



JIANGXI BANK CO., LTD.

(A Joint stock company incorporated in the People's Republic of China with limited liability)
Stock Code: 1916



2018

Environmental, Social and Governance Report

A tall, modern glass skyscraper with a distinctive V-shaped architectural feature, reflecting the sky and clouds. The building is the Jiangxi Bank building, with the bank's logo and name visible at the base.

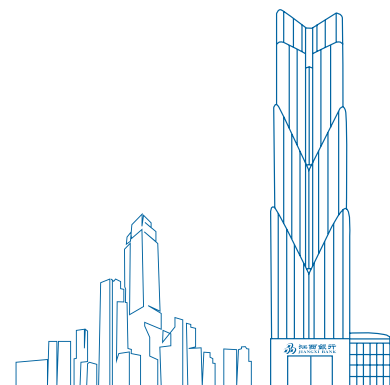
Contents

ABOUT THIS REPORT	2
CHAIRMAN'S STATEMENT	4
I. ABOUT US	5
II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT	10
III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION	16
IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE	30
V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE	38
VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE	50
VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT	59
VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY	67
OUTLOOK FOR 2019	73
INDEPENDENT LIMITED ASSURANCE REPORT	74
ESG INDICATOR INDEX	77
READER'S FEEDBACK	82

ABOUT THIS REPORT

This report is the environmental, social and governance report (the “Report,” “ESG Report”) of Jiangxi Bank Co., Ltd. (“Jiangxi Bank,” the “Bank,” “We”), with a view to reflecting the performance of Jiangxi Bank fulfilling our social responsibility in 2018, and highlighting our efforts in promoting sustainable development of economic, social and environmental areas, which helps our stakeholders to gain a full understanding of the philosophy and practices of Jiangxi Bank in relation to corporate social responsibility.

REPORTING PERIOD	January 1, 2018 to December 31, 2018 (the “Reporting Period”), except for certain information.
REPORTING CYCLE	Annually
REPORTING SCOPE	Unless otherwise specified, this Report focuses on Jiangxi Bank Co., Ltd., covering Head office, branches and Jiangxi Financial Leasing Corp., Ltd. (“Jiangxi Financial Leasing”).
BASIS OF PREPARATION	This Report was prepared pursuant to the disclosure requirements and recommendations under the Environmental, Social and Governance Reporting Guide contained in Appendix 27 to The Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Listing Rules”) issued by The Stock Exchange of Hong Kong Limited (the “Hong Kong Stock Exchange”) and with reference to: the Sustainability Reporting Guidelines (G4.0) of the Global Reporting Initiative (GRI); Opinions concerning Enhancing Corporate Social Responsibility of Banking and Financial Institutions issued by the former China Banking Regulatory Commission (the former “CBRC”) and Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued by the China Banking Association.
DATA SOURCE	Financial data in this Report are derived from the 2018 financial statements of the Bank prepared in accordance with the International Financial Reporting Standards and independently audited by KPMG. In case of any discrepancy between figures in this Report and those contained in the 2018 Annual Report of the Bank, the latter shall prevail. Other data are mainly from the statistical data of the Bank’s internal systems, branches and Jiangxi Financial Leasing. Cases cited are real instances occurring in the course of the Bank’s daily operations. Unless otherwise stated, all monetary amounts contained in this Report are expressed in Renminbi (“RMB”).



ABOUT THIS REPORT

REPORT ASSURANCE

The board of directors (the “Board of Directors” or “Board”) and all directors (the “Directors”) of the Bank guarantee that there is no false representation or misleading statement contained in, or material omission from, this Report and assume joint and several responsibility for the truthfulness, accuracy and completeness of the contents of this Report.

KPMG Huazhen LLP was appointed to perform independent limited assurance on this Report in accordance with the International Standards on Assurance Engagements (ISAE) No. 3000: Assurance Engagements Other than Audits or Reviews of Historical Financial Information and issued an assurance report in respect thereof.

PUBLICATION

This Report is published in electronic form. The electronic version can be accessed and downloaded at the official website of the Bank of <http://www.jx-bank.com> and Hong Kong Stock Exchange of <http://www.hkexnews.hk>.

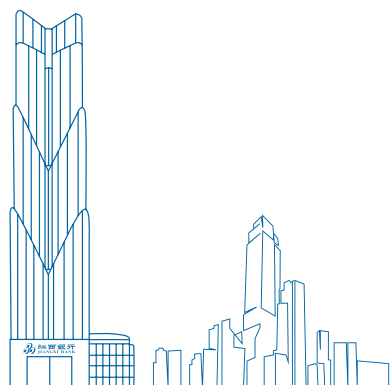
This Report is available in Chinese and English. If there is any conflict between the two versions, the Chinese version shall prevail.

AUTHOR

Office of the Board of Directors of Jiangxi Bank
This Report was approved by the Board of Directors on July 5, 2019.

CONTACT INFORMATION

Office of the Board of Directors of Jiangxi Bank
Address: Jiangxi Bank Tower, No. 699 Financial Street,
Honggutan New District, Nanchang, Jiangxi Province, the PRC
Postal Code: 330038
Tel: +86-791-86791008
Fax: +86-791-86771100
E-mail: zhangn01@jx-bank.com



CHAIRMAN'S STATEMENT



2018 was a year of great significance, the 40th anniversary of China's reform and opening-up, and the 3rd anniversary of the establishment of Jiangxi Bank. More importantly, it was the first year that Jiangxi Bank successfully landed in the international capital market and embarked on a new journey of "going overseas". In this year, while realizing sound development with practical actions, we paid attention to the fulfillment of social responsibilities and continued to strive to create value for the economy, environment and society.

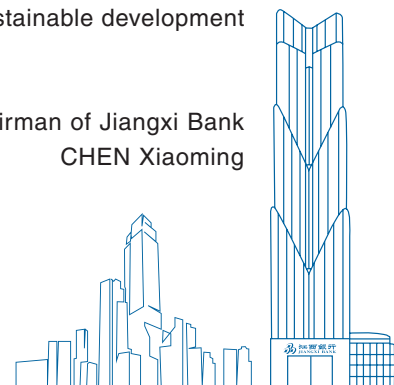
In the year, we stayed true to the mission and rooted in the real economy. Adhering to the business philosophy of "serving local economy, serving small and medium enterprises, and serving community residents", we actively injected financial liquidity into the real economy and supply-side reform. As at the end of 2018, the Group has realized total loans to customers of RMB170.501 billion, of which total loans to small and micro enterprise of RMB62.752 billion.

In the year, we kept our mission in mind and promoted green development. We accelerated the promotion of green finance business, and established Green Ganjiang New District Sub-branch in Green Finance Reform and Innovation Test Site of Ganjiang New District to actively connect the green project library of Ganjiang New District, forming a green finance development mode of based in new district and extending to the whole province. In addition, we firmly developed green credit, supported strategic emerging industries, and increased our support in green economy, low-carbon economy, circular economy and ecological engineering, energy conservation and environmental protection.

In the year, we served the society and explored financial poverty alleviation. We focused on "promoting financial targeted poverty alleviation through innovation" to set up poverty alleviation squads and assisted impoverished villages in Jiangxi Province. We constantly enriched the modes of characterized poverty alleviation. We actively explored the new path of "financial + targeted" poverty alleviation according to local conditions, actively supported the construction of poverty-stricken areas of Jiangxi Province, and set up branches in 20 national poverty-stricken counties, with the credit supply balance in poverty-stricken counties of RMB13.368 billion.

2019 will be a year of opportunities and challenges intertwined. Looking forward, the mission of Jiangxi Bank will not be forgotten, and the initial objectives shall be remained. We will strive to undertake greater responsibilities and more duties in advancing economic, social, environmental and sustainable development with high-spirited attitude!

Chairman of Jiangxi Bank
CHEN Xiaoming



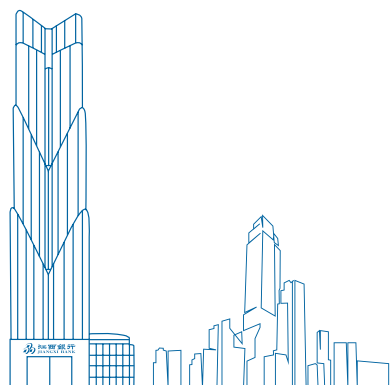
I. ABOUT US

1.1 COMPANY PROFILE

Jiangxi Bank is the only legal person bank at provincial level in Jiangxi Province, and officially established in December 2015. The Bank was listed on the Main Board of the Hong Kong Stock Exchange (stock code: 1916) in June 2018, and has become the first listed financial enterprise in Jiangxi Province and the first overseas listed enterprise since the implementation of the “Yingshanhong Action” in Jiangxi Province.

As at the end of 2018, the Group has realized RMB3.367 billion in profit before tax and RMB2.771 billion in net profit, with the amount of its total assets, total deposits from customers and total loans and advances to customers reaching RMB419.064 billion, RMB260.449 billion and RMB170.501 billion, respectively. The Bank has over 4,000 in-service employees and 261 branches covering Guangzhou, Suzhou and all cities divided into districts in Jiangxi Province, among which the coverage rate in Jiangxi Province at county level has reached 94%. At the same time, the Bank initiated the establishment of Jiangxi Financial Leasing Company and 5 rural banks.

Since its inception, Jiangxi Bank has made rapid progress in various fields and gained wide recognition from many sectors of the society in many respects under the leadership of Jiangxi provincial party committee and provincial government as well as the strong support from all walks of life. The Bank held the City Commercial Bank Convention 2016 as an extraordinary committee for the first time and is presently a member of the China Banking Association and a standing member of the City Commercial Bank Committee. The Bank was rated AAA by Dagong Global and China Lianhe Credit Rating Company in its long-term credit rating for corporates. The Bank ranked 313th in terms of tier-1 capital in the “2018 Top 1,000 World Banks” ranking released by The Banker, a British magazine, in July 2018, and 356th in the “Top 500 Service Enterprises in China 2018” released by China Enterprise Confederation and China Enterprise Directors Association.

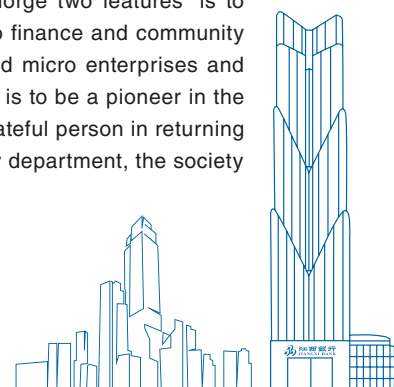


I. ABOUT US

Adhering to the business philosophy of “serving local economy, serving small and medium enterprises, and serving community residents”, Jiangxi Bank built a featured financial service system covering eight fields, i.e. “corporate finance, small and micro finance, community finance, government finance, industrial park finance, lease finance, consumer finance and network finance,” as well as over 100 products represented by five types of its financial products, striving to provide clients at different levels, of different types and with different demands with high-quality, efficient, convenient and comprehensive financial services, so as to financially boost local economic and social development as well as civilians’ entrepreneurship and wealth creation. At the same time, Jiangxi Bank continued to promote innovations in terms of ideas, accesses, products and technologies under the guidance of the culture of “creation,” its unique corporate culture, thus it managed to stay in the forefront of the industry in network finance, green finance, sci-tech finance and many other fields. In 2016, the Bank launched Ola Pay, the first mobile offline payment tool applied to public transportation in China, and as China’s first non-pilot bank, issued green financial bonds worth RMB8 billion; in 2017, it launched “Cell-phone Instant Loan”, a leading internet personal loan product in China, and established “Jiangxi Talent Serving Bank”, the first professional service bank in China.

Going forward, Jiangxi Bank will continue to secure its foothold in Jiangxi and face the whole country with an aim to “build a vision, forge two features, adhere to three services, play four roles and achieve five satisfactions”¹ under the leadership of Jiangxi provincial party committee and provincial government, so as to help build an affluent, beautiful and happy modern Jiangxi Province.

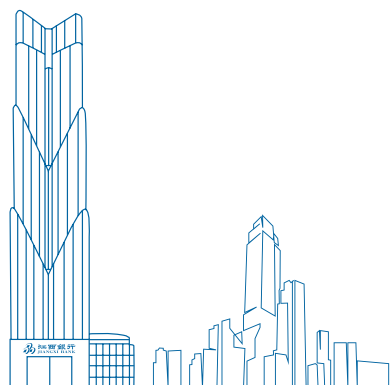
¹ “To build a vision” is to become a national first-class city-commercial group with high synergy, standardized management, distinctive features, market influence and public recognition. “To forge two features” is to make “small service” into “big brand” focusing on “two small finances” (small micro finance and community finance). “To insist on three services” is to serve local economy, serve small and micro enterprises and serve community residents with heart, feelings and efforts. “To take on four roles” is to be a pioneer in the first try, a practitioner of inclusive finance, an advocate of green finance, and a grateful person in returning to society. “To achieve five satisfactions” is to make the government, the regulatory department, the society and employee satisfied.



I. ABOUT US

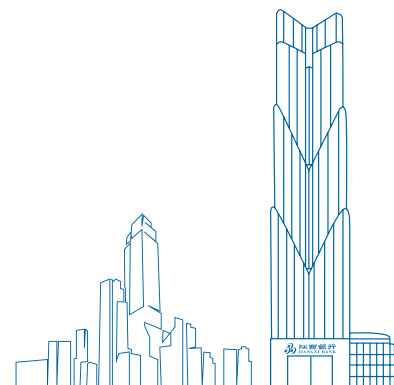
1.2 HONORS AND AWARDS

Awarding Bodies	Name of Awards	Time being awarded
China Foreign Exchange Trade System & National Interbank Funding Center	“Core Trader” in Inter-bank Domestic Currency Market of 2017	January 2018
China Central Depository & Clearing Co., Ltd.	Award for 2017 Outstanding Issuer of China Bond	January 2018
CBRC Jiangxi Office	Advanced Unit in the Month of “Generalising Finance” Promotion Service of 2017	January 2018
China Foreign Exchange Trade System & National Interbank Funding Center	Top 300 in Inter-bank Domestic Currency Market Transaction of 2017	January 2018
China Banking Wealth Management Registration & Depository Co., Ltd. (銀行業理財登記託管中心有限公司)	Award of Progress in China Banking Management Information Registration of 2017	January 2018
China Unionpay	Award of Progress in Issuing Unionpay Credit Cards in 2017	January 2018
People's Bank of China	Advanced Unit for Interest Rate Management of Financial Institutions in 2017	January 2018
Jiangxi Committee for Comprehensive Management of Public Security	Advanced Unit for Comprehensive Management (Safety Construction) in the Province in 2017	February 2018
CBRC Jiangxi Office	Advanced Unit for Supervision and Statistics in 2017	April 2018
The Banker magazine of China	Face recognition product innovation case was granted the Award of Financial Innovation in China – Top 10 in Financial Products Innovation (Retail Business) in 2018	June 2018
The Banker magazine of Britain	Ranked 313th in terms of tier-1 capital in the Top 1000 World Banks 2018	July 2018
China Enterprise Confederation/China Enterprise Directors Association	Top 500 Service Enterprises in China 2018	September 2018



I. ABOUT US

Awarding Bodies	Name of Awards	Time being awarded
www.cebnet.com.cn	Top 10 Financial IP in Supreme IP Potential Ranking of Supreme Intellectual Property Ecosystem Conference 2018	September 2018
China Banking Association	Advanced Unit for Outstanding Innovative Achievement in the 2018 in China's banking industry	November 2018
Nanchang Central Sub-branch of the People's Bank of China	The second prize for comprehensive team in the 2018 financial knowledge contest for "Popularizing Financial Knowledge and Jointly Creating a Harmonious Environment"	November 2018
Nanchang Central Sub-branch of the People's Bank of China	The third prize in the selection of 2018 "Outstanding Video of Cases for Popularizing Financial Knowledge"	November 2018
Finance Office of People's Government of Jiangxi Province (江西省人民政府金融辦公室)	Microfilms (Animation & Comic) Contest for Preventing Illegal Fund-raising in Jiangxi Province	November 2018
Modern Bankers magazine	The Most Innovative Bank in the "IRON-HORSE"	November 2018
China Financial Certification Authority	Award of Best Mobile Banking Operation for Regional Commercial Banks in 2018	December 2018
China Quality magazine	The prize of "Demonstrative Technological Achievement" in the National 6 Sigma Project Publication Contest	December 2018
China Quality magazine	The prize of "Professional Technological Achievement" in the National 6 Sigma Project Publication Contest	December 2018
CBIRC Jiangxi Office	Advanced Unit in "the Month of Centralized Publicity of Financial Knowledge" of Jiangxi Banking Industry in 2018	December 2018
Financial Computerizing magazine	App Mobile Ecosphere (掌上生態圈) was granted the "Award of Outstanding Contribution for Production Innovation"	December 2018



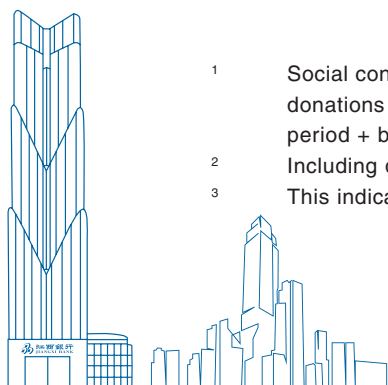
1.3 KEY PERFORMANCE

Type of Indicator	Name of Indicator	Unit	2018
Economic Performance	Operating income	RMB1 million	11,350.61
	Net profit	RMB1 million	2,771.27
	Basic earnings per share	RMB	0.51
	Total assets	RMB1 million	419,064.27
	Total deposits	RMB1 million	260,448.65
	Total loans	RMB1 million	170,500.70
	Return on average total assets	%	0.70
	Return on equity	%	9.95
	Non-performing loan ratio	%	1.91
	Provision coverage ratio	%	171.42
	Capital adequacy ratio	%	13.60
Social Performance ³	Total paid taxes	RMB10,000	156,359
	Charity donation	RMB10,000	504.69
	Balance of loans to small and micro enterprises	RMB100 million	627.52
	Balance of agricultural-related loans	RMB100 million	209.76
	Social contribution per share ¹	RMB	2.67
	Customer satisfaction rate	%	99.30
	Customers' complaints solution satisfaction rate	%	100
	Total headcount	Person	4,858
	Percentage of female employees	%	55
	Training time per capita	Hour	130.88
Environmental Performance ³	Balance of green credit	RMB100 million	71.78
	Balance of loans to high-pollution, high-energy-consumption and overcapacity industries	RMB100 million	12.47
	E-banking replacement ratio	%	98.67
	Number of transactions of online banking for the whole year	10 thousand	39,361.47
	Office power consumption	10,000 kWhs	2,418.42
	Office water consumption	10 thousand tonnes	11.84
	Natural gas consumption	Cubic metres	30,803.90
	Office oil consumption ²	Liter	588,337.03

¹ Social contribution per share = (annual tax paid + staff costs paid + total interest expense + total outbound donations – other social cost arising from environmental pollution) ÷ total share capital at the end of the period + basic earnings per share.

