Announcement on the Main Operating Situation in the First Quarter of 2025

8 April 2025

Since 2025, the Bank has adhered to the fundamental purpose of serving the real economy with financial services, maintained its strategic focus, continued to consolidate the foundation, actively pursued progress and refined management, focused on "strengthening customer group management, optimizing structure, controlling risks, and driving revenue growth", and promoted steady improvement of its operating performance.

In the first quarter, the Bank continued to optimize its asset-liability structure, achieved steady growth in the scales of deposits and loans, and steady improvement in net interest margin. Its operating income increased by over 7% year-on-year, of which, both net interest income and net non-interest income achieved positive year-on-year growth.

Board of Directors China Minsheng Banking Corporation Limited

(Please note that this is the English translation of the announcement in Chinese. Should there be any discrepancy between the English translation and the Chinese version, the Chinese version prevails.)