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# Industrial and Commercial Bank of China Limited

## 2009 Interim Results Announcement (IFRS)

*August 2009*



## Disclaimer

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# Agenda

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## *Financials*



## Business Features



## Growing Earnings and Dual-decline in NPL Balance and NPL Ratio

( RMB billion )	1H 2009	1H 2008	change ( % )
Profit after Tax (IFRS)	66.7	64.9	+2.8%
Net Fee and Commission Income	27.7	24.5	+13.3%
EPS(RMB Yuan)	0.20	0.19	+5.3%

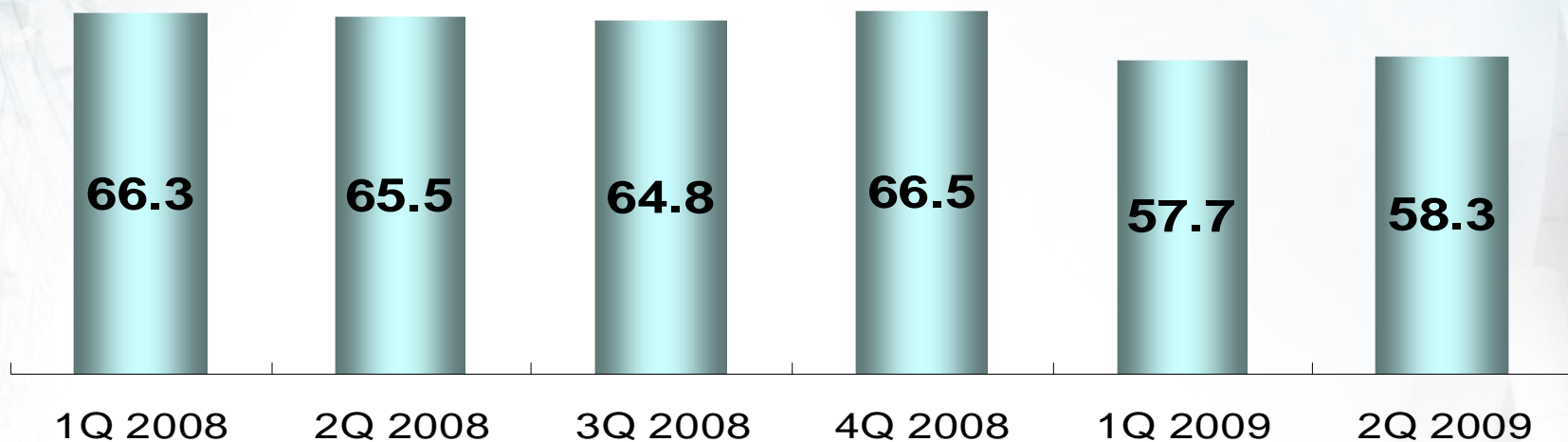
	1H 2009	2008 year-end	change( bps)
ROAA (%)	1.26	1.21	+5bps
Weighted ROAE (%)	20.86	19.43	+143bps
Cost / Income Ratio (%) <sup>(1)</sup>	29.85	29.84	+1bps
NPL Ratio (%)	1.81	2.29	-48bps
NPL Coverage Ratio (%)	138.20	130.15	+805bps
Capital Adequacy Ratio(%)	12.09	13.06	-97bps



# NIM Stabilized Quarter-on-quarter

## Net Interest Income Stabilizes Quarter-on-quarter

( RMB billion )