² Including diesel and gasoline consumed by outsourced armor cash carriers service

³ This indicator is the data of the Bank excluding subsidiaries



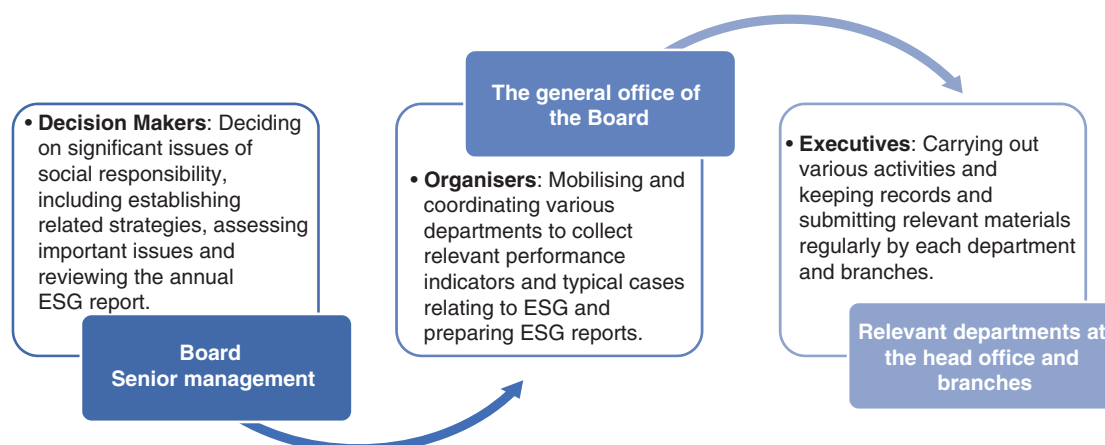
II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

2.1 SOCIAL RESPONSIBILITY PHILOSOPHY

- **Business Philosophy:** To support local development, serve the SMEs and community residents
- **Responsibility Philosophy:** To develop inclusive finance, green finance, and benefit the public welfare clientele
- **Strategic Goals:** To be a forerunning explorer, a practitioner of inclusive finance, an advocate of green finance and a thanksgiver who repays the society
- **Vision:** To become the nation's leading city commercial bank group with high cooperativity and efficiency, standard management, distinctive features and wide recognition amid the public
- **Core Values:** To serve local economy, small and micro enterprises and community residents with earnest, passion and endeavor by focusing on “customer”; and strive to satisfy the government, the regulators, the society, the shareholders and the employees

2.2 SOCIAL RESPONSIBILITY MANAGEMENT SYSTEM

To ensure the orderly performance of social responsibility, the Bank has established a social responsibility management system, under which all departments of the Bank perform their duties properly through coordination and collaboration, and carry out social responsibility-related activities in the ordinary course of business, thereby incorporating social responsibility philosophy into daily practices.

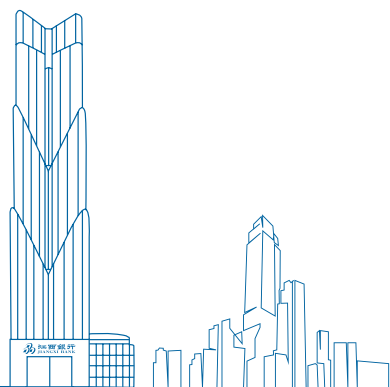


II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

2.3 SOCIAL RESPONSIBILITY COMMUNICATION

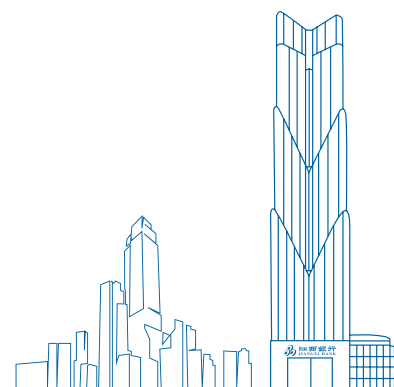
The Bank strengthens communication and exchange with stakeholders through various means of communication and adopts various measures to meet the expectations and requirements of stakeholders.

Stakeholders	Expectations and requirements	Means of communication	Responses and measures
Government	<ul style="list-style-type: none">• Response to national policy• Serve the real economy• Develop inclusive finance	<ul style="list-style-type: none">• Documents and guidelines on policies• Specific topic reports• Information distribution• Working meetings	<ul style="list-style-type: none">• Develop inclusive finance• Serve small and micro enterprises and the “Three Rural Sectors”• Build civil engineering projects
Regulators	<ul style="list-style-type: none">• Comply with regulatory requirements• Prevent financial risks• Promote the development of the industry	<ul style="list-style-type: none">• Regulatory policies• Inspection, research and visits• Work reporting	<ul style="list-style-type: none">• Strengthen internal control• Improve the overall risk management system• Strengthen daily inspection
Shareholders	<ul style="list-style-type: none">• Maintain a sustained and stable operation• Enhance the overall abilities• Improve investment return	<ul style="list-style-type: none">• General shareholders’ meetings• Company announcements• Performance roadshows	<ul style="list-style-type: none">• Improve the corporate governance structure• Implement development strategy• Enhance the profitability• Disclose information in a timely manner



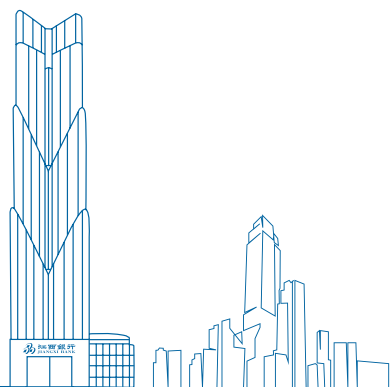
II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

Stakeholders	Expectations and requirements	Means of communication	Responses and measures
Customers	<ul style="list-style-type: none"> • Improve service quality and efficiency • Provide a richer selection of financial products • Protect the rights and interests of consumers 	<ul style="list-style-type: none"> • Marketing activities • Customer hotline • Surveys 	<ul style="list-style-type: none"> • Optimize operation workflow • Innovate financial products • Enhance the quality of services • Popularize financial knowledge
Employees	<ul style="list-style-type: none"> • Improve employees' remuneration and benefits • Protect the rights and interests of employees • Provide career development opportunities • Enrich free-time activities 	<ul style="list-style-type: none"> • Trade union • General meetings of employee representatives • Suggestion boxes • Professional training 	<ul style="list-style-type: none"> • Improve the compensation and welfare system • Care for the employees • Enhance employee training • Organize recreational and sports activities
Suppliers	<ul style="list-style-type: none"> • Fair procurement • Honesty and dignity • Cooperation for win-win outcomes 	<ul style="list-style-type: none"> • Negotiation • Cooperation agreement • Tendering and bidding 	<ul style="list-style-type: none"> • Build a procurement management system • Enhance business cooperation



II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

Stakeholders	Expectations and requirements	Means of communication	Responses and measures
Partners	<ul style="list-style-type: none"> • Mutually beneficial cooperation • Communication and exchanges of ideas with industry peers 	<ul style="list-style-type: none"> • Seminars • Project cooperation 	<ul style="list-style-type: none"> • Surveys and on-site visits • Enhance exchanges and cooperate with industry peers
Communities	<ul style="list-style-type: none"> • Support the development of communities • Care for vulnerable groups 	<ul style="list-style-type: none"> • Visits and interviews • Community service activities 	<ul style="list-style-type: none"> • Financial aid to students • Organize community activities • Organize volunteer activities supported by employees
Environment	<ul style="list-style-type: none"> • Low-carbon and environmentally friendly operations • Sustainable development 	<ul style="list-style-type: none"> • Energy conservation and emission reduction • Green finance 	<ul style="list-style-type: none"> • Implement green credit policy • Adhere to the green office • Promote e-banking

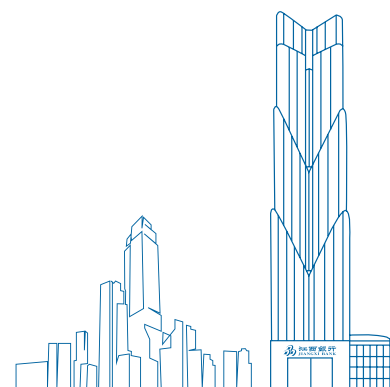
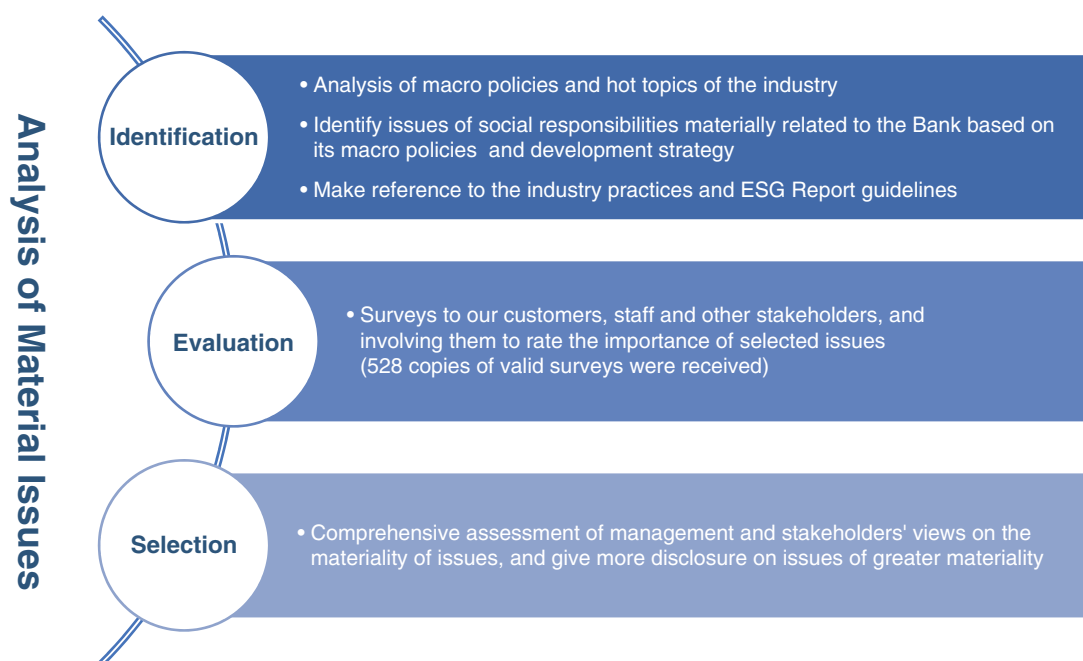


II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

2.4 ANALYSIS OF MATERIAL ISSUES

Analysis of Material Issues

The Bank identifies social responsibility issues on the basis of the expectations and requirements of various stakeholders, as well as the development strategy of the Bank. The Bank performs a materiality assessment of issues, analysing and comparing the materiality of different social responsibility issues on the sustainability development of the Bank and the stakeholders and thus determining issues of materiality.



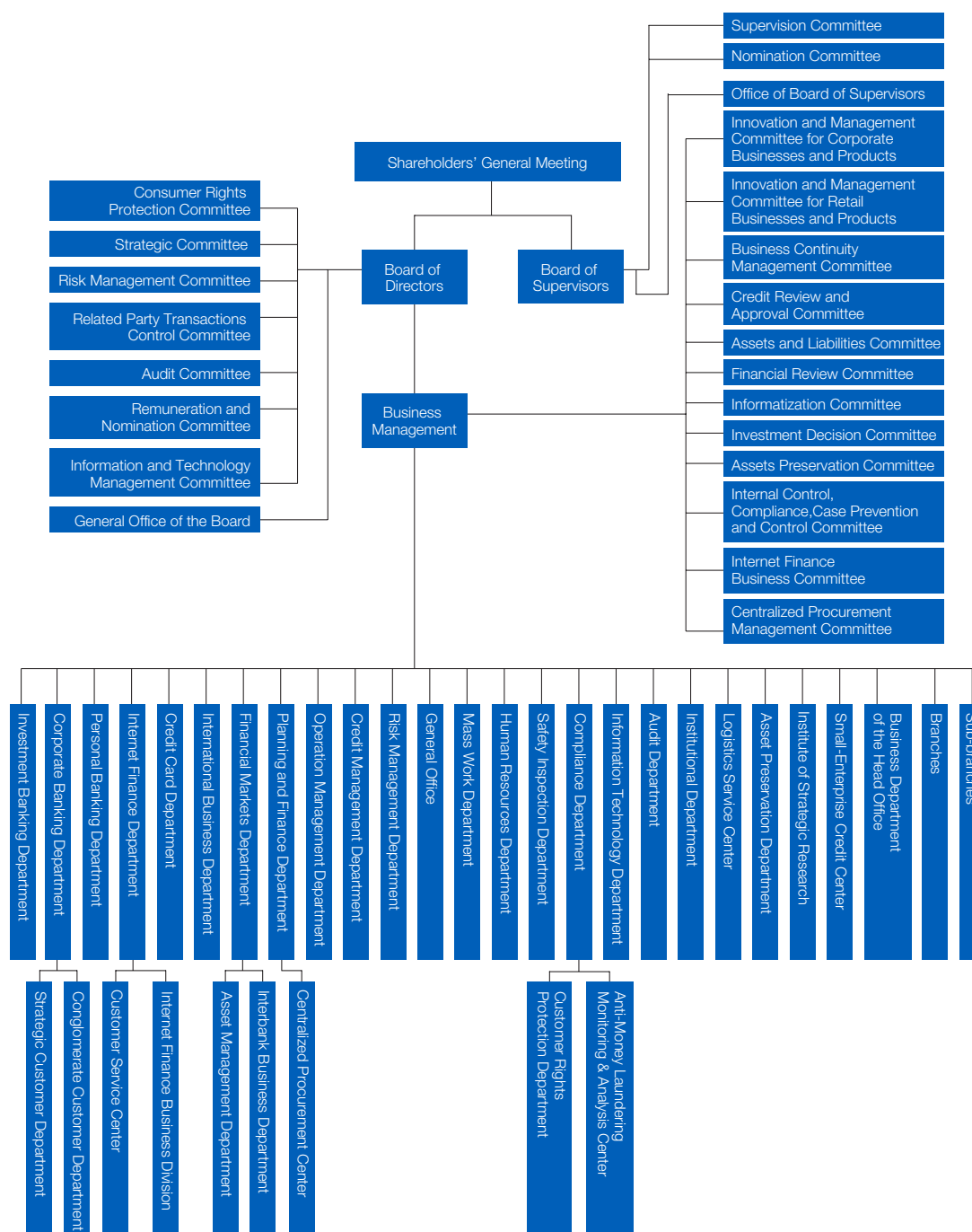
II. PRACTICING RESPONSIBILITY PHILOSOPHY, STRENGTHENING RESPONSIBILITY MANAGEMENT

Material Issues in 2018

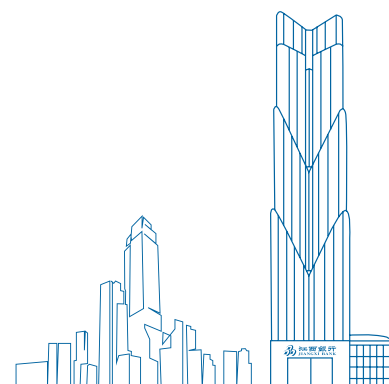


III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

3.1 IMPROVING CORPORATE GOVERNANCE



Organizational Structure of Jiangxi Bank



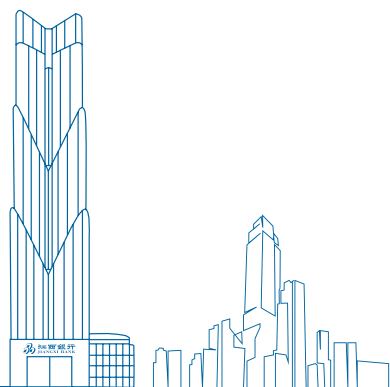
III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

The Bank continued to improve the transparency of corporate governance to protect the interests of shareholders and enhance corporate value.

The Bank has complied with Appendix 14 to the Listing Rules headed Corporate Governance Code (the “Code”). The Bank has met the requirements of the measures for the administration of domestic commercial banks and the corporate governance requirements and has established a sound corporate governance system. During the period from the Listing Date to December 31, 2018, the Bank has complied with all applicable Code provisions as set forth in Appendix 14 to the Listing Rules.

The composition of the Board of the Bank and the special committees under the Board complies with the requirements of the Listing Rules. The Bank clearly defines the responsibilities of the shareholders’ general meeting, the Board, the Board of Supervisors, and senior management. The shareholders’ general meeting is the highest authority of the Bank, and the Board is responsible to the shareholders’ general meeting. The Board has set up seven special committees that operate under the leadership of the Board and offer opinion on the Board’s decision-making. The Board of Supervisors supervises the performance of duties by the Board and senior management as well as the Bank’s financial activities, risk management, and internal control. Under the leadership of the Board, senior management is responsible for implementing the resolutions of the Board and for daily business and management of the Bank, and reports to the Board and the Board of Supervisors on a regular basis. The President of the Bank, appointed by the Board, is responsible for the overall business operation and management of the Bank.

The Bank commits itself to maintaining high-standard corporate governance. The Bank will continue to strengthen its corporate governance, to ensure compliance with the Code and live up to the expectations of shareholders and potential investors.

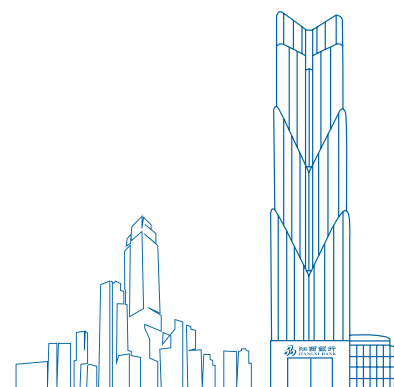


III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

During the Reporting Period, the Bank convened an annual general meeting, at which it considered and approved 9 proposals. The aforesaid general meeting was convened in accordance with the legal procedures required by relevant laws and regulations.

During the Reporting Period, the Bank convened a total of 13 Board meetings, at which the Bank debriefed on, considered and approved 89 proposals mainly involving topics such as adoption and revision of various corporate governance measures, profit distribution plans, development plans, and business performance. As at the end of 2018, the Board of the Bank consisted of 15 directors, including 3 executive directors, 7 non-executive directors and 5 independent non-executive directors. The number and composition of the Board of the Bank are in compliance with applicable laws and regulations. The Board of the Bank has seven special committees, including the Strategic Committee, Audit Committee, Risk Management Committee, Related Party Transactions Control Committee, Information and Technology Management Committee, Remuneration and Nomination Committee, and Consumer Rights Protection Committee. The Bank has not established a corporate governance committee. The Board is responsible for the corporate governance functions of the Bank.

