



中国民生银行
CHINA MINSHENG BANK

Implementation of Strategies

2025-Beijing

**The implementation of strategies of China Minsheng Bank in
the past few years can be summarized as
five “unchanged” and “changed” aspects**

Unchanged:

Our commitment to stand side by side with NSOEs

Changed:

Stronger capabilities to navigate through cycles together with customers



A companion of NSOEs

- China Minsheng Bank is the first national joint-stock commercial bank initiated and founded mainly by NSOEs. We share the same origin with NSOEs and move forward with them together.
- **Loans to NSOEs exceeded RMB1.5 trillion, accounting for nearly 40% of total loans.**

Strategic clients

↑ **47 %**

from 2022

Customers in supply chains

45,000

over **4,000**
core customers

SME credit

↑ **20 %**

compound growth rate in
the past 3 years

**NSOEs: non-state-owned enterprises*

**SME: Small- and medium-sized enterprise*

Unchanged:

Our strategy to prioritize small business finance

Changed:

**Creation of distinctive development models together with
customers**



A leader of small business finance

- In recent years, China Minsheng Bank has adopted new small business finance model, promoted the legal person-oriented, online and credit-based transformation of small business, and has shaped the differentiated and sustainable core competitiveness in small business finance.

Digital insight

Combination of online and
offline operations
Smart risk control

Scenario-based services

Honeycomb Plan
Eco-finance platform

Unchanged:

Our long-term focus on retail finance

Changed:

Shared wealth and value growth with customers



A cultivator of retail finance

- China Minsheng Bank takes retail finance as a **prioritized, long-term and fundamental** strategic business, and has updated **services, benefits** and **processes** in an all-round manner. We will continuously expand retail finance and maintain our focus on it.

Private banking customers

↑ **12.5 %**

AUM ↑ **11.46 %**

Community finance

AUM RMB **460** billion

Leading number of outlets
among peers

Unchanged:

Technological empowerment for operation and management

Changed:

Deeper and more extensive application of AI

Technological empowerment for operation and management

- In recent years, the **AI technologies** represented by large models have achieved breakthroughs and innovative applications. China Minsheng Bank embraces technological revolution and has made forward-looking deployment for building fundamental capabilities and exploring application scenarios of AI.

Large model application system

- Establishment of a joint AI laboratory
- Empowerment for marketing, operation and risk control, etc.

Knowledge management system

- Group-wide enterprise-level knowledge base
- Whole-process knowledge management and operation mechanism

Unchanged:

Considerate services embedded in our corporate DNA

Changed:

Value creation and growth together with customers



A practitioner of considerate services

- China Minsheng Bank provides considerate services to customers, creates value for them while achieving our own healthy development, and grows together with customers.



✓ Continuously improve basic products and services

✓ Improve organizational transformation and management efficiency

✓ Cultivate the philosophy of “compliance is the core competitiveness”

- MSCI ESG rating -

AAA

globally highest

We have basically shifted from the scale-oriented to quality-oriented development, from the traditional models to comprehensive services, and from being under risk pressure to steady operations.

After consistently consolidating foundation and adjusting structure, we have delivered a healthier and more solid balance sheet, and improved the development resilience in forging through cycles.

In 2025, China Minsheng Bank will maintain firm strategic resolve to

Solidify foundations
Develop new growth areas



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graph TD; A[Solidify foundations<br/>Develop new growth areas] --> C[Lower cost and enhance efficiency<br/>Refine services]; B[Manage liabilities precisely<br/>Manage asset quality<br/>in a forward-looking way] --> D[Deepen digital transformation];
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Manage liabilities precisely
Manage asset quality
in a forward-looking way

Lower cost and enhance efficiency
Refine services

Deepen
digital transformation



Serving the Public, Caring About People's Livelihood