



China Merchants Bank Co., Ltd. 3Q 2011 Results Announcement

October 2011

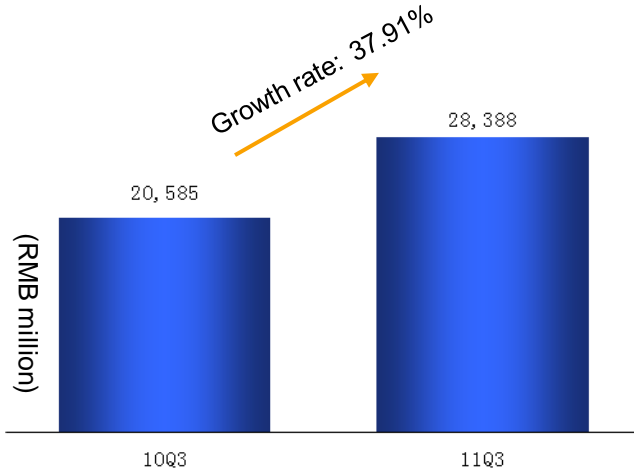


Forward-Looking Statement Disclaimer

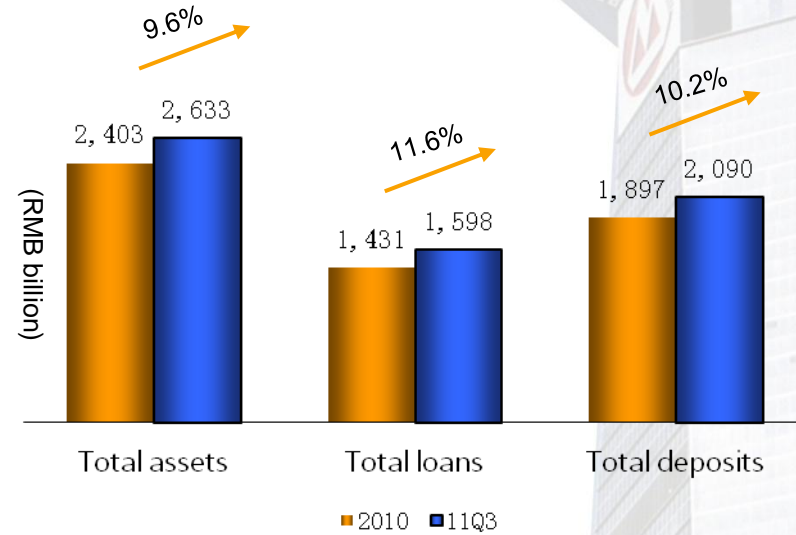
This presentation and subsequent discussions may contain forward-looking statements that involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology such as believe, expect, anticipate, estimate, plan, project, target, may, will or may be expressed to be 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 reflect our belief only as of the date of this presentation. These forward-looking statements are based on our own information and on information from other sources we believe to be reliable. They relate to future events or our future financial, business or other performance and are subject to a number of uncertainties that may cause our actual results to differ materially.