During the Reporting Period, the Board of Supervisors convened a total of 5 meetings, at which it considered and approved 14 proposals. As at the end of 2018, the Board of Supervisors of the Bank consists of 9 Supervisors, including 3 employee Supervisors, three shareholder Supervisors, and external Supervisors respectively. The number and composition of the Board of Supervisors of the Bank are in compliance with laws and regulations and the Articles of Association of the Bank.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

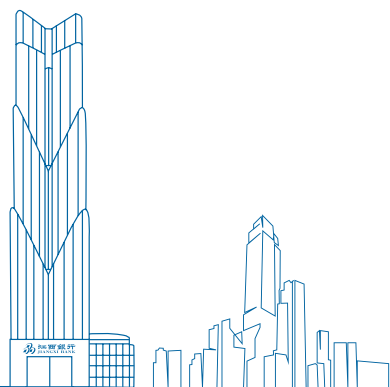
3.2 STRENGTHENING RISK MANAGEMENT AND CONTROL

The Bank identifies, measures, and controls a series of quantitative and non-quantitative risk that may be faced by the Bank due to interactions of business strategies, product mix, customer needs and external macroeconomic environment according to the former CBRC's Administrative Measures for the Capital of Commercial Banks (for Trial Implementation) and its annexes, the Basel Committee's definition of risk and related professional terms, practices of domestic and foreign banks, and in light of the Bank's actual situation.

Based on the capital occupancy of the Bank's risk categories, recognition of the risk faced by the Bank and capital regulatory requirements, the Bank regularly implements the evaluation procedures for comprehensive risk and capital adequacy ratio to effectively identify and assess key risk: credit risk, market risk, operational risk, liquidity risk, interest rate risk, concentration risk, legal compliance risk, reputational risk, and information technology risk, and assess and analyze risk with risk measurement methods and tools.

Credit Risk Management

The Bank established a credit risk management structure consisting of the Board and its risk management committee, the Board of Supervisors, and members of the senior management. The Bank aims to establish a scientific and perfect credit risk management system, guide and standardize crediting business operation and credit risk management, and establish a prudent credit risk management culture.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Market Risk Management

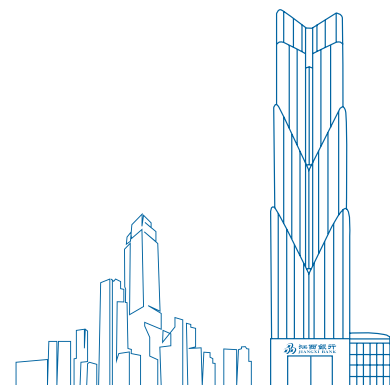
(1) *Interest rate risk*

In 2018, the Bank launched the market risk management consulting project and further improved the market risk management structure, covering the risks of interest rates, exchange rates, share price and commodity price involved in trading account business and the relevant option risks, as well as the risks of exchange rates and commodities of bank accounts. According to the changes in the market environment, it adjusted the internal authorization of risk limit in a timely manner, and further enhanced the interest rate risk management for trading accounts. The Bank continued to optimize the division of labor of departments, and categorized the corresponding responsibilities according to the standard, ensuring that relevant departments cooperate in risk management and promoting the management level.

The Bank continuously monitored the market risks through the system, set the market risk limit for businesses related to trading account interest rate risks, expanded the scopes and scenarios for market risk stress test, regularly performed market value revaluation and scenario analysis on trading accounts, and standardized the report contents and processes for market risk management. At the same time, it set up a number of simulation scenarios based on the portfolio to conduct emergency test. In addition, the Bank also used parameters such as duration, convexity and base point value to enhance the combined operation of trading accounts and interest rate risk control, and gradually enhanced the middle-ground and background control and management capabilities.

(2) *Exchange rate risk*

The Bank's foreign exchange risks mainly come from the foreign exchange funds and deposits from banks and other financial institutions. The Bank will manage the foreign exchange risks by matching assets measured in foreign currencies with corresponding liabilities of the same currency before obtaining the qualification for derivatives trading.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Operational Risk Management

The Bank established an operational risk management structure consisting of the Board and its risk management committee, the Board of Supervisors, members of the senior management and executive level. The Board is the highest decision-making body for operational risk management. The Board of Supervisors is responsible for supervising the performance of the Board and the senior management in terms of operational risk management. The senior management is responsible for executing the operational risk management strategies, overall policies and systems approved by the Board. During the Reporting Period, the Bank's operational risk management system ran smoothly and the operational risks were controllable as a whole.

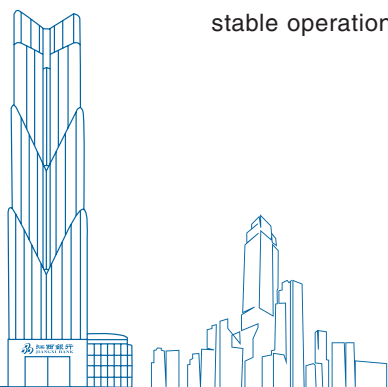
Liquidity Risk Management

The Bank closely monitored the assets and liabilities in each term interval, monitored the liquidity, analyzed the source and use of funds, marketed general deposits, actively sought inter-bank funding sources when needed, and carefully and moderately regulated the development strategy of medium-term and long-term assets, and set the corresponding liquidity limit amount or percentage from the perspective of daily liquidity risk management and the results of the Bank's liquidity stress test to achieve the purpose of balancing liquidity risks.

3.3 SOUND AND COMPLIANCE-BASED OPERATION

Internal Control

The Bank established an organizational structure with the shareholders' meeting, the Board of Directors, the Board of Supervisors and senior management as its core and an internal control system with full participation in accordance with the laws, regulations and regulatory rules such as the "Guidelines for Internal Control of Commercial Banks", "Basic Standards for Internal Control of Enterprises", "Guidelines for Internal Control of Enterprises" and "Guidelines for Application of Internal Control of Enterprises" and adhering to the principles of full coverage, checks and balances, prudence and matching; established a restriction mechanism of vertical authorization and horizontal supervision between the lower and upper levels and positions according to the organizational structure level and post setting; and established an internal control system covering all business and management activities of the Bank, and revised and supplemented in time according to laws and regulations, changes in the external business environment and risk control needs. The Bank continued to improve the performance appraisal system, promoted the standard operation of the Bank through the assessment orientation, and improved the internal control mechanism; to continuously enrich and improve various internal control measures and ensure stable operation.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

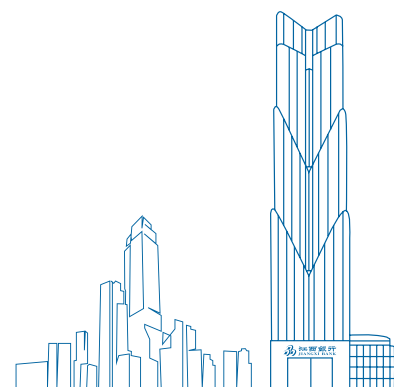
The Bank has established a sound internal control supervision and evaluation system. The Board of Directors, the Board of Supervisors and the senior management perform their duties, effectively divide the work, and supervise, inspect and evaluate the operation and management activities of all levels and lines according to their duties.

During the Reporting Period, the Bank promoted the operation of the “three-in-one” system for internal control compliance risk, which effectively improved the quality of internal compliance control; promoted the construction of compliance departments of branches, consolidated the foundation of internal control compliance management; and carried out internal control evaluation work, actively guided branches to strengthen internal control management to enhance the initiative of internal control management; improved the management system of violation points, strengthened the use of violation points to increase the deterrence of violations; improved the accountability mechanism for problem rectification, established problems rectifying tracking account, to ensure behavior correction, risk control and accountability are in place.

During the Reporting Period, there were no significant defects in the internal control of the Bank. The Bank will continue to improve its internal control system, strengthen the implementation of internal control measures and the quality and efficiency of internal control supervision and inspection, continuously improve the effectiveness of internal control work, to promote the stable and sustainable development of the Bank.

Compliance Review

During the Reporting Period, the Bank continued to strengthen compliance supervision and inspection, and carried out in-depth rectification of market chaos in accordance with regulatory arrangements. It continued to implement supervision and inspection in accordance with the annual internal control compliance inspection plan, supervised the problems found in rectification, and strengthened the application of accountability of violations, to effectively resolve compliance risks.



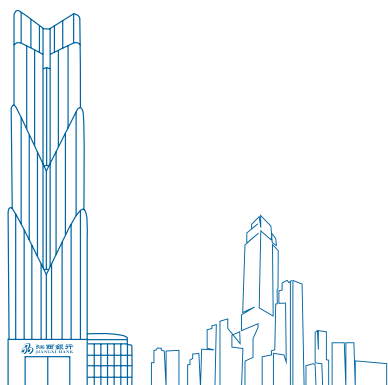
III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Construction of Compliance Culture

The Bank attaches great importance to the development of internal control culture and commits to fostering compliance culture by creating good atmosphere for the culture. During the Reporting Period, the Bank continued to carry out promotion, training and education activities focusing on internal control and compliance to help improve the compliance capacity of the employees; innovatively organized the election of “the most beautiful compliance personnel” and “the most successful compliance conduct” to set examples and promote compliance spirit; continued to carry out test of key system to help the employees master the requirements of the relevant rules and regulations; and timely interpreted the new regulatory regulations and issued 14 editions of compliance risk warnings to update the compliance knowledge system of the employees.

Case:

In 2018, as another innovative measure of our construction of compliance culture, the election of “the most beautiful compliance personnel” and “the most successful compliance conduct” is an important task of our continuous strengthening of internal control and compliance-based management and strengthening the transmission of legal and compliance-based operation awareness. The successful holding of this event effectively improved the internal control compliance awareness of the employees of the Bank, and cultivated a sound internal control and compliance culture throughout the Bank.

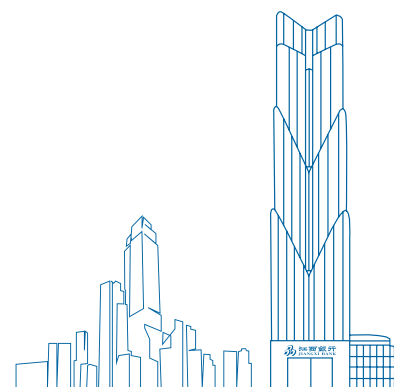


III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Internal Audit

The Bank has established an independent internal audit system and the Board assumes ultimate responsibility for the independence and effectiveness of internal audit. The Board has established an Audit Committee to guide and supervise the internal audit work of the Bank. The Board of Supervisors is responsible for supervising the internal audit work. The general manager of the Audit Department reports to the Board, Audit Committee and Board of Supervisors on a regular basis and informs the senior management. The Audit Department prepares annual audit plan and submits it to the Audit Committee and the Board for approval. In daily audit work, the Bank reviews its operation, information system, financial reporting and risk management through systematic and standardized internal audit methods, and evaluates the effectiveness of the Bank's internal control and corporate governance. The Bank also conducts special audits on various risks faced by the Bank, e.g. credit risk, market risk, operational risk and information technology risk, conducts internal audit work on site or offsite and then issues an audit report. To ensure that the Audit Department takes appropriate corrective actions according to audit suggestions, the Audit Department of the Bank conducts follow-up audits based on the results of corrective actions and provides follow-up audit reports.

During the Reporting Period, adhering to the audit concept of “centering on the central work, serving the big picture, disclosing risks and promoting development”, the internal audit department of the Bank continuously explored and innovated audit methods, effectively fulfilled its role of supervision and service, continuously optimized the audit system, refined the process of audit quality control, strictly implemented the problem rectification mechanism, attached importance to the effectiveness of achievement transformation, and effectively improved the internal control and management mechanism of the Bank.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Anti-money Laundering Management

According to the requirements of related regulatory documents on anti-money laundering, during the Reporting Period, the Bank, adhering to the five principles of independence, initiative, matching, comprehensiveness and effectiveness, further revised and improved the “Administrative Measures on Anti-Money Laundering of Jiangxi Bank (《江西銀行反洗錢管理辦法》)” and “Administrative Measures on Money Laundering Risk Assessment of Products of Jiangxi Bank (《江西銀行產品洗錢風險評估管理辦法》)” and other anti-money laundering internal control systems, duly performed the anti-money laundering obligations, improved the anti-money laundering internal control system, and standardized the anti-money laundering work processes, thus effectively preventing the money laundering risks and ensuring the balanced business operation and development. Externally, through official website, WeChat Official Account and various branches, the Bank promoted the latest anti-money laundering risk management strategy to the public in a timely manner, and conducted the monthly promoting activities on anti-money laundering. It also promoted financial knowledge in enterprise, premises, community, campus, township in forms of distribution of poster foldout, displaying propaganda poster, shooting financial knowledge video and playing propaganda slogan. Internally, the Bank regularly organized new employees to participate in special training on anti-money laundering, invited external experts to give instruction, and issued anti-money laundering risk warnings on an irregular basis, propagated latest risk management policies on anti-money laundering in a timely manner, so as to raise employees’ awareness of anti-money laundering risks.

Case:

In order to popularize the knowledge related to the “Measures for the Management of the Identification of Financial Institutions’ Clients and the Preservation of their Identity Information and Transaction Records,” and to raise public awareness of risk prevention against money laundering, Jiangxi Bank conducted promoting activities on anti-money laundering themed “Enhancement of identification and stringent control of the money laundering risk” throughout the Bank from November 15, 2018 and last for a month. As of December 15, 2018, the Bank’s business branches (including community sub-branches) organized to enter into community and street for 334 times with 12,653 persons participated, 257 electronic screens displayed, 16,065 promotional materials distributed and 257 display boards made. Through the powerful propaganda of multi-channel, large-scale and deep-spreading, the employees’ anti-money laundering and counter terrorism financing skills have been further improved, the public awareness of anti-money laundering and counter terrorism financing has been raised, which deepening the customers’ understanding of anti-money laundering and counter-terrorism financing work, and playing a good role in preventing money laundering crimes and maintaining financial stability.

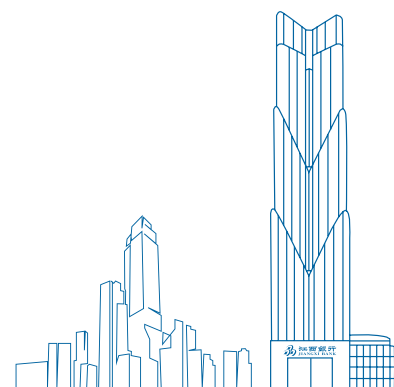


III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Anti-corruption

In terms of system, according to the Certain Opinions on Further Promoting Integrity Through Deep Implementation of the Spirit of Eight-point Frugality Code Issued by the CPC Central Committee (《關於深入貫徹中央八項規定精神進一步改進作風的若干意見》) and the Opinions of the CPC Jiangxi Provincial Committee on Implementation of the Party Committee's Main Responsibility and the Disciplinary Committee's Supervision Responsibility in the Party Style and Clean Government Construction (Trial) (《中共江西省委關於落實黨風廉政建設黨委主體責任和紀委監督責任的意見(試行)》) and other tasks and requirements of the General Office of the Jiangxi Provincial Party Committee and the General Office of the Provincial Government, the Bank was hereby formulated documents such as "One Post, Two Duties" Rules on Party Style and Clean Government Construction of Jiangxi Bank (《江西銀行黨風廉政建設“一崗雙責”細則》), Major Tasks for 2018 Party Style and Clean Government Construction and Anti-corruption of Jiangxi Bank (《江西銀行2018年度黨風廉政建設和反腐敗工作要點》), Major Tasks for 2018 Supervision and Discipline Execution of Jiangxi Bank (《江西銀行2018年度監督執紀工作要點》), Responsibility Lists for 2018 Party Style and Clean Government Construction and Anti-corruption of Jiangxi Bank (《江西銀行2018年黨風廉政建設和反腐敗工作責任清單》) and the Implementation Plan on Carrying out "Clean and Civilized Family Style" Home Visit Activities by Jiangxi Bank (《關於江西銀行開展“廉潔文明家風”家訪活動的實施方案》). Through earnestly implementing the responsibility system of Party style and clean government construction, practically fulfilling its duties, and adhering to the "One Post, Two Duties", we organically combined the responsibility system of party style and clean government construction with the duties and responsibilities at our own positions, clarified the scope and content of responsibility of leading cadres, and deeply implemented "Two Duties" of comprehensive strengthening of Party discipline, so as to further promote the management of party style and clean government construction towards a standardized and institutionalized path.

In terms of ideology, we focused on anti-corruption education and carried out warning education, party lectures on special topics, talk on integrity topic and education on practices with honesty and integrity.

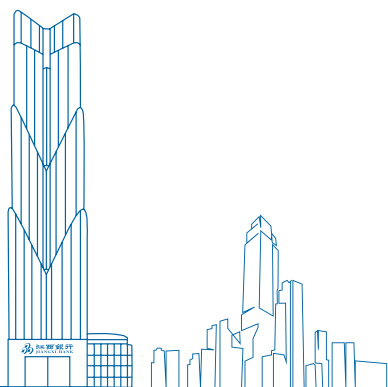


III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

In terms of actions, we strengthened supervision on employee's behavior. We convened regular conferences for mid-level management officers to report on their own integrity and self-discipline, weddings and funerals; the behaviors of employees, both on and off duty, were subject to inspection, and paid home visit. We paid attention to new trends such as hidden problems, abnormalities and transformation of "formalism, bureaucracy, hedonism and extravagance" issue, especially the hedonism and extravagance. We also conducted "double investigation for one case" on violations of laws and regulations, increased accountability effort, and inspected staff's conduct during holidays.

Case 1:

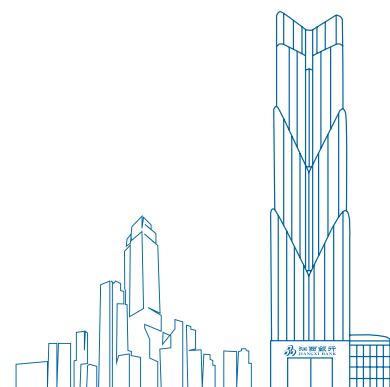
In order to further promote the Party style and clean government construction, and further strengthen the employees' awareness of integrity and self-discipline, on March 27 and 28, 2018, the Bank organized new employees to visit Yuzhang Prison in Jiangxi Province for carrying out anti-corruption warning and education. Through a detailed reading of anti-corruption educational materials, paying close attention to the pictures and warning education videos on anti-corruption case, it really improved the education of self-behavior based on the principles of the Party, legal awareness and integrity of the practitioners in the banking financial institutions, firmly established a sense of responsibility and mission based on their posts. We always strictly self-disciplined under the party discipline and the laws of the state, and strictly governed by internal regulations of the Bank to enhance the sense of anti-corruption.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Case 2:

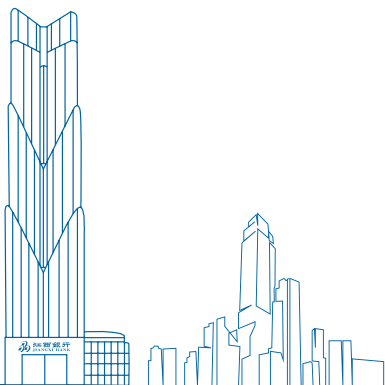
On May 22 and 23, 2018, CHEN Xiaoming, the Party secretary and chairman of Jiangxi Bank, led the leadership members of the head office to lead more than 100 Party members and cadres from each sub-branch, each department of head office and county banks to study in Wangshan Tuku (汪山土庫), a clean family style education base in Nanchang. They accepted clean family style education, listened carefully to the history of Wangshan Tuku (汪山土庫), and listened to Cheng's family motto centered on "loyalty, filial piety, honesty and integrity" in the private school. The Party members of the Bank was well guided to learn a lot from the construction of clean government and education, and build an ideological and moral defense line, so as to achieve self-vigilant, self-introspection and self-discipline in the actual work and life style, and clear the "formalism, bureaucracy, hedonism and extravagance" issues, which was positive to create an anti-corruption atmosphere.



