



中国民生银行
CHINA MINSHENG BANK



2022 Interim Results Announcement

Disclaimer

This announcement is based on the Interim Report. In order to fully understand the operating results, financial position and future development plans of the Bank, please read the full report carefully at the Investor Relations section of the website of the Bank or the website of the Shanghai Stock Exchange.

This report contains forward-looking statements that may involve risks and uncertainties. These statements are generally indicated by the use of forward-looking terminology such as believe, expect, anticipate, estimate, plan, project, goal, may, will or other similar words that express indication of actions or results of actions that may or are expected to occur in the future. You should not place undue reliance on these forward-looking statements, which apply only as of the date of this report. These forward-looking statements are based on information of the Bank and information from other sources we believe to be reliable. Such forward-looking statements are related to future events or the Bank's future financial, business or other performance and are subject to a number of unclear factors that could cause material difference in actual results.

Notes: 1. Unless otherwise stated, the financial indicators in this report are based on information of the Group and the business indicators are based on information of the Bank.

2. Unless otherwise stated, all data in this report are based on the Chinese Accounting Standards and the currency is RMB.

I. Key Data



Total assets

RMB7.32 trillion

up

↑ 5.29%

from the end of the
previous year



Total loans

RMB4.21 trillion

up

↑ 3.95%

from the end of the
previous year



Total deposits

RMB4.11 trillion

up

↑ 8.95%

from the end of the
previous year



Operating income

RMB74,199 million

down

↓ 15.47%

YoY



Net profit attributable
to holders of equity
shares of the Bank

RMB24,638 million

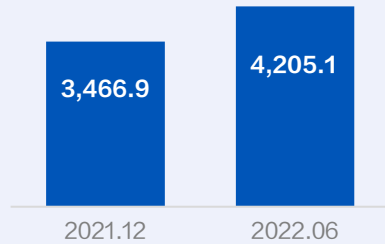
down

↓ 7.22%

YoY

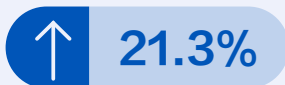
II. Optimised asset structure with continued efforts in key areas