Positive development momentum in 3Q 2011

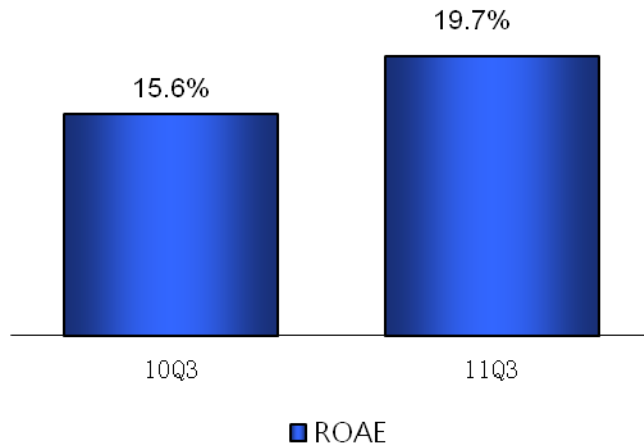
Rapid growth in net profit



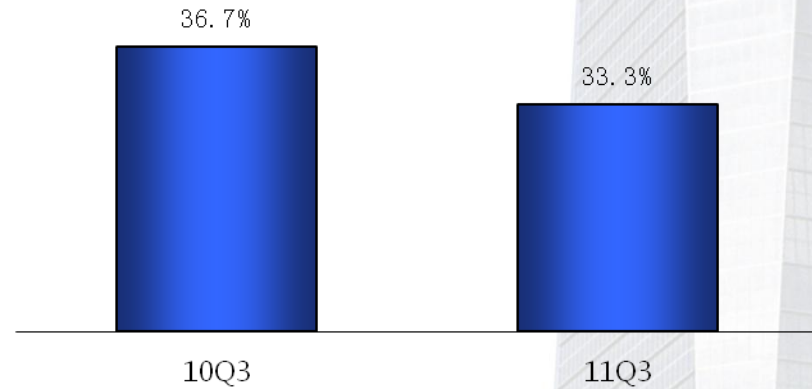
Steady growth in deposits and loans



Continuous growth in ROAE

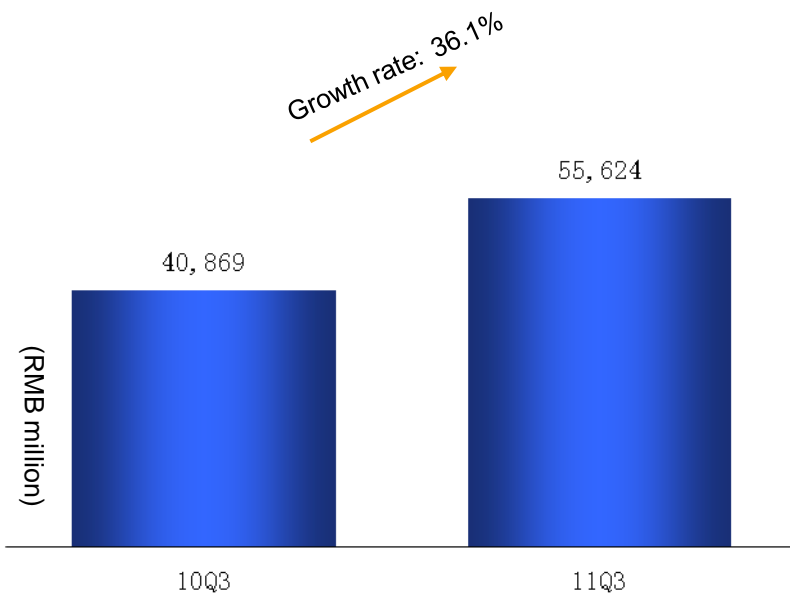


Continuous decline in cost-to-income ratio

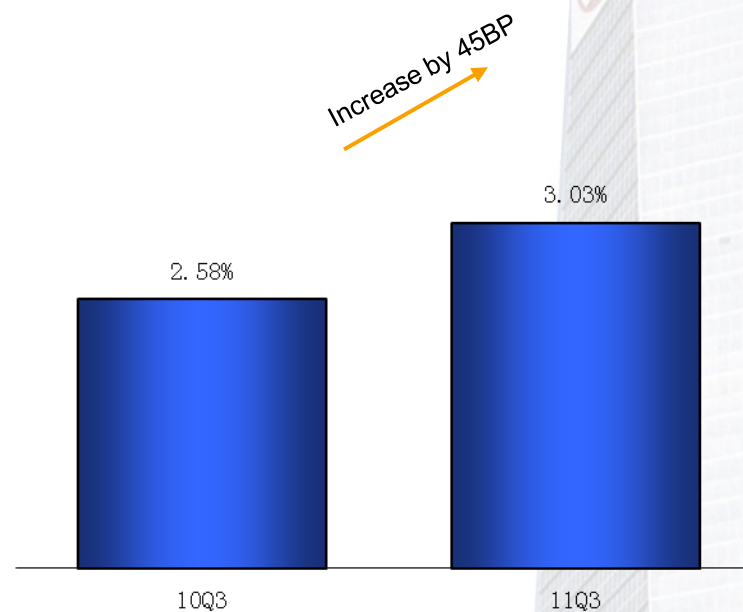