III. FINANCIAL RISK PREVENTION AND COMPLIANCE-BASED OPERATION

Protection of Intellectual Property

The Bank attaches great importance to application and protection of proprietary intellectual property, and gives full play to the incentives, guidance, guarantee and evaluation of intellectual property rights to enterprise innovation. During the Reporting Period, the Bank completed the revision of the Measures for the Administration of Intellectual Property (《知識產權管理辦法》), and set up a complete intellectual property management mechanism. Besides, the Bank respects others' legitimate rights and is vigilant over intellectual property infringement risk in technology development, product innovation, business development and daily operating management. During the Reporting Period, the Bank recorded no material infringement of intellectual property.



IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

4.1 FOCUSING ON INCLUSIVE FINANCE

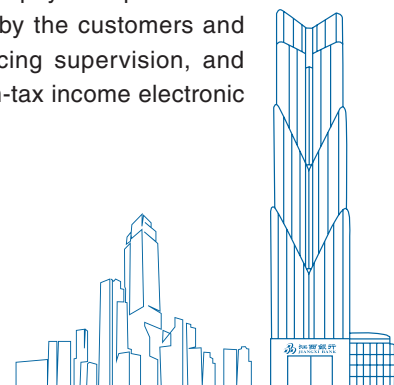
Since the establishment of the Bank, it has adhered to the unique development path of inclusive finance, focused on the joint action of grass-roots branches and grass-roots Party organizations, extended basic service functions and innovated service products and methods. Taking poverty alleviation and helping people in difficulties as the starting point of the two grassroots mobilization, the Bank has shown its own characteristics in supporting small and micro economy, serving the people's lives and assuming social responsibility, building a good social image of "being friendly to the people, facilitating the people and benefiting the people".

As a legal person bank at provincial level, the Bank has always been committed to supporting local economic development, actively innovating people's livelihood services, focusing on the construction of major and key projects in Nanchang City, Jiangxi Province, increasing credit resources with accumulated credit supply of more than RMB100 billion from the establishment of the Bank to the end of 2018.

In terms of smart city construction, as for the smart medical sector, through the product "Yinyitong" (銀醫通); we have cooperated 11 hospitals in the province, effectively solving the problem of queuing for seeing a doctor for the people and promoting the development of smart medical sector. As for the smart campus sector, through the product "Zhixiaotong (智校通)"; we implemented 10 smart education projects, achieving online payment and saving the time for on-site payment of students' parents. As for smart transportation sector, we carry out paying the expressway toll by scanning code in the province with the provincial expressway network management center, and cooperation with Nanchang Bus Group in riding by scanning the QR code, which is convenient for citizens to travel. In addition, projects such as smart supermarket, smart government affairs and smart tourism have gradually implemented.

In terms of stepping up financial support for targeted poverty alleviation, we use the "finance + project, industry, education, and designation" model to promoting poverty alleviation. As at the end of 2018, the credit supply balance in poverty-stricken areas was RMB13.368 billion, and we also provided customized industrial poverty alleviation products.

In terms of promoting the reform of "simplifying procedures, decentralizing powers, enhancing supervision, and optimizing public services", as one of the first batch of pilot banks for the electronic non-tax income collection in the province, the Bank has deployed special non-tax income collection POS machines in the four cities, namely Nanchang, Yingtan, Pingxiang and Jingdezhen and the business halls of traffic control departments in counties under its jurisdiction, and connected various payment and aggregation payment products of the Bank's gateway in the unified payment platform of Jiangxi provincial government affairs service, to facilitate the payment of fees by the customers and promote the reform of "simplifying procedures, decentralizing powers, enhancing supervision, and optimizing public services". As at the end of 2018, the Bank recorded 368,800 non-tax income electronic business with amount of RMB167 million.



IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

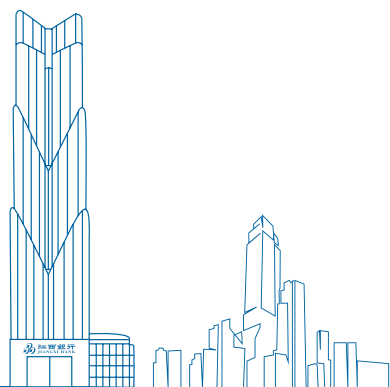
In addition, in order to meet the consumer financing needs of individual customers and small and micro enterprises, Jiangxi Financial Leasing actively carried out inclusive financial services. To this end, the company set up a separate automotive business unit, and successively formulated the Administrative Measures for Channels of Automotive Business Unit of Jiangxi Financial Leasing Corp., Ltd., Administrative Measures for the Approval of Products of the Automotive Business Unit of Jiangxi Financial Leasing Corp., Ltd., Administrative Measures for Personal Financial Information Security Protection of Jiangxi Financial Leasing Corp., Ltd. and other more than ten systems, intended to comprehensively carry out inclusive financial business by focusing on the automobile consumption finance.

Case 1:

The Bank has opened up a green channel with credit priority for the inclusive financial customers base. In terms of credit approval, in order to effectively improve the timeliness of the approval of the inclusive financial loan business, it has established a rapid response policy for credit approval. The policy provided that, for the approval of the credit business of the inclusive financial customers base, “respond on the same day, reply in the next day and conclude on the third day” are required to optimize the workflow and shorten the waiting time of customers. Its micro-loan product “Jin Shou Zhi (金手指)” realized extending loan in 2 days generally and a minimum of 24 hours. Online product “Shui e Rong (税e融)” could realize instant approval and quick loan for small and micro financing needs.

Case 2:

The Bank further developed the regional featured industrial chain, customized its cluster sub-products, and continuously sank its operation focus. Aiming at the agricultural and tourism industry and other pillar industries in the province, and leveraging on industry chain transactions, the Bank achieved scenarized and platformized information, thus attaining the goal of accessing customers source in batches. Aiming at the featured industries and customers, the Bank has customized a series of inclusive financial products, such as “Fireworks and Firecrackers Loan” in Shangli County, Pingxiang City, “E-business Credit and Loan” in Guangfeng County, Shangrao City, and “Monopterus Albus Breeding Loan” in Jinxian County in Nanchang City and Shangrao City. As at the end of 2018, the Bank accumulated nearly RMB500 million in loans, which further broadened the financing channels for enterprises.



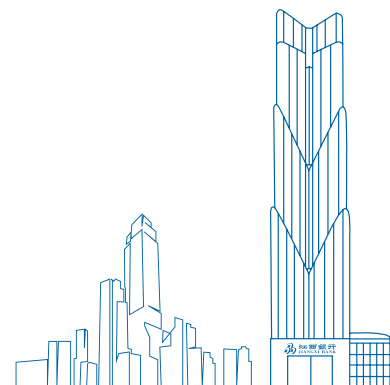
IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

4.2 SERVING SMALL AND MICRO ENTERPRISES

The Bank earnestly implemented the spirit of the document on strengthening and improving the financial services of small and micro enterprises issued by the Central Committee of the CPC, the State Council and the regulatory authorities, adhered to the market positioning of “serving local economy, serving small and micro enterprises and serving urban and rural residents,” paid attention to people’s livelihood, and took the development of small and micro enterprise as its mission.

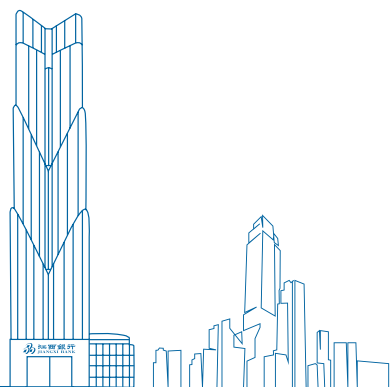
In order to enhance the service efficiency and quality of small and micro enterprises, the small loan center carried out sufficient research on the small and micro markets from urban to rural areas in the province, and has innovated a variety of special financial products for different regions and different industries. In addition to the continuous improvement of financial products, the small loan center continuously optimized the operation process and approval process of the micro loan business, strengthened internal control, improved the quality of professionals, and strengthened the basic principle of micro loan of “honesty,integrity,avoiding suspicion,respect and confidentiality.” We stayed true to our mission to continuously improve and enhance the service efficiency and quality of small and micro enterprises:

- (I) Implement the policy of renewing loans and reduce the financing costs of small and micro enterprises. The Bank provided “zero cost” direct loan renewal for the loan refinancing business, which avoids the increase in capital cost of the enterprise and continues to relieve pressure on small and micro enterprises. According to the development of regional sectors (or industries), a branch shall declare and approve a batch of regional characteristics of small and micro financial products (or businesses), and the business department of head office shall investigate the preliminary examination, the credit approval department, the risk control management department, the planning and financial department, the compliance department and other relevant departments shall jointly sign and approve the access. As at the end of the Reporting Period, the Bank has provided a total of 1,332 loan renewal services free of principal repayment to small and micro enterprises with a balance of RMB12.14 billion. The Bank currently promoting the implementation of projects such as “Zhao Shang Dai (招商貸)” and “Zu Lin Bao (租貸寶)”



IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

- (II) Promote model innovation and continuously improve the product system of small and micro enterprises. By leveraging on financial technology, we innovated a batch of online internet small and micro financial products and online supply chain financial products (or businesses), including: in order to cope with the impact and challenge of big data and Internet technology to traditional small and micro financial business, the Bank and the Bank of Jiangsu cooperated to launch “Shui e Rong” business, which provided unsecured and uncovered pure credit loans online for business owners of small and micro enterprises above grade B (including grade B) in tax payment. As at the end of 2018, the Bank granted Shui e Rong of a total of RMB392 million with a balance of RMB149 million. In addition, responding to the direction of local economic restructuring, and based on industry value chains with unique features and the business characteristics and investment & financing needs of small and micro enterprises, the Bank actively promoted products such as “Caiyuan Credit Link”, Supply Chain Finance, and “Talent Bank” Innovation and Entrepreneurship to provide exclusive services to campus customers, taxpayers, innovative and entrepreneurial customers and customers in other fields.
- (III) Enrich the customer obtaining channels and create an online service network. The Bank established a small loan franchise agency – small enterprise credit center with more than 300 professional micro-credit personnel. At the same time, it strengthened the online service functions for small and micro enterprise through products and channels such as corporate mobile banking, “Shui e Rong”, which continuously improved the coverage of small and micro finance.



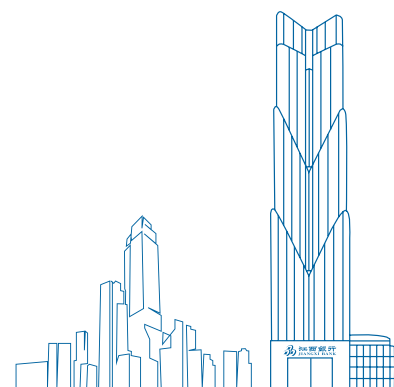
IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

Case 1:

“Jin Shou Zhi Micro Loan” is a financial product developed specially served the small and micro enterprises by the Micro Business Credit Center of Jiangxi Bank through introducing micro loan technology of Germany in October 2012, with characteristics of low entry barrier (upon 6 months of operation, the customers without formal financial statements could also apply), free of charge, door-to-door service, fast loan granting (1-3 working days for granting loans). Since its launch in December 2012, it has been well received by small and micro customers in urban and rural areas, and has established a good market reputation in the province. In addition, The Bank constantly considered the situation, fluctuated along with market changes, innovation, actively responded to the call of the state, and actively developed a series of sub-products through product innovation to empower the rural economy, industrial economy and industry economy. For example, through the on-site visit and investigation of the monopterus albus breeding industry in Sanli Township, Jinxian County, Nanchang, and combined with the local history of monopterus albus breeding and industrial agglomeration for more than ten years, the Bank specially developed and promoted “Monopterus Albus Breeding Loan” with good response and remarkable effect.

Case 2:

“Micro Enterprise Loan” is an unsecured purely online credit loan product used for supporting the development of small and micro enterprises based on corporate tax information and other dimensional data granted by the Bank for small and micro enterprise owners who pay tax on time and in full. The product expands the financing channel of small and micro enterprises and supports the development of small and micro enterprises through the enterprise credit evaluation model and full process product capabilities developed by the partners and the Bank.

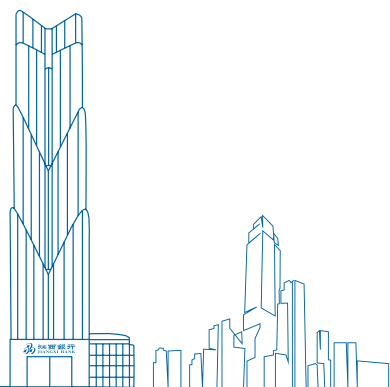


IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

4.3 SUPPORTING RURAL REVITALIZATION

Combining various policies for benefiting farmers introduced by the central government, provinces, cities and counties, the Bank has done a lot of meticulous and in-depth work. Through the issue of leaflets, establishment of consulting desks and loan business exhibition boards, as well as regular promotion and visiting households, the Bank has extensively and deeply promoted various policies for benefiting farmers, including interest rate discounts and simplified loan procedures, improving the customer's understanding of the Bank's policies benefiting farmers. At the same time, the Bank launched the online palmtop micro loan products integrated with online and offline, and carried out rural supply chain financial services, such as Zhengbang Loan (正邦貸) and Twin Feed Loan (雙胞胎飼料貸).

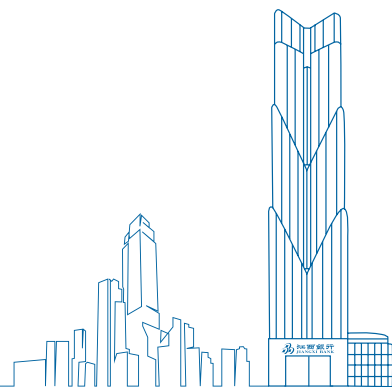
In order to improve the capacity in providing financial services for agriculture, rural areas and farmers, do a good job in rural financial services, help the masses of peasants to increase production and improve their life quality, the Bank, in line with its actual situation, has formulated a system to serve the agriculture, rural areas and farmers. First, adhering to the market positioning of serving agriculture, rural areas and farmers and in the principle of small-scale and decentralized business, the Bank has provided financial services for urban and rural residents, rural economic organizations, individual households and small and micro enterprises in rural areas. Second, the Bank has given priority to loans for agriculture, researching precisely and optimizing examination and approval procedures to ensure the timely availability of credit funds to meet the financing needs of farmers. The Bank also offered preferential interest rate policies and repayment methods to match corresponding payment terms for the characteristics of agricultural production and breeding cycle to support the rapid development of the economy of agriculture, rural areas and farmers. Third, the Bank has strengthened the innovation of services for agriculture, rural areas and farmers. Aim at various needs of farmers, the Bank has innovated different financial products including Monopterus Albus Breeding Loan, Fish Farming Loan, Agricultural Dealer Loan, Rice Planting Loan, Zhu Ye Loan, Seedling Planting Loan, and strengthened supports for agriculture and small enterprises. As at the end of 2018, the Bank recorded agricultural loan balance of RMB20.976 billion, with 3,216 households.



IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

Case 1:

The Bank provided credit support in affordable housing and transformation of shanty town projects such as the urban transformation and redevelopment in Lushan District, Jiujiang, the construction of affordable housing in Jutong area, Jiujiang, the transformation and redevelopment of the shanty town in Liren high-speed new district, Longnan County, Ganzhou, the transformation and redevelopment project of Le'an, Wuyuan County, Shangrao and the transformation and redevelopment of the shanty town, and the transformation and redevelopment of affordable housing in villages in Changtang, Xinzhou District (phase I), Shangrao. As at the end of 2018, the credit balance was RMB1.373 billion.

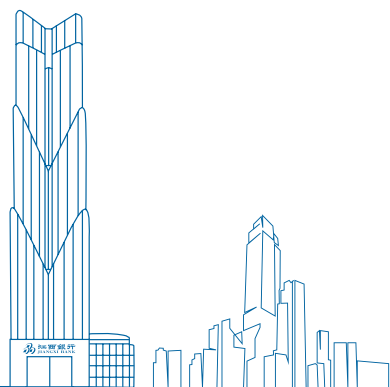


IV. SERVING THE LOCAL ECONOMY AND PROMOTING INCLUSIVE FINANCE

4.4 SUPPORTING THE DEVELOPMENT OF EMERGING INDUSTRIES

For the purpose of serving the society, based on its own operating characteristics and advantages, the Bank increased its efforts in credit support for strategic emerging industries with good development prospect and market demand such as high-end equipment manufacturing, information technology, biology, energy conservation and environmental protection, new energy, new materials and new energy vehicles to provide support in technological innovation and technological transformation of such enterprises. In addition, the Bank identified the focus of serving strategic emerging industries and implemented differentiated credit policies, so as to accelerate credit product innovation, expand receivables, equity, knowledge products and other mortgage (pledge) loans, and make greater efforts in investment in technological transformation and the equipment renewal of high-tech enterprises and projects.

In order to support the development of science and technology-based enterprises, in view of the characteristics of its light assets, the Bank launched Suzhou “Innovation Loan (創新貸)”, which was specially designed for small and medium-sized innovative and technology enterprises in the list of “Suzhou Integrated Financial Service Platform”, so as to provide exclusive financial services for them through innovating guarantee method and business model to offer preferential policies on loan interest rate and reduce corporate financing costs. As at the end of 2018, the Bank recorded a total of RMB77 million granted in “Innovation Loan (創新貸)”. In addition, the Bank granted loans of RMB1.673 billion for emerging industries such as biomedicine and internet technology industries, with 96 credit customers.



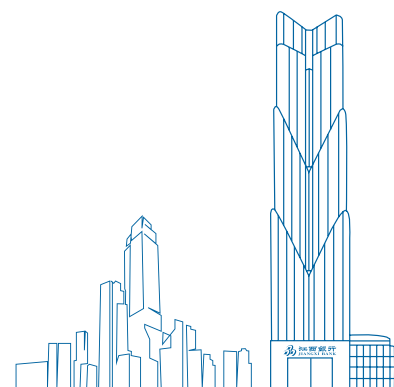
V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

5.1 OPTIMIZING CUSTOMER EXPERIENCE

With the continuous development and application of internet technology, the deep integration of internet technology and financial industry development has, historically, been an inevitable trend. The evolving process of the Bank's e-banking channel is the integration and innovation process of electronic channel. In recent years, the Bank launched bank wealth management, Cell-phone Instant Loan, Handheld Micro Loan and biological recognition technologies such as gesture registration, fingerprint and face recognition have been launched to continuously improve the customer experience. Recently, the Bank also accessed introduced the soft certificate technology to provide customers with legally effective, safe and convenient digital signature service via cloud mobile certificate, which greatly optimized the transfer process of customer.