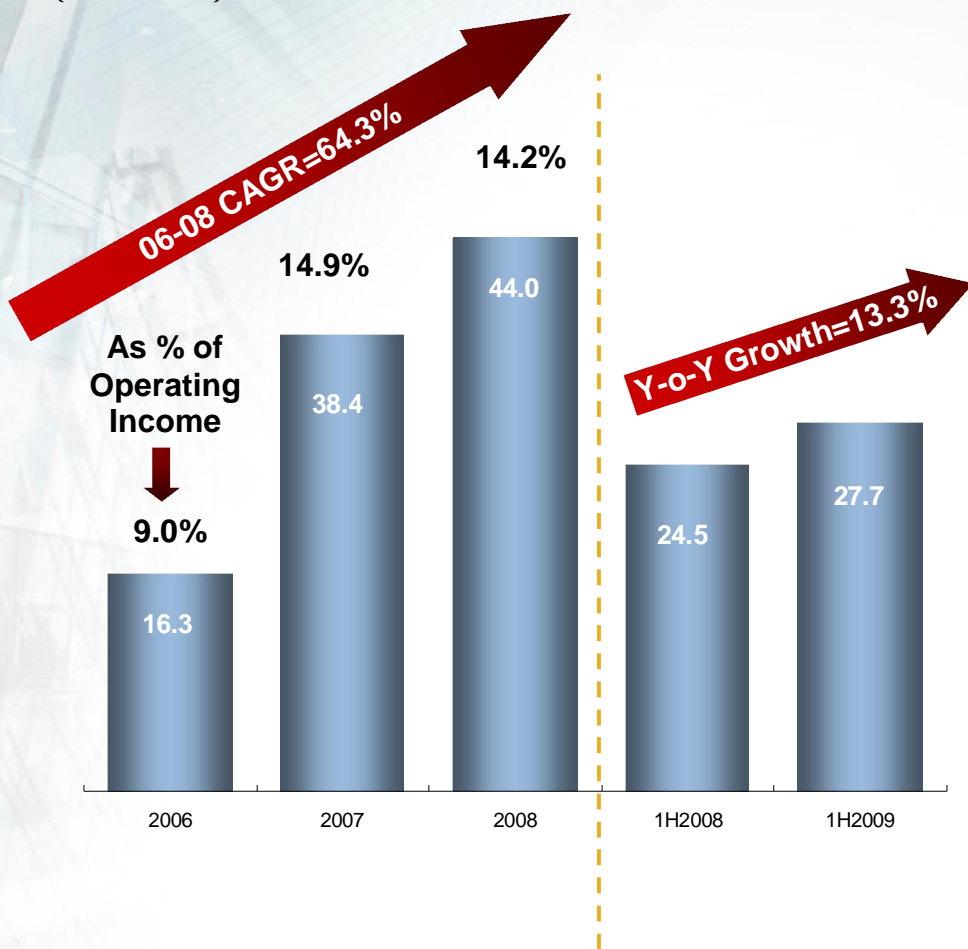




# Rapid Growth of Net Fee and Commission Income

## Steady Growth of Fee Income and Higher Percentage

( RMB billion )



## Rapid Growth in Various Fee Business Segments

( RMB billion )

	1H09 Income	YoY Growth
Investment Banking	7,143	48.1%
Bank Card	4,355	36.2%
Corporate Wealth Management	1,836	25.9%



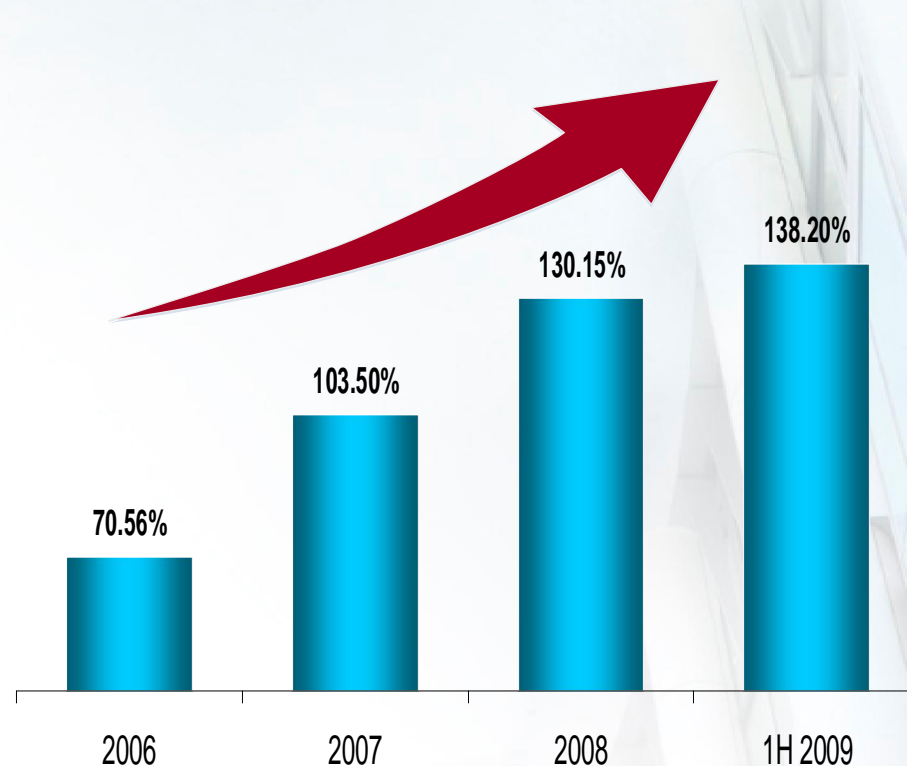
# Optimizing Asset Quality and Higher NPL Coverage Ratio

