

CSR

Corporate Social Responsibility
Report 2013



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Reporting Specifications

Reporting Period:

This report covers the period from January 1, 2013 to December 31, 2013. Some contents may surpass the above scope.

Release Cycle:

The Corporate Social Responsibility Report of China Minsheng Banking Corp., Ltd. is an annual report.

Organizational Scope:

This report covers the head office and all subsidiaries of China Minsheng Banking Corp., Ltd.. For the purpose of convenience of indication and reading, China Minsheng Banking Corp., Ltd. is also referred to as "China Minsheng Bank," "Minsheng Bank," "the Bank" or "the Company."

Reference Standards:

"Opinions on Strengthening Social Responsibility of Banking Financial Institutions" issued by China Banking Regulatory Commission;

"Guidelines on Corporate Social Responsibility for China's Banking Financial Institutions" issued by China Banking Association;

"Guidelines on Preparation of Corporate Social Responsibility Reports" issued by Shanghai Stock Exchange;

"Chinese CSR Preparation Guide" (CASS-CSR 3.0) issued by Chinese Academy of Social Sciences;

"Guide on Sustainability Reporting" (G4) issued by Global Reporting Initiative.

Data Description:

The data of 2013 in this report comes from the final statistical data. Should there be any inconsistency between the financial data in this report and in the annual report of the Company, the annual report shall prevail.

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: Assurance Engagement Other Than Audits or Review of Historical Financial Information," and has issued an independent assurance report.

Language and Availability of Report:

This corporate social responsibility report is published in both Chinese and English, and is released both in hardcopies and online version. For hardcopies of this report, please send email to csr@cmbc.com.cn or call 010-57092056. For online version, please visit the website of the Company at www.cmbc.com.cn.

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Corporate Profile

Formally established on January 12, 1996 in Beijing, China Minsheng Banking Corp., Ltd. is China's first national joint-stock commercial bank with investments mainly from non-state-owned enterprises (NSOEs), and is a standard joint-stock financial institution founded in strict compliance with the rules and regulations under the Company Law of the People's Republic of China and the Law of the People's Republic of China on Commercial Banks. As a pilot program of China's banking reform, Minsheng Bank deepens reform with keen determination and takes the initiative to make progress, making positive contributions to the reform and innovation of China's banking industry.

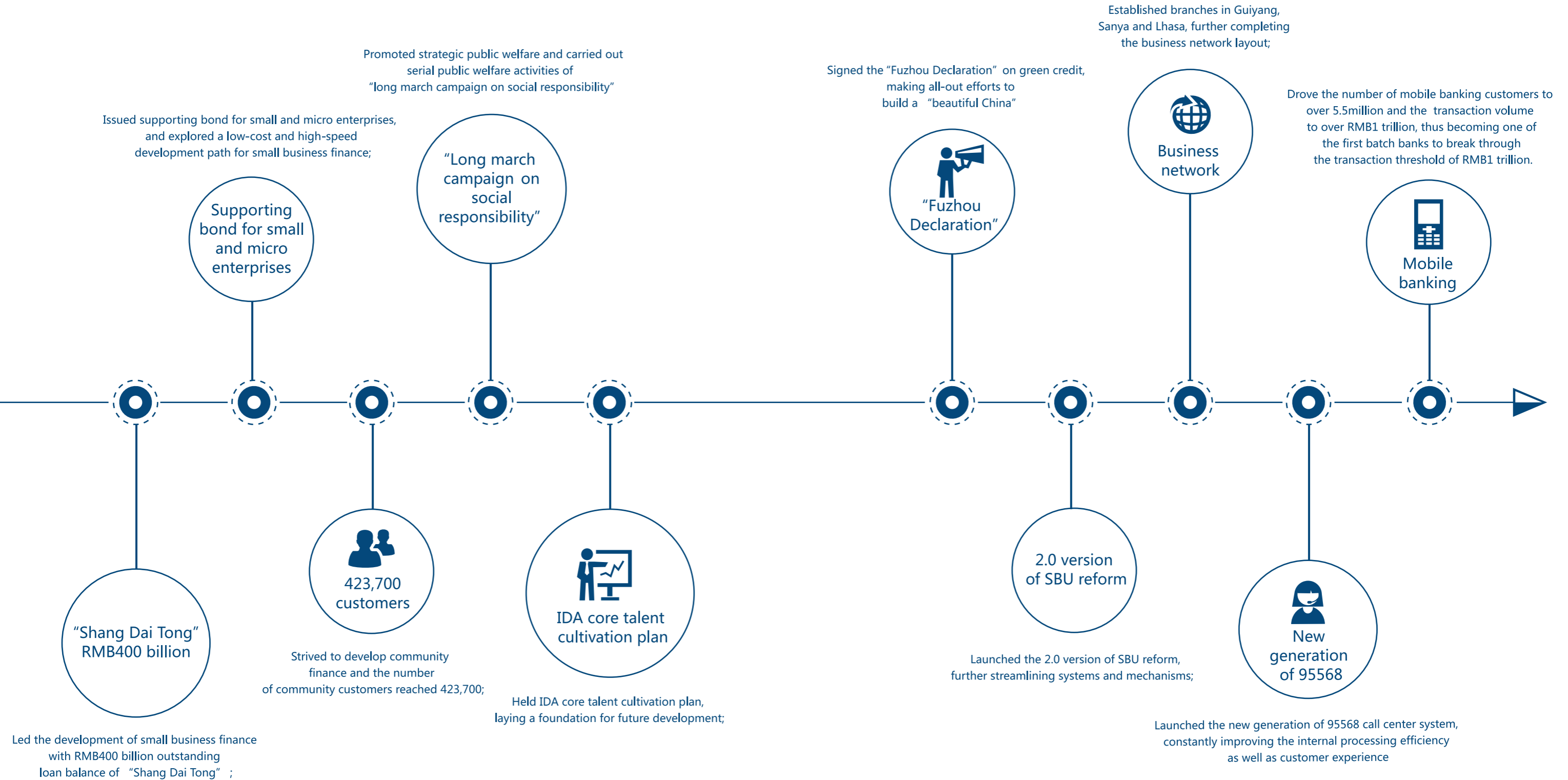
On December 19, 2000, the A share stock of China Minsheng Bank (600016) was listed on the Shanghai Stock Exchange (SSE). On November 8, 2004, the Company, as the first commercial bank in China, successfully issued RMB5.8 billion subordinated bonds in the inter-bank bond market, thus becoming the first commercial bank in China to successfully issue subordinated bonds in the national interbank bond market by private placement. On October 26, 2005, the Company became the first commercial bank in China that completed the split share reform. On November 26, 2009, the Company was listed at the Hong Kong Stock Exchange.

Minsheng Bank is committed to carry out its operations in a compliant, pragmatic and innovative manner. In 2007, it initiated the strategic business unit (SBU) reform on corporate banking business as the first runner in China's banking industry. In 2009, the Company reset its strategic positioning as "a bank for NSOEs, small and micro enterprises and high-end retail customers", actively promoted the adjustments on management framework, organizational system and business structure and the establishment of IT platform to build "distinctive bank" and "efficient bank." In 2013, the strategy of "second take-off" entered into the in-depth implementation stage. Aiming at "strategic transformation" and taking "process-based bank" as the main line, Minsheng Bank continuously advanced reform and innovation, built scientific, refined and "customer-centric" strategy implementation system, promoted the transformation of business development mode and reform of management style, so as to create greater value and returns for all interest groups.

As at the end of 2013, Minsheng Bank has established tier-1 branches in 36 cities (including Hong Kong) of 27 provincial administrative regions, and a total of 852 operating units across the country.



Major Achievements in 2013



Message from Chairman



As a new year comes around, everything looks fresh again. When we stepping into the brand-new year of 2013, looking into the past, there were stories left by the Minsheng people, which moved ourselves, moved others, and moved heaven and earth. The theme of these stories was to “become a great bank with the purpose of serving the people wholeheartedly.”

In the just past year of 2013, the third Plenary Session of the 18th CPC Central Committee described the blueprint of comprehensively deepening reform, making people of all walks of life and industries of all sectors to confidently embrace the new stage of reform and development. Meanwhile, in the context of economic and financial globalization, the banking industry encounters unprecedented difficulties and challenges. With the speeding up of interest rate liberalization reform, the financial market is more competitive than ever and the partial and regional risks are rising. Just as the Western saying goes, this is the best of times and this is the worst of times for China's banking industry.

In the face of the best of times, the Minsheng people conduct banking business in a compliant and down-to-earth manner, living up to the precious time. In the face of the worst of times, the Minsheng people conduct banking business in a creative manner, carrying out bold and resolute reform to meet challenges.

A great bank needs to implement institutional reform in a bold way. We continue promote the SBU reform and branch transformation, realizing the integration of industry resources, possessing a batch of specialized talents, and laying an institutional and human resource foundation for Minsheng Bank to become a great bank.

A great bank needs to carry out business innovation continuously. We focus on the “small business finance and community finance” and the “industry chain and supply chain finance”, giving full support to small business finance, and actively developing community finance, so as to put our energy into the capillary vessels of society, enhance the value of financial service to small and micro enterprises and residents of communities, and realize the value of the cause we have been struggling for.

A great bank needs to take responsibilities actively. We feel grateful to all our customers, treasure every employee and respect each partner. We pay close attention to vulnerable groups, devote ourselves to public welfare cause, and promote green credit, using practical action to support the building of a “beautiful China.”

It will take heavy responsibilities and embark on a long road to build a great bank. During this process, the responsibility stories of Minsheng Bank will certainly be continued.

A handwritten signature in black ink, appearing to be 'Dong Wenbiao', written in a cursive style.

Dong Wenbiao
Chairman
China Minsheng Banking Corp., Ltd.

Message from President



Mission determines height and responsibility creates future. Always bearing in mind of the corporate mission of serving real economy and adhering to the responsibility concept of "serving and caring for the public", we made new achievements in such fields as enhancing responsibility management level, increasing efforts to serve real economy, promoting green credit and building public welfare brand in 2013.

In 2013, we continued to construct the scientific and synergized social responsibility management system, improving the responsibility communication system that focused on social responsibility report, and systematically and scientifically promoting the social responsibility practices of Mingsheng Bank. The Bank's 2012 Social Responsibility Report ranked No.1 in both Social Responsibility Report of China's Banking Industry and Social Responsibility Report of China's Non-State-Owned Enterprises in the "Chinese CSR Report White Paper (2013)." We further improved the evaluation system for public welfare donation programs, and established annual reporting system covering the implementation of donation programs to comprehensively sorting out and supervising the implementation.

In 2013, we focused on small business finance and community finance to serve the real economy. We carried out small business process reconstruction project centering on "standardization, modularization and batch processing," and gradually established small business finance project-based marketing and centralized operating development modes. We actively developed the community finance business and strived to resolve the "last kilometer" issue of modern finance by providing convenient and close-at-hand financial services for community residents.

In 2013, we continued to take the initiatives to create new public welfare mode, making a batch of pioneering achievements in practice. The information-based poverty alleviation mode continuously showed its strong vitality. By the end of 2013, we have helped 397 counties (cities) of 28 provincial administrative

regions sell slow-moving agricultural products, and the gross weight reached more than 67.3 billion kg. In Guizhou, Yunnan, Xinjiang and Tibet, we carried out the public welfare activity of "long march campaign on social responsibility", protecting the ancient villages at risk of vanishing, helping treat children with congenital heart disease and equipping domestic solar power generation equipment for herdsmen in remote areas. Meanwhile, we further improved the cultural public welfare carrier to build influential international cultural exchange platform.

In 2013, we paid close attention to environment and climate change. We participated in the "Meeting on Dissolving Excess Production Capacity & Practicing Green Credit of the Chinese Banking Industry" hosted by China Banking Association, and signed the "Joint Commitment of Chinese Banking Industry on Green Credit," using practical actions to support the building of a "beautiful China." We also exercised strict control over loans to high polluting industries, high energy-consuming industries and industries with excess production capacity, actively participated in the national key projects of energy-saving and environmental protection, and supported the development of renewable energy industry.

This is an era full of dreams. The "Minsheng Dream" of building a great bank makes us enthusiastic and the "Chinese Dream" of achieving great rejuvenation makes us proud. We are looking forward to making joint efforts with all sectors of society to realize the dreams.

Hong Qi
Vice Chairman, President
China Minsheng Banking Corp., Ltd.

Part I

Minsheng · Scroll Painting



Taking new path of reform and focusing on small business finance and community finance to promote transformation

remarks

We should walk out from the basic work of soliciting deposits, offering loans and making money, and use revolutionary ideas, policies, means and methods to write touching stories and magnificent chapters to make ourselves, others, and the heaven and earth moved... We serve small and micro enterprises and now are starting to carry out community finance. I see confidence and bright spirit in the eyes of our employees. A bank should be run in this way, as the traditional commercial banking mode is changed completely.

---- Dong Wenbiao, Chairman of China Minsheng Banking Corp., Ltd.



中国民生银行
CHINA MINSHENG BANK

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Small business finance, Minsheng Bank's "image ambassador"

Introduction: Minsheng Bank is an important initiator and promoter of Chinese version of "small business finance revolution." In 2009, the Company initiated the segmented market concept of "micro and small," taking micro- and small-sized enterprises as an independent financial service group to conduct in-depth research and practice, which opened a door for micro- and small-sized enterprises to enjoy financial services. By the end of 2013, the loan balance of small business finance ("Shang Dai Tong") has reached RMB 404.9 billion, and 100 special sub-branches of small business finance have established, serving nearly two million micro and small finance customers.

Minsheng Logistics Express (Wu Liu Tong), a good helper to enterprises

"Having been in the logistics industry for half of my life, I was nearly brought down by that crisis, but thanks to Minsheng Bank, I made it through finally. In the area of information technology, I am a back number while they are wave riders; as to the professionalism in logistics, they also don't lose to an expert like me", said Mr. Wang Dairan, with heartfelt admiration and appreciation to Minsheng Bank.

In 1995, Mr. Wang founded a logistics company in Linyi, Shandong. With honest, efficient, fast and considerate services, his business has been flourishing and growing big, enjoying a good reputation at the local area.

However, two years ago, the company in the time of transformation was confronted with a series of difficult problems: increased costs due to high employee turnover and shortage of manpower; inability to track the goods delivered in a timely manner and unmanageable capital risks under the practice of collecting payments by drivers; and slow growth of new customers. The key point of all these problems resided in the lack of mature logistics information platform and digital logistics management system.

As Mr. Wang was ruminating on the solutions, Minsheng Bank walked in his business. On a seminar on logistics industry, the "Logistics Express" developed by Minsheng Bank let him see the dawn of new hope. After the seminar, he immediately got in touch with Minsheng Bank and signed the cooperation agreement. The team of Minsheng Logistics Express followed up Mr. Wang's case and worked out a set of solutions for his company.

"Depending on the solution provided by Minsheng Bank, my company got equipped with mobile POS machine and professional online banking account for logistics. Collecting payments through electronic channels greatly reduces the risk

of cash flow, quickens the capital turnover by 1-2 days, and makes it clearer and more accurate to check accounts and conduct supervision and management. It greatly reduces the cost of manpower since the work of 7 invoice clerks can then be done by only 1 and directly saving us RMB200 thousand per year in this single aspect!"

"Minsheng Bank's solution got instant results. After two months' implementation, our company took on an entirely new look: work efficiency was improved significantly, customer complaints decreased notably, the rate of goods distribution reached 99.9 percent, invoice error rate and indemnification rate dropped to lower than 0.05 percent, respectively, and the rate of completeness of original records reached over 99 percent. With the improvement of the IT system, the acceleration of the distribution speed for payment collected, and the targeted promotions made by Minsheng Bank, the number of our customers has increased by 50 percent in the last two years." Recalling the hardships and splendid transformation the company has undergone in the past two years, Mr. Wang was deeply grateful to Minsheng Bank.