Rapid growth in interest income

Rapid growth in net interest income

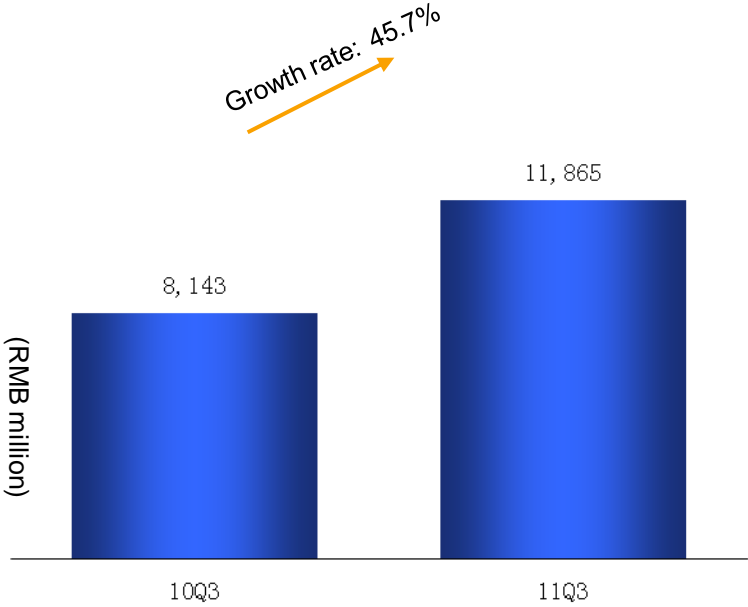


Net interest margin increased significantly

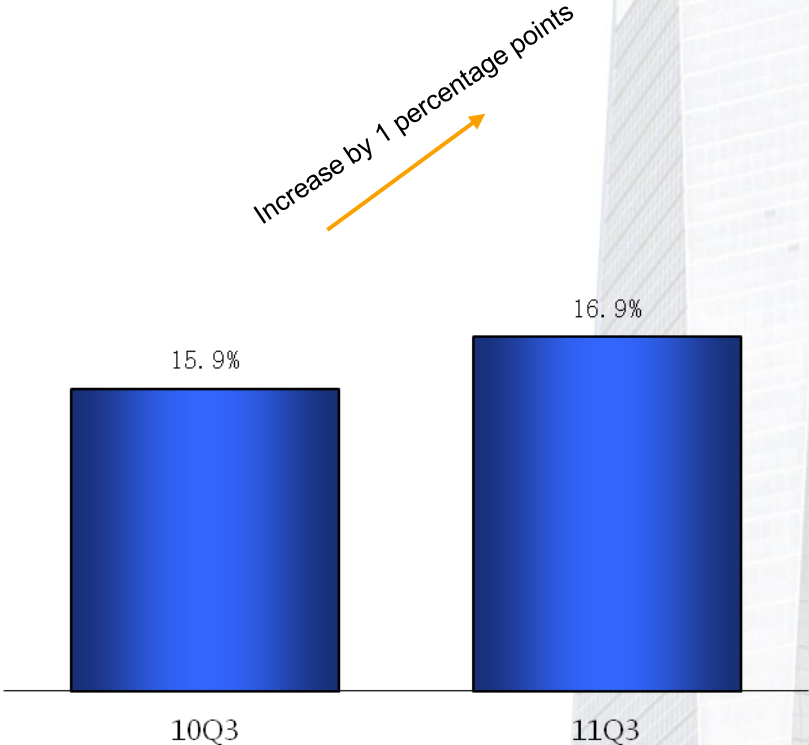


Rapid growth in net fee and commission income

Net fee and commission income increased significantly

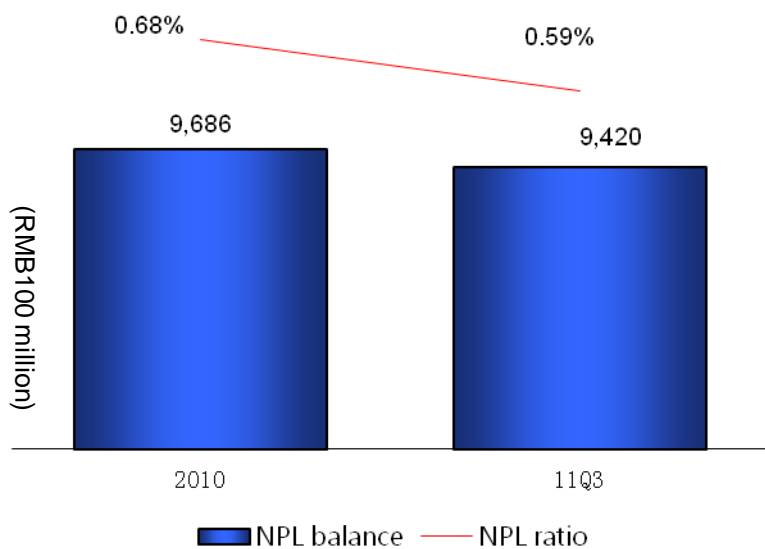