In order to optimize the customer experience, the Bank mainly focuses on the following specific aspects:

- (1) Lower the entry barrier for e-banking services and promote social public services. Customers who are 16 years of age or older can open e-banking services free of charge through our counters. No personal e-banking cross-bank transfer fees will be charged. In order to promote and improve social public services, the Bank continuously introduced self-service payment business, the electronic channels currently cover businesses such as water charge, electric charge, natural gas, communication expense, cable bill, Party membership dues, social insurance, examination fees, tuition fees, property fees, rent fees and non-tax payment.
- (2) Reduce the pressure on the counter business and enhance the efficiency of business processing. In 2018, the Bank carried out a paperless project, including online pre-filling of forms and electronic voucher functions, and provided customers with pre-filling of forms services such as opening an account and sign-up at counter by self-service channels, electronic channels and other online methods, realizing automatic entering pre-filling business information via system, and the replacement of paper voucher and physical seal by electronic voucher and electronic seal, respectively, which effectively reduced the review and transmission of the voucher, the handover and custody of the physical seal, which optimized the business operation and enhanced the customer experience of the business acceptance and the efficiency of the business processing. This provided customers with 7*24 hours online service. In addition, it effectively protected personal information by avoiding inadvertent personal information disclosure caused by lost or discarded bank slip.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

- (3) Explore the AI technology service platform. Currently, the electronic channels of the Bank have covered online banking, mobile banking, telephone banking and WeChat banking. As at the end of 2018, the Bank had 1.83 million active electronic channels customers, with an electronic channel replacement rate of 98.67%. In terms of customer service, the Bank actively explored the development of AI technology, if started the development of a new omni-channel customer service system project, and realized the construction of a remote intelligent service platform in stages to provide more convenient and efficient online service platform for customers. The platform not only provided customers with traditional telephone channel services, but also expanded service to PC, WeChat, VTM, and APP users of each products of the Bank. As at the end of 2018, the system project had completed its first online operation.
- (4) Strengthen the management and control of branches. The Bank was able to address the deficiency in the course of service and marketing by teller in a timely manner through increasing the frequency of reviewing video. The lobby manager is required to provide better marketing of lobby service and the diverts services of the counter business, strengthen the communication with the counter tellers for better synergistic marketing, so as to better serve the customers. In addition, the Bank increased the training on civilized services, finished the scenario rehearsals, studied new product business, and practice marketing speech skills and exchange of lobby counter.

Case 1:

In order to improve the overall standard of civilized service of the Bank's branches and to develop the civilized service skills and capabilities of front-line staff in a balanced manner, on the evening of April 26, 2018, the Mass Work Department held a training on improvement of civilized service for front-line dispatched staff of the Bank in the 100-person conference room on the second floor of the head office, a total of 371 front-line dispatched staff from each branch (sub-branch) and rural banks participated in on-site and video training. The training course explained the civilized service work on the service experience from the perspective of customers and what we need to do, and fully combined with the daily work and actual cases to explain to employees. The rich and practical content, and the active classroom atmosphere resulted in a better learning effect.

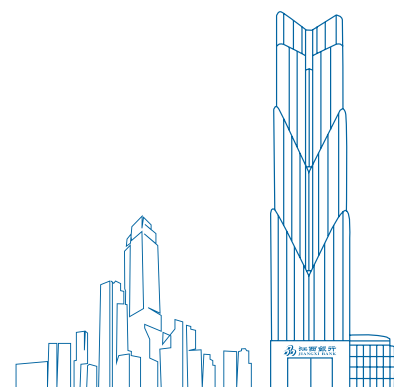


V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

Case 2:

Jiangxi Bank Nanchang Binjiang Sub-branch is committed to become the barrier-free financial services bank. By enhancing the standards of civilized normative service, improving the construction of branch facilities and strengthening the configuration of service management system, it strives to create a barrier-free financial service bank. The sub-branch provided a dedicated parking area, barrier-free parking space with clear guiding signs, and neat planning for customer. The municipal blind pass at the gate directly accesses to the internal business hall and extends to the courtesy window of the counter. For the convenience of visually impaired customers for processing business, guide dog is allowed to enter and rest in the designated rest area. The self-service ATM area is equipped with a barrier-free passage with a slope of less than 30 degrees, a help hotline is displayed, an emergency call button, and barrier-free self-service machine for wheelchair are provided, password keyboard and other places are set with the touchable braille reminder and equipped with barrier-free handrails. The convenient service area of business hall in branch is equipped with wheelchairs, crutches, reading glasses with various degrees, hearing aids, umbrellas and other obstacle-free convenience facilities. The waiting area is also equipped with mobile form filling desks that is convenient for the elderly.

In terms of wealth management and credit, Binjiang Sub-branch established a professional financial service platform for disabled persons, intended to grant special loans for disabled persons, launched exclusive wealth management products for disabled persons and designed special files for them to establish a long-term working mechanism.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

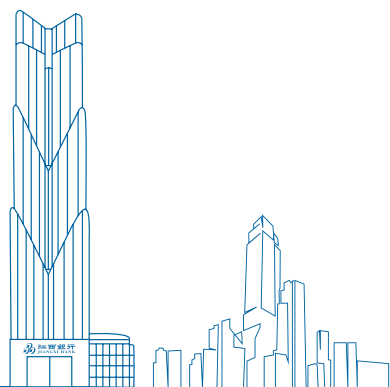
5.2 PROMOTING PRODUCT INNOVATION

The Bank is always concerned about community livelihood and continues to develop featured financial products to meet customers' needs for financial services. Adhering to its market positioning as a bank for residents, the Bank continuously develops intermediary services that benefit the public, and actively expands online banking, telephone banking, mobile banking and other service channels to enable one-stop public utilities payment. On the basis of serving the public, the Bank focuses on the needs of the citizens to maintain and increase the value of their assets, and continuously strives to raise its wealth management capability and standards.

In terms of retail loan products, the Bank developed Cell-phone Instant Loan business for the public, which shortens the distance between customers and banks. Customers can apply for loans for 7*24 hours online. For poverty-stricken family, the Bank has developed poverty alleviation loans, which assets registered poverty-stricken family out of poverty. For poverty-stricken family who could not pay social insurance, the Bank cooperates with social insurance agencies to launch credit cooperation loan to help poverty-stricken family in paying social insurance. In order to support the reemployment of laid-off and unemployed workers and other registered unemployed workers in urban areas, the Bank launched collateral-backed re-employment micro-loans to support entrepreneurs.

In terms of corporate loan products, in order to support the upgrading and transformation of energy-saving technologies in industrial enterprises in Jiangxi Province and promote the development of green energy-saving industries, the Bank actively innovated the guarantee method to launch the first green financial product in Jiangxi Province – “Green Energy Saving Loan (綠色節能貸)”. For example, in a company's energy-saving and technological transformation project, the company introduced advanced equipment relied on the Bank's energy-saving loans, while reducing raw material consumption and exhaust emissions, and the Bank's product quality and corporate efficiency are greatly improved.

In terms of savings deposits, the Bank launched different savings deposit products for different types of customers. In respect of fixed deposits, the Bank launched products such as Xing Fu Cun (幸福存) and large certificate of deposit, the low entry threshold (RMB5,000) and fractional interest of the product met the flexible and regular savings needs of customers. In terms of large certificate of deposit, the Bank was positioned at serving medium-to-high end customers (entry threshold of more than RMB200,000) savings and wealth management needs, the flexible period of large certificate of deposit (including 3 months, 6 months, 9 months, 18 months and 3 years) met the savings needs of medium-to-high end customers.

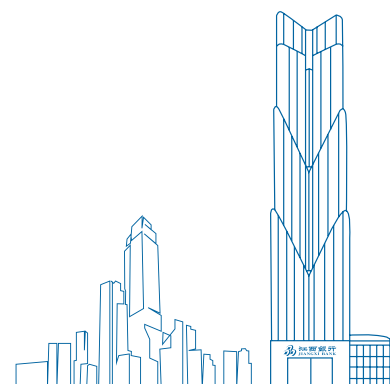


V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

In terms of bank cards, the Bank successfully launched the phase 2 golden social security project, the multi-insurance distribution agency system and realized direct distribution of pension insurance benefits through standardized systems. During the Reporting Period, the Bank established 15 social security card issuance service branches, issued 52.4 thousand social security cards, and made 196 thousand distributions through the phase 2 system of the golden social security project, with total distributed benefits reaching RMB840 million. In addition, the Bank launched various debit card special offers, such as “Collection of Fortune and Cuisine”, “RMB6 to Watch Film”, “One Cent to Take Bus” and “Nanchang Culture Special Offer” to develop customers both online and offline and guide the debit card customers into activating their cards. During the Reporting Period, the Bank developed 989 special offer merchants, with an increase of 453 from the end of last year, covering 225.8 thousand debit card customers, with an increase of 13%.

Case 1:

The product Cell-phone Instant Loan of Jiangxi Bank was officially launched in May 2017. The product is an unsecured and uncovered pure credit personal small-amount consumption loans, and won the “2018 Award for Top Ten Innovative Financial Products in China” from the Banker magazine. The product breaks through the traditional credit business, its customers can apply online or be approved online within seconds through the mobile phone without submitting any paper materials. Based on “Internet + Inclusive”, the product provides a full range of financial services such as provision of “convenience, interests and benefits to people” through face recognition, big data risk control, electronic depository receipt and other financial technology. By relying on science and technology, Cell-phone Instant Loan expanded its service radius to complement the Bank’s traditional business as an important practice for the Bank to adhere to inclusive finance at the same time. As at the end of 2018, more than 680 thousand customers applied, with a total loan amount of RMB6.1 billion and a balance of RMB1.15 billion.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

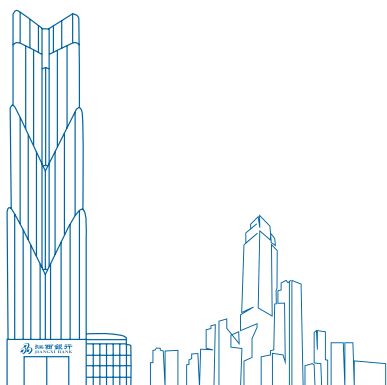
Case 2:

In response to the capital demand characteristics of “urgency, small amount, high frequency” of the inclusive financial customer base, the Bank cooperated with the Frankfurt School of Finance in Germany (德國法蘭克福金融學院) to build a professional team of Small Enterprise Credit Center for developing special credit products – “Golden Finger” micro loan of less than RMB1 million. The product is unsecured with flexible guarantee, and its loan can be released as fast as 2 working days. Since the establishment of the organization five years ago, the accumulated loans granted exceeded RMB25.2 billion, with 86.7 thousand loans granted.



Case 3:

The Bank hosted the “Yingshanhong Forum” conference. By leveraging on the conference platform, the Bank offered the “Listing Credit Loan” series of products and featured financial services for companies going for a listing in Jiangxi Province, and proactively granted unsecured pure credit loans for those companies to facilitate the appearance in the stage of capital of companies in Jiangxi. As at the end of the Reporting Period, the product “Yingshanhong Booster Loan” granted loans accumulated to RMB50 million for 5 companies going for a listing.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

5.3 PROTECTING CUSTOMERS' RIGHTS AND INTERESTS

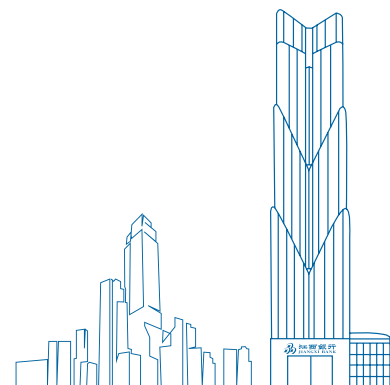
The Bank adhered to the customer-centric principle to actively promote the implementation of protection of various customers' rights and interests. While improving the services, the Bank continued to strengthen the protection of consumers' rights and interests, so as to enhance customer satisfaction and create value for customers on a continuous basis.

Open up Consulting and Complaining Channels

The Bank attached great importance to customer complaints, therefore, the Bank optimized the complaint handling mechanism, improved service management ability and enhanced customer satisfaction by diversified dimensions including complaint acceptance timeliness, complaint follow-up processing and complaint feedback. The Bank clearly presented the complaint channels by publicising the complaints telephone and complaint handling procedures at the prominent position of the portal website of Bank of Jiangxi, business hall, 24-hour self-service area and e-banking experience zone.

In the meantime, the compliance department of head office was designated as the lead department for complaints handling, specifying the timeliness requirement. A unified and efficient complaints handling process and a strict and effective complaints management mechanism were established. As at the end of 2018, the Bank had completed the construction of 56 consumer rights protection stations. Through the establishment of consumer rights protection stations, the Bank was able to better accept and guide customers to process business, guide and answer consultations from customers, carry out financial knowledge promotion, and provide convenience services, so as to achieve "convenience" and "normalization" of financial knowledge promotion.

According to the Administrative Measures for Customer Complaints of Jiangxi Bank (《江西銀行客戶投訴管理辦法》), the handling process for customer complaint of the Bank is divided into accepting complaint information, investigating facts, making processing decisions, replying to complainants and related parties. The time limit for processing customer complaints shall not exceed 15 working days in principle. If the situation is complicated or for special reasons, the processing period may be extended appropriately, but the maximum period shall not exceed 45 working days. If it is really necessary to extend the processing period, the Bank shall inform the customer about the time to be extended and reason thereof by SMS, email and letter. During the Reporting Period, the Bank received a total of 173 customer complaints, with the complaint resolution rate of 100%.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

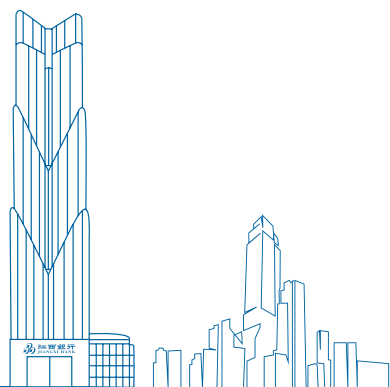
Protect the Customers' Information Security

The Bank attached great importance to protecting customers' information and safeguarding customers' fundamental interests. It established a sound internal control system and management mechanism in strict compliance with the Guidelines on the Protection of Banking Consumer Rights and Interests, the Measures on the Assessment and Evaluation on the Protection of Consumers' Rights and Interests by Banking Financial Institutions (revised edition) and the Implementation Rules of the People's Bank of China regarding Protection of Interests of Financial Consumers. The Bank is committed to enhancing the protection of customers' information, included the basic individual information, financial information, transactions and other information into the protection scope to strictly limit the qualifications of relevant business personnel, and improved the management and control capabilities of financial consumers' personal information disclosure. Also, the Bank has enhanced the education on the staff's awareness of risks and confidentiality to ensure they could comply with confidentiality systems and keep their confidentiality commitments.

Safeguard the Customers' Assets

The Bank guided its staffs to enhance business learning and awareness of safety risks and actively took measures to ensure the safety of customers' assets from various aspects such as account opening, account using, front-desk service and business branches security. Baffles and alarming apparatus were equipped in the business windows and self-service areas, and each business branch is fully equipped with security officers to increase the security of the business premises and protect the customer's assets. In addition, the Bank gradually applied face recognition technology in businesses such as account opening, deposit and withdrawal, electronic signing and large amount transfer to ensure that the person who handled the business is the customer in person, and the customer could set the limit for transaction via electronic channel through the counter and smart counter.

In addition, the Bank attempted to cultivate the ability of its staffs to analyze suspicious transactions and deal with suspicious cases, conducted regular drills around the prevention of looting, theft, fire and telecom fraud, and improved supervision and inspection.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

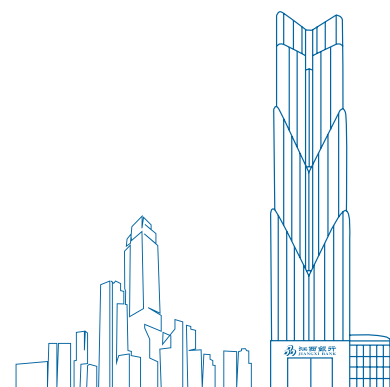
Case 1:

According to the Notice on the Issuance of the Public Welfare Publicity Plan regarding Prevention of Illegal Fund Raising Normalization by Banking Industry in the Province in 2018 issued by CBRC Jiangxi Office, on May 15, 2018, the Bank participated in the “Popularizing Financial Knowledge, Preventing Illegal Fund Raising and Combating Financial Crimes”; a large-scale promotion held at Bayi Square. At the site of activity, the staff of the



Bank introduced the forms and hazards of illegal fund raising in detail to the people on site through the distribution of poster foldout, promotional gifts, display of bulletin boards and popularization of knowledge, informed the public the way to identify illegal fund raising and exposed the fraudulence and risks of illegal fund raising, guided the public to consciously resist illegal fund raising activities, so as to contribute to building a harmonious society and maintaining financial stability.

During the centralized propaganda period, 28 branches (sub-branches) of the Bank carried out 529 centralized propaganda, distributed 32,270 propaganda materials, produced 325 bulletin boards, conducted 45 internal policy presentations and attracted 80,457 audiences, which were well received by the public.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

Case 2:

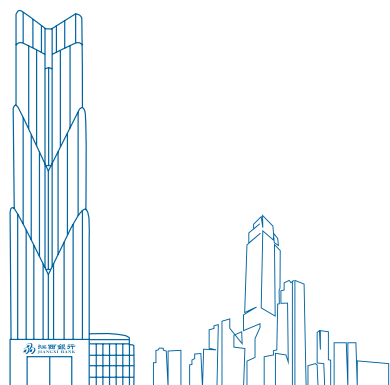
“Hidden risks are more dangerous flames and prevention is better than disaster relief”, in order to enhance the fire safety awareness and practical skills of our cadres, to effectively implement the fire safety responsibilities and enable the training targets to “alarm, evacuate, use fire extinguishers for small fires and fire hydrants for big fires”, in the afternoon of March 2, 2018, more

than 50 employees of the Security monitoring department of the head office carried out the “one police and six employees” firefighting drill in the lobby of business division of the head office and the front square, and such activities will continue to be carried out in six phases subsequently, and it is expected that the trainees will reach more than 400 cadres. Through this training and drills, the cadres of the head office have raised their awareness of the dangers of fire, enhanced their basic skills of prevention and control on disposal of fire, and improved their ability to deal with emergencies.



Popularize Financial Knowledge

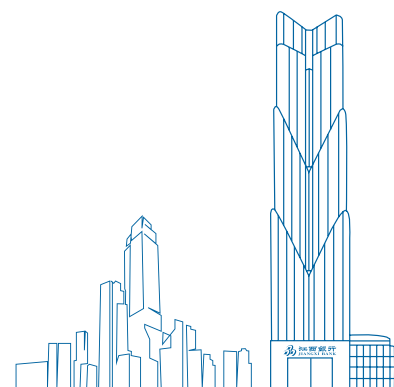
The Bank always adheres to the “customer-centric” business philosophy, and continuously promotes consumer protection. Through activities such as “Bringing Financial Knowledge into Thousands of Families” of China Bank Insurance Supervision and Administration Commission, “Special Month for Popularizing Financial Knowledge” of the People’s Bank of China and “Popularizing Financial Knowledge” of China Banking Association, and with the help of various promotion channels, including banners, LED displays, LCD TVs, multimedia touch screens, self-service facilities, distributing brochures on the streets, presentations by staffs of branches, and holding financial knowledge salons, carrying out public and regular financial knowledge education and training for target consumer groups.



