



JIANGXI BANK CO., LTD.

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

Stock Code: 1916

2020

Environmental, Social and Governance Report

Creativity without Boundaries and Devotion to Future Success



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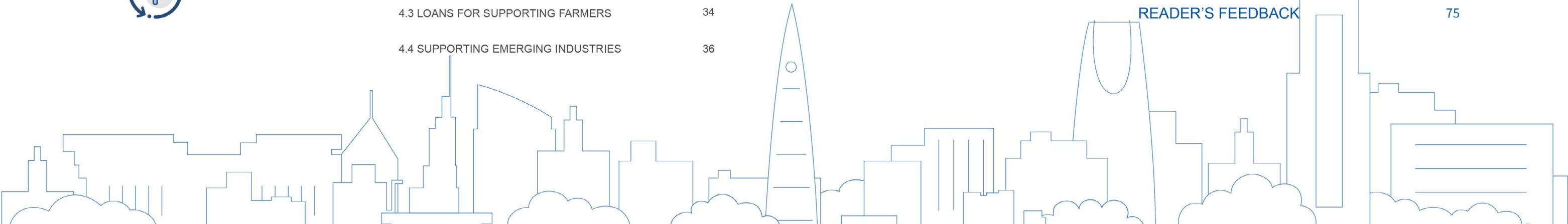
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ABOUT THIS REPORT

The *2020 Environmental, Social and Governance Report of Jiangxi Bank Co., Ltd.* ("this Report") aims to introduce Jiangxi Bank Co., Ltd. ("Jiangxi Bank" or "the Bank") and its subsidiaries' (collectively referred to as the "Group" or "We") efforts and results in driving sustainable development and corporate social responsibility, in addition, to respond to sustainable development topics that are concerned by the key stakeholders. In order to fully demonstrate the environmental, social and governance performance of the Group, this Report should be read in conjunction with the "Corporate Governance Report" within the Company's *2020 Annual Report of Jiangxi Bank Co., Ltd.*

Reporting Period

January 1, 2020, to December 31, 2020 (the "Reporting Period"), except for certain information beyond such timeframe.

Reporting Cycle

Annual report.

Reporting Scope

Unless otherwise specified, this Report focuses on Jiangxi Bank Co., Ltd., covering head office, branches and sub-branches and Jiangxi Financial Leasing Corp., Ltd. ("Jiangxi Financial Leasing").

Basis of Preparation

The preparation of this Report follows the Appendix 27 *Environmental, Social and Governance Reporting Guide* (the "ESG Reporting Guidelines") of the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* ("Listing Rule") issued by the Stock Exchange of Hong Kong Limited (the "SEHK") in 2016. This Report is prepared in accordance with the "comply or explain" provisions in the ESG Reporting Guidelines, and based on the reporting principles of Materiality, Quantitative, Balance and Consistency. This Report also refers to: the *Sustainability Reporting Guidelines (G4.0)* of 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 Corporate Social Responsibility of China's Banking Financial Institutions* issued by the China Banking Association.

Data Source

Financial data in this Report are derived from the 2020 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 2020 Annual Report of the Bank, the latter shall prevail. Other data are mainly from the statistical data of the Group's internal systems, branches and sub-branches and Jiangxi Financial Leasing. Relevant cases cited are real instances occurring during the Bank's daily operations. Unless otherwise stated, all monetary amounts contained in this Report are expressed in Renminbi ("RMB").

Report Assurance

The board of directors of Jiangxi Bank (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 liabilities for the truthfulness, accuracy, and completeness of the contents of this Report. This Report invites CECEP (HK) Advisory Company Limited to conduct an independent limited assurance engagement in accordance with the *AA1000 Assurance Standard v3*, and to issue an assurance statement.

Publication

This Report is published in the form of electronic version. The electronic version can be accessed and downloaded on the official website of Jiangxi Bank (<http://www.jx-bank.com>) and the official website of HKEXnews (<http://www.hkexnews.hk>). This Report is published in both Traditional Chinese and English, for any discrepancies between two versions, the Traditional Chinese version shall prevail.

The photos in this Report are all taken in the process of the Group's business development, which is inevitable for the Group to make and use in the news report. The Group is unable to get in touch with the people in the photos, because the contact information of them is not informed. If the use of the relevant photos lead to infringement of the right of portrait, which is not intentional or for profit-making purposes, the Group will immediately correct the photos after receiving the notice from the relevant obligee.

Author

Office of Board of Directors of Jiangxi Bank

This Report was approved by the Board of Directors on July 19, 2020.

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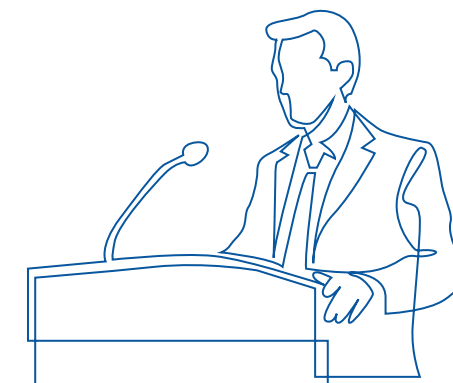
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CHAIRMAN'S STATEMENT



2020 was not only an extraordinary year, but also an extremely challenging year. Facing the unexpected COVID-19 pandemic, we forged ahead through difficulties and were up against the pandemic while continuously improving the quality and efficiency of financial services and creating value for the economy, the environment, and the society.

This year, we demonstrated our commitment to ensuring "Stability and Guarantee on Six Fronts". We offered collateral-free loans to the key enterprises of pandemic prevention and controlling in the province, thus, to support the resumption of work and production for enterprises and fight against the pandemic. The Bank was granted the honorary title of "the Best Small and Medium Bank of the Year in Supporting the Resumption of Production" by the Financial Times, which highlighted our mission and responsibility as "Jiangxi Army in Finance".

This year, we have been persisting to the path of developing inclusive finance. We took "increasing supplies, reducing prices, improving quality, and expanding service scope" as an overall direction, expanding the services scope for small and micro enterprises, "Three Rural Sectors" and poverty alleviation segments, increasing credit financing in the inclusive finance sector, thus, to solve the "difficult, expensive, and time-consuming" financing issues in inclusive financial customer segments.

This year, we vigorously developed green finance. We closely followed the policy of "Leading innovation, rising with sustainability, taking responsibility and actions, and Supporting Jiangxi to achieve prosperity", actively responded and pioneeringly practiced the policy by establishing the concept of green finance and innovatively developing green finance products, thus, to support the Jiangxi Province to accelerate the establishment of "National Ecological Civilization Pilot Zone" and to present a Jiangxi model of "Beautiful China".

This year, we accelerated innovation by "empowering the finance with new technologies". The Bank worked out "Cloud Enterprise Chain" to empower supply chain finance with blockchain technology, and launched "Jiangxi Bank Micro Shop", "WeBank platform", thus creating a social and financial ecosystem; the Bank was granted the honorary title of "Advanced Unit in Graded Protection of Internet Security in Jiangxi Banking in 2020".

This year, we took on our responsibility on targeted poverty alleviation. The Bank and its employees donated a total amount of RMB30.052 million to the Jiangxi Charity Federation and its targeted poverty alleviation villages, where the donation was used in fighting against the pandemic and targeted poverty alleviation. Through a variety of supporting measures, we have assisted 20 targeted villages eliminate from poverty, including "Xiazou Village" and "Ninghong Village", contributing to the winning of battle against poverty. The bank was granted the honorary title of the "Advanced Unit for Poverty Alleviation in Jiangxi Province" jointly commended by the Jiangxi Provincial Party Committee and Jiangxi Provincial Government.

In 2021, standing at the intersection of the two "One Hundred Year", Jiangxi Bank will proactively adapt to the new development stage, resolutely implement the new development concept, actively integrate into the new development pattern, enclosing the China's and Jiangxi Province's "14th Five-year Plan" continuously put into efforts in inclusive finance, green finance and rural revitalization, accelerate the progress towards high-quality development, and continuously promote economic, social, and environmental development at the same time.

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ABOUT US



COMPANY PROFILE

Jiangxi Bank is the only legal person bank at provincial level in Jiangxi Province. The Bank was officially established in December 2015 and listed in Hong Kong (stock code: 1916.HK) in June 2018, Jiangxi Bank 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 of the end of the Reporting Period, the Group’s total assets amounted to RMB458.693 billion, the total deposits from customers were RMB315.771 billion and the net loans and advances to customers was RMB217.449 billion and realized a total operating income of RMB10.285 billion with net profits of RMB1.905 billion during the Reporting Period. The Bank has over 5,000 in-service employees and outlets covering all cities divided into districts in Jiangxi Province, and established branches in Guangzhou and Suzhou. At the same time, the Bank initiated the establishment of the first financial leasing company in Jiangxi Province 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 Committee and Jiangxi Provincial Government as well as the strong support from all walks of life. The highest credit rating of the Bank for domestic city commercial banks was AAA. The Bank’s tier-one capital ranked 264th in “Top 1,000 World Banks ranking in 2020” released by The Banker, a British magazine, and ranked 324th among “China Top 500 Service Companies”. Jiangxi Bank has successively received multiple awards such as “Enterprises Contributing to the Combat against the COVID-19 pandemic”, “Best Small and Medium Bank to Support to Combat against the COVID-19 pandemic and Resumption of Production”, “2019 Outstanding Contribution Award for ‘Inclusive Finance Contribution’ in the new era”, “Best City Commercial Bank in Inclusive Finance”, “Advanced Unit in National Open and Democratic Management in Factory Affairs”, “Advanced Unit in Graded Protection of Internet Security in Jiangxi Banking in 2020”.

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, channels, products, and technologies under the guidance of the culture of “creation”, its unique corporate culture, thus it managed to stay at the forefront of the industry in green finance, sci-tech finance, and many other fields. As China’s first non-pilot bank, the Bank issued green financial bonds worth RMB8 billion, and launched the online factoring and financing business “Cloud Enterprise Chain” based on combining finance and blockchain.

Looking forward, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank will put the philosophy of “innovation, coordination, green, open and sharing” into effect, implement the decisions and deployments of Jiangxi Provincial Committee and Jiangxi Provincial Government, form the concept of compliance operation, strive to serve real economy, strengthen risk control, deepen reform and transformation, and aim for a first-rate city commercial bank group with coordinated and high efficiency, normalized management, distinctive features, good market influence, public recognition.