Now, Mr. Wang's company has become a regular customer of Minsheng Bank's "Logistics Express." Through this platform, the Bank is able to check the orders of the company and grasp the actual condition of the company's operation so that it can grant credit loans to Mr. Wang without asking for collaterals in any forms, which is very important for the development of small and middle sized logistics companies. Recently, Mr. Wang has successfully applied a loan from the Bank to expand his business.

"Minsheng Logistics Express finance connects the world and benefits the customers and merchants of commercial trades and logistics." These words truly mirror the efforts made in the innovation of logistics finance business by Linyi Branch

of Minsheng Bank. The overall design of the software with practicality and innovation has solved various problems confronting the merchants, the logistics business owners, and the government.

As at December 31, 2013, the head office of Minsheng Bank has accredited 100 special small business finance sub-branches that serve micro and small companies according to the local economic characteristics and the operation principle of "leading scales, distinguished features, chain development, and advanced technology."



Community finance, the "last kilometer" of modern finance

Introduction: We have made constant reforms on the exploration of development path, pursuing excellence. When our small business financial service creates brand-new financial service waves in China, the community finance convenience banks spring up like mushrooms. The Minsheng people have struggled for the cause on a hard and winding road, shedding industrious sweat. As at the end of 2013, the number of community finance customers of Minsheng Bank reached 423,700, and the amount of financial assets under community finance totaled RMB56.3 billion.

Strive to develop community finance with no regrets for the youth

My name is Wang Feng. I am an employee of Minsheng's community convenience bank in Baoli Haitang Community, Dadong District, Shenyang.

For me, being an employee of Minsheng Bank is a dream that has come true, making my parents happy, friends envious, and myself proud. While I was still steeped in the joy of becoming a golden bachelor, the task of building the convenience bank in Baoli Haitang Community came straight to me out of the blue.

As the work was carried out, various challenges, such as site selection, leasehold, decoration, property management issues, visits to the merchants at neighborhood and promotion activities, etc., made me feel frustrated. As a rookie in banking business and a new comer in Minsheng Bank, I barely knew anything about banking business and hardly understood why our bank wanted to develop community finance and how to develop it. The preparation of other convenience banks of the branch was on full swing, and my colleagues were competing with each other, only making me stress out.

Without other choices, I started to work in days and study at nights. Behind the image of a golden bachelor was the being of a toiler. During the preparation of the convenient bank, I was occupied in various arrangements and all kinds of meetings and visits and became exhausted after one day's work. I usually went directly to sleep after supper and woke up at 2 or 3 a.m. in the next morning to learn the knowledge of banking business. The lamp in my room and the stars in the sky all witnessed my yearning and efforts. In just one month of time, I finished studying the preferential policy of the newly launched Smart Family Card for community finance, the account opening and instructions of mobile banking, the operation of online banking, the promotion

of wealth management products, etc.. Then, I found myself adept at those depressing tasks.

The hard work finally was paid off. The convenience bank in Baoli Haitang Community was successfully opened, attracting the attention of neighborhood merchants and residents. One day, a middle-aged couple living in the community walked in our bank with a bunch of questions, "What do you do here? Is there any difference between this bank and other banking outlets of your bank? Can we deposit and withdraw money?" Wondering why they still asked such simple questions since we had held promotion activities for many times, I stayed patient and answered their questions. This experience tells me that it will take a long time to teach the people to fully understand finance and enjoy the convenience brought by financial services, and our convenience bank just fits in that purpose. It was the first time I found the unique value of convenience bank.

After that, this couple often came to our bank to make inquiries about finance and we became acquaintances after a few times. Once, I found that they had applied two cards of our bank and opened the online banking function. It suddenly dawned on me that customers commercial banks are seeking for can't be won by short-time fancy promotion or pushy selling without consideration of the customer's need but will come after considerate small talks and patient services.

One day, the couple came again. Since they were planning on a trip to Singapore, Malaysia and Thailand, they were troubled by the problem of how to use the bank card abroad. "Can the card be used abroad? Will it cause any charges? How can we use the bank card more conveniently abroad?" I answered their questions one by one, letting them feel the convenience of our community bank. In people's daily life, they may find themselves confused about different questions of finance from time to time. The value of our bank, especially the

convenience bank, must reside in answering these questions and providing relevant services.

The Chairman says that community finance will be the emphasis of the Bank's development in the near future and the key point of developing the version 2.0 of Minsheng Bank and establishing a great bank with a single mind to serve the needs of the people. At first, I didn't understand why community finance is the emphasis and its significance in establishing a great bank. As I participated in the planning and operating of the convenience bank in the community, I have come to understand his words and realize what makes a great bank that serves the people's needs single-mindedly, that is to be part of the people and develop ourselves so as to serve the people and benefit the society.



Providing services with grateful hearts and popularizing inclusive finance to serve the people



The development of real economy determines the upgrading of financial industry, and the development of financial industry supports the growth of real economy. Considering the mutual interdependence, the financial industry should stick to the fundamental principle of supporting real economy transformation.

---- Hong Qi, Vice Chairman and President of China Minsheng Banking Corp., Ltd.



Spreading the wings of NSOEs

Introduction: We grow with the NSOEs since we have the same root and source. "Being a bank for NSOEs" is our key strategy. Our commitment has been proved by our actions and our considerate services have liberated them from the most primitive financial environment, resting to enjoy modern financial services.

Mr. Yao's desert island



Yao Caiming is a resident of Yangyu Island in Lianjiang, Fujian. Mr. Yao has begun the business of high seas fishing since 1990s and owned dozens of fishing boats at the prime of his business. Around 2000, he found that the fishing resources were decreasing continuously, "it became harder and harder to fish in coastal waters, and some common species of fish also became rarer. Around 2004, I sold all my shares of the fishing fleet to my partner to keep my mind on aquaculture in Yangyu Island, an uninhabited island in Lianjiang, Fujian, and obtained the first usufruct of the project of comprehensive tourism development of Yangyu Island, becoming a real owner of the island."

According to his years of experience in fishing and wide research, Yao discovered the great prospects of reviving and exploiting the wild stock of large yellow croakers. He built fish ponds nearby and on Yangyu Island, beginning the culture of wild large yellow croakers. In 2009, Yao registered Mingdao Company and made a further attempt of building incubator to revive wild large yellow croakers.

When the incubator was set up, Mr. Yao had a trouble. "For the development of Yangyu Island, I used all the RMB 300 million I'd made before and sold several shops and all the fishing boats, leaving me nothing to buy fry. What I needed

most then was funds for fry; without fry this year, I will lose hundreds of millions yuan."

Following a friend's advice, he decided to apply for a loan. He came to the Department of Ocean and Fisheries and wanted to collateralize the island. Though the government has issued related law of the development and protection of uninhabited islands, there are still no detailed rules and regulations, so officers in the division of islands and waters had no idea on how to proceed. Mr. Yao turned to banks, but they mostly didn't understand what he was asking for, and even though some of them did understand, they declined his request for "there's no previous case as example." Finally a few directors of banks accepted his invitation to visit the island, but it still turned out "unfeasible though the project is great as there are no previous cases."

It seemed hopeless to raise the fund, making the previous head of the high seas fleet exhausted. He lost his appetite and couldn't sleep at night, thinking if the huge project was beyond his competence and if he should choose to give up. However, the dawn of hope finally came for Yangyu Island. "Minsheng Bank is quite interested in such project. We have already get contact with Minsheng."

Ocean fishery is a risky industry for many banks so they are very discreet to step in, which directly causes the difficulty for customers in this industry to raise fund and develop their business, but, at the same time, leaves a great financial market of ocean fishery. Believing marine industry is a blue ocean, Minsheng Bank has set up a special unit to serve enterprises in the industry and been actively exploring

innovations in the forms of collaterals including collateralizing the usufruct of sea area or sea islands so as to effectively liquidize the assets of customers in marine industry.

Having a third party evaluated the usufruct of sea area and island of Yangyu, Mr. Yao collateralized Yangyu Island and received the first loan of RMB40 million with a term of two years from the Fuzhou Branch of Minsheng Bank as he wished. The Fuzhou Branch will also cooperate with other banks to provide a loan no less than RMB80 million to the second term of Yangyu Island project. No matter in the ocean fishery or banking industry, there had never been a previous case of such kind. Mr. Yao became "the first person to try tomato".

Currently, Yangyu Island has a reservoir of 80 thousand square meters on the sea in which 400 thousand of fry of large yellow croakers have been put, bringing Mr. Yao's Yangyu Island back to life.



Breaking the financial shackles of regional development

Introduction: The unbalanced regional development is a prominent problem in China's economic and social development. Minsheng Bank, in accordance with the characteristics of different regions, especially those provincial administrative regions with relatively backward economic development in central and western China, actively carried out cooperation with local governments, conducting specific, diversified and cluster-typed financial service, which speeded up the local economic development.

Minsheng's way to bring the tea fragrance out of Guizhou

Guizhou is a province located in the southeast of China with enticing natural landscape and revolution history, but the lack of credit aid and financial service from commercial banks since long ago has exerted adverse influence upon the economic and social development of Guizhou.

Zhou Mi, a farmer from Tianba Village in Fenggang County, Zunyi, is a well-known entrepreneur in the local area. In 2004, Zhou Mi quit his job in the city and founded Fenggang Luyachun Tea Factory in his home village. After nine years of development, his business grew bigger and stronger. The Luyachun serial green tea has won the gold award on the ninth Guangzhou International Tea Expo in 2008, and Zhou Mi has been praised as one of the "Top Ten Returned Migrant Workers" and "Municipal Excellent Individual".

However, in the face of those achievements, he was also vexed by problems of money. "As a farmer, I am very proud of my flourishing enterprise which was started from scratch," said Zhou Mi, "but, tea industry can't go further without the motivation by enterprises which can't develop without investment. The 56 tea enterprises in our village all face the same problem of short of floating capital. Last year I got a loan of RMB1.8 million, among which only RMB500 thousand was credit loan and the rest were all mortgage loans. But these money is far from enough. An enterprise of the same scale as mine needs at least RMB5 million floating capital a year to operate well." "In Guizhou, unfavorable climate and landscape make people live in poverty. Banks don't want to give loans to farmers." Zhou Mi said helplessly.

In 2013, when Zhou Mi was undergoing the most difficult time, the newly founded Guiyang Branch of Minsheng Bank granted a quasi-credit loan of "mutual help fund" to him. "The loan of Minsheng Bank was transferred to my account within only two days. I never expected a loan of such a big sum can be granted without collaterals and guarantees and it was so

quickly!" When Zhou Mi received the loan, he was thrilled with joy.



Tea is a distinctive industry in Guizhou. By the end of 2013, the area of tea cultivation in Guizhou reached five million mu, being the largest in China with an output of 87 thousand ton and a total value exceeding RMB800 million. However, the rapid development of tea industry in Guizhou has revealed the disadvantage of small scales of tea enterprises. Though Guizhou has 1200 tea enterprises, only a few have a sales volume larger than RMB10 million, and hardly any enterprise can reach the level of RMB100 million. Most of them have lingered around sales volume of RMB7 million over a long period of time and their development can't keep up with the expansion of tea cultivation. The reason behind is the lack of a public platform and connecting channel for tea enterprises.



After careful research and preparation, China Minsheng Bank established the Guizhou Urban Commercial Cooperative for Tea Enterprises on August 29, 2013, being the first special banking service platform for tea enterprises in Guizhou.

Zhou Mi participated in the opening ceremony of Minsheng's tea enterprise cooperative and was deeply inspired. Realizing cooperatives can provide platforms of resource integration and collective development, he had an idea of utilizing the existing resources to integrate the tea enterprises in his village to found a special tea cooperative. On November 8, 2013, the Fenggang United Help Special Tea Cooperative was formally founded with Zhou Mi as the director general.

Offering solid support for agriculture, rural areas and farmers

Introduction: Since 2008, Minsheng Bank has begun to establish rural banks and set up the Modern Agriculture Finance SBU, extending the modern financial service to rural areas and farmers. Meanwhile, the Company took the initiative to use new ideas, modes and products to serve agriculture, rural areas and farmers, making it become the nearest bank to common people.

Minsheng Bank based in the basic level to stimulate agriculture

Mr. Zheng is a 52 year-old farmer from Lishu, Jilin, doing business in the industry of grain collection, storage and processing. As the merchant of grain industry shall have a business location which demands huge investment in the early stage, the floating capital always gets tight in the busy season after every autumn harvest. To solve this problem, Mr. Zheng has to ask the bank for a loan because without the money, he can't collect any grain which will ruin the year's income for his family. However, dealing with banks is always related with unhappy memories for him as he said, "Dealing with banks is the last thing I want to do in the world. It's difficult to find the right person in charge and uneasy to meet their attitude. Every time I step in a bank, I am gripped by that uncomfortable feeling."

The experience years ago when Mr. Zheng applied to a bank for a loan is still fresh in his memory. That day, he changed a clean suit and walked in the bank's crowded lobby where there was no place to sit in the waiting area. Having talked with the receptionist about his intention, Mr. Zheng was just confused and terrified by a battery of financial terminologies. After several encounters, he was finally informed that the loan application couldn't be accepted without land certificate or house as collaterals. Mr. Zheng turned to a dozen of banks but was declined every time for the same reason. After that, Mr. Zheng believed banks would only "gild refined gold" but never help the poor truly in need.

In September, 2013, Mr. Zheng received a notice from Lishu Grain Industry Association, saying that he could apply for a clean loan without the need of providing collaterals, which shed a ray of hope when he nearly gave up bank loans. Three days later, Mr. Zheng met Xiao Su, a customer manager of Minsheng Bank at home. After a long talk with Mr. Zheng, Xiao Su understood his actual conditions and considered him qualified to apply for Minsheng Bank's clean loan. Considering Mr. Zheng's education background and capability of accepting new things, Su took responsibilities of all kinds of trivia concerning necessary certificates and materials, making Mr. Zheng feel relieved. After 10 days, the loan of RMB2 million was transferred to Mr. Zheng's account. Having received support from a bank for the first time in so many years, Mr. Zheng can't help expressing his gratitude, "Minsheng Bank works in such an efficient way and approves the loan so quick. Their staffs take the work really serious and won't accept our treat of one meal or one cigarette. They put such trust in a farmer and a grain collector like me, it's really considerate. Minsheng Bank is the good bank that helps those truly in need!"

Stories of famers in grain trade industry as Mr. Zheng getting loan supports from Minsheng Bank happen every day on the black soil of Jilin. To help farmers get rich, Minsheng Bank cooperates with the local grain industry association and connects with those farmers whose needs of funding can't be met. Through meetings with the enterprises, Minsheng Bank has got to understand the funding problems in the face of their businesses and developed new funding products and combinations accordingly in relation to their actual situation of lack of fixed assets and relevant certificates for their land and properties. By promoting "micro and small enterprise mutual help and cooperative fund" which is the improved product of Minsheng Bank's joint guarantee loan, Minsheng Bank has

solved the funding problem for farmers in the way of providing loans without collaterals.

Taking direct part in this work, Xiao Su, the customer manager, has been deeply affected. "On this black soil, farmers have taught us what is starting from scratch and what is hardship of struggle through their own experience. During our cooperation with the farmers, I really feel the weight carried by RMB1 or 2 million for a farmer's family and the "power of belief" of Minsheng Bank."