## Declining NPL Balance and NPL Ratio

( RMB billion,% )



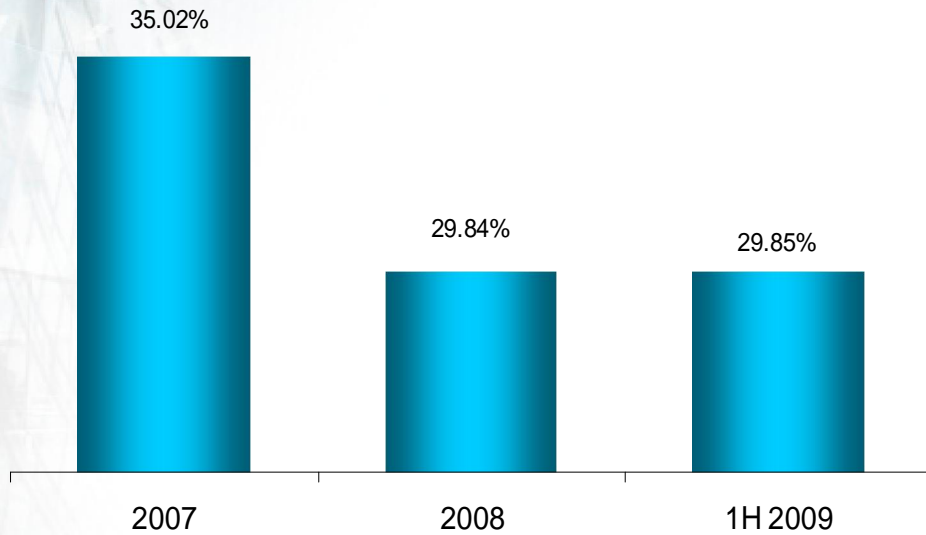
## Higher Provisioning and Coverage Ratio