HONORS AND AWARDS

Time being awarded

Time being awarded	Awarding Bodies	Name of Awards
January, 2020	China Central Depository & Clearing Co., Ltd.	Bond Business Advance Institution of 2019
	China Foreign Exchange Trade System & National Interbank Funding Center	Top 300 in Inter-bank Domestic Currency Market Transaction of 2019 Core Trader in Inter-bank Domestic Currency Market of 2019 Outstanding Trader in Currency Market of 2019
	China Central Depository & Clearing Co., Ltd.	Top 100 in China Bond Clearing for 2019 Excellent Proprietary Institution Bond Business Advance Institution Awards
February, 2020	China Banking Wealth Management Registration & Depository Co., Ltd.	Excellent City Commercial Bank
March, 2020	China Banking Association	Ranking 35 th among Top 100 Banks in China's Banking Industry of 2019
June, 2020	Department of Industry and Information Technology of Jiangxi Province, Jiangxi Development and Reform Commission, Jiangxi Education Department, Science and Technology Department of Jiangxi Province, Department of Housing and Urban-Rural Development of Jiangxi Province, Department of Transportation of Jiangxi Province, Department of Agriculture and Rural Affairs of Jiangxi Province, Department of Commerce of Jiangxi Province, Cultural and Tourism Department of Jiangxi Province, State-owned Assets Supervision and Administration Commission of Jiangxi Province, Financial Supervisory Authority of Jiangxi Province, Jiangxi Federation of Industry and Commerce, Jiangxi Provincial Postal Administration	Enterprises Contributing to the Combat against COVID-19 PANDEMIC
	China Insurance Regulatory Commission Jiangxi Bureau	Outstanding Unit in Green Credit among All Provincial Banking Institutions in 2019
	Nanchang Central Sub-branch Office of People's Bank of China (PBOC)	Grade A rating for protection of financial consumers' interests of financial institution in Jiangxi Province in 2019
July, 2020	Jiangxi Financial Union, Jiangxi Banking Association, and Insurance Association of Jiangxi	2019 Outstanding Contribution Award for "Inclusive Finance Contribution" in the New Era of Jiangxi Outstanding Unit for 2019 for "Inclusive Finance Contribution" in the new era of Jiangxi
	Nanchang Central Sub-branch Office of PBOC	Best Ten Promotion Works in the public service advertisement of 2020 "Sealing off Money Bag" assessment
October, 2020	Joint Conference Office of the Department for the Disposal of Illegal Funding Office	First prize of the "2020 Preventing Illegal Funding Promotion Month" Tik Tok Topic Contest Activities
November, 2020	Financial Times	The Best Small and Medium Bank to Support to Combat against COVID-19 PANDEMIC and Resumption of Production

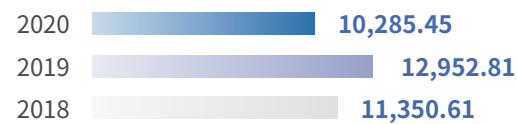
Time being awarded

Time being awarded	Awarding Bodies	Name of Awards
November, 2020	Nanchang central sub-branch of PBOC, Jiangxi Federation of Trade Unions, the Jiangxi Provincial Administration for Local Financial Supervision, Jiangxi Finance Society	The Ganjiang New District Green Hospital Project was awarded "The Excellence Prize in the Green Finance Excellent Project (2020)"
	People's Government of Jiangxi Province	The first prize in the 2019 Financial Institution Supporting Local Economic Development Assessment Award in Nanchang City
	Alliance for the Development of Digital Finance	The Best Credit Card Innovation and Practice for the Year
	Financial Rights Protection Bureau of China Banking and Insurance Regulatory Commission (CBIRC)	Received the title of "Outstanding Organizational Unit of the Joint Publicity and Education Activity" for the activities of 2020 "Financial Knowledge Popularization Month, Financial Knowledge Entering Families, Striving to Be a Rational Investor, Striving to Be a Good Netizen of Finance"
December, 2020	China Foreign Exchange Trade System	Ranking the 10th for city commercial bank in the Top 300 of Inter-bank Domestic Currency Market Transaction in 2020
	China Financial Certification Authority and China E-banking Network	Most Distinctive Mobile Banking Function Award
	China Banking Association	Passed the special assessment of emergency management capability in "2020 Comprehensive Assessment of Customer Service Center and Remote Banking in Banking Industry"
	Political and Legal Committee of the Jiangxi Provincial Committee of the Communist Party of China	"The Outstanding Mini-Video" on the fifth Ping An Jiangxi "Mini-Video, Mini-Picture and Mini-fiction" competition
January, 2021	China UnionPay	The Most Favorite Credit Card in 2020 in Jiangxi The Most Popular Credit Card in 2020 in Jiangxi
	China UnionPay	The Product Innovation Award of Credit Card Business of UnionPay in 2020
	Jiuqi Finance and Guotai Junan Securities	"New Prominent Domestic Financial Institution of Chinese Offshore Bonds of 'Jinjiuqi' bond"
	China Central Depository & Clearing Co., Ltd.	Ranking 23rd for City Commercial Bank in the Top 100 of Trading and Cleaning of China Bond Company Bonds
	China Foreign Exchange Trade System	"Core Trader", "Outstanding Trader in Currency Market", "Award of Trading Mechanism Innovation" in Inter-bank Domestic Currency Market Transaction in 2020

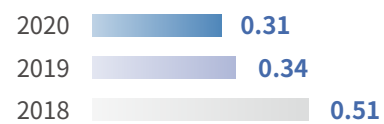
KEY PERFORMANCE

Economic Performance

Operating income (RMB1 million)



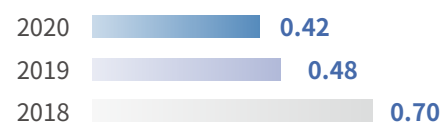
Basic and diluted earnings per share (RMB)



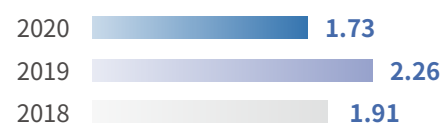
Deposits from customers (RMB1 million)



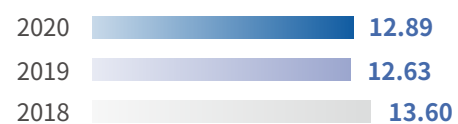
Average return on total assets (%)



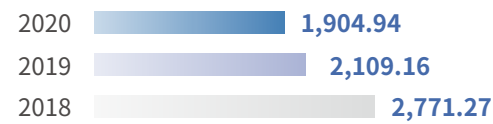
Non-performing loans ratio (%)



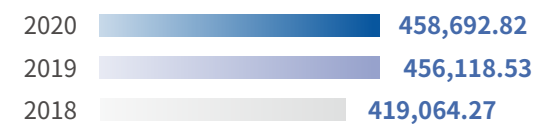
Capital adequacy ratio (%)



Profit for the year (RMB1 million)



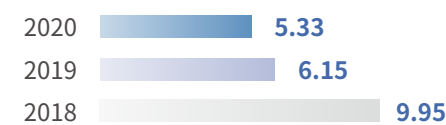
Total assets (RMB1 million)



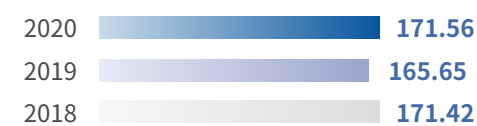
Gross loans and advances to customers (RMB1 million)



Average return on equity (%)

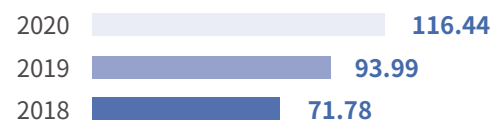


Provision coverage ratio (%)

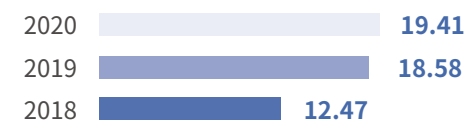


Environmental Performance²

Balance of green credit (RMB100 million)

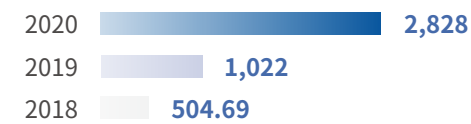


Balance of loans to high-pollution, high-energy-consumption, and overcapacity industries (RMB100 million)

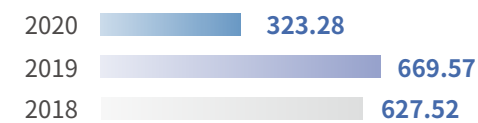


Social Performance

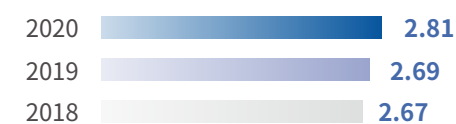
Charity donation (RMB10,000)



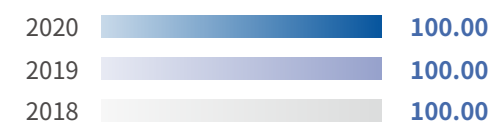
Balance of loans to small and micro enterprises (RMB100 million)



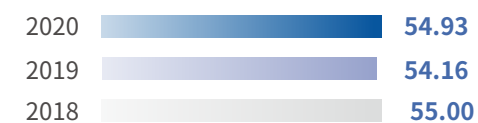
Social contribution per share¹ (RMB)



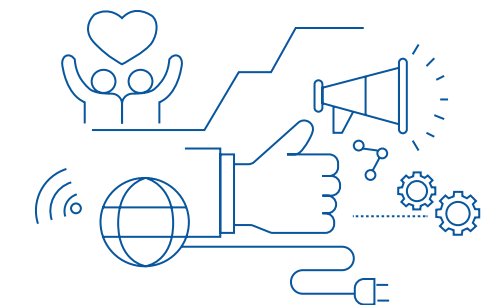
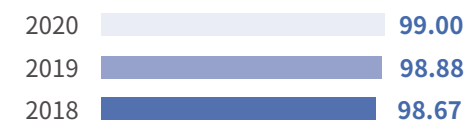
Customers' complaints solution satisfaction rate (%)



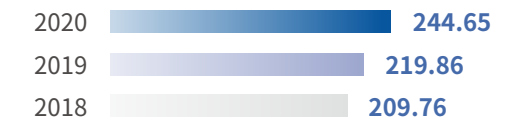
Percentage of female employees (%)



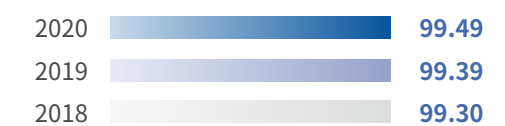
E-banking replacement ratio (%)



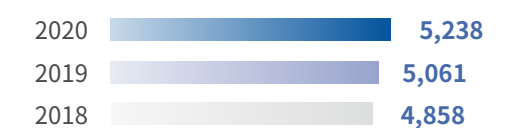
Balance of agricultural-related loans (RMB100 million)



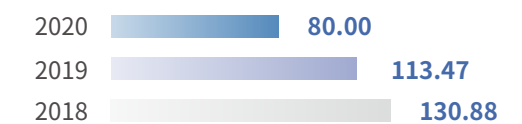
Customer satisfaction rate (%)



Total headcount (Person)



Training time per capita (Hour)



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

²During the Reporting Period, the Group comprehensively sorted out the environmental key performance indicators and further improved the disclosure content. For detailed information about the environmental key performance indicators, please also refer to the "Green and Low-Carbon, Helping Practice" chapter of this report.

