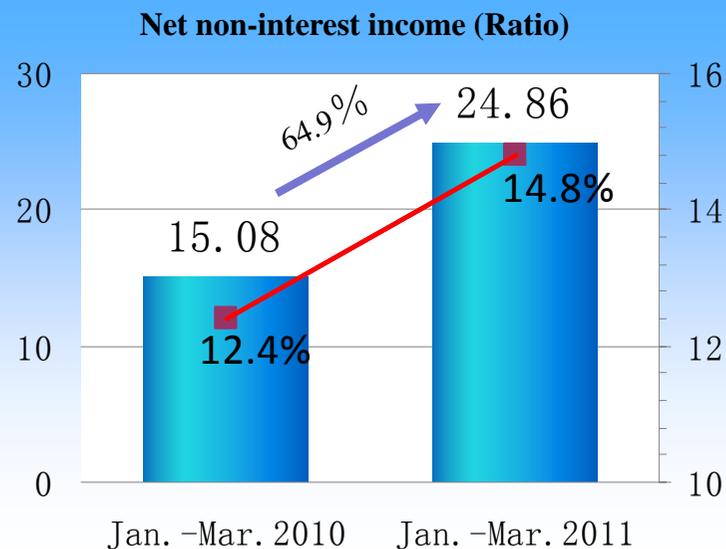
❖ Significantly increased operating profitability - Income structure was optimized dramatically



Part I Q1 2011 Results Presentation - profitability



❖ Significantly increased operating profitability - Non-interest income increased rapidly



Among which: fee income increased comprehensively.

(RMB 100 million)	Q1 2011	Growth rate YoY
Net income of consultancy	6.01	83.2%
Net fee income of settlement business	3.90	80.6%
Net income of bank card business	3.54	53.9%
Net fee income of guaranty business	1.80	125.0%
Net fee income of agency business	0.98	3.2%
Net fee income of custody business	0.66	100.0%

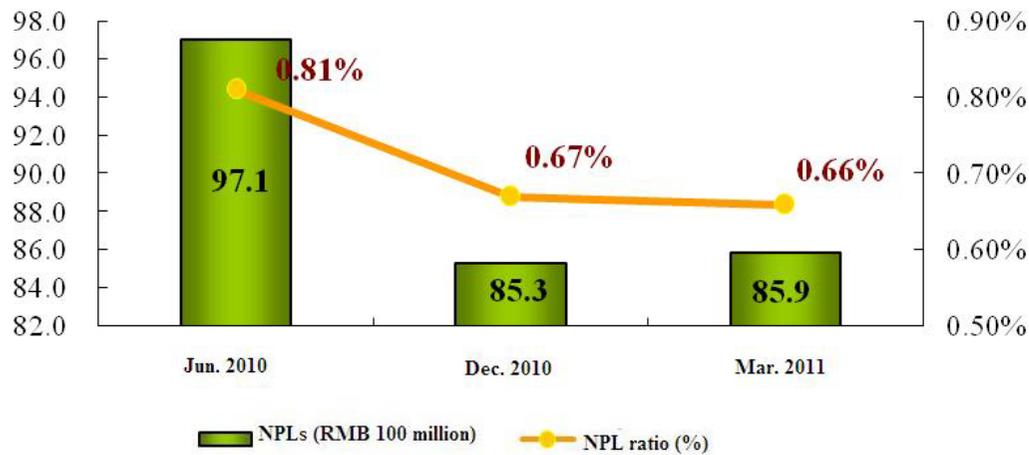


Part I Q1 2011 Results Presentation - Quality



❖ Maintenance of excellent asset quality – dramatic enhanced risk –resistance capability

