## CHINA MINSHENG BANKING CORP., LTD.

### Capital Composition for the first half of 2018

#### **APPENDIX I: CAPITAL COMPOSITION**

Unit: million (in RMB), % (data of the Group)

2       Retained revenue         2a       Surplus reserve       34,91         2b       General reserve       74,30         2c       Retained earnings       178,09         3       Accumulated other comprehensive income and public reserve       57,45         3b       Others       -1,39         4       Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)       7,15         5       Valid portion of non-controlling interests       7,15         6       CET1 capital before regulatory adjustments       394,30         CET1 capital: regulatory adjustments         7       Prudential valuation adjustments         8       Goodwill (net of deferred tax liabilities)       19         9       Other intangible assets (excluding land use rights) (net of deferred tax liabilities)       97	Cor	e tier-1 capital (CET1 capital):	Amount
2a Surplus reserve 34,91 2b General reserve 77,30 2c Retained earnings 178,09 3 Accumulated other comprehensive income and public reserve 57,45 3b Others 57,45 3b Others 57,45 4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies) 7,15 6 CET1 capital before regulatory adjustments 394,30  CET1 capital: regulatory adjustments 394,30  CET1 capital: regulatory adjustments 9 7 Prudential valuation adjustments 9 9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 19 9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 10 10 Net deferred tax assets due to operation losses subject to future profits 60 11 Cash-flow hedge reserves of the projects not measured at fair value 12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1	Paid-in capital	43,782
2c Retained earnings 174,30  2c Retained earnings 178,09  3 Accumulated other comprehensive income and public reserve 57,45  3b Others 57,45  4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies) 7,15  5 Valid portion of non-controlling interests 7,15  6 CET1 capital before regulatory adjustments 394,30  CET1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities) 19  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 10  Net deferred tax assets due to operation losses subject to future profits 60  11 Cash-flow hedge reserves of the projects not measured at fair value 12  Shortfall of provisions to expected losses 13  Securitisation gain on sale 14  Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15  Defined-benefit pension fund net assets (net of deferred tax liability) 16  Ordinary shares held directly or indirectly by the Bank 17  Reciprocal cross-holdings in CET1 capital instruments 18  Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19  Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19  Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19	2	Retained revenue	
2c Retained earnings  Accumulated other comprehensive income and public reserve  3a Capital reserve  57,45  3b Others  4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests  6 CET1 capital before regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  6 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	2a	Surplus reserve	34,914
3 Accumulated other comprehensive income and public reserve  3a Capital reserve  57,45  3b Others  4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests  6 CET1 capital before regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	2b	General reserve	74,304
3a Capital reserve 57,45 3b Others -1,39  4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests 7,15  6 CET1 capital before regulatory adjustments 394,30  CET1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities) 19  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits 6  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	2c	Retained earnings	178,090
3b Others -1,39  4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests 7,15  6 CET1 capital before regulatory adjustments 394,30  CET1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities) 19  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 19  10 Net deferred tax assets due to operation losses subject to future profits 6  11 Cash-flow hedge reserves of the projects not measured at fair value 12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19	3	Accumulated other comprehensive income and public reserve	
4 Amount as attributable to CET1 capital during the transition period (only applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests  7 (CET1 capital before regulatory adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	3a	Capital reserve	57,457
applicable to non-shareholding company and mark "0" for the banks which are joint stock companies)  5 Valid portion of non-controlling interests  7,15 6 CET1 capital before regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	3b	Others	-1,397
CET1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	4	applicable to non-shareholding company and mark "0" for the banks which	
CET1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of deferred tax liabilities)  9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  6 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	5	Valid portion of non-controlling interests	7,152
7 Prudential valuation adjustments 8 Goodwill (net of deferred tax liabilities) 9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 10 Net deferred tax assets due to operation losses subject to future profits 11 Cash-flow hedge reserves of the projects not measured at fair value 12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	6	CET1 capital before regulatory adjustments	394,302
8 Goodwill (net of deferred tax liabilities) 9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities) 10 Net deferred tax assets due to operation losses subject to future profits 6 It Cash-flow hedge reserves of the projects not measured at fair value 12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	CET	1 capital: regulatory adjustments	
9 Other intangible assets (excluding land use rights) (net of deferred tax liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	7	Prudential valuation adjustments	
liabilities)  10 Net deferred tax assets due to operation losses subject to future profits  11 Cash-flow hedge reserves of the projects not measured at fair value  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	8	Goodwill (net of deferred tax liabilities)	194
11 Cash-flow hedge reserves of the projects not measured at fair value 12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	9		974
12 Shortfall of provisions to expected losses 13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	10	Net deferred tax assets due to operation losses subject to future profits	60
13 Securitisation gain on sale 14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure 15 Defined-benefit pension fund net assets (net of deferred tax liability) 16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	11	Cash-flow hedge reserves of the projects not measured at fair value	
14 Unrealized gains and losses arising from the change in the fair value of debts due to the change in credit exposure  15 Defined-benefit pension fund net assets (net of deferred tax liability)  16 Ordinary shares held directly or indirectly by the Bank  17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	12	Shortfall of provisions to expected losses	
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16 Ordinary shares held directly or indirectly by the Bank 17 Reciprocal cross-holdings in CET1 capital instruments 18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation 19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	14		
17 Reciprocal cross-holdings in CET1 capital instruments  18 Insignificant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	15	Defined-benefit pension fund net assets (net of deferred tax liability)	
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financial sector entities that are outside the scope of regulatory consolidation  19 Significant capital investments in CET1 capital Instruments issued by financial sector entities that are outside the scope of regulatory consolidation	17	Reciprocal cross-holdings in CET1 capital instruments	
financial sector entities that are outside the scope of regulatory consolidation	18		
20 Mortgage servicing rights	19	Significant capital investments in CET1 capital Instruments issued by	
	20	Mortgage servicing rights	