Proportion of net fee and commission income increased

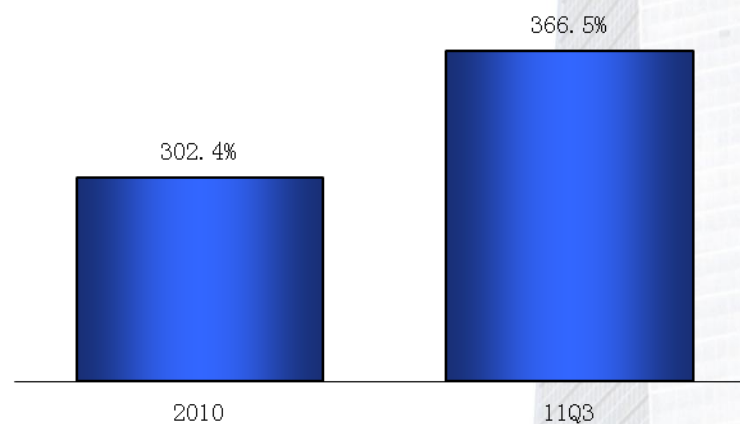


Sound asset quality

Continuous decline in NPL balance and NPL ratio



Allowance coverage ratio for NPL increased steadily



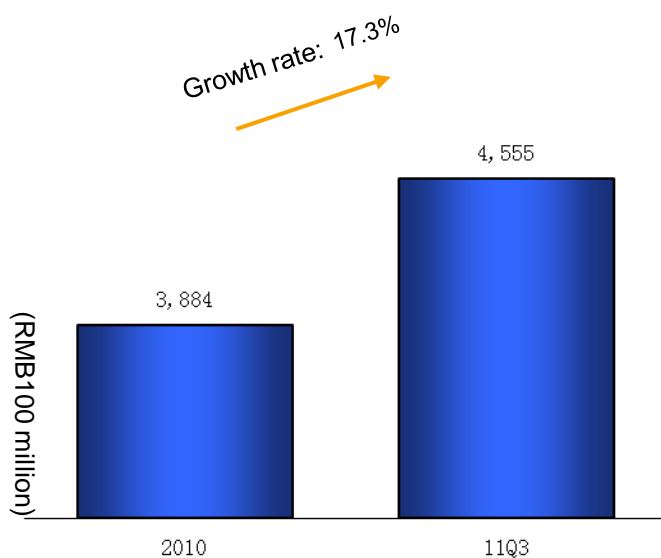
Risk pricing Capability of loans continued to improve