Creativity without Boundaries
and Devotion to Future Success

02

GREEN DEVELOPMENT, SYSTEMCONSTRUCTION

- ③ 2.1 GREEN DEVELOPMENT PHILOSOPHY
- ③ 2.2 SUSTAINABLE DEVELOPMENT
MANAGEMENT SYSTEM
- ③ 2.3 STAKEHOLDER ENGAGEMENT
- ③ 2.4 ANALYSIS OF MATERIAL TOPICS



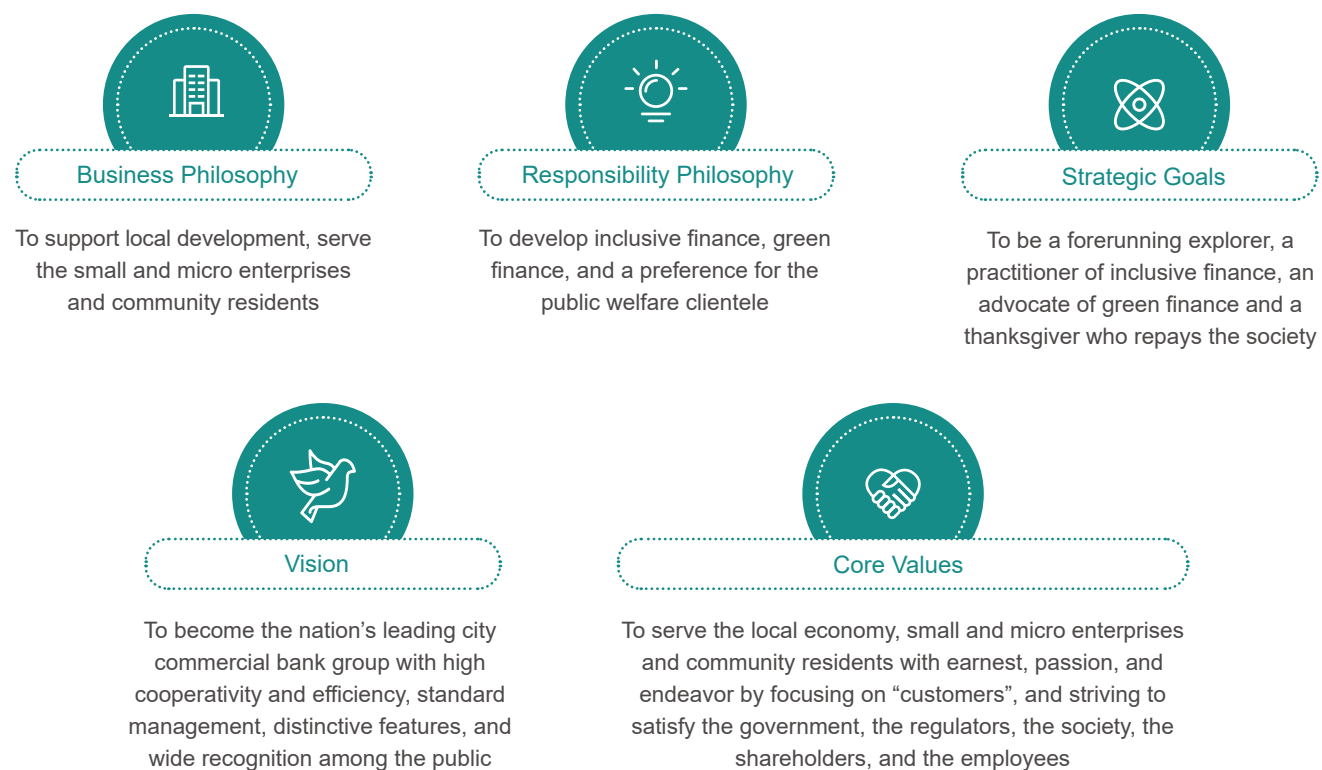
GREEN DEVELOPMENT PHILOSOPHY

The Group takes serving the local economy, small and micro enterprises, and community residents as its mission to serve the local economy, small and micro enterprises and community residents with earnest, passion, and endeavor by focusing on “customers”, and striving to satisfy the government, the regulators, the society, the shareholders, and the employees. We continuously strengthen the social responsibility philosophy of “originated from the society, repays the society”; and always adhere to the excellent performance to create value for the society and to provide high-quality and convenient financial services for financial consumers and the economy. With a vision of “committed to building a nation’s leading city commercial bank group with high cooperativity and efficiency, standard management, distinctive features and wide recognition among the public”, we dedicate to integrate the fulfillment of social responsibilities into the development strategy and operation and management activities of the Bank.

Through the development of inclusive finance, green finance, and a preference for the public welfare clientele, the Group has embodied its social values and social responsibilities. In line with the national “Entrepreneurship and Innovation” policy, the Group will improve financial services based on the life cycle of small and micro enterprises to support their developments.



Green Development Philosophy



SUSTAINABLE DEVELOPMENT MANAGEMENT SYSTEM

The Bank’s decision-making system is led by the Board of Directors and senior management, which is responsible for deliberating and making decisions on major environmental, social and governance issues; the Office of Board of Directors of Jiangxi Bank is responsible for coordinating and carrying out ESG related matters, including communication with various departments, data collection for relevant ESG performance indicators and ESG reporting; departments in the head office, branches and sub-branches of the Bank are responsible for keeping regular record and statistics and reporting related to sustainable development issues.



STAKEHOLDER ENGAGEMENT

The Group actively communicates with various stakeholders through diversified channels, understands the expectations and demands of different stakeholders in a timely manner, and actively takes actions to respond to them, to effectively promote the sustainable development of the Group. The following table indicates the expectations and demands of various stakeholders to the Group, as well as our means of communication, response measures with the stakeholders:

Communication with Stakeholders

Stakeholders	Expectations and demands	Means of communication	Response measures
 Government	<ul style="list-style-type: none"> Respond to national policies Serve the real economy Develop inclusive finance 	<ul style="list-style-type: none"> Documents and guidelines on policies Specific 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 Surveys and on-site visits Data 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 capabilities Improve investment return 	<ul style="list-style-type: none"> Shareholders' general meetings Company announcements Performance roadshows 	<ul style="list-style-type: none"> Improve the corporate governance structure Implement development strategies Enhance profitability Disclose information in a timely manner
 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 Questionnaire 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 Win-win cooperation 	<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
 Partners	<ul style="list-style-type: none"> Mutually beneficial cooperation Communication and exchange 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"> Condolence and visits 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

During the Reporting Period, the Group conducted a 2020 materiality questionnaire survey (the "Questionnaire") on the identified key stakeholders, and invited the Board of Directors, senior management, regulators, shareholders, suppliers, customers, and employees to participate the Questionnaire.



Working Process of the Questionnaire Survey

Identifying key stakeholders

Identifying the key stakeholders during the Reporting Period, by and assessing their importance from the dimensions of "level of influence on the company" and "level of influence by the company" and confirming stakeholders that are needed to be covered in the Questionnaire Survey.



Screening material ESG topics

By setting our targets to manifest the compliance of material topics, industrial conformance, and the characteristics of the Group, integrating the selected material topics in the former survey, latest requirements by the SEHK, and benchmarking and special topics of the Group, we formed a material topic list for the Reporting Period.

The senior management and ESG representatives of the Group were required to run a preliminary screening on topics regarding to their materiality and relevance to the Group to confirm the topics for the Questionnaire Survey of the year.

Collection of questionnaires and analysis of the results

Running a materiality analysis to identify relatively material topics in accordance with two dimensions which includes "level of importance on Jingxi Bank" and "level of importance on stakeholders", topics that were scored higher than 5 points (full score is 10 points) in both dimensions were selected as material topics. Relatively important topics were then checked and approved by the Board of Directors to make final confirmation on material topics.

Design and distribution of questionnaires

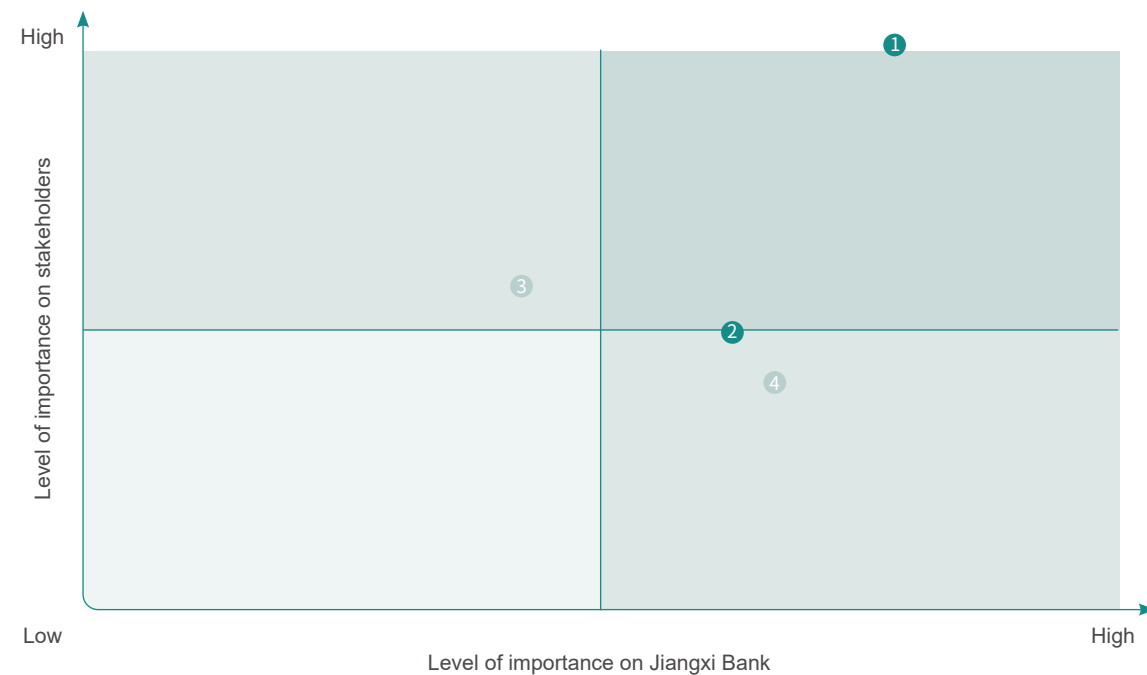
We design the questionnaire based on selected stakeholders covered in the Questionnaire Survey and selected topics after preliminary screening. After designing the questionnaire, the Group distributed the questionnaires to key stakeholders through the common communication channels, a total of 1,053 valid questionnaires were collected in the survey.

ANALYSIS OF MATERIAL TOPICS

To distinguish and highlight the importance of different sustainable development aspects, the Group divided the topics into environmental and social aspects for the first time and asked stakeholders to rank these topics within each aspect when filling the questionnaire.

After comprehensively assessing the stakeholders' ranking of topics at different aspects, materiality assessment matrixes were formed to show the importance of different topics. Under the reviews of the Board of Directors and the deliberate considerations on key tasks of the Group during the Reporting Period, the Group confirmed 2 material topics in environmental aspects and 13 material topics in social aspects. These material topics will be specifically disclosed in subsequent chapters of this report.

Materiality Analysis Matrix on Environmental Aspect



Material topics on environmental aspect	Corresponding Chapter Titles	Other topics on environmental aspect	Corresponding Chapter Titles
1 Green Loan	9.1 Green Finance	3 Green lease	9.1 Green Finance
2 Green bond	9.1 Green Finance	4 Low Carbon Operation	9.2 Low Carbon Operation

Materiality Analysis Matrix on Social Aspect



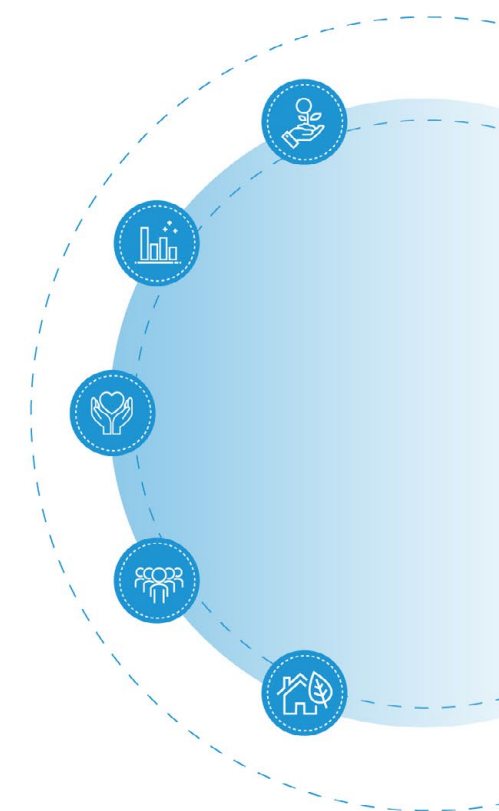
Material topics on social aspect	Corresponding Chapter Titles	Other topics on social aspect	Corresponding Chapter Titles
1 Targeted Poverty Alleviation	10.1 Targeted Poverty Alleviation	14 E-banking	7.1 Services upgrade
2 Compliance-based operation	5.3 Compliance-based operation	15 Exchange with industry - peers	
3 Risk management	5.2 Risk management	16 Enrich life	8.1 Employees' Life
4 Customers' rights and interests	7.4 Customers' rights and interests	17 Pandemic prevention and control	10.2 Charity activities
5 Serve small and micro enterprises	6.2 Serve small and micro enterprises	18 Career development	8.2 Employee development
6 Anti-money laundering	5.3 Compliance-based operation	19 Charity activities	10.2 Charity activities
7 Accelerate service transformation	7.1 Services upgrade	20 Skill training	8.2 Employee development
8 Employees' rights and interests	Employees' rights and interests	21 Anti-corruption	5.2 Risk management
9 Shareholders' interests	5.1 Corporate Governance	22 Business cooperation	7.2 Product Innovation
10 Promote scientific and technological innovation	7.3 Technological innovation	23 Harmonious community	10.3 Harmonious community
11 Supporting emerging industries	6.4 Supporting emerging industries		
12 Promote research and development of product	7.2 Product Innovation		
13 Loans for supporting farmers	6.3 Loans for supporting farmers		