21	Other deductible amount from not deformed tox assets subject future profits	
21	Other deductible amount from net deferred tax assets subject future profits of the Bank	
22	Amount exceeding the 15% threshold	
23	Of which: deductible amount from significant minority interests in financial	
23	institutions	
24	Of which: deductible amount from service rights of loans secured	
25	Of which: deductible amount from other net deferred tax assets subject to future profits of the Bank	
26a	Investment on CET1 capital by financial sector entities that are under control but not subject to consolidation	
26b	Insufficiency in CET1 capital by financial sector entities that are under control but not subject to consolidation	
26c	Total amount of other deductible items of CET1 capital	
27	Other amounts deductible from tier-1 and tier-2 capital	
28	Total regulatory deductions to CET1 capital	1,228
29	CET1 capital	393,074
	itional tier-1 capital (AT1 capital):	,
30	Directly issued qualifying AT1 instruments plus related stock surplus	9,892
31	Of which: classified as equity	9,892
32	Of which: classified as liabilities	
33	Directly issued capital instruments subject to phase out from other AT1	
	capital	
34	Valid portion of non-controlling interests	952
35	Of which: instruments subject to phase out	
36	AT1 capital before regulatory adjustments	10,844
AT1	capital: regulatory adjustments	
37	Investments in own AT1 capital instruments	
38	Reciprocal cross-holdings in AT1 capital instruments	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	
41a	Investments in AT1 capital instruments issued by financial sector entities that are under control but not subject to consolidation	
41b	Insufficiency in AT1 capital by financial sector entities that are under control but not subject to consolidation	
41c	Other deduction in AT1 capital	
	Development deductions and indicate ATI and the development of the ATI and the development of the ATI and the ATI	
42	Regulatory deductions applied to AT1 capital due to insufficient tier-2 capital to cover deductions	
42		
	capital to cover deductions	10,844