Risk pricing Capability of loans improved notably

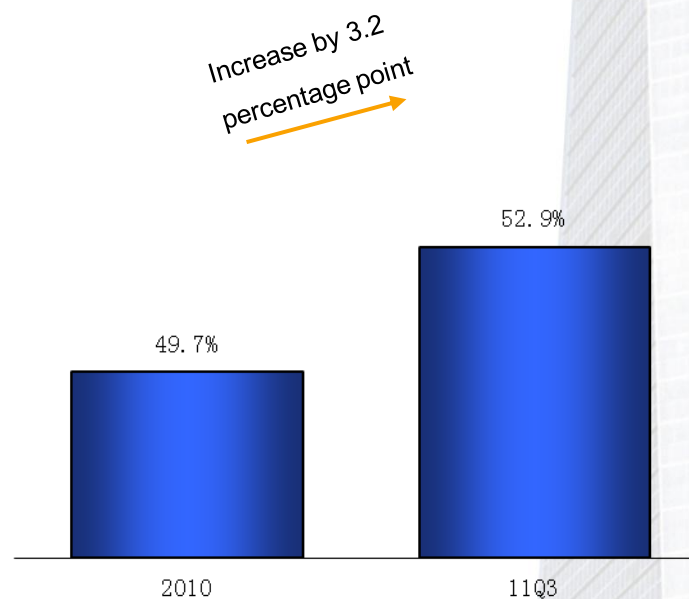
- ◆ From January to September 2011, the weighted average floating band of interest rates of our newly granted general corporate loans in RMB increased by 10.55 percentage points as compared with 2010;
- ◆ The weighted average floating band of interest rates of our newly granted retail loans in RMB increased by 14.98 percentage points as compared with 2010.

