

3Q 2012 Results Presentation of China CITIC Bank



October 2012

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Business Performance of the First 3 Quarters of 2012



❖ Key Indicators

Unit: RMB 100 million

Performance indicators	Jan-Sep 2012	Year-on -year increase	Year-on-year growth rate
Net profit attributable to shareholders	272.3	30.0	12.4%
Net interest income	557.2	87.5	18.6%
Net-non interest income	105.6	20.7	24.4%
Cost-to-income ratio	15.9%	Up 0.6 percentage point year-on-year	

Scale indicators	30-Sep-2012	Change from year beginning	Growth rate
Total assets	29,119	1,461	5.3%
Customer's loans	16,018	1,678	11.7%
Customer's deposits	22,372	2,691	13.7%

Quality Indicators	30-Sep-2012	Change from year beginning
NPL	96.7	Up RMB1.13 billion
NPL ratio	0.60%	Flat
Provision coverage ratio	305.5%	Up 33.2 percentage points
Provision-to-loan ratio	1.84%	Up 0.22 percentage point

Regulatory indicators	30-Sep-2012	Change from year beginning
Capital adequacy ratio	13.72%	Up 1.45 percentage points
Loan-to-deposit ratio (the Bank)	71.23%	Down 1.74 percentage points

Business Performance of the First 3 Quarters of 2012



Smoothly increased profit



Moderately improved business scale



Steadily maintained asset quality



Strengthened risk resistance



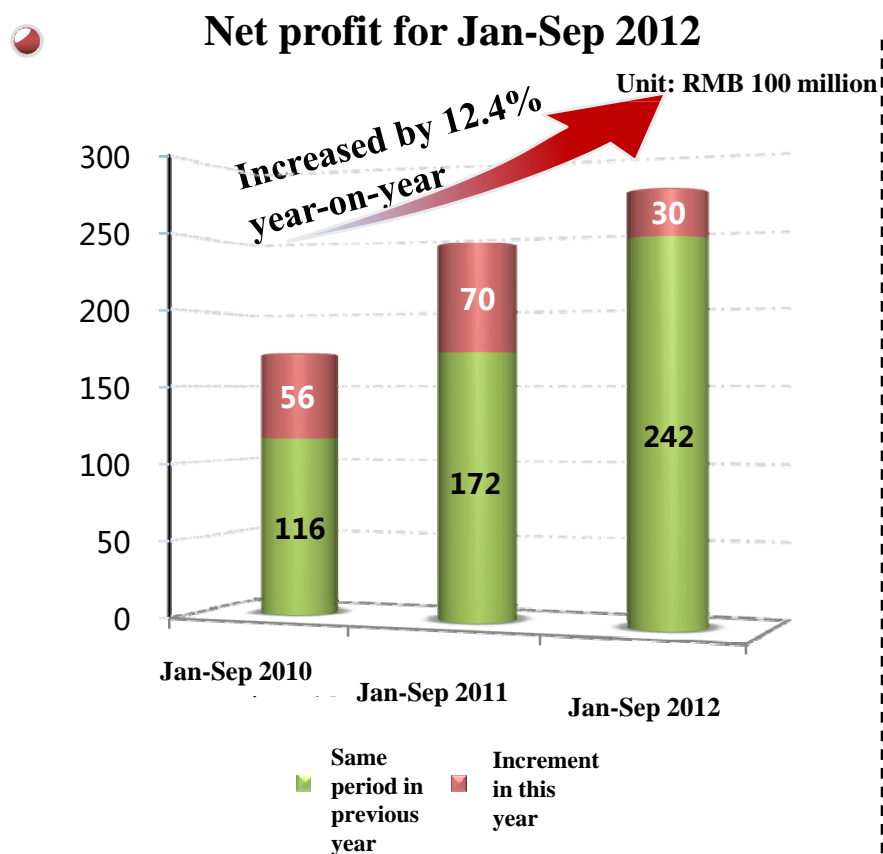
Enhanced comprehensive capital strength



Business Performance of the First 3 Quarters of 2012



❖ Smoothly increased profit— Net profit



● Rate of return

	Jan-Sep 2012	2011	2010
Return on total assets	1.30%	1.27%	1.13%
Return on net assets	19.7%	21.1%	19.2%