Tier	-2 capital:	
46	Qualifying tier-2 capital instruments plus any related share premium	98,894
47	Capital instruments subject to phase out arrangements from tier-2 capital	8,989
48	Valid portion of non-controlling interests	1,826
49	Of which: instruments subject to phase out	
50	Surplus provision for loan impairment	35,114
51	Tier-2 capital before regulatory deductions	135,834
Tier	2 capital: regulatory adjustments	
52	Tier-2 capital directly or indirectly held in the Bank	
53	Reciprocal cross-holdings in tier-2 instruments	
54	Insignificant capital investments in tier-2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	
55	Significant capital investments in tier-2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	
56a	Investments in tier-2 capital instruments issued by financial sector entities that are under control but not subject to consolidation	
56b	Insufficiency in tier-2 capital by financial sector entities that are under control but not subject to consolidation	
56c	Other deduction in tier-2 capital	
57	Total regulatory deductions to tier-2 capital	
58	Tier-2 capital	135,834
59	Total capital (tier-1 capital + tier-2 capital)	539,752
60	Total risk-weighted assets	4,551,683
Capi	ital ratios and buffers	
61	National CET1 capital adequacy ratio	8.64%
62	National tier-1 capital adequacy ratio	8.87%
63	National capital adequacy ratio	11.86%
64	Institution specific buffer requirement	
65	Of which: capital conservation buffer requirement	113,792
66	Of which: bank specific countercyclical buffer requirement	
67	Of which: G-SIB buffer requirement	
68	CET1 capital available to meet buffers (as a percentage of risk weighted assets)	3.64%
Nati	onal minima	
69	National CET1 capital adequacy ratio	5%
70	National tier-1 capital adequacy ratio	6%
71	National capital adequacy ratio	8%

Amo	ounts below the thresholds for deduction	
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and tier-2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	2,842
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	1,910
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	29,459
App	licable caps on the inclusion of provisions in tier-2 capital	
76	Provisions eligible for inclusion in tier-2 in respect of exposures subject to standardised approach	89,791
77	Cap on inclusion of provisions in tier-2 under standardised approach	52,393
78	Provisions eligible for inclusion in tier-2 in respect of exposures subject to internal ratings-based approach	
79	Cap for inclusion of provisions in tier-2 under internal ratings-based approach	
Cap	ital instruments subject to phase-out arrangements	
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap	
84	Current cap on tier-2 instruments subject to phase out arrangements	8,989
85	Amount excluded from tier-2 due to cap	

#### **APPENDIX II: DESCRIPTION OF RELATED ITEMS**

Unit: million (in RMB)

	Balance sheet under audited consolidated statements	Note
Goodwill	194	a
Intangible assets	4,872	b
Deferred income tax liabilities	64	
Of which: deferred tax liabilities related to goodwill		С
Of which: deferred tax liabilities related to other intangible assets (exclusive of land use right)		d
Paid-in capital	43,782	
Of which: valid portion of CET1 capital	43,782	e
Of which: valid portion of AT1 capital		f

# APPENDIX III: CORRESPONDENCE BETWEEN BALANCE SHEET IN PUBLISHED FINANCIAL STATEMENTS AND CAPITAL COMPOSITION

Unit: million (in RMB)

CET	T1 capital	Amount	Note
1	Paid-in capital	43,782	e
2a	Surplus reserve	34,914	
2b	General reserve	74,304	
2c	Retained earnings	178,090	
3a	Capital reserve	57,457	
8	Goodwill (net of related tax liabilities)	194	a-c

