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China Minsheng Banking Corp., Ltd.

2023

Corporate Social Responsibility Report



# 2023 | Corporate Social Responsibility Report



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China Minsheng Banking Corp., Ltd.

## Corporate Social Responsibility Report

# CSR



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# INTRODUCTION

## Reporting Period

This report covers the period from January 1, 2023 to December 31, 2023. Some contents may exceed the above period.

## Release Cycle

The Corporate Social Responsibility Report of China Minsheng Banking Corporation Limited is an annual report.

## Organizational Scope

This report covers the Head Office and all branches and sub-branches of China Minsheng Banking Corporation Limited. For the purpose of convenience of indication and reading, China Minsheng Banking Corporation Limited is also referred to as “China Minsheng Bank”, “CMBC”, or “the Bank”.

## Reference Standards

- ▶ Opinions on Strengthening Social Responsibility of Banking Financial Institutions issued by the former China Banking Regulatory Commission
- ▶ Guidelines on Corporate Social Responsibility for China's Banking Financial Institutions issued by the China Banking Association
- ▶ Guidelines on Preparation of Corporate Social Responsibility Reports issued by the Shanghai Stock Exchange
- ▶ Guidance on Social Responsibility Reporting (GB/T 36001-2015) jointly issued by the General Administration of Quality Supervision, Inspection and Quarantine and the Standardization Administration of China
- ▶ Guidelines on Corporate Social Responsibility Reporting for Chinese Enterprises (CASS-CSR 4.0) issued by the Chinese Academy of Social Sciences (CASS)
- ▶ GRI Sustainability Reporting Standards (GRI standards) issued by the Global Reporting Initiative (GRI)

## Data Description

The data of 2023 in this report come from the final statistical data. Should there be any inconsistency between the financial data in this report and in the annual report of the Bank, the annual report shall prevail. All amounts in this report are in RMB unless otherwise stated.

## Assurance

To ensure the authenticity and reliability of this report, PricewaterhouseCoopers Zhong Tian LLP (Special General Partnership) has been engaged to conduct a limited assurance on the selected key data disclosed in this report in accordance with the International Standards on Assurance Engagements 3000 (Revised)— Assurance Engagement Other Than Audits or Review of Historical Financial Information, and has issued an independent assurance report.

## Languages and Availability of the Report

This corporate social responsibility report is published in Chinese and English, with the Chinese version prevailing in case of discrepancy, and is available in both print and online formats. For a printed copy of this report, please send email to [csr@cmbc.com.cn](mailto:csr@cmbc.com.cn) or call 010-58560666-6221. For an online version, please visit the official website of the Bank at [www.cmbc.com.cn](http://www.cmbc.com.cn).

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# ABOUT CHINA MINSHENG BANK

## PROFILE

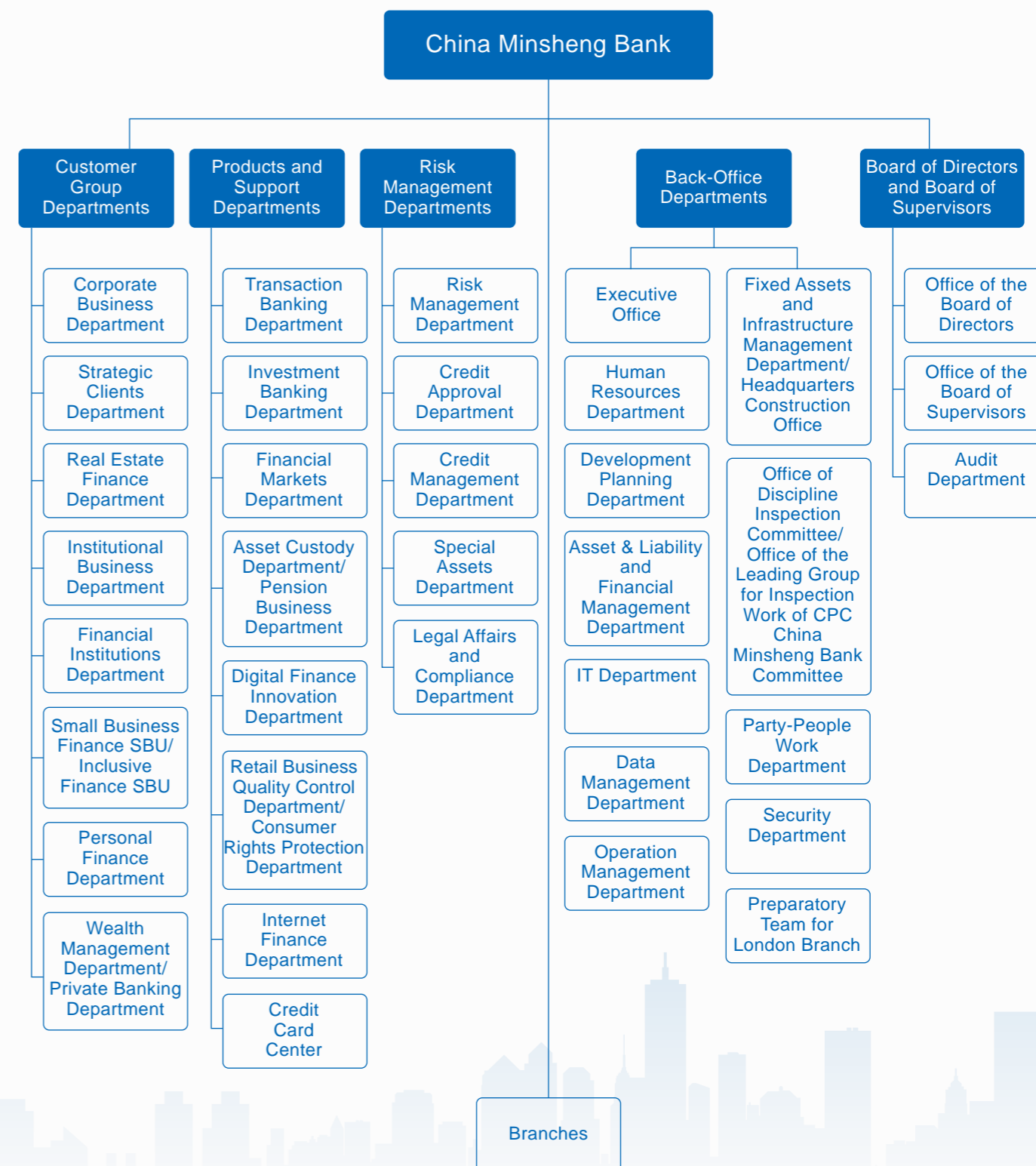
Established in Beijing on 12 January 12 1996, China Minsheng Bank, China's first national joint-stock commercial bank initiated and founded mainly by non-state-owned enterprises (NSOEs), has developed into a banking group providing commercial banking, financial leasing, fund management, and global investment banking services. As at the end of 2023, China Minsheng Bank had a total of **2,606** branches, sub-branches and business outlets inside and outside the Chinese mainland, and had **147** branch-level institutions in **41** cities across China, among which, there were **42** tier-1 branches, and **105** tier-2 branches (including remote sub-branches), realizing full coverage of provinces, autonomous regions, municipalities, and cities under separate state planning in the Chinese mainland.

Since its establishment 28 years ago, China Minsheng Bank has always insisted on the corporate mission of "Serving the Public, Caring About People's Livelihood". Focusing on the strategic positioning of "a bank for NSOEs, an agile and open bank, and a bank with considerate services", China Minsheng Bank has taken serving the real economy and meeting the people's aspirations for a better life as its fundamental purpose and immutable goal, actively integrated into and served national strategies, continued to increase support for key areas and weak links in the real economy, and insisted on allocating more resources to support sci-tech innovation, advanced manufacturing, green development, as well as the development and growth of micro-, small- and medium-sized enterprises (MSMEs). Efforts have been made to continue to improve the quality and effectiveness of the financial sector in serving the real economy and the people.

## CORPORATE CULTURE

 <p><b>Mission</b></p> <p>Serving the Public, Caring About People's Livelihood</p>	 <p><b>Vision</b></p> <p>Becoming a time-honored bank</p>
 <p><b>Values</b></p> <p>Customer First, People-Oriented, Steady Progress for Long-Term Development</p>	 <p><b>Goal</b></p> <p>Becoming a first-class commercial bank with distinctive features, continuous innovation, increasing value and steady operation</p>
 <p><b>Strategic Positioning</b></p> <p>A bank for NSOEs, an agile and open bank, and a bank with considerate services</p>	

## ORGANIZATIONAL STRUCTURE





# OUR ACTIONS IN 2023

SUSTAINABLE DEVELOPMENT GOALS	GOALS	OUR ACTIONS
	End poverty in all its forms everywhere	The Bank has provided paired assistance for Fengqiu County and Hua County in Henan Province for 22 years. The Bank has cumulatively offered more than RMB200 million assistance funds and over RMB1.2 billion loans to the two counties, and has been awarded the highest grade of “Good” in the assessment for the paired assistance work of central units for multiple years in a row.
	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	In 2023, the Bank made RMB124 million donations (including RMB32.7 million cash equivalent of donated materials), benefiting more than 53 million persons.
	Ensure healthy lives and promote well-being for all at all ages	The Bank has supported the AIDS Prevention and Treatment Program of China Red Ribbon Foundation for 16 years in a row; conducted the “Guangcai•Minsheng” Medical Care Program for Children with Congenital Heart Disease for 11 years in a row; and carried out the “Power of Minsheng’s Love – ME Charity Innovation Funding Scheme” for nine years in a row.
	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	The Bank has initiated the “One-to-One Class – Minsheng Meijiang Class” in Akqi County and Akto County in Xinjiang, providing educational support for the 15th consecutive year.
	Achieve gender equality and empower all women and girls	In terms of recruitment and promotion, the Bank adhered to the principle of equality between men and women. As at the end of the reporting period, the proportion of female employees was 56.54%.
	Ensure availability and sustainable management of water and sanitation for all	The Tianjin Branch has cumulatively offered RMB80 million loans to the integrated project for desalination and comprehensive utilization of seawater of Tianjin Nangang Industrial Zone, promoting the development of seawater desalination industry and the large-scale utilization of desalted water.
	Ensure access to affordable, reliable, sustainable and modern energy for all	The Bank has developed a green finance product of “Photovoltaic Loan”. As at the end of 2023, 2,315 photovoltaic loans were granted, with disbursement amount reaching RMB320 million.
	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	The Bank has built the “100 Beautiful Villages – White Horse Forest Valley”, a B&B inn, in Hua County, a county of targeted assistance of the Bank in Henan Province. The initiative has boosted the development of cultural and tourism sectors there and created job opportunities for local villagers.

	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	The Bank has advanced the development of green data centers. In the construction of Mapo data center Phase II and Hefei remote disaster recovery data center, the Bank has incorporated green and energy-saving technologies and clean and renewable energy application solutions during the design phase.
	Reduce inequality within and among countries	The Bank has provided services to the Belt and Road Initiative, and has provided nearly USD10 billion cross-border credit for 40 Belt and Road partner countries, and provided cross-border fund management services for nearly 100 enterprises.
	Make cities and human settlements inclusive, safe, resilient and sustainable	The Nanjing Branch conducted four vocational skill training sessions in Hua County in Henan Province, and trained 253 persons, to improve their ability to become better-off.
	Ensure sustainable consumption and production patterns	The Bank encouraged online meetings. During the reporting period, the Bank has held a total of 272,710 online meetings at all levels.
	Take urgent action to combat climate change and its impacts	The Bank has formulated the Administrative Measures of China Minsheng Bank on Green Finance, integrating environmental, social and governance (ESG) risks, as well as climate risks into its total risk management system.
	Conserve and sustainably use the oceans, seas and marine resources for sustainable development	The Guangzhou Branch offered RMB357 million loans to a Huizhou-based company to build new sewage drainage pipes, protecting the oceans and marine resources.
	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	The Bank has conducted the project of “Protection Network for Saving Great Bustards”, and the “New Habitat Plan for Castor Fiber Birulai”.
	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	The Bank has intensified its efforts to fight corruption. As at the end of the reporting period, the Bank had conducted 1,239 training sessions on anti-corruption, with 197,947 participants.
	Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development	The Bank participated in the founding ceremony of China Climate Investment and Financing Alliance, and signed a strategic client agreement with China Beijing Green Exchange, aiming at establishing a close strategic partnership and jointly promoting the construction of the national pilot zone for green finance reform and innovation and the pilot work for climate investment and financing.

# RESPONSIBILITY MANAGEMENT

01

## Social Responsibility Management

### SOCIAL RESPONSIBILITY CONCEPT

Adhering to the new development philosophy and focusing on the new development paradigm, China Minsheng Bank has intensified its efforts to integrate into national development strategies, and strictly abided by the requirements of regulatory policies, committing to realizing the corporate mission of “Serving the Public, Caring About People’s Livelihood”. Centering on the strategic positioning of “a bank for NSOEs, an agile and open bank, and a bank with considerate services”, China Minsheng Bank has resolutely implemented the corporate values of “Customer First, People-Oriented, Steady Progress for Long-Term Development”. Through deepening reform of systems and mechanisms and strengthening the building of corporate culture, China Minsheng Bank has strived to achieve sound and sustainable development, and has been committed to becoming a first-class commercial bank with distinctive features, continuous innovation, increasing value and steady operation, as well as a time-honored bank, which is also its vision. Following the Principles for Responsible Banking and other international rules and norms, China Minsheng Bank has endeavored to fully integrate green and sustainable development strategies into all aspects of its corporate management with a higher and stricter standard.



### RESPONSIBILITY GOVERNANCE

The Board of Directors of China Minsheng Bank attached great importance to ESG and social responsibility work, and has included the ESG functions in the scope of the responsibilities of the Board. Efforts have been made to regularly monitor and ensure the effective implementation of environmental, social and governance strategies, goals and policies.

#### Focusing on social responsibility performance.

The Strategic Development and Consumer Rights Protection Committee under the Board is responsible for deliberating the relevant matters relating to the performance of social responsibilities in the aspects of economy, environment and public welfare undertakings, and assists the Board in supervising the management to conduct ESG-related work.

#### Constantly refining ESG governance structure.

China Minsheng Bank has developed a three-level working mechanism consisting of the decision-making level, the management level and the execution level, and established a leading group for ESG work with Chairman and President of the Bank as the head and the deputy head. An ESG working group composed of relevant departments has been set up to manage and carry out ESG works at three levels, namely, overall planning, coordinated promotion and effective implementation.

#### Reviewing ESG reports regularly.

During the reporting period, the Board deliberated and reviewed the 2022 Corporate Social Responsibility Report of China Minsheng Bank, the 2022 Environmental, Social and Governance Report of China Minsheng Bank, the 2022 Work Report on Customer Rights Protection and the Work Plan for 2023 of China Minsheng Bank, the Work Report on Green Finance and Carbon Peak & Carbon Neutrality of China Minsheng Bank, the Developments of Small Business Finance and Inclusive Finance in 2022 and the Work Plan for 2023 of China Minsheng Bank.

#### Enhancing ESG management.

China Minsheng Bank promotes the development of ESG work from a strategic planning perspective, and comprehensively implements ESG ideas. In 2023, the Bank won a number of awards and honors for its outstanding ESG practices. The Bank was rated “AA” in the MSCI ESG Ratings, the highest in the domestic banking industry, making it the first domestic bank to achieve a leapfrog two-level upgrade in one year.



China Minsheng Bank is a leader among 622 companies in the banks industry.



## SOCIAL RESPONSIBILITY AWARDS & HONORS



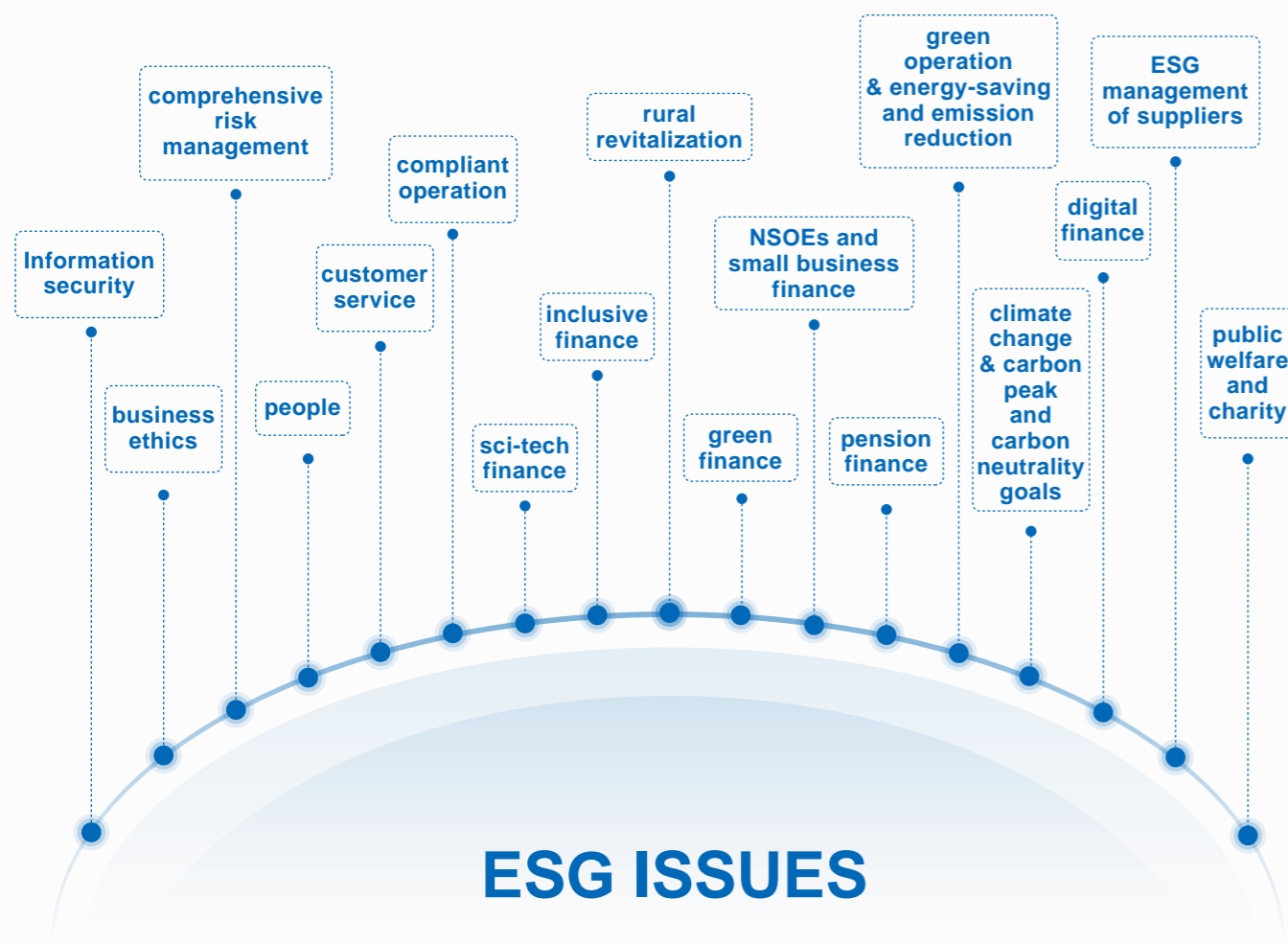
No. 54 in the China Top 500 Private Enterprises in 2023 <i>All-China Federation of Industry and Commerce</i>	No. 7 in the Beijing Top 100 Private Enterprises <i>Beijing Federation of Industry and Commerce</i>	Top 100 Private Enterprises in Beijing in Sci-Tech Innovation <i>Beijing Federation of Industry and Commerce</i>	Top 100 Private Enterprises in Beijing in Social Responsibility Performance <i>Beijing Federation of Industry and Commerce</i>
Best Practice Cases for Board of Directors of Listed Companies in 2023 <i>China Association for Public Companies</i>	Best Practice of Annual Performance Briefing in 2022 <i>China Association for Public Companies</i>	Best Practical Cases for Rural Revitalization of Listed Companies <i>China Association for Public Companies</i>	China's ESG Pioneer 30 Listed Company in Financial Industry in 2023 <i>CMG Financial and Economic Program Center</i>
Included in the Business Climate Action Cases <i>Center for Environmental Education and Communications of the Ministry of Ecology and Environment</i>	The Application of Service-Oriented Financial Digital Human for Remote Banking was included in the Innovation Potential and Development Results <i>National Industrial Information Security Development Research Center and Beijing Association of IoT and Intelligence Technology Application</i>	2023 Outstanding Green Finance Practice Bank <i>People.com.cn</i>	
ESG Model Enterprise 2023 <i>2023 (7th) Boao Enterprise Forum</i>	Outstanding Bank for Green Finance Practices 2023 <i>The Economic Observer</i>	Included in the White Paper on ESG Practices in China 2023 <i>2023 ESG &amp; Sustainable Development Summit</i>	
2023 Outstanding Data Ecosystem Directory Award <i>Shanghai Data Exchange</i>	Data Ecosystem Champions Award of the Year <i>Sina Finance</i>	Innovative Bank for Pension Finance of the Year <i>Sina Finance</i>	Award for Rural Revitalization with Responsible Practices of the Year <i>ThePaper.cn</i>
Special Contribution Award for ME Charity Innovation Funding Scheme <i>The Activist League of ifeng.com</i>	Chairman Unit of Banking Industry of Forbes China ESG <i>Forbes China</i>	Outstanding Case for ESG Practices at the 2nd Xinhua Credit Golden Orchid Cup <i>China Economic Information Service</i>	2023 Technology Empowerment Model Case of ESG in the Banking Industry <i>China Banking and Insurance News</i>

Financial Pioneer Award for ESG Performance of the Year of the 13th China Golden Tripod Awards <i>National Business Daily</i>	No. 1 in terms of social responsibility performance in the ESG Star List of Chinese Listed Banks <i>Sohu Finance</i>	2023 Top 10 ESG Leaders in A-Share Banking Sector of Hithink RoyalFlush iFinD <i>Hithink RoyalFlush iFinD</i>
2023 Best ESG Practices of Listed Companies <i>China Association for Public Companies</i>	"Leading Level" on the list of China's ESG Pioneer 100 Listed Company <i>CMG Financial and Economic Program Center</i>	Responsible Top Bull Awards • ESG Carbon Peak and Carbon Neutrality Pioneer <i>China Social Responsibility 100 Forum</i>
AAA Rating in the List of Comprehensive ESG Performance of Banks <i>China Banking and Insurance News</i>	2023 ESG Practice Cases Green Financial Service Practice <i>Organizing Committee of the Forum on ESG and Sustainable Development</i>	Top Ten NSOEs in the Social Responsibility Development Index of Chinese Enterprises 2023 <i>Chinese Academy of Social Science</i>
Golden Bridge Award Outstanding ESG Practice Company of the Year <i>Thinking Finance/ Investor Network</i>	Top 50 Responsible Banks of ESG Practice <i>The Economic Observer</i>	2023 Innovative and Excellent Institution of ESG Financial Service <i>by the Chinese Banker</i>

# 02 MATERIAL ISSUE ANALYSIS

Based on the orientation of national macro policies, research and analysis of social responsibility standards both at home and abroad, its own strategic plan for development, key issues concerned by domestic and international banking industry, hot topics of public opinions, and others, China Minsheng Bank continued to carry out the identification, assessment and screening of social responsibility issues. A total of 17 key ESG issues have been determined and prioritized as follows: "Information security", "business ethics", "comprehensive risk management", "people", "customer service", "compliant operation", "sci-tech finance", "inclusive finance", "rural revitalization", "green finance", "NSOEs and small business finance", "pension finance", "green operation & energy-saving and emission reduction", "climate change & carbon peak and carbon neutrality goals", "digital finance", "ESG management of suppliers", and "public welfare and charity". The contents of each issue are systematically described in this report.

◎ PRIORITIZED AS FOLLOWS ◎



# 03 COMMUNICATION WITH STAKEHOLDERS

China Minsheng Bank actively expands communication channels with stakeholders, fully listens to their opinions and feedback, and continuously improves the effectiveness of communication with stakeholders through the establishment of a regularized communication mechanism. China Minsheng Bank comprehensively understands the demands and expectations of stakeholders and actively responds to them, and safeguards the rights to information and participation of stakeholders.