Creativity without Boundaries
and Devotion to Future Success

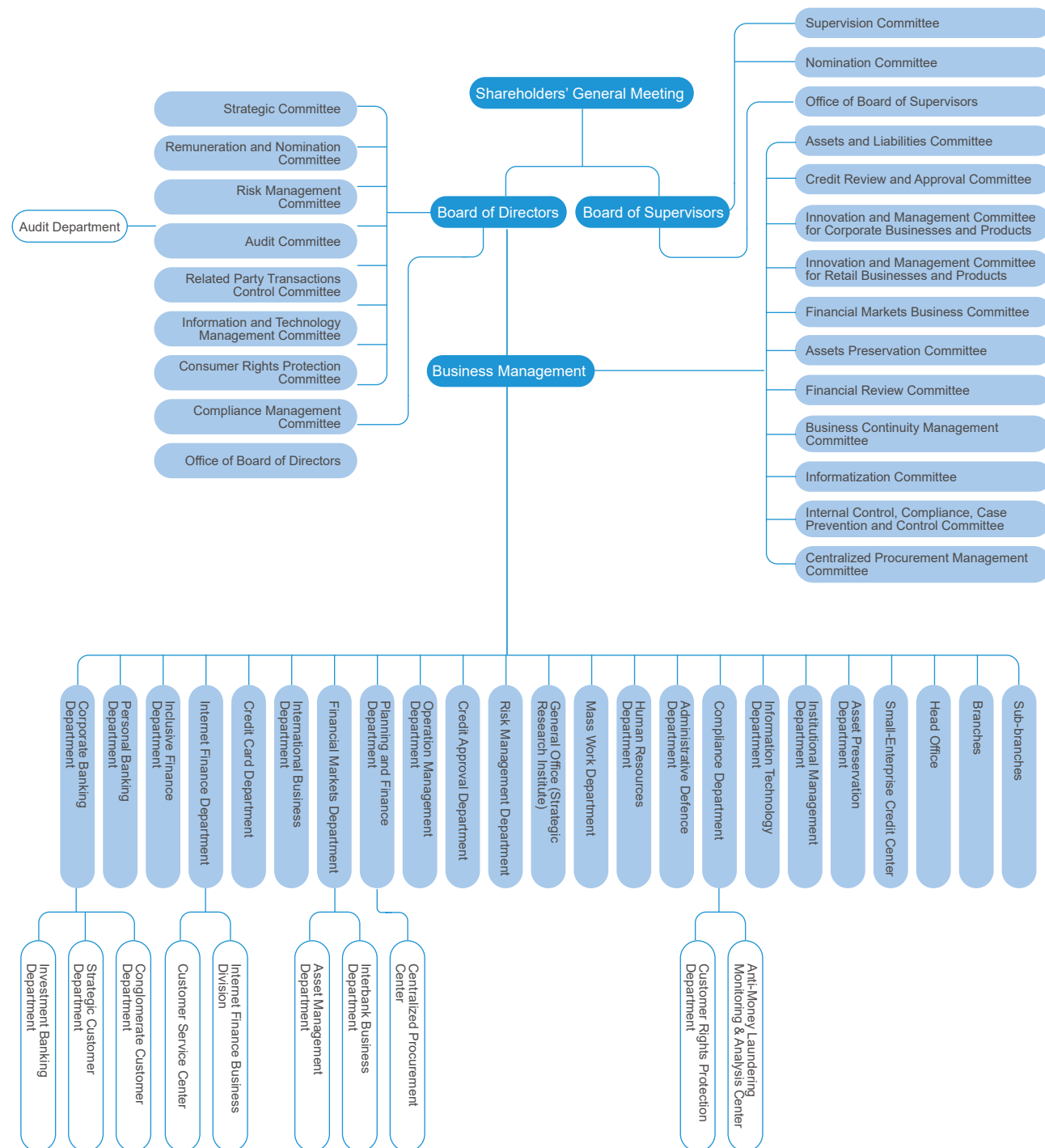
03

COMPLIANCE-BASED OPERATION, RISKS MANAGEMENT

- ③ 3.1 CORPORATE GOVERNANCE
- ③ 3.2 RISK MANAGEMENT
- ③ 3.3 COMPLIANCE-BASED OPERATION



CORPORATE GOVERNANCE



Organizational Structure of Jiangxi Bank



The Bank continuously improved the transparency of corporate governance, by communicating with the shareholders through regular shareholder meetings and other communication channels, responding to shareholders' general needs, thus, to protect shareholders' interests and enhance the corporate value.

The Bank has adopted Appendix 14 to the SEHK 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 Reporting Period, the Bank has complied with all applicable Code provisions as set forth in Appendix 14 to the SEHK Listing Rules.

The Bank has established a relatively comprehensive corporate governance structure pursuant to the provisions of the SEHK Listing Rules. The composition of the Board and the special committee under the Board complies with the requirements of the SEHK 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 8 special committees that operate under the leadership of the Board and offer opinion on the Board's decision making. The Board of Supervisors 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.

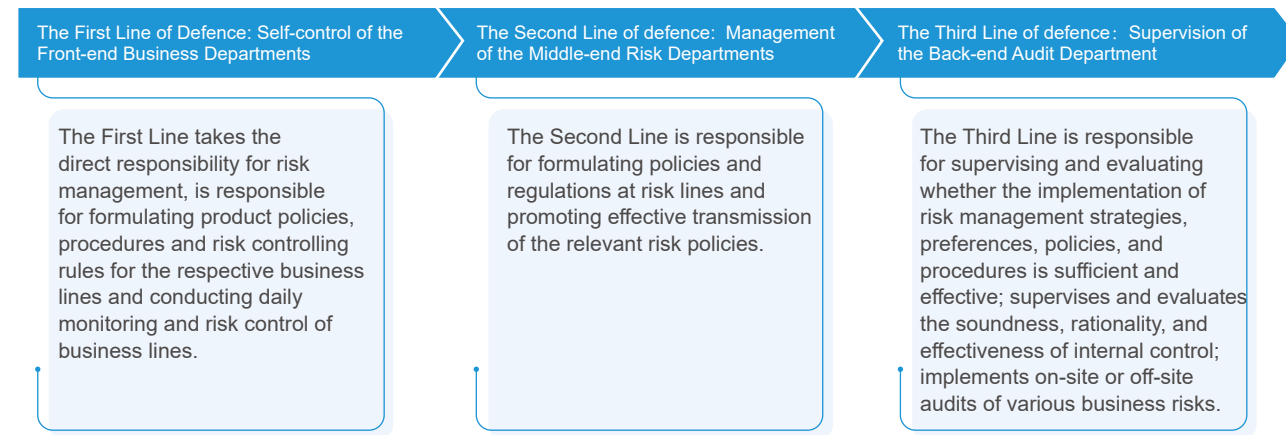
The Bank commits itself to maintaining high-standard corporate governance. The Bank will continue to strengthen its corporate governance, to ensure compliance with the Code and live up to the expectations of shareholders and potential investors.

During the Reporting Period, a total of 26 Board meetings have been held to review, approve, hear, adopt, and amend 125 proposals mainly involving topics such as corporate governance measures, profit distribution plans, development plans, and business operations. As of the end of the Reporting Period, the Board of Directors of Jiangxi Bank consisted of 12 directors, including 3 executive directors, 5 non-executive directors, and 4 independent non-executive directors. The qualifications of the 2 non-executive directors and 2 independent non-executive directors were approved at the 2018 annual general meeting held on May 31, 2019, which shall take effect upon the approval of relevant PRC banking regulatory authorities. The qualification of one of the executive directors was approved by PRC banking regulatory authorities on May 11, 2020, and another non-executive director of the Bank has resigned in July 2020. There are 8 special committees under the Board of Directors, including the Strategic Committee, Audit Committee, Risk Management Committee, Related Party Transaction Control Committee, Information and Technology Management Committee, Remuneration and Nomination Committee, Customer Rights Protection Committee, and Compliance Management Committee. The Bank has not established a corporate governance committee. The Board of Directors is responsible for the Bank's corporate governance functions.

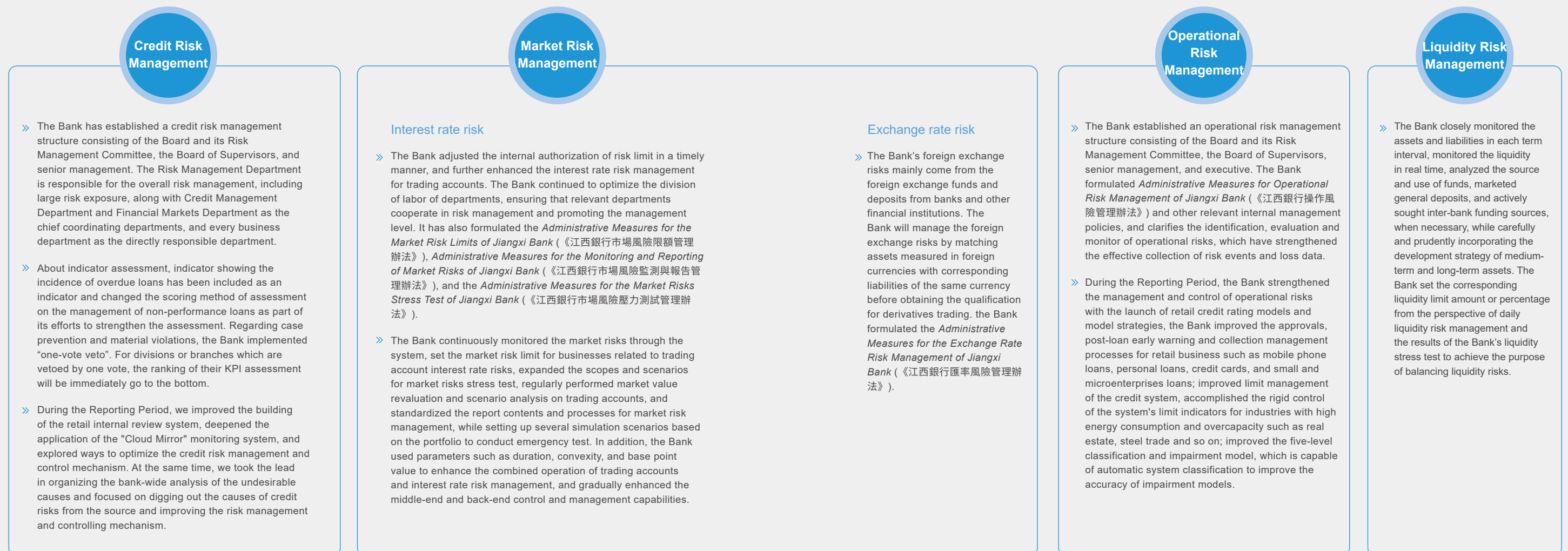
During the Reporting Period, the Board of Supervisors of the Bank convened 4 meetings and reviewed 16 proposals. The Board of Supervisors consists of 9 Supervisors, including 3 employee representative Supervisors, 3 shareholder representative Supervisors, and 3 external Supervisors. The number and composition of the Board of Supervisors of the Bank comply with laws and regulations and the Articles of Association of the Bank.