Lishu County Grain Association also applauds for the clean loan business, "It is flexible and fast to get. Minsheng Bank has expanded the funding channel for rural residents with high quality service and effectively solved the loan problem for issues concerning agriculture, rural areas and farmers. It is of great significance for promoting the increase of farmers' income and the development of rural economy, being a popular program that gratifies both the government and the farmer."



Making the public enjoy the convenience of modern finance

Introduction: The stories of the Minsheng Bank's call center employees in the past 11 years were like a scroll painting, showing one of the warm promises of the Minsheng people: Let customers enjoy the convenience of modern finance. There were no such tortuous, legendary and soul-stirring stories, which were characterized by the spirit of perseverance and routine work. No complaints, no regrets. Currently, the call center of Minsheng Bank takes the leading place in the industry in terms of key indicators released by China Banking Association such as call completing rate, service level and customer satisfaction. With their enthusiasm and selflessness, the call center staffs showed the new kind of customer service spirit in the ordinary posts, moving everyone around.

Customer service hotline of 95568 makes you feel at home

"Hello, what can I do for you?" Though Yaqiong has repeated this greeting for hundreds of thousands of times, she still feels the sincerity in it and says it wholeheartedly. But this time, the smile at this end of the phone was interrupted by an anxious voice.

"Your ATM machine just swallowed my card, but I am in urgent need of it now!"

The customer's situation made Yaqiong's heart feel for her and tremble lightly, but she immediately tried to calm her down and prepared to take notes, "Madam, calm down first. Could you describe your situation and leave your information so we can solve your problem as soon as possible?"

"I used a card of the Bank of China on your ATM. When I withdrew the money and sent a SMS, the card was swallowed just in a few seconds. My train will be leaving soon at 10 p.m. and I need this card for emergency. This ATM is driving me crazy!"

Yaqiong explained the reason why ATM will retain a card was out of consideration of account security and checked personal information with the customer. The customer's train was leaving at 10 p.m., and the money in that card was to pay medical bills for her father in her hometown. According to usual working procedure of getting the card back, it would take four working days through the work flow in the back stage departments, and the back stage staff couldn't see the record until the next morning. But, Ms. Lin couldn't wait, Yaqiong with the same feeling as her also wouldn't let her wait.

To get the card as soon as possible, Yaqiong decided to try emergency card fetching. She contacted the emergency card fetcher, but he was occupied then and asked Yaqiong to call him again at around seven and a half. Yaqiong notified the customer, but the customer again showed anxiety. She patiently explained, tried her best to calm the customer down and assured her that she would follow the case through. Before seven and a half, Yaqiong contacted the fetcher again. The fetcher said he could fetch the card for Ms. Lin but it would take a little longer because he was then far away from her location and it would also take time to locate that ATM machine in a busy shopping area deployed with many ATMs.

Hearing the card fetcher could go over, Yaqiong felt much relieved. To save the card fetcher some time to locate Ms. Lin's position, she contacted Ms. Lin at once to tell her the

fetcher was on the way and again check the specific position where her card was retained, and then she called the fetcher again... Yaqiong patiently and repeatedly communicate with Ms. Lin and the fetcher, and the last time she called back to Ms. Lin, Ms. Lin's attitude totally changed and said with gratitude, "Sorry I was too worried and forgot my manner at first. Please don't mind. I really appreciate your help, Miss." Yaqiong said, nearly 9 p.m. when the customer's problem was finally solved, she felt just as gratified.



The work of 95568 is ordinary with nothing magnificent, but it is indispensable and truly related with the daily life of every bank user. Swallowing cards, transferring money to wrong accounts, funds and wealth management products, mobile banking, online banking, activation and loss registration... every complete and considerate answer and help brings a win-win situation between the self-value of the business representative, the bank's social responsibility and the demand of customers. Numerous employees who perform their duties in daily work like Yaqiong become the spring tide that irrigates the tree of social responsibilities of Minsheng Bank.

Committing to ecological construction
to build a “beautiful China”



In responding to the national strategy of energy-saving and emission reduction, Minsheng Bank launched green credit, supported transformation of economic development mode, and correctly guided the investment orientation of enterprises, making the high polluting and high energy-consuming enterprises gradually exit their investment scope. It also increased investment in energy-saving and emission reduction project and other relevant projects.

---- Dong Wenbiao, Chairman of China Minsheng Banking Corp., Ltd.



Practicing green credit to promote industry transformation and upgrading

Introduction: In 2013, some part of China was blanketed in smog. Cities with heavy air pollution could be found everywhere, and then environmental issue has become a focus of public attention. We supported the development of environmental industry by developing new products, formulating credit planning, and enhancing procurement and supply chain management. Adjusting the credit structure of high energy-consuming and high polluting industries has become an important means for us to shoulder environmental protection responsibilities. By the end of 2013, the outstanding credit lines for energy-saving and environmental protection industry has increased RMB3.672 billion as compared with the beginning of the year, while the loan balance for industries with excess production capacity such as polycrystalline silicon, plate glass, wind power equipment and cement has decreased RMB6.071 billion as compared with the beginning of the year. Always integrating environmental protection into business and actively exploring green finance and green operation are our responsibilities to the society and promises to the future.

Green credit to bring back the blue sky in the capital

"It bothers so much to speak of loans," Wen Guoping, the vice president of Huayuan Yitong, was full of complaints about applying for loans.

Huayuan Yitong Heat Supply Technology Development Co., Ltd. is a heat supply company. They have innovated the business modes of "contracted energy management – heat supply operation custody" and "heat supply on demand to save energy". They self-developed heat supply energy saving controller with advanced multi-functions of intelligent control, remote control, and centralized control, etc., which have shown obvious energy-saving effect and have won several national patents, being a leading NSOE of heat supply in Beijing. Such high-tech and environmentally friendly enterprise normally can't be short of money, but the company's input and output every year concentrate in the four-month heat supply season of Beijing, and since the financial subsidy cannot be put in place on a timely basis, they often face severe capital stress in January every year.

At first, the management planed to rely on bank loans to get through the crisis, but as Huayuan Yitong is an asset-light enterprise whose core value resides in its technical strength, it is not able to provide collaterals as required by traditional banking business. Many a few commercial banks Wen Guoping have consulted with all turned his loan application.

"To depend on the turnover of our own capital, we can by no means make progress by leaps and bounds. Everyone knew our products could bring huge environmental and economic benefits, but no one was willing grant a loan to us. During that

period of time, it felt like having ants in my pants." Recalling the old days when applying for loans, Wen Guoping still has the jitters.



"When I first got the call from the customer manager of Minsheng Bank, I still couldn't believe it. Before it was always us who chased after a bank and were still turned down, but now Minsheng Bank came to us to introduce their supportive policy for energy-saving heat supply enterprises." Wen Guoping showed great gratitude in his words and frankly acknowledged that it was the support of Minsheng Bank's fund that secured their stable operation afterwards.

"To extend our loan as soon as possible, Minsheng Bank sent several appraisal officers to our company to carry out pre-lending investigation, including two graduates of environmental protection major. They were very familiar with the principles of our products and well understood the value of our products." The staffs of Huayuan Yitong all admire the

professionalism of Minsheng Bank's employees. After an in-depth research of Huayuan Yitong's conditions, Minsheng Bank has got around the company's problem of no collaterals and seasonal and dispersed income and designed an innovative form of guarantee that combined heat supply facilities as collateral, heating charge as pledge and bank account supervision, thus successfully granted a working capital loan of RMB30 million for the company. Besides the short-term working capital loan, Minsheng Bank also approved a RMB100 million loan with a term of three years for Huayuan Yitong's heating boiler reconstruction project in seven residential communities.

With support from Minsheng Bank's credit funding, Huayuan Yitong has made great strides in 2013. They completed the research and development of "total heat recovery of the exhaust of natural gas with spray absorption," "total heat recovery technology with direct-contact absorption," "optimization project of HTXY intelligent heat supply energy-saving control system," etc., which have greatly improved the utilization efficiency of natural gas, reduced the emission of harmful substance in the exhaust, recovered the vapor in the exhaust of natural gas, and helped the improvement of the air quality and conservation of water resource of the city.



Implementing green operation to realize energy-saving and emission reduction

Introduction: In responding to the increasingly serious issue of environmental pollution, we started the low-carbon office journey by cultivating the employees' thrift awareness, reducing the use of water, electricity, gas, paper and office consumables at workplace, advocating the protection of public properties so as to increase the service life, and encouraging recycle and reuse of resources and material. By long-term promotion and education, Minsheng Bank has fostered the good environment of conservation, and the thrift awareness, such as turning off lights when leaving, printing on both sides, and setting air conditioner no lower than 26 degree Celsius in summer, has enjoyed strong support among each Minsheng people.

To be a "stingy" member of Minsheng

I am Wu Jiahua. Upon graduation in 2013, I joined the Shantou Branch of Minsheng Bank with wholehearted enthusiasm and energy. Getting a job at the bank is the envy of all my classmates as we believe it must be luxurious to work in such a place.

However, Minsheng Bank's "luxurious" image fell apart when I first got here, and my first impression of the workplace was "stingy". "Miss Wu, the paper shall be printed double sided." "The blank on this piece can still be used for a draft; don't waste it." "Lights off when leaving the office..." In my early days here, the seniors were always nagging about these things.

At first, I was quite irritated and even thought if they did this on purpose to give the new comer the elbow. But, gradually, I found everyone had done those things as they said. The usual means of communication in work is emails and OA system; paper is used double sided when printing or copying; for office supplies like pens and towels, one must exchange the old ones for a new one; computers, monitors and other electrical appliances must be turned off after work, and chargers must be pulled out since inspectors may come for a check from time to time; reminders are posted in every corner of the bank, reminding us to save every drop of water, every kilowatt-hour of electricity, every piece of paper, ... senior employees also keep saying a penny saved is a penny earned.

Realizing that they were not doing this to give me a hard time, I was still wondering how could such a big bank want save such small amount of money. How could the bearing of a big bank be demonstrated with such a stingy manner from top to bottom? However, a small incident changed my view, making me want to be part of Minsheng Bank's stinginess.

One day in September, a managing director of a sub-branch



called to the office to complain that their copying machine was broken again, grumbling about the poor quality of the machine, frequent paper jam and slow reaction. The person in charge in the office with years of working experience sensed that it might not be the machine's fault since the sub-branch often reported for maintenance of copying machine. To find out the real reason, we went over to that sub-branch to check through the copying machine's condition. When we arrived, we saw piles of waste paper around the machine and the staff treated it rudely while using it. The copying machine was like a slave working miserably. How could it bear such treatment and keep working? The person in charge in our office frowned in anguish and called the managing director of the sub-branch

immediately to come to the site to find out the main reason of the copying machine's frequent breakdown. He said to everyone, "Minsheng Bank is a big family. When we are using the office facilities, please take good care of them as you use the stuff of your own home. You treat it with care, it will work for you ardently. Our branch is now advocating the concept of green office. As a member of Minsheng family, we all should learn to save every piece of paper, every pen, every kilowatt-hour of electricity, and every drop of water. It is not only environmentally friendly initiatives that comply with the green

office policy, but also initiatives that reduce expenses of the branch and help us form a good habit of thrift, achieving several aims at the same time!"

Now, every time I copy materials, I recall the experience when checking the copying machine and the meaningful speech. Now I have also become a stingy one at Minsheng Bank: when printing, I am used to clicking double sided printing; when leaving office, I turn off lights and computer; and I collect waste papers to take notes...





Putting people the first and writing a new chapter of Minsheng Homeland



Our goal is to build a strong and diversified staff team. The first is the diversity of employees. We try the best to attract people from everywhere; The second is professionalism. We need not only bankers, but various kinds of experts of the fields we have involved in; The third is multi-layer. We need talents of all layers.

---- Hong Qi, Vice Chairman and President of China Minsheng Banking Corp., Ltd.

Paving road for employees' growth and career development

Introduction: Employees are the inexhaustible driving force of corporate development. We care about each employee's growth, establishing career development channel that could completely realize employees' self-fulfillment, fully arouse their initiative and give full play to their abilities. We hope the Company's selection mechanism and training system could cultivate a batch of quick responding, hardworking and creative employees who have the courage to face challenges and carry out innovations. Only making employees truly understand the value of life and the meaning of work, a goal-sharing, stable and invincible staff team could be established.

Enjoy the happiness brought by passion and dedication

I am Yi Hongtao. After obtaining a Master's degree, I got into a bank and threw myself in the basic level of commercial bank for eight years, climbing up the career ladder from lobby manager to vice managing director of a sub-branch. Then, I joined the Changsha Branch of Minsheng Bank as the general manager of the Retail Banking Department and the Small Business Finance Department, and now have been transferred to the Retail Banking Department of the head office to take charge of two centers of small business finance planning and marketing, and cooperative management.

Along the road to growth, I have gained a few honors including the "Top Ten Young Pacesetter in Financial Posts in China," the "Outstanding Party Worker of the Head Office", the "Outstanding Party Member," and the "Pacesetter of Dedication and Diligence", etc. Many people ask me why my pursuit has gone so smoothly, I think my answer rests in the platform provided by Minsheng Bank and my dedication to the vital and strategic business of small business finance.

When I came to the position of the person in charge of the branch's retail banking department, I encountered great problem and had no idea how to handle retail business. The director of the branch noticed that and organized a trip for our team to exchange experience with Taiyuan Branch and learn from them as example. The unofficial exchange opened a window for me and the retail banking team of Changsha Branch to do a good job of retail banking business.

At Minsheng Bank, a good idea is more important than a good deed. Before the first sub-branch of Changsha Branch opened, we worked out a "Teacher's Day Promotion Plan" for two banking outlets aiming at schools in the neighborhood. We packaged products, planned marketing activities, made greeting cards and promotion materials, and prepared a holiday's greeting letter for all teachers. This activity helped us accumulate a large customer group of teachers and let

the team and myself find confidence in doing retail business. Afterwards, the mode of precise marketing to develop customer groups has been proved effective every time in the expansion of private banking customers and development of small business finance. Through practices, I deeply felt the charm of "Minsheng mode". Working with passion and dedication can bring countless possibilities of future. Reflection and summary of every marketing program with initial results will win larger encouragement and expectation from leaders for our branch. As we are trusted with larger



platform and bigger responsibility, our confidence gets stronger and stronger.

When transferred to the Retail Banking Department of the head office, I met the transformation of retail business at the branch level, and was again assigned to lead the

establishment of two centers of small business finance planning and marketing and cooperative management. When leaders of the department burden us with important tasks, they also support and direct us from behind. They often reply long emails and phone calls deep in the night or in the early morning. Seeing the devotion of the leaders, I don't know what to say but feel deeply touched. As the old saying goes, "The side of which officers and soldiers have the same objective wins the war." The atmosphere of devotion is contagious, creating a positive working environment for my team, and thus I lead my team to throw ourselves in the programs of small business finance planning and marketing. We reviewed materials, carried out wide-ranging discussions, worked out drafts, then specified the procedure through further discussion so as to form a complete method and procedure for planning and marketing, and finally came up with a "working guideline" to be circulated in the whole bank. Under the direction of the

leaders of the department, we set up the "systematic structure diagram" of functions and internal connections of various systems to identify the positioning and design logic of the "ERP for small business finance" (the planning system) and the "Big eyes for small business finance" (the management platform), and then sorted out the modes, methods, and routes of small business finance planning for the whole bank, laying down the foundation for the next step of realizing the guidance and control of planning.

"What Minsheng Bank provides is a large platform. If you take every responsibility as pleasure, your life can be really wonderful." I always say so when I take part in business exchanges and training activities in various branches and sub-branches. Actually, I put what I say into practice. I believe every youth in Minsheng Bank can realize their dream on this platform.