Balance of loans to the manufacturing industry
RMB420,510 million



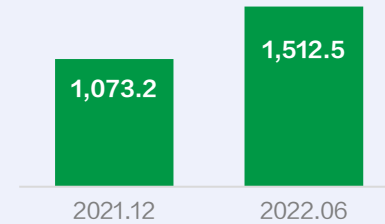
Unit: RMB100 million

up



from the end of the previous year


Balance of green credit
RMB151,250 million

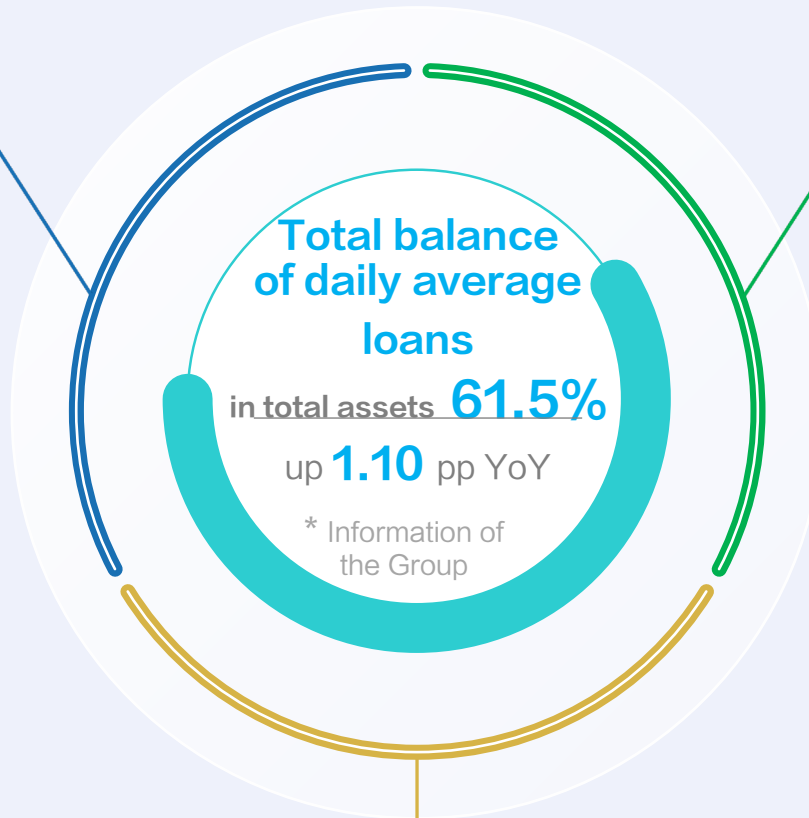


Unit: RMB100 million

up



from the end of the previous year

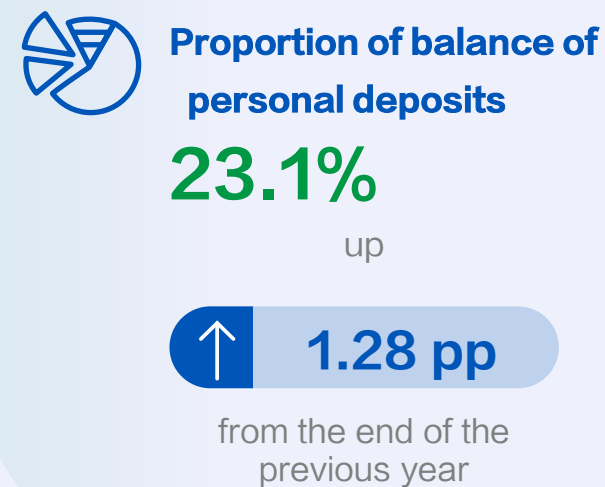
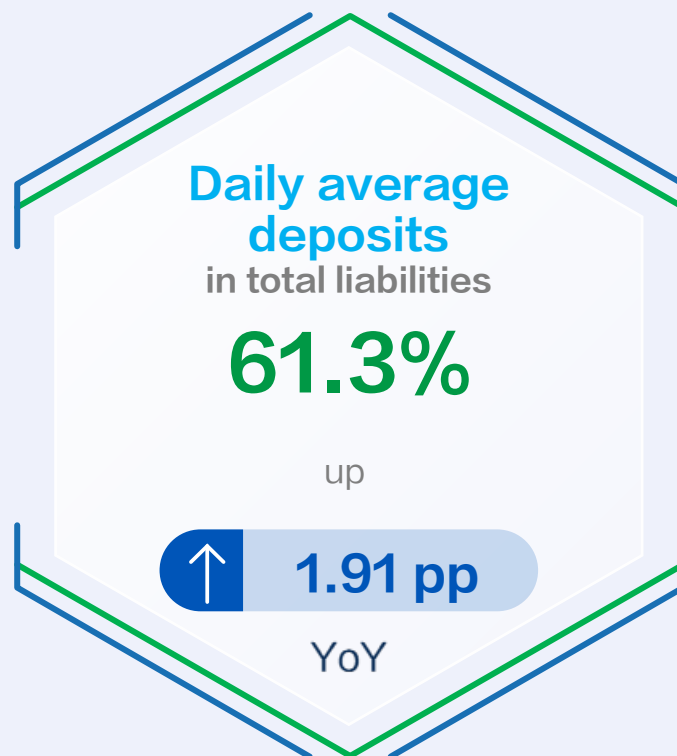
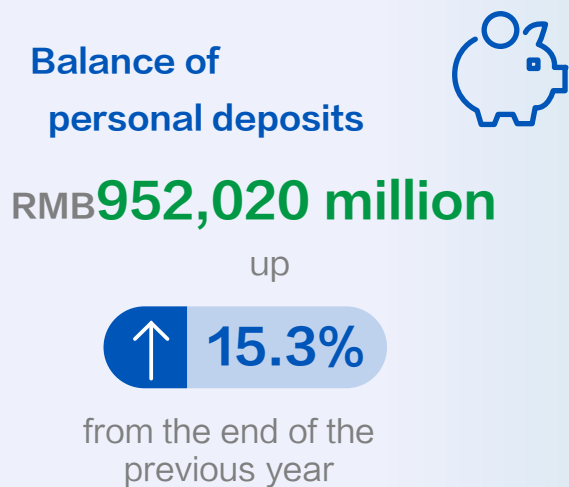


Balance of inclusive small business loans
RMB526,620 million



from the end of the previous year

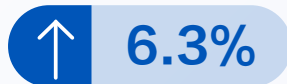
III. Increasingly stable liabilities with significant growth in personal deposits