Business Performance of the First 3 Quarters of 2012



❖ Smoothly increased profit—Income structure

Composition of net operating income

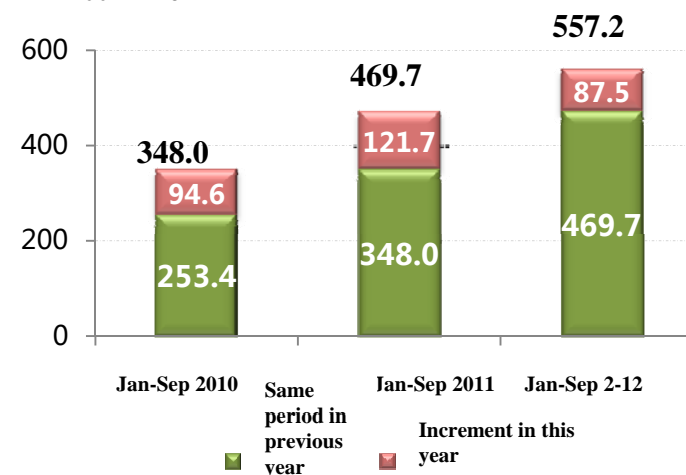
Unit: RMB 100 million

	Jan-Sep	Year-on-year increase	Growth rate
Net operating income	662.8	108.3	19.5%
Net interest income	557.2	87.5	18.6%
Scale contribution (%)	79.7%	Year-on-year increase of 37.0 percentage points	
Net interest margin	20.3%	Year-on-year decrease of 37.0 percentage points	
Non-interest income	105.6	20.7	24.4%
Fee income	81.6	19.6	31.5%