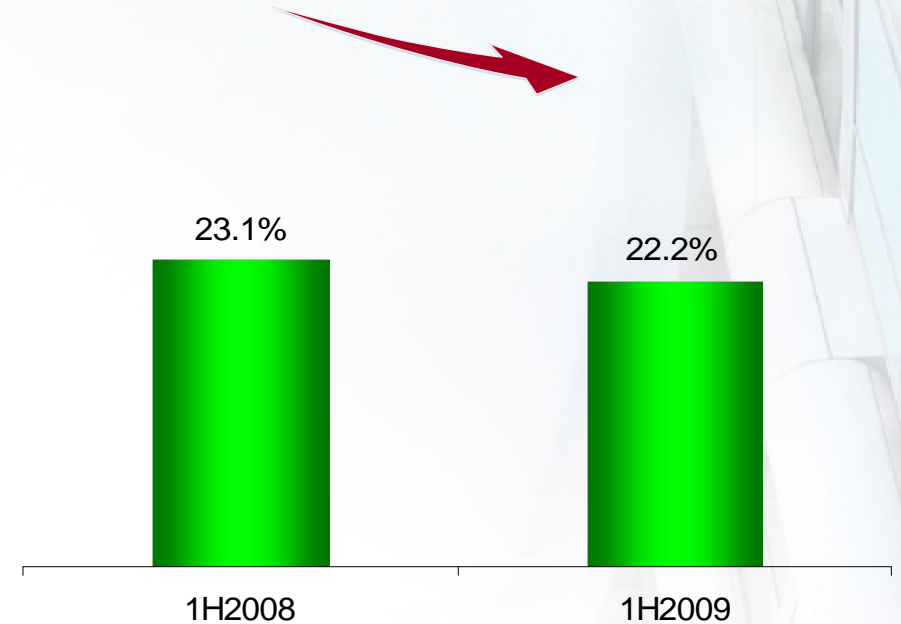


# Competitive Cost-Efficiency

## Competitive Cost/income Ratio



## Lower Effective Tax Rate





# Agenda

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Financials



***Business Features***

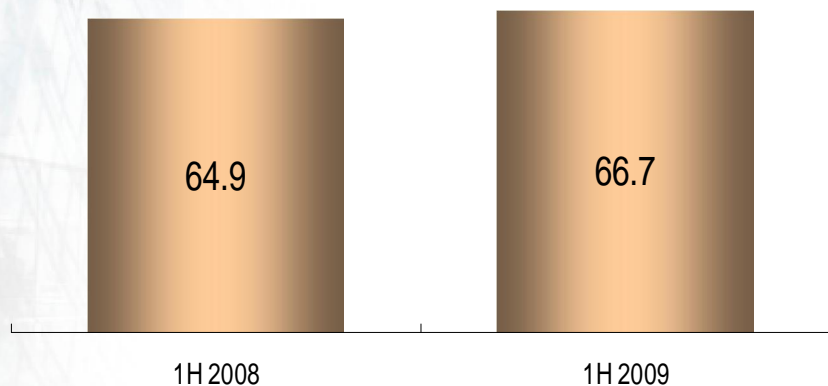


# Feature : Optimized Income Structure and Superior Earnings Growth

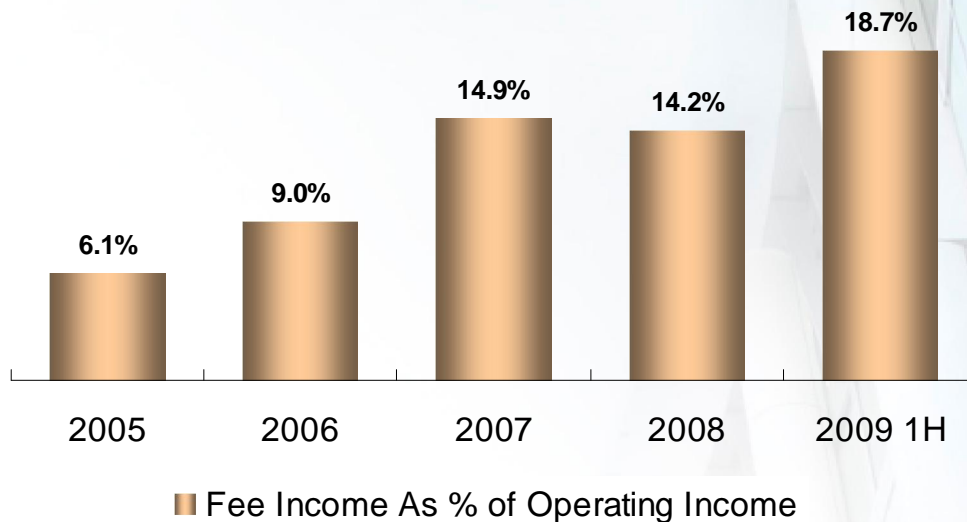
## Sustained Growth of Profit After Tax

( RMB billion )