IV. Practiced “customer-centric” philosophy with overall improvement in customer base



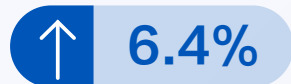
Effective corporate customers



Balance of corporate deposits
RMB3,142,160 million



Balance of corporate loans
RMB2,447,450 million



Effective and above retail customers



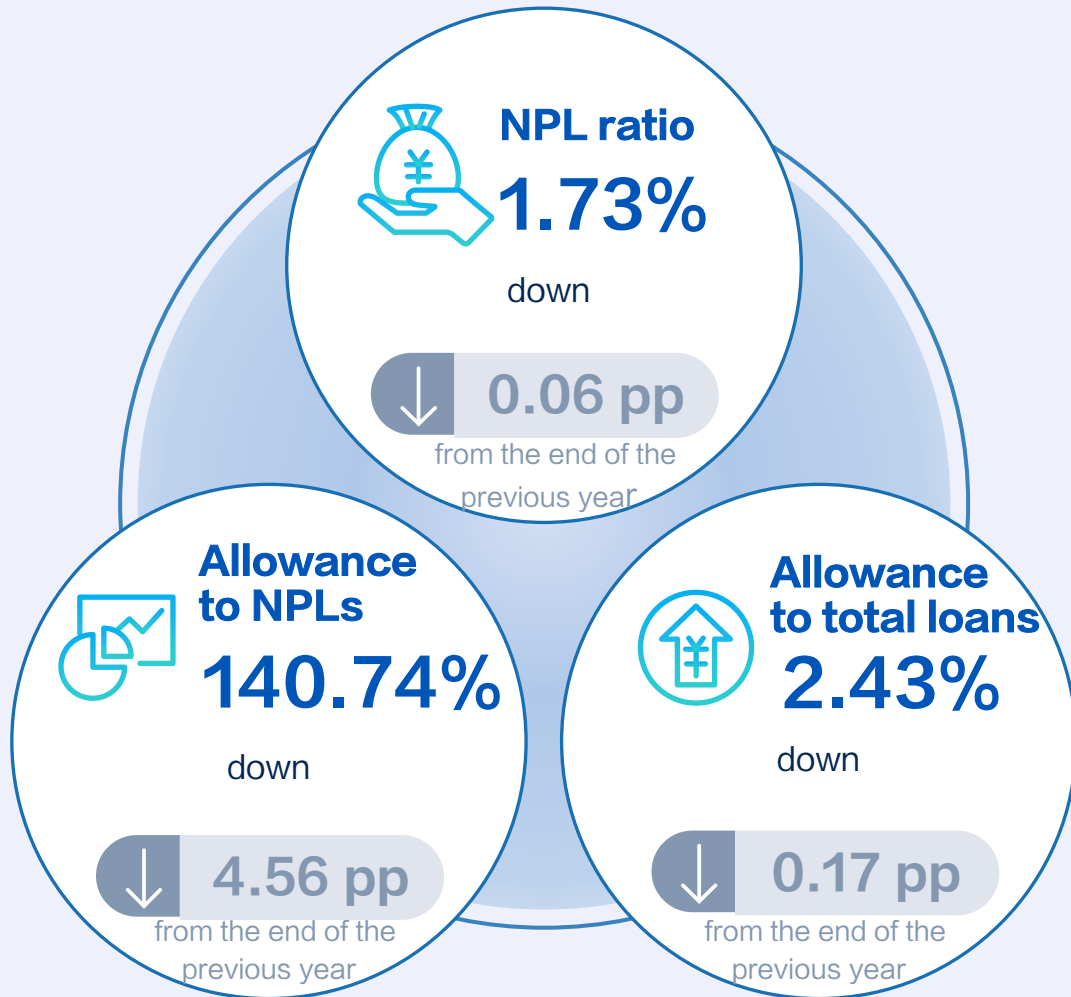
Number of eligible private banking customers



AUM of retail customers
RMB2,202,080 million



V. Accelerated disposal of non-performing assets with steady and improved asset quality



Non-performing assets disposed

RMB**48,650 million**, up

↑ **29.7%** YoY
*Information of the Bank



Allowance used to dispose NPLs

RMB**26,610 million**, up

↑ **17.7%** YoY



Recovery of written-off loans

RMB**2,920 million**, up

↑ **22.5%** YoY

VI. Upgraded products and services with growing advantages in segmented areas (1/3)



Strategic clients

Balance of deposits
**RMB1,168,400
million**

up

↑ 18.2%

from the end of the
previous year

Balance of loans
**RMB1,074,180
million**

up

↑ 20.1%

from the end of the
previous year

蒲公英计划 *Dandelion Plan*

One-point access,
Nationwide radiation,
Multi-point response,
Full-scenario services