Major Stakeholders, Key ESG Issues, and Main Communication and Feedback Channels

MAJOR STAKEHOLDERS	KEY ESG ISSUES	Main Communication and Feedback Channels
Government and regulatory authorities	Green finance, climate change & carbon peak and carbon neutrality goals, rural revitalization, NSOEs and small business finance, inclusive finance, information security, people-oriented, public welfare and charity, and comprehensive risk management	Policy advice, work report, information disclosure, regular inspection, regulator meeting, and carbon check
Investors/shareholders	NSOEs and small business finance, inclusive finance, customer service, sci-tech finance, comprehensive risk management, compliant operation, and business ethics	Shareholders' general meeting, information disclosure, regular announcement, and investor hotline
Customers	Green finance, climate change & carbon peak and carbon neutrality goals, sci-tech finance, information security, people-oriented, comprehensive risk management, compliant operation, and business ethics	Customer satisfaction survey, 95568 hotline, lobby complaints, and public complaints and proposals
Employees	NSOEs and small business finance, customer service, digital finance, sci-tech finance, information security, people-oriented, comprehensive risk management, compliant operation, and business ethics	Employee representatives congress, employee activity, and employee happiness index evaluation
The community and NGOs	Green finance, climate change & carbon peak and carbon neutrality goals, green operation & energy-saving and emission reduction, rural revitalization, inclusive finance, pension finance, customer service, sci-tech finance, information security, people-oriented, public welfare and charity, compliant operation, business ethics, and ESG management of suppliers	Volunteer activity, community-based publicity and education, and environmental protection initiative
Suppliers	Rural revitalization, NSOEs and small business finance, pension finance, customer service, information security, comprehensive risk management, compliant operation, business ethics, and ESG management of suppliers	Public bidding process, supplier review, and supplier hotline



## Feature Story I

### Boosting development through Party building and writing a new chapter with financial empowerment

The year 2023 was the first year to fully implement the guiding principles of the 20th National Congress of the Communist Party of China (CPC). Unswervingly adhering to the centralized and unified leadership of the CPC Central Committee over the financial work, China Minsheng Bank, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, has implemented the general requirements for strengthening the Party building in the new era in a deep-going way, made significant advances in exercising full and rigorous Party self-governance, intensified the efforts to improve conduct and build integrity, and aligned the thoughts and actions with the guiding principles of the 20th CPC National Congress and the Third Plenary Session of the 20th CPC Central Committee to pool synergy for reform and development. Those efforts have provided a strong political guarantee for high-quality development of the Bank.

# 01

## STRENGTHENING IDEOLOGICAL WORK AND REINFORCING CONCEPTUAL FOUNDATIONS

### GIVING PRIORITY TO THEORETICAL STUDY

China Minsheng Bank has given top priority to fostering political integrity, kept promoting the study of the theoretical study team of the CPC China Minsheng Bank Committee on the themed education programs focusing on the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in a deep-going way, emphasized the “four combinations”, and studied the spirit of General Secretary Xi Jinping’s latest important speeches and important instructions in a timely manner. Through continuous and in-depth theoretical study, China Minsheng Bank has deepened its understanding of the scientific system, core tenets, essence, rich substance and implementation requirements of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and enhanced its ideological and political awareness of the decisive significance of the establishment of Comrade Xi Jinping’s core position on the Party Central Committee and in the Party as a whole and the guiding role of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, as well as uphold Comrade Xi Jinping’s core position on the Party Central Committee and in the Party as a whole and uphold the Party Central Committee’s authority and its centralized, unified leadership.



#### China Minsheng Bank holds mobilization meeting for themed education



Mobilization meeting for themed education on the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era

On April 23, 2023, the Bank held the mobilization meeting for themed education on the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, requiring to study the spirit of the important speech made by General Secretary Xi Jinping at the Central Conference on Themed Education Work in a deep-going way, and to effectively implement the plans and requirements made by the Party Committee of the former China Banking and Insurance Regulatory Commission on themed education. The meeting also mobilized and arranged the themed education programs company-wide.



## EFFECTIVELY IMPLEMENTING THE GUIDING PRINCIPLES OF THE 20TH CPC NATIONAL CONGRESS

China Minsheng Bank has taken the guiding principles of the 20th CPC National Congress as the key contents of the study programs for the theoretical study groups of Party committees at all levels, and carried out the themed education on the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in an integrated manner. The Bank has developed and launched the “Special Course for Studying the 20th CPC National Congress” in its Online Party School to effectively promote the Party organizations at all levels to study and implement the guiding principles of the 20th CPC National Congress in a deep-going way. Efforts have been made to align the thoughts and actions of Party members and officials with the guiding principles of the 20th CPC National Congress and to pool synergy on various tasks set by the 20th CPC National Congress.



### China Minsheng Bank conducts themed study programs on guiding principles of 20th CPC National Congress

Since the 20th CPC National Congress in 2022, the theoretical study group of the CPC China Minsheng Bank Committee has conducted a series of themed study programs on the guiding principles of the 20th CPC National Congress, and carried out in-depth study, research and discussion on special topics such as “Opening up a new frontier in adapting Marxism to the Chinese context and the needs of our times”, “Advancing the rejuvenation of the Chinese nation on all fronts through a Chinese path to modernization, and new plans and new requirements made by the Report to the 20th CPC National Congress on advancing the cause of the Party and the country”, and “Having a keen appreciation of the major plans for upholding the Party’s overall leadership and exercising full and rigorous Party self-governance”. The Party Committee of the Bank has integrated the study and implementation of the guiding principles of the 20th CPC National Congress with the comprehensive implementation of the spirit of Central Conference on Economic Work and Central Conference on Financial Work. Focusing on the country’s top priorities, the Bank has taken the initiative to integrate corporate operations into various strategic tasks set by the 20th CPC National Congress, making the financial work more politically responsive and geared to the demands of the people with practical actions.



## 02 Exercising Full and Rigorous Party Self-Governance and Working Ceaselessly to Improve Party Conduct and Enforce Party Discipline

China Minsheng Bank has made significant advances in exercising full and rigorous Party self-governance and full and rigorous corporate governance company-wide. The Bank has earnestly implemented the plans made by the Second Plenary Session of the 20th CPC Central Commission for Discipline Inspection (CCDI), as well as the requirements of the discipline inspection and supervision teams of the CCDI and the National Commission of Supervision (NCS) at the National Financial Regulatory Administration (NFRA) and at the former China Banking and Insurance Regulatory Commission, worked to ensure that leadership and oversight responsibilities for strict self-governance were properly assumed at all levels of the Party, and vigorously deepened the work of exercising full and rigorous Party self-governance and improving Party conduct and enforcing Party discipline in an orderly manner. Efforts have been intensified to forestall and defuse financial risks and guarantee financial security in an all-around manner.



### The Hangzhou Branch boosts development of clean financial culture

The Hangzhou Branch placed the culture of integrity at an important position in the work of exercising full and rigorous Party self-governance and improving Party conduct and enforcing Party discipline, and has established a clean financial culture brand themed “Sailing steadily into the future with integrity culture”. Efforts have been intensified to tap the resources of integrity culture and conduct innovation in integrity culture platform.

**Offering integrity courses:** The Hangzhou Branch has developed three integrity courses for employees, which included the integrity culture lectured by the secretary of the Party discipline committee, integrity talks with newly appointed personnel, and course on internal regulations for new employees, striving to lay a solid foundation for clean management.

**Building positions for integrity education:** In line with local revolutionary traditions, the Jiaxing Branch has established an integrity culture center themed “Fostering integrity with revolutionary traditions”, which focused on the culture of integrity with five featured sections.

**Creating an atmosphere of integrity culture:** Through conducting regular, three-dimensional and diversified publicity and warning education activities and joint cultural development programs, the two branches have created a strong atmosphere of integrity culture at the workplace.



The integrity culture center established by the Jiaxing Branch

# 03 Promoting Integration of Party Building and Banking Business to Achieve High-Quality Development

Insisting on organic integration of Party building and banking business, China Minsheng Bank has intensified its efforts to plan, deploy, promote and assess Party building and business development simultaneously. While advancing business development and reform process, the Bank strove to turn the advantages of Party building into development momentum, injecting "revolutionary vitality" into its own reform and transformation and high-quality development.



Closely focusing on the core tasks of reform, transformation and development, the Bank organized activities to motivate contributions. By introducing "Pioneer Post of Party Members" and other mechanisms, the Bank has promoted Party building work to achieve substantial progress through commitment fulfillment and volunteer services.



CASE

### "Pioneer Post of Party Members" demonstrates greater contributions and commitments



▲ Awarding ceremony for the personnel of "Pioneer Post of Party Members"



▲ Experience sharing by the personnel of "Pioneer Post of Party Members"

Since its launch in 2022, the "Pioneer Post of Party Members" campaign of the Bank had focused on implementing the first inquiry accountability system, comprehensively improving the service quality and effectiveness for primary-level institutions. In 2023, the campaign further promoted the integration of Party building and banking business, and tampered Party members and officials. Excellent initiatives such as "Investigation and Research Tours to 100 Branches", "Five No.1s", classified management of "Pioneer Post of Party Members", "Agile Thinking Training Camp of Pioneer Post of Party Members", "Experience Sharing by Pioneers" were conducted, with 391 Party members' participation. Based on the first inquiry accountability system, the campaign, focusing on specific practical issues, has explored the agile model of "solving one problem for the primary-level institutions". A total of 511 urgent and pressing issues raised by primary-level institutions were solved.

with **391** Party members' participation

A total of **511** issues were solved.

CASE

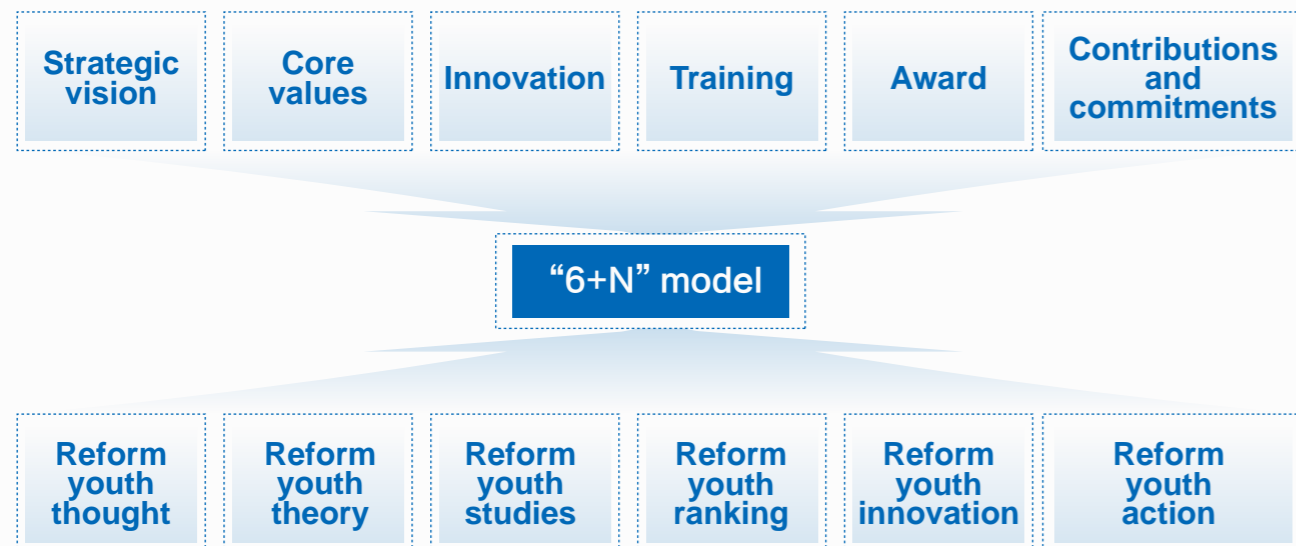
### The Xining Branch facilitates rural revitalization through "Party building + finance"

On December 14, 2023, the Xining Branch, together with Qinghai Lake Ecological Protection Foundation, conducted an investigation and research tour to Niannaisuoma Village of Quanji Township in Gangcha County of Haibei Tibetan Autonomous Prefecture, northwest China's Qinghai Province. During the tour, the Party Committee of the Branch conducted an on-site joint Party building activity and held the inauguration ceremony for the "Party Building + Finance" Base for Rural Revitalization. According to the "1+6+N" Integrated Service Solution for Rural Revitalization in Niannaisuoma Village by Xining Branch of China Minsheng Bank, the Branch will continue to help the village realize industrial upgrading and income increase, and respond to the needs of the assistance team dispatched to the village and the village Party branch committee and villagers' committee in a timely manner, and take a number of initiatives to help herdsmen solve the pain points such as shortage of educational resources, difficulty in access to medical care, and scarce employment opportunities.



# 04 Leading Youth League Building by Party Building and Stimulating Reform Vitality of the Youth

The youth are a dynamic force driving reform. The CPC China Minsheng Bank Committee has comprehensively implemented the guiding principles of the 20th CPC National Congress and Xi Jinping's important thoughts on youth work, and resolutely followed the fundamental guidance of "the whole Party should regard the work concerning young people as a matter of strategic significance". The Bank made overall institutional arrangements from the perspective of youth development policies and various links, and coordinated and reshaped the mechanism of leading youth league building by Party building, gathering strength for the sustainable development of the Bank. A "6+N" model for youth work, which features strategic vision, core values, innovation, training, award, and contributions and commitments has been developed company-wide.



▼ The "6+N" work model of the youth league stimulated reform vitality of the youth



▲ Initiatives were developed to motivate young employees to make more contributions





## Feature Story II

### Providing financial assistance to agriculture, rural areas and farmers to contribute to rural revitalization

The year 2023 was crucial for consolidating and building on the achievements in poverty alleviation and promoting the revitalization of rural areas. To implement the strategic plans for boosting all-around rural revitalization, China Minsheng Bank has given full play to its strengths to serve the agriculture, rural areas and farmers, and clarified the work objectives of "Two Focuses", "Three No Reductions" and "Five Enhancements", striving to create a "dual-wheel driven" assistance model featuring distinctive assistance through main financial business and integrated assistance in five major fields of revitalization. Focusing on regionally distinctive industries and innovation in financial products, the Bank has gone deep into the rural areas with extensive services, injecting new momentum into all-around rural revitalization. The Bank has provided paired assistance for Fengqiu County and Hua County in Henan Province for **22 years**, and cumulatively offered more than RMB **200 million** free assistance funds and over RMB **1.2 billion** loans to the two counties, and has been awarded the highest grade of "Good" in the assessment for the paired assistance work of central units for multiple years in a row.

#### Figures in 2023

The Bank provided RMB **48.88 million** consumption-based assistance for the areas that have been lifted out of poverty

The Bank implemented **79** assistance projects and working mechanisms

The Bank invested RMB **37.53 million** free assistance funds

The Bank introduced RMB **33.97 million** free assistance funds

The Bank trained **18,000** key personnel for rural revitalization

A total of **23,600** people were benefited

## 01 Consolidating Poverty Alleviation Achievements with Focus on Regionally Distinctive Industries

Financial support is conducive to promoting the efficient combination of various factors of production needed for agricultural development, facilitating the construction of agricultural infrastructure and improving the efficiency of agricultural technological innovation. Focusing on guaranteeing the stable production and adequate supplies of grains and other important agricultural products, China Minsheng Bank has made continuous efforts to develop regionally distinctive industries and to consolidate the gains in poverty elimination.

Focusing on the new dynamics in rural industry development, China Minsheng Bank has formulated the Key Points of Paired Assistance Work in 2023 to clarify the assistance objectives, division of work and specific measures. Starting from creating industry chain system with local characteristics, the Bank signed letter of responsibility with primary-level Party committees to consolidate assistance responsibilities. As at the end of the reporting period, the balance of loans to **832** national-level counties lifted out of poverty reached **RMB44.302 billion**, which promoted the sustainable economic development of those areas and improved the quality of life of local residents.



#### China Minsheng Bank conducts paired assistance to Hua County with featured wheat field



▲ Harvest scene of the "CMBC Wheat Field"

In 2023, the Bank introduced professional resources from China Agricultural University (CAU) to set up a professor's studio in Hua County, and established the "CMBC Wheat Field" with an area of **200mu**. The "CMBC Wheat Field" played a strong demonstration role in increasing the proportion of high-quality gluten wheat planting and optimizing wheat planting varieties in Hua County. The "CAU 761" wheat variety, a high-quality medium-strong-gluten wheat, reaped a bumper harvest, with an average yield of over **600kg** per mu. Under this initiative, more than **10,000mu** of farmland in Hua County were planted with this high-quality wheat variety, increasing both production and income for farmers.

#### Haikou Branch

The Haikou Branch invested RMB300 thousand in rural revitalization in Nanqiao Village, developing planting bases of pandan leaf and rambutan.

#### Fuzhou Branch

The Fuzhou Branch provided legal person credit support for micro and small-sized enterprises (MSEs) engaged in regionally distinctive industries in Putian, such as the planting of the four local traditional famous fruit trees and the farming of abalone and seaweed in Nanri Island, as well as MSEs in key fields including manufacturing and food processing.





## 02 Advancing Rural Revitalization with Innovation in Financial Products

China Minsheng Bank has been focusing on developing new online financing products, supporting rural revitalization and facilitating the realization of common prosperity for all with financial resources. Using the big data technology, the Bank served the long-tail customer groups in rural areas with higher efficiency and lower marginal costs. Through developing innovative products and models including “Revitalization Loan”, “Photovoltaic Loan”, “Agricultural Loan Express”, “Cotton Grower Loan”, “E-Grain Finance” and “Common Prosperity Loan”, the Bank intensified its efforts to increase financial supply in rural areas, injecting new momentum into rural finance and trade.



### China Minsheng Bank launches “Rural Revitalization Index”



▲ Launch conference of the “Rural Revitalization Index”

To further improve financial services for rural revitalization, the Bank held the launch conference of the “Rural Revitalization Index” on June 20, 2023. At the event, the released a large-category asset allocation index series with the theme of rural revitalization, and also launched structured deposit products linked to the index, providing investors with industry-leading large-category asset allocation tools with controllable risks and rich term maturities, and facilitating investors to support rural revitalization while obtaining sound returns.

supported **1,996** customers cumulatively  
with granted credit lines of RMB **836** million cumulatively  
of RMB **929** million loans

### The Urumqi Branch conducted innovation in cotton industry chain financing:

Applying digital financial thinking and integrated development ideas, the Urumqi Branch established cooperation with cotton fund payment platforms in the industry to connect the financial service chains between cotton farmers and cotton processing enterprises, realizing the ecological closed-loop fund flow of the cotton industry. As at the end of 2023, the series products of “Cotton Grower Loan” supported 1,996 customers cumulatively, with granted credit lines of RMB836 million cumulatively. The Branch also provided financing support for cotton processing enterprises in Xinjiang by placing a total of RMB929 million loans.

### The Yinchuan Branch launched the series products of “Grain Supply Guarantee Loan”:

In response to the urgent needs of Ningxia Grain Group Co., Ltd. for working capital loans for grain purchase, the Yinchuan Branch set up a special service team and completed the business communication with the company in a timely manner, and granted RMB200 million unsecured loans, thus solved the urgent needs of the company.

granted RMB **200** million unsecured loans

## 03 Boosting Common Prosperity with Application of “Green Rural Revival Program”

China Minsheng Bank has conducted in-depth study and application of the experience of the “Green Rural Revival Program”, continued to improve rural environment, and strove to make rural areas more pleasant places for living and working through measures such as arts empowerment, special lending schemes and prioritized support.



### China Minsheng Bank improves well-being of local people through learning and using experience of “Green Rural Revival Program”



▲ Gao Yingxin, Chairman of the Bank, visited Hua County and attended the opening ceremony of the B&B inn of “100 Beautiful Villages – White Horse Forest Valley”

▼ Seasonal scenery of the B&B inn of “White Horse Forest Valley”



In 2023, in line with the distinctive architectural complex of the former forestry farm in Dishang Village of Hua County in Henan Province, the Bank built the “100 Beautiful Villages – White Horse Forest Valley”, a B&B inn, which boosted the development of local cultural tourism industries, and created nearby job opportunities for over 10 villagers. In October 2023, the Bank held the “2023 Minsheng MA+ Rural Construction-Inspired Arts Exhibition & Forum on Empowering Rural Revitalization through Cultural Industry IP (Hua County)” at the B&B inn of “White Horse Forest Valley”, which promoted the integration of rural arts & culture and tourism, cultivated new cultural industry forms and talented rural artists, developed long-term mechanisms for rural cultural revitalization through arts empowerment, and formed a new pattern based on joint development, governance and shared benefits.

### Zhengzhou Branch

The Branch has supported a strategic client to invest in an environmental protection project in Hua County, which integrated garbage collection, transportation, incineration and power generation, and solved the problem of harmless treatment of domestic garbage in Hua County and surrounding counties. As at the end of 2023, the project had been put into operation, generating good social benefits.

### The Nanjing Branch conducts vocational skills training to improve local people’s ability to get better-off

To enhance the ability of assisted local people in increasing income and transfer from getting assistance to making money, the Nanjing Branch, together with the People’s Government of Hua County and Huitongda Network Co., Ltd., organized four sessions of skills training including Short Video Operation and Marketing and Live Streaming Marketing: Improving Order Conversion Rates. Guided by the core idea of cultivating e-commerce entrepreneurial and innovative talents with know-hows in terms of theory, business, and operation, the training activities trained a total of 253 persons to help them understand the live streaming thinking, use live streaming devices, and select products, thus increase their income.



▲ Launch ceremony of the demonstration pilot project for upgrading the county-based business system in Hua County

# 01

## CONTRIBUTING TO THE COUNTRY: SERVING NATIONAL STRATEGIES

China Minsheng Bank has taken the initiative to serve the new development paradigm, and facilitated the development of international business. Focusing on the mission of “serving the public, caring about people’s livelihood”, the Bank has spared no effort to advance the building of industrial system, provided effective financial support for market entities, and tried the best to assist MSEs and NSOEs. Committed to guaranteeing the convenience of financial services, the Bank has become a stable supporter for the national economy, making greater contributions to the high-quality development of the country.





# RESPONDING TO NATIONAL STRATEGIES

01

## Boosting International Business Development

### PROMOTING INTERNATIONALIZATION OF RMB

China Minsheng Bank has actively responded to national requirements, adopted a combination of measures to promote the development of cross-border RMB business, help customers overcome difficulties, and enhanced its capacity building for cross-border RMB services.

China Minsheng Bank has integrated itself into the new development paradigm with domestic circulation as the mainstay and domestic and international circulations reinforcing each other, actively implemented the national policy of stabilizing foreign trade, undertaken the responsibilities of promoting the internationalization of RMB, and proactively participated in the high-quality development of the Belt and Road Initiative.



#### The Shantou Branch provides cross-border RMB settlement for local firm to develop business in Indonesia

After knowing the capital increase needs in overseas investment of a Shantou-based technology development company, the Shantou Branch contacted the company to help sort out the policy points and business information list, and guided it to apply for the Notice of Registration for Overseas Investment Project from the development and reform authorities. The Branch also publicized the policy advantages of cross-border RMB settlement and provided active guidance to the company to use it. On August 16, 2023, the Branch successfully helped the company make the first batch of RMB80 million cross-border remittance, which helped the company to complete the capital increase of the project in Indonesia as planned and boosted bilateral economic and trade cooperation.

make the first batch of RMB **80** million cross-border remittance



#### The Shijiazhuang Branch becomes Hebei's first pilot bank to conduct foreign exchange business facilitation

Relying on the foreign exchange business facilitation system of the Bank, the Shijiazhuang Branch took the lead in exploring the new framework operation of full-process foreign exchange business facilitation, and successfully obtained the qualification of the first pilot bank to conduct foreign exchange business facilitation in Hebei Province, providing professional, high-quality and convenient financial services for foreign trade enterprises.

## DEVELOPING CROSS-BORDER FINANCE

Relying on the cross-border financial product system and the global business layout, China Minsheng Bank has diversified the cross-border business service models, developed rich cross-border trade financing products, improved financial services for new forms and models of foreign trade, and explored new horizons of opening-up with high-quality cross-border financial services.