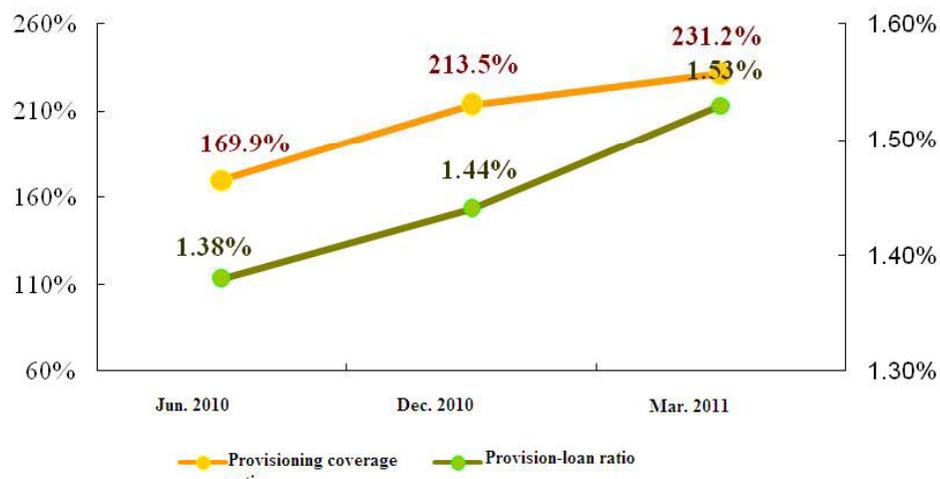
NPLs & NPL ratio



Continuous decrease of NPL ratio

Continuous growth in both provision coverage ratio and provision-loan ratio

Provision coverage ratio and provision-loan ratio



Part I Q1 2011 Results Presentation - Scale



❖ **Steady growth in operation scale – balanced growth in deposits and loans with credit regulated as expected**

Customer loans

Total amount: RMB 1.3 trillion, including RMB 1.22 trillion for CNCB;

Increment: RMB 33.6 billion, including RMB 30.2 billion in CNCB;

Growth rate: 2.7%, including 2.5% for CNCB

Total assets

Total amount: RMB 2.14 trillion, including RMB 2.03 trillion for CNCB;

Increment: RMB 63.1 billion, including RMB 65.6 billion in CNCB;

Growth rate: 3.0%, including 3.3% for CNCB

Customer deposits

Total amount: RMB 1.8 trillion, including RMB 1.71 trillion for CNCB;

Increment: RMB 69.4 billion, including RMB 74.9 billion in CNCB;

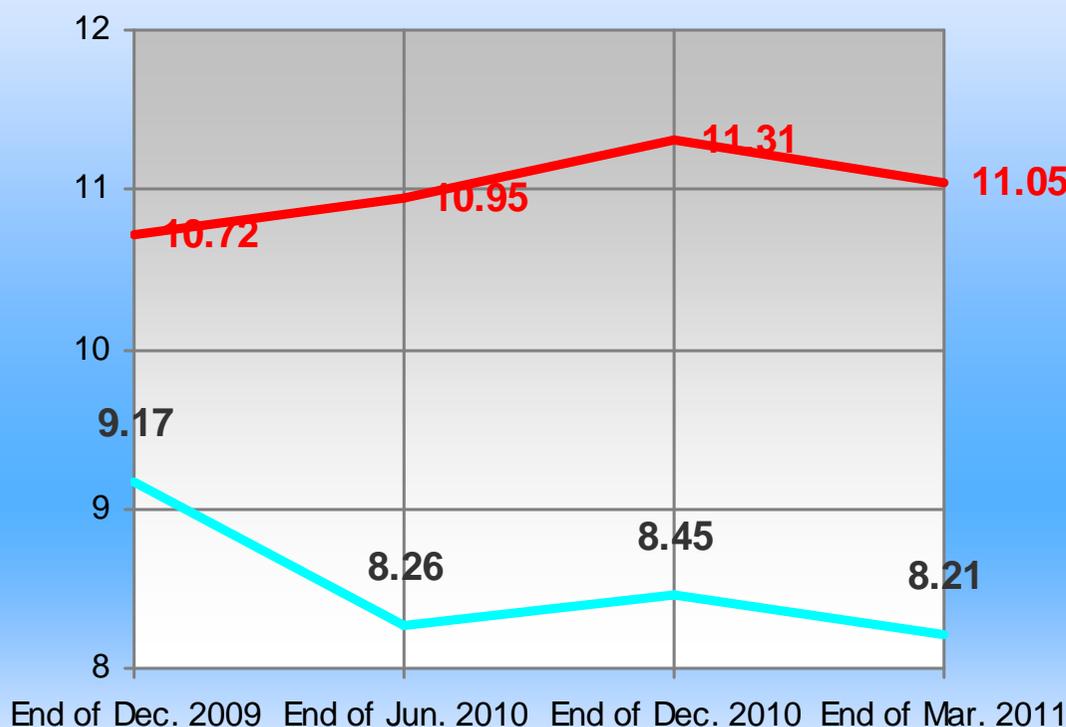
Growth rate: 4.0%, including 4.6% for CNCB

Part I Q1 2011 Results Presentation - Overall Regulation



❖ Remarkable achievements in overall control - capital adequacy ratio and loan-to-deposit ratio meet regulatory requirements continuously