V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

Case 1:

To further enhance our protection service awareness for financial consumers, the Bank publicized financial knowledge to the public to raise financial security awareness of the public, enhance finance application skills of the public, create a good social environment for learning finance, understanding finance and applying finance, and build a harmonious financial relationship, with a view to establish a good social image of the company. In September 2018, the Bank actively carried out “one-Month Campaign of Popularizing Financial Knowledge, Financial Knowledge into Thousands of Families” and “Good Online Financial Service Users with Stronger Financial Qualities” campaigns. During the campaigns, by leveraging the advantage of regional coverage, 232 branches across the Bank broadcasted the slogan through the LED screen for 24 hours. The Bank also taught the personal information protection skills, popularized financial knowledge such as illegal fund raising and telecom fraud to community residents, especially the elderly through playing the micro film “Sincere Guardian (真情守護)” shot by us, offering lectures with quiz and paired poverty alleviation with the grassroots organizations, so as to help the elderly to raise their awareness of risk prevention, and watch their own “money bags”.

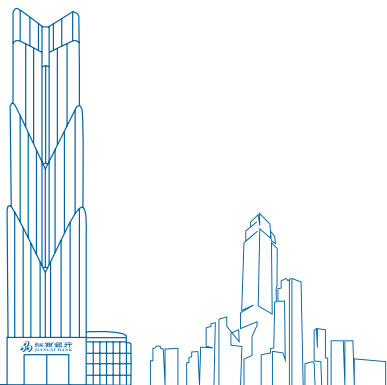


V. IMPROVING SERVICE QUALITY AND DEVELOPING INNOVATIVE FINANCE

Case 2:

According to the Notice of the Nanchang Central Sub-branch Office of the People's Bank of China on Carrying out “Financial Consumer Rights Day” Campaign (Nan Yin Fa [2018] No. 14), during the period from March 5, 2018 to March 23, 2018, the Bank continued to carry out the publicity and education campaign themed “Rights, Responsibilities and Risks”. This campaign mainly integrated the outdoor propaganda and branches promotion, and

adopted the “five-entering” model to deepen financial knowledge to enterprises, premises, communities, campuses and townships, and popularized targeted kinds of financial knowledge for the public at different ages and with different education background, so as to realize full coverage of financial knowledge. In this theme promotional campaign, a total of 238 branches and sub-branches in communities participated, with 1,019 participants. During the campaign, the Bank held 207 “five-entering” campaigns with 500 posters printed, 18,358 poster foldout distributed, and more than 11,879 people received the education.



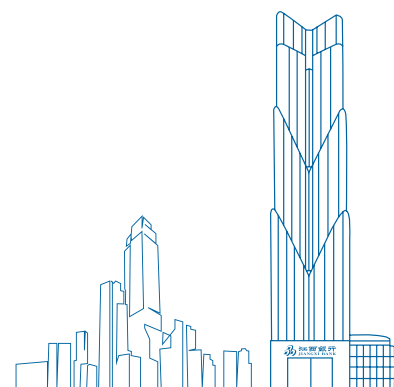
VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

6.1 ENRICHING EMPLOYEES' LIFE

The Bank pays attention to the work life balance of employees, it actively organizes rich variety of recreational and sports activities such as sports events and variety shows, and vigorously supports the development of various interest clubs such as basketball, table tennis and badminton, and holds yoga and Tai Chi training classes, conducts broadcast gymnastics competitions, mountaineering competitions and photo contests on a regular basis to enhance friendship among employees, create a solidary and friendly corporate atmosphere, with a view to enhance the sense of well-being and belonging of employees.

Case 1:

The party committee and senior leaders of the Bank attach great importance to the physical and mental health of cadres, and strive to develop a healthy, happy and youthful corporate identification. On October 20, 2018, the “Keeping fit and Jumping into a New Era” broadcast gymnastics competition was held in the multi-function hall on the 3rd floor of the head office. This broadcast gymnastics competition lasted four months from practice of “work break exercises,” pre-competition training to official start of the competition, attracted a total of 31 representative teams to participate. In the competition, the five-referees group, including Lou Meizhen (楼美珍), the international referee of aerobics of Sports Bureau of Jiangxi Province, was invited to perform the referee duties for the competition and ensure the smooth progress of the competition. Nearly 900 people watched the competition including the heads of various sub-branches of the Nanchang and each department of the head office, the chairmen of the labor union of all units, athletes and employee representatives.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

Case 2:

In the morning of September 8, 2018, the 3rd Financial System Mountaineering Competition of Athletic and Fitness League in Jiangxi Province in 2018 was held in Wuyuan, it was sponsored by the Sports Bureau of Jiangxi Province and the Finance Office of People's Government of Jiangxi Province, and hosted by the Social Sports Direction Center of Jiangxi Province and the People's Government of Wuyuan County. It attracted more than 130 participants from 15 companies of the financial system in the province. The match schedules of this team competition was approximately 8.5 kilometers. The representative of the Bank won the third prize. Through participating in the campaign, the Bank strengthened communication with the financial system, improved employee fitness awareness, and further promoted the development of national fitness exercises.



Case 3:

At 7:00 pm on February 5, 2018, Jiangxi Bank held the 2018 Chinese New Year celebrations of "Set Sail Afar for Future Development during a Turbulent Period". The 15 programs selected by the branch, sub-branch and the head office include dance, solo, chorus, language, rap and others. CHEN Xiaoming, secretary of the party committee and chairman, attended and made a Chinese New Year speech entitled "The Most Memorable Years of Struggle". Over 600 leaders and the staff representatives of the Bank watched the party live, and the cadres of foreign institutions watched the party live via television link.



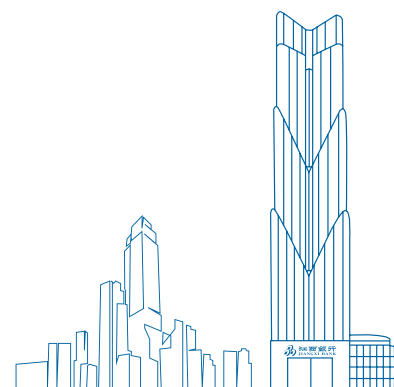
VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

6.2 CONTRIBUTING TO STAFF'S DEVELOPMENT

In recent years, in accordance with the goals of laying foundation, gathering talents, building teams and improving quality, the Bank has effectively enhanced the scientific and normalized standards of training, and has taken measures to “develop” and “use” various cadres well for the transformation and development of the Bank. The Bank has always adhered to the strategic ideology of “great talents build strong banks;” it adheres to the common growth and mutual promotion of personnel training mechanism between enterprises and employees, and arranges systematic training for all levels of personnel every year. The Bank conducts comprehensive training through various methods such as the combination of going out and bringing in, online and offline, theory and practice, and strives to build a learning and innovative team.

Firstly, the Bank promoted theoretical study based on the principle of “profound foundation, gain experience and increase competence” to meet the development requirements of all levels of staff and the building of talent teams. The Bank has consistently been at the forefront of “Tao”, “Law” and “Technique” of the industry, and often invites nationally renowned experts and scholars to teach and provide new ideas for carrying out the work of the Bank. In order to improve the management and leadership of middle and senior managers, the Bank organized relevant personnel to have off-job training in Zhejiang University and Shanghai University of Finance and Economics, and to study in the domestic and foreign financial developed areas such as the United States, Europe and Hong Kong. Adhering to the implementation of the “251 Talent Pool” personnel development program with a three-year cycle, the Bank scientifically designed the course system to progressively carry out the course learning. In order to help new employees change from the “campus people” to “professionals” as soon as possible and establish career plans, the Bank depended on the external organizations to jointly conduct pre-job training so that new employees could be better qualified for their positions from awareness to skills.

Secondly, in order to build a development platform for employees, strengthen the development of professional and technical personnel resources, consolidate the talent management foundation, standardize the talent management model and further improve the incentive and restraint mechanism, in 2018, the Bank proactively cultivated professional technicians, which has been implemented and achieved initial success. Various professional channels corresponds to the management positions set up at different administrative levels, avoiding the “single-plank bridge”, the administrative channel where the cadres are crowded into.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

Thirdly, faced with new development of the banking industry, the Bank strengthened the capacity building of reserve talents, consolidated the development foundation by adopting a series of effective measures: through kicking off the “251 Talent Pool” project, developing and issuing the Implementation Plan for the Selection of Talent Pool, organizing selection and management at different levels, the Bank stimulated the work enthusiasm of employees and innovated the selection methods of cadres, so that young people who are brave enough to undertake and want to work, actively act and qualified to work, keeping their faiths and work without contingencies to take the cadre posts. The Bank gave full play to the important roles of education and training, with a view to establish a standardized and efficient team of internal trainers, and created a good atmosphere for learning and sharing.

Training in 2018

Training Participants	Participants	Length of time per participant (hours)
Senior management	9	70
Middle management	136	96
Junior employees	4,713	132

Case 1:

In order to speed up the cultivation of reserve talents of the Bank, update the knowledge continuously, further change the business philosophy and improve the management standard of the reserve talents, the Human Resources Department of the Head Office arranged the second-level personnel of “251 Talent Pool” to attend the training on improvement of management capacity in Shanghai University of Finance and Economics from December 10 to 14, 2018 according to the annual training arrangements, and arranged them to visit ZhongAn Technology to learn about the customer acquisition technology based on the blockchain and big data. The remarkable results of this training further changed the way of thinking, broadened their business ideas, and gave them a new understanding and cognition of the continuous improvement of work ability and change of management concepts, accumulating energy for better work in the future.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

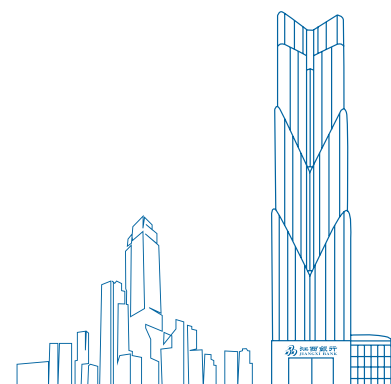
Case 2:

On September 2, 2018, the corporate relationship managers enhancement project of the Bank was organized. The training has three levels, with 380 corporate business line personnel carefully selected by the Corporate Banking Department at the Head Office participated. The Bank opened the junior account manager class, the senior account manager class and the management class for the project according to the working experience and length of service of account manager. The training will make contribution to the corporate business development of the Bank and provide a solid talent foundation for the Bank's continuous advancement of development and improvement of the transformation of the corporate business.



Case 3:

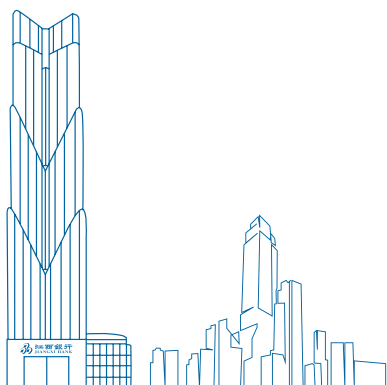
In order to further enhance the incident prevention of the Bank and the comprehensive quality and management capabilities of legal line personnel, the Compliance Department of the Head Office organized the 2018 incident prevention and legal management training of Jiangxi Bank in the afternoon of November 28, 2018. The part-time compliance manager from each department of head office, the branch heads of Nanchang sub-branch (except the Anyi sub-branch, Jinxian sub-branch) and the person in charge of the risk department and the staff at compliance positions of each rural banks, attended the training session, and the out-of-town branch and sub-branches participated in the video conference synchronously.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

Case 4:

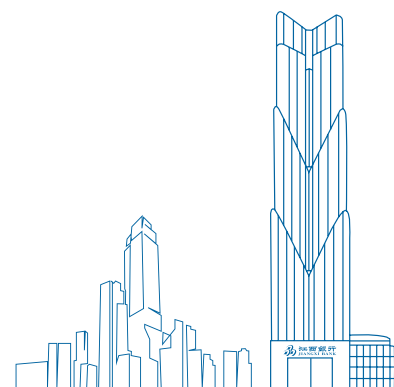
In recent years, the financial industry has become increasingly dependent on information technology, and the difficulty of information security has also continued to increase. Since the official implementation of the Cyber Security Law in 2017, it has demanded higher standards on the information security management of the financial industry. The Information Technology Department held information security training in the conference room of the head office in the morning of August 16, 2018, the information security related personnel of each department of the head office, branch (sub-branch), rural banks and financial leasing companies participated in the training. In the future work, the Bank will make greater efforts in information security training, promote more information security knowledge, strive to enhance the information security awareness of employees across the bank and improve the overall information security assurance capabilities, so as to effectively prevent the occurrence of information security risk incidents.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

Case 5:

According to the requirement that the personnel engaged in cash business and sorting work of banking financial institutions are required to hold the Pass Certificate for Anti-Counterfeit Money Knowledge Training Examination (《反假貨幣知識培訓考試合格證書》) by the People's Bank of China, the Operation Management Department of the head office held two “2018 Anti-Counterfeit Money Initiation Training Courses in Nanchang” on July 20, 2018, and invited the professional training instructors of Shenzhen Siking Technology Co., Ltd., a third party training company designated by the People's Bank of China to give lectures. The participants at the training were mainly cash practitioners and sorting personnel from sub-branches of Nanchang, rural bank of Dafeng and outsourcing sorting company, who had never obtained the Pass Certificate for Anti-Counterfeit Money Knowledge Training Examination, out-of-town branch and sub-branches participated in the training via video, with the total number of trainees personnel reaching more than 200.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

6.3 PROTECTING EMPLOYEES' RIGHTS AND INTERESTS

Category		Number	Percentage (%)
Total number of employees		4,858	100.00
By gender	Male	2,233	45.96
	Female	2,625	54.04
By age	Under 30 years old (inclusive)	2,729	56.17
	From 31 to 40 years old (inclusive)	1,047	21.55
	From 41 to 50 years old (inclusive)	983	20.23
	Over 50 years old	99	2.05
By education background	Master's degree and above	610	12.55
	Bachelor degree	3,675	75.65
	College degree	493	10.14
	Secondary school diploma and below	80	1.66
By region	Within Jiangxi Province	4,522	93.08
	Outside Jiangxi Province	336	6.92
New employees*		254	5.22
Employees from ethnic minorities		25	0.51

* Number of employees newly recruited through campus recruitment in 2018

In order to fully maintain and protect employees' rights and interests, the Bank has developed management systems of employee labor, occupational health and safety in strict accordance with national laws and regulations, and proactively created a development environment with sense of belonging, security and achievement for employees.

On one hand, in order to clarify the rights and obligations of the employees and the Bank, the Bank entered into the Labor Contract with its employees pursuant to the Labor Contract Law of the People's Republic of China and relevant national laws, regulations, rules and rules and regulations developed according to the law, and signed the contract with the employees on the basis of equality, voluntariness and good faith. The contract stipulated terms including "working hours, rest and vacation," "labor remuneration," "social insurance and benefits," "labor protection and labor conditions," protecting the employees' rights and no child labor was employed. During the Reporting Period, the cumulative lost days due to work injury was 194 days.



VI. FOCUSING ON HUMANISTIC CARE AND INCREASING EMPLOYEE VALUE

On the other hand, under the “externally competitive and internally equitable” remuneration concept, through connecting with the external market, the remuneration standard of the Bank’s employees is positioned at above the industry average. While attracting and retaining core talents, the Bank is also breaking the traditional egalitarianism in remuneration distribution, determining the “position-based” remuneration payment method, and differentiating the employees’ remuneration according to their work contribution and work ability, so as to stimulate the work potential of employees, enhance the working enthusiasm and initiative of employees. In addition, the Bank adhered to the implementation of national social security policies, gave full play to the importance of social security to improve employees’ welfare, and thus enhancing employees’ satisfaction.

The Bank insisted on organizing employees to carry out physical examination every year, and also visited the old comrades and employees in difficulty of the Bank before the Spring Festival. The Bank visited over 150 employees with serious illnesses and the employees of head office who were in illness, mourning, wedded and just gave birth to show care and concern for the whole year, and visited in special days such as “Children’s Day,” “Army Day” and “Double Ninth Festival”.

The Bank has set up proper reporting channels so as to get feedback from junior employees in a timely manner. For example, the Bank carried out the leaders’ open day on a regular basis to extensively solicit opinions and suggestions from the grassroots, and to solve or reply them in time. It also set up intranet mailboxes, strengthen mutual supervision, and explain the internal problems identified through “mentioning in an all-round way”, so as to promote the improvement of rectification. The Bank opened the intranet portal forum for the employees’ extensive suggestions, so as to strengthen internal communication and discussion, and build a communication and interactive platform for the Bank.

Case:

March 8 is the International Women’s Day, a common festival for the female employees of the Bank. The trade unions of the Bank organized a total of more than 70 female members of the trade unions and female employee representatives in Nanchang to participate in the floriculture training activities of “surrounding flowers create a better life”. LUO Yan, the president came to the site of activity and show his care to the female employees. Through the carrying out of floriculture training activities, the female employees decorated their own lives by flower arrangements, and embellished the beauty of life, further enhancing the artistic culture of female employees, and promote their creativity and cohesion.

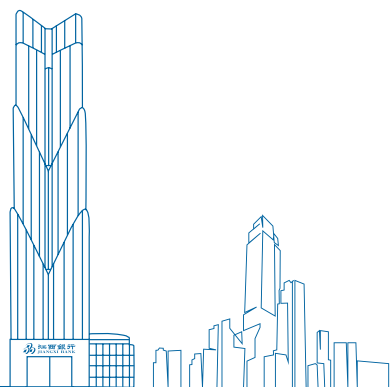


VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

7.1 DEVELOPING GREEN CREDIT

In response to the call of the government, the Bank proactively guided credit resources to be invested in green and environmentally-friendly projects. In Article two under the general orientation of the Credit Policy Guidelines for 2018, the Bank clearly proposed to “insist on developing green credit and support strategic emerging industries”, continue developing green credit, and set foot on the development path of green finance which supports green fields by practical actions. In particular, the Bank stepped up efforts in supporting green economy, low-carbon economy, cyclic economy, ecological engineering, energy-saving and environmental protection and other green fields, firmly revoked loans for customers (projects) which failed to meet environmental standards, violated the environmental protection laws or had obsolete capacities, and focused on sponsoring enterprises qualified for green bonds projects. We supported the development of strategic emerging industries through capturing the development orientation of fintech and intensively tapping the financial needs of new technologies, new industries, new sectors and new development patterns. Moreover, by seizing the opportunities arising from industrial structural upgrade and focusing on the key merchandising fields in Jiangxi as defined by Jiangxi Development and Reform Commission, the Bank selected quality projects and excellent enterprises in fields of energy-saving and environmental protection, new energies, new materials, biology and new drugs, new-generation of IT, advanced equipment manufacturing, lithium battery and electric automobiles, green food, etc. As to loans for industries featuring high pollution, high energy consumption or overcapacity, the Bank implemented totals control, and granted, in principle, no additional banking facilities for plate glass industry, shipping industry, textile industry, etc.

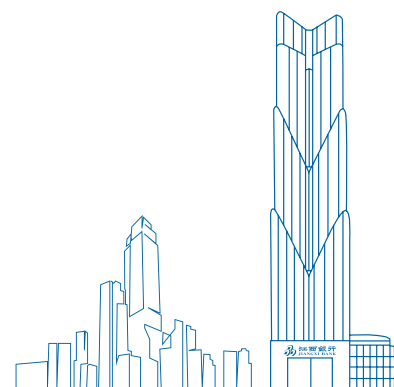
In our performance assessment system, green credit has been incorporated into our line KPI assessment. A year-end assessment will be conducted on the completion of green credit by all of our branches and sub-branches.



VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

Case 1:

To first grasp the two favorable opportunities brought by the construction of a national ecological civilization test site and a green finance reform and innovation test site in Jiangxi respectively, the Bank set up the “Green Ganjiang New District Sub-branch” in the green finance reform and innovation test site in Ganjiang New District for active connection to and incorporation into the test sites and the development of green finance system. The Green Sub-branch upheld the philosophy of “serving the green development of Ganjiang New District”, adopted innovative development idea for green finance, and focused on the investment of green credit resources in major fields of energy saving, pollution prevention and control, conservation and cyclic use of resources, clean transportation, clean energy, ecological protection, adaptation to climate changes, etc. Meanwhile, the Green Sub-branch put a series of supporting policies in place, governing development planning, organizational structure, green credit management measures, risk management, assessment management and resource allocation management, to underpin the green finance development of Ganjiang New District with great efforts and form a green finance development pattern “based in Ganjiang New District and extending to the whole province”.



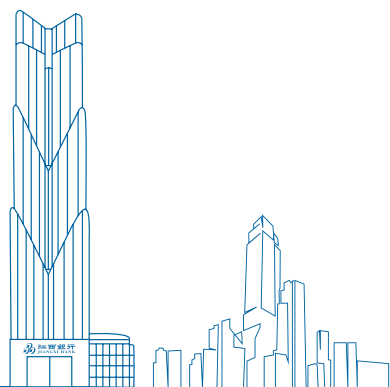
VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

Case 2:

As at the end of 2018, RMB8.181 billion of the proceeds from green finance bonds issued by the Bank has been accumulatively invested into 20 projects, with a balance of RMB7.178 billion, in respect of natural conservation, ecological remediation and disaster prevention and control, energy-saving and environmental protection services, refuse disposal and pollution prevention and control, green transporting, industrial energy and water conservation, rural and urban water, renewable energies and clean energies. Under the projects invested with the proceeds from green finance bonds issued by the Bank, we achieved the renovation of a total of 707.76 km of watercourse, 247.04 km of flood protection embankment, 41.95 km of floodwall, 628.12 km of sewage piping network and 19.43 km of underground integrated corridor; remediation of 60 hectare of wetlands and new construction of 72 hectare of constructed wetlands; annual emission reduction of chemical oxygen demand (COD) by 32,738.68 tonnes, ammonia nitrogen by 4,211.95 tonnes, carbon dioxide by 87,806.53 tonnes, sulfur dioxide by 761.47 tonnes, dust by 5,712 tonnes and nitrogen oxide by 429.46 tonnes. Such move has generated favorable social and economic benefits, gave play to the role of green credit in encouraging the construction of a beautiful Jiangxi, and made due contributions to the structural reform of local industries and shift of economic growth pattern in Jiangxi Province.

Case 3:

The Bank signed an agreement on purchasing 20,000 tonnes of the emission reduction under phase I of VCS forestry carbon sequestration project in Le'an county at the first session of the seminar on ecological civilization construction and financial innovation in Jiangxi. Upon successful signing of this project, we pioneered the transaction of voluntary carbon emission reduction in the province as well as the new path for green development by "sales of air", which laid a solid foundation for the sustainable development of forestry and forest zones in Jiangxi. Through optimization of operation management, reduction in harvest, extension of rotation and other measures, this project will achieve reduction in carbon dioxide emission by more than 3.377 million tonnes in aggregate as calculated for a term of 30 years (2006-2035).



VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

7.2 PROMOTING GREEN TECHNOLOGY

During the Reporting Period, the Bank was committed to continuously improving our overall technical level. With the theme of developing fintech actively, the objective of leadership in product R&D, operation management and business innovation under fintech, and the main line of IT architecture capacity enhancement, we launched a batch of key IT projects, including handheld branch, ECIF center mode, internet access to core accounts, paperless retail counter and big data platform, to further consolidate our foundation, improve the internal management and branch support capacity, and create a standardized, automatic, Internet-based and flexible system architecture, so as to support our product R&D, operation management and business innovation under fintech. Through standardized operation, the Bank realized refined project management, stricter outsource management, higher business demand quality, more effective process control and more scientific test system, and improved the overall level of our technical management.

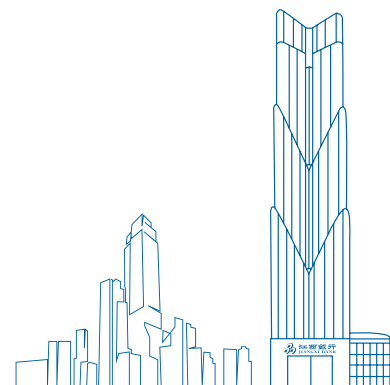
Our characteristic services include:

First, WeChat banking functions have been refined at a gradual pace. Through Wechat Banking, individual customers have access to services of account enquiry, transaction enquiry, account alert, loans, e-keeper and payment, and may also make an appointment at a certain branch, which greatly saves time for customers and facilitates the business processing;

Second, the Bank built the handheld bank. By fully integrating mobile banking functions, the Bank created an online portal for the retail business flow, and introduced new fintech elements, such as “socializing”, “AI voice navigation”, “online customer service”, “SMS notification” and “AR”, in order to create a smart bank at fingertip and provide safe, quick and convenient mobile banking services for customers;

Third, the Bank cooperated with fintech companies that have a large influence in the industry to launch internet credit products, such as “JD Gold Bar”, “Ant Jiebei” and “360”, and successfully connected to the anti-fraud platform of Tongdun, so as to improve the online personal credit risk control, further expand marketing channels and enhance the overall retail finance capacity of the Bank;

Fourth, the Bank cooperated with WeBank to launch the micro finance product which is purely online and features unique big data risk control model “Micro Enterprise Loan”, in order to strengthen the competitiveness of the online micro finance of the Bank and improve the fintech level of our micro finance business;



VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

Fifth, the Bank provided intelligent customer service, which was one of the projects incubated at the fintech lab of the Bank. It is based on AI, voice recognition and voice understanding technologies and provides text or voice-based intelligent Q&A services to interpret the intention expressed by the customer and provide the best solution. This service is designed to improve the business processing efficiency of the middle ground and the customer response rate;

Sixth, the Bank launched precision marketing, which was also one of the projects incubated at the lab. This project is designed to make use of big data, AI technology as well as the relevant functional modules of the Bank, such as the big data platform and CRM system, to establish personalized customer communication and service system on the basis of precise positioning, in order to realize targeted product marketing based on the preference of the customers. In the meantime, the Bank actively explored the application of biometric recognition, AI, big data and LBS (location based service) technologies, explored and developed the application scenarios, in order to have an all-round perception of the customers, improve the initiative, efficiency and accuracy of the services of the Bank and provide high-quality, quick and considerate financial services for the customers. Three product prototypes have been developed: intelligent recognition, life helper and emotion sense.

7.3 DEVELOPING GREEN LEASING

Since its establishment, Jiangxi Financial Leasing has always adhered to the development direction of “based in Jiangxi, facing the whole country, looking forward to the international market, and providing professional financial leasing services”, effectively served the national strategies including the “Belt and Road Initiative”, Yangtze River Economic Zone and the Revitalization Development Planning of the Former Central Soviet Area, including Jiangxi, Fujian and Guangdong, mainly supported public water conservancy facilities, advanced manufacturing, transportation, tourism development, energy and chemical engineering, medical and health care, agriculture, forestry, animal husbandry and fishing, and cultural education, and made achievements in the asset scale and business innovation. As at the end of the year, the total corporate assets of the company reached RMB15.636 billion, with a net profit of RMB122 million. All the regulatory indicators were up to standard. In the future, Jiangxi Financial Leasing will closely follow the plan to develop “Internet finance”, “car leasing” and “green leasing”, make the best of the characteristics of “financing capitals + financing goods”, actively explore new development path for green finance, such as “finance and leasing linkage”, and adhere to the sustainable development path featuring differentiation, specialization and professionalization.

For “green leasing”, Jiangxi Financial Leasing mainly developed the Facility Policy for Tourism Industry of Jiangxi Financial Leasing Corp., Ltd. Based on the features of tourism projects, such as large sum of investment, long term of collection of funds and sustainable cash flows, Jiangxi Financial Leasing mainly developed financial leasing products tailored for tourism projects, involving famous scenic areas, such as Wugong Mountain, Damao Mountain and Poyang Lake. As at the end of 2018, there were 22 customers in the tourism industry, with an investment of approximately RMB2.510 billion and a balance of approximately RMB1.839 billion, representing 13.1% of the financial leasing assets.



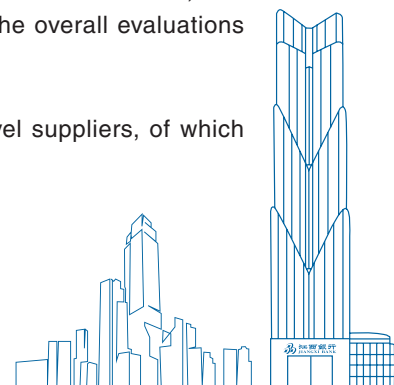
VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

7.4 ADVOCATING LOW-CARBON OPERATION

In 2018, under the philosophy of quality services, the Bank earnestly improved our service level, ensured the safe and stable operation of the Bank, continued to push forward key projects, delivered remarkable results in achieving refined management benchmark objective, and won the “Demonstrative Technological Achievement” prize in the National 6 Sigma Project Publication Contest by China Association for Quality; through teamwork, the Bank focused on conducting elevator renovation with impressive results; based on the Management Measures for Headquarter’s Canteens of Jiangxi Bank, the Bank completed the launch of buffet for the canteens at the headquarter to improve employees’ dining satisfaction; as guided by the central procurement committee of the headquarter, the Bank enhanced the finance management, purchased relevant materials in strict compliance with the management measures for central procurement of the headquarter, organized compliance and legal tender for green plant leasing, property management companies, office supplies and daily necessities, and completed the signing of contacts with the successful tenderer; according to the Management Measures for Fixed Assets of Jiangxi Bank, the Bank maintained unified management of the registration, reallocation and retirement of fixed assets and low-cost consumables of the headquarter, to maximize the utilization rate of assets; implemented centralized management and unified deployment of vehicles; supervised the property management companies in performing the property contracting agreement and implementing management measures to achieve standardized, systematic and regulated property management for the office building of the headquarter.

For standardization, management and scientific selection of suppliers, the Bank managed the procurement in accordance with the Procurement Law of the People’s Republic of China, the Tender and Bidding Law of the People’s Republic of China, the Contract Law of the People’s Republic of China and other laws and regulations as well as the Management Measures for Central Procurement of Jiangxi Bank, the Suppliers Management Measures of Jiangxi Bank and other policies as formulated by Jiangxi Bank. The Procurement Management Measures has clarified the scope and manner of central procurement and procedures thereof. In particular, for procurement projects which are not subject to tender as required by the national laws and regulations, competitive negotiations shall be preferentially adopted with strict control over single source. The Bank’s central procurement is carried out under the principles of “standard, efficient, orderly and collaborative”. In the supplier approval link, product-type suppliers are explicitly required to pass ISO14001 environmental management system certification, the products offered shall be of low-toxicity, non-polluting and energy-saving, and a quantitative appraisal will be conducted in respect of key environmental indicators; new technologies and products are introduced in IT procurement, for instance, the use of VR technology reduced the investment of physical devices, which effectively lowered energy consumption and usage of physical space. In supplier management, the Bank has developed supplier appraisal standards, and implemented dynamic management by combining the regular appraisals with the overall evaluations upon completion of contract performance.

As at the end of 2018, the Bank had a total of 1,408 potential headquarter-level suppliers, of which 247 were suppliers offering products and services during the Reporting Period.



VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

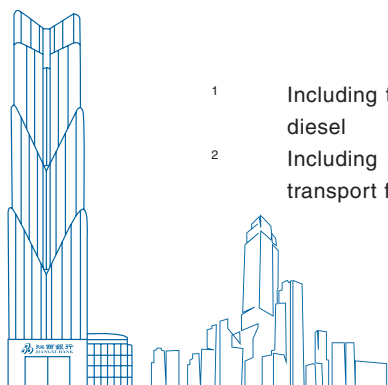
Item	Unit	Amount
Office water consumption	10,000 tonnes	11.84
Office electricity consumption	10,000 kWhs	2,418.42
Natural gas consumption	cubic meter	30,803.90
Oil consumption for office use	liter	588,337.03
Discharge of non-hazardous waste	tonne	6.25
Greenhouse gas emission	tCO ₂ e	16,832.65
– Direct greenhouse gas emission ¹	tCO ₂ e	848.10
– Indirect greenhouse gas emission ²	tCO ₂ e	15,984.55

Case 1:

In order to further save energy, and fulfill our social responsibilities, the Bank has set up an energy management team to carry out the “the project on refined management of electricity use in office of the headquarter” by implementing refined control over electricity use in the office of the headquarter and completing the renovation of two-circuit electricity use as scheduled via combination of management and technical means, which significantly cut electricity expenses and improved the electricity-saving awareness of employees while enhancing the management of electricity usage in the office. Moreover, the Bank issued the Management Measures for Electricity Use in the Office of the Headquarter of Jiangxi Bank and the Management Manual for Air-conditioning Use in the Office of the Headquarter of Jiangxi Bank, to enhance patrols and monitoring on the lighting and air-conditioning facilities in office area and computer room, and advocate “use of natural lighting”, and “use of air-conditioner if necessary” so as to raise the energy-saving awareness of employees. We have also set up a management group for electricity conservation and electricity use safety of Jiangxi Bank to coordinate the management of electricity conservation within the Bank and raise energy management to strategic level. Meanwhile, through a series of measures including optimization of patrol system and regular reporting of improper use of electricity, approximately RMB2.03 million of electricity charges were saved in 2018 as compared to the same period of 2017.

¹ Including the emissions of such greenhouse gases as natural gas, liquefied petroleum gas, gasoline and diesel

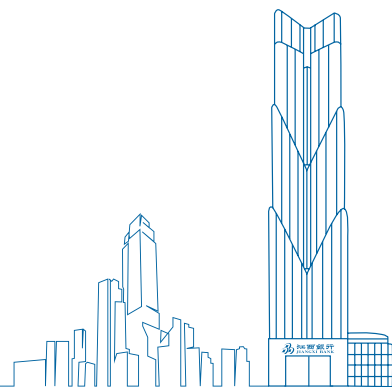
² Including the emissions of such greenhouse gases generated from consuming electricity, taking public transport for business trips and outsourcing armor cash carriers service



VII. PRACTICING GREEN DEVELOPMENT AND PROTECTING ECOLOGICAL ENVIRONMENT

Case 2:

During the Reporting Period, the logistics service center of the Bank implemented centralized management and unified deployment of vehicles. The centralized management of vehicles greatly improved the utilization efficiency of vehicles, notably decreased day-to-day vehicle usage frequency and significantly lowered vehicle operating costs. Meanwhile, the Bank strengthened the management of vehicle gas usage through implementing the policies of one gas card for one vehicle and special-purpose car only for special purposes, and set limits on gas quality and amount to be used, etc. according to different vehicles and needs. We improved vehicle fuel management with special checks on those highly gas-consuming vehicles.



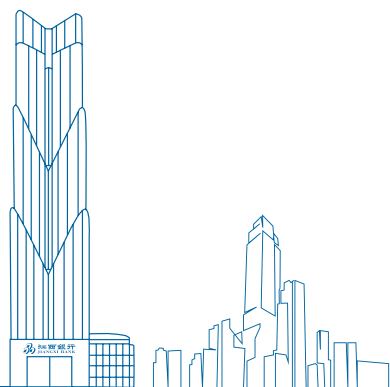
VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

8.1 INSISTING ON TARGETED POVERTY ALLEVIATION

Since establishment, the Bank has been fulfilling public welfare responsibilities each year through visiting people in difficulties, devoting our care and warm services to the communities of poor households through different methods, fully demonstrating our corporate culture of serving the society and the public as a local bank. According to the overall work deployment plan and poverty alleviation targets of the Party Committee and the People's Government of Jiangxi Province, the Nanchang Municipal Party Committee, and Non-local City Committee in Jiangxi Province, the Bank established 29 poverty alleviation squads. As at the end of the Reporting Period, the balance of the loan for industrial targeted poverty alleviation and individual targeted poverty alleviation granted by the Bank amounted to RMB167 million and RMB81.2331 million, respectively. The Bank assisted 33 impoverished villages in Jiangxi Province, paired 352 poor households, and invested a total of RMB3.246 million in poverty alleviation for poverty-stricken villages. The projects involved the construction of rural roads, solar energy street lamps, water improvement and toilet renovation, village renovation, PV, Hope Primary School, planting of late rice, watermelon, paddy field shrimp farming and so on.

During the Reporting Period, the Bank invested RMB2.90 million in a variety of poverty alleviation projects, including financial poverty alleviation, industrial poverty alleviation, technological poverty alleviation and educational poverty alleviation, in various cities of Jiangxi and other provinces, to build up the self-development abilities of the poor and help the poverty-stricken areas cast off poverty and achieve prosperity.

The Bank actively explored the new path of “financial +” targeted poverty alleviation according to local conditions, actively supported key and major projects such as infrastructure construction, urbanization, and shed renovation in 23 poverty-stricken areas of the province through “financing + project poverty alleviation”, “financing + industrial poverty alleviation”, “financing + educational poverty alleviation” and other modes, and employed characteristic products such as “Southern Jiangxi Orange Circle Loan”, “Poverty Alleviation Credit Link”, “Huimin Credit Link” and “Huimin Loan” to support local characteristic industries such as furniture manufacturing, Southern Jiangxi navel orange and feed processing to improve the local employment environment and help the former Central Soviet Area, such as Southern Jiangxi, to “overcome poverty and solve problems”. As at the end of the Reporting Period, the Bank has set up branches in 20 national poverty-stricken counties. The credit supply balance in poverty-stricken areas was RMB13.368 billion, increasing by RMB7.272 billion over the end of the previous year with an increase rate of 119.29%.



VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

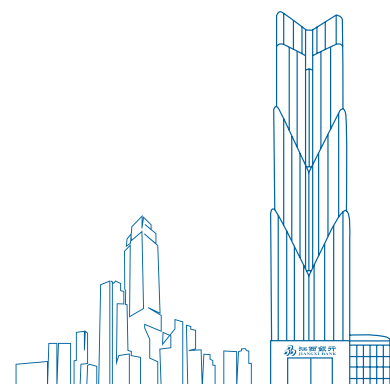
Case 1:

Industrial poverty alleviation is a fundamental and sustainable way of poverty alleviation. With the support from Jiangxi Bank, a crayfish farming cooperative was set up in Xiazou Village, Yaqian Town, Jinxian County, Nanchang City, Jiangxi Province (hereinafter “Xiazou Village”), with a total of 1,500 kilograms of shrimp seed invested for phase I. According to the poverty alleviation targets, the Bank developed targeted projects with quick results, guided industrial poverty alleviation from the prospective of scientific development, vigorously cultivated markets for main industries, maintained whole process follow-up on the production, supply and sales of industrial projects, and strengthened guidance on technical training and model-driven effects, to develop demonstrative industrial poverty alleviation projects and further enhance the infrastructure construction in poverty-stricken areas, thereby preparing for industrial poverty alleviation.