Centering on demands and experience of customers in cross-border business, the Bank has carried out iterative upgrading from the aspects of intelligent products, online processes, convenient services, and diversified scenarios, providing high-quality cross-border financial services for more than 29,000 enterprises, facilitating market entities to conduct foreign exchange business, and creating a favorable international business environment.

The Bank has carried out publicity and training programs in a holistic, multi-level and targeted manner to improve the service level of front-line personnel in foreign exchange business for capital projects and enhance their ability to identify and defuse risks.

The Bank organized and held 34 special promotion events for nearly 2,000 enterprises in multiple cities across the country in collaboration with the governments, insurers and other institutions, and provided analysis and interpretation of, among others, foreign exchange policies, international trade situation, and exchange rate trends for nearly 500,000 participants through online and offline channels, so as to support them to build new model of development in the new era and under the new business forms.



#### The Shanghai Pilot Free Trade Zone Branch supports Chancay Port Complex megaproject with international syndicated loans

In 2023, the Shanghai Pilot Free Trade Zone Branch, based on the professional advantages of the Bank in the fields of coordinated services and cross-border finance, provided support for COSCO Shipping Ports Limited to undertake the construction of the Chancay Port Complex megaproject in Peru with USD225 million international syndicated loans. As the first large-scale infrastructure project undertaken by a Chinese enterprise in Peru, the Chancay Port Complex is a landmark project of the Belt and Road Initiative, and has been recognized as a "Typical Case of Brand Building by Central State-Owned Enterprises in 2022" by the State-owned Assets Supervision and Administration Commission of the State Council (SASAC). The Bank has taken the initiative to participate in the financing of the project, implementing the requirements of serving enterprises to go global and the development of the Belt and Road Initiative in a deep-going way. The Chancay Port project has won the "Port Financing of the Year" at the 2023 Latin Finance Project & Infrastructure Financing Awards, and the "Finance Deal of the Year" at the 15th ALB Hong Kong Law Awards in 2023.



▲ Design sketch of the Chancay Port Complex megaproject

## 02 Serving Regional Development Strategies

China Minsheng Bank has actively responded to the national strategies for regional development. Focusing on key fields, the Bank has deepened cooperation, promoted coordinated economic development, gave full play to the targeted supporting role of financial resources, and vigorously supported the development of national key strategic areas including the Beijing-Tianjin-Hebei region, the Yangtze River Delta, the Chengdu-Chongqing economic zone, and the Guangdong-Hong Kong-Macao Greater Bay Area.

### Responsibility perspective:

Focusing on the country's top priorities and jointly creating a better future for regional coordinated development



#### Facilitating the development of Beijing-Tianjin-Hebei region

The Beijing Branch has integrated itself into the development of the capital, participated in the building of Beijing's guarantee system for people's well-being, facilitated the rebuilding of rundown urban areas, the development of Beijing Municipal administrative center in Tongzhou and the upgrading and transformation of urban areas, and supported the financing of enterprises in the fields of bio-pharmacy, integrated circuits, new materials, and so on. The Branch has also served the strategy for the integrated development of Beijing-Tianjin-Hebei region and created a "Minsheng Model" for coordinated development of the region.



#### Boosting the integrated development of Yangtze River Delta

The Hefei Branch has seen an annual average increase of 30% in loans for large infrastructure projects over the past three years. The Branch has signed agreements with more than 60 science and technology innovation enterprises and five investment institutions under the "Sparks Plan", successfully introduced strategic investors for multiple enterprises, and boosted the integrated development of the Yangtze River Delta with financial resources.



#### Implementing the strategy of Chengdu-Chongqing economic circle

The Chongqing Branch has signed a strategic cooperation agreement with Chongqing Municipality to jointly build the financial center in western China. The Branch has also facilitated the implementation of the key strategy of Chengdu-Chongqing economic circle.



#### Promoting the economic development of Guangdong-Hong Kong-Macao Greater Bay Area

Based on the Greater Bay Area and following the favorable financial policies, the Guangzhou Branch has enhanced domestic and overseas synergy to further facilitate trade, investment and financing.

## 03 Boosting Development Of Belt And Road Initiative

As the first joint-stock bank to participate in the development of China-Pakistan Economic Corridor (CPEC) and to join the Belt and Road Inter-Bank Regular Cooperation Mechanism, as well as the first joint-stock bank in director units of the China International Contractors Association (CHINCA), China Minsheng Bank has given full play to its professional experience to facilitate the development of the Belt and Road Initiative with financial resources. Over the past ten years, the Bank has provided cross-border credits of nearly **USD10 billion** for the **40** partner countries of the Belt and Road Initiative and offered cross-border fund management services to nearly 100 enterprises.



### The Hefei Branch facilitate Sungrow going global



Completion of the wind turbine installation of the Dostyk wind power project invested by Sungrow

In 2023, through a number of innovative initiatives, the Hefei Branch, together with China Export & Credit Insurance Corporation (SINO-SURE), successfully provided the first equipment payment for the 50MW wind power project in Dostyk, Kazakhstan, which was invested by Sungrow Power Supply Co., Ltd. (Sungrow), a new energy firm. The Branch has provided **exclusive financing support** for the project with a term of nine years.



### The Shanghai Branch leads international syndicated loans to facilitate Trina Solar going global



Based on its experience in cross-border investment and financing relating to the Belt and Road Initiative in recent years, the Shanghai Branch led an international syndicated loan to provide financing services for the production of solar battery and photovoltaic modules of Trina Solar Co., Ltd. (Trina Solar) in Vietnam. As at the end of the reporting period, the project had been completed and put into operation, and the syndicated financing had been fully in place, making positive contributions to the cooperation in the field of green energy between China and Vietnam, and effectively promoting the development of the local economic development and social progress, and truly realizing win-win cooperation.



### The Beijing Branch participates in international syndicated loans for China Telecom's Philippines Third Telecom License Project



In 2023, the Beijing Branch continued to grant international syndicated loans as a syndicated loan member for China Telecom's Philippines Third Telecom License Project, the world's largest telecom greenfield project in recent years. The project is a key cooperation project between China and the Philippines under the framework of the Belt and Road Initiative, and is also China's first full-service telecom operation project with overseas greenfield investment. Upon completion, the project will effectively improve local telecom services and local social and economic development.



# SERVING THE REAL ECONOMY

Unswervingly adhering to the centralized and unified leadership of the CPC Central Committee over financial work, China Minsheng Bank has taken serving the real economy as its fundamental purpose, promoted the development of a modernized industrial system, and actively facilitated the building of China into a manufacturing power, contributing to high-quality economic development.

## 01

### Strengthening Manufacturing

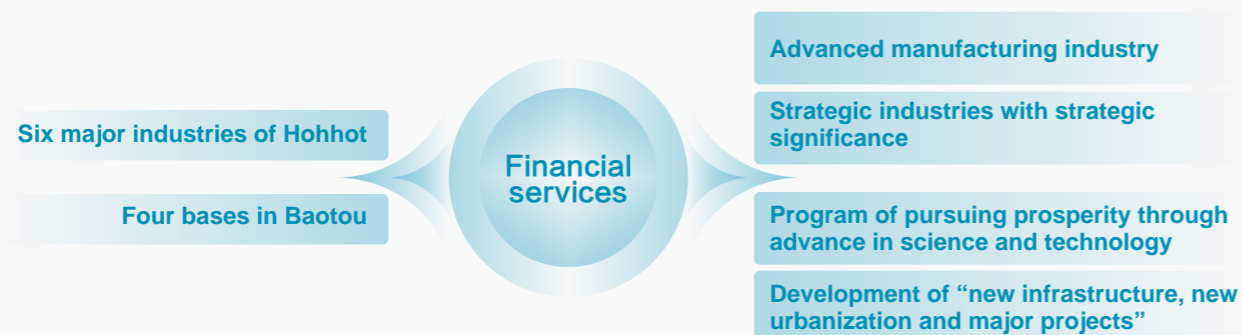
In 2023, China Minsheng Bank continued to resolutely implement the plans and decisions of the CPC Central Committee and the State Council on building China into a manufacturing power, actively seized the opportunities for the development of green manufacturing and intelligent manufacturing industries, enhanced the guiding role of plans and forward-looking business layout, increased resource allocation, and supported the high-quality development of the manufacturing industry.



#### The Hohhot Branch facilitates upgrading of manufacturing industry in Inner Mongolia

Focusing on national strategies and the strategies formulated by Inner Mongolia Autonomous Region, the Hohhot Branch has served the six major industries of Hohhot, the four bases in Baotou, and other key fields, providing financial services for advanced manufacturing industry, emerging industries with strategic significance, the program of pursuing prosperity through advance in science and technology, the development of “new infrastructure, new urbanization and major projects”, and so on. As at the end of 2023, the Branch has offered RMB23.744 billion loans to the manufacturing industry.

Offered RMB **23.744** billion loans to the manufacturing industry



## 02 Optimizing Supply Chain Finance

China Minsheng Bank has developed full industry chain-based finance to serve the real economy, taken the implementation of the national 14th Five-Year Plan as its mission, and actively implemented the digital finance strategy. The Bank has built a major project-centered agile response mechanism, and accelerated the exploration in digital and intelligent fields, facilitating the industrial and financial integration and enhancing the ability to serve the real economy. The Bank has held a series of the supply chain customer conventions themed “Supply Chain-Based Development” to empower the acquisition, expansion, enhancement and retention of basic customers and promote the in-depth development of strategic client ecosystems. As at the end of 2023, the supply chain finance of China Minsheng Bank had served tens of thousands of MSMEs in 26 provinces, municipalities and autonomous regions.



#### China Minsheng Bank develops supply chain data-based credit enhancement and financing model

For the inclusive finance customers with loan amount less than RMB **5** million, the Bank disbursed loans in a minimum of **2** hours

The Bank has innovatively developed the data-based credit enhancement and financing model of “Easy Chain-Based Digital Financing for Inclusive Finance”, which focused on the downstream distribution and upstream procurement scenarios of supply chains, adopted the in-depth binding of financial products with the operation of the enterprises in the supply chains, and replaced the guarantee with the data of core enterprises to realize integrated financial services for MSMEs, solving the difficulties in obtaining loans and going through complex procedures. For the inclusive finance customers with loan amount less than RMB5 million, the Bank provided full-process intelligent and senseless financial services, shortening business processing time from the usual one to two months to a minimum of two hours to realize loan disbursement, thus improving customer experience. The program has been piloted in home appliances, liquor, 3C (computer, communication and consumer electronics) and other industrial scenarios, and has been recognized as a “Typical Case of S&T Empowerment for ESG Practices of Banking Industry 2023” by China Banking and Insurance News.

“Typical Case of S&T Empowerment for ESG Practices of Banking Industry 2023”  
China Banking and Insurance News



#### The Nanchang Branch completes first deal of “supply chain bills + rediscounted bills”



Supply chain bills, as one of the priorities of the People’s Bank of China for the innovative development of supply chain finance, can provide one-stop, full-process, online bill services for key enterprises and MSEs in the supply chain. The Nanchang Branch took the initiative to provide innovative services and designed an exclusive solution of “supply chain bills + rediscounted bills” for a large steel manufacturing company and the MSEs in its supply chain under its jurisdiction. Through the platform of “Minsheng Easy Credit Chain”, the Branch completed the first “supply chain bills + rediscounted bills” deal of RMB30 million in Jiangxi Province.

# CONDUCTING INCLUSIVE FINANCE

China Minsheng Bank has kept expanding the breadth and depth of inclusive financial services, comprehensively strengthened financial support for market entities in difficulties, and actively safeguarded the financing needs in key areas. By deepening its support for NSOEs and providing more assistance for MSEs, the Bank ensured the inclusiveness, convenience and accessibility of financial services, so as to enable more social entities to benefit from financial services.



## Facilitating Development of NSOEs

As China's first national joint-stock commercial bank initiated and founded mainly by NSOEs, China Minsheng Bank has long been engaged in private economy, and strove to be the first choice bank for NSOEs. Efforts have been made to provide all-around services to private entrepreneurs, managers and corporate employees and to support the development of NSOEs.



### China Minsheng Bank supports NSOEs and facilitate the development of large consumption industry

In February 2023, the Bank signed a strategic cooperation agreement with Wumart Group to further implement the strategy of "a bank for NSOEs", and serve the real economy. The Bank also provided stronger support for the large consumption industry in various aspects such as ecosystem building, M&A loans and supply chain finance.



Signing ceremony of the strategic cooperation agreement between China Minsheng Bank and Wumart Group

## Serving MSEs

Always insisting on serving small business and the real economy and facilitating the development of MSEs, China Minsheng Bank has promoted the reform and transformation of service model for small business, and developed an all-around inclusive service system with five foundations of institutions, mechanisms, channels, products and dedicated teams, being committed to offering more targeted services to MSEs and NSOEs, alleviating the difficulties faced by MSEs in accessing low-cost financing, and developing core competitiveness of inclusive finance. As at the end of 2023, the balance of inclusive small business loans of the Bank reached RMB612.27 billion, and the cumulative amount of inclusive small business loans amounted to RMB698.295 billion.



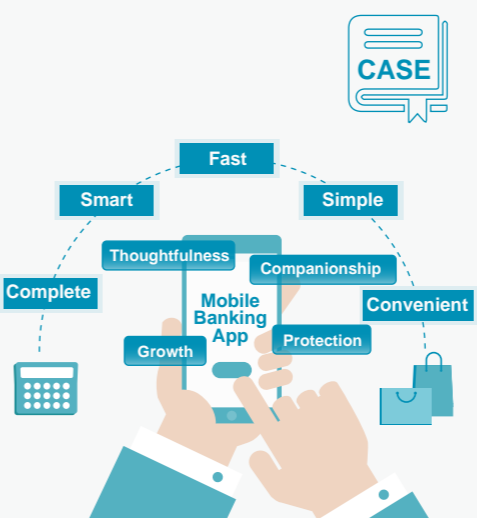
**CASE**

**The Guiyang Branch facilitates the growth of MSMEs in liquor industry**

- In February 2023, the Guiyang Branch signed a strategic cooperation framework agreement with Guizhou Liquor Enterprise of Chamber of Commerce and Guizhou Liquor Industrial and Financial Integration Service Platform to actively support the development of MSMEs in liquor industry.
- Mr. Song, the head of a liquor distribution enterprise in Guizhou Province, exclaimed after applying for the loan on the spot, "Logging on to the 'Minsheng Small Business App,' we can apply for loans such as the 'Tax-Based Online Loan' at the touch of a finger, which is really convenient and heart-warming!"

## Providing Considerate Service for Customers

China Minsheng Bank has always stayed true to its financial mission. Bearing the main business firmly in mind, China Minsheng Bank has given full play to the advantages of platform resources, vigorously conducted innovation in financial services and products, kept improving financial services, made full advantage of systems and mechanisms, and made every effort to provide more powerful financial support for economic and social development. In 2023, the Bank released its Mobile Banking 7.0 and 8.0, which closely focused on customer needs, constantly improved the service model, and continued to optimize the user experience, offering smarter, more practical and warmer financial and non-financial services to customers. It was an important practice for the innovation and development of digital finance of the Bank.



**CASE**

**China Minsheng Bank releases "Mobile Banking 7.0 and 8.0"**

Since the launch of Mobile Banking App in 2012, the Bank has made a total of six comprehensive upgrades. In January 2023, the Mobile Banking 7.0 and 8.0 were officially released. The Mobile Banking 7.0 deeply integrated finance and technology starting from upgrading intelligent finance, enriching various life scenarios, creating full-journey user experience, and empowering inclusive elderly care with science and technology, providing the users with smart, personalized and warm financial and non-financial services, and further improved service capabilities in an all-around manner. The Mobile Banking 8.0 was fully upgraded and optimized in terms of digital, smart and professional services, so as to practise the idea of "Finance for the People" with practical actions.



# 02

## Contributing to Eco-Civilization: Boosting Green and Low-Carbon Development

Insisting on the idea of green development, China Minsheng Bank has been committed to be a green and low-carbon pioneer. Intensified efforts have been made to develop green finance and green credit, and support the development of energy-saving and environmental protection, clean production, clean energy and other relevant industries. Sticking to green operation and focusing on reducing the impact of corporate operation on environment, the Bank has taken the initiative to tackle climate change and effectively guard against systemic financial risks arising from climate change, striving to be an exemplary model of eco-civilization.



# DEVELOPING GREEN FINANCE

01

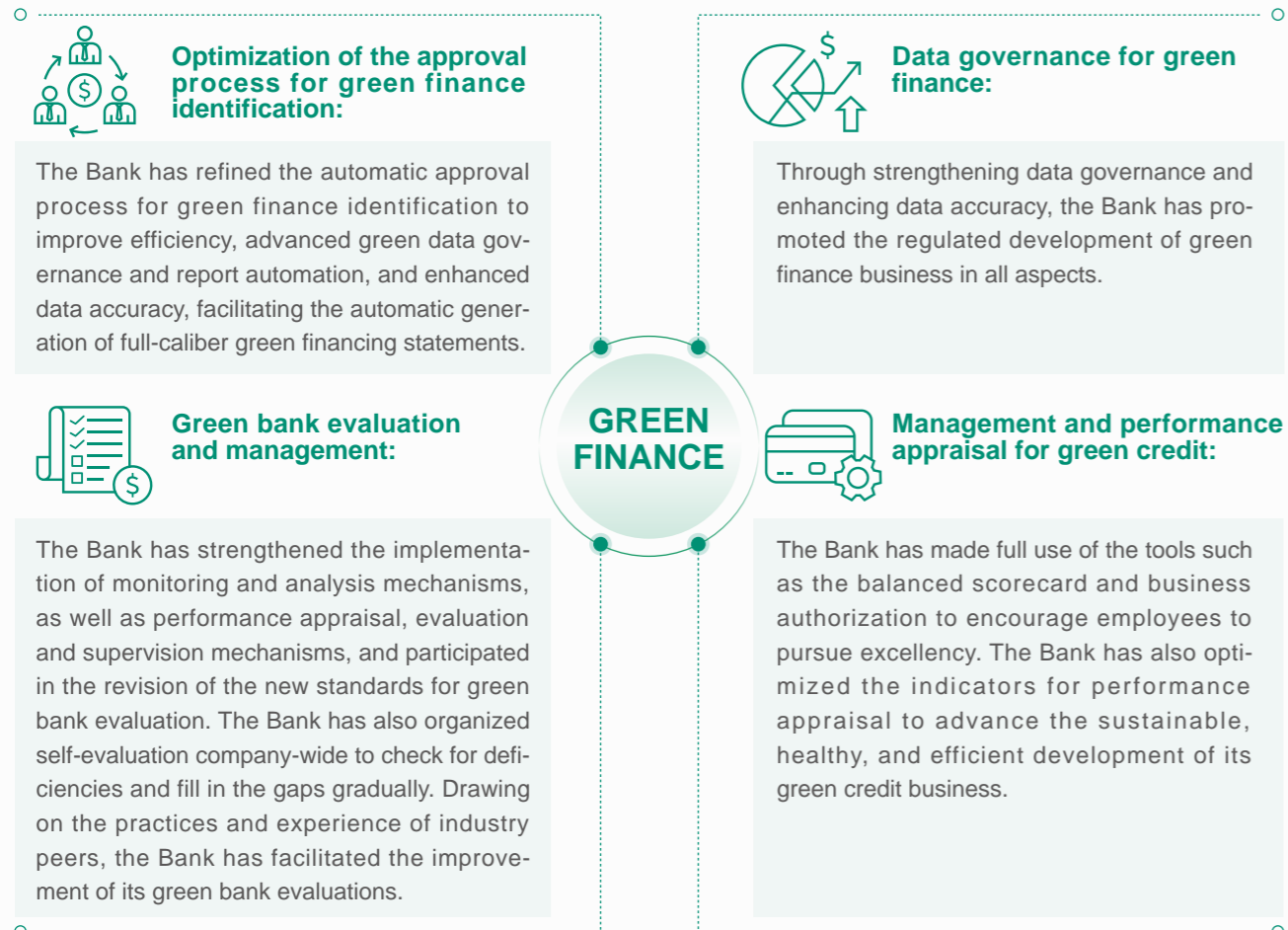
## EXPANDING GREEN FINANCE BUSINESS

Focusing on priorities of green and low-carbon development, China Minsheng Bank has explored business innovation, increased green credit, developed and promoted green and inclusive financial products, participated in exchanges on green finance, and served carbon market, striving to promote the development of green financial business.



### LAYING A SOLID FOUNDATION FOR GREEN FINANCE

China Minsheng Bank has been committed to laying a solid foundation for green finance, and has refined the top-down design and planning of green finance company-wide. Green and sustainable development strategies have been integrated into various aspects of corporate operation and management. Centering on systems, businesses, innovation, identification, review and approval, resources, performance appraisal, science and technology, among others, the Bank has accelerated the improvement of its multi-level green financial management system, and kept improving the quality and efficiency of green financial services. In 2023, the Bank continued to serve as the founding member unit of the China Council of the Sustainable Markets Initiative.



## INNOVATING GREEN FINANCE PRODUCTS

China Minsheng Bank has paid great attention to carbon right trading, the carbon-reduction supporting tool launched by the People's Bank of China, rooftop photovoltaic power generation in rural areas and other segmented scenarios, launched innovative sub-products such as "Carbon Emission Rights-Based Pledge Loan", "Emission Reduction Loan" and "Photovoltaic Loan", and constantly explored low-carbon and emission reduction financing channels for enterprises. The Bank has strengthened green finance services in a deep-going way, with focus on areas such as iron and steel and energy storage, developed comprehensive solutions for green development of industries, and supported the low-carbon transformation of high-carbon industries and the development of emerging green industries.



### China Minsheng Bank launches "Photovoltaic Loan" to facilitate development of photovoltaic industry

The "Photovoltaic Loan" is a green financial product jointly developed by the Bank and a leading distributed power generation solutions company. In helping farmers to install photovoltaic equipment "free of charge", the income from photovoltaic power generation can bring additional income for farmers while fully covering the principal and interest of the loan. Connecting surplus photovoltaic power to the grid can also be effective in reducing carbon emissions.

As at the end of 2023, a total of **2,315** "Photovoltaic Loans" had been released, with an amount reaching RMB **320** million.

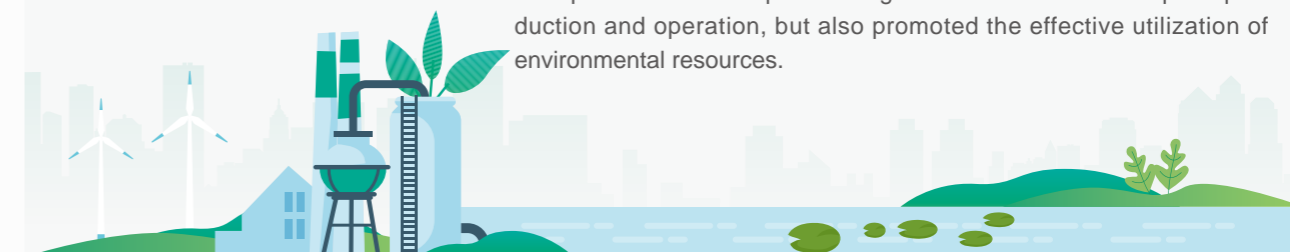
As at the end of 2023, a total of 2,315 "Photovoltaic Loans" had been released, with an amount reaching RMB320 million. The Bank has provided efficient financial support for photovoltaic manufacturing enterprises to extend industry chains, broaden sales channels, expand business ecosystem, and enhance revenues of all products.



### The Wuhan Branch innovatively launches pollution rights-based pledge loan to facilitate enterprises to achieve green development

After learning that a private chemical enterprise with pollution rights had financing needs, the Wuhan Branch developed a pollution rights-based pledge loan program swiftly. Through innovatively introducing pollution rights-based pledge, the Branch has effectively revitalized environmental resource equity assets. Through the review and approval via green channel, the Branch granted a combined loans with pledged pollution emission rights and quarantees, totaling RMB25 million, to the enterprise. The initiative not only effectively facilitated the enterprise to revitalize pollution rights-based assets and expand production and operation, but also promoted the effective utilization of environmental resources.