Safeguarding rights and interests of employees and freeing them from worries

Introduction: Though without a historical glory, there is a platform treating people with all sincerity. As a company only with a history of 18 years, we deeply realize that the corporate development and employee's growth cannot be separated from each other. We respect employees' personalities, safeguard their rights and interests, and treat them fairly.

Minsheng lent her another arm

The lovely girl who lost the right arm stays strong

At the age of 12, she could help her mother wash clothes and prepare meals. As a docile and warm-hearted child, neighbors in her country all loved her. One day during a summer vacation, a neighbor asked her to help in a sweet potato noodle factory. No one expected that the ruthless machine cut her whole right arm. The blood stain along the road to the hospital was like an exclamation point marking the transition of her fate. But, she has not been beaten and overcome multiple difficulties of learning writing, taking care of herself, and accepting others' gaze. In the university, she resolutely participated in the military training, stood for election of monitor, becoming more and more confident through various tests. She has also affected many schoolmates and harvested friendship.



Minsheng Bank opened the door for her without prejudice

At the crossroads of graduation from the major of accounting, she wanted to work in a bank. Teachers and friends thought this was unimaginable and persuaded her to give up. Sending out resumes on various recruitment meetings of banks, she came back with disappointment again and again. However, Minsheng Bank gave her a miracle to let her get in the interview round and saw her positive attitude and potential. Related person in charge in Nanchang Branch said determinedly, "What she is looking for is not only a job but also hopes for life. If Minsheng Bank gives her up, she may not find another chance in the financial industry. And if we accept her, she must be so grateful and cherish the opportunity and will pass on her positive energy to the people around her..."

Job rotation trained her talent and helped her grow

A bank requires talents of high quality. For the girl to grow faster, the branch assigned her to various posts in rotation. When she first came to the bank, the branch assigned her to an internship in a sub-branch. Leaders and colleagues of the sub-branch welcomed her warmly and taught her knowledge of banking business actively. She also worked really hard and often stayed up late learning. Starting from a total beginner, she gradually grasped the knowledge of basic banking business after three months. In the beginning of January, 2013, the girl with a sweet voice was transferred to the newly founded "business hall on air" of the branch to do telephone customer service and sales. She learned through work and accumulated rich experience during the communication via phone with over 2000 customers. Since the branch exerts great efforts to develop community business, she was then transferred to the channel and service department in June, 2013 to assist in the site selection of community business and take charge of assigning and handling the work flow of 95568, where she assigned and handled every case on a timely



basis. Digging into the newly launched system, she seek for the most effective method based on in-depth researches and studies. She tried to mediate customers' emotion and chose to listen patiently in the face of blame, to solve problem as soon as possible, and has won a lot of applauds from customers. Her efforts and performance have also been recognized and praised by the leaders and colleagues.

Minsheng family takes utmost care of her and gives her warmth

The Nanchang Branch attaches importance to the construction of corporate culture that regards Minsheng Bank as a family. No matter leaders of the branch and the department or the colleagues all care about her work and life and keep an eye on her. In the recruitment training, the branch encouraged her to compete for the election of monitor of the training class and praised her as an outstanding student. In the first contest of young singers, the branch arranged her to deliver a touching poetry under the background images introducing her experience in Minsheng Bank and her confident smile.

She became a regular employee of Minsheng Bank with accredited abilities

She says though she is an apple that God had a bite on, she can still be as sweet as any other. When colleagues cast a look of admiration to her, she always replies with modesty, "Everyone in front of such problem will choose to do so and can do even better than me. Just get used to it." No matter where she goes, the girl bright as sunshine leaves deep impression to other people. On the path of growth during over one year's work experience, Miss Sunshine has found another home. Due to her outstanding performance, she's become a full-time employee.

Her name is Chen Fangzhen, a normal yet special girl. She always wears a warm smile, and Minsheng Bank's love and cultivation have made her life even brighter and her smile more confident and elegant.

Balancing employees' work and life and delivering happiness

Introduction: Minsheng Bank is the home of all employees. At this family, we hope they could work happily, enter into a fast career development channel and grow healthily. We not only pay attention to the eight-hour working time of employees, but also care for their after work lives, making them truly feel the warmth of the "family."

Speaking of your work, does your family know about it ?

Recently, a line of words is catching on in the world of internet: speaking of your..., does your family know about it? As a member of the Credit Card Center of Minsheng Bank, I must say that through the activity of "Open Day for Parents" of our bank, my family knows everything about me!

I am Gu Yuhan. With infinite expectation for the future, I joined the Back Office Operation Center of the Credit Card Center (Chengdu) of China Minsheng Bank after graduation. On my growth path from an innocent rookie who just started the training session and an earnest learner who followed closely to the seniors to a skillful professional as I am now, it is the care of leaders and selfless help from colleagues that draw me into this big family.

Since I entered the workplace, the immaturity in me has gradually reduced, replaced by more comprehension of life. "My daughter has grown up a lot." This is what my father keeps saying recently. Around the Mid-autumn Festival, a phone call from our department leader to invite him to the "Open Day" made father filled with joy. "It is so thoughtful of your Company to give greetings to the parents."

It turned out that the reason why the bank held the "Open Day for Parents" was to build a platform to communicate with the family of employees and strengthen the sense of pride and honor for both employees and their parents. Parents of 35 new employees from seven departments including the Customer Service Department of the Back Office Operation Center of the Credit Card Center (Chengdu) were invited, and fortunately, my parents were one of them. I shared this surprise with them at the first time.

On that day, employees and their parents got together in the big family of the Back Office Operation Center. We visited the of Customer Service Department, Phone Sales Department, Asset Management Department, Credit Assessment Department, Security Monitoring Center, staff lounge, and dormitories, etc. Our guide introduced the details of every building and every area, while my father and others'

parents listened carefully and asked various questions to deeply understand the work and life of Minsheng Bank's staff. The perfect office facilities, orderly environment, and young people's enthusiasm for work left deep impression for them. Leaders of the bank hosted the seminar of "Open Day for New Employee's Parents" and made a detailed introduction of the planning and construction, business, team building and vision of Chengdu Back Office Operation Center, and shared the growth of new employees with our parents.



At the time of lunch, the bank prepared a nice meal for the parents. When I was a student and lived on the campus, my parents always worried about if I had eaten well. Since I started to work, they are still used to asking me what I have eaten over the phone and usually prepare all kinds of delicious food when they come to visit me. Having tried various food in our canteen, my father joked, "I always worry that you can't eat well. It seems to be unnecessary now."

When the day was about to end, my father happily joined the leaders and other parents to have a group photo taken to memorize the wonderful moment. The considerate souvenir also made my father feel the warmth of our bank.

Having experienced the working environment in the Chengdu Back Office Operation Center, my father has not only been

familiarized with my work but also showed more understanding and support toward my work. As we say "the place where I feel at ease is my home", Minsheng Bank is truly my pride and my home.

Words from the parent:

I'm Gu Yuhan's father, my name is Gu Yongzhi. It is the first time that I walk in my daughter's workplace, and I feel so lucky to have such a chance to get to know her work. I am amazed at the clean environment and complete facilities and appreciate the employees' enthusiasm for work. The "Open Day for Parents" facilitates the communication between the employees' parents and the employer, opening a window for us to look into the world of our kid's work. I'm very proud that my daughter can work in such an enterprise and hope she continue to work hard with her colleagues. I will support her wholeheartedly.



4. “浇”字用音序查字法,先查字母(j),再查音节(jiāo);用部首查字法,先查
部,除去部首有(6)画。“浇”字第五画是(√)组词为



Carrying out strategic public welfare activities and implementing long march campaign on social responsibility



remarks

For a person or a company, the responsibility committed to the society is based on these two points: one is the ability or capability, the other is the sincerity. We, in utmost sincerity, will try the best to undertake our due responsibility.
---- Dong Wenbiao, Chinaman of China Minsheng Banking Corp., Ltd.

Road to basic public welfare: taking initiative to create new poverty alleviation approaches

Introduction: "Serving and caring for the public" is not only a concept, but also a commitment. 18 years ago, the just established Minsheng Bank, living up to its promise, expected to use its own power to help those people in poverty. Information-based poverty alleviation is like starlight in the gloom, bringing along courage and hope to farmers. In 2006-2013, Minsheng Bank has helped 397 counties (cities) in 28 provincial administrative regions sell a total of more than 67.3 billion kg of slow-moving agricultural products, benefiting more than 10 million people.

A thanks letter full of gratitude for Minsheng Bank

Dear leaders of China Minsheng Bank,

I am writing this letter to express our thanks to China Minsheng Bank's long-term support for the economic and social development of Danjiangkou, Hubei Province. Thank you very much for your attention and care for the immigrants and orange farmers in Danjiangkou!

Established and flourished by the river, Danjiangkou is a former revolutionary base located in a mountainous area and in the Three Gorges Reservoir region, being a national poor city and one of the emphases of the government's poverty alleviation program with a large population of immigrants. As the project of the middle line of the South-to-North Water Transfer Project is carried forward, Danjiangkou bears the historical responsibility of ecological construction, water source protection, immigration settlement and growth acceleration. By now, Danjiangkou has finished the arrangement for nearly 100 thousand immigrants and emigrants in total and maintained the water quality of the reservoir above drinking water grade II.

As the origin and main source of the middle line of the South-to-North Water Transfer Project, to make sure the water

quality of the project, Danjiangkou has been devoted in the development of ecological agriculture in recent years. Making the best use of the water resource and the climate effect of Danjiangkou Reservoir, Danjiangkou has guided its farmers to plant 330 thousand mu oranges with an annual production of over 300 million kg, becoming the largest orange base in the north rim of China's south area. Now, orange has become the supporting industry for immigrants of the reservoir region and farmers in the mountainous area to get rid of poverty.

In 2012, Danjiangkou again had a harvest of oranges with a production of over 280 million kg. The municipal party committee and municipal government of Danjiangkou attached great importance to the sales of oranges and took various effective measures to promote sales. However, since the oranges entered the market in large amounts within short time, short storage life and lack of deep processing enterprises brought about fierce competition. In the early stage, oranges were sold really slow at a sales rate of 15 percent before October 18.

While orange farmers were worrying about overstocking, Minsheng Bank's free urgent sales advertisement project for agricultural products nationwide lent a helping hand. On October 18, they released a free TV commercial for Danjiangkou's orange on CCTV 7 to support the orange sales of Danjiangkou in the range of the whole country. It not only roused the confidence and courage of the orange farmers, but also promoted the influence and spread the name of Danjiangkou's orange, calling the attention of customers and merchants all over the country. The orange sales office of the municipal government received over 40 phone calls every day from 20 odd provincial administrative regions and major cities including Henan, Hebei, Shandong, Xinjiang, Shanxi, Anhui, Hunan, Beijing, and Harbin. Suddenly numerous purchasers gathered in our city, and the market of oranges made a quick

recovery from dull sales of 1.5 million kilogram per day and created the record of highest daily sales of 6.2 million kg (on the basis of 20 tons per truck, we sold 310 trucks of oranges every day) at the unit price of wholesales around RMB 1.00 per kilogram, leaving no overstocking. By December 25, the 280 million kg of oranges in our city were basically sold out, realizing a total income of RMB255 million and putting a perfect end to the three-month sales work of oranges.

Since 2008, China Minsheng Bank in cooperation with CCTV's advertisement center has released free urgent TV commercials for our oranges for three years in a row, which not only protected the interests of orange farmers but also kept the healthy long-term development of our orange industry. People in Danjiangkou would like to express our deepest gratitude to you!

We believe, with your support and close attention, 460 thousand people of Danjiangkou at the origin of South-to-North Water Transfer Project will unite like a fortress to overcome difficulties and forge ahead. Following the guidance of the 18th CPC National Congress, we will spare no efforts to realize the sound and fast economic and social development and establish a green and eco-friendly city of water to ensure the supply of everlasting clean water to be transferred to the north.



BasRegals



Introduction: In 2013, we carried out the public welfare activity of "long march campaign on social responsibility," and implemented creative public welfare projects in Guizhou, Yunnan, Xinjiang, Tibet and other regions, injecting new vigor and vitality into less developed regions by adopting effective public welfare methods.

Let no other beautiful villages vanish again

Flying black skirts accompanied by powerful drums, strengths expressed in people's hearty laughs – this is a wooden drum dance with distinct characteristics of sacrifice culture and full of the beauty of nature performed in Fanpai Village. As China Minsheng Bank launched the program of "Beautiful Village – Ancient Village Protection Action", this quaint village came into people's sight for the first time.



The force of a good example

Seeing the oppressive poverty and vanishing beauty in those ancient villages "makes one want to cry." On a discussion meeting of "ancient village protection and development" called by Minsheng Bank in July 2013, the related person in charge still felt stirred recalling the visits to the villages. With RMB 10 million investment into the project of ancient village protection and development, Minsheng Bank wants to set an effective example and bring the exemplary effect into full play.



Through wide research and after thorough consideration, Minsheng Bank chose Fanpai Village as the example of village protection. This village is located in Fangzhao Town, Taijiang County, Qiandongnan Miao and Dong Autonomous Prefecture of Guizhou Province, where the average annual income is only RMB2000; yet, it has well-preserved natural resources, unique national intangible cultural heritage of Fanpai Wooden Drum Dance and Miao Homophonic Love Songs, simple folk custom, and strong will to develop. Party Committee Secretary of Taijiang County still remembers his first visit to Fanpai to watch the villagers dance two years ago when he was just transferred to Guizhou, "It was pretty shocking. Though the people live in remote mountains, they are filled with passion for life."

Beauty origins from changes for the better

In Fanpai Village, you will find beauty from the wooden stilt houses, the green forest below the winding trails, the streamlets across the village, strong arms of men and crystal smiles of girls of Miao nationalities, the elder sitting around in the golden sunshine, and children and puppies chasing each other freely.

"What we are doing here is not to set up an exhibition museum of beauty, but to make a change of the locals' living standard for the better." The person in charge of the project always says. A change of life for the better means to let

local villagers live in clean environment and live and work in peace and contentment. It must be avoided that the project and local development would be put to an end once persons in charge left. It is aimed for establishing a comfortable and open lifestyle that both preserves tradition and embraces modern convenience so as to attract tourists and young people who have left their home back. This is the central issue that Minsheng Bank has emphasized throughout this public welfare project.

With such a purpose, all involved parties have decided to properly preserve and restore the form of traditional buildings, make the public space and activities in the village conform to the customs of the nationality, develop organic agriculture, tourism and other supporting industries that facilitate sustainable development, establish economic cooperatives to improve the income of the villagers, and strive to develop the brand of the local culture and realize protective development.

Innovative mode brings expectancy

As the progress of urbanization keeps accelerating, we have to accept such a fact: ancient villages in China are inevitably declining and vanishing in the whole picture. For the protection of traditional villages in this new era, Feng Jicai,



the vice chairman of China Federation of Literary and Art Circles who bends his effort for the protection of traditional villages and folk culture, believes the future of the construction of Chinese villages relies on the "cultural consciousness" of intellectuals, central and local governments, and the whole people.

Cultural consciousness can be brought out through constant campaigns and enlightenment, but it also requires the real drive of mode innovation. Fanpai Village's "Beauty Plan" stresses comprehensive development and incorporates a systematic design that covers protection of rural scenery, construction of ecological village infrastructure, construction of village cultural center, protection and renovation of vernacular dwellings, self-management of the village, construction of tourist center, protection of intangible cultural heritage, etc. It will be an attempt that breaks the previous modes of poverty alleviation projects in villages and an innovative action of Minsheng Bank's practice of public welfare.