Continued development in SME business

Rapid growth in SME corporate loans¹

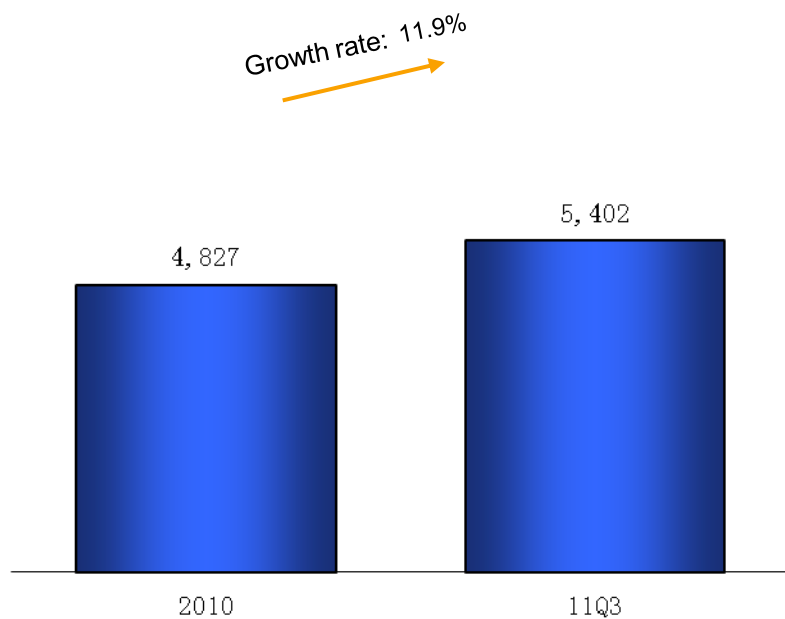


Proportion of SME corporate loans increased

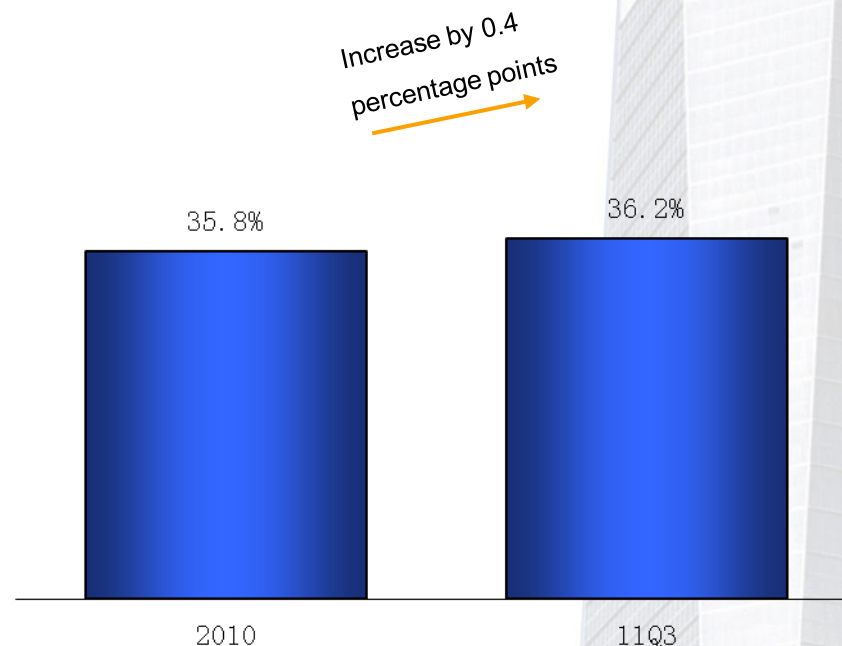


Proportion of retail loans continued to increase

Stable growth in retail loans

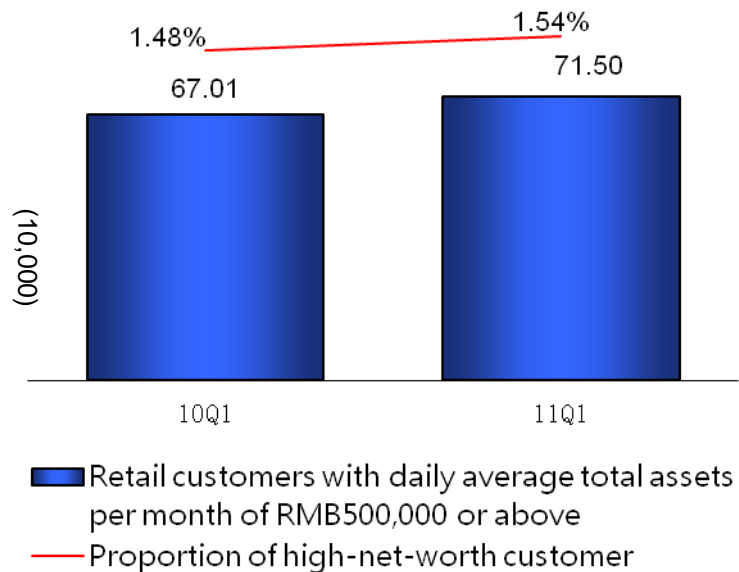


Proportion of retail loans continued to increase

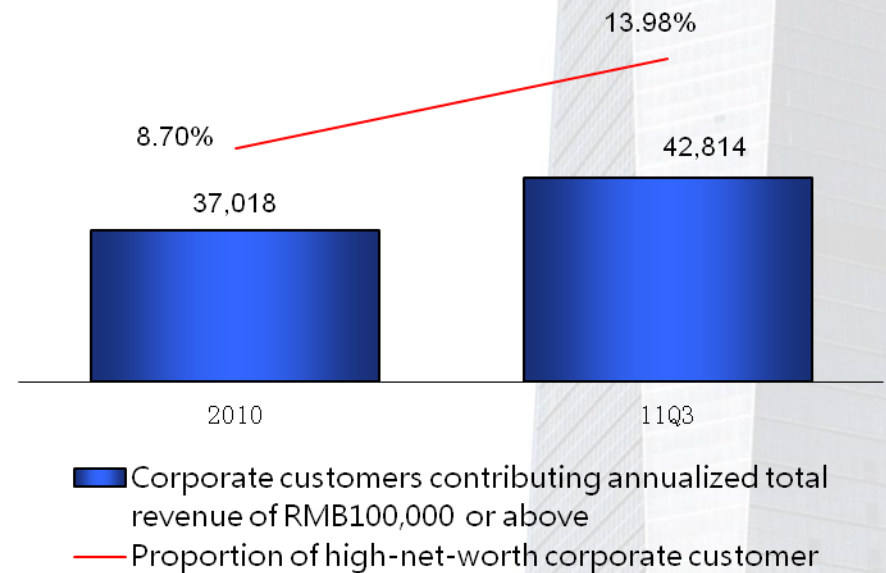