The Branch granted a combined loans with pledged pollution emission rights and quarantees, totaling RMB **25** million, to the enterprise





## FACILITATING GREEN CREDIT

China Minsheng Bank has implemented the national policy requirements for green finance, climate investment and financing, carbon emission reduction and others in a deep-going way, and kept leveraging the positive role of finance in supporting green and low-carbon development. Through developing a system consisting of rich and diversified products and services and focusing on specific regions, industries, fields, customer groups and projects, China Minsheng Bank has enhanced its financial support for green industries, and disclosed information relating to carbon emission reduction loans, facilitating the country to realize the goals of carbon peak and carbon neutrality. During the reporting period, the Bank's balance of green loans amounted to RMB264.241 billion, an increase of RMB84.329 billion, or 46.87 percent, from the beginning of the year; the balance of green loans to clean energy industry amounted to RMB56.408 billion, up 54.28 percent from the beginning of the year.

### Balance of green loans amounted to

RMB **264.241** billion,  
up by RMB **84.329** billion  
or **46.87%** from the  
beginning of the year

### Balance of green loans to

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## GREEN CREDIT STRATEGY

### Strengthening the guiding role of policies

The Bank formulated innovative green finance credit policies in line with national and regulatory policies, specifying green credit as a priority support area and allocating differentiated authorizations. On the one hand, the Bank actively supported the manufacturing of energy-efficient, environmentally-friendly and resource recycling equipment. On the other hand, the Bank, in line with the policy guidance of transition finance, focused on business opportunities relating to energy-saving and efficiency improvement, and took the initiative to support production process upgrading and energy-saving and environmental protection transformation of industries with high energy consumption and high emissions.

### Facilitating green and low-carbon transformation

The Bank provided guidance for the green and low-carbon transformation of various industries, and clarified differentiated credit strategies, access standards and risk control points to help them achieve their green and low-carbon goals.

### Focusing on six major green industries

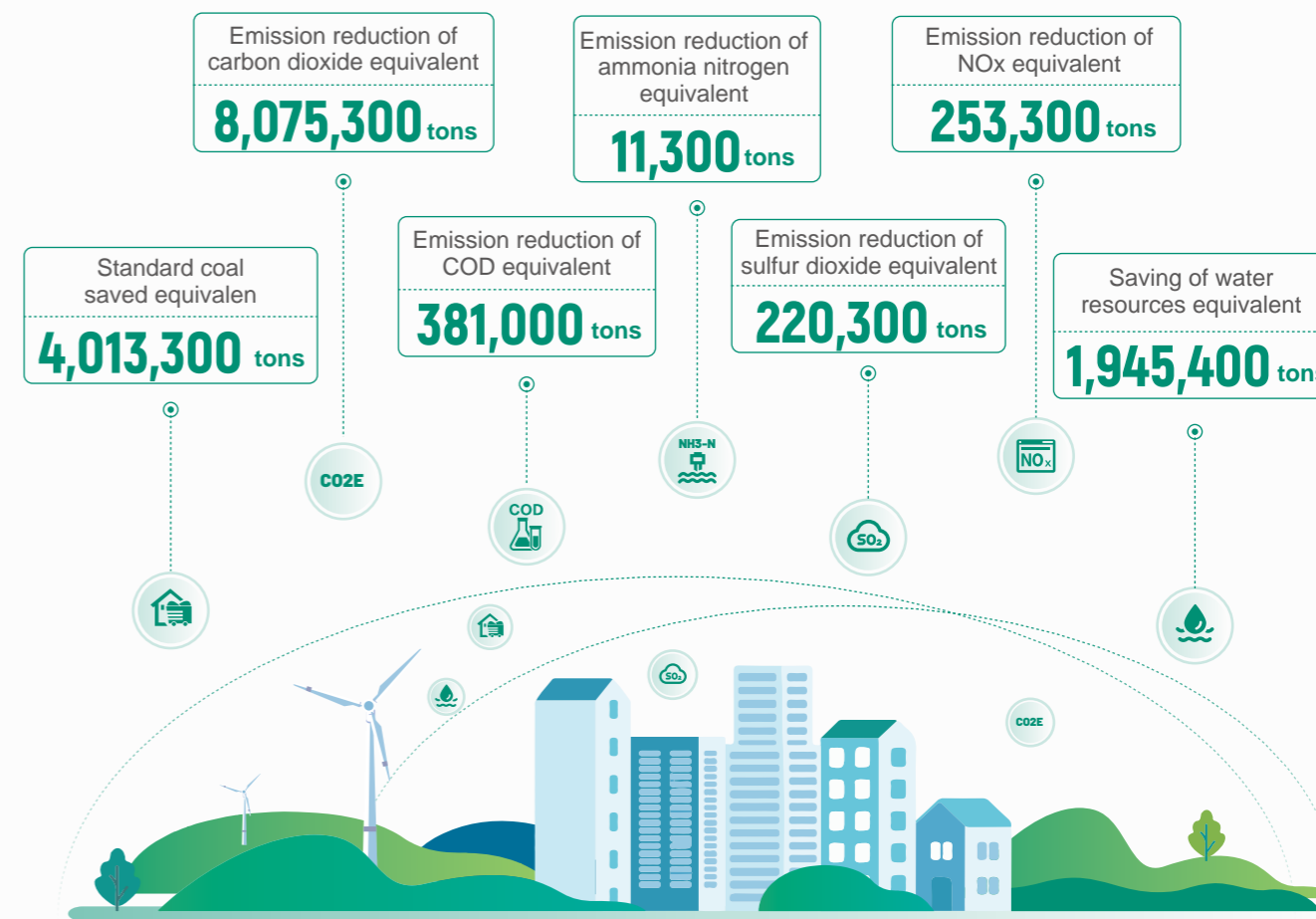
The Bank focused on six major green industries including clean energy, clean production, energy-saving and environmental protection, green upgrading of infrastructure, ecological environment, and green services. In line with the policy guidance for segmented fields, the Bank granted special authorization to phase out industries with high pollution, high energy consumption, and overcapacity in an orderly manner and promote the upgrading of industrial structure.

### Enhancing ESG risk management

Through formulating credit guidelines, ESG risk assessment standards and compliance checklists, the Bank has realized comprehensive control of industries with high pollution, high energy consumption, and overcapacity. In the whole-process risk control including credit access, ESG risk factors were taken into account.

## Figures in 2023 Indicators of Equivalent of Energy-Saving and Emission Reduction for Green Credit Projects

Equivalent of energy-saving and emission reduction for green credit projects



### CASE

### The Harbin Branch enhances financial support to facilitate regional energy-saving and emission reduction

The soot emissions can be reduced by **43** tons  
sulfur dioxide by **315** tons  
and NOx by **278** tons  
on a year-on-year basis

In 2023, the Harbin Branch granted a loan of RMB1.61 billion to WLY (Harbin) Co. to facilitate its energy-saving upgrading and transformation. Upon the completion of the project, the heating capacity can be increased by 60 megawatts, and 65,000 tons of coal can be saved annually. At the same time, the waste heat in the flue gas can be utilized to recover 270,000 tons of condensed water annually, further reducing pollutant emissions and lowering the flue gas temperature. In addition, the soot emissions can be reduced by 43 tons, sulfur dioxide by 315 tons, and NOx by 278 tons on a year-on-year basis, thus meeting the environmental requirements such as energy-saving and emission reduction, and reduction of pollutant emissions.

## 02 Promoting Exchanges and Cooperation on Green Finance

China Minsheng Bank has taken the initiative to conduct exchanges and hold seminars on the themes of, among others, green finance, climate risk management, ESG ratings, and transition finance, exchanging business experience, typical cases, and good practices with industry associations including Asian Finance Association, China Banking Association, Green Finance Committee of China Society for Finance and Banking, and China Sustainable Investment Forum, as well as leading organizations of the industry such as CICC Global Institute, China Energy Conservation and Environmental Protection Group, CCX Green Finance International Limited, SynTao Green Finance, and Asian Infrastructure Investment Bank. China Minsheng Bank participated in the compilation of Green Finance, a teaching material for practitioners in the banking industry, as well as the revision of green credit evaluation standards in the banking industry.



### China Minsheng Bank holds financial forum themed "Energy Storage, Harmonic and Shared Future"

In 2023, the Bank, as the only representative of cooperative financial institutions of the 11th Energy Storage International Conference and Expo (ESIE 2023), successfully held the financial forum themed "Energy Storage, Harmonic and Shared Future". At the forum, the Bank released the "Minsheng Easy Pool", an integrated financial service solution for energy storage industry, which attracted the participation of nearly 100 energy storage enterprises and investment institutions, and was watched by more than 1.03 million viewers through live streaming platforms. The forum highlighted the responsibilities and commitments of the Bank in actively implementing the idea of green finance and contributing to the sustainable development of the energy storage industry.

Watched by more than **1.03** million viewers through live streaming platforms



Financial forum themed "Energy Storage, Harmonic and Shared Future" held by China Minsheng Bank

## 03 Serving National Carbon Market

China Minsheng Bank has paid close attention to market dynamics and the financing needs of industrial enterprises for green upgrading and transformation, deepened cooperation with carbon exchanges, and explored innovative business models. Through the successful promotion of projects such as the first cross-performance cycle local carbon emission rights-based pledge loan in Hubei Province, the national carbon emission rights quota-based pledge loan in Liaoning Province, the combined loan of pollution rights-based pledge plus loan guarantee in Hubei Province, and the letter of credit business guaranteed by national carbon emission quota in Shanghai Municipality, China Minsheng Bank has provided enterprises with diversified financing channels for low-carbon emission reduction, and established a good demonstration effect in the market.



### China Minsheng Bank conducts special training on carbon market development and carbon finance innovation

In August 2023, the Bank held the special training themed "Carbon Market Development & Carbon Finance Innovation", aiming to promote relevant personnel to grasp a deep understanding of the current situation and trend of global carbon market and the innovation and practices of carbon finance, further enhancing its professional capacity in the field of green finance, and boosting the continuous innovation and development of carbon finance.





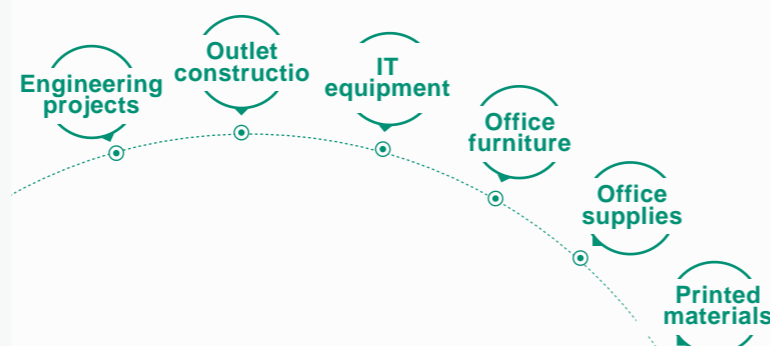
# INSISTING ON GREEN OPERATION

China Minsheng Bank has established the idea of green operation, advocated green office practices, promoted the construction of green and low-carbon workplace, and carried out various activities relating to environmental protection to further publicize the green and low-carbon idea among its employees and the public, striving to build itself into an eco-friendly bank.

## 01 Adhering to Green Procurement

Adhering to the idea of green procurement, China Minsheng Bank has kept promoting relevant practices to ensure that energy-saving and environmentally-friendly products are prioritized under the same conditions. For procurement items such as engineering projects, outlet construction, science and technology equipment, office furniture, office supplies, and printed materials, China Minsheng Bank has clarified the access conditions or evaluation criteria such as green and environmental protection requirements, energy-saving certification, environmental management system certification, and green recycling.

In the procurement process, China Minsheng Bank has actively guided suppliers to jointly fulfill green development responsibilities. In various aspects of procurement access, assessment and evaluation, and management of bad practices, the Bank reviewed and dynamically monitored suppliers' performance of environmental and social responsibilities.



## 02 Advocating Green Office Practices



▲ "iMinsheng", a new generation office system

Insisting on the idea of green office, China Minsheng Bank has created a bank-wide integrated smart office experience to comprehensively solve the integration, collaboration, intelligence and other problems, achieving green transformation to digital office. Based on the Lark platform and integrating advanced office tools and the self-developed systems through localized deployment, the Bank has created the digital coordinated office platform of "iMinsheng", realizing a green upgrade of way of working. In June 2023, "iMinsheng", went on line in the whole group, with daily active user rate reaching 90%. The Bank achieved integrated office work group-wide.

### Improving work efficiency

The Bank has promoted the in-depth use of efficiency tools. Through allocating more than **1,700** unified to-do processes and over **140** online approval processes, and creating more than **100** subscription accounts, the Bank has significantly improved its coordination efficiency and digitization level.

### Optimizing management model

Focusing on office work, management, business and other scenarios, the Bank has developed lightweight intelligent applications of more than 1,000 multidimensional tables. The Bank has also built a company-wide knowledge-sharing system, improved problem feedback and solution channels of primary-level institutions, integrated agile thinking and digital ideas into corporate operation, and reshaped new management models such as team coordination, information flow, process management, and IT response.

### Reshaping internal culture

Starting from the use of tools and behavioral changes, the Bank promoted the ideas of simplicity, efficiency, and synergy through the in-depth use of "iMinsheng" company-wide, strengthened the operation mechanism of "One Minsheng", and reshaped a new culture that met the needs of reform, transformation, and business development.

## Figures in 2023



All of the energy-saving technological transformation projects implemented in recent three years have been completed, with actual energy saved reaching **27.15** tons of standard coal equivalent per year.



A paper-saving initiative has been fully implemented, reducing paper usage by **13%** as compared with the previous year.



The Bank encouraged and recommended online meetings. During the reporting period, the Bank held a total of **272,710** online meetings at all levels, including **270,924** video conferences via the "iMinsheng" platform and **1,786** integrated video conferences.

# 03 Building a Green Bank

China Minsheng Bank has accelerated the development of green data centers, and comprehensively built reliable green data centers with more balanced resources, more agile supply, and more efficient operation. Under the premise of ensuring high availability and continuity of data centers, China Minsheng Bank continued to promote energy-saving, consumption reduction, and technical transformation of data centers, established green operation and maintenance systems, and accelerated the green transformation of data centers, achieving low-carbon and sustainable development. For the newly established Mapo data center Phase II and Hefei remote disaster recovery data center, the Bank has incorporated green and energy-saving technologies and clean and renewable energy application solutions during the design phase.



▲ Design sketch of the main production center in Mapo

## Honors and Recognitions

Advanced Unit in Green Bank Evaluation  
by the Professional Committee for the Green Credit Business of China Banking Association

Low-carbon Role Model of 2023  
by the China News Service

Zero Carbon Future - Green Finance ESG Innovation Practice Case  
by the wallstreetcn.com

2023 Outstanding Green Finance Practice Bank  
by The Economic Observer



# 04 Implementing Environmental Protection and Public Welfare Initiatives

China Minsheng Bank has organized a number of environmental protection and public welfare activities, such as tree planting, coffee grounds recycling and reuse, green walking and steps donation, and garbage sorting, to raise the concern of employees for environmental protection, promote the cultivation of green ideas among employees, guide employees to live a low-carbon and healthy life and to implement environmental protection and public welfare initiatives with practical actions.



### The Hong Kong Branch conducts environmental protection activity on Pak Shui Wun beach

The Hong Kong Branch effectively implemented the idea of green and low-carbon development and continuously carried out publicity activities focusing on environmental protection. The Branch organized a team of more than 30 volunteers consisting of employees and their families to carry out a beach cleaning and environmental protection activity on the Pak Shui Wun beach in Sai Kung, implementing the green development idea under the ESG framework with practical actions. Garbage accumulated on the beach and marine garbage drifting ashore were sorted and cleaned to restore the beauty and cleanliness of the beach.

▼ Volunteers cleaned up garbage on the beach



▼ Group photo of volunteers





## 05 Protecting Biodiversity

China Minsheng Bank attached great importance to biodiversity conservation and has incorporated biodiversity conservation into its key business segments. Intensified efforts have been made to protect biodiversity and to facilitate sustainable development of the ecosystem.

The Bank has integrated the requirements of biodiversity protection into its annual credit policy, clearly requiring that the natural carrying capacity should be taken as the basis, and prioritizing environmental protection and letting nature restore itself should be taken as the principles. The Bank strictly abided by the Convention on Biological Diversity, Convention on Wetlands, Convention on International Trade in Endangered Species of Wild Fauna and Flora, and so on.

PROTECTING BIODIVERSITY

The Bank has taken biodiversity risks as an important risk category, and integrated them into the comprehensive risk management framework. The Bank has established biodiversity risk prevention and control mechanisms at the industrial, regional and project levels, took biodiversity conservation factors into account in the whole process of risk control, including credit access, paid close attention to the impact of relevant projects on biodiversity, and comprehensively improved the governance, prevention and control of biodiversity risks.



The Bank carried out the project of “Protection Network for Saving Great Bustards”, and conducted popularization activities themed the protection of great bustards jointly with Changyuan Green Future Environmental Protection Association at the Henan Xinxiang Yellow River Wetland Birds National Natural Reserve. The Bank worked with local governments, law enforcement agencies, media and volunteers to carry out round-the-clock patrols and crack down on poachers. Joint efforts have been made to build a great bustard protection network. The Bank carried out more than 30 publicity activities, attracting 110,000 participants.

The Bank carried out the “New Habitat Plan for Castor Fiber Birulai”, and supported Altay Nature Conservation Association to systematically investigate and design migration corridors at man-made water facilities, investigate and collect data on habitat environmental factors, and design technical specifications for evaluating and renovating wildlife habitats, so as to help castor fiber birulai to solve the major problems they were facing, and at the same time, to provide scientific data and experience for China’s academics in castor fiber research.



# TACKLING CLIMATE CHANGE

China Minsheng Bank attached great importance to climate change, and has refined its climate governance mechanism to effectively guard against systemic financial risks caused by climate change. The Bank has integrated climate change into its risk management system, and has been actively addressing the risks arising from climate change by identifying and managing climate-related risks. In 2023, the Bank continued to conduct climate risk sensitivity stress test, and carried out two comprehensive self-assessments on climate risk management.

## 01 Improving Climate Governance Mechanism

China Minsheng Bank has taken a series of concrete measures in deepening its climate governance mechanism, laying a solid foundation for more comprehensive and effective management of environmental risks and promoting sustainable development.

### Improving Climate Governance Mechanism

The Bank formulated the annual Statement on Risk Preference of China Minsheng Bank, the Risk Management Strategy of China Minsheng Bank, and the Green Finance Credit Policy of China Minsheng Bank, which clarified the strategic orientation of green finance, and emphasized active support for projects that met green standards in business operation. With those efforts, the Bank strove to provide environmentally-friendly and sustainable financial products for customers.

The Bank formulated the Administrative Measures of China Minsheng Bank on Green Finance. Through the Board of Directors’ deliberations and approval, the Bank established specific systems for the management of green finance, clarified the management process and related responsibilities, and integrated environmental, social and governance (ESG) risks and climate risks into the comprehensive risk management system to ensure comprehensive monitoring, assessment and effective management of ESG risks.



### The Hong Kong Branch releases the Special Disclosure Report on Green Finance and Climate Risk Management

On June 27, 2023, the Special Disclosure Report on Green Finance and Climate Risk Management prepared by the Hong Kong Branch was officially disclosed to the public. As the first report of its kind released by the Hong Kong Branch, this report showed the Branch’s climate risk management, performance of green and low-carbon operation, and development results of green finance business in an all-around and multi-level manner.

## 02 Responding to Climate Change Risks

China Minsheng Bank has taken initiative to respond to the development opportunities, risks and challenges brought by changes in environment and climate, and adopted comprehensive approaches to address climate risks.



Through training programs, the Bank improved employees' ability to understand and evaluate climate-related data. The Bank also took the initiative to adapt to regulatory policies and integrate climate risk factors into its due diligence reports.

### RESPONDING TO CLIMATE CHANGE RISKS

The Bank conducted in-depth exchanges with domestic and international partners to promote cooperation in the ESG field and jointly improve ESG levels.



#### China Minsheng Bank conducts green finance & ESG (climate) risk management training

On November 9 and 10, 2023, the Bank conducted a green finance and ESG (climate) risk management training program. At the event, a number of leading experts were invited to provide in-depth interpretations from the aspects of, among others, green financial regulatory policies, industry development trends, carbon management, and investment and financing.



Green finance and ESG (climate) risk management training



#### China Minsheng Bank facilitates the realization of carbon peak and carbon neutrality goals and serves the development of climate investment and finance

China Minsheng Bank continued to serve member units as one of the first batch of banks to provide settlement system and settlement services for the national carbon emission rights trading market. By giving full play to the central bank's carbon emission reduction tool and the re-lending policy for clean and efficient use of coal, the Bank disbursed carbon emission reduction loans with focus on clean energy, energy conservation and environmental protection, carbon reduction technology, and other key areas. The picture below shows the Beifang Xanadu Wind Farm built by China Huaneng in Inner Mongolia Autonomous Region supported by the carbon emission reduction loan of China Minsheng Bank.



#### China Minsheng Bank promotes pilot work for climate investment and financing to tackle climate change

On August 6, 2023, upon invitation, the Bank participated in the founding ceremony of China Climate Investment and Financing Alliance. At the event, the Bank signed a strategic client agreement with China Beijing Green Exchange. The two sides will establish a close strategic partnership in CCER pledge financing, innovation in carbon finance, as well as climate investment and financing platform building, project support, carbon asset management, among others, and jointly promote the construction of the national pilot zone for green finance reform and innovation and the pilot work for climate investment and financing.

## Honors and Recognitions



Business Climate Action Cases by the Center for Environmental Education and Communications of the Ministry of Ecology and Environment

Environment-Friendly Case in 21st Century Vitality ESG Awards

Shortlisted for the 2nd Annual ESG Innovation Practice Ranking by wallstreetcn.com





# ACHIEVING COMMON GROWTH WITH EMPLOYEES

Insisting on creating a cultural atmosphere of “respecting talented people, respecting value creation, and putting strivers first”, China Minsheng Bank has strictly abided by the laws and regulations relating to the protection of employees’ rights and interests, and established a welfare system covering all staff to care about employees’ physical and mental health. The Bank has continuously improved its training systems and promotion mechanisms to help employees develop and to achieve common growth with employees.

## 01 Creating a Happy Workplace

### PROTECTING BASIC RIGHTS AND INTERESTS

In 2023, China Minsheng Bank has strictly abided by relevant laws and regulations, and guaranteed various legitimate rights and interests such as employment, remuneration and benefits, and physical examination to construct harmonious labor relations. In relevant policies and work practices such as employee recruitment and internal promotion, the Bank equally treated employees despite of their gender, ethnicity, physical illness and other factors, thus ensuring fairness and equity. During the reporting period, no child labor or forced labor incident occurred.

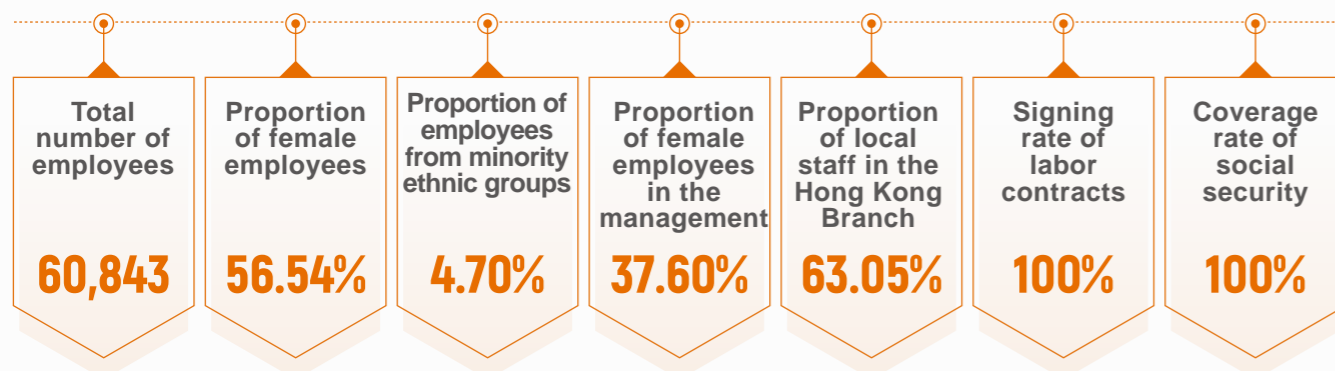
#### Protecting rights and interests of female employees

China Minsheng Bank has provided system guarantee for the special rights and interests of female employees by amending the provisions of the collective contract relating to the “special protection of female workers”.