RISK MANAGEMENT

Risk Management System of Jiangxi Bank: building a risk management organizational structure of “Centralized management, Matrix distribution”



Management Framework and Methods for Major Financial Risks



Procedures for identifying, assessing, and managing significant risks

The Bank identifies, measures, and controls a series of quantitative and non-quantitative risks that may be faced by the Bank due to business strategies, product mix, customer needs, and interactions of external macroeconomic environment according to the *CBIRC’s Administrative Measures for the Capital of Commercial Banks (Trial)* (《商業銀行資本管理辦法（試行）》) 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 risks faced by the Bank and capital regulatory requirements, the Bank regularly implements the evaluation procedures for comprehensive risks and capital adequacy ratio to effectively identify and assess key risks: credit risk, market risk, operational risk, liquidity risk, bank account interest rate risk, concentration risk, legal compliance risk, reputational risk, and information technology risk, as well as to assess and analyze risks with risk measurement methods and tools.



COMPLIANCE-BASED OPERATION

Internal Control

The Group established an organizational structure with the shareholders' general 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* (《商業銀行內部控制指引》), *Basic Standards for Internal Control of Enterprises* (《企業內部控制基本規範》), *Guidelines for Internal Control and Audit of Enterprises* (《企業內部控制審計指引》) and *Guidelines for Application of Internal Control of Enterprises* (《企業內部控制應用指引》), while 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 Group 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. The Group continued to improve the performance appraisal system and optimized the internal control system through promoting the standard operation of the Bank using an assessment-oriented approach and ensured stable operation through continuously enriching and improving various internal control measures.

During the Reporting Period, the Group's internal control management system and procedures were further improved. The internal policies of corporate governance, credit risk, financial market and other aspects were improved to promote the formation of a more effective risk and internal control system. The Bank issued the *Notice on Matters Concerning the Management of Criminal Case Information Reporting of Jiangxi Bank* (《江西銀行關於涉刑案件信息報送管理有關事項的通知》) to further standardize the reporting and handling of cases and risk events in the Bank, which effectively defused case risks and improved case handling efficiency.



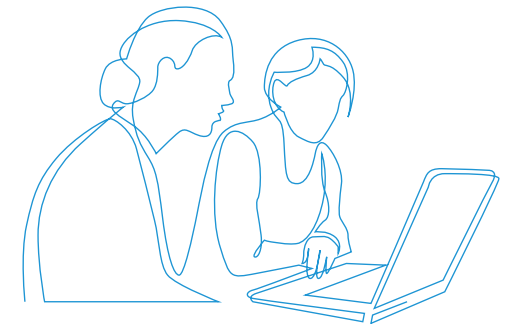
Compliance Check

During the Reporting Period, the Bank formulated plans to advance various compliance inspections in an orderly manner. Firstly, the Bank organized and carried out on-site inspections called "looking back" on market disorder rectification, and gradually checked the rectification of problems found in the self-examination market chaos rectification, self-examination, and regulatory inspections since 2017. Secondly, the Bank conducted annual compliance inspection in an orderly manner, completed "three investigations" in credit operations and on-site investment business inspections on flawed procedures in 13 business lines management departments. Thirdly, the Bank deployed relevant departments of the head office to conduct in-depth special inspections on the implementation of credit policies. Finally, the Bank organized and completed the rectification required by the regulatory agencies, set up a responsibility identification working group with accountability standards specified, strictly performed tasks, and addressed issues identified by the CBIRC Jiangxi Office and the Jiangxi Provincial Audit Office.

The Bank strives to improve employees' compliance awareness, conducts regular inspections to improve the level of risk prevention and control. Firstly, The Bank organized and carried out employee credit checks, checked the personal credit status of employees. Secondly, the Bank explored the behavior control of the "four types of personnel", organized and carried out investigation on employee's suspicious fund, and worked with the police to investigate whether the Bank's employees have delinquent behaviors or criminal records, such efforts have benefited the Bank to achieve positive results in the field of compliance management.

Culture of Compliance

The Bank attaches great importance to the development of internal control culture and commits to fostering compliance culture by creating a good atmosphere of internal control. During the Reporting Period, the Bank continued to carry out promotion, training and education activities focusing on internal control and compliance to improve employees' understanding on compliance management policies. The Bank regularly issued compliance briefings to help employees keeping themselves informed with the latest trend on regulation, understanding system documents and tracking policy direction, and continuously updating their compliance knowledge systems. At the same time, in order to improve the compliance awareness of employees in the branches and the level of compliance management of the whole bank and key institutions, the Bank innovatively carried out "Compliance in the Branches" event during the Reporting Period to ensure that compliance culture covers the entire bank.



"Compliance in the Branches" Events

During the period from November to December in 2020, Jiangxi Bank carried out the "Compliance in the Branches" event in key business lines that frequently encounter cases and risk events. The event working group comprised departments such as Compliance Department, Audit Department and Risk Management Department of the head office, relevant activities were held in Ganzhou Branch, Guangzhou Branch, Gaoxin Sub-branch, and Jinxian Sub-branch.

During the event, the event working group provided on-site guidance and answers to questions regarding repeated problems found in investigations, and major difficulties of internal control and case prevention management. Rectification guidance was provided for problems found in the audit to accelerate the rectification of problems. At the same time, the *Compliance Case Prevention and Education Manual of Jiangxi Bank* (the "Manual") (《江西銀行合規案防教育手冊》) was distributed on the spot to branches and sub-branches to interpret the main content of the Manual, along with guidance and answers based on the actual situations.





Internal Audit

The Group has established an internal audit system that covers all business processes, meets current regulatory requirements, and is able to adapt to changes in the management and service environment, provides necessary institutional safeguards to enforce standardized and efficient internal audit. The Board of Directors of Jiangxi Bank assumes ultimate responsibility towards the independence and effectiveness of internal audit. The Board of Directors has established an Audit Committee to guide and supervise the Group's internal audit work, and the Board of Supervisors is responsible for overseeing the internal audit. 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 develops annual audit plan and submits to the Audit Committee and the Board for approval. There are 13 effective rules and regulations in the Audit Department, including the *Constitution of Internal Audit of Jiangxi Bank* (《江西銀行內部審計章程》), the *Operating Procedures of Internal Audit of Jiangxi Bank (revised version 2017)* (《江西銀行內部審計操作規程 (2017年修訂版)》) and the *Audit Briefing System of Jiangxi Bank* (《江西銀行審計情況通報會制度》). During the Reporting Period, the Bank issued *Administrative Measures of External Audit of Jiangxi Bank (2020 edition)* (《江西銀行外部審計管理辦法 (2020年版)》).

In daily audit work, we review the Group's operations, information systems, financial reporting and risk management through systematic and standardized internal audit methods and assess the effectiveness of the Group's internal control and corporate governance. We also conduct special audits of the risks we face, including credit risk, market risk, operational risk, and information technology risk. During the Reporting Period, the internal audit department of the Group adhered to the working idea of "the year of rectification and improvement", carried out audit projects in a rigorous and orderly manner, effectively fulfilled its duties and fully completed various tasks, ensured the sound development of the Group's business.

Anti-Money Laundering

Jiangxi Bank strictly abides by the Anti-Money Laundering laws and regulations promulgated by regulatory agencies, including the *Anti-Money Laundering Law of the People's Republic of China* (《中華人民共和國反洗錢法》), *Provisions on Anti-money Laundering by Financial Institutions* (《金融機構反洗錢規定》) etc., and formulated internal policies such as the *Administrative Measures of Anti-Money Laundering of Jiangxi Bank (2019 Edition)* (《江西銀行反洗錢管理辦法 (2019版)》) and the *Administrative Measures of Reporting on Large-Value Transactions and Suspicious Transaction of Jiangxi Bank* (《江西銀行大額交易及可疑交易報告管理辦法》). At the same time, Jiangxi Financial Leasing also formulated the *Administrative Measures of Anti-money Laundering of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司反洗錢管理辦法》), the *Administrative Measures of Reporting on Large-Value Transactions and Suspicious Transaction of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司大額交易和可疑交易報告管理辦法》), the *Operating Rules on Anti-terrorist Financing of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司反恐怖融資管理操作規則》) and other internal policies.

During the Reporting Period, the Bank earnestly implemented anti-money laundering related laws and regulations, constantly improved the anti-money laundering working mechanism based on the philosophy of "risk-oriented". The Bank proactively carried out comprehensive money laundering risk assessment, strengthened anti-money laundering supporting technology, reported key suspicious clues in a timely manner, actively carried out anti-money laundering knowledge education, and thus to fulfill the anti-money laundering obligations as a financial institution:



Jiangxi Bank's Anti-Money Laundering Training in 2020

Number of Anti-Money Laundering Training Conducted (Times)

8

Number of participants in the Anti-Money Laundering Training (person)

1,032



Promoting compliance through proactive examinations

The Bank invited external professional consulting company to analyze the Bank's internal and external money laundering risks, evaluate the effectiveness of the Bank's risk controlling mechanism, uncover risk loopholes and weak procedures of anti-money laundering management, and supervise the implementation of rectification in response to the problems found.

Improving the system and building the foundation

The Bank clarified the money laundering risk management strategy, improved mechanism including the management of affiliated institutions, performance appraisal and accountability, management, and control of high-risk countries/regions to enhance the effectiveness of anti-money laundering.



Enhancing effectiveness with technological innovation

The Bank optimized the functions of the anti-money laundering system, upgraded the suspicious transaction monitoring and early warning model, further improved functions including customer risk rating, products risk assessment, continuous re-identification to effectively improve the efficiency of the system.

Improving the quality and efficiency of the mechanism

The Bank established a client-centered management model, integrated the Bank's customer identity element information to achieve the goal of integrated customer information. The Bank adopted the method of "unifying data standards, standardizing modification permissions, adding access verification" to manage suspicious customers from the beginning, created a multi-channel early warning function to detect suspicious customers, and comprehensively consolidate the foundation of data quality.



Strengthening the investigation and achieving good results

The Bank conducted special investigations in key areas such as underground banks, illegal fund-raising, gang-related crimes etc., where key suspicious clues were detected and reported in a timely manner. The results of money laundering prevention and controlling actions were remarkable.

Deepening the public education and promotion

In addition to disseminations on traditional websites, the Bank fully exploited Internet channels through a series of activities, including the development of WeChat thematic mini games, recording special promotional videos, posting knowledge tweets and online live broadcasts. With online and offline promotions, the Bank has further raised the public awareness of risk prevention.