Road to distinctive public welfare: expanding into the field of cultural public welfare

Introduction: The cultural public welfare activities conducted by Minsheng Bank is not only for pure public welfare, but also to truly protect the cultural heritage of mankind, light the cultural enthusiasm, restore the cultural trend of thought, and promote the development and prosperity of culture in a down-to-earth manner. Since 2007, we have witnessed six years of cultural public welfare, and the activities covered from donating to Yan Huang Art Museum and Shanghai Minsheng Modern Art Museum to organizing major art exhibitions of Huang Zhou, Xu Beihong, Liu Haisu and other famous artists, from holding art seminars such as poetry and music creation to carrying out fund-raising activity to protect Dunhuang and serial activities of "poetry comes to art museum," creating an important window to improve the cultural qualities of the public and acting as an open and inclusive carrier and platform to protect and inherit Chinese culture, realize the modern art competition, and conduct exchange between the Chinese and foreign arts.

Arouse urban enthusiasm for poetry

On October 21, 2012, Huang Can Ran, a poet from Hong Kong, came all the way to Shanghai Minsheng Modern Art Museum to share his new poetry anthology "A Collection of Miracles" with poetry lovers as the first guest lecturer of the serial activities of "poetry comes to art museum". Wang Yin, a poet in Shanghai, took out a letter written in 1991, reading, "Now we are trying an eccentric way which is so winding and drastic. How I miss those peaceful days! But this is what I want. Forget about the suffering soul for the moment, but cherish it when this ends..." Then, on the screen displayed the pictures of Huang Can Ran's daily life in which books occupied his desk and every corner of his house. According to the places mentioned in the poetry collection, Wang Yin took a set of pictures along the trail of Huang Can Ran's life. When those pictures appeared in the art museum in contrast with the poems, the activity was no longer a dull recitation meeting but an exchange that touched the deep in one's heart with vivid and solid presentation of a poet's entire life where you got to know about his way of writing, his perception of poetry, his lifestyle and world view.



After Huang Can Ran, Shanghai Minsheng Modern Art Museum invited ten famous and top poets at home and abroad to join the serial activities including Ouyang Jianghe, Simon Armitage, Zhai Yongming, Li Yawei, Wang Xiaoni, Adonis, Shuntaro Tanikawa, Germain Droogenbroodt, and Xi Chuan.

The serial activities of "poetry comes to art museum" took Shanghai by storm in 2013. Once every month, on the day of the recitation meeting, people kept coming to the art museum from the afternoon. When the activity finally started at seven p.m., the spacious hall was always filled with crowds.

"A poetry recitation meeting gathering three to four hundred of people in a city of a population of 20 million is just a normal scale. You should see what is happening in New York and Paris. We are just doing what haven't been done before." In 2013, Minsheng Modern Art Museum gradually made the recitation meeting a cultural brand nationwide and the most famous educational activity in the industry. Every poet invited by the activity was top poet in China or in the world, making the activity both academic and popular with the best use of celebrities. The influence of the activity has been far beyond what poetry and art are conveying.

"Such a highly materialized metropolitan as Shanghai does not lack atmosphere and enthusiasm of poetry, which has been ignited by the activity of 'poetry comes to art museum' with even more intense passion." The serial activities have received positive response from many poetry lovers. A friend of poem said, "Thanks for the poetry activity held by Minsheng Modern Art Museum. I am so lucky to listen to the poem recitation of those masters and feel the vivid language and the scene created by words, making me feel as if I were still young and crazy about poetry. Poetry will never be rotten. The lack of tradable value makes it useless yet pure and elegant."

In November 2013, the serial activities of "poetry comes to art museum" was recognized as the Event of the Year of 2013 in the Cultural China Report by Oriental Morning Post. Oriental Morning Post wrote this in the review: "Minsheng Modern Art Museum has set up a good example of shouldering responsibility of public education for non-state-owned art galleries."



Road to public welfare by employees: exploring the frontier of voluntary service

Introduction: The social responsibility of Minsheng Bank is gradually becoming a kind of civic awareness of each employee, urging our employees to spread love and hope to more places by using their own wisdom and enthusiasm. We encourage employees to participate in public welfare activities and give back to the society with their actions. For this purpose, we have built platform for employees to conduct voluntary services such as helping the students in difficulties, the disabled and the aged, guided them to take active action in such aspects as making donations to support education and participating in emergency rescue and disaster relief activities, and urged all of them to take part in voluntary service to reward the society with their knowledge and abilities.

Dream, wish, and expectation

The dream of a boy named Li Jialong

I am already a student of Grade six in primary school, but I have never left Shuanghe Town. My sister told me we are 90 kilometers away from the county of Cangxi. I don't know how far 90 kilometers really is, but I really want to go there for a look. I wish that through hard work I can be admitted by middle school in Cangxi and realize my dream of visiting the county.

A wall in my home is posted over with certificates of merits I've received, making my father really proud. My teacher also says it is very hopeful for me to enter the key middle school in the county. However, my health condition is not very well and the school is really far away. When my sister just entered junior college, my father wanted me to quit school and rest at home, and expected that I may help with farm work when I got better. But in that year, I again turned out to be the No.1 student in the class and my father couldn't bear to let me quit. So I continued school though we didn't have much money.

My sister told me the condition of our new school is much better than the old one she used to went to, as the bright buildings and beautiful library were built after the earthquake. In recent years, we usually have some strange teachers, who are white collars from the big city, come to teach us English and computer. I really like these "new" teachers. What they



talk about is really new to me, and through them, I get to know a lot about the outside world.

Knowing that the condition of the school has been improved and volunteer teachers are really nice to me and care about my study and life, my father no longer talks about my quitting school. Thanks for the help of the volunteer teachers. I will continue to work hard to surpass my sister and go to a good college one day.

The wish of Ren Wanying, a volunteer teacher

Li Jialong is a shy boy in my class. We have a lot of kids like him in the school. If I hadn't experience the volunteer work, I would never know the living conditions of such a group of kids and never know that just a little contribution and love could bring hopes to a generation of a place.

The two to three months of voluntary teaching experience is not as easy as most people imagine. We not only taught some rare classes of computer and English for the children, but also took the responsibility to teach the teacher. Fully occupied by class preparation and teaching, I felt even busier there than working in the bank. But, every time I saw the bright smile of the children, the tiredness just went away.

I love these children who are simple, kind and smart. Once, I unwittingly mentioned that tea olive was rare in Beijing and I had never smelled such strong fragrance of its flowers, but they kept it in mind. On the teacher's day, a group of students came to the office and gave me a cluster of flowers of tea olive they'd picked, suddenly filling the room with the fragrance.

Through daily talks, I got to know about their difficult life. When I just came to Shuanghe Town, I gave some candies to the children, but they didn't grudge eating them. After a month, when one of the children had birthday, they took the candies to the teacher's office and said they wanted us to eat. To those kids, instant noodles and hams could make delicacies. When I handed out hams donated by my colleagues to them, they were happy and excited as if it was a festival.

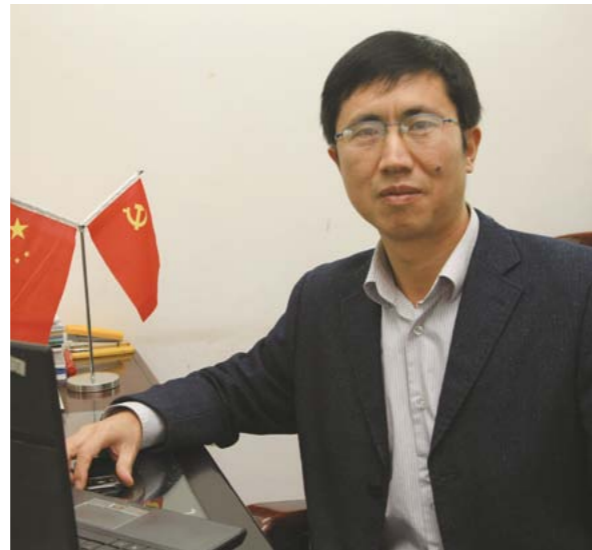


The kids liked us, just like we liked them. I hope the short-term teaching could open a window for them to see the outside world, and open a door to modern civilization and happy life.

Expectation of Tang Aimin, a school principal

Miss Ren Wanying was the volunteer teacher in our school sent by Minsheng Bank's Credit Card Center. Every year, the Credit Card Center of Minsheng Bank will send a group of employees to help with the teaching of our school. Though they are not full-time teachers, they give professional lessons to the students and the kids really like them.

Five years ago, Wenchuan Earthquake made the teaching building of the school a dangerous building, and I was quite worried the school would be abolished. Soon afterwards, Minsheng Credit Card Center began to support us. They at first donated the comprehensive teaching building and the library and then gradually improved our facilities of canteen,



dormitories and playground. Now, the facilities of our primary school can be one of the best in the area of the whole county.

The improvement of facilities has firstly brought about increase of student enrolment. In 2008, the situation of decrease in the number of students was finally changed in our school. Not only those previous pupils have come back, but some students from neighboring counties are attracted. Meanwhile, it has brought a stable teaching crew. Before, the condition of our school was too bad that we lost over 40 young teachers in several years. Now some young teachers choose to work here.

Besides the construction of facilities, the Credit Card Center of Minsheng Bank also helps train our teachers and improve the teaching quality. With their help, we have built a young and strong team of teachers. Before, the school didn't have much money and couldn't afford incentive measures for excellent teachers, which led to the outflow of teachers. To counter such problem, the Credit Card Center of Minsheng Bank has set up a special teaching fund to support our teachers. The

interest of the fund is used as bonus for excellent teachers so as to improve the teachers' welfare.

In recent years, the Credit Card Center of Minsheng Bank organizes trips to big cities like Beijing every year for teachers and students to broaden their horizons. It also provides winter and summer school uniforms and bedclothes to improve the living conditions of the students. In addition, it continues sending outstanding employees like Ren Wanying who have graduated from famous universities to our school as volunteers to facilitate the improvement of our education quality.

With the help of Minsheng Bank's Credit Card Center, our Cuizhu Hope Primary School has now become a school that both students and teachers in the county long for. In the future, teachers and students in Cuizhu Primary School will work harder to thank for the help and support of Minsheng Bank's Credit Card Center with even better performance.



Part II

Minsheng · Impression



Responsibility
Management

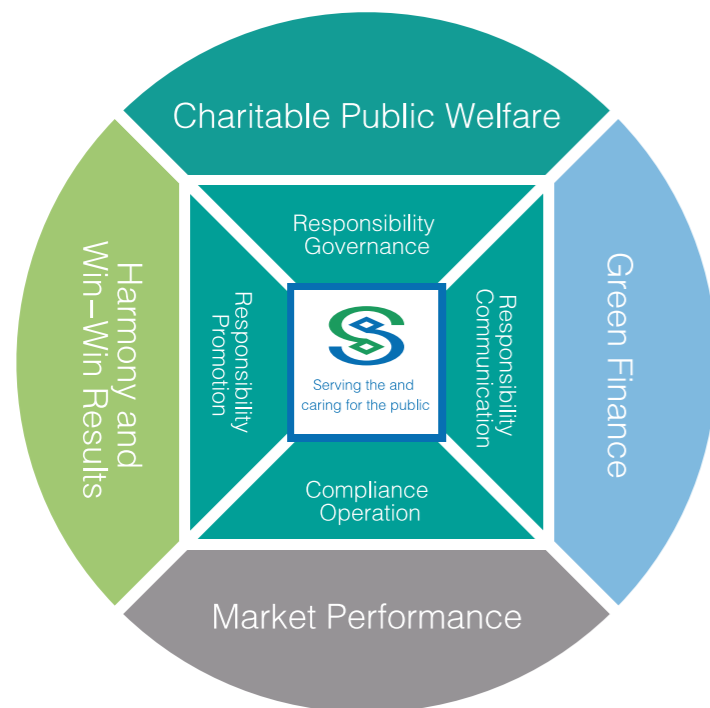


Responsibility strategy



Responsibility Concept:

As the core and original point of social responsibility action, "serving and caring for the public" is the long-standing operating concept adhered and practiced by Minsheng Bank.



Responsibility Model of China Minsheng Bank

Responsibility governance

We have constantly strengthened and improved responsibility governance mechanism from three dimensions of organizational system, institutional system and project system, constructing scientific, perfect and synergized social responsibility system, continuously exerted the functions of the "advisory" system for business development, the "promotion" system for branch banks' practices, the "supervision" system for public welfare project and the "cooperation" system for outside institutions.

In the reporting period, we compiled the "Social Responsibility Planning Report of China Minsheng Banking Corp., Ltd.," integrating social responsibility into the corporate strategies and day-to-day operations, so as to effectively improve the corporate image of Minsheng Bank by achieving the overall goals and specific objectives. We also improved the assessment and management system for donation project, established annual reporting system concerning the implementation of donation projects, launched the compilation of the "Project Implementation Report of Public Welfare Donation Fund of China Minsheng Banking Corp., Ltd. (2008-2013)," comprehensively managing and supervising the implementation of donation projects.

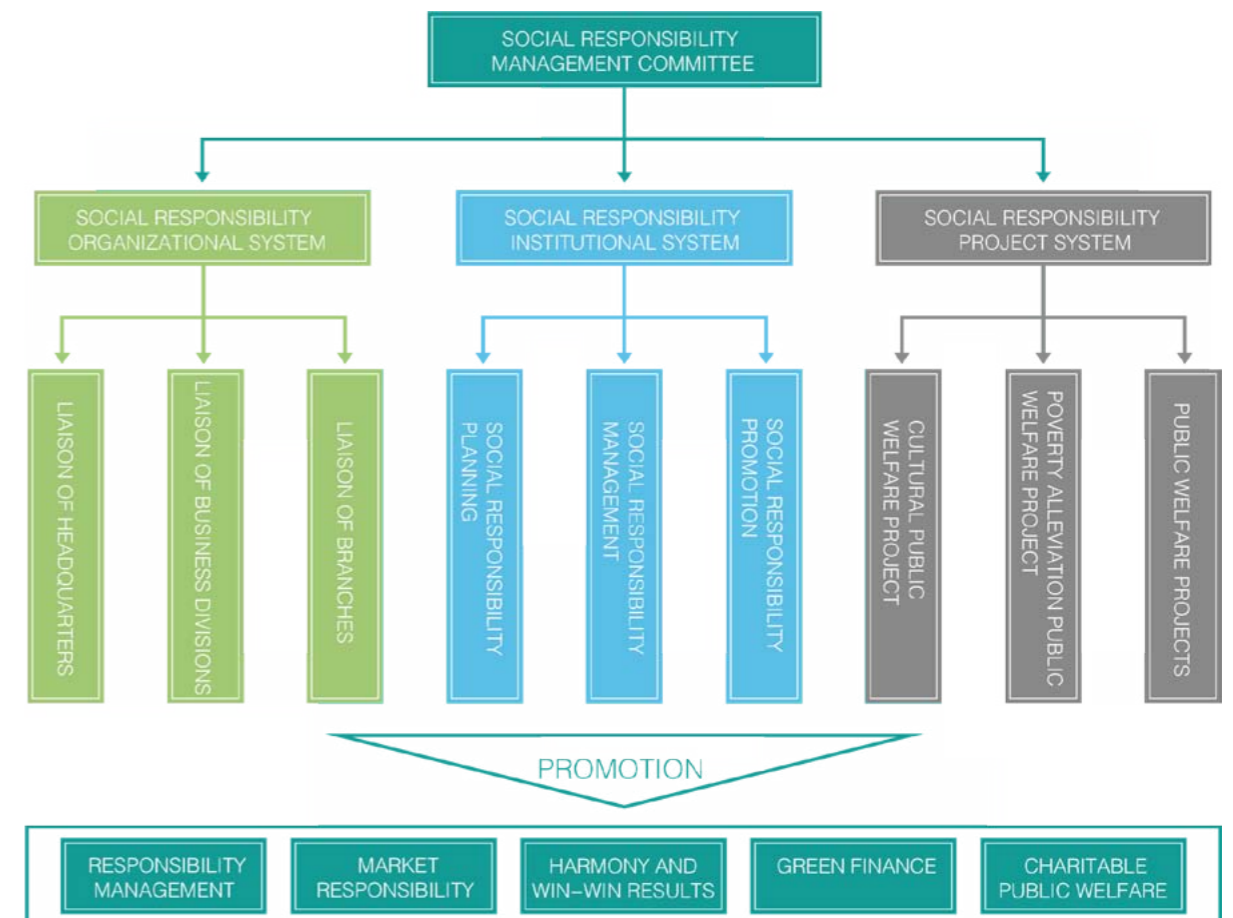










Figure: Social Responsibility Promotion System of Minsheng Bank

Responsibility communication

In the reporting period, we continuously improved the regular communication mechanism centering on social responsibility report, constantly enhanced information disclosure and its quality. The Bank's 2012 Social Responsibility Report ranked No.1 in both Social Responsibility Report of China's Banking Industry and Social Responsibility Report of China' Non-State-Owned Enterprises by the "Chinese CSR Report White Paper (2013)."