Relying on core enterprises



Customers referred
from the chains of core
enterprises

3,067 customers

Successful
referral rate

21%

VI. Upgraded products and services with growing advantages in segmented areas (2/3)



Covered over 500 industrial parks

Easy Park Construction

One-stop services for development and construction of industrial parks

Easy Park Operation

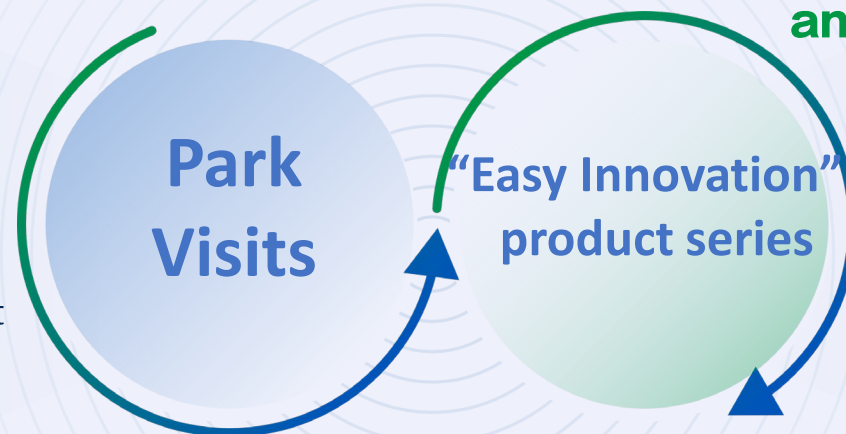
Digital intelligent park management

Easy Park Development

Comprehensive financial services for enterprises in the industrial parks

Easy Park Resource Sharing

Establishment of “Ecosystem Alliances” among industrial parks



Comprehensive services to the “dedicated, refined, distinctive and innovative” enterprises

Full cycle
Entire scenarios
Whole ecosystems

5,658 target customers

Balance of deposits up

23.9%

from the end of the previous year

Balance of financial assets up

29.0%

from the end of the previous year

VI. Upgraded products and services with growing advantages in segmented areas (3/3)



7 cloud products

Minsheng•Cloud
Agency Book Keeping

Minsheng•Cloud
Human Resources

Minsheng•Cloud
Freight

Minsheng•Cloud
Cost Control

Minsheng•Cloud
Healthcare

Minsheng•Cloud
Wallet

Minsheng•Cloud
Easy Payment

Collaborated with over **500** partners
Launched **410** open services
across **5** categories
Served over **7,000** corporate customers
and over **1 million** individual customers

“Minsheng Cloud”
product series

Distinctive retail
benefit systems

“V+” membership benefit system

Four benefit segments:

finance, shopping, entertainment and food
1.43 million redemptions of V+
membership benefits was made during the
Reporting Period



VIP benefit system

30 premium benefits,
with appointment channels for the
“**Apex Secretary**” available
across the country and around the clock



Ecosystem of credit card benefit scenarios

Covered **295** core commercial areas in
105 cities across the country

VII. Implemented inclusive policies and continuously delivered financial “warmth”

Pioneered to issue “20 Minsheng Measures” to bail out enterprises in difficulties

Providing customers in operating difficulties as affected by the COVID-19 with a series of services, such as **loan renewal, repayment plan adjustment, remote video contract signing and deferred repayment**

As at the end of the Reporting Period, the Bank provided small and micro customers with up to **RMB211,890 million** renewed loans and deferred principal and interest repayment

“Minsheng Enjoyment” – exclusive services for the elderly



Served **8,543 thousand** elderly customers with AUM balance of **RMB562,690 million**

Supporting rural revitalisation with finance

Agriculture and Animal Husbandry Loan

Agricultural Loan Express

Cotton Grower Loan

B&B Loan

Tea Garden Loan

Agricultural Planting Loan

Balance of loans related to agriculture, rural areas and farmers amounted to **RMB330,970 million**, up **4.1%** from the beginning of the year