Net interest income

Non-interest income

RMB 100 million



RMB 100 million

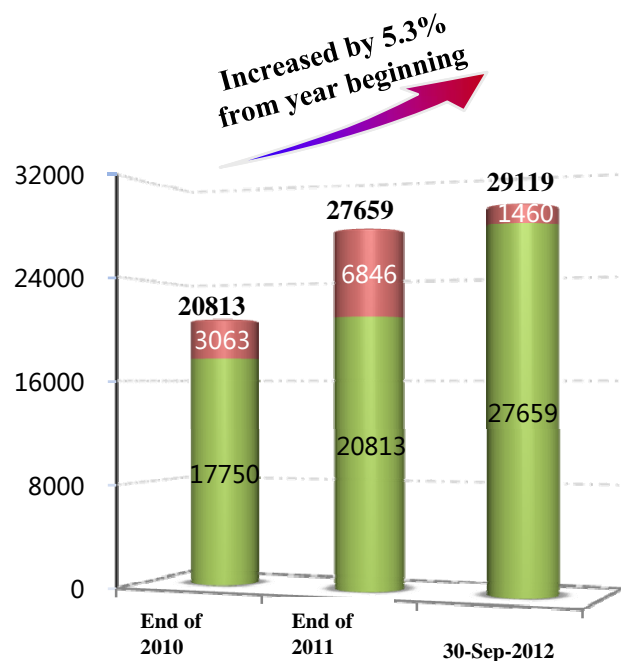


Business Performance of the First 3 Quarters of 2012



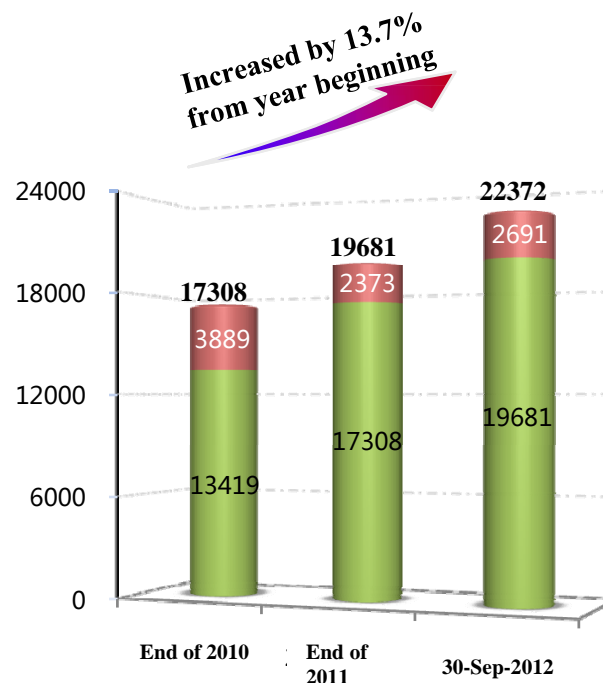
❖ Moderately improved business scale

● Total assets



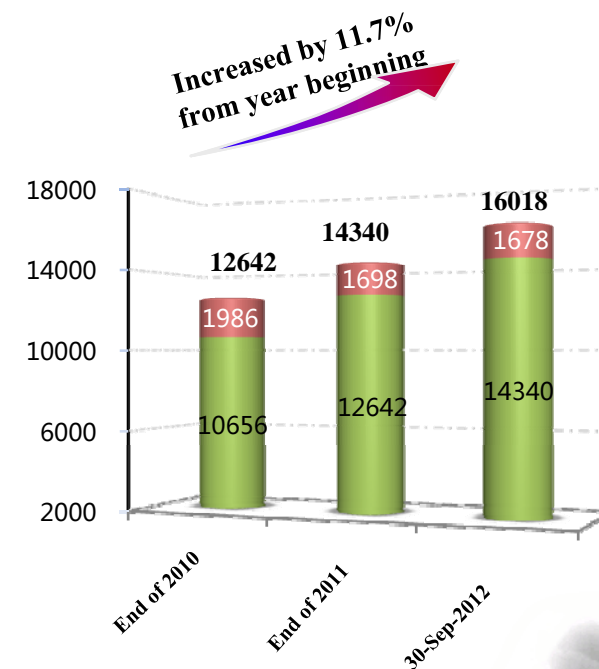
■ Figures of the previous year
■ Increment in this year

● Customers' deposits

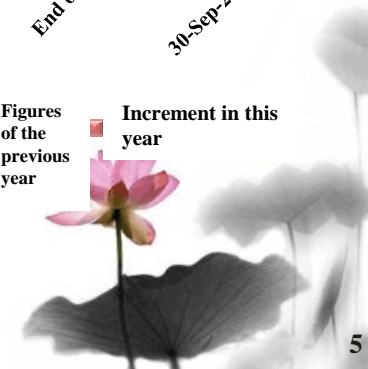


■ Figures of the previous year
■ Increment in this year

● Customers' loans



■ Figures of the previous year
■ Increment in this year



Business Performance of the First 3 Quarters of 2012



❖ Moderately improved business scale— Loan structure

Composition of loans

Unit: RMB 100 million

	Balance			%	
	30-Sep-2012	Change from year beginning	Increase	% of balance	% of increase
Small and micro business loans	2032	347	20.6%	13.5%	29.7%
Individual business loans	547	175	47.1%	3.6%	15.0%
Credit card loans	494	173	53.7%	3.3%	14.8%
LGFV loans	1174	-141	-10.7%	7.8%	-12.1%

60% of incremental loan



Small and micro business loans, individual business loans and credit card loans developed rapidly and their combined increase accounted for 60%.

