

Commercial Bank Performance Evaluation Indicator System

Assessment Aspects	Specific Indicators	Weighting (%)	Orientati on	Type	Indicator Definition/Calculation Formula	Data Source	Evaluation Method
Serving National Development Goals and the Real Economy (25%)	Contribution to Ecological Civilisation Strategy	6	Positive	Quantitativ e	Proportion of green credit: Year-end green credit loan balance / Year-end total loan balance × 100%	Regulatory reporting	Comprehensive Benchmarking (Industry Benchmarking + Historical Benchmarking)
	Support for Strategic Emerging Industries	6	Positive	Quantitativ e	Proportion of strategic emerging industries loans: Year-end strategic emerging industries loan balance / Year-end total loan balance × 100%	Regulatory reporting	Comprehensive benchmarking (industry benchmarking + historical benchmarking)
	Inclusive small and micro enterprise loans Achievement of "Two Increases" Targets	7	Positive	Quantitativ e	Growth Rate of Inclusive Micro and Small Enterprise Loans: The annual growth rate of inclusive micro and small enterprise loans shall not be lower than the growth rate of all loans compared to the beginning of the year; Number of accounts with outstanding inclusive SME loans: The number of accounts with outstanding loans shall not fall below the level at the beginning of the year.	Regulatory reporting	Loan Growth Rate: 3.5 points if growth rate equals or exceeds the year-on-year growth rate of all loans. If the growth rate is not achieved but the annual inclusive micro and small enterprise credit plan is fulfilled (as per the formal data submitted to regulators at the start of each year), points will be awarded based on the ratio of actual growth to the growth rate of all loans. 0 points if neither the growth rate nor the credit plan is achieved. Number of borrowing accounts: 3.5 points awarded if the number of accounts with outstanding loan balances is no less than the level at the beginning of the year; 0 points if this target is not achieved.
	Inclusive SME Loans Achievement of "Two Controls"	6	Reverse	Quantitativ e	Reasonable control over asset quality levels of SME loans: Non-performing loan ratio for inclusive SME loans maintained at no more than 3 percentage points above the institution's overall non-performing loan ratio; Comprehensive cost of inclusive micro and small enterprise loans (including interest rates and loan-related banking service fees): The comprehensive cost of micro and small enterprise loans shall comply with annual regulatory requirements.	Regulatory reporting	A non-performing loan ratio for all SME loans not exceeding 3 percentage points above the institution's overall non-performing loan ratio earns 3 points. For ratios exceeding 3 percentage points, scores are calculated proportionally within the 3-point range. Achieving the annual regulatory requirement for the comprehensive cost of SME loans earns 3 points; failing to meet the requirement results in a score calculated proportionally within the 3-point range.
Development Quality (25%)	Economic Value Added	7	Positive	Quantitativ e	Economic Value Added = Total Profit - Average Return on Equity × Equity Attributable to Owners of the Parent Company	Financial Statements	Comprehensive benchmarking (industry benchmarking + historical benchmarking), with industry segmentation based on commercial banks' average net asset size: "over RMB 100 billion" and " under RMB 100 billion".
	Labour Cost Profit Margin	6	Positive	Quantitativ e	Total profit / Personnel expenses × 100%	Financial Statements	Comprehensive Benchmarking (Industry Benchmarking + Historical Benchmarking)

Quality of Development (25%)	Net Profit Per Employee	6	Positive	Quantitative	Net profit / Average number of employees	Financial statements	Comprehensive Benchmarking (Industry Benchmarking + Historical Benchmarking) For commercial banks with total profits exceeding RMB 100 billion, evaluation shall be calculated at 1.1 times the actual value; for those below RMB 100 billion, evaluation shall be based on the actual value.
	Per capita tax and profit contribution	6	Positive	Quantitative	Annual Dividends and Tax Payments / Average Number of Active Employees	Financial statements	Comprehensive Benchmarking (Industry Benchmarking + Historical Benchmarking)
Risk Prevention and Control (25%)	Non-performing loan ratio	5	Reverse	Quantitative	(Substandard loans + Doubtful loans + Loss loans) / Total loans outstanding at year-end × 100%	Financial Statements	Industry Benchmarking
	Non-performing loan growth rate (Adjusted for write-offs and provision utilisation)	5	Reverse	Quantitative	(New non-performing loans for the year + Impairment provisions utilised for write-offs or asset disposals in the year) / Non-performing loan balance at the end of the previous year × 100%	Financial Statements	Industry Benchmarking
	Provision Coverage Ratio	5	Appropriate	Quantitative	Actual loss provisions made / Loss provisions required × 100%	Financial Statements	A provision coverage ratio between 100% and 200% receives full marks. For ratios within the 0-100% or 200%-300% ranges, scores within 5 points are calculated proportionally to the range.
	Liquidity ratio	5	Appropriate	Quantitative	Balance of liquid assets / Balance of liquid liabilities × 100%	Financial Statements	Regulatory benchmarking: Full marks awarded for meeting or exceeding regulatory requirements (25%). For values between 0-25%, scores within the 5-point range are calculated proportionally.
	Capital adequacy ratio	5	Appropriate	Quantitative	Total net capital / Total risk-weighted assets after applying capital floor × 100%	Financial Statements	Regulatory benchmarking: full marks awarded for meeting or exceeding regulatory requirements; scores below regulatory requirements calculated proportionally within 5-point intervals.
Operational Efficiency (25%)	State-owned Capital Preservation and Appreciation Rate	10	Positive	Quantitative	[(Year-end state-owned capital ± impact of objective increase/decrease factors) ÷ State-owned capital at the beginning of the year] × 100%	Capital Preservation and Appreciation Table	Industry Benchmarking
	Return on Net Assets	8	Positive	Quantitative	Net profit / Average net assets × 100%	Financial Statements	Comprehensive Benchmarking (Industry Benchmarking + Historical Benchmarking)
	Proportion of Dividends Remitted	7	Appropriate	Quantitative	Dividend Amount / Net Profit Attributable to Owners of the Parent Company × 100%	Financial Statements	A dividend payout ratio of 30% yields 7 points; for ratios below 30%, points are calculated as the proportion of the actual payout ratio relative to 30%.