Proportion of high-net-worth customers and their overall contribution steadily increased

Steady growth in number of high-net-worth retail customers

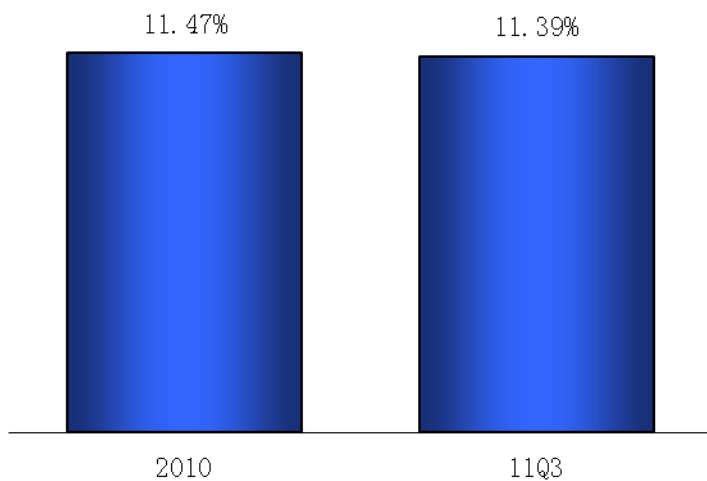


Continuous growth in number of high-net-worth corporate customers

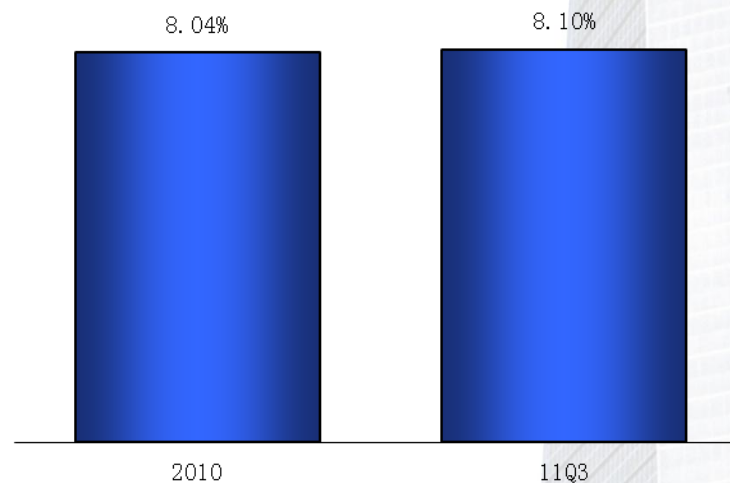


Capital adequacy ratio remained broadly stable

Capital adequacy ratio of the Group



Core capital adequacy ratio of the Group





Q&A