Anti-corruption and Integrity Promotion

In terms of system, the Group strictly abides by laws and regulations such as the Criminal Law of the People's Republic of China and other laws and regulations regarding to their stringent control of corporate prevention in corruption, bribery, extortion, fraud and other illegal activities. The Group, drafted and published the *Provisional Regulation of the Party Committee of Jiangxi Bank Regarding the Implementation of the Accountability for Party Style and Clean Government Building* (《江西銀行黨委關於落實黨風廉政建設責任制的暫行規定》) and other documents, clarified the scope, content and demands of responsibility of "one position with two responsibilities", strengthened the regulation and supervision of the leaders and cadres and power operation; formulated the *Reporting System of the Party Committee of Jiangxi Bank to the Discipline Inspection Team Stationed in Jiangxi Bank by the Provincial Commission for Discipline Inspection and Provincial Commission for Supervision Inspection* (《江西銀行黨委向省紀委省監委駐江西銀行紀檢監察組通報情況制度》) and the *System of Communication and Coordination between the Party Committee of Jiangxi Bank and the Discipline Inspection Team Stationed in Jiangxi Bank by the Provincial Commission for Discipline Inspection and Provincial Commission for Supervision Inspection* (《江西銀行黨委與省紀委省監委駐江西銀行紀檢監察組溝通協調制度》) in a timely manner to strengthen work communication and generate strong synergies to thrust in the same direction with collaborative interaction.

During the Reporting Period, the Group continued to strengthen education on anti-corruption, distributed the *Building Good Conduct and Political Integrity and Fighting Corruption* (《習近平總書記關於黨風廉政建設重要論述選編》) and issued political integrity notice in educational purpose within the Bank quarterly to guide the Party members and cadres to abide by laws and regulations. By elaborating the *Integrity Induction for the New Employees of Jiangxi Bank* (《江西銀行新員工廉潔教育入職培訓課程》), relevant integrity training for 296 new employees was completed during the Reporting Period. We also comprehensively strengthen the Group's anti-corruption and integrity promotion through daily supervision, inspection, anti-corruption review, and assessment on building good conduct and political integrity.

In terms of supervision, the Group fully implemented supervision and discipline through talks, letters, inquiries, reviews, investigation, and other methods; by strengthening communication with the disciplinary inspection and supervision team in the branches, we conducted in-depth and detailed investigations with timely feedbacks on the clues and problems that have been referred; we also reinforced the guidance and communication to the branches on discipline inspection. The Bank encourages employees to report violations of laws and regulations, provides reporting channels, and sets up special columns, and fully protects Whistle blower.

In terms of work discipline inspection, the Group conducted supervision and inspection on work discipline, such as performing inspections at some branches and sub-branches before holidays, strictly supervising the selection process of cadres to prevent violations of the regulations on political integrity. In accordance with the *Assessment Measures of Accountability System of Building Good Conduct and Political Integrity of Jiangxi Bank* (《江西銀行黨風廉政建設責任制考核辦法》), in October 2020, we completed the pre-assessment of 36 primary-level Party organizations in the Bank regarding political integrity building; with detailed assessment measures, on-site investigations and setting up Wechat group for primary-level Party organization, we have strengthened online and off-line communication with the Party members in branches and sub-branches, provided guidance on building good conduct and political integrity to complete the annual assessment.



Anti-corruption and Integrity Promotion Events

To further strengthen the culture building of Anti-corruption and integrity promotion, to effectively enhance the awareness of integrity and self-discipline, and to build a strong defense line for the Party members, cadres, and employees, thus, resisting corruption and preventing degeneration, on December 3, 2020, the Party Committee of Jiangxi Bank organized the educational event about anti-corruption building involving the Party members, cadres, and employees in Nanchang Anti-corruption Culture Center.

Through the anti-corruption cultural experience and the interaction of the political learning section, the Party members, cadres, and employees deeply felt the "integrity and honesty, advocating clean banking", and strengthened the awareness of "be precautions beforehand". The event built a solid ideological foundation for the team with the culture of clean banking and integrity, regulations and rules abiding, strict self-discipline, and hard-working and being responsible.



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. The Bank has formulated 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.

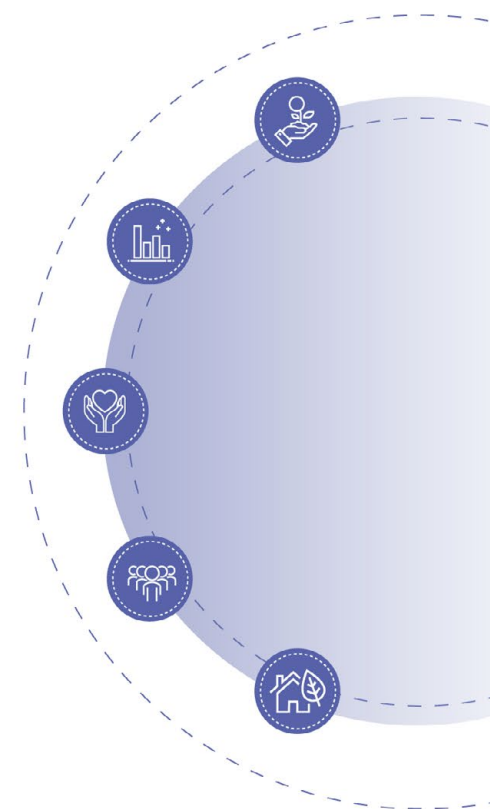


Creativity without Boundaries
and Devotion to Future Success

04

INCLUSIVE FINANCE, SERVING LOCAL

- ④ 4.1 INCLUSIVE FINANCE
- ④ 4.2 SERVING SMALL AND MICRO ENTERPRISES
- ④ 4.3 LOANS FOR SUPPORTING FARMERS
- ④ 4.4 SUPPORTING EMERGING INDUSTRIES



INCLUSIVE FINANCE

Since the establishment, we have always adhered to the path of green development by developing inclusive finance. With the overall direction of "loan increase, price reduction, quality improvement, and access expansion", Jiangxi Bank extended its service scope in the areas of small and micro business, "Three Rural Sectors" and poverty alleviation and released more credit to the field of inclusive finance to solve the difficulties, high costs and slow speed of financing issues facing the inclusive financial customers.

During the Reporting Period, Jiangxi Bank established inclusive finance business departments at the head office, the branch, and the sub-branch levels to form a three-level management structure to meet the financial service needs more effectively of small and micro enterprises and individual operators. Jiangxi Bank took the lead in establishing a small loan franchisee in the province, the Small Enterprise Credit Center, with a professional team of more than 300 people, and developed a series of exclusive credit products such as "Golden Finger Micro Loan", "Micro Enterprise Loan" and "Handheld Micro Loan", which mainly benefit various social groups such as small and micro enterprises, individual industrial and commercial businesses, and urban laid-off workers who start their own businesses. In addition, Jiangxi Bank has also set up a small and micro bill trading center to accept the bill discounting of small and micro enterprises professionally and efficiently, effectively meeting the bill financing needs of the inclusive financial customer group. Based on optimizing the organizational structure, Jiangxi Bank further explored and built a digital platform to unify the inclusive business loan application portal and created an online financial ecosystem that integrates "financial services, policy support" and other functions.

In response to the COVID-19 pandemic, Jiangxi Bank focused on improving the convenience of business handling for small and micro enterprises and business entities. Jiangxi Bank has opened a "green approval channel", implemented "acceptance of shortcomings", "offset deadlines" for loan approval for small and micro enterprises, continuously optimized the credit process, and improved the efficiency of comprehensive services, so that small and micro enterprises are able to meet the needs of financing, payment and settlement, and other financing services without going to the bank.



SERVING SMALL AND MICRO ENTERPRISES

Small and micro enterprises are important customers that Jiangxi Bank has been serving. For a long time, the Bank and small and micro enterprises have grown together, especially in the context of the global spread of the COVID-19 pandemic. From focusing on "prevention and fighting against the pandemic" to helping "resumption of work and production", from implementing the "Stability and Guarantee on Six Fronts" to promoting the "transformation and upgrading", Jiangxi Bank, as always, has taken the leadership role and contributed its own strength to the development of small and micro enterprises in the province.

To continuously improve the service quality and efficiency for small and micro enterprises, Jiangxi Bank separately formulated the *Jiangxi Bank 2020 Financial Services for Small and Micro Enterprises Evaluation and Incentive Plan* (Jiangxi Bank Release [2020] No. 19) (《江西銀行 2020 年小微金融服務考核激勵方案》(江銀發〔2020〕19 號)) for inclusive financing small and micro enterprises. Jiangxi Bank complied with the special policies of PBOC on re-loans and rediscount for small and micro enterprises, and continuously optimized the credit policies, procedures, systems, and products for small and micro enterprises, and further increased the assistance to small and micro enterprises in reducing fees and increasing concessions, and thus to help resume of work, production, business, and the market. As of the end of the Reporting Period, Jiangxi Bank had invested RMB700 million in re-loans for small and micro enterprises, and the rediscounted business balance was RMB1.493 billion, supporting a total number of 376 small and micro enterprises to resume work and production.

To assist small and micro enterprises that were temporarily experiencing difficulties due to the pandemic, Jiangxi Bank actively implemented the policy of deferring the repayment of principal and interest. Based on the actual situation of customers, the Bank also provided interest fee waiver, credit protection, and loan renewal services and waived all transfer and settlement fees for small and micro enterprises.

As of the end of the Reporting Period,

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in re-loans for small and micro enterprises,

and the rediscounted business balance was

RMB **1.493** billion,

supporting a total number of

376

small and micro enterprises to resume work and production.



In addition, Jiangxi Bank actively participated in the construction of local inclusive financial service centers, continuously increased the publicity of PBOC's small and micro enterprise financing platform and Jiangxi Province's one-stop financing platform, and actively guided enterprises to apply for credit through the platform or service centers. As of the end of the Reporting Period, the Bank had registered 68 thousand small and micro enterprises on PBOC's small and micro enterprise financing platform, with a total of 21 thousand applications for loan business, and a cumulative loan amount of RMB38.21 billion; the number of registered enterprises on the provincial one-stop financing platform was 258, with 306 loan applications, 152 applications have been granted with credit amount of RMB2.231 billion; and as a resident financial institution, the Bank has set up a window in the provincial inclusive financial service center to meet the financial needs of customers through "zero distance" services.

LOANS FOR SUPPORTING FARMERS

Jiangxi Bank put forward a series of preferential financial policies for agriculture in *Implementation Opinions of Jiangxi Bank on Supporting Financial Services in Agriculture-related Fields* (《江西銀行關於支持涉農領域金融服務工作的實施意見》), covering areas including inclusive agriculture-related loans (including loans to farmers), preferential interest rate pricing, and review, approval and sublicense, internal fund transfer pricing and due diligence exemption, etc. To actively promote agriculture-related loans, Jiangxi Bank has set relevant indicators in the assessment of its branches, and launched different types of financial benefit agricultural products with local characteristics, including: "Beneficial Credit Link for Farmers" and "Beneficial Agricultural Loan Guaranteed by the Bank", "Asian Swamp Eel Farming Loan", "Gannan Orange Circle Loan", "Nanfeng Tangerine Loan", "Shangrao Tea Loan", etc. In addition, Jiangxi Bank actively meets the financing needs of agriculture-related enterprises and farmers by launching a series of activities such as "Hundreds of Banks to Thousands of Enterprises" and "One Ten Hundred Thousand".

In response to the COVID-19 pandemic, we have established an emergency financing mechanism for pandemic prevention and control with the government and the provincial People's Bank to precisely meet the financing needs from the "Three Rural Sectors" during the pandemic prevention and control period; increased the financial support for rural tourism, plantation, and agricultural by-product production and other industries affected by the pandemic, as well as employment issues of migrant workers. We implemented necessary extension, postponement, renewal or adjustment of repayment and interest payment plans and other supporting policies for agricultural entities that were seriously affected by the pandemic and had difficulties in repayment on maturity.