#### APPENDIX IV: MAIN FEATURES OF CAPITAL INSTRUMENTS

1	Issuer				China M	insheng Banking Co	orp., Ltd.			
2	Document Code	1108002	090801	090802	1428003	1528002	1628014	4609	1728016	1728023
3	Applicable law	PRC/ Administrative Measures on Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》)》 and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行)》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	The establishment and issue of the Offshore Preference Shares and the rights and obligations (including noncontractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, the PRC laws	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》)》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.	PRC/Regulation Governing Capital of Commercial Banks (Provisional) (《商業銀行資本管理辦法 (試行》》) and Securities Law of The People's Republic of China (《中華人 民共和國證券 法》), etc.
4	Regulatory treatment									
5	Of which: transition arrangement of Administrative Measures on Commercial Banks (Provisional) (《商業銀行資本管理辦法(試行)》)	Included in regulatory capital (reducing annually)	Included in regulatory capital (reducing annually)	Included in regulatory capital (reducing annually)	Included in regulatory capital	Included in regulatory capital	Included in regulatory capital			
6	Of which: post transition arrangement of Administrative Measures on Commercial Banks (Provisional) (《商業銀行資本管理辦法(試行》))	Not included in regulatory capital	Not included in regulatory capital	Not included in regulatory capital	Included in regulatory capital	Included in regulatory capital	Included in regulatory capital			
7	Of which: eligible at solo/group/group&solo	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group	Legal person/ group
8	Category of instrument	Subordinated bonds	Hybrid capital bonds	Hybrid capital bonds	Tier-2 capital bonds	Tier-2 capital bonds	Tier-2 capital bonds	Offshore Preference Shares	Tier-2 capital bonds	Tier-2 capital bonds
9	Amount recognized in regulatory capital (Unit: million)	RMB3,995	RMB3,321	RMB1,673	RMB19,982	RMB19,982	RMB19,977	Equal to RMB9,892	RMB14,982	RMB14,982
10	Par value of instrument (Unit: million)	RMB4,000	RMB3,325	RMB1,675	RMB20,000	RMB20,000	RMB20,000	USD1,439	RMB15,000	RMB15,000

11	Accounting classification	Debt securities	Debt securities	Debt securities	Debt securities	Debt securities	Debt securities	Other equity	Debt securities	Debt securities
		payable	payable	payable	payable	payable	payable	instruments	payable	payable
12	Original date of issuance	2011-3-18	2009-3-25	2009-3-25	2014-3-18	2015-4-28	2016-8-30	2016-12-14	2017-09-12	2017-11-27
13	Perpetual or dated	Dated	Dated	Dated	Dated 2024 2 20	Dated	Dated	Perpetual	Dated 2027 00 14	Dated 2027 11 20
14	Of which: original maturity date	2026-3-18	2024-3-25	2024-3-25	2024-3-20	2025-4-29	2026-8-31		2027-09-14	2027-11-29
15	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
16	Of which: optional call date, contingent call dates and redemption amount (Unit: million)	2021/3/18, 4,000	2019/3/25, 3,325	2019/3/25, 1,675	2019/3/20, 20,000	2020/4/29, 20,000	2021/8/31, 20,000	The first redemption date will be 2021/12/14 (full redemption or partial redemption)	2022/9/14, 15,000	2022/11/29, 15,000
17	Of which: subsequent call dates, if applicable	Nil	Nil	Nil	Nil	Nil	Nil	12/14 in every year since the first redemption date	Nil	Nil
18	Coupons/dividends									
19	Of which: fixed or floating dividend/coupon	Fixed interest rate	Fixed interest rate	Floating interest rate	Fixed interest rate	Fixed interest rate	Fixed interest rate	Floating interest rate. The dividend rate will be fixed for the dividend adjustment period (five-year period) and the interest rate will be reset every five years	Fixed interest rate	Fixed interest rate
20	Of which: Par interest rate	5.70%	5.70%	Time deposit interest rate (one year period): +3.0%	6.60%	5.40%	3.50%	The floating interest rate for the first five years will be 4.95%. If no redemption right is exercised as at the end of the five-year period, the interest rate will be reset every five years. The interest rate shall be reset based on the sum of the yield of five-year US bonds as at the date of the reset and 314.7 base point	4.70%	4.70%
21	Of which: existence of a dividend stopper	No	No	No	No	No	No	Yes	No	No
22	Of which: fully discretionary, partially discretionary or mandatory	No discretionary right	No discretionary right	No discretionary right	No discretionary right	No discretionary right	No discretionary right	Fully discretionary right	No discretionary right	No discretionary right
23	Of which: existence of step up or other incentive to redeem	No	Yes	Yes	No	No	No	No	No	No
24	Of which: cumulative or non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
25	Convertible or non-convertible	No	No	No	No	No	No	Yes	No	No