Capital adequacy ratio



— Capital adequacy ratio

— Tier one capital adequacy ratio

Loan-to-deposit ratio



— Loan-to-deposit ratio of domestic and foreign currency (% ,CNCB standards)

— Loan-to-deposit ratio of Renminbi (% ,CNCB standards)



Part II

Ideas for the Next Stage



Part II Ideas for the Next Stage



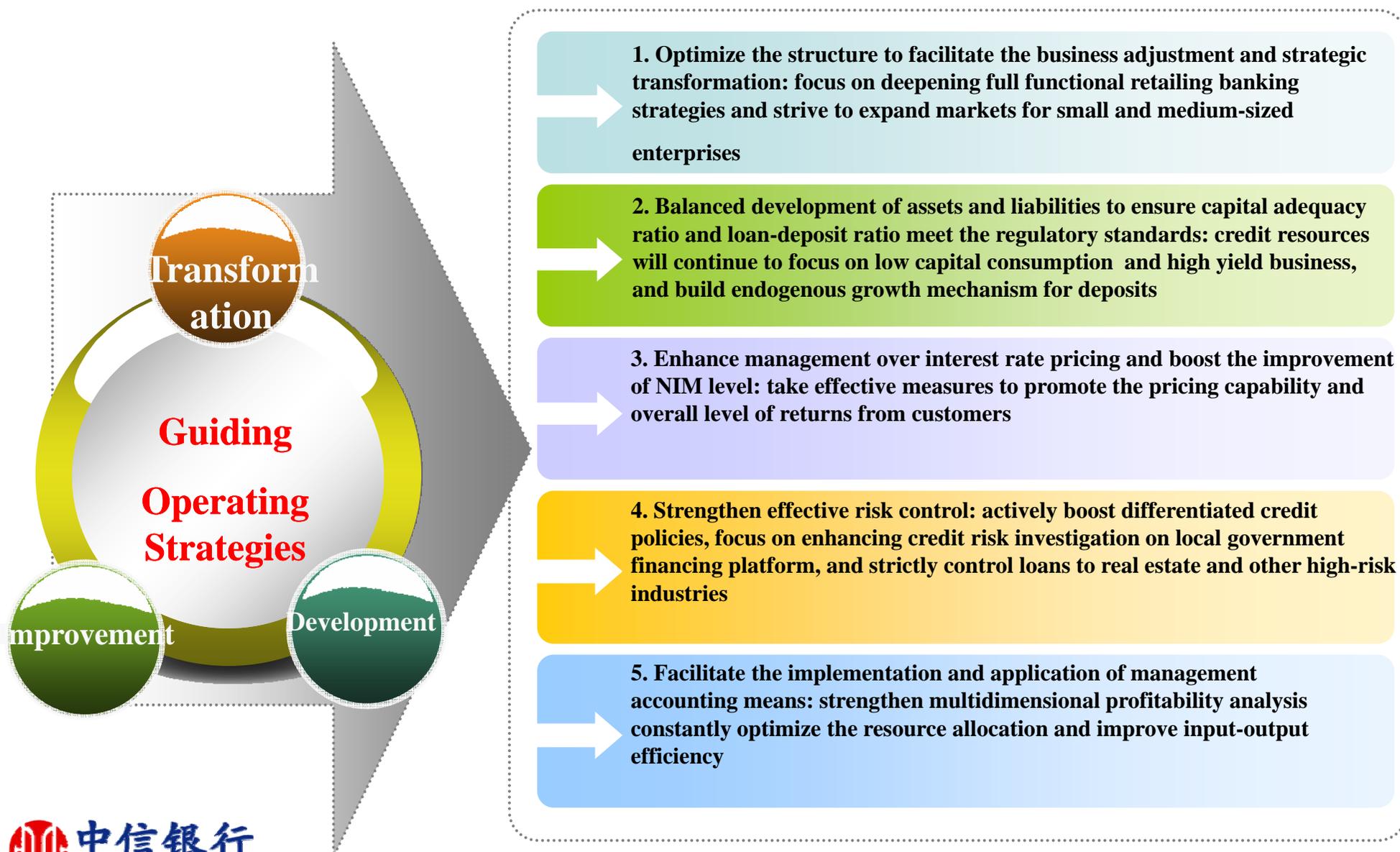
❖ Our guidelines in 2011



Part II Ideas for the Next Stage



❖ Ideas for promoting the work of Next Stage





Thank You!