Case 2:

The Bank invested RMB0.4 million in the installation of 40KAV village-level PV power generation equipment and 3KAV household-level PV power generation equipment for Xiazou Village. This PV poverty alleviation project is widely beneficial and long-term profitable. It enhanced the participation and rewarding sense of the poor and secured the income of the village and the poor households. Moreover, this project may generate stable income for over 20 years if the product quality is up to standard and its operation and maintenance management is guaranteed.



VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

8.2 PARTICIPATING IN CHARITABLE ACTIVITIES

The Bank insisted on carrying out charitable activities to serve the society, cultivated the dedication spirit of employees as well as the public spiritedness and teamwork value in the Bank, and actively organized volunteer activities, to discharge our due obligations as a corporate citizen, convey more love and warmth, and draw the attention of all sectors of the society to public welfare, practicing our corporate social responsibilities. In 2018, the Bank carried out many volunteer activities of 70 hours in aggregate with over 600 participants in total.

Case 1:

Various sub-branches of Jiangxi Bank actively assisted in the “One Cup of Water” cooling relay public welfare activities jointly launched by Sina Jiangxi, Nanchang City and Nanchang News Releasing at sina micro-blog, and carried out simultaneous “One Cup of Water” cooling station serial volunteer activities, which lasted for a week from August 7 to August 14, 2018. To deliver better services to high-temperature outdoor workers, the sub-branches provided cooling fruits, ice mung bean soup and

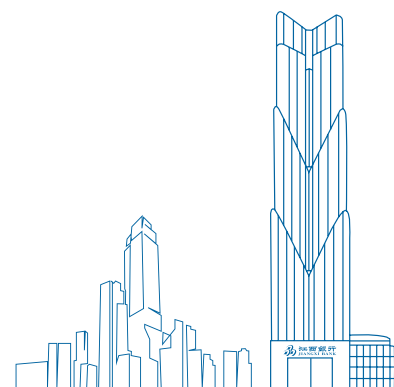


other cooling aids, such as cooling ointment, heatstroke preventives, towel, band-aid, wet tissue, in addition to barreled water, paper cups and bottled water. Such volunteer activities presented to the society the image of “dedication, friendship, mutual assistance and progress” of our youth employees. Moreover, the Youth League Committee of the Bank took this as an opportunity to continuously deepen the sense of social responsibility of our youth employees, stimulate their enthusiasm towards work, optimize the concept of inclusive financial convenient services, and constantly exert the demonstrative and leading roles, to actively build a platform serving our youth employees and gradually erect the brand image of the Communist Youth League of Jiangxi Bank.

VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

Case 2:

On the afternoon of May 30, 2018, the Youth League Committee of the Bank visited Nanchang SOS children village and carried out Children's Day condolence activities themed with "healthy lifestyle and happy childhood" for them. The Youth League Committee of the Bank donated milk, school supplies, snacks, heatstroke preventives and mosquito repellents, summer clothes and other daily necessities, and performed well-prepared cultural programs for the kids, spending a happy Children's Day with them. By doing this, we wished to set an example to drive more social organizations, caring enterprises and warm-hearted individuals to pay attention to and care for children, and deliver more warmth and love to them, so as to help them grow up healthily in sunshine and hope.



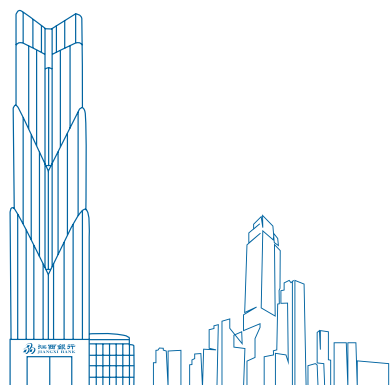
VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

8.3 CONSTRUCTING A HARMONIOUS COMMUNITY

The Bank fully discharged our responsibilities to earnestly give back to the communities by carrying out leisure, cultural, educational, and sport activities to meet the needs of residents, enrich their lives, and stimulate their participating passion and drive, with a view to fostering a healthy and energetic community. Through performing the social responsibilities of serving the community, the residents of the community witnessed the booming development momentum of Jiangxi Bank, which helped erect the brand image and expand the brand influence.

Case 1:

The Bank carried out an activity themed with “renovation of village environment, construction of a beautiful Xiazou and an ecological homeland” in Xiazou Village, to paint wall, and conduct comprehensive inspection and renovation of the sanitary environment of the village. Villagers were organized to thoroughly clean the garbage along the two sides of rural roads and gutter ways, and the waste produced each day was collected in a timely manner, to radically change the unclean image of the village and create a beautiful one. The sanitary environment of the village was renovated under the high requirements of the civilization index evaluation standards that a number of blind spots were cleaned up with 12 tonnes of domestic wastes cleared away, thereby cultivating a clean and wholesome, orderly, beautiful and civilized living environment for the whole village and making the village green, beautified and brightened.



VIII. ENGAGING IN PHILANTHROPIC WORK AND REPAYING SOCIETY

Case 2:

On January 13, 2018, the Bank visited Xiazou Village to conduct a poverty alleviation carnival themed with “joining hands with Xiazou and being happy every year”. The “heart-to-heart” squad sent daily supplies to the villagers, while the cast members performed lively and festive cultural programs for them. By doing this, we hoped to extend our new year blessings to the villagers, make them feel the warmth from the Party Committee and the People’ Government and Jiangxi Bank, and encourage the strong combined power of the Bank for poverty alleviation. In the future, the Bank will continue to join hands with Xiazou Village to set foot on the poverty alleviation path and move ahead toward the stated objective by joint efforts and heart to heart to achieve prosperity and well-off life.



Case 3:

The Bank organized a team comprising the medical experts from the Revolutionary Committee of the Chinese Kuomintang, Jiangxi Branch to conduct voluntary diagnosis activities for the villagers in Xiazou Village, and the experts gave a lecture on health knowledge through on-site auscultation, blood pressure measurement, waist and leg checks and other ways, and answered questions relating to the methods for prevention and treatment of common diseases and frequently-occurring diseases and post-healing issues, further improving the health knowledge and medical care awareness of the villagers.



Case 4:

A “heart-to-heart” Party branch was set up jointly by the Party branch of Xiazou Village and the Huoshen Temple community of Baihuazhou street office in Donghu District, Nanchang City, which donated RMB3,000 of Party building fund to celebrate a collective birthday for all of the elderly aged above 80 as well as a political birthday for all of the Party members in the village.



In 2019, the Bank will continue to practically follow the spirit of the 19th Communist Party of China National Congress, implementing “Ten Actions”¹ to blow the horn, deliver concrete outcomes, act with strategies and obtain solid results.

ECONOMY

Carrying out “Ten Actions of 2019”¹, attaching importance to “Two Smalls” finance, serving county market and real economy with the working styles of closing to grass-roots, market and customers. Giving a full play to the effectiveness of financial service and promoting regional economic development, while preventing various financial risks.

SOCIAL

On one hand, continuously paying attention to the demand of such stakeholders as customer, employees and communities, strengthening technological innovation, with a view to providing efficient, smart services for customers. Improving the training and professional development for employees, greatly enhancing employee's sense of identity, belonging and happiness. On the other hand, persistently devoting to aspects such as charity, poverty alleviation, volunteer service, making more efforts on paying back to our communities and poverty alleviation for the sake of winning the battle against poverty.

ENVIRONMENT

Vigorously developing green finance through following the green financial development route of “foothold on red earth with green articles”. Continuing to optimize and upgrade online services, utilizing green office, advocating green public welfare, enhancing employees' environmental awareness, reducing the consumption against the environment and creating a better place to live.

¹ “Ten Actions” represents a significant initiative which implements working concept of “Stability, Variation, Improvement, Compliance”, namely, “Whistling Action” making everyone a deeper understanding of compliance awareness, “Demining Action” effectively tackling credit risks, “Liang Jian Action” stacking up against the illegal funding activities, “Network and Intelligence Action” and “Technology Action” strengthening technological capacity so as to keep its pace with the era, “Double-hundred Action” spurring the healthy growth of deposits, “Characteristic Action” promoting the innovation of financial service, “Success Action” competing for bond underwriting volume in 2019, “Green Action” issuing green financial bonds and “Blue-Ocean Action” deeply exploring county market.



INDEPENDENT LIMITED ASSURANCE REPORT

To the Board of Directors of Jiangxi Bank Co., Ltd.:

We were engaged by the Board of Directors of Jiangxi Bank Co., Ltd. (“the Bank”) to provide limited assurance on the 2018 Environmental, Social and Governance Report of the Bank for the year ended December 31, 2018 (the “ESG Report”).

I. RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The Board of Directors of the Bank is solely responsible for the preparation and presentation of the 2018 ESG Report, including the information and assertions contained within it, in accordance with the disclosure recommendations of The Stock Exchange of Hong Kong Limited’s Guidelines for Environmental, Social and Governance Reporting (“SEHK’s Guidelines”).

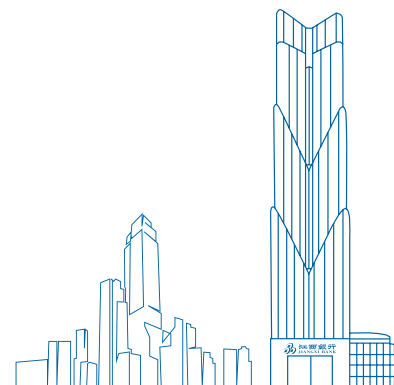
The Board of Directors is also responsible for designing, implementing and maintaining internal control that enables the preparation and presentation of the ESG report that is free from material misstatement, whether due to fraud or error.

II. RESPONSIBILITIES OF KPMG

Our responsibility is to carry out a limited assurance engagement and to express a conclusion based on the work performed. We conducted our work in accordance with International Standard on Assurance Engagements 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board.

We have complied with our independence and other relevant ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, and complied with the applicable requirements of International Standard on Quality Control 1 to maintain a comprehensive system of quality control.

Our independent limited assurance report is made solely to the Bank in accordance with the terms of our engagement. Our work has been undertaken so that we might state to the Board of Directors of the Bank those matters we have been engaged to state in this independent limited assurance report and for no other purpose. We do not accept or assume responsibility to anyone other than the Bank for our work, for this independent limited assurance report, or for the conclusions we have reached.



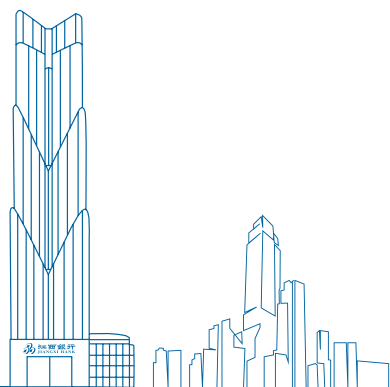
INDEPENDENT LIMITED ASSURANCE REPORT

III. SUMMARY OF WORK PERFORMED

A limited assurance engagement on an ESG report consists of making inquiries, primarily of persons responsible for the preparation of information presented in the ESG report, and applying analytical and other procedures, as appropriate. Our procedures included:

- Inquiries of management to gain an understanding of the Bank's processes for determining the material issues for the Bank's key stakeholders;
- Interviews with management and relevant staff at the Bank concerning sustainability strategy and policies for material issues, and the implementation of these across the business;
- Interviews with relevant staff at the Bank responsible for providing the information in the ESG Report;
- A media analysis and an internet search for references to the Bank during the reporting period;
- Inquiries about the design and implementation of the systems and methods used to collect and process the information reported, including the aggregation of data into information as presented in the ESG Report;
- Comparing the information presented in the ESG Report to corresponding information in the relevant underlying sources by limited testing to determine whether key information contained in such underlying sources has been included in the ESG Report;
- Reconcile key financial data and figures with the audited financial statements; and
- Reading the information presented in the ESG Report to determine whether it is in line with our overall knowledge of, and experience with, the sustainability performance of the Bank.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore, a lower level of assurance is provided. In addition, our work was not undertaken for the purpose of opinion on the effectiveness of the Bank's systems and procedures.

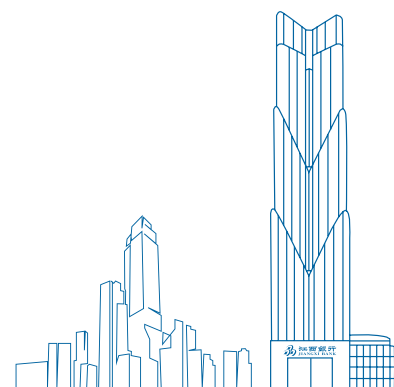


INDEPENDENT LIMITED ASSURANCE REPORT

IV. CONCLUSIONS

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Bank's ESG Report for the year ended December 31, 2018 is not prepared, in all material respects, in accordance with the SEHK's Guidelines.

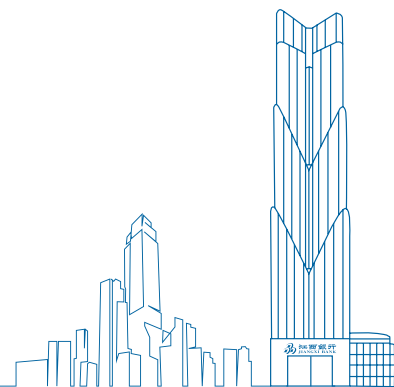
KPMG Huazhen LLP
Beijing
July 5, 2019



Subject Areas and Aspects	General Disclosures	Key Performance Indicators	Corresponding Chapters
A1 Emissions	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste	A1.1 The types of emissions and respective emissions data	7.4 Advocating Low-carbon Operation
		A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	7.4 Advocating Low-carbon Operation
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Not applicable
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	7.4 Advocating Low-carbon Operation
		A1.5 Description of measures to mitigate emissions and results achieved	7.4 Advocating Low-carbon Operation
		A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	7.4 Advocating Low-carbon Operation

ESG INDICATOR INDEX

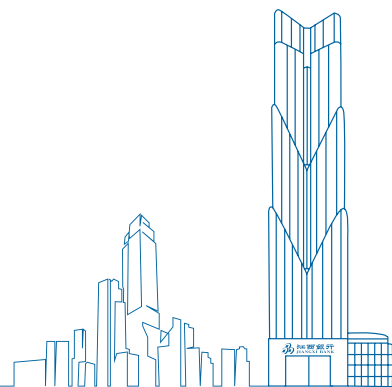
Subject Areas and Aspects	General Disclosures	Key Performance Indicators	Corresponding Chapters
A2 Use of Resources	Policies on the efficient use of resources, including energy, water and other raw materials	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility)	1.3 Key Performance Indicators, 7.4 Advocating Low-carbon Operation
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility)	1.3 Key Performance Indicators, 7.4 Advocating Low-carbon Operation
		A2.3 Description of energy use efficiency initiatives and results achieved	7.4 Advocating Low-carbon Operation
		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	Note
		A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced	Not applicable
A3 The Environment and Natural Resources	Policies on minimizing the issuer's significant impact on the environment and natural resources	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	VII. Practicing Green Development and Protecting Ecological Environment



Subject Areas and Aspects	General Disclosures	Key Performance Indicators	Corresponding Chapters
B1 Employment	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	B1.1 Total workforce by gender, employment type, age group and geographical region	6.3 Protecting Employees' Rights and Interests
		B1.2 Employee turnover rate by gender, age group and geographical region	Note
B2 Health and Safety	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	B2.1 Number and rate of work-related fatalities	Not applicable
		B2.2 Lost days due to work injury	6.3 Protecting Employees' Rights and Interests
		B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored	6.3 Protecting Employees' Rights and Interests

ESG INDICATOR INDEX

Subject Areas and Aspects	General Disclosures	Key Performance Indicators	Corresponding Chapters
B3 Development and Training	Policies on improving employees' knowledge and skills for discharging duties at work, description of training activities	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	6.2 Contributing to Staff's Development
	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour	B3.2 The average training hours completed per employee by gender and employee category	6.2 Contributing to Staff's Development
B4 Labour Standards	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour	B4.1 Description of measures to review employment practices to avoid child and forced labour	6.3 Protecting Employees' Rights and Interests
		B4.2 Description of steps taken to eliminate such practices when discovered	Not applicable
B5 Supply Chain Management	Policies on managing environmental and social risks of the supply chain	B5.1 Number of suppliers by geographical region	Note
		B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored	7.4 Advocating Low-carbon Operation



ESG INDICATOR INDEX

Subject Areas and Aspects	General Disclosures	Key Performance Indicators	Corresponding Chapters
B6 Product Responsibility	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons	Not applicable
		B6.2 Number of products and service-related complaints received and how they are dealt with	5.3 Protecting Customers' Rights and Interests
		B6.3 Description of practices relating to observing and protecting intellectual property rights	3.3 Sound and Compliance-based Operation
		B6.4 Description of quality assurance process and recall procedures	Not applicable
		B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored	5.3 Protecting Customers' Rights and Interests
B7 Anti-corruption	Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases	Not applicable
		B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	3.3 Sound and Compliance-based Operation
B8 Community Investment	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	8.3 Constructing a Harmonious Community
		B8.2 Resources contributed (e.g. money or time) to the focus area	8.3 Constructing a Harmonious Community

Note: No relevant data was available during the Reporting Period, and the Bank will disclose the relevant information in a planned manner in the future

READER'S FEEDBACK

Thank you for reading the 2018 Environmental, Social and Governance Report of Jiangxi Bank Co., Ltd. For the purpose of enhancing communication and exchanges with stakeholders and further improving the Bank's capabilities for performing our social responsibilities, we hope that you can share with us your valuable comments and suggestions on this report by completing the feedback from below and sending it to us via any of the following ways.

Address: Jiangxi Bank Tower, No. 699 Financial Street, Honggutan New District, Nanchang, Jiangxi Province, the PRC

Postal code: 330038

Tel: +86-791-86791008

Fax: +86-791-86771100

E-mail: zhangn01@jx-bank.com

1. Which kind of stakeholder are you?

☐Government ☐Regulator ☐Shareholder ☐Customer ☐Staff
☐Supplier ☐Partner ☐Community ☐Environment ☐Others

2. Your general evaluation on this report:

☐Poor ☐Average ☐Good ☐Excellent

3. Your evaluation of Jiangxi Bank in performing social responsibilities for economic development:

☐Poor ☐Average ☐Good ☐Excellent

4. Your evaluation of Jiangxi Bank in performing social responsibilities for environment:

☐Poor ☐Average ☐Good ☐Excellent

5. Your evaluation of Jiangxi Bank in performing social responsibilities for social progress:

☐Poor ☐Average ☐Good ☐Excellent

6. Do you think the information disclosed in this report is complete?

☐No ☐Average ☐Yes

7. Do you think the content and typography is clear and suitable for reading?

☐No ☐Average ☐Yes

8. Do you have any other comments or suggestions on this report and on the improvement and development of Jiangxi Bank for performing social responsibilities:

Thank you for your caring and support for Jiangxi Bank!