We have attached great importance to the improvement of operation transparency, actively constructed all-around and multi-layer communication channel, conducted in-depth research on issues concerned by stakeholders, turned their pursuits into our goals and plans of social responsibility action, effectively enhanced the bank's capability building and tried the best to meet the demands of various parties.

Interest parties	Expectations and demands	Response measures
 Government	Promoting sustainable and healthy development of economy; Offering assistance to public finance and serving government development goals	Effectively implementing national macro policies; Rationally allocating resources; Supporting sustainable development of real economy; Supporting micro- and small-sized enterprises, private enterprises, the agriculture, rural areas and farmers, and other projects relating to people's livelihood; Realizing the steady increase of tax payment; Promoting community finance development; Increasing job opportunities
 Regulatory authorities	Operation with compliance and competition in a fair way; Safeguarding the stability of financial system	Strengthening compliance management and conducting honest operation; Improving corporate governance and enhancing internal control construction; Promoting the implementation of Basel III Accord
 Shareholders	Delivering satisfied investment returns; Maintaining a good market capitalization; Fully disclosing information relating to corporate operations	Conducting sound operation and improving profitability; Enhancing investor relations management and disclosing information in a timely manner
 Customers	Offering high-quality and convenient financial products and service as well as comfortable business environment	Developing e-banking business and optimizing business process; Improving service quality and focusing on customer experience
 Partners	Adhering to the principle of fair purchase, integrity and mutual benefits	Abiding by fair and transparent purchase mechanism; Adhering to fair, mutual beneficial, harmonious and win-win principle
 Employees	Offering good career development planning and growth opportunities; Providing complete rights and interest guarantee	Safeguarding rights and interests of employees; Encouraging employees participate in corporate management; Paying attention to employee development and improving compensation incentive mechanism
 Community	Focusing on community development; Jointly constructing harmonious community	Supporting educational, S&T and health causes; Supporting public welfare and charitable causes; Providing voluntary service
 Environment	Paying attention to climate change and supporting low-carbon economy; Advocating energy-saving and emission reduction, and building conservation-oriented society	Implementing green credit, promoting e-banking business, and expanding green finance; Advocating green office practices, promoting green purchase, and carrying out environmental protection and public welfare activities

Responsibility capacity

In the reporting period, we conducted in-depth research on social responsibility by various means such as participating in teaching material compilation, designing training courses and organizing training activities. The distinctive social responsibility practices were compiled into the chapter of "Cases" of the books titled "Corporate Social Responsibility in China" and "Blue Book of Corporate Social Responsibility" by Chinese Academy of Social Sciences.

In May, 2013, we successfully held the first non-campus based corporate social responsibility course for the MBA students of Graduate School of Chinese Academy of Social Sciences by conducting special topic seminar of "Social Responsibility Concepts and Minsheng Bank's Practices", systematically introducing the latest theories of social responsibility both at home and abroad as well as Minsheng Bank's innovative practices and achievements of social responsibility.



Responsibility
Actions



Creating sustainable value for shareholders

Actions


Protecting interests of investors

We have actively promoted the transformation of growth mode and profitability, and constantly strengthened independent innovation, scientific management and risk control, so as to enhance operating capability and create investment value. We have also continuously improved corporate governance and investor relations management levels, emphasized the protection of rights and interests of minority shareholders, paid attention to market hot spots, and held teleconferences with investors and taken initiative to respond their concerned issues. In the reporting period, we received 884 persons/times of visitors from 96 visiting sessions, participated in 12 large scale meetings on investment strategy held by investment banks or securities firms both from China and abroad, and conducted 31 joint research tours with large institutions both from China and abroad, so as to guarantee the investors to exercise their rights and share the development results of the Company.

Deepening the SBU reform

In the reporting period, we continued to deepen the SBU reform, launching the project of "SBU reform version 2.0". According to four major principles of "quasi-legal person, specialization, integration of financial resources and financial stewardship team", we conducted comprehensive innovation and reform for the operating mode of SBU, establishing the quasi-legal person management mode between the head office and SBUs, which promoted the gradually transformation of SBUs from traditional loan-deposit mode to professional investment bank mode.

Achievements

Indicators 	Unit	2010	2011	2012	2013
Operating income	RMB billion	54.768	82.368	103.111	115.886
Net profit attributable to parent company	RMB billion	17.581	27.920	37.563	42.278
Basic earnings per share	RMB	0.66	1.05	1.34	1.49
Number of investor visits	session	90	100	120	96
Number of visiting investors	person/time	500	600	553	884
Number of large scale meetings on investment strategy held by investment banks or securities firms both from China and abroad participated	time	17	15	8	12
Number of joint research tours conducted by large institutions both from China and abroad	time	17	13	23	31

Offering high-quality service for customers

Actions

1. Improving service quality

Strengthening service management

We have continuously strengthened the customer-oriented operating concept, completed the "three-in-one" service management system consisted of service supervisors, business line managers and service support personnel, constantly tracked and monitored the customer satisfaction across the Bank, optimized the ranking system relating to customer satisfaction of business units, and improved the Bank's customer satisfaction level. We have also enhanced the building of complaint management system, actively promoted the completion of business process optimization and the system upgrading and restructuring, and improved the resolution rate of online complaints and handling efficiency of off-line business. In the reporting period, the settlement rate for credit card business complaints was 99.8 percent, and that of the general complaints relating to e-banking business reached 99.72 percent.

Promoting service innovation

Centering on the demands of customers, we have constantly blazed new trails with pioneering spirit, and vigorously enhanced channel building such as online banking and mobile banking. In the reporting period, we launched the version 2.0 of mobile banking for personal customers and micro and small enterprises, as well as mobile banking for enterprise and credit card, further completed the mobile banking product system and developed various distinctive functions such as cross-bank deposit and transfer service, self-service banking for micro and small customers, and online shopping payment and payment collection by scanning QR code, dedicating to offer convenient and practical mobile financial service, which was awarded several prizes such as the "Customer Satisfaction Award for Mobile Banking Service" by Yihang.com and the "Best Mobile Banking Award" by Sina.com.cn. In this period, the number of active customers reached 5.5452 million. With the launching of the new version of online banking, which achieved great breakthroughs in such aspects as customer experience, product service and security guarantee, the number of corporate customers reached 336.8 thousand, and that of the personal customers amounted to 7.4324 million. The new generation of 95568 customer service system, which achieved the development, upgrading and optimization of 12 systems and four major modules, won the "Financial Service Innovation Award".



Safeguarding rights and interests of customers

By fully implementing the "Administrative Measures on Customer Information Privacy", we have effectively enhanced the management of customer information privacy and security, constantly completed customer information privacy management mechanism, and continuously improved privacy technology and security standard to guarantee the security of customer information. At the same time, we have disclosed various charging standards relating to e-banking business by publicity material, official website and other channels in accordance with relevant requirements of regulatory departments. When implementing new charging standard, we would inform the customers in advance and make certain the front-line staff know about the new standards, so as to effectively safeguard the rights and interests of customers.

Popularizing public education

In the reporting period, we continuously took initiative to popularize knowledge relating to e-banking security protection, personal credit, bank card, wealth management products and small business loans by various means including organizing wealth courses and giving presentations in enterprises and



communities, actively publicizing financial ideas, creating financial atmosphere and carrying forward financial culture. In this period, we conducted the activity of "financial knowledge comes to community", benefiting more than one million community residents.

2. Risk management and IT insurance

Actions

All-round risk management

We have actively promoted the building of capital restraint-based all-round risk management system and advanced capital measurement approach system. In the aspect of risk management, we have constantly optimized the rating and quota management systems, comprehensively upgraded related systems, promoted application of project results in a deep-going way and fully optimized the management mechanism on retail internal assessment. In the aspect of market risk management, we have basically completed market risk measurement system and successfully launched the first phase (standardized approach) of measurement system and data mart construction project. In the aspect of operational risk management, the promotion and application of three major tools has been expanded, the risk management of outsourcing and business continuity has been constantly improved, the assessment mechanism has been gradually regulated and the functions of various systems have been further optimized.


To strengthen asset quality management, we have regularly conducted monthly analysis and quarterly checking on credit business, carried out on-site inspection on key businesses, established monitoring mechanism on unusual loans, and held special topic meetings on credit asset quality and work meetings on asset disposal to guarantee the stable quality of credit assets.

Improving IT insurance

Under the guidelines of "overall management, centralized monitoring, improving institutions, standardizing operation and enhancing supervision," we have conducted centralized monitoring on key systems such as the network, system software and database, strengthened the management of contingency plans and conducted regular drillings, and enhanced the safe and stable operation of IT systems. In the reporting period, we conducted a total of four IT drillings relating to disaster recovery, involving 600 participants.

To effectively manage the security risk relating to e-banking, we have launched e-banking risk transaction monitoring system, taking the initiative to identify the fraud transaction among massive transaction data by analyzing transactional behavior characteristics to prevent fraud risks.

Achievements

Indicators 	Unit	2010	2011	2012	2013
Number of risk trainings	session	14	42	15	32
Number of participants of risk trainings	person	1500 plus	5000 plus	2400 plus	8000 plus

3. Inclusive finance

Actions

Focusing on small business finance and community finance

Small business finance: In the reporting period, we carried out small business finance process reconstruction project centering on "standardization, modularization and batch processing", gradually establishing small business project-based marketing and centralized operating development modes; continuously enhanced the professionalism of small business finance, building special small business finance sub-branches; actively constructing small business finance cooperative and mutual beneficial platform, setting up urban commercial cooperatives and vigorously promoting mutual help and cooperative fund products. By the end of 2013, the Bank's loan balance of small business finance (Shang Dai Tong) amounted to RMB404.9 million, increasing RMB87.9 billion as compared with the beginning of the year, and the number of special small business finance sub-branches reached 100. The payment and settlement tool "Le Shou Yin" served a total of 466,700 customers, and the accumulated settlement amount reached RMB3.28 trillion.

To serve more micro and small finance customers, we have launched micro loan products since June, 2013, offering RMB credit loans of no more than RMB0.5 million to the qualified natural persons. By the end of 2013, the outstanding balance of micro loans reached RMB11.1 billion.

Community finance: In the reporting period, we put forward a groundbreaking community finance strategy, making it as the primary "people beneficial project" after the "small business finance". By conducting in-depth research on the demands of community residents, and relying on makeshift but intelligent and fully function stations, we have offered financial service such as high-quality wealth management and personal loan products as well as non-financial services covering the basic necessities of life to community residents, sparing no efforts to improve the convenience of financial and life services of communities. By the end of 2013, we have served 423,700 community finance customers, and the financial assets of the business reached RMB56.3 billion, among which the savings deposit amounted to RMB24.1 billion.



Serving NSOEs

We have promoted the NSOE strategy in a deep-going way, and taken the initiative to put forward the service mode of "serving as the financial stewardship for strategic partners", setting up specialized customer-focused financial stewardship service team for each customer, and offering comprehensive and customized financial services such as "Listing Express", industry chain financing, debt financing tool issuing, structured financing and cash management to corporate customers in accordance with their actual situations and financial demands.

We have constantly enhanced the inclination level of corporate credit resources to NSOEs, accumulatively offering more than RMB1 trillion loans to them. By the end of 2013, we have provided loan support to 13,000 NSOE customers, effectively boosting the rapid development of private enterprises. Of the Bank's NSOE customers served by the financial stewardship team, 91 were ranked among China's top 500 NSOEs.

Supporting agriculture, rural areas and farmers

In the reporting period, we established strategic cooperative relations with the Ministry of Agriculture of the People's Republic of China, China Overseas Fisheries Association and other departments to design and develop distinctive financial products such as "Cha Yi Dai" and "Yu Fen Tong" for the relevant industries, held symposiums on agriculture, and set up agricultural funds, sparing no efforts to promote the great development and prosperity of rural economy. As of the end of 2013, the balance of agro-linked loans reached RMB145 billion. 【The statistical scope of newly added agro-linked loans and the balance of agro-linked loans covers the agro-linked parts in the primary, secondary and tertiary industries.】

Meanwhile, we have effectively implemented the principle of "supporting agriculture, rural areas and farmers as well as micro and small enterprises", actively developed rural banks, and promoted the development of rural economy by means of advanced risk management, perfect supporting service, efficient information system, creative products and new business mode, and so on. By the end of 2013, we have established 29 rural banks, serving 12,144 active customers; the deposit balance reached RMB21.7 billion, and the loan balance amounted to RMB15 billion.

Ensuring the people's livelihood

We have paid high attention to the financial service for special groups. By fully understanding and carrying out research on actual demands, we have taken the initiative to offer convenient financial service to special groups such as the aged, the disabled and the laid-off workers by means of enhancing hardware facility layout, implementing one-to-one service and conducting in-depth visiting tour to communities, striving to offer accessible services.




We have given full play to financial service, improved the infrastructure for economic development and social progress, made special efforts to boost the credit support for educational cause, medical and health services, and affordable housing construction. In the reporting period, the Bank's loan balance for educational cause, medical and health services, and affordable housing construction amounted to RMB2.919 billion, RMB1.646 billion and RMB4.357 billion respectively.

Supporting cultural industry development

We have strongly supported the development of film and television, cultural tourism, art, performing arts, publication, traditional culture, and cultural creative industries. We have also set up the organizational structure and operation mode centering around customers and markets, and established the industry research & development team to provide professional and efficient services to cultural enterprises. As of the end of December 2013, we have approved financing applications from cultural industries with a total sum of RMB7.4 billion for 409 customers including a number of industry leading enterprises such as Beijing Galloping Horse Media, Bona Films, Letv, Dadi, Beijing Council International Auction, StarTimes and Marriott, successfully achieving the connection of finance and culture, and giving strong support to the financial needs and development of customers from cultural industry.