YoY Growth=2.8%



## Greater Contribution from Fee Income

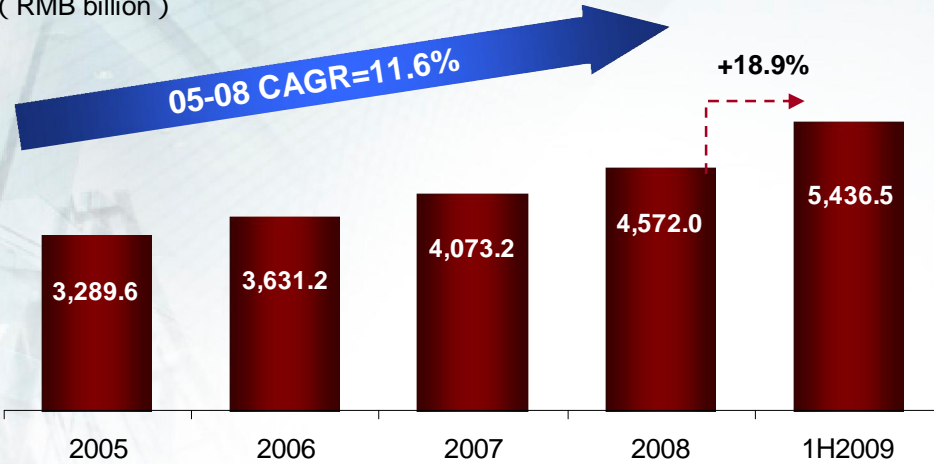




# Feature : Reasonable Loan Growth and Rapid Deposit Growth

## Reasonable Expansion of Loan Book

( RMB billion )

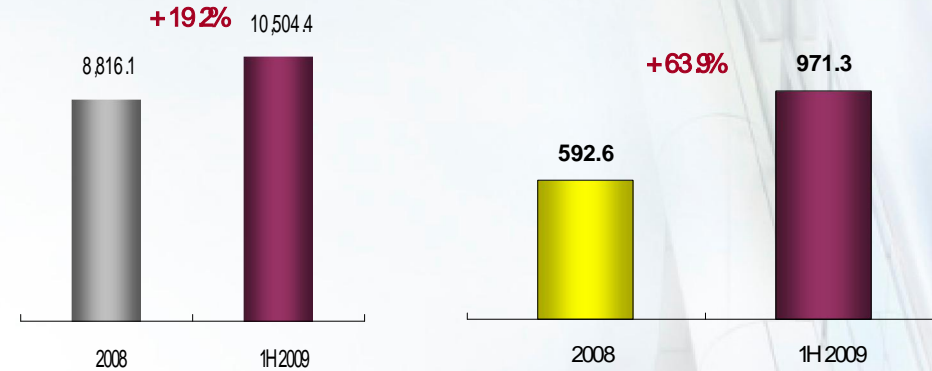


## Sustained Growth of Deposit Book

( RMB billion )