Case

During the Reporting Period, to improve the efficiency of agricultural loan issuance, The Bank launched the "Handheld Micro Loan" app, allowing farmers to apply for loans without leaving their homes and enjoy the bank's door-to-door service. In addition, employees of the Bank's small business credit center went to the countryside to provide exclusive services to each farmer and recommended the "most suitable" credit products based on their own business conditions. Sanli Town is in the northern part of Jinxian County, Nanchang City, beside Poyang Lake, covering an area of about 120 square kilometers with a population of about 40 thousand. The town's pillar industry is Asian swamp eel farming, and local farmers have relied on geographical advantages to breed Asian swamp eel for more than 10 years.

As of the end of the Reporting Period



a total number of **607** loans for Asian swamp eel breeding, with a loan amount of RMB **95** million



a total number of **293** loans for fish breeding, with a loan amount of RMB **50** million



a loan amount of RMB 50 million; and **116** loans for the "Orange Circle Loan" with the amount of RMB **108** million



the balance of the "Handheld Micro Loan" was RMB **3.162** billion



The account manager instructs the client on the use the Handheld Micro Loan at the breeding base



Case

During the pandemic, the Bank further strengthened the cooperation between the government and the bank, as well as the cooperation between the bank and guarantee companies, and made good use of the risk-sharing credit products for agriculture, rural areas, and farmers such as the "Beneficial Credit Link for Farmers" and "Beneficial Agricultural Loan Guaranteed by the Bank" to support the stable production and supply of agricultural products. As of the end of the Reporting Period, the Bank issued a total of 17 "Beneficial Credit Link for Farmers" loans with a loan balance of RMB10.23 million; newly issued 12 "Beneficial Agricultural Loan Guaranteed by the Bank" loans with a loan balance of RMB20 million.

As of the end of the Reporting Period

the Bank issued a total of **17** "Beneficial Credit Link for Farmers" loans

with a loan balance of RMB **10.23** million;

newly issued **12** "Beneficial Agricultural Loan Guaranteed by the Bank" loans

with a loan balance of RMB **20** million

SUPPORTING EMERGING INDUSTRIES

To facilitate the development of emerging industries and to support the technological innovation and technological transformation of enterprises, The Bank has combined its own operating advantages to strengthen its credit support for strategic emerging industries such as cultural, high-end equipment manufacturing, information technology, biological science, energy conservation and environmental protection, new energy, new materials, and new energy vehicles, etc. The Bank has launched differentiated financial service solutions to help solve the financing problems of high-tech enterprises and support their development.



Case

For a technology-based enterprise that owns one of the four rights of patents, software copyrights, trademarks, and new drug certificates, The Bank and Jiangxi Financing Guarantee Limited liability company. have jointly launched a "new high-tech loan" product, providing working capital loan not exceeding RMB5 million for each single enterprise. For small and medium cultural enterprises satisfying specific conditions, The Bank provided "Cultural Enterprise Loan" product under the guidance of the Provincial Party Committee Publicity Department, and in cooperation with Jiangxi Financing Group Limited liability company ., offering each enterprise working capital loans up to RMB10 million. For enterprises that have been included in the Suzhou "Xiang Ke Loan" and "Dongwu Knowledge Loan" projects, The Bank has strengthened its cooperation with guarantee companies and the district government to provide enterprises with working capital loan support.



Creativity without Boundaries
and Devotion to Future Success

05

FINANCIAL INNOVATION, CUSTOMERS FIRST

- ⑤ 5.1 SERVICE UPGRADE
- ⑤ 5.2 PRODUCT INNOVATION
- ⑤ 5.3 TECHNOLOGICAL INNOVATION
- ⑤ 5.4 CUSTOMERS' RIGHTS AND INTERESTS



SERVICE UPGRADE

With the development of network finance, banking-related services have been continuously transformed to electronic and network services, and Jiangxi Bank has continuously transformed and upgraded, launching electronic banking business to provide customers with safe and convenient services. Jiangxi Bank's network finance business mainly covers online banking, mobile banking and WeChat banking, telephone banking services, etc, providing customers with account inquiry, transfer, and remittance, living payment, investment and wealth management, loan services, etc. During the Reporting Period, Jiangxi Bank made the following service transformation and upgrading:



Provide convenient e-banking services:

Customers who have reached the age of 16 can open e-banking services through the counter.



Continue to develop and improve e-banking services:

Bank wealth management, mobile phone second loan, handheld micro credit, and biometric technology such as gesture login, fingerprint and face recognition have been launched, to continuously improve customer experience. During the Reporting Period, Jiangxi Bank accessed soft certificate technology to provide customers with legally valid, safe, and convenient cloud mobile certificate digital signature service, which greatly optimized the customer transfer process.



Strengthen the risk prevention management of e-banking business:

The application of digital technology has a significant reduction in cost comparing to traditional business models. For example, the mobile banking digital certificate function has reduced the cost of dynamic token media to one tenth, while also meeting regulatory requirements and customer experience, greatly improving customer satisfaction.



Actively promote and improve social public services:

Regarding social security, self-service payment services have been continuously introduced. At present, e-channels have covered services such as the payment of water charges, electricity charges, natural gas charges, communication expenses, cable bills, party membership dues, social security, examination fees, tuition fees, property costs, rent and non-tax.

In addition, to promote system construction and management upgrades, and accelerate the construction of customer service center in the new era, Jiangxi Bank's customer service center continues to expand service channels and provide customers with unexpected service experience through the innovative practice of intelligent technologies such as intelligent voice navigation and online customer service.

PRODUCT INNOVATION

The Bank continues to innovate and develop characteristic financial products to meet the diverse needs of customers. During the Reporting Period, using "blockchain + supply chain" and online signing and other technologies to launch online factoring "Cloud Enterprise Chain" business, in ensuring that accounts payable in the case of trade authenticity, relying on the credit extension in the Bank, the core enterprise transformed its accounts payable into a financing, transferable and detachable online electronic payment commitment letter for the payment of goods to upstream suppliers, with which the suppliers applied for factoring financing from the bank, thus helping the small and micro enterprises in the chain to revitalize their accounts receivable. Since the launch of the "Cloud Enterprise Chain" business, RMB955 million has been invested, serving a total of 132 small and micro enterprises. Through product innovation in the supply chain, centering on core enterprises in agriculture, manufacturing, and other fields, the coverage of support for small and micro enterprises in the upstream has been improved.



Since the launch of the "Cloud Enterprise Chain" business, RMB **955** million has been invested

The Bank also actively introduced industrial and commercial, judicial, tax and other data to launch "micro enterprise loan" and "pocket micro loan" products. As of the end of the Reporting Period, the two online products had been invested a total of RMB7.053 billion, supporting 9,403 small and micro enterprise customers. Meanwhile, the Bank launched the online small and micro financial product "Enterprise e-loan" to provide pure online, unsecured operating loans for small and micro enterprises' legal persons with honest tax payment and stable sales. As of the end of the Reporting Period, the Bank had invested a total of RMB182 million in small and micro financial products, supporting 1,063 small and micro business owners.



the Bank had invested a total of RMB **182** million in small and micro financial products

In addition, the Bank also established a risk sharing mechanism with the guarantee agencies shortlisted for the Bank as a credit enhancement measure, provided working capital loan support for the group of high-quality clients, and launched "Against Pandemic Guaranteed Loans", "Bank Guaranteed Resumption Loans", and "Bank Guaranteed Agricultural Loans" and other related businesses; continued to manage the renewal of the existing loan products such as "Caiyuan Credit Link" and "Supporting Farmers Credit Link" by selecting the outstanding enterprises in the park with stable operating conditions and good development prospects, especially small and micro manufacturing enterprises. As of the end of the Reporting Period, the balance of bank guaranteed cooperative products were RMB807 million; the loan balance of "Caiyuan Credit Link" was RMB2.627 billion, and the loan balance of "Supporting Farmers Credit Link" was RMB10 million.



the balance of bank guaranteed cooperative products were RMB **807** million

TECHNOLOGICAL INNOVATION

To develop the leading role of technology in business, through the collection of big data, analysis of client behavior data and financial transaction data, the Bank carried out multi-dimensional data integration and data interconnection based on the principle of "customer-centric". By establishing a labelling system for customer financial services, the Bank has achieved personalized product recommendation, differentiated pricing for customers and precision marketing.

Regarding the loan business, the Bank uses big data to prevent and control the risks of online loan products. Before lending, it analyzes the money lenders' credit profile based on internal and external data (such as externally obtained fingerprints from device, judicial, crime, sesame credit, etc.), and builds a countermeasure. Constructing anti-fraud and credit models, multi-dimensional analysis index models, formulating the risk access rules which is based on the characteristics of loan products to conduct risk assessments. Post-loan adopts the post-loan behavior scoring model to implement regular post-loan inspections, utilizes the money lender's post-loan behavior data and external credit data, and integrates with in-bank customer data, mines risk control data from massive fusion data, establishes "indicators + scores" bidirectional early-warning mechanism, so as to identify the categories, degrees, causes and changing trends of risks, expand the depth and width of risk warnings and realize risk monitoring covering the whole business line products.

Jiangxi Bank also actively uses financial technology based on big data analysis to continuously improve the efficiency of credit review. Jiangxi Bank has successively launched four major credit products, namely "mobile phone instant loan", "pocket micro loan", "micro enterprise loan", and "enterprise e-loan" to provide financial loan services to individual customers, small and micro company customers, and tax-paying enterprises. Take "handheld micro loan" and "micro enterprise loan" as examples. In order to meet the financing needs of small and micro enterprises, and to grasp the financing "pain points" of small and micro enterprises, based on business practice, Jiangxi Bank accurately identifies the qualifications of small and micro enterprises through the dimensions of whether or not they pay taxes, tax payment period, enterprise information disclosure, etc., and provides differentiated financial services for small and micro enterprises; at the same time, based on big data analysis, it operates through WeChat official accounts or APPs to improve user experience and improve the efficiency of online small and micro customers' loan delivery.

In addition, on the basis of the existing business model, Jiangxi Bank guided the business departments to reform the business process and management system through the "advanced" construction of the system on the basis of the existing business model, and established the centralized operation center and the online loan operation center to encourage the front desk teller to leave the counter and become the front-line marketing personnel, so as to effectively avoid various risks existing in the business operation while liberating manpower.



CUSTOMERS' RIGHTS AND INTERESTS

The Group insists on being client-centric, actively responds to clients' needs and opinions, protects clients' privacy and asset safety, while insists on popularizing financial knowledge among the public. To this end, the Bank formulated the *Jiangxi Bank Consumer Rights Protection Strategic Objectives* (《江西銀行消費者權益保護戰略目標》), which clearly incorporates consumer protection into corporate governance, corporate culture construction and business development strategies, and establishes the institutional system of its financial consumer protection work from the top-down framework. At the same time, a series of systems were formulated, including the *Working Rules of the Consumer Rights Protection Committee of the Board of Directors of Jiangxi Bank* (《江西銀行董事會消費者權益保護委員會工作規則》), the *Administrative Measures for the Protection of Financial Consumer Rights of Jiangxi Bank* (《江西銀行金融消費者權益保護工作管理辦法》), and the *Administrative Measures for Consumer Rights Protection Station of Jiangxi Bank* (《江西銀行消費者權益保護站管理辦法》). Jiangxi Financial Leasing internally formulated the *Administrative Measures for the Protection of Consumer Rights and Interests of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司消費者權益保護工作管理辦法》), and *Administrative Measures for the Handling of Consumer Complaints of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司消費投訴處理管理辦法》) and other measures.