Achievements

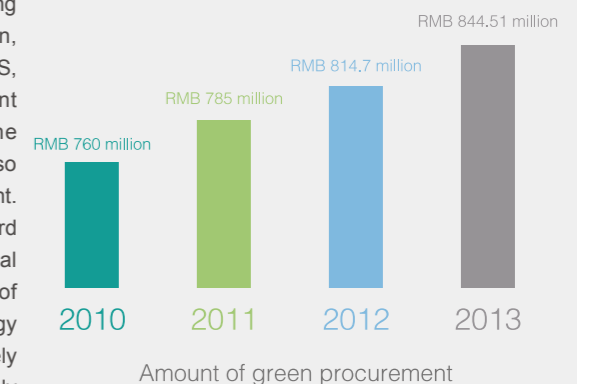
Indicators 	Unit	2011	2012	2013
Number of NSOE loan customers	account	11353	13680	12973
General loan balance of NSOE customers	RMB billion	484.162	537.505	585.241
Newly increased loans of small business finance (Shang Dai Tong)	RMB billion	73.2	84.7	87.9
Loan balance of small business finance (Shang Dai Tong)	RMB billion	230	317	404.9
Number of micro and small customers served by small business finance	account	over 450,000	992,200	1.9 million
Number of job opportunities directly created by "Shang Dai Tong"	person	over 1 million	About 2 million	Three million
Number of rural banks	bank	18	27	29

Note: The small business finance customers include individual business owners and micro and small enterprises.

Building responsible value chain

Enhancing supply chain management

We have carried out management of price, quality, supply, and service of centralized procurement from 76 suppliers of 10 categories including self-service equipment, safe deposit box, teller devices, information, insurance, clothes, security technology, furniture, multifunctional POS, and video equipment strictly in accordance with the "Assessment Measures for Supervision and Management of Suppliers of the Centralized Procurement of China Minsheng Banking Corp., Ltd.", so as to improve the comprehensive efficiency of centralized procurement. During the process of procurement, suppliers who meet the standard of environmental protection are our first choices. We have a special periodical of purchasing information to promote related policies of green procurement, provide exhibition information of building energy conservation and environmental technology and products, and actively guide the affiliated units to purchase green and environmental-friendly products.



Strengthening strategic cooperation

In the reporting period, adhering to principle of “fair competition, credible operation, complementary advantages, and mutual benefit to achieve win-win results”, we took the initiative to build strategic cooperative mechanism and platform to bring our financial advantage and corporate features into full play, integrate social resources, expand and deepen cooperation with shareholders, and achieve the kind of cooperation where the participants share interests and find win-win solutions.

Strategic Cooperation with Some Interest Parties in 2013 
Signed strategic cooperation agreement with Guizhou Provincial Department of Transport
Signed strategic cooperation framework agreement with the government of Tibet Autonomous Region
Signed strategic cooperation agreement on community finance with the government of Haidian District, Beijing
Signed strategic cooperation agreement with Ningde Municipal People's Government
Signed strategic cooperation agreement on finance with China Overseas Fisheries Association
Signed comprehensive cooperation agreement with China Development Bank
Signed strategic cooperation agreement between bank and securities company with CITIC Securities and other securities firms
Signed strategic cooperation framework agreement with Alibaba Group
Signed strategic cooperation agreement with Shouguang Dili Agri-Products Group Company Limited
Signed strategic cooperation agreement with Tianjin Bohai Chemical Industry Group Co., Ltd.
Signed strategic cooperation agreement with Compagnie du Ponant

Conducting lawful and compliant operation

Compliance management Actions


We have further improved the construction of compliance system and implemented the opinions of rectification arising out of supervision and inspection and external audit, motivated the whole staff to concentrate on the special activity of compliance management, prepared publicity materials of “The Bottom Line of Compliance”, and carried out self-examination, self-rectification, and mutual inspection, promoted the establishment of working mechanism of major compliance matters, took measures of compliance commitment and conversation with newly recruited employees at the branch level and compliance counseling for employees who broke the rules, incorporated the rigid restriction of compliance in the business procedure to ensure compliance during promotion of products and service, organized the special activity of “preventing and cracking down on illegal fund-raising” during which 30 thousand people were trained and screened, over 200 thousand copies of publicity materials were handed out, and 57 illegal fund-raising projects were blocked, covering 1,723 communities. In the reporting period, we carried out special inspection of compliance for 818 times.

Anti-corruption

Thinking highly of combating corruption and build a clean environment among the staff, especially the management, we have issued various rules and regulations including the “Regulation on the Report of Relevant Personal Issues by Senior Management of China Minsheng Banking Corp. Ltd.”, the “Methods of Supervision and Management of Employees' Abnormal Behavior of China Minsheng Banking Corp., Ltd.” and the “Provisional Work Instruction of Moral Hazards Prevention among the Staff of Affiliated Rural Banks of China Minsheng Banking Corp., Ltd.”, so as to strengthen early-warning and prevention of moral hazards among the staff. Meanwhile, we have organized publicity and educational activities of combating corruption and build a clean environment for all the 30 thousand employees, over 2 thousand of whom have visited the educational exhibition of corruption combat in Beijing.

Anti-money laundering

We have now set up 71 automatic supervision rules of suspicious trade and six suspicious crime-involving models, and established the system of rules and models for screening and monitoring anti-money laundering, continuously enhanced the list management of money laundering risks, and filtered 1,538 risky accounts, persisted in the inspection of money laundering risks, and set up the risk monitoring module against employees, spared no efforts to build a professional anti-money laundering team, which includes 2,850 persons who have obtained the professional qualification of anti-money laundering within the Bank, and 3,941 persons who have obtained qualification of admittance to anti-money laundering positions from People's Bank of China as of the end of 2013. In the reporting period, we have organized anti-money laundering training for 370 times covering 31,458 employees.

Achievements					
Indicators 	Unit	2010	2011	2012	2013
Number of compliance trainings	time	145	468	Nearly 600	612
Participants of compliance trainings	person/time	7250	23400	30000 plus	36850
Number of anti-corruption trainings directly organized by the head office	time	32	35	36	42
Coverage of anti-corruption trainings directly organized by the head office	person	30000	32000	35000	45000

Providing good career development platform for employees

Safeguarding rights and interests of employees Actions

In the reporting period, we took various measures to protect the rights and interests and the welfare of the employees. We established a complete system of employee relationship management to regulate recruitment and resignation, labor relation, labor contract, and labor dispute. We continuously optimized the incentive mechanism and gradually improved the benefit system covering employees' basic necessities of life; strictly implemented the system of social insurance and housing fund as stipulated by law, and provided a variety of insurances including enterprise annuity, supplemental medical insurance, and accidental injury insurance to build middle to long-term guarantee for employees and their families.

We have protected the employees' rights to participate in the democratic style of management, decision-making, and supervision according to law, and protected and motivated the employees' initiative and creativity, so as to promote the healthy development of the enterprise. By the end of 2013, all of our tier-one branches, departments of the head office, and some SBUs have set up the system of worker's congress, which is held at least once a year at the branch level. In the reporting period, worker's congresses at various levels received and processed 2,000 odd proposals.

Paving road for employees' career development

In the reporting period, sticking to the main purpose to "cater to the demand of strategic development and business innovation, and strengthen the construction of a professional team of competence and quality", and focusing on "the improvement of professional abilities according to the three strategic positioning, strategic implementation and management abilities, and business innovation and professional abilities", we carried out trainings at different levels, of varied professions, by various means, and in diversified forms, and built the staff learning and development system which customized learning resources for employees at different ranks and levels. We constantly improved the rank system of "2-4-22" and built the development system of professional talents to design career development plans for employees. In the period, the total training hours of our employees reached 2.8 million, among which the average annual training hours of ordinary employees was 48, and those of middle level employees and the management both reached 36, the coverage of career development plan design reached 100 percent.

In 2013, we launched the IDA plan to improve the abilities of core talents, and created the management environment that is easy for excellent talents to stand out by establishing the ladder structure of core talents.



"We will build up a backbone team consisted of 3,000 employees, who should be the representatives of Minsheng Bank's advanced culture, innovative spirit, and scientific and sustainable development."

— Dong Wenbiao,
Chairman of China Minsheng Banking Corp., Ltd.

"By using scientific talent cultivation system, let people with technological advantages, management abilities and leadership skills address issues from different perspectives, win customers through good services, and understand the diversified cross-sector elements, so as to fully improve their own qualities."

— Hong Qi,
Vice Chairman and President of China Minsheng Banking Corp., Ltd.




Jointly building harmonious homeland

To enhance the life quality and sense of happiness of the employees, we have set up the employee manual to help and support our employees in various aspects of physical and mental health, and the EAP plan. We have provided comprehensive guidance of emotion control and mental health aid for employees according to their real needs. We have organized various cultural activities and provided care in different forms for the retired employees to feel warmth from Minsheng Bank. We have actively supported the employment of the disabled and made the annual payment of employment security fund for the disabled on a timely basis.

Meanwhile, we have actively provided benefits including paid leaves, annual physical check, gym membership, birthday presents, and group tours, which embody the corporate culture of family, and strived to create a warm and harmonious work environment. In the reporting period, we organized the regular physical check for employees covering 100 percent of the employees in the head office, and organized tours of 800 odd persons/times for excellent employees from new core systems and their family.

Achievements

Indicators 	Unit	2010	2011	2012	2013
Number of employees at the end of reporting period	person	31454	40820	49227	53064
Proportion of male and female employees	male: female	1:1.15	1:1.17	1:1.17	1:1.13
Proportion of female managers	%	37	37	37	37
Proportion of employees from minority ethnic groups	%	2.6	2.8	3.2	3.3
Coverage of social insurance	%	100	100	100	100
Singing rate of labor contract	%	100	100	100	100
Proportion of local employees of Hong Kong Branch	%	—	—	74	74
Number of employees suffering occupational disease	person	0	0	0	0

Note: The Hong Kong Branch of China Minsheng Bank was established in 2012.

Promoting economic and social development of community

Actions

Creating new poverty alleviation mode

We have persisted in the scientific and efficient management of "Public Welfare Donation Fund", and constantly innovated in new ideas and methods of public welfare activities. We have made outstanding contributions in all important areas of public interests by helping poor areas, supporting public cultural undertakings, donating Minsheng schools, promoting youth employment and so on. In the reporting period, we launched the compilation of "Project Implementation Report of Public Welfare Donation Fund of China Minsheng Banking Corp., Ltd. (2008-2013)" to systematically sort out and supervise the implementation of donation projects.

We continuously promote the "mode of information-based poverty alleviation". In the reporting period, we have helped broadcast free advertisements of agricultural products of 13 counties (cities) of 10 provincial administrative regions and sell more than 2.7 billion kgs of slow-moving agricultural products. And in the last eight years, we have helped 397 counties (cities) in 28 provincial administrative regions to sell more than 67.3 billion kgs of slow-moving agricultural products. We have carried out the "long march campaign on social responsibility" of public welfare activities and the project of "beautiful villages - the ancient village conservation action" in Guizhou and Yunnan, providing a comprehensive support for conservation of ancient villages on the verge of extinction. Through initiatives of setting up poverty alleviation fund, establishing tourism demonstration sites, developing cultural brands and so on, we make those villages embark on the road of deep integration of urbanization and eco-cultural industry. In the "Glorious Minsheng Project" in Xinjiang, we have

installed the home solar power generation equipment for the pastoralists in Altai region and solved the long-term problem of difficult access to electricity. We have also organized the staff to donate to the free treatment project for the Tibetan children with congenital heart disease, making contribution to the harmonious social development in Tibet.

We have persisted in the effective method of hematopoietic-type charity and carried out targeted poverty alleviation work in Huaxia and Fengqiu counties of Henan Province and Lintao and Weiyuan counties of Gansu Province for 11 consecutive years. In the reporting period, we organized training in Beijing for more than 150 excellent teachers and cadres from the four poor counties and Luquan, Yunan. We have been making long-term donations to support the cause of AIDS prevention, and initiated the establishment of "China Red Ribbon Foundation" to facilitate the efficient implementation of AIDS prevention.

Popularizing voluntary activities

We have constantly increased the popularity of volunteer activities among employees, promoted the culture of responsibility in an all-round way, and encouraged full participation in public welfare activities. In the reporting period, the Youth League Committee of the headquarters offices, SBUs, branches and sub-branches actively carried out various volunteer activities, during which the number of employees making money donations to poverty alleviation projects in Tibet Autonomous Region, Henan and Gansu provinces exceeded 40 thousand. The Communist Youth League took the lead to carry out more than 80 public welfare projects, which involved employees' participation of more than 13,000 persons/times.


Supporting development of cultural and educational causes

We have held fast to the way of characteristic charity and responded to the appeal of the government policy of "cultural revitalization" to support public cultural undertakings. In Shanghai Minsheng Modern Art Museum established at our donation which is dedicated to providing a platform of art education for the public, we held eight thematic exhibitions of modern art and 70 academic lectures and art events covering social, cultural, and artistic areas in the reporting period. Among these, large painting exhibition of "Forward - Contemporary Art and Contemporary City" and "Golden 50 years - 007 Film Design Exhibition" obtained favorable reviews from the art circle, and the Minsheng art and humanities serial lectures of "poetry comes to the gallery" won the award of "Event of the Year" in the "2013 China Cultural Person of the Year". We have also taken active part in building Beijing Minsheng Modern Art Museum, Shanghai Minsheng 21st Century Art Museum, and Chinese Calligraphy Museum, funded the Yan Huang Art Museum, and held the eighth "Delightful Collection" activity to inherit traditional culture of poetry and calligraphy, so as to continue improving carriers of public cultural undertakings and build a unique platform for international cultural communication.

With concern about the development of education, and have donated and initiated the establishment of higher education and training institute of "Beijing Minsheng Wealth College", and set up "Minsheng Wealth Research Center" in cooperation with Tsinghua University so as to give impetus to the improvement of education in the financial field. Meanwhile, we have continued supporting the China Education Development Foundation and made a donation to the construction of Centennial Library of the Chinese Department of Peking University.



Achievements

Indicators 	Unit	2010	2011	2012	2013
Slow-moving agricultural products sold	billion kg	6	5.8	4.1	2.7
Donation amount for targeted poverty alleviation of employees	RMB million	6.134	7.7	8.8315	9.975
Donation amount for public welfare cause	RMB million	149	298	575	323

Actively constructing ecological civilization

Actions

Helping promote energy-saving and environmental protection

Adhering to the concept of green development, we have taken measures to limit the involvement of the bank in industries with serious excess production capacity, sensitive to economic cycle and could not meet the requirements of "beautiful China" or green credit-oriented policies, actively encouraged to involve in national key projects and corporate upgrading and reconstruction projects relating to energy-saving and environmental protection, enterprises with great market efficiency and strong independent innovation capability in the sector of energy-saving and environmental protection as well as enterprises for energy-saving and environmental protection equipment, strictly implemented the review and approval system of "green credit." We have also actively supported the development of renewable industry, sparing no efforts to promote efficient, high-quality and low-carbon development. By the end of 2013, the credit balance for energy-saving and environmental protection industry has increased RMB3.672 billion comparing with the beginning of the year, supporting 20 corporate customers focusing on energy-saving projects and technologies that promoted by the government, while the loan balance for industries with excess production capability such as polycrystalline silicon, plate glass, wind power equipment and cement has decreased RMB6.071 billion comparing with the beginning of the year.

In this reporting period, we participated in the "Meeting on Dissolving Excess Production Capacity & Practicing Green Credit of the Chinese Banking Industry" hosted by China Banking Association, and signed the "Joint Commitment of Chinese Banking Industry on Green Credit," making solemn commitment in such aspects as enhancing loan credit management for industries with serious excess production capability, actively conducting green credit practices, and improving the environmental and society performance of Chinese banking industry.

Advocating low-carbon operation


We have actively responded the calling of government, strived to promote low-carbon operation, and guided customers to use mobile banking, online banking, telephone banking and self-service banking by adopting such measures as taking initiative to create new low-carbon financial products and service and publicizing e-banking business, achieving the objective of green finance. By the end of 2013, the transaction amount of mobile banking reached RMB1.125851 trillion, the substitution rate of online banking exceeded 85 percent, and the online transaction amount reached RMB28.93 trillion.

energy consumption and reduced energy waste; advocated the idea of starting from small details such as saving every kilowatt hour of electricity, every drop of water and every piece of paper, promoted teleconference and improved the saving awareness of all employees; encouraged the recycle of resources and materials, striving to achieve the resource-saving and environment-friendly objective. In the reporting period, the head office of the Bank recycled 800 sets of abandoned toner cartridges, and the power, paper, and water consumption per capita was 5427.59 kilowatt-hours, 0.0065 ton and 40.25 tons respectively.