27 Of which: if convertible, fully or partially  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26	Of which: if convertible, the trigger event(s) of the conversion	N/A	N/A	N/A	N/A	N/A	N/A	Trigger events involving additional tier-1 capital instruments occur, in which the CET 1 capital adequacy ratio of the Bank decreases to 5.125% or below; events involving nonsustainability occur, in which the CBIRC has decided that the without a conversion or write-off of the Bank's capital, the Bank would become nonviable and relevant authorities have decided that a public sector injection of capital or equivalent support is necessary, without which the Bank	N/A	N/A
	27	Of which: if convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	nonviable  Where trigger events involving additional tier-1 capital instruments occur, the shares shall be converted fully or partially; where trigger events involving additional	N/A	N/A

28	Of which: if convertible, the determination method of the conversion price	N/A	N/A	N/A	N/A	N/A	N/A	Initial conversion price is equivalent to the average trading price of H Shares for 20 days immediately before the date	N/A	N/A
								of announcement of the Board resolution in respect of the proposal of the issuance of the Offshore Preference Shares.		
29	Of which: if convertible, mandatory conversion or not	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A	N/A
30	Of which: if convertible, specify the type of converted instrument	N/A	N/A	N/A	N/A	N/A	N/A	Core tier-1 capital	N/A	N/A
31	Of which: if convertible, specify issuer of converted instrument	N/A	N/A	N/A	N/A	N/A	N/A	The Bank	N/A	N/A
32	Write-down or not	No	No	No	Yes	Yes	Yes	No	Yes	Yes
33	Of which: if write-down, trigger event(s) of the write-down	N/A	N/A	N/A	The occurrence of the earlier of the earlier of the following two situations: (i) the CBIRC deciding that a write-down is necessary, without which the issuer is no longer able to sustain itself; and (ii) any relevant authorities deciding that a public sector injection of capital or equivalent support is necessary, without which the issuer is no longer able to sustain itself	The occurrence of the earlier of the following two situations: (i) the CBIRC deciding that a write-down is necessary, without which the issuer is no longer able to sustain itself; and (ii) any relevant authorities deciding that a public sector injection of capital or equivalent support is necessary, without which the issuer is no longer able to sustain itself	The occurrence of the earlier of the earlier of the following two situations: (i) the CBIRC deciding that a write-down is necessary, without which the issuer is no longer able to sustain itself; and (ii) any relevant authorities deciding that a public sector injection of capital or equivalent support is necessary, without which the issuer is no longer able to sustain itself	N/A	The occurrence of the earlier of the earlier of the following two situations: (i) the CBIRC deciding that a write-down is necessary, without which the issuer is no longer able to sustain itself; and (ii) any relevant authorities deciding that a public sector injection of capital or equivalent support is necessary, without which the issuer is no longer able to sustain itself	The occurrence of the earlier of the following two situations: (i) the CBIRC deciding that a write-down is necessary, without which the issuer is no longer able to sustain itself; and (ii) any relevant authorities deciding that a public sector injection of capital or equivalent support is necessary, without which the issuer is no longer able to sustain itself
34	Of which: if write-down, fully or partially	N/A	N/A	N/A	Fully	Fully	Fully	N/A	Fully	Fully
35	Of which: if write-down, permanent or temporary	N/A	N/A	N/A	Permanent	Permanent	Permanent	N/A	Permanent	Permanent
36	Of which: if temporary write-down, description of recovery mechanism of carrying amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