#### Caring about the demands and pursuits of employees

China Minsheng Bank has formulated the Administrative Measures on Negotiation and Mediation of Labor Disputes of China Minsheng Bank. Institutions at all levels of the Bank have established labor dispute negotiation and mediation committees to negotiate, mediate and supervise dispute matters on behalf of the management teams at all levels with employees.

### Figures in 2023



### The Xi'an Branch carries out series activities of providing legal counseling services for employees



To help employees better deal with legal issues and actively protect their legal rights and interests in work and daily life, the Xi'an Branch carried out several activities of providing free legal consulting services for employees. On the days of the on-site consulting, employees received satisfactory answers to their legal inquiries on such issues as the litigation and arbitration and the protection of rights and interests. The activities not only raised employees' legal awareness, but also reduced their legal risks in work and daily life.

### FOCUSING ON DEMOCRATIC MANAGEMENT

In 2023, China Minsheng Bank promoted the institution, procedure and standard-based employee democratic management system, and organized employee representatives congress to review a series of rules, regulations and matters involving the vital interests of employees. Trade unions at all levels continued to improve the corporate democratic management system with employee representatives congress as the basic form, and organized employees to legally participate in democratic election, decision-making, management and supervision, actively encouraging employees' orderly participation in the corporate governance of China Minsheng Bank.

In order to actively promote the implementation of democratic management, the Bank has launched and continued to operate the platform of “Voice of Minsheng” to collect and solve the business development demands of primary-level institutions, to establish a long-term feedback mechanism for issues raised by employees, and to effectively solve employee concerns. During the reporting period, the platform collected and solved 894 issues raised by primary-level institutions.



### Improving Remuneration and Benefits

The Bank has strictly abided by national laws and regulations, paid social insurances and housing provident funds for employees, established supplementary medical insurance and corporate annuity, and guaranteed employees to enjoy holidays, festivals and annual leave in accordance with national regulations. The Bank has continuously improved remuneration structure and established scientific and reasonable remuneration and benefits policies. As at the end of 2023, the Bank has completed the job position-based remuneration reform in 41 branches.

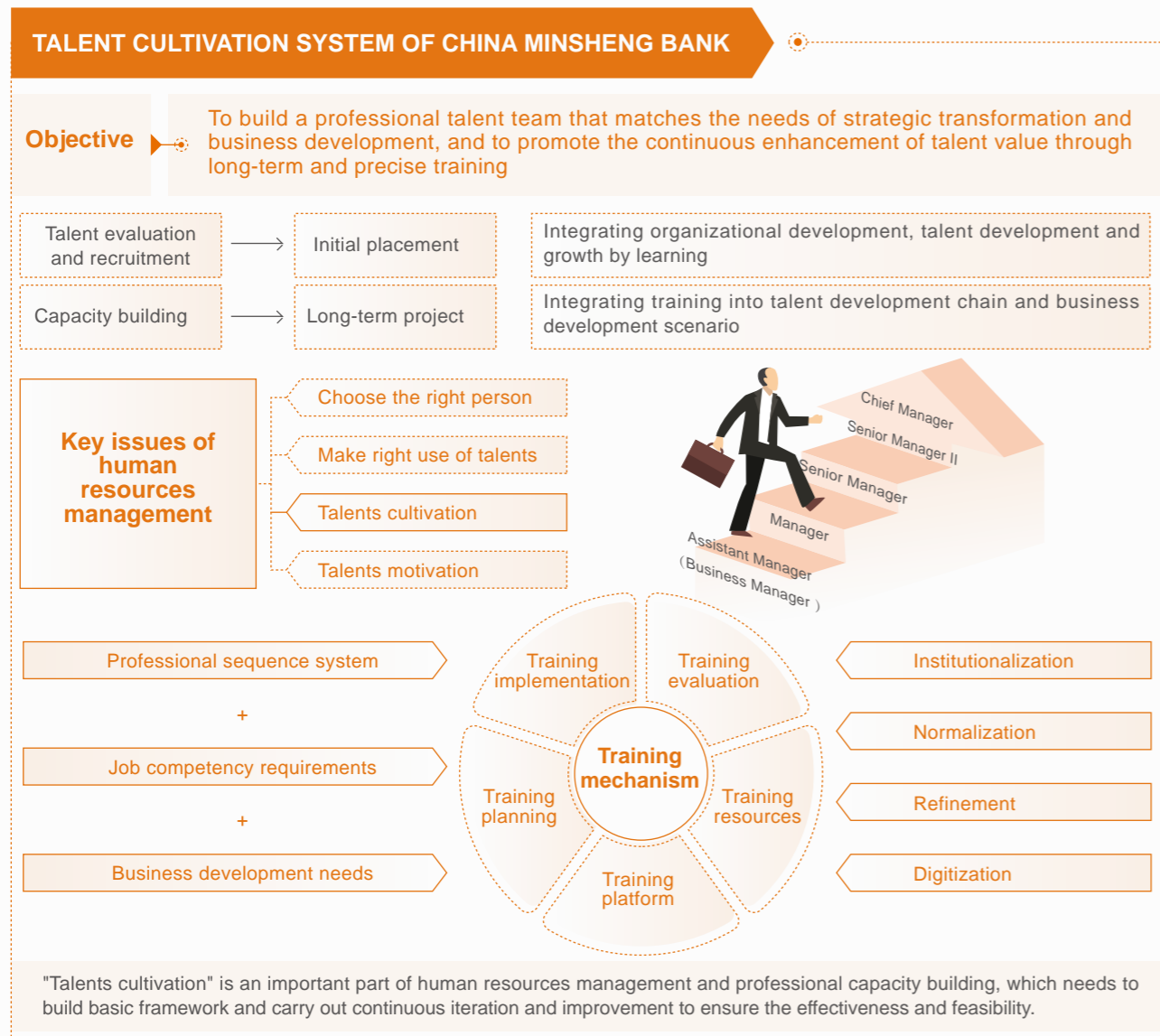
The Bank has completed the job position-based remuneration reform in **41** branches.

## 02 Caring About Employee Development

The Bank has kept refining the talent cultivation system, conducted diversified training programs at all levels, and established smooth career development channels to help employees continuously explore their own infinite possibilities, and promote the growth of employee while boosting corporate development.

### OPTIMIZING TALENT CULTIVATION SYSTEM

The Bank has attached great importance to employee development, built a talent team in accordance with the requirements of transformation and development, enhanced the introduction and cultivation of key talents, and promoted the unification of employee growth and corporate development. In 2023, the Bank comprehensively advanced the reform of training system and mechanism by taking "Learning Maps" as the core and completed the construction of the learning maps based on professional sequences to provide customized training contents matching with employees' career development paths.



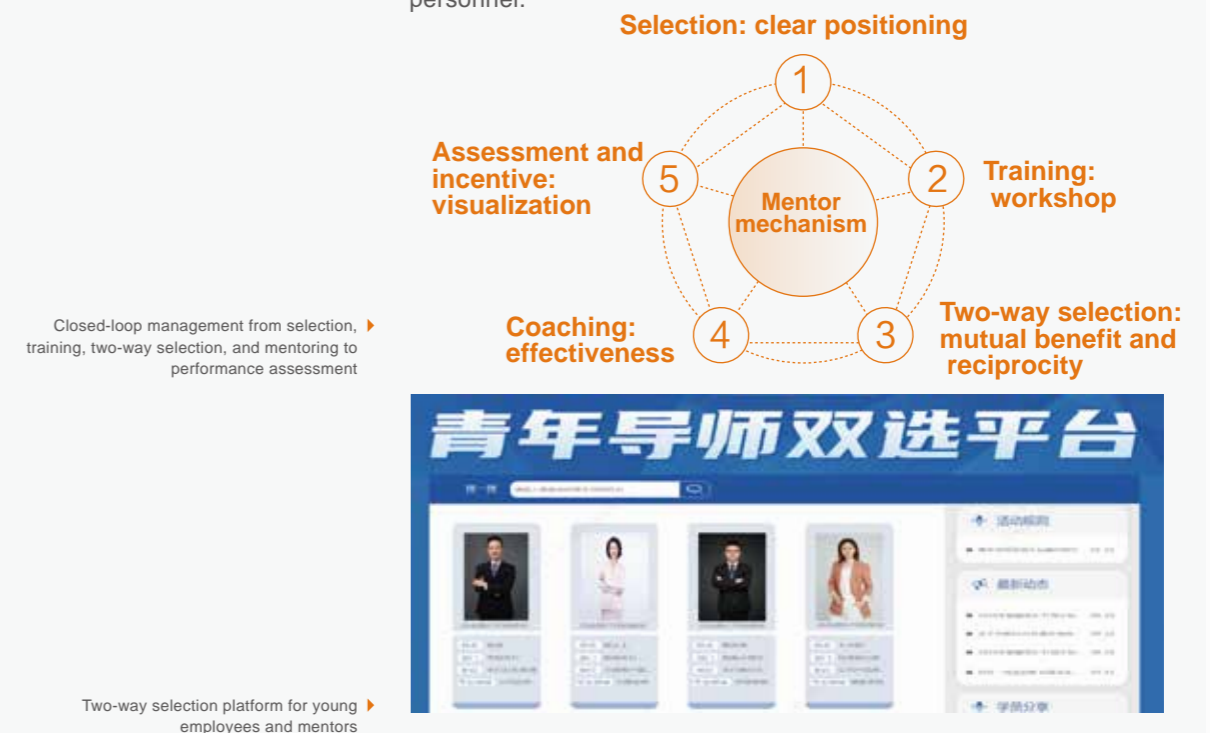
In terms of cultivation of talents, the Bank has firmly adhered to the philosophy of "long-termism" in talent cultivation. Starting from the entry of on-campus recruited graduates, the Bank divided talent cultivation into learning period, growth period, development period and other related periods according to the law of young talent's growth and development with cultivation positioning and measures clarified for each period. The Bank gradually consolidated business skills, expanded employees' professional vision, and improved their comprehensive capabilities through business training, assignment experience and job rotation. Meantime, the Bank adopted diversified selection and appointment mechanism to open up the career development space in dual channels of professionalism and management for employees, and established a talent team adaptable to the transformation and development, realizing common development of employees and the Bank.

Mentoring system is an important supporting mechanism for the talent cultivation of China Minsheng Bank. It provides "accompanying" coaching in fields of fitting into workplace, employee growth care, career development, and so on, to help employees quickly fit into the corporate culture, master professional skills, adapt to job requirements, and realize healthy and steady career growth.



### The Wenzhou Branch develops the "dual growth" cultivation system for young employees and mentors

In order to strengthen talent cultivation, the Wenzhou Branch explored and innovated the mentoring mechanism, and implemented the "dual growth" cultivation system for young employees and mentors. Under the closed-loop management from selection, training, two-way selection, and mentoring to performance assessment, each stage was characterized by distinctive initiatives. For example, initiatives such as having young employees describe ideal mentor portraits, two-way selection, holding paired-up ceremonies, and building open dialogue platforms helped improve the participation and mentoring atmosphere of young employees and management personnel.







## SMOOTHING CAREER DEVELOPMENT CHANNELS

The Bank has been committed to establishing a more refined career development platform for employees. In 2023, the Bank fully completed the implementation of professional sequence reform, set up professional sequence position system and qualification standards based on its value chain, and completed the its professional talent evaluation and position-matching through a scientific evaluation process to unblock employees' development channels. Based on the new development phase and the new development requirements, the Bank selected and refined the advanced approaches and practices in the reform, and completed the construction of normalized professional talent development system, and strengthened the cultivation and development of talents in various fields, so as to continuously foster a good internal atmosphere for talent selection and appointment and stimulate organizational vitality. Meanwhile, the advantages of the systems and mechanisms have gradually exerted positive influence on external recruitment, gradually forming a good reputation in talent market.



### China Minsheng Bank is awarded the "Best 30 Employers in China of 2023"

On 15 December 2023, China Minsheng Bank participated in the ceremony of Best Employers in China of 2023 organized jointly by Zhaopin.com, the Institute of Social Science Survey (ISSS) of Peking University, and the National School of Development (NSD) of Peking University in Chengdu. The Bank was recognized as one of "Best 30 Employers in China of the Year" from more than 100,000 competitors.

"Best 30 Employers in China of 2023" ▶



## 03 Enhancing Employee Care

Committed to creating a better life for employees, China Minsheng Bank organized rich and colorful employee activities regularly, cared about employees' lives, provided assistance for employees in difficulty, and took the initiative to creating a comfortable and warm working atmosphere for employees, helping them relieve work pressure and improve their quality of life.

### IMPLEMENTING EMPLOYEE CARE INITIATIVES

China Minsheng Bank has always insisted on strict management with deep love and earnestly cared about the healthy growth of its employees. The Bank has continuously carried out the construction of service base for employees, including "House of Employees", "Family of Employees", "Employees' Reading Room", "Mental Health Station", and so on, further expanding and extending the reach of services for employees.

#### Figures in 2023

Three "Houses of Employees" were established throughout the year

100 "Families of Employees" were launched totally

15 "Caring Rooms for Female Employees" were established



**Maintaining employees' mental health.** China Minsheng Bank has taken full advantage of various activities such as 24-hour mental health hotline, one-on-one psychological consultation, health consultation, and health lectures to help ease employees' stress and guide them to keep healthy in work and life. The Trade Union of China Minsheng Bank has introduced "Employee Assistance Program" (EAP) to provide professional EAP services for employees and their families with comprehensive psychological consultation and guidance, helping solve the various problems they encounter in the workplace and life. As at the end of 2023, total number of EAP hotline services was 1,769 with total 2,199.5 hours of consulting services provided by EAP hotline.

24-hour mental health hotline

Total number of EAP hotline services was **1,769**

**2,199.5** hours of consulting services provided by EAP hotline



### The Beijing Branch introduces EAP ambassadors to solve the "last mile" problem of mental care for employees

The first batch of **131** EAP ambassadors were from **102** operating units and **29** departments of the Branch

In 2023, the Beijing Branch innovatively established an EAP ambassador team to enhance mental care services for employees. The first batch of 131 EAP ambassadors were from 102 operating units and 29 departments of the Branch. In their daily work, the ambassadors identified problems and gave employees professional assistance accordingly to solve their problems or alleviate their pressure in a timely manner. This made employees feel warmth and care, and helped enhance employees' happiness experience.

**Caring about employees in need.** China Minsheng Bank has carried out activities to provide support and assistance to those in difficulty. During the New Year and the Spring Festival holidays, China Minsheng Bank visited 243 employee families in need and offered RMB1.63 million of comfort money in total to them.



**The Jinan Branch visits employees in need during the New Year and the Spring Festival holidays**

Visited a total of **25** employees in difficulty, and offered RMB **144,000** of comfort money in total to them

The Jinan Branch continued to promote the building of homeland culture and developed a multi-level work pattern to provide assistance for employees in difficulty. During the New Year and Spring Festival holidays in 2023, the Branch visited a total of 25 employees in difficulty, and offered RMB144,000 of comfort money in total to them. The employees and their families expressed that the care of the Branch made them feel a strong sense of happiness and belonging.

**STRENGTHENING WORK SAFETY**

China Minsheng Bank has resolutely implemented work safety requirements, and built a solid line of defense of safety. In 2023, by carrying out special inspections and taking rectification actions, China Minsheng Bank organized special inspections on, among others, fire safety, electrical safety and gas safety in all its institutions, arranged special inspections and rectifications of hidden dangers of major safety and security accidents, and held emergency drills.

**Figures in 2023** Indicators of Training and Emergency Drill on Work Safety

Number of training and educational activities on work safety conducted by institutions at all levels of the Bank **35,600** times

Cumulative number of employees participating in training and educational activities on work safety conducted by institutions at all levels of the Bank **890,000** persons

Number of work safety emergency drills **9,600** times

Number of employees participating in work safety emergency drills **240,000** persons



**China Minsheng Bank organizes special safety training and experience activities themed with "National Fire Safety Month"**

In 2023, the Bank actively organized relevant security personnel to conduct special safety training and experience activities themed with "National Fire Safety Month" at the Shunyi Emergency and Public Safety Training Base in Beijing. The activity included firefighting theory lectures, simulation experience under emergency scenarios, and outdoor training of fire extinguishers, covering seven modules including fire evacuation and escape, high-rise building escape, rope knots, flameproof protection, subway and aircraft traffic safety, escape from sinking vehicles, and self-rescue skills relating to earthquakes, storms and other natural disasters, aiming to strengthen employees' awareness of fire safety, and enhance their skills of safety precautions.

Special experience activity themed with "National Fire Safety Month"



Special training themed with "National Fire Safety Month"





## ACHIEVING BALANCE BETWEEN WORK AND LIFE

China Minsheng Bank adhered to the idea of “Happy Work, Healthy Life”, and advocated employees to grasp the pace of work and make continuous progress on their career development paths on the premise of keeping work-life balance.



### China Minsheng Bank organizes family day activity themed with “AI Exploration” at iFLYTEK

In August 2023, the Bank organized its employees and their families to the headquarters of iFLYTEK Co., Ltd. in Beijing to carry out the family day activity themed with “AI Exploration”, which explored the relations between AI and the work and life, inspired teenagers’ love of science, and greatly enhanced sense of happiness and gain of employees.



Family day activity themed with “AI Exploration”



### The Lanzhou Branch organizes trade union activity to strengthen team building

In May 2023, the Lanzhou Branch organized team building activity themed “Embracing Midsummer in the Qiyun Mountains”. Through visiting the local revolutionary exhibition hall, the folklore street, “Gansu in Harmony” and other tourist attractions, the activity allowed employees to come out from the intense and busy work, effectively promoted the development of the Branch’s teamwork culture, enriched the life and inspired vitality of employees, and improved employee morale.



Team building activity themed “Embracing Midsummer in the Qiyun Mountains” organized by the Lanzhou Branch

# IMPROVING PEOPLE’S LIVELIHOOD AND WELL-BEING

Through innovating financial products and services, China Minsheng Bank helped resolve the weak links in people’s livelihood sectors such as elderly care, medical care, and housing, and invested financial resources in the key areas which people aspired, and responded to the requirements on doing a good job in pension finance put forward by the Central Conference on Financial Work. Centering on social security, medical insurance, housing provident funds and other public service scenarios, China Minsheng Bank has developed platform-based convenient online services, improving financial accessibility and facilitating the financial scenarios for the convenience of the people.

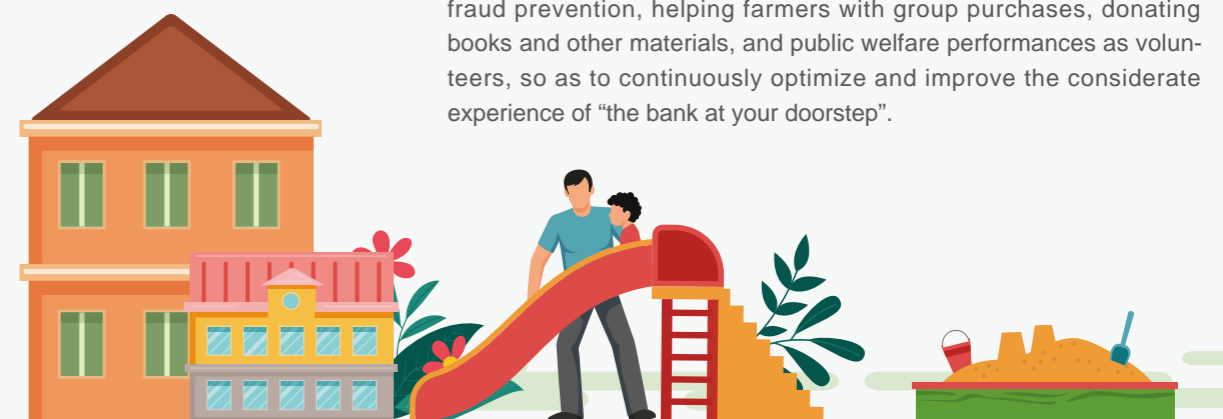
## STRENGTHENING COMMUNITY SERVICES

The year of 2023 was the 10th anniversary of China Minsheng Bank’s implementation of community finance strategy. In the past ten years, the community outlets have undertaken the mission of solving the “last mile” problem of financial services and deeply rooted in the communities to expand various services into the residents’ daily life, becoming an indispensable important force of service provider for community residents. China Minsheng Bank has fully implemented community finance upgrade and taken the building of a “convenient intelligent bank” and “inclusive finance service bank” as the development positioning, further improved financial service capabilities, jointly developed community and business circle ecosystem, actively integrated into community life service scenarios, provided a wide range of financial and non-financial services, and actively responded to the people’s aspirations for a better life.



### The Beijing Branch solved the “last mile” problem of financial services

Taking “bringing benefits and convenience to the people” as the starting point of community services, the community sub-branches of the Beijing Branch provided a wide range of financial and non-financial services. Within the 15-minute convenient life circles, the community sub-branches actively cooperated with the sub-district offices and community committees, and the employees deeply participated in the activities of home-based elderly care, social governance, anti-fraud and fraud prevention, helping farmers with group purchases, donating books and other materials, and public welfare performances as volunteers, so as to continuously optimize and improve the considerate experience of “the bank at your doorstep”.





## OPTIMIZING CONVENIENT SERVICES

In 2023, China Minsheng Bank, relying on community outlets, kept giving full play to the advantages of grid-based services, constructed a convenient service matrix, carried out Enjoyment financial class, and organized cultural and recreational activities to enrich customers' leisure life and establish a featured service system for pension finance. Based on the philosophy of "scenario + service" and focusing on the online and offline multi-scenario demands, China Minsheng Bank provided abundant customer benefits to the elderly, parents and children, car owners, and other customer groups to improve the convenience of consumption scenarios and comprehensively enhance customer experience.



### The Shenzhen Branch launches "Honeycomb Plan" in agricultural products wholesale market to guarantee the supply of "vegetable baskets"

In 2023, the Shenzhen Branch launched the "Honeycomb Plan" for Haijixing Agricultural Products Wholesale Market. Focusing on personalized financing needs of business owners at the wholesale market, the initiative aimed to solve the difficulties faced by them in accessing affordable financing. As at the end of 2023, the total amount of the line of credit granted by the Shenzhen Branch for the "Honeycomb Plan" reached RMB**63.9** million, of which the line of credit for Haijixing Agricultural Products Wholesale Market was RMB**46.9** million, with the maximum credit limit for single business owner reaching RMB**8** million. These efforts promoted the high-quality development of the agricultural product circulation industry and provided residents in Shenzhen with a richer, safer and more stable supply of "vegetable baskets".

### Promoting customized scenario-based financial solutions for small business customers:

The Bank launched the "Honeycomb Plan" to customize differentiated service solutions for small business customers in specific business scenarios.

### Developing exclusive mobile finance for MSEs:

The Bank launched "Minsheng Small Business App 3.0" and created the exclusive pocket banking for MSEs.

### Facilitating digital transformation of MSEs

The Bank launched "E-Minsheng Family" with focus on the three major areas of human resources, finance, and operation to provide digital management tools for MSMEs in personnel, payroll and tax management.

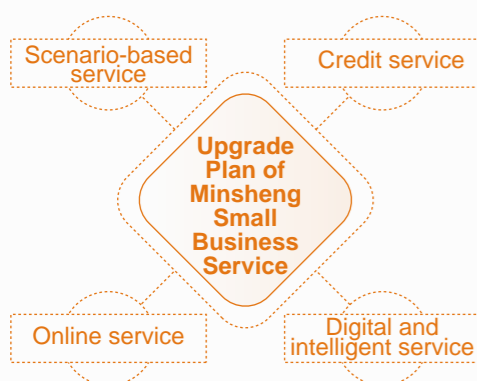
# CONTRIBUTING TO PUBLIC WELFARE UNDERTAKINGS

Adhering to the philosophy of "sharing development results with the society", China Minsheng Bank has carried out public welfare practices in educational support, medical services, and so on, and encouraged employees to participate in volunteer services, committing to building a more prosperous, more just and better society. As at the end of the reporting period, China Minsheng Bank has donated RMB**124** million (including RMB**32.7** million goods and materials), benefiting more than **53** million persons. The Bank gave back to the society with practical actions.