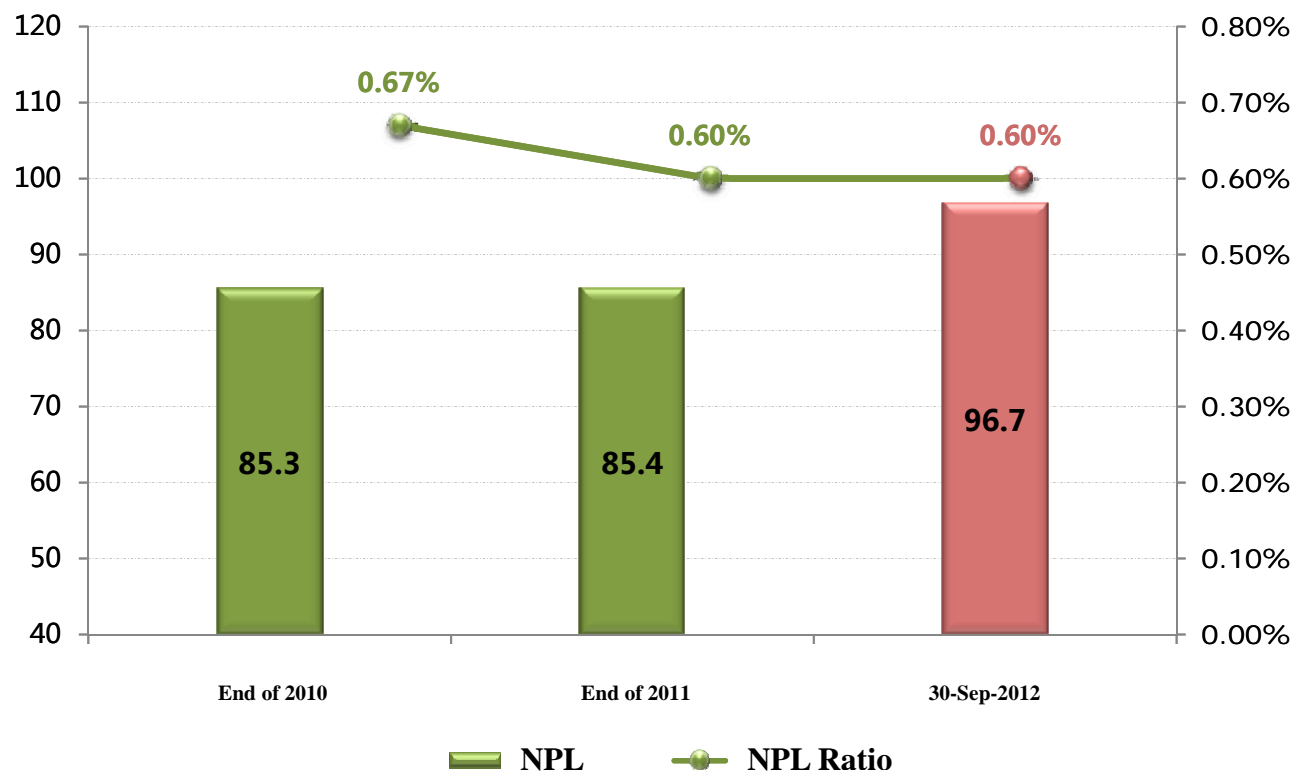
Business Performance of the First 3 Quarters of 2012



❖ Steadily maintained asset quality

NPL and NPL Ratio

Unit: RMB 100 million



Business Performance of the First 3 Quarters of 2012

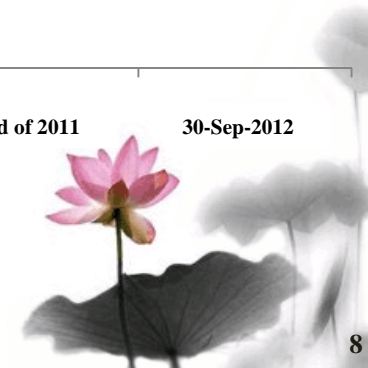
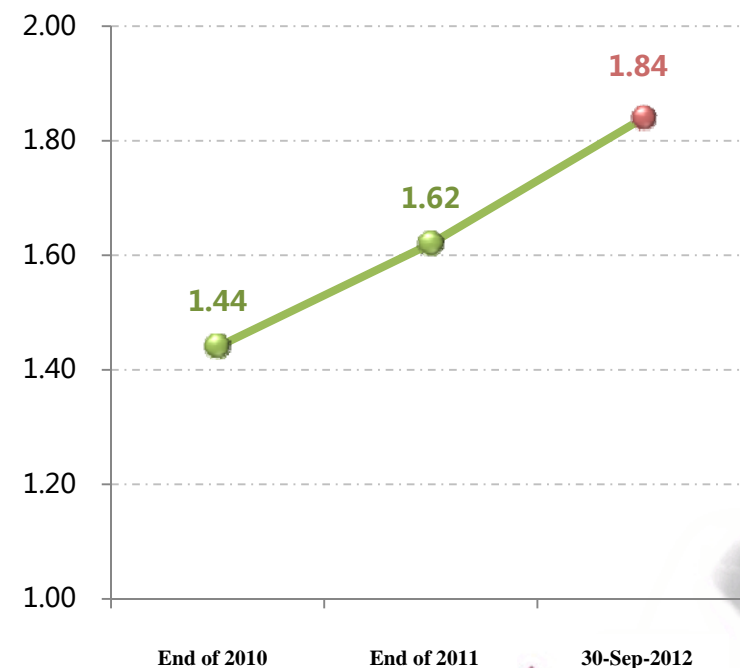