37	Position in subordination hierarchy	The distribution	The distribution	The distribution	The distribution	The distribution	The distribution	The distribution	The distribution	The distribution
31	in liquidation (specify instrument	of residual	of residual	of residual	of residual	of residual	of residual	of residual	of residual	of residual
	type immediately senior to instrument)	assets shall be	assets shall be	assets shall be	assets shall be	assets shall be	assets shall be	assets shall be	assets shall be	assets shall be
	type ininiculately sellior to instrument)	subordinated to	subordinated to	subordinated to	subordinated to	subordinated to	subordinated to	subordinated to	subordinated to	subordinated to
		the depositors	the depositors	the depositors	the depositors	the depositors	the depositors	the depositors	the depositors	the depositors
		of the Bank	of the Bank,	of the Bank,	of the Bank	of the Bank	of the Bank	of the Bank,	of the Bank	of the Bank
		and ordinary	ordinary	ordinary	and ordinary	and ordinary	and ordinary	ordinary	and ordinary	and ordinary
		creditors but	creditors,	creditors,	creditors and	creditors and	creditors and	creditors,	creditors and	creditors and
		ranked ahead	subordinated	subordinated	ranked ahead of	ranked ahead of	ranked ahead of	subordinated	ranked ahead of	ranked ahead of
		of additional	bonds and tier-	bonds and tier-	equity capital	equity capital	equity capital	bondholders,	equity capital	equity capital
		tier-1 capital	2 capital bonds	2 capital bonds	of the issuer,	of the issuer,	of the issuer,	convertible	of the issuer,	of the issuer,
		instruments and	and ranked ahead	and ranked ahead	additional	additional	additional	bondholders,	additional	additional
		hybrid capital	of additional	of additional	tier-1 capital	tier-1 capital	tier-1 capital	tier-2 capital	tier-1 capital	tier-1 capital
		bonds	tier-1 capital	tier-1 capital	instruments and	instruments and	instruments and	bondholders	instruments and	instruments and
			instruments	instruments	hybrid capital	hybrid capital	hybrid capital	and additional	hybrid capital	hybrid capital
					bonds; It shall	bonds; It shall	bonds; It shall	tier-2 capital	bonds; It shall	bonds; It shall
					rank pari passu	rank pari passu	rank pari passu	instruments	rank pari passu	rank pari passu
					among other	among other	among other	holders and	among other	among other
					subordinated	subordinated	subordinated	ranked ahead	subordinated	subordinated
					bonds in issue	bonds in issue	bonds in issue	of ordinary	bonds in issue	bonds in issue
					and to be issued	and to be issued	and to be issued	shareholders	and to be issued	and to be issued
					which have the	which have the	which have the		which have the	which have the
					same position	same position	same position		same position	same position
					in subordination	in subordination	in subordination		in subordination	in subordination
					hierarchy in	bonds in	bonds in		bonds in	bonds in
					liquidation for the current	issued which	issued which		issued which	issued which
					l	have the same position in	have the same		have the same	have the same position in
					period, and rank	subordination	position in subordination		position in	subordination
					pari passu among the tier-2 capital	hierarchyn	hierarchyin		subordination hierarchyin	hierarchyin
					bonds to be	liquidation	liquidation		liquidation	liquidation
					issued.	for the current	for the current		for the current	for the current
					issucu.	period, and rank	period, and rank		period, and rank	period, and rank
						pari passu among	pari passu among		pari passu among	pari passu among
						the tier-2 capital	the tier-2 capital		the tier-2 capital	the tier-2 capital
						bonds to be	bonds to be		bonds to be	bonds to be
						issued.	issued.		issued.	issued.
38	Non-compliant transitioned features	Yes	Yes	Yes	No	No	No	No	No	No
39	Of which: if yes, please specify	Without write-	With redemption	With redemption	N/A	N/A	N/A	N/A	N/A	N/A
	non-compliant features	down and	incentive,	incentive,		****	1,,,,	****	1,,,,	
	vomprimir remedies	convertible	without write-	without write-						
		feature	down and	down and						
			convertible	convertible						
			feature	feature						
	l .							L	L	