## 01

### Public Welfare Initiatives for Education

China Minsheng Bank has attached great importance to educational development and vigorously served the strategies of invigorating China through science and education and strengthening China through talent development. All branches have extensively carried out educational assistance activities. The Bank also implemented educational assistance programs by finance from the three dimensions of strengthening campus construction, empowering teacher growth, and improving all-around education for students in Hua County and Fengqiu County in Henan Province, realizing the progression from providing access to schools and teachers to ensuring the quality of both.



## SERVING MSEs

Focusing on the needs of MSEs, China Minsheng Bank has iteratively upgraded small business finance products and services, innovated the service channels and approaches for MSEs, and explored new ways and methods to solve their difficulties to get loans. Centering on four services, that is, scenario-based service, credit service, online service, and digital and intelligent service, and focusing on solving the customers' pain points, China Minsheng Bank has released the "Upgrade Plan of Minsheng Small Business Service".





### Public welfare program of “Minsheng Meijiang Class”



▲ Meijiang public welfare tour themed with “Educational Support with Love and Warmth”

The Bank cooperated with Beijing Meijiang Education Foundation on education welfare program for the 15th consecutive year, and initiated the “One-to-One Class - Minsheng Meijiang Class” in Akqi County and Akto County of Kizilsu Kirghiz Autonomous Prefecture in Xinjiang. A total of 91 students have received financial assistance from the program.



### The Xiamen Branch launches “Xiamen Minsheng Time-honored Public Welfare Fund” to facilitate educational support

The foundation raised RMB **307,650** charitable funds in 2023

In cooperation with Xiamen Strait Youth Development Foundation, the Xiamen Branch set up the “Xiamen Minsheng Time-honored Public Welfare Fund”. In 2023, the foundation raised RMB307,650 charitable funds to support the educational assistance programs of Lianhua Town Central Primary School and six rural teaching points under its jurisdiction in the underdeveloped area of Xiamen, contributing to revitalizing rural education with practical actions.



### The Kunming Branch launched Liping Village education fund to care about children left behind in rural areas

Outstanding Unit in Respecting Teachers and Valuing Education by the Party Committee and the People’s Government of Eryuan County.

Liping Village is located in a high-altitude and impoverished mountainous area in Yunnan Province. As a scarcely populated area, the transportation infrastructure here is extremely backward, and natural disasters occur frequently. Young teachers are reluctant to come here, while good teachers cannot be retained. The teaching staff is weak in terms of both quantity and quality, and most of the students are left-behind children. To this end, a total of 952 employees of the Kunming Branch raised RMB200,000 funds to set up the Liping Village Education Fund to provide assistance for school teachers and students, injecting vitality into rural revitalization. In September 2023, the Branch was recognized as the “Outstanding Unit in Respecting Teachers and Valuing Education” by the Party Committee and the People’s Government of Eryuan County.

## 02 Public Welfare Initiatives for Healthcare

China Minsheng Bank has continued to carry out public welfare practices, and supported the AIDS Prevention and Control Program of China Red Ribbon Foundation for the 16th consecutive year. The Bank has fully funded the “Guangcai • Minsheng Medical Care Program for Children with Congenital Heart Disease” for the 11th consecutive year, contributing to the “Healthy China” initiative and social harmony and stability.



### “Guangcai • Minsheng” Public Welfare Program Helps Children with Congenital Heart Disease

Since its launch **11** years ago, the Bank has contributed a total of RMB **65** million and traveled more than **30,000** kilometers

The “Safeguard with Love and Care – Guangcai • Minsheng Medical Care Program for Children with Congenital Heart Disease” is a public welfare program fully funded by China Minsheng Bank and jointly implemented by the Bank and China Guangcai Program Foundation. Since its launch 11 years ago, the Bank has contributed a total of RMB65 million and traveled more than 30,000 kilometers to carry out screening and treatment in, among others, Xizang, southern Xinjiang, Liangshan in Sichuan Province, and Linxia in Gansu Province. A total of 6,341 suspected children were screened and 1,165 children were treated.

A total of **6,341** suspected children were screened and **1,165** children were treated

By providing continuous treatment for children with congenital heart disease, the program has relieved the pain and prolonged the lives of the children, helped families in difficulty eliminate the cause of poverty due to illness, and further promoted ethnic solidarity and social harmony and stability, producing good social effects. Those efforts have been highly recognized by the local Party committees and governments. And the program has gradually formed a scientific, reasonable and replicable model.

Help with Love and Care – Guangcai • Minsheng Medical Care Program for Children with Congenital Heart Disease



### The Taiyuan Branch launches voluntary blood donation activity

A total of **56** employee volunteers donated **22,000** ml of blood

After learning about the low blood inventory and the urgent need for clinical blood transfusion, the Taiyuan Branch joined hands with the Taiyuan Blood Center to launch the voluntary blood donation activity themed “Roll Up Your Sleeves for Love”. A total of 56 employee volunteers donated 22,000 ml of blood. The director of Taiyuan Blood Center presented the Branch with a plaque saying “Serve the Public with Great Love and Powerful Sense of Mission”.

# 03 Distinctive Public Welfare Initiatives



“ME Charity Innovation Funding Scheme”  
on the Special Contribution Award of the Activist League of ifeng.com

China Minsheng Bank has held the “Power of Minsheng’s Love – ME Charity Innovation Funding Scheme” for nine years in a row, and donated a total of RMB101.1 million for 216 innovative public welfare projects dedicated to, among others, rural revitalization, community development, educational support, health and well-being, and ecological civilization, directly benefiting 290,000 persons, including migrant workers, mentally handicapped groups, disabled groups, left-behind children, and primary and secondary school students in rural areas from 31 provinces, municipalities, and autonomous regions. In 2023, the “ME Charity Innovation Funding Scheme” won the Special Contribution Award of the Activist League of ifeng.com.

Accumulated donation funds of **101.1** million yuan

Provide financial support for **216** innovative public welfare projects

Benefit **31** provinces, autonomous regions, and municipalities directly under the central government

More than **290,000** beneficiaries

## Responsibility perspective:



Scan the QR code to learn more about the 9th ME Charity Innovation Funding Scheme



▲ The Trace of Civilization: The Great Arts of Dunhuang



▲ The Inheritance of Civilization: The Great Arts of Century-Old Masters



▲ The Integration of Civilization: Arts, Civilizations along the Silk Road

# 04 Volunteer Services

Insisting on the mission of “Serving the Public, Caring About People’s Livelihood”, China Minsheng Bank has carried forward the volunteer service spirit of “devotion, friendly affection, mutual assistance, and progress”, established and improved the long-term mechanism of volunteer services, kept developing the volunteer service team, and created a volunteer service brand, contributing to the society with practical actions.



## Figures in 2023

Number of volunteer services **203** times

Number of employees participating in volunteer services **12,000** people



### The Shenzhen Branch set up volunteer service team

Donated more than **300** age-appropriate books to the Weilan Public Welfare Library of Peiyang School

Adhering to the volunteer service spirit of “devotion, friendly affection, mutual assistance, and progress”, the Shenzhen Branch promoted the normalization and long-term effectiveness of youth volunteer services, and set up the “Shenzhen Youth” volunteer service team, attracting nearly 100 young employees to create the public service brand. Focusing on helping the disadvantaged and vulnerable groups, the volunteer team carried out an activity themed “Walking with Books” in Pingshan Peiyang School, and donated more than 300 age-appropriate books to the Weilan Public Welfare Library of Peiyang School to enrich the children’s after-school life. The volunteer team also organized four youth co-readers to carry out activities such as anti-counterfeiting and anti-fraud publicity and co-reading of picture book on financial intelligence for students in the classroom, helping children enrich their knowledge and experience the fun of reading.







# STEADY AND COMPLIANT OPERATION

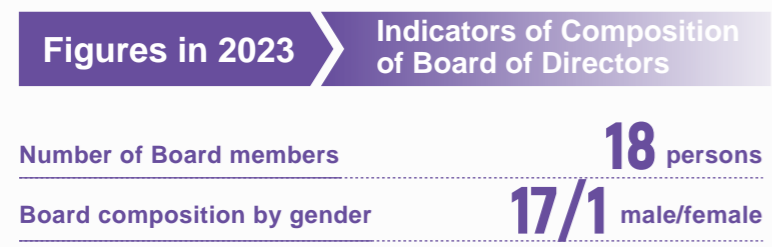
China Minsheng Bank has continuously strengthened internal control and compliance management, kept reinforcing and enhancing internal governance, and promoted the construction of internal control and compliance management system featuring “four beams and eight pillars” by carrying out a series of activities such as “Year of Internal Control and Compliance Management Construction”, “Year of Internal Control and Compliance Management Enhancement”, and “Year of Operational Risk Management” with focus on concept strengthening, system consolidation, case control, and in-depth rectification, so as to safeguard the steady operation and sustainable development by high-quality compliance management.

## 01 Regulating Corporate Governance

### IMPROVING GOVERNANCE STRUCTURE

China Minsheng Bank resolutely implemented the decisions and arrangements of the CPC Central Committee and the State Council, and continued to enhance the deep integration of the Party’s leadership and corporate governance. The Shareholders’ General Meeting, the Board of Directors, the Board of Supervisors, and the Senior Management performed their duties in accordance with the principle of “each performing its own duties, each taking responsibility for itself, coordinated operation, and effective checks and balances” to continuously improve the corporate governance. During the reporting period, China Minsheng Bank continued to improve the top-down design of corporate governance, promoted the revision of Articles of Association, and got the approval by the National Financial Regulatory Administration (NFRA) in November 2023.

China Minsheng Bank paid high attention to the construction of the Board of Directors to continuously improve the professionalism, independence and diversification of the Board. As at the end of the reporting period, the Board of Directors of the Bank consisted of 18 directors, including nine shareholder directors, six independent directors, and three executive directors. The number of independent directors accounted for over one-third of the number of Board members, which is compliant with regulatory requirements and the Articles of Association to ensure the scientific decision-making by the Board of Directors.

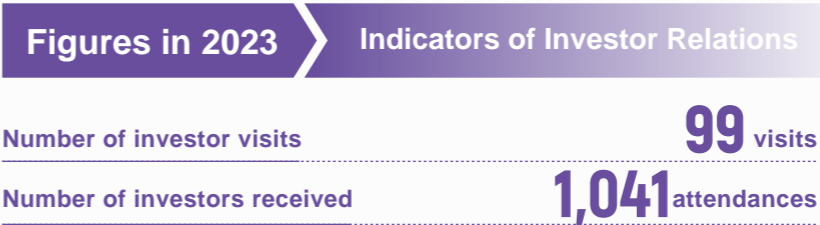


## PROTECTING RIGHTS AND INTEREST OF INVESTORS

Adhering to the philosophy of “serving investors, being responsible to investors”, China Minsheng Bank has taken a number of measures to protect investors’ rights and interests. As at the end of the reporting period, the Bank held one shareholders’ general meeting and two performance briefings; organized the Senior Management and major departments to carry out 99 various activities including performance road-shows in several key areas, answered more than 200 investor hotline calls, handled nearly 200 consultation emails, and gave response to 59 questions on e-interaction platform of the SSE to effectively respond to investors’ concerns, ensuring that investors’ rights and interests are duly protected in corporate governance.



### Honors and Recognitions



## REINFORCING INFORMATION DISCLOSURE

In 2023, China Minsheng Bank strictly abided by the regulatory requirements of the stock exchanges in Shanghai and Hong Kong and relevant industrial regulations, and continued to improve its information disclosure system in accordance with the principle of “truthfulness, accuracy, completeness, timeliness, and fairness”, carried out information disclosure work in a compliant and efficient manner, and published various regular reports and interim announcements to the public in a timely manner, ensuring that all shareholders have equal access to the information of the Bank. During the reporting period, no punishment was given to the Bank by regulatory authorities for information disclosure work.

### Figures in 2023



Released **4** regular reports and **68** interim announcements at Shanghai Stock Exchange



Released **133** information disclosure documents at the Stock Exchange of Hong Kong

### Honors and Recognitions

The Bank's 2022 Annual Report won the highest award “Platinum” in the Commercial Banking group of the League of American Communications Professionals LLC (LACP)

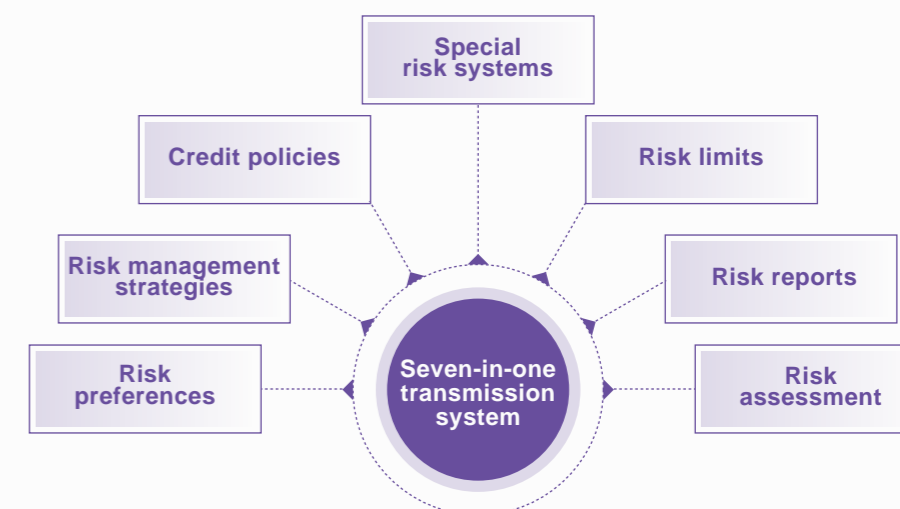
The distinctive practice and management innovative measures regarding information disclosure were selected into the Best Practice Cases of the Board Office Work of Listed Companies by China Association for Public Companies



## 02 Consolidating the Bottom Line of Risk Control

### DEVELOPING COMPREHENSIVE RISK MANAGEMENT SYSTEM

China Minsheng Bank implemented the major decisions and deployments of the CPC Central Committee and regulatory requirements, and clarified the annual risk preferences of “implementing strategies, safeguarding the bottom line, centering on risk control, and pursuing steady progress”. In 2023, China Minsheng Bank promoted the development of the internal risk control management system featuring “four beams and eight pillars”, and clarified annual implementation tasks for the system construction. The Bank optimized risk management transmission mechanism, established a seven-in-one transmission system of “risk preferences + risk management strategies + credit policies + special risk systems + risk limits + risk reports + risk assessment” to deepen the application and improve the transmission effect to give play to the system’s leading role in business development. The Bank has achieved full coverage of the three lines of defense, full coverage of various risks, and full coverage of basic points, practically supporting the Bank to pursue progress in stability and realize high-quality development.



### RISK CONTROL IN KEY AREAS

China Minsheng Bank paid high attention to risk control in key areas, including interest rate risk, liquidity risk and IT risk, strengthened differentiated and full-process management of risks in different areas, and prevented and resolved various risks in a timely manner to ensure the overall control of major substantive risks.

Interest rate risk management	Liquidity risk management	IT risk management
The Bank paid close attention to market fluctuations both at home and abroad, improved the united management of the bond investment business at the Group level, improved the construction of interest rate risk management system, and established an early-warning platform for unsecured bonds, in a bid to safeguard business development.	The Bank firmly adhered to the bottom line of liquidity risk safety, insisted on prudent and steady risk preferences, and paid high attention to and optimized the risk early-warning management mechanism to carry out group-based, refined and forward-looking monitoring and management of liquidity risks with total factors covered.	The Bank organized the Head Office, branches and all of the affiliated institutions to make improvements in system management, problem rectification, self-examination on risks, and governance of special issues, enhanced the rectification quality and effectiveness of problems related to IT risk, implemented self-inspection and self-rectification, and conducted training on IT risks to comprehensively enhance all staff's risk awareness.





## CONDUCTING RISK CONTROL TRAINING

Through various approaches such as offline training, online livestreaming, and intensive teaching, China Minsheng Bank has conducted training relating to risk management for the management and primary-level employees, having effectively enhanced all staff's risk awareness and prevention capabilities and comprehensively improved their risk identification and risk response capabilities.



### China Minsheng Bank conducts the 2023 group-wide special training on operational risk management

To effectively implement the Basel III accord and the latest requirements of the NFRA, the Bank carried out the 2023 group-wide special training on operational risk management, systematically introducing the external regulatory developments in recent years and the latest progress in the optimization of the Bank's operational risk management system, and explaining the application practices of operational risk management tools and the business norms in the field of special risk management, as well as the management practices of cases and case prevention. A total of **166** middle-level management personnel and backbone employees engaged in operational risk management from **30** departments of the Head Office, **43** operating units and **4** affiliated institutions participated in the training. The training, which was livestreamed online, strengthened the foundation of the Bank's comprehensive risk management and effectively enhanced its operational risk management capabilities.

#### Figures in 2023

Conducted **10** training sessions on comprehensive risk management

A total of **7,340** employees participating in the training

## 03 Insisting on Compliant Operation

### Improving Compliance Management System

Strictly abiding by the Law of the People's Republic of China on Commercial Bank, Guidelines on Compliance Risk Management of Commercial Banks, and other relevant laws and regulations, China Minsheng Bank has formulated the Administrative Measures on Compliance Management of China Minsheng Bank, carried out compliance inspections, updated compliance policies on regular basis, established internal and external compliance communication channels, and improved the compliance management system to guarantee law-abiding and compliant operation of the banking business.

The Regulations on Prohibited Conduct of Employees of China Minsheng Bank and Administrative Measures on Off-Site Monitoring of Conduct of Practitioners of China Minsheng Bank have completed the trial implementation and been converted into formal systems.

China Minsheng Bank launched the grid-based management system for practitioners and has put it into use since May 2023 with live streaming training. Three training courses have been launched and a total of 467 employees have participated in the training.



China Minsheng Bank has conducted screening on product system completeness and enhanced the governance of over-management to continuously optimize and improve the internal control and compliance system.

#### Figures in 2023

#### Indicators of Law and Compliance Training

Number of training sessions on laws

**5,842** times

Number of employees participating in training on laws

**341,680** persons

Number of training sessions on compliance

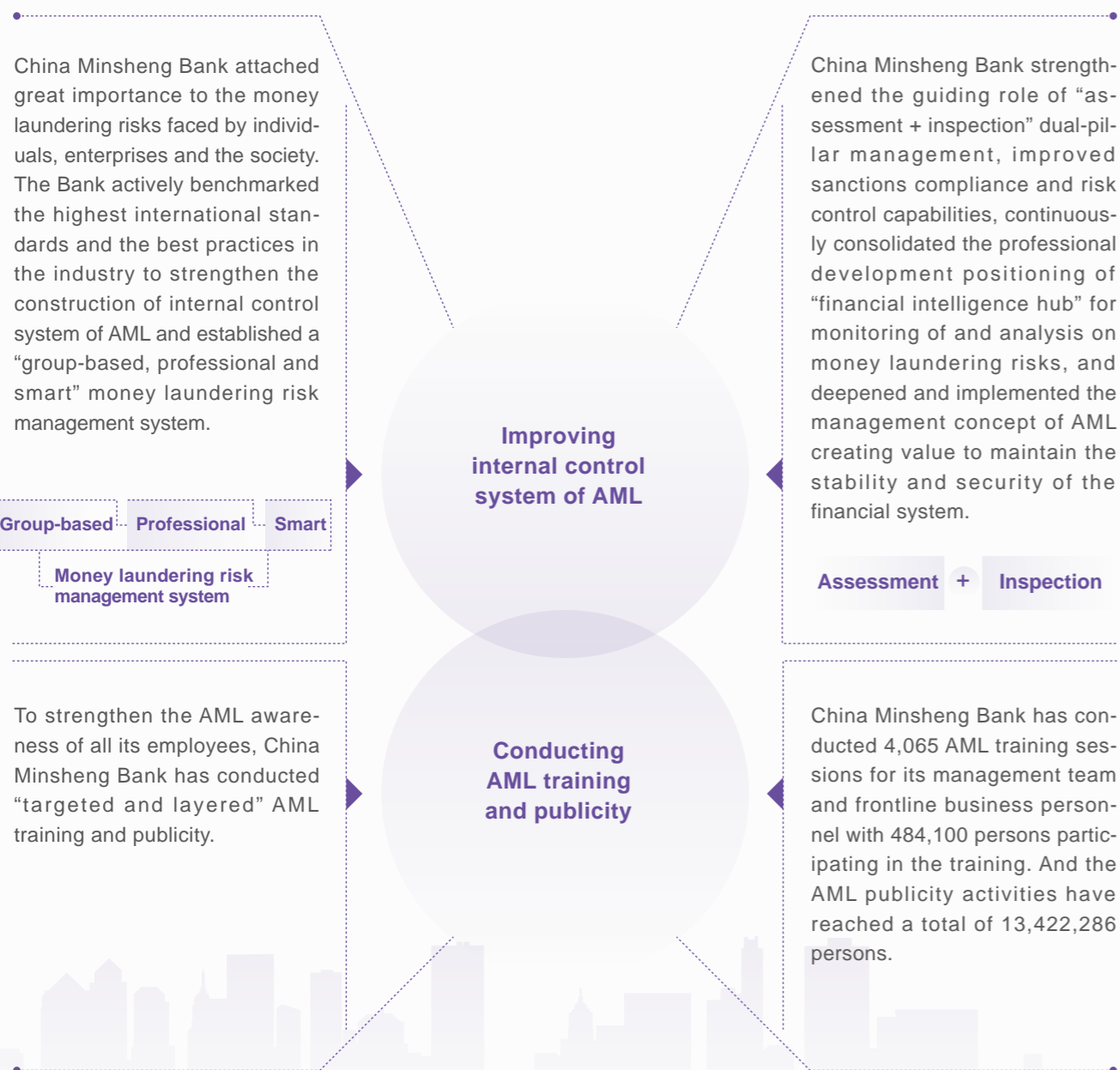
**9,164** times

Number of employees participating in training on compliance

**198,392** persons

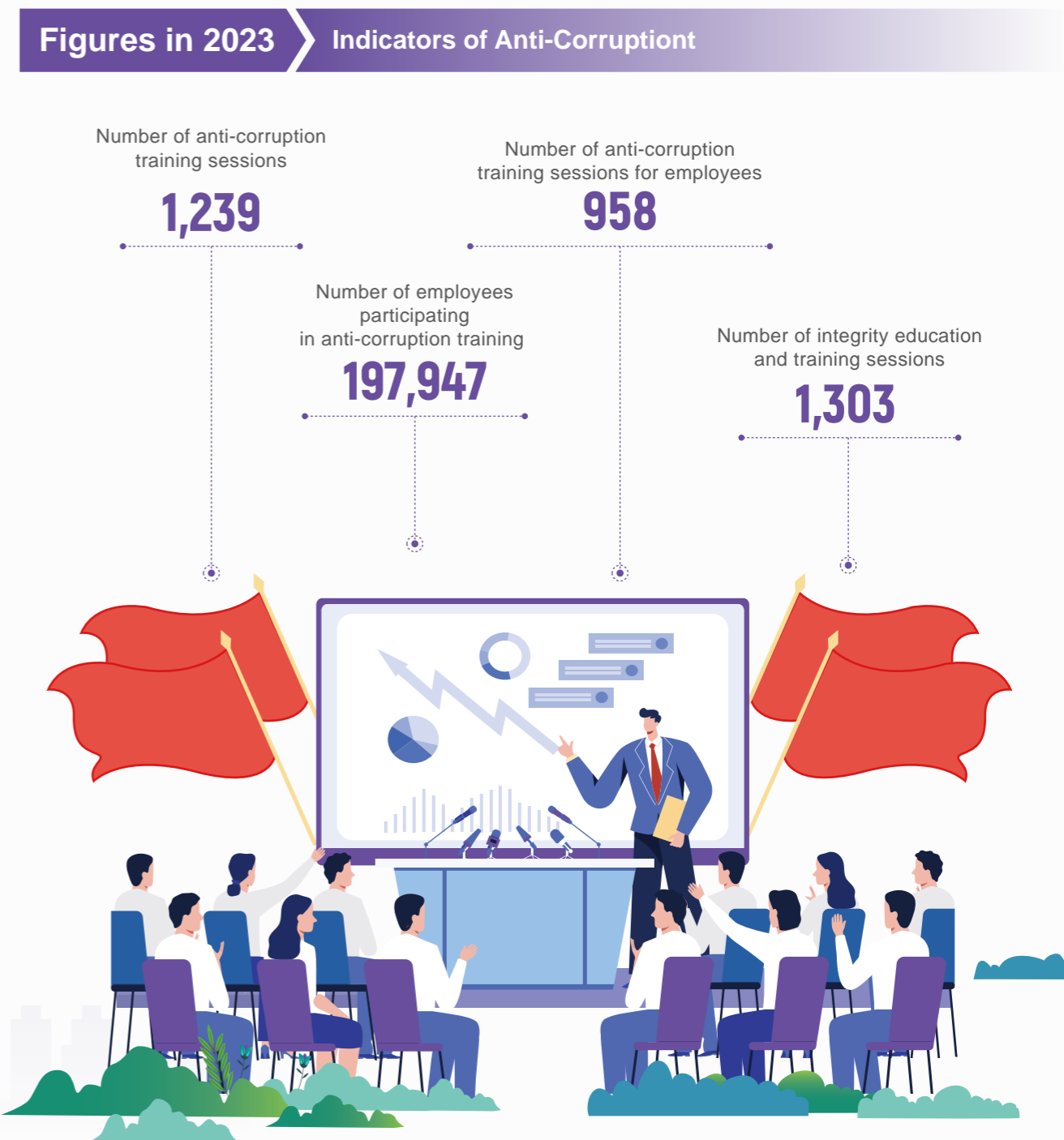
## CONDUCTING ANTI-MONEY LAUNDERING-RELATED WORK

To thoroughly implement the spirit of Central Financial Work Conference, give full play to the important role of anti-money laundering (AML) in safeguarding national economic and financial security and social stability and in promoting the modernization of the national governance system and governance capacity, and actively protect the people's vital interests, in 2023, China Minsheng Bank continued to improve its internal control system of AML, conducted AML training, and promoted its AML-related institutions and employees to actively fulfill the social responsibilities of restraining and preventing money-laundering crimes. In 2023, China Minsheng Bank won 138 commendations from relevant national authorities for its assistance in combating money-laundering crimes and for its outstanding AML expertise.