❖ Strengthened risk resistance

● Balance of provision and provision coverage ratio
Unit: RMB 100 million



● Provision-to-loan ratio



Business Performance of the First 3 Quarters of 2012

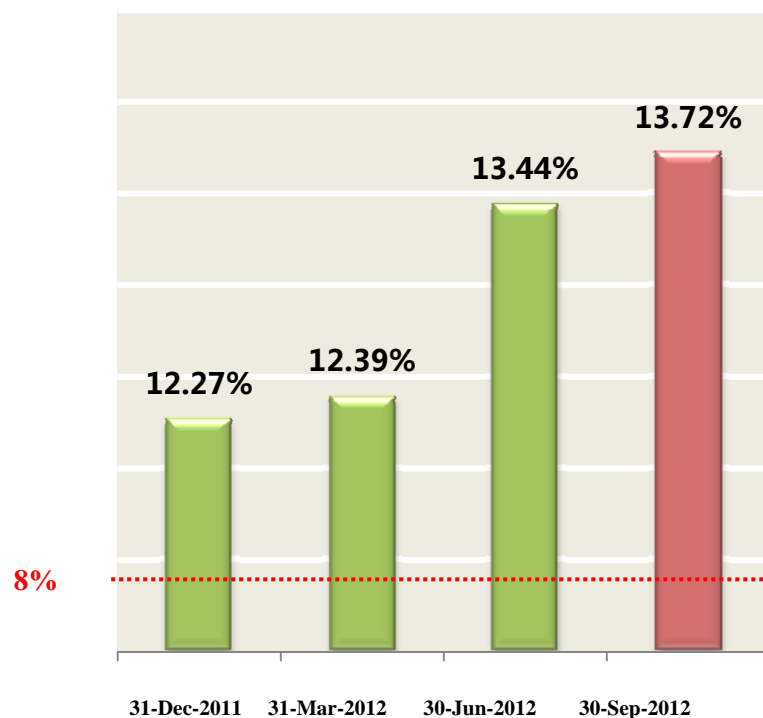


❖ Enhanced comprehensive capital strength

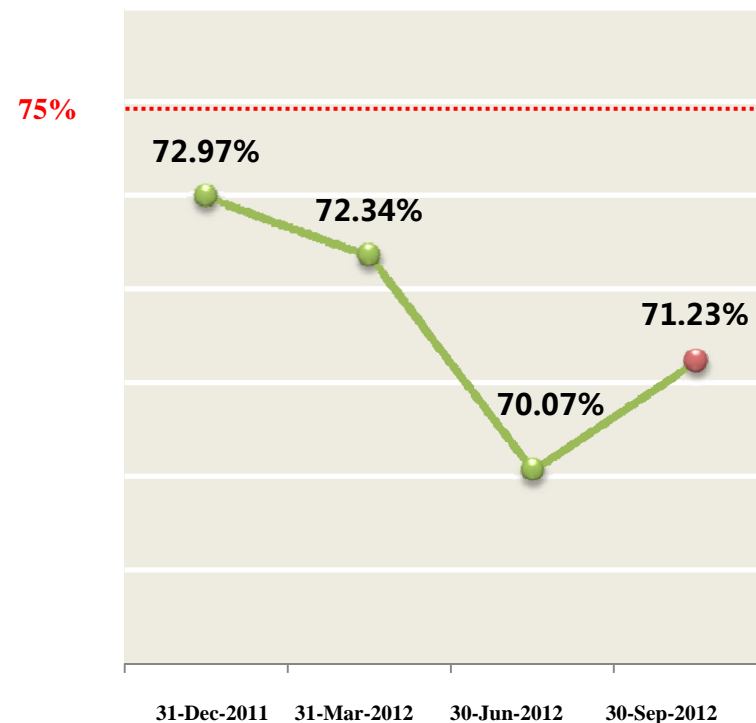
- ✓ Subordinated debts of RMB20 billion and USD0.3 billion were successfully issued, with the capital adequacy ratio rising to 13.7%.

- ✓ Foreign and local currency LTD ratio reached 71.23%, reaching requirements for 9 consecutive months.

● Capital adequacy ratio



● Spot Loan-to-deposit ratio



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Thanks!