We have attached great importance to the environmental management of daily office work, and formulated a series of institutions for environment management, sparing no efforts to reduce the impact of corporate operation to environment. We have also set up energy-saving and environmental protection posts, enhancing energy-saving publicity and supervision; strictly control

Achievements

indicators 	Unit	2010	2011	2012	2013
Qualification rate of loans with environmental assessment	%	100	100	100	100
Ratio of loans for industries with excess production capacity	%	5.65	5.21	4.54	5.94
Number of teleconferences	time	145	150	165	274
Rejected loan amount for high polluting industries, high energy-consuming industries and industries with excess production capacity	RMB billion	11.515	7.154	6.355	40.001

董文标董事长荣获“中国慈善公益企业家”
“中国金融企业家公众形象满意度调查第一名”
中国公益慈善500强企业最佳领导者

董文标董事长荣获“最佳社会责任领袖”
第十二届中国上市公司

2017年度优秀企业公民称号

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Social responsibility key performance in 2013

Note: The financial data and some relevant data are based on the statistical scope of the Group.
In case of any discrepancies, the Company's annual report shall prevail.

Responsibility management performance 	Unit	2013	2012	2011
Number of trainings relating to lawful and compliant operation	session	612	Nearly 600	468
Number of participants of trainings relating to lawful and compliant operation	person/time	36850	30000 plus	23400
Number of risk management trainings	session	32	15	42
Number of participants of risk management trainings	person	8000 plus	2400 plus	5000 plus
Economic performance indicators	Unit	2013	2012	2011
Total assets	RMB billion	3,226.21	3,212.001	2,229.064
Operating income	RMB billion	115.886	103.111	82.368
Net profit attributable to parent company	RMB billion	42.278	37.563	27.920
Basic earnings per share	RMB	1.49	1.34	1.05
Total tax paid	RMB billion	22.042	20.315	14.967
Social contribution value per share	RMB per share	6.45	5.38	4.17
Society performance indicators 	Unit	2013	2012	2011
Number of employees	person	53064	49227	40820
Coverage of social insurance	%	100	100	100
Proportion of employees from minority ethnic groups	%	3.3	3.2	2.8
Number of rural banks	bank	29	27	18
Slow-moving agricultural products sold (information-based poverty alleviation)	billion kg	2.7	4.1	5.8
Donation amount for targeted poverty alleviation of employees	RMB million	9.975	8.8315	7.7
Donation amount for public welfare cause	RMB million	323	575	298
Environmental performance indicators	Unit	2013	2012	2011
Amount of green procurement	RMB million	844.51	814.70	785
Qualification rate of loans with environmental assessment	%	100	100	100
Ratio of loans for industries with excess production capability	%	5.94	4.54	5.21
Number of teleconferences	time	274	165	150

Awards and honors on social responsibility in 2013

Awards & honors	Awarding activities and organizers
Chairman Dong Wenbiao was awarded with the "Asian Banker Leadership Achievement Award"	The Asian Banker
Chairman Dong Wenbiao was awarded with the "Most Influential Leader of Listed Company"	China Securities Golden Bauhinia Awards jointly organized by the newspaper of Ta Kung Pao and other organizations
Chairman Dong Wenbiao was awarded with the "Top 50 Business Leaders in 2013"	Fortune
Vice Chairman and President Hong Qi was awarded the "Chinese Entrepreneur with Great Contributions for Prevention and Treatment of HIV/AIDS"	Joint United Nations Programme on HIV/AIDS
Vice Chairman and President Hong Qi was awarded the "Leading Figure in Social Responsibility"	China Banking Association
Vice Chairman and President Hong Qi was obtained the Nomination Award of the first session of Charity Figure of the Year	CCTV
Best Board of Directors	The 9th Chinese Boards of Listed Companies Golden Round Table Forum & "Golden Round Table Awards"
China Charity Award	Ministry of Civil Affairs of the People's Republic of China
Most Respected Enterprise	Economic Observer
Best Corporate Citizen in China	21st Century Business Herald
Most Responsible Enterprise in 2013	News Weekly
Innovative Public Welfare Award	China Business Journal
Foresight of Great Powers: Social Responsibility Award	China.com.cn
Outstanding Project Award for Charities in 2013	China Banking Association
Cultural China Award in 2013	Oriental Morning Post
Private Bank with Best Performance in China	2013 Hurun Report
Best Private Bank in 2013	China Business News
Best Trade Finance Bank	China Banking Association
Advanced Enterprise for Six Sigma Management Promotion in China	China Association for Quality
Best Small Loan Bank	Global Finance
Top Choice Service Provider for Small and Medium Enterprises	Ministry of Industry and Information Technology of the People's Republic of China
China's Best Trade Finance Bank	The Asian Banker
China's Best Human Resources Company	51job.com
China's Innovative Transaction Bank of the Year	Financial Times
Listed Company with Best Investor Relations in Banking and Financial Industry	IR Magazine
Listed Company with Best Investor Relation Management	China Securities Golden Bauhinia Awards jointly organized by the newspaper of Ta Kung Pao and other organizations
Enterprise with Largest Market Value	Asia Weekly's ranking of mainland enterprises listed in Hong Kong
China's Top 10 Board of Directors of Companies Listed on the Main Board in 2013	Money Week
Golden Award for Best Annual Report of Companies Listed on the Main Board	Investor Journal

Future Prospects

The year of 2014 has come to us. In the journey of building a great bank, this will be marked as another quite extraordinary year. We, the Minsheng people, are ready to promote the profound transformation by our "change" and "changelessness".

In this year, Minsheng Bank will embrace change.

In the aspect of institution, we will unswervingly enhance the SBU reform in a deep-going way, and promote transformation of branches and sub-branches, making branches stronger and sub-branches larger. We will completely change traditional mode of Chinese commercial banks, and constantly boost the core competitiveness of Minsheng Bank, laying an institutional foundation for building distinctive and efficient bank.

In the aspect of management, we will further strengthen social responsibility management, comprehending and grasping the development trend of business and society by conducting institutional building, theoretical research and practices. Meanwhile, we will further promote the practices relating to social responsibility core issues in such distinctive fields as green credit and public welfare, constantly enhancing the influence of Minsheng Bank's social responsibility work.

In the aspect of business, we will always insist on the positioning of "being a bank for non-state-owned enterprises and micro and small-sized enterprises". By using thoughts innovation to drive business innovation, we will integrate more meaningful inspirations into our business mode, further expand our business scope, and offer more creative products and service to our customers.

In this year, Minsheng Bank will keep its inherent qualities.

We will continuously attach importance to the development of "two small finances". The two terms of "small business finance" and "community finance" created by Minsheng people are businesses that will always be vigorously supported by Minsheng Bank. In the future, we will let more micro and small-sized enterprises and community residents enjoy the convenience of modern finance in accordance with our strategy, and spare no efforts to boost further development of the two businesses, guaranteeing sustainable development of Minsheng Bank.

We will continuously attach importance to the promotion of inclusive finance. Letting the regions, industries, and people with inadequate financial service enjoy convenient service is Minsheng Bank's lofty ideal and long-term pursuit. We will gradually increase loans to the central and western regions, the agriculture, rural areas and farmers, and the fields relating to people's livelihood such medical care, health, culture and affordable housing, bringing along wonderful changes to our customers.

We will continuously put a high value on the building of Minsheng homeland, respect the dominant role of employees, promote their comprehensive development, and construct a "Minsheng homeland" characterized by harmony and happiness. We will take "family-like care" of employees, and construct a broad career development platform as well as a happy life platform for them.

In 2014, Minsheng Bank will join hands with you, witnessing common growth.

Appendix I Independent Assurance Report

2014/SH-026/NGAI/TCHU
(Page 1 of 3)

English Translation for Reference Only

Independent Assurance Report

To the Board of Directors of China Minsheng Banking Corp., Ltd.

We have been engaged by the Board of Directors of China Minsheng Banking Corp. Ltd. (the "Bank") to perform a limited assurance engagement on the selected key performance indicators as at 31 December 2013 and for the year then ended as defined below in the 2013 Corporate Social Responsibility Report ("the CSR Report").

The Board of Directors' responsibilities

The Board of Directors are responsible for the preparation and presentation of the key performance indicators in accordance with the basis as set out in the CSR Report's Preparation Principles and the definitions of the key performance indicators in the CSR Report (the "basis of reporting"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the selected key performance indicators and making estimates that are reasonable in the circumstances¹.

Practitioner's responsibilities

Our responsibility is to express a conclusion on the selected key performance indicators in the CSR Report based on our work performed. We report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

We conducted our work on the selected key performance indicators in accordance with the International Standard on Assurance Engagements 3000 "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This Standard requires that we comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance as to whether any matters have come to our attention that causes us to believe that the selected key performance indicators as at 31 December 2013 and for the year then ended in the SR Report is not prepared in all material respects in accordance with the basis of reporting.

¹China Minsheng Banking Corp., Ltd. is responsible for its website, and we do not accept responsibility for any changes that may have occurred to the reported subject matter information or criteria since they were initially presented on the website.

Appendix I Independent Assurance Report

2014/SH-026/NGAI/TCHU
(Page 2 of 3)

The selected key performance indicators of the Bank within the 2013 CSR Report that is covered by this report is as follows:

- Substitution rate of on-line banking transactions
- Number of personal online banking customers
- Number of active mobile banking customers
- Loan balance of Shang Dai Tong
- Number of small business finance customers
- Number of employees
- Proportion of male and female employees
- Donation of employees for targeted poverty alleviation
- Qualification rate of loans with environmental assessment
- Coverage rate of social insurance
- Number of video conference

In a limited assurance engagement the evidence-gathering procedures are more limited than for a reasonable assurance engagement, and therefore less assurance is obtained than in a reasonable assurance engagement. The procedures selected depend on the practitioner's judgment, including the assessment of the risks of material non-compliance of the selected key performance indicators in accordance with the basis of reporting.

Approach, scope and limitation of work

Within the scope of our work we performed the following procedures at the Head Office of the Bank and Beijing Branch, comprised:

- (i) Interviews with management and personnel in the Departments involved in providing information in relation to the selected key performance indicators for inclusion in the SR Report;
- (ii) Analytical procedure;
- (iii) Examination, on a test basis, of documentary evidence relating to the selected key performance indicators on which we report;
- (iv) Recalculation;
- (v) Other procedures deemed necessary.

Appendix I Independent Assurance Report

2014/SH-026/NGAI/TCHU
(Page 3 of 3)

Our work is limited to the selected key performance indicators as of 31 December 2013 and for the year then ended in the CSR Report. We have not performed any procedures over other data included in the CSR Report for 2013, nor have we performed any procedures on other data or data for 2012 and years before. In addition, our work performed is not for the purpose of expressing an opinion on the effectiveness of the Company's internal controls.

Conclusion

Based on the limited assurance work which we have performed, nothing has come to our attention that causes us to believe that the selected key performance indicators as at 31 December 2013 and for the year the ended has not been prepared, in all material respects, in accordance with the basis of reporting.

PricewaterhouseCoopers ZhongTianLLP
Shanghai, China
11 March 2014

Appendix II Key Data Compilation & Reporting Basis

Substitution rate of online banking transactions

Calculation formula: Total transactions of personal and corporate online debtors / (Total online banking transactions of personal and corporate debtors + total over-the-counter banking transactions of corporate debtors)

Number of personal online banking customers (10,000 customers)

The number of customers using online banking of the Company

Number of active mobile banking customers (10,000 customers)

The number of active customers using mobile banking of the Company

Loan balance of Shang Dai Tong (RMB100 million)

The loan balance of the financial product of "Shang Dai Tong" launched by the Company

Number of small business finance customers (10,000 customers)

The sum of customers served by "Shang Dai Tong" business, bank card for customers without loans, and small business finance of the Company

Number of employees

The total number of staff of the Company (The statistical scope is based on the data of the Group)

Proportion of male and female employees

The ratio of the total number of male employees to that of female employees of the Company (The statistical scope is based on the data of the Group)

Donation of employees for targeted poverty alleviation (RMB 10,000)

The amount of employees' personal donation to the targeted poverty alleviation projects in Huaxia and Fengqiu counties of Henan Province and Lintao and Weiyuan counties of Gansu Province

Qualification rate of loans with environmental assessment

The ratio of project loans that completed administrative approvals in the aspect of environment assessment in accordance with relevant laws and regulations such as the "Law of the People's Republic of China on Assessing Environmental Impact," "Classified Approval Regulations on Environmental Impact Assessment for Construction Projects," (Order of the Ministry of Environmental Protection of the People's Republic of China [No. 5]), and "Classified Administration of Environmental Impact Assessments for Construction Projects" (Order of the Ministry of Environmental Protection of the People's Republic of China [No. 2])

Coverage rate of social insurance

The coverage ratio of employees' social insurance paid by the Company

Number of video conference

Refers to the number of video conference held between the headquarters and branches of the Company

Appendix III Suggestions & Feedbacks

Respected readers,


This report is the seventh corporate social responsibility report released to the public by China Minsheng Banking Corp., Ltd. For the purpose of continuous improvement of the report compilation, we especially hope to listen to your opinions and suggestions. Please assist us to complete the relevant questions in the feedback form. You can choose the following options to contact us.

Mailing address: Secretariat of Social Responsibility Management Committee of China Minsheng Bank, No. 28, Jianguomennei Street, Dongcheng District, Beijing
Postal Code: 100005

Your Information

Name: _____ Company/Organization: _____
Title: _____ Tel.: _____
Fax: _____ E-mail: _____

Multiple choice questions (Please mark "√" in the appropriate position)

Options 	Very good	good	fair	poor	Very poor
1. Does this report fully and accurately reflect the major impacts of Minsheng Bank on economy, society and environment?					
2. Does this report respond the issues and disclose the information concerned by shareholders?					
3. Does this report disclose clarified, accurate and complete information, indicators and data?					
4. What is your opinion on the readability of this report, i.e., the logics, content design, wording, and layout design?					

Open questions:

1. Which part do you think is the most satisfying part in this report?
2. What kinds of information do you think is not disclosed in this report?
3. What are your suggestions for our future social responsibility reports?

Appendix IV Notes

1. Social contribution value per share

According to the Notice on Strengthening Listed Companies' Assumption of Social Responsibility and the Guidelines on Listed Companies' Environmental Information Disclosure issued by Shanghai Stock Exchange, the social contribution value per share (SCVPS) 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 value created for stakeholders by conducting outward donations and other activities, minus any social costs that arise from environmental pollution and other negative factors. SCVPS is intended to allow the public to fully understand the value companies create for their shareholders, employees, customers, creditors, communities, and society as a whole. According to the spirit of the Notice and combining with the characteristics of banking industry, the calculation formula of the Company is as follows:

Social contribution value per share = basic earnings per share + added value per share

Added value per share = (tax payment + compensations + interest expense + public welfare donations) / total equity as of
the end of the period

2. Shang Dai Tong

Shang Dai Tong is an all-inclusive financial service product that the Company offers to the small and medium-sized enterprises and individual business owners for faster fund raising, safer capital management and higher capital efficiency.

3. Le Shou Yin (Happy Collection)

Le Shou Yin is a new payment and settlement product customized for wholesale trade-oriented micro and small enterprises.