## BUSINESS ETHICS AND ANTI-CORRUPTION

In 2023, China Minsheng Bank continued to fight against corruption and improve the construction of the anti-corruption system. During the reporting period, China Minsheng Bank conducted three anti-corruption training sessions for the Board of Directors. Through training, internal supervision and other measures, China Minsheng Bank has enhanced employees' business ethics education to strictly prohibit corruption and ensure the legitimacy and integrity of its business activities. As at the end of the reporting period, the Bank had conducted 1,239 anti-corruption training sessions, with 197,947 employees participating in the training.



# OFFERING CONSIDERATE SERVICES TO CUSTOMERS

China Minsheng Bank stayed customer-centric and integrated the concept of “creating value for customers” into various links of operation. The Bank attached great importance to the protection of customers’ rights and interests, innovated financial knowledge popularization, improved the quality of customer service, and protected customer privacy, committing to offering more professional and considerate services to customers.

## 01 Protecting Rights and Interests of Customers

### STRENGTHENING COMPLAINT MANAGEMENT

#### Refining complaint mechanism:

China Minsheng Bank has revised the Administrative Measures on Handling Customer Complaints of China Minsheng Bank and formulated the Detailed Implementation Rules for Handling Customer Complaints of China Minsheng Bank and other rules and regulations to clarify the job responsibilities and work requirements of complaint handling, and established and improved the working mechanism for customer complaint handling, ensuring that complaint handling is carried out in compliance with the law.

“ As at the end of the reporting period, the total number of complaints, the complaint number per 1,000 business outlets, and the complaint number per 10 million individual customers of China Minsheng Bank were all lower than the medians of the institutions in the industry according to the latest consumer complaint report issued by the NFRA. ”

#### Improving complaint management:

China Minsheng Bank has received and handled 198,430 customer complaints through customer service hotline, business outlets, transfers from regulators and other channels. The Bank has sorted out the complaint handling channels and business categories, and summarized the complaint reasons to carry out targeted rectification, thus effectively improving the quality and efficiency of complaint handling, and actively improving the products and services.

The total number of complaints increased in 2023 due to a combination of factors such as consumers’ increasing awareness of their rights, the overall growth of the retail banking business, the expansion of the supervisory complaint hotline, the resumption of debt collection tactics, stricter requirements for the prevention and control of account risks, the trend of early repayment of mortgages at the social level, and the lowering of interest rates on stock of mortgages.

### Indicators of Complaints by Region

Region	Number of complaints	Region	Number of complaints	Region	Number of complaints
Beijing*	138,346	Tianjin	1,951	Dalian	785
Guangdong	8,154	Hubei	1,913	Jilin	709
Jiangsu	6,274	Chongqing	1,866	Liaoning	706
Shenzhen	4,072	Zhejiang	1,752	Heilongjiang	480
Shaanxi	2,948	Anhui	1,336	Ningbo	472
Shanxi	2,842	Guangxi	1,268	Hainan	457
Shanghai	2,842	Yunnan	1,117	Ningxia	347
Hebei	2,651	Hunan	1,112	Inner Mongolia	309
Henan	2,602	Jiangxi	890	Gansu	281
Shandong	2,507	Xiamen	822	Xinjiang	132
Sichuan	2,491	Qingdao	797	Qinghai	64
Fujian	2,281	Guizhou	791	Xizang	63

Note: Customer complaints received by the Credit Card Center were included in Beijing

As at the end of the reporting period, in terms of business distribution of the complaints received by China Minsheng Bank, the complaints were mainly concentrated in three fields including credit card (65.82 percent), debit card (20.19 percent) and loan (7.23 percent). In terms of handling channels of the complained business, the middle-office and back-office channels (51.08 percent) had slightly higher complaint rate than front-office business channels (48.92 percent); and among those under front-office business channels, electronic channel had the highest complaint rate (58.41 percent). In terms of complaint causes, the main reasons included customers’ lack of understanding of the management systems and business rules and processes, dissatisfaction with the debt collection, and giving improvement suggestions on pricing and charges. China Minsheng Bank will continue to improve products and optimize services in accordance with the issues reported in customers’ complaints, to effectively protect the legitimate rights and interests of customers.

### Paying attention to complaints and suggestions

Complaint receiving and handling channels are provided on the home page of China Minsheng Bank’s official website, the home page of the mobile banking App, and the first-level menu of 95568 voice call. China Minsheng Bank has strengthened the construction of the complaint management system, established and implemented a complaint monitoring and analysis mechanism, carried out complaint data analysis regularly, and improved the complaint appraisal indicator system to enhance customer satisfaction, continuously improve the refined management of customer complaints, and boost the digital transformation of complaint management.

### Figures in 2023 Indicators of Complaint Handling via 95568 Hotline

Number of customer complaints received via 95668	68,558
Case closing rate of customer complaints received via 95668	99.39%
Customer satisfaction rate via 95668	99.79%
Number of customers served by remote banking (video)	689,400 persons
Customer satisfaction rate via remote banking (video)	99.61%



## POPULARIZING FINANCIAL KNOWLEDGE

China Minsheng Bank strengthened the popularization and education of financial knowledge to consumers, and has established a “centralized + normalized” education and publicity system for consumer rights protection to carry out diversified, full-channel and highly frequent online and offline financial knowledge popularization activities for the elderly and the young residents in rural areas.

### Figures in 2023

China Minsheng Bank continued to enhance its professional capability to protect the rights and interests of consumers, and conducted nearly **4,000** consumer rights protection training sessions throughout the year, covering more than **570,000** persons. All business units of the Bank have conducted a total of **198,000** online and offline consumer rights protection education and publicity activities, reaching over **4.8** billion persons.

A total of **14,000** original copywritings have been created for customer rights education and publicity

Outstanding practices have been reported more than **2,000** times by Chinese central media

### Responsibility perspective Popularizing financial knowledge, we are in action

#### The Dalian Branch

The Branch made full use of digital media to carry out online publicity and education, and set up a consumer rights protection column at the Weixin official account to publish relevant materials weekly. Original publicity and educational copywritings such as “Consumer Rights Protection Lectured by the President”, “Case-Based Risk Discussion”, “Tips on Fraud Prevention”, and “Preventing Illegal Loan Intermediaries” have been released.

#### The Ningbo Branch

The Branch joined hands with food couriers to create a “financial knowledge popularization package”, turning the process of food delivery into a mobile classroom for security precautions. Through the form of “post stations + riders + the public”, the Branch popularized financial knowledge to the public, and expanded the coverage of its publicity activities.

#### The Lhasa Branch

The Branch conducted a tour to Lakang Township in Luozha County to popularize financial knowledge. Employees of the Branch distributed brochures to participants and explained common means of money laundering, cyber fraud and counterfeit currency crimes.



Financial knowledge popularization campaign conducted by the Lhasa Branch

#### The Wenzhou Branch

The Branch carried out a financial knowledge popularization activity themed “Developing a Credit Wenzhou with Joint Efforts” for the elderly, focusing on the prevention of telecommunication fraud and the prevention of the traps of the so-called “credit whitewashing” and “credit repair”, reminding community residents to strengthen their precautions, and guiding the elderly to make rational choices and make correct use of financial products and services.



“Anti-fraud defenders” of the Wenzhou Branch explained financial knowledge to elderly customers

## 02 Optimizing Service Experience

China Minsheng Bank continuously strengthened the construction of offline channels to fill the gaps of business outlet layout in emerging urban areas. As at the end of the reporting period, domestic branch network of China Minsheng Bank achieved full coverage of provinces, autonomous regions, municipalities, and cities specifically designated in state plan, including 147 branch-level business outlets and 2,459 sub-branch business outlets. China Minsheng Bank has continued to improve offline sales network and installed 3,070 sets of self-service equipment to improve the accessibility of customer services.

### UPGRADING SERVICES OF BUSINESS OUTLETS

China Minsheng Bank prioritized retail banking as its long-term and fundamental strategic business. Based on the positioning of becoming a “convenient intelligent bank” and “inclusive finance service bank”, China Minsheng Bank actively explored featured and diversified outlet business models from the perspective of bringing convenience and benefits to the people and improved the service environment and service capabilities of the outlets, bringing financial services to the people with practical actions.



#### The Nanning Branch builds a “bank of avid readers”

Focusing on building a “bank of avid readers”, the Nanning Branch upgraded featured services of its business outlets, and kept advancing the building of the branded reading room project. As at the end of 2023, the Branch had upgraded the facilities and equipment and improved the services of the reading rooms at nine business outlets including Nanjing Pilot Free Trade Zone Sub-Branch, Jinhu Sub-Branch, Guiya Sub-Branch, Jiangnan Sub-Branch, Shengkecheng Community Sub-Branch, Guangxi University Community Sub-Branch, Business Department of Beihai Branch, Guilin Chengbei Sub-Branch, and Liuzhou Bayi Sub-Branch. Focusing on customer interaction experience, the internal environment of the outlets is simple, comfortable, cozy, and intelligent. Customers can not only enjoy the high-quality financial services, but also cultural value-added services. With those efforts, the Branch has further played its role in serving the real economy and the people’s livelihood.

▼ Joint building of a travelling library between the Nanjing Branch and Nanjing Library



▼ A reading zone at Guiya Sub-Branch of Nanning Branch



Including 42 tier-1 branches (excluding Hong Kong Branch) and 105 tier-2 branches (including remote sub-branches)

## CARING FOR ELDERLY PEOPLE

Under the background of accelerated population aging, China Minsheng Bank, focusing on the growing financial and living needs of the “silver-haired group”, actively promoted the innovation and reform to make financial services more elderly-friendly, and established an exclusive product and service system for the elderly customer group to enjoy warm and considerate financial services.



#### The Chengdu Branch continues to improve capability to serve elderly people

The Chengdu Branch constantly optimized the hardware and software facilities in its business outlets. And the lobbies of all outlets of the Branch are equipped with convenient facilities and devices for the elderly, such as presbyopic glasses, magnifying glasses and umbrellas. Courtesy counters, green channels and seats specially designed for elderly customers or other special customer groups have been set up at each and every outlet. Information exchange boards were placed at counters to effectively deliver information to the elderly with poor hearing or vision. Specialized payment service posts for the elderly have been set up at the lower counters to answer elderly customers’ questions in a timely manner and deliver warm services to the elderly.



Promotion of transformation of facilities at business outlets to improve service experience of the elderly



#### The Quanzhou Branch conducts financial knowledge popularization for elderly people

In October 2023, the Qiaonan Small Business Sub-Branch of the Quanzhou Branch took the initiative to contacting the community “Party building+” neighborhood centers and community association of elderly people to jointly conduct financial knowledge popularization for elderly customers and their families through holding entertaining and popular activities such as charity haircut, free clinic, and fun fairs, winning recognition from elderly customers.





## 03 Safeguarding Customer Safety

Focusing on cybersecurity, fund security, and customer privacy protection, China Minsheng Bank has actively carried out various training and education activities. As at the end of 2023, a total **59,027** regular employees and **9,283** contracted outsourcing employees had participated in the relevant activities conducted by China Minsheng Bank, and the annual training duration per person was approximately **4** hours.

### PROTECTING CUSTOMER PRIVACY

China Minsheng Bank strictly complied with the Personal Information Protection Law of the People's Republic of China, and has revised the Detailed Implementation Rules for the Protection of Consumer Rights in the Internet Finance of China Minsheng Bank to clarify the requirements at all links including collection, use, storage, processing, transmission, provision, disclosure and deletion of personal financial information, and continuously improve the personal information protection mechanism to guarantee customers' privacy security. During the reporting period, no major information security incident occurred.



#### The Beijing Branch advances personal information protection of customers

The Beijing Branch released 10 short videos including Maintaining Rights and Interests Rationally According to Laws and Preventing Illegal Agency for Rights Protection, reminding the risks relating to personal information in different financial business scenarios. Focusing on key groups such as "the elderly, the youngsters and the new citizens", the Branch popularized financial knowledge and personal information protection from various perspectives in an all-round manner.



### SAFEGUARDING FUND SECURITY

China Minsheng Bank paid high attention to the protection of customers' fund security, fully implemented the Law of the People's Republic of China on Anti-telecom and Anti-online Fraud. Efforts have been made to improve its anti-fraud capabilities, enhance technical fraud prevention, and evaluate and analyze the behaviors that may impact customers' fund security to control relevant risks. During the reporting period, China Minsheng Bank completed the application and labeling of anti-fraud marker for seven Android Apps including Minsheng Bank App, Minsheng Small Business App, and Daily Life App.

China Minsheng Bank actively carried out anti-fraud knowledge training by online and offline channels and special lectures. In 2023, China Minsheng Bank held the 4th "Minsheng Cup" Labor and Skills Contest & Anti-Fraud Special Contest to promote learning through contest and improve anti-fraud skills.

A total of **50,000** persons of the Bank participated in the learning session of the Law of the People's Republic of China on Anti-telecom and Anti-online Fraud. A total of **68** publicity materials and **50** anti-fraud strategies were developed eventually during the contest.

#### Responsibility perspective

#### Securing fund security of the public considerably

- The Shenyang Branch**

The Branch effectively identified suspicious clues and assisted the public security authorities in combating virtual currency fraud gangs and in arresting suspects. The Branch received a letter of thanks from the New Crime Research Center of Shenyang Public Security Bureau.
- The Changchun Branch**

Relying on working mechanism of coordination and integration of the police and banks, the Branch enhanced the synergy with the police. In cooperation with local public security authorities, the Branch intensified efforts to safeguard the fund security of the public.
- The Suzhou Branch**

The Branch effectively implemented the requirements of "including financial knowledge popularization into national education system and practically improving financial literacy of people", proactively cooperated with universities, senior high schools, middle schools and primary schools, and pooled up efforts in joint financial knowledge publicity and education activities with educational institutions.
- The Qingdao Branch**

The Branch assigned an "emergency contact person" to each ATM, and required that the emergency contact person's phone remained open 24 hours a day, aiming at solving problems encountered by customers in a timely manner.
- The Shanghai Branch**

Jointly with the Public Order Unit of Shanghai Public Security Bureau, the Branch conducted live streaming for anti-fraud knowledge publicity and education and discussion of telecom fraud cases, aiming to publicize how to effectively prevent fraud and protect personal property security.



# CONDUCTING INNOVATION IN SCI-TECH FINANCE

Sci-tech innovation is an important force in boosting modernization. China Minsheng Bank resolutely implemented the deployments relating to “sci-tech finance”, one of the “five major sectors” proposed by the Central Financial Work Conference in 2023. The Bank attached great importance to the in-depth integration of financial products with sci-tech innovation, continuously innovated and upgraded financial service models, provided digital products and services for customers, insisted on digital transformation, and strengthened the development of data security system, striving to improve the service capabilities of sci-tech finance.

## 01 Innovating Financial Products and Services

China Minsheng Bank paid high attention to the development of sci-tech finance, continuously innovated financial products, improved service efficiency, and enhanced the accessibility and convenience of corporate financial services. In 2023, China Minsheng Bank launched the “E-Easy Innovation Loan”, an online unsecured loan product with automated review and approval, to support the full-process online operation from business application, review and approval of credit line to contract signing and withdrawal, greatly improving the efficiency of corporate loans for dedicated, refined, distinctive and innovative (DRDI) enterprises. The “Minsheng Knowledge Loan” jointly developed with Shanghai Technology Exchange solved the cost and efficiency problems of intellectual property rights evaluation, providing liquidity value for the intellectual property rights of sci-tech innovation enterprises.



▲ Launching of the “E-Easy Innovation Loan”



### The Changsha Branch launches special service solution of “Spark Loan”

Focusing on different stages of enterprise growth, the Changsha Branch has launched comprehensive credit services such as “Spark Unsecured Loan” and “Spark Guarantee Loan” to meet the personalized needs of enterprises, support and cultivate key high-tech enterprises that have made breakthroughs in high-end, precise and advanced fields to grow bigger and stronger, and inject new vitality into sci-tech innovation MSMEs.

## 02 Promoting Digital Transformation of Finance

China Minsheng Bank has accelerated and promoted digital transformation, and continuously strengthened the two-way integration of business and technology, to reshape the value chain and empower the real economy through digitalization. Focusing on the core objectives of “building an agile and efficient digital bank with ultimate customer experience and value growth”, the Bank took the development of digital economy as the mainstay and facilitated the development of digital finance and the modernization of financial services.



### “Minsheng Express Loan” facilitates digital and intelligent transformation

In 2023, the Bank launched “Minsheng Express Loan” program to develop an online model-based loan product system for small business with digital technology and plan a number of business scenario arenas, including supply chain scenario arena, government procurement scenario arena, traffic platform scenario arena, basic products of “Minsheng Express Loan” and two sub-project products of DRDI - E-Easy Innovation Loan and Agricultural Loan Express.

## BUILDING AN EFFICIENT “ECO-BANK”

China Minsheng Bank has resolutely implemented the requirements for building an eco-bank through digital transformation of finance, and vigorously developed open banking businesses. The Bank has established a partnership with China UnionPay’s open banking network to explore open businesses in multiple fields such as loans, accounts, and settlement, vigorously expanding the banking industrial ecosystems.



### China Minsheng Bank collaborates with Zhengcaiyun Co., Ltd. to jointly develop new ecosystem to serve MSMEs



▲ Launching ceremony for ecosystem-based cooperation between Zhengcaiyun Co., Ltd. and the Bank

Based on the demands of the suppliers of China’s first government procurement cloud service platform, the Bank, starting from the five aspects of “account service, settlement service, financing service, benefits service, and security service”, has intensified its efforts to enhance in-depth integration of financial technology and business and innovation to provide high-quality financial services for more than 1.9 million MSMEs on the government procurement cloud platform, committing to developing a comprehensive financial service solution covering all scenarios and all ecosystems.

# 03

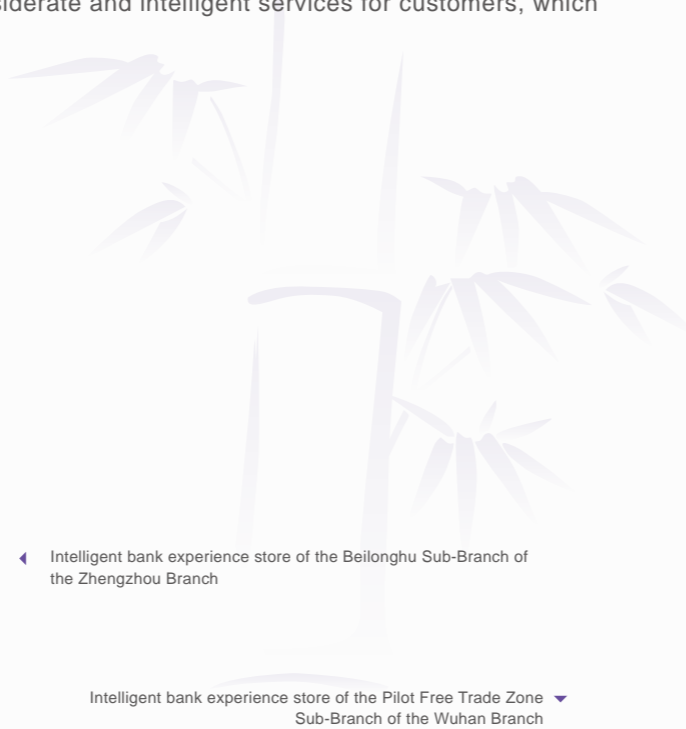
## Ensuring Data Security

### BUILDING A CONVENIENT “INTELLIGENT BANK”

China Minsheng Bank thoroughly implemented digital transformation strategy, focused on upgrading intelligent financial services, continuously thought about and explored the integration of the financial risk control large model into the digital development system, and took it as an important tool to deepen the construction of the “intelligent bank”. In 2023, China Minsheng Bank continued to expand the business layout of “intelligent bank experience stores”. As at the end of 2023, China Minsheng Bank had 11 intelligent bank experience stores officially open to customers and three stores in trial operation, providing considerate and intelligent services for customers, which was well recognized by the public.

**11** intelligent bank experience stores officially open to customers

**3** stores in trial operation



Intelligent bank experience store of the Beilonghu Sub-Branch of the Zhengzhou Branch

Intelligent bank experience store of the Pilot Free Trade Zone Sub-Branch of the Wuhan Branch



Strictly abiding by the Cybersecurity Law of the People's Republic of China and Data Security Law of the People's Republic of China, China Minsheng Bank has formulated the Administrative Measures on Data Classification and Grading of China Minsheng Bank, Detailed Rules for the Management of Data Security Grading of China Minsheng Bank, and Administrative Measures on Data Security of China Minsheng Bank to construct a perfect information security defense system based on, among others, border defense, network isolation, host protection, intrusion detection, and application security. During the reporting period, China Minsheng Bank had no security incident such as data leakage.

#### Strengthening the construction of data security system

China Minsheng Bank has formulated and released the Administrative Measures on Data Classification and Grading of China Minsheng Bank (Revised Version) to refine the data grading framework and classification standards, clarify the standards and specifications for the sensitivity grading of personal information, and carry out impact assessment on personal information protection.

#### Promoting the development of disaster recovery backup systems

China Minsheng Bank has completed the construction of 57 intra-city disaster recovery backup systems, including agency business platform, retail marketing channel system, and enterprise-level customer information system. The Bank has also completed the construction and expansion of eight remote disaster recovery backup systems, including unified electronic channel platform, public payment platform, and the new SMS platform. The “three data centers in two regions” disaster recovery backup system with Beijing Mapo Computer Room as the main center, Beijing Dr. Peng Computer Room as the intra-city disaster recovery backup center and Henan Telecom Computer Room in Zhengzhou as the remote disaster recovery backup center has been constructed to achieve 100 percent coverage of disaster recovery backup for the important information systems.