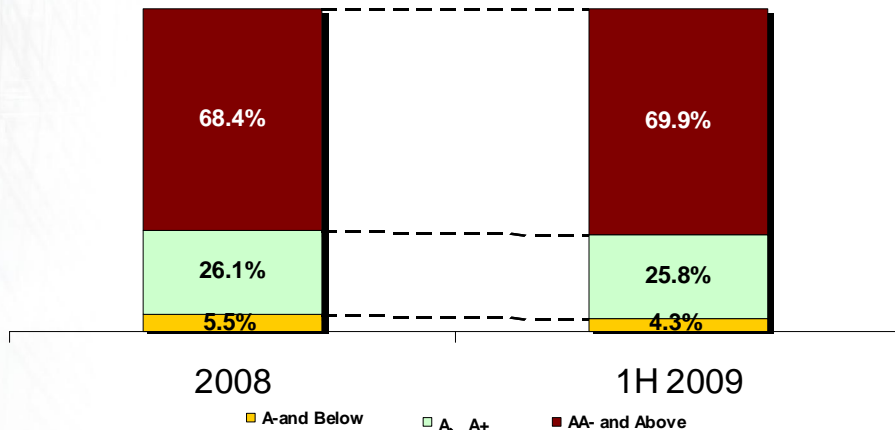
Customers+Other Institutions

Other Institutions



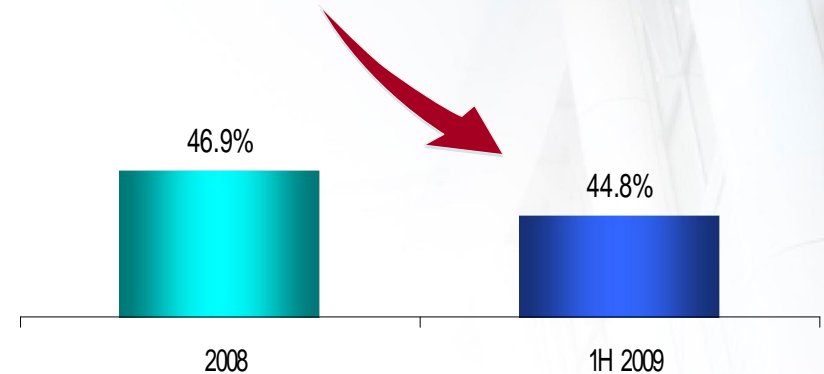
## Optimized Customer Structure

### Loan Balance Structure



## Lowest Average Risk-weighted Asset Percentage

### Average Risk-weighted Asset as % of Total Asset

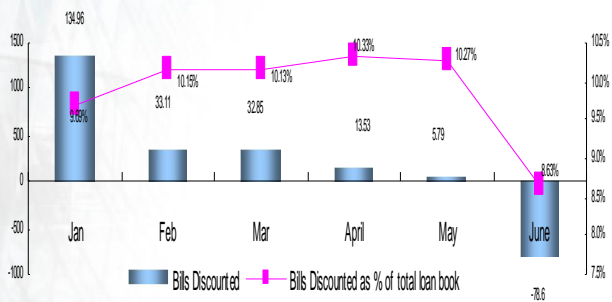




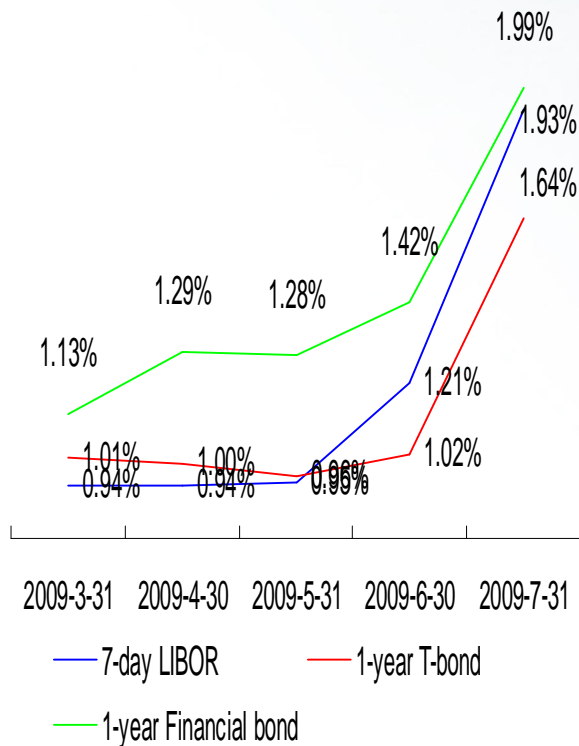
# Feature : NIM Upside in Sight

## Decreasing Discounted Bills

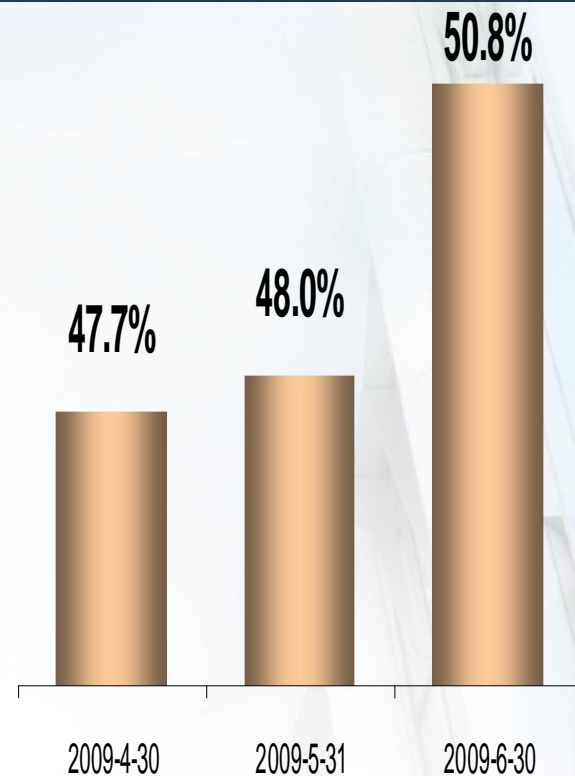
( RMB billion )



## Upside Trend in Monetary Market



## Higher Proportion of Demand Deposit





**ICBC** 



**Thank you!**