#### Figures in 2023 Indicators of Data Security

Work order service satisfaction rate via 6688 platform	99.94%
Number of cybersecurity attack and defense drills bankwide	2 times
Number of disaster recovery systems	65 sets
Number of IT disaster recovery drills	14 times
Number of participants in IT disaster recovery drills	780 persons
Number of training sessions on IT disaster recovery drills	6 times



# FUTURE PROSPECTS

The year 2024 is crucial for China to implement its 14th Five-Year Plan. Bearing the corporate mission of “Serving the Public, Caring About People’s Livelihood” in mind, China Minsheng Bank will insist on “the general principle of seeking progress while maintaining stability”, accelerate the creation of a new development pattern with concerted efforts, prevent risks and seize opportunities, focus on the strategic positioning of “a bank for the NSOEs, an agile and open bank, and a bank with considerate services”, persist on sci-tech innovation, constantly advance digital transformation, and firmly follow the path of sustainable development.

## Focusing on main business and serving the real economy.

Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, China Minsheng Bank will adhere to the philosophy of seeking progress while maintaining stability, promoting stability through progress, and establishing first then breaking it, proactively integrate itself into the new development pattern, strive to serve the NSOEs and MSMEs, and facilitate the high-quality development of the real economy. The Bank will also intensify its efforts to support emerging industries, strengthen retail finance, enhance financial service capacity, and strive to meet the financial demands of emerging industries, key areas, and weak links, committing to being a source of vitality for the sound and steady development of the real economy

## Preventing and controlling risks and guaranteeing steady development.

China Minsheng Bank will keep enhancing the guidance of Party building, insist on steady development and compliant operation, adhere to the bottom line thinking, strengthen the awareness of risk prevention and control and the capability to prevent and defuse financial risks. China Minsheng Bank will further refine the risk management and control process and intensify credit monitoring management, to ensure that the development of the Bank tends better in stability.

## Developing inclusive finance and facilitating common prosperity.

Adhering to the goal of achieving common prosperity and the philosophy of sharing development results with the society, China Minsheng Bank will give full play to its advantages, continue to expand the breadth and depth of inclusive financial services, innovate financial products, make appropriate interest concessions, and help alleviate MSEs’ difficulties. Focusing on improving people’s livelihoods, China Minsheng Bank will further refine its public welfare platforms, and actively conduct public welfare and assistance activities, fulfilling social responsibilities with practical actions.

## Innovating sci-tech finance and boosting digital transformation.

Insisting on promoting corporate development with sci-tech innovation, China Minsheng Bank will focus on developing sci-tech finance, continue to innovate and upgrade financial products, and enhance the accessibility of corporate customers to financial products. China Minsheng Bank will further promote digital transformation, empower financial services with science and technology, advance the development of digital finance, develop convenient digital services, and make continuous efforts to build the “eco-bank” and “intelligent bank”.

## Conducting green operation and implementing the strategy of “carbon peak and carbon neutrality”.

Insisting on the philosophy of green development, China Minsheng Bank will continue to develop green finance, increase green credit placements, vigorously support the development of industries related to energy saving and environmental protection, and clean energy, and facilitate customers to conduct green transformation. Persisting in green operation, China Minsheng Bank will integrate the philosophy of green development into various links of the operation and management of the Bank, promote the building of green and low-carbon workplaces, practise green office and low-carbon operation, and take the initiative to advancing the strategy of “carbon peak and carbon neutrality”.

“ A Chinese saying goes that the journey ahead may be long and arduous, but with sustained actions, we will eventually reach our destination and embrace a brighter future. In 2024, China Minsheng Bank will keep in step with national development strategies and remain firm in development direction. China Minsheng Bank, together with stakeholders, will pool strengths to forge ahead, and steadfastly pursue the path of sustainable development, striving to realize the vision of becoming a time-honored bank. ”



## APPENDIX

## Key Performance Indicators

category	Economic performance indicators	2023	2022	2021
Economic performance indicators	Total assets (RMB100 million)	76,749.65	72,556.73	69,527.86
	Operating income (RMB100 million)	1,408.17	1,424.76	1,688.04
	Net profits attributable to parent company (RMB100 million)	358.23	352.69	343.81
	Basic earnings per share (RMB)	0.72	0.71	0.71
	Total tax payment (RMB100 million)	193.98	226.14	277.24
	SCVPS (RMB/share)	5.66	5.50	5.52
	Number of Board members	18	18	18
	Number of rural banks	29	29	29
	Balance of loans of rural banks (RMB100 million)	262.18	251.37	244.72
	Balance of inclusive small business loans (RMB100 million)	6,122.70	5,490.51	5,048.15
Cumulative amount of inclusive small business loans (RMB100 million)	6,982.95	6,256.97	5,705.29	
Social performance indicators	Number of employees as at the end of the reporting period	60,843	59,756	57,613
	Coverage rate of social security (%)	100.00	100.00	100.00
	Signing rate of labor contracts (%)	100.00	100.00	100.00
	Proportion of employees from minority ethnic groups (%)	4.70	4.62	4.50
	Proportion of female employees (%)	56.54	56.34	55.66
	Proportion of female employees in the management (%)	37.60	37.52	37.00
	Proportion of local staff in the Hong Kong Branch (%)	63.05	66.79	64.12
	Number of compliance training sessions	9,164	5,475	2,360
	Number of anti-money laundering training sessions	4,065	5,927	6,331
	Number of customer complaints received via 95668	68,558	55,070	20,401
	Satisfaction rate of work order service (%)	99.94	99.99	99.99
	Number of IT disaster recovery drills	14	13	10
	Number of work safety training and educational activities conducted by institutions at all levels of the Bank (in 10 thousand)	3.56	3.37	2.88

category	Economic performance indicators	2023	2022	2021
Social performance indicators	Cumulative number of employees participating in work safety training and educational activities conducted by institutions at all levels of the Bank (in 10 thousand)	89.00	82.35	60.69
	Number of safety emergency drills (in 10 thousand)	0.96	0.79	0.76
	Number of employees participating in safety emergency drills (in 10 thousand)	24.00	22.46	17.24
	Amount of free assistance funds for paired assistance (RMB10 thousand)	3,753.00	3,700.00	3,603.00
	Amount of charitable donations (RMB100 million)	1.24	1.01	1.06
	Environmental performance indicators	Balance of green credit (RMB100 million)	2,642.41	1,799.12
Loans to support the response to climate change (RMB100 million)		2,222.76	1,533.00	888.78
Standard coal saved equivalent (10,000 tons)		401.33	319.12	96.99
CO2 emission reduction equivalent (10,000 tons)		807.53	466.08	169.67
Chemical oxygen demand reduction equivalent (10,000 tons)		38.10	50.70	64.41
Ammonia nitrogen emission reduction equivalent (10,000 tons)		1.13	1.06	0.97
Sulfur dioxide emission reduction equivalent (10,000 tons)		22.03	9.55	3.36
Nitrogen oxides emission reduction equivalent (10,000 tons)		25.33	3.09	0.56
Water consumption reduction equivalent (10,000 tons)		194.54	89.00	46.77
Number of video conferences		2,136	2,983	933
Office water consumption (ton)		167,017.00	138,540.00	159,725.00
Office power consumption (kWh)		58,268,854.50	46,038,431.40	39,628,272.00
Natural gas (m3)		1,341,052.29	1,287,534.55	1,159,358.00
Gasoline (ton)		39.53	39.72	44.25
Diesel (ton)		0.00	0.00	0.00
Heat consumption (million kJ)		5,731.00	6,063.00	5,204.00

Note:

- The tax amount is calculated in accordance with the amount of taxes turned over to the treasury of the year, and the comparative period data of relevant indicators have been restated.
- Standard coal saved equivalent, CO2 emission reduction equivalent, chemical oxygen demand reduction equivalent, ammonia nitrogen emission reduction equivalent, sulfur dioxide emission reduction equivalent, nitrogen oxides emission reduction equivalent, and water consumption reduction equivalent were all conversion amount of the energy-saving and emission reduction resulted from green credit projects.
- The statistics of the number of video conferences are based on the data extracted from the conference system and offline temporary meetings.
- The statistics of office water consumption, office power consumption, natural gas, gasoline, and heat consumption are the information of the eight office areas in Beijing.

# ASSURANCE REPORT



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## 注册会计师独立鉴证报告

致：中国民生银行股份有限公司董事会

我们接受委托，对中国民生银行股份有限公司（“民生银行”）2023年度社会责任报告中选定的2023年度关键数据（以下简称“关键数据”）执行了有限保证的鉴证业务。

### 关键数据

本报告就以下选定的2023年度民生银行社会责任报告关键数据实施了有限保证鉴证工作程序：

- 绿色信贷余额（亿元）
- 普惠型小微企业贷款余额（亿元）
- 村镇银行数量（家）
- 报告期末员工总数（人）
- 社会保险覆盖率（%）
- 女性管理者比例（%）
- 劳动合同签订率（%）
- 境内外分行机构及网点数（家）
- 反洗钱培训次数（次）
- EAP 热线服务次数（次）
- 使用 EAP 热线与咨询服务时长（小时）
- 线上会议次数（场）
- ME 创新资助计划累计捐赠资金（万元）
- 95568 渠道客户满意度（%）

我们的鉴证工作仅限于社会责任报告中选定的2023年度关键数据，社会责任报告中所披露的其他信息、2022年及以前年度信息均不在我们的工作范围内。

### 标准

民生银行编制2023年度社会责任报告关键数据所采用的标准列示于本报告后附的关键数据编报基础（以下简称“编报基础”）中。

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## 董事会的责任

按照编报基础编制2023年度社会责任报告关键数据是民生银行董事会的责任。这种责任包括设计、执行和维护与编制社会责任报告关键数据有关的内部控制，以使该等数据不存在由于舞弊或错误而导致的重大错报。

## 我们的独立性与质量管理

我们遵守了国际会计师职业道德准则理事会颁布的国际会计师职业道德守则（包括国际独立性标准）中的独立性及其他职业道德要求。该职业道德守则以诚信、客观、专业胜任能力及应有的关注、保密和良好职业行为为基本原则。

本事务所遵循国际质量管理准则第1号。该准则要求会计师事务所设计、实施和运行质量管理体系，包括与遵守职业道德要求、职业准则和适用的法律和法规要求相关的政策与程序。

## 注册会计师的责任

我们的责任是在执行验证工作的基础上对2023年度社会责任报告关键数据发表结论。

我们根据《国际鉴证业务准则第3000号（修订版）—历史财务信息审计或审阅以外的鉴证业务》的规定执行了鉴证工作。该准则要求我们计划和实施工作，以形成鉴证结论。

有限保证鉴证业务所实施程序的性质和时间较合理保证鉴证业务有所不同，且范围较小。因此，有限保证鉴证业务获取的保证程度远低于合理保证鉴证业务。因此，我们不会就2023年度社会责任报告中选定的2023年度关键数据是否在所有重大方面按照编报基础编制，发表合理保证意见。我们的鉴证工作包括评估2023年度社会责任报告关键数据是否存在由于舞弊或错误导致的重大错报风险，以及应对评估出的风险。选择的鉴证程序取决于我们的判断及对项目风险的评估。我们所实施的工作包括：

- 1) 与民生银行总行参与提供社会责任报告中所选定的关键数据的相关部门员工进行访谈；
- 2) 实施分析程序；
- 3) 对选定的社会责任报告中关键数据实施抽样检查；
- 4) 重新计算；
- 5) 我们认为必要的其他程序。

# ASSURANCE REPORT



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## 固有限制

我们提请使用者注意, 针对非财务数据, 尚无公认的评估和计量标准体系, 因此存在不统一的计量方法, 这将会影响公司间数据的可比性。

## 结论

基于已实施的程序及获取的证据, 我们没有注意到任何事项使我们相信 2023 年度社会责任报告中选定的 2023 年度关键数据未能在所有重大方面按照编报基础编制。

## 使用限制

本报告仅向民生银行董事会出具, 不得用作任何其他目的。我们不会就本报告的内容向任何其他方负责或承担任何责任。

普华永道中天会计师事务所(特殊普通合伙)  
普华永道中天会计师事务所(特殊普通合伙)

中国·上海市

2024 年 3 月 28 日



# KEY DATA PREPARATION & REPORTING BASIS

## Balance of green credit (RMB100 million)

The balance of green credit disclosed in the corporate social responsibility report is that as at the end of the reporting period, the total amount of the loans of China Minsheng Bank to the sectors of energy-saving and environmental protection, clean production, clean energy, ecological environment, green upgrading of infrastructure, green services, offshore projects adopting international practices or international standards, green trade financing, green consumption financing, and so on.

## Balance of inclusive loans to micro- and small-sized enterprises (RMB100 million)

The balance of inclusive loans to micro- and small-sized enterprises disclosed in the corporate social responsibility report is that as at the end of the reporting period, the balance of the loans of China Minsheng Bank to micro- and small-sized enterprises in accordance with the statistical standards of the National Financial Regulatory Administration (the former China Banking and Insurance Regulatory Commission), that is, the balance of loans to micro and small-sized enterprises with the total amount of credit granted to a single customer less than RMB10 million (included), including the balance of loans to micro and small-sized enterprises, to self-employed business owners, and to small business owners, and excluding the balance of bill discount and re-discount businesses. The enterprise classification standard follows the Classification Standards for Small- and Medium-Sized Enterprises of the Ministry of Industry and Information Technology.

## Number of Rural banks

The number of rural banks disclosed in the corporate social responsibility report is that as at the end of the reporting period, the total number of the rural banks initiated and established by China Minsheng Bank as a major promoter, and then approved by the National Financial Regulatory Administration (the former China Banking and Insurance Regulatory Commission).

## Number of employees as at the end of the reporting period

The number of employees as at the end of the reporting period disclosed in the corporate social responsibility report is that at the end of the reporting period, the total number of employees of China Minsheng Bank, including contract employees and dispatched employees.

## Coverage rate of social security (%)

The coverage rate of social security disclosed in the corporate social responsibility report is that as at the end of the reporting period, the proportion of contract employees with social security of China Minsheng Bank.

## Proportion of female employees in the management (%)

The proportion of female employees in the management disclosed in the corporate social responsibility report is that as at the end of the reporting period, the proportion of female employees in the middle and senior-level management teams of China Minsheng Bank.

## Signing rate of labor contracts (%)

The signing rate of labor contracts disclosed in the corporate social responsibility report is that as at the end of the reporting period, the proportion of contract employees who have signed labor contracts with China Minsheng Bank.

## Number of branches from home and abroad, sub-branches and business outlets

The number of branches, sub-branches and business outlets from home and abroad disclosed in the corporate social responsibility report includes the total number of branch-level institutions (tier-1 branches and tier-2 branches), and business outlets (sub-branches, community sub-branches and small business sub-branches).

## Number of anti-money laundering training sessions

The number of anti-money laundering training sessions disclosed in the corporate social responsibility report is that during the reporting period, the number of anti-money laundering training sessions conducted by China Minsheng Bank for all of its staff.

## Number of EAP Hotline services

The number of EAP Hotline services disclosed in the corporate social responsibility report is that during the reporting period, the total number of EAP hotline calls received from employees of China Minsheng Bank and their family members.

## Length of counselling services provided by EAP Hotline (hour)

The length of counselling services provided by EAP Hotline disclosed in the corporate social responsibility report is that during the reporting period, the total length of call received by the EAP hotline from and the counselling services provided by the EAP Hotline for employees of China Minsheng Bank and their family members.

## Number of online conferences

The number of online conferences disclosed in the corporate social responsibility report is that during the reporting period, the total number of "iMinsheng" meetings via the Lark and the traditional video conferences via Polycom equipment held by the Head Office and branches.

## Cumulative donations of the ME Charity Innovation Funding Scheme (RMB10 thousand)

The cumulative donations of the "ME Charity Innovation Funding Scheme" disclosed in the corporate social responsibility report at the end of the reporting period, is that as at the end of the reporting period, the cumulative amount of funds provided.

## Satisfaction rate of customer services via 95668 (%)

The satisfaction rate of customer services via 95668 hotline disclosed in the corporate social responsibility report is that during the reporting period, the percentage of work orders rated as "Very Satisfactory", "Satisfactory" and "Fair" in relation to the total number of customer services received by China Minsheng Bank through the 95668 hotline.

## NOTES ON TERMS

According to the requirements of the Notice on Strengthening Listed Companies' Assumption of Social Responsibility and on Issuing Guidelines on Listed Companies' Environmental Information Disclosure issued by the Shanghai Stock Exchange, and in combination with the characteristics of banking industry, the social contribution value per share (SCVPS) of China Minsheng Bank was RMB5.66 in 2023. The calculation method is as follows:

SCVPS [RMB5.66] = basic earnings per share [RMB0.72] + added value per share [RMB4.94]

Added value per share = (tax payment + employee expenses + interest expense + public welfare donations) / total share capital as at the end of the period

Item	Unit	2023	2022	2021
<b>I. Plus items</b>				
1. Tax payment (tax revenue paid to the State, including enterprise income tax, value-added tax, business taxes and surcharges, excluding the deduction and payment of individual income tax)	RMB100 million	193.98	226.14	277.24
2. Employee expenses (salaries paid to employees, i.e. remunerations)	RMB100 million	321.76	314.54	310.15
3. Interest expense (loan interest paid to creditors, i.e. total interest paid)	RMB100 million	1646.95	1,554.74	1,519.04
4. Public welfare donations (external donation amount, i.e. donation expenses)	RMB100 million	1.24	1.01	1.06
<b>II. Minus item</b>				
Other social costs resulted from environmental pollution and other negative factors	RMB10,000	—	—	0
<b>III. Total share capital as at the end of the reporting period</b>	100 million shares	437.82	437.82	437.82
<b>IV. Added value per share</b>	RMB	4.94	4.79	4.81
<b>V. Basic earnings per share</b>	RMB	0.72	0.71	0.71
<b>VI. SCVPS</b>	RMB/share	5.66	5.50	5.52

Note: The above data are based on information of the Group.

According to statements of Shanghai Stock Exchange, the social contribution value per share (SCVPS) disclosed in the annual corporate social responsibility report is calculated on the basis of the basic earnings per share, by adding the tax revenues paid to the State, salaries paid to employees, loan interest paid to creditors (including banks), and other values created for stakeholders by conducting external donations and other activities, minus any social costs that arise from environmental pollution and other negative factors.

## SUGGESTIONS & FEEDBACKS

Dear readers,

This report is the 17th corporate social responsibility report released to the public by China Minsheng Bank. For the purpose of continuous improvement of the report preparation, we are looking forward to listening to your opinions and suggestions. Please help to complete the relevant questions in the feedback form, and send the form to the following address.

Email: csr@cmbc.com.cn

Mailing Address: Social Responsibility Center, Executive Office, Head Office, China Minsheng Bank, No. 2, Fuxingmennei Ave., Xicheng District, Beijing, China

Postal Code: 100031

Tel.: 58560666-6221

Your information

<b>Name:</b>	
<b>Company/Organization:</b>	
<b>Title:</b>	
<b>Tel.:</b>	
<b>Fax:</b>	
<b>Email:</b>	

Multiple Choice Questions (Please mark “√” in the appropriate position)

Option	Very good	Good	Fair	Poor	Very poor
1. Does this report fully and accurately reflect the major impacts of China Minsheng Bank on economy, society, and environment?					
2. Does this report respond to the issues and disclose the information concerned by stakeholders?					
3. Does this report disclose clear, accurate and complete information, indicators, and data?					
4. What is your opinion on the readability of this report, i.e., the logic, content design, wording, and layout?					

Open-Ended Questions:

1. What do you think is the most satisfying part of this report?
2. What is the information you want to know but is not included in this report?
3. What are your suggestions for our future preparation of corporate social responsibility reports?



中国企业社会责任报告  
评级专家委员会  
Chinese Expert Committee on CSR Report Rating



中国企业社会责任报告  
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### 《中国民生银行股份有限公司 2023 年度社会责任报告》评级报告

受中国民生银行股份有限公司委托，“中国企业社会责任报告评级专家委员会”抽选专家组成评级小组，对《中国民生银行股份有限公司 2023 年度社会责任报告》（以下简称《报告》）进行评级。

#### 一、评级依据

中国社会科学院《中国企业社会责任报告指南（CASS-CSR 4.0）》暨“中国企业社会责任报告评级专家委员会”《中国企业社会责任报告评级标准（2020）》。

#### 二、评级过程

1. 评级小组审核确认《报告》编写组提交的《企业社会责任报告过程性资料确认书》及相关证明材料；
2. 评级小组对《报告》编写过程及内容进行评价，拟定评级报告；
3. 评级专家委员会副主席、评级小组组长、评级小组专家共同签审评级报告。

#### 三、评级结论

##### 过程性（★★★★★）

总行办公室牵头成立报告编制小组，办公室主任统筹具体编制工作，把控整体方向与关键节点，行长负责报告最终审核；将报告定位为满足监管部门信息披露要求、展示履责信息、强化利益相关方沟通、塑造责任品牌形象的重要工具，功能价值定位明确；根据国家宏观政策、国际国内社会责任标准、行业热点议题、优秀报告对标、公司发展战略、利益相关方调查等识别实质性议题；通过官方网站发布报告，以电子版、印刷品、长图版、中英文版的形式呈现报告，具有卓越的过程性表现。

##### 实质性（★★★★★）

《报告》系统披露了贯彻宏观政策、保障客户权益、客户隐私保护、保护数据安全、反洗钱、服务实体经济、发展数字金融、科技金融、绿色金融等所在行业关键性议题，叙述详细充分，实质性表现卓越。

##### 完整性（★★★★★）

《报告》主体内容从“民生国计·服务国家战略”“生态文明·促进绿色低碳”“银树火花·用心服务大众”“行稳致远·稳健护航发展”等角度系统披露了所在行业核心指标的 91.12%，完整性表现卓越。

##### 平衡性（★★★★☆）

《报告》披露了“受理并处理的客户投诉量”“95568 渠道接获的客户投诉数目”“重大信息安全事件”“聘用童工及强制劳动事件”“数据泄露等安全事件”等负面数据信息，具有领先的平衡性表现。

##### 可比性（★★★★★）

《报告》披露了“营业收入”“每股社会贡献值”“女性管理者比例”“公益捐赠额”“绿色信贷余额”“支持应对气候变化贷款”等 50 个关键指标连续 3 年的对比数据，并通过“2023 中国民营企业 500 强第 54 位”“北京民营企业百强第 7 位”等进行横向比较，具有卓越的可比性表现。

##### 可读性（★★★★★）

《报告》采用使命引领型框架结构，以“民”“生”“银”“行”统领四大篇章，系统呈现关键议题的年度履责理念、实践与成效，诠释了企业对履行社会责任的深刻理解；封面设计及篇章跨页延用彩绘风格，以活泼生动的 IP 元素展示特色履责场景，增强了报告的生动性；设置“数说 2023”“荣誉认可”特色版块丰富报告体系，引入第三方证言佐证履责成效，提升了报告的沟通力，具有卓越的可读性表现。

#### 创新性（★★★★☆）

《报告》设置“党建领航促发展，金融赋能谱新篇”“金融活水润三农，乡村振兴丰景图”两大责任专题，聚焦企业在加强党的建设、助力乡村振兴方面的责任行动，彰显了企业的责任担当；报告以“我们的行动 2023”特色版块起篇，系统展现企业在响应联合国可持续发展目标（SDGs）下的责任行动，凸显了企业的全球视野与履责追求；邀请第三方机构核验部分关键数据，增强了报告的公信力，创新性表现领先。

#### 综合评级（★★★★★）

经评级小组评价，《中国民生银行股份有限公司 2023 年度社会责任报告》为五星级，是一份卓越的企业社会责任报告。



中国民生银行社会责任报告连续第八年获得五星级评价

#### 四、改进建议

增强报告内容和设计的表现形式，进一步提升报告的创新性。



评级专家委员会副主席

邵同胜

评级小组组长

张喜

评级小组专家

出具时间：2024 年 5 月 11 日

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