The Bank strictly abides by the the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》), *Notice on Further Regulating Financial Marketing and Publicity* (《關於進一步規範金融營銷宣傳行為的通知》) and other laws and regulations, when marketing financial services, the Bank does not refer to wrong and insufficient data to protect financial customers' right. The Bank has established a pre-review mechanism to promptly discover and correct issues in financial products or services that may harm the legitimate rights and interests of financial consumers. Corresponding customer error handling procedures have been established to ensure that customer errors can be properly handled. The Bank carried out internal supervision on after-sales financial products and services on a regular or irregular basis, to timely discover improper behaviors and undesirable problems, and make rectification in a timely manner. The risks are disclosed to the public in a variety of ways through the deployment of promotional brochures, posters, broadcasts, videos, etc., and financial consumers are reminded of risks in multiple forms including both online and offline. For example, in the prominent locations of the branches and the daily financial knowledge promotion brochures, customers will be reminded not to use financial products and services to engage in illegal activities. Personal and corporate online banking reminders are placed in the online banking experience area, personal wealth management risk reminders are placed in the wealth management area, and telecommunication fraud prevention stickers are posted on self-service machines, etc.

Responding to customer complaints

The Bank formulated the *Administrative Measures for the Handling of Customer Complaints of Jiangxi Bank* (《江西銀行客戶投訴處理管理辦法》), the *Evaluation Measures for the Protection of Consumer Rights and Interests of Jiangxi Bank* (《江西銀行消費者權益保護工作評價辦法》) and other systems to clarify the operating mechanism, risk prevention and control mechanism, and accountability mechanism of the whole bank's consumer protection work. During the Reporting Period, the Bank combined with the requirements of regulatory documents and its actual situation, added the *Emergency Plan for Handling Major Financial Consumption Complaints of Jiangxi Bank* (《江西銀行重大金融消費投訴處理應急預案》) to standardize the response activities to major consumer complaints. Implementing the first contact person responsibility to respond consumers' complaints, and institutions or departments that are responsible for customer complaints should proactively handle the customer complaints, and the responsibility for complaint handling is clearly assigned to individuals to ensure that complaint are kept in records and responded in timely manner. The management of complaints is hierarchical, and the time limit for handling customer complaints shall in principle not exceed 15 days. If the situation is complicated or there are special reasons, the processing period may be extended appropriately, but the maximum period shall not exceed 45 days. The Bank carried out statistics and analysis of complaints on a regular basis, find out the causes of complaints in a timely manner, implement traceability rectification, and pursue accountability to prevent similar complaints from occurring. Relevant departments will be convened quarterly to carry out special complaint analysis seminars, focusing on whether the rules of financial consumer complaints involving related financial products or services are reasonable, and timely adjusting to the rules of products or services.



Number of Financial Consumer
Complaints (case) **295**



Complaint Resolution Rate
100%

Protect customer privacy

In accordance with the requirements of prudent operation, the Bank has formulated business operating procedures for each business line that meet the requirements for the protection of financial consumer rights and interests, such as the *Administrative Measures for the Security Protection of Personal Financial Information of Jiangxi Bank* (《江西銀行個人金融信息安全保護管理辦法》), *Administrative Measures for the Financial Customer Protection of Jiangxi Bank* (《江西銀行金融消費者權益保護工作管理辦法》) and other internal control system. The *Administrative Measures for the Security Protection of Personal Financial Information of the Jiangxi Bank* (《江西銀行個人金融信息安全保護管理辦法》) clearly defines the Bank's responsibility, authority, emergency response and accountability in the process of personal financial information collection, use, and storage, and through various technical means to ensure the security of financial information and take precautions to prevent criminals using viruses, hackers and other technical means to enter the computer information data system to steal relevant information of financial consumers and to infringe on the rights and interests of financial consumers. At the same time, Jiangxi Financial Leasing has also formulated the *Administrative Measures for Personal Financial Information Security Protection Management of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司個人金融資訊安全保護管理辦法》), the *Personal Financial Information Security Emergency Response Plan of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司個人金融資訊安全突發事件應急處置預案》), and the *Measures of Confidential Management of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司保密管理辦法》) and other internal policies to protect customer's privacy.

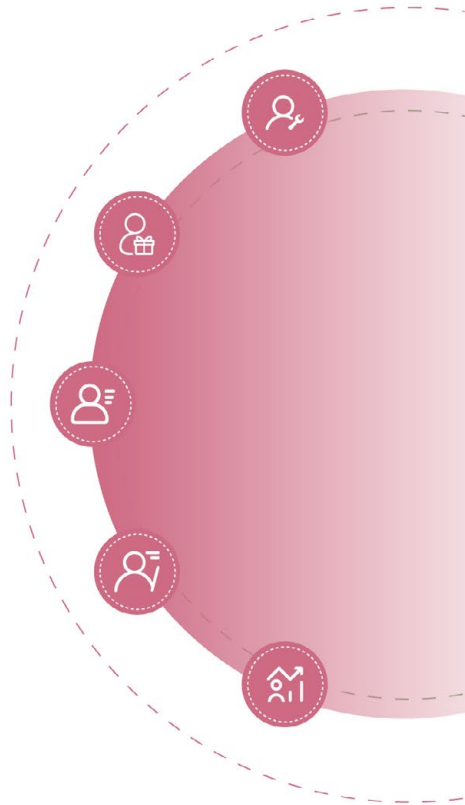


Creativity without Boundaries
and Devotion to Future Success

06

PEOPLE-ORIENTED,
FOCUSING ON
EMPLOYEES

- 6.1 EMPLOYEES' LIFE
- 6.2 EMPLOYEE DEVELOPMENT
- 6.3 EMPLOYEES' RIGHTS AND INTERESTS



EMPLOYEES' LIFE

The Bank actively balances the work and life of employees, and regularly organizes diverse cultural and sports activities to relieve work stress, helping employees to develop interests, promoting friendship between employees, creating a harmonious working environment, and enhancing employees' sense of happiness and sense of belonging.



The head office held a tug-of-war competition in 2020

To enrich the life of employees and to inspire the spirit of teamwork, the head office held the 2020 tug-of-war competition. Through this tug-of-war competition, the Bank's teamwork and perseverance have been further enhanced. With sweat and perseverance, the highly motivated team members on the field have shown the tenacious will which represents the spirits of the Bank's employees and consolidate employees' commitment to promote the development of the bank.



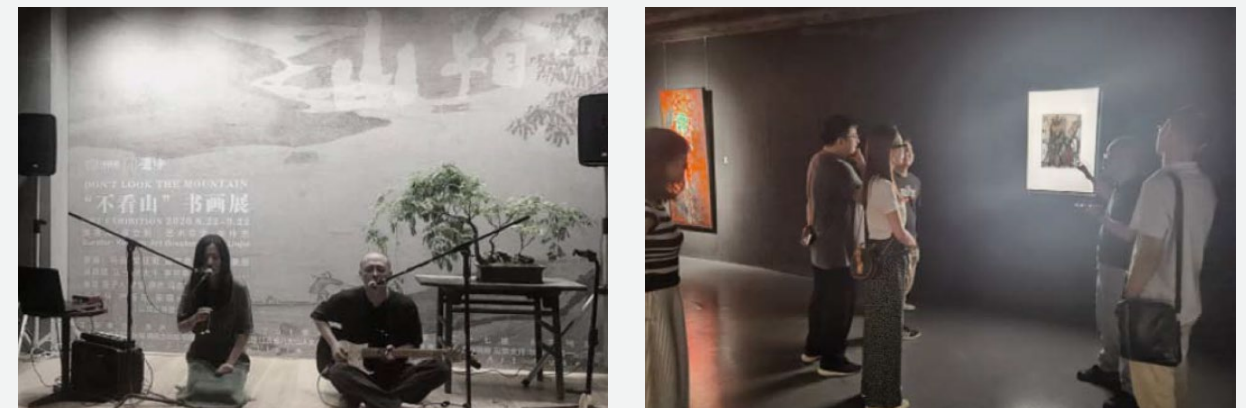
"Reading for Life, Growing Together" reading activity

During the 25th "World Book Day", the trade union of the Bank launched an "Intellectual Jiangxi Bank" reading activity with the theme of "Reading for Life, Growing Together". 500 members from the Bank participated in this excellent book sharing activity, and employees further shared their thoughts and achievements during this activity. At the same time, the trade union gathered a batch of excellent books which were shared on social media platform called "Jiangxi Bank Trade Union Enterprise Account" and were added in the employee library.



Visiting "Do Not Look at the Mountains" Calligraphy and Painting Exhibition

On September 13, 2020, the Youth League Committee of the Bank led employees to the art gallery to visit calligraphy and painting exhibition with the theme of "Do not Look at the Mountains". This calligraphy and painting exhibition were based on the three themes of "past, the present, and the future". There were 55 exhibited works which combined the historical, artistic, and elegance elements in one, highlighting the unique qualities of Chinese culture and art, and enriched the life of our youth outside of work.



Walk with You, the Future Will Be More Wonderful " Youth Association

Doing sports to welcome the warm sun in early autumn, and to meet beautiful love with joy. On August 15, 2020, the Bank and the Jiangxi Public Security Department held the Youth Association of "Walk with You, the Future Will Be More Wonderful" at the Binjiang Badminton Center, providing single youths with a youthful feast of meeting friends through playing badminton, and expressing affection with the game. By organizing this networking event, it provided opportunities for sharing and cooperation between the Bank and the Provincial Public Security Department, and created a youth platform for communication, idea exchange and integration. It not only reflected the energetic spirit of the youth representatives from both teams, but also reflected the fighting spirit of all participants to face challenges with a positive attitude in their life and work. There are wins and losses in the competition, but the friendship will last. Through this event, the Bank helped more young employees expand their social circles and meet new friends.



EMPLOYEE DEVELOPMENT

The Bank has always adhered to the talent principle of "solidify foundation, gain experience and increase competence", and has attached great importance to the career development of employees to continuously improve the cohesion and comprehensive capabilities of the employees. In order to adapt to the needs for talents due to the Bank's strategic planning and expansion of the business, the Human Resources Department of Jiangxi Bank has established and implemented the *Jiangxi Bank Management Trainee Training Program* (《江西銀行管理培訓生培養方案》) since 2018, which recruits outstanding graduates as management trainees. By carrying out forward-looking talents strategy, the Bank effectively improves the scientific and standardized level of training and takes multiple measures to "develop" and "use" various cadres and talents to promote improvement of the employees and the Bank. In accordance with the *Regulations on the Selection and Appointment of Party and Government Leaders*, the Bank revised the *Administrative Measures for the Selection* (《黨政領導幹部選拔任用工作條例》) and *Appointment of Cadres of Jiangxi Bank* (《江西銀行幹部選拔任用管理辦法》), improved the cadre selection mechanism and management measures, established a management training platform, continued to optimize the management structure and improved quality and efficiency the selection and appointment work.

During the Reporting Period, the Bank continued to strengthen the capacity building of reserve talents and adopted a series of effective measures:

01

The External Recruitment Management Measures of Jiangxi Bank (2020 Revised Edition) (《江西銀行行外招聘管理辦法(2020年修訂版)》) was issued, and the head office introduced a total of 118 comprehensive professionals. The branches and sub-branches have introduced a total of 117 managers and junior employees;

02

Through the "job rotation scheme for young talents", 26 young talents with outstanding work ability and performance were promoted to the middle management of the Bank, accumulating the base-level operational and management experience to improve their ability in business lines and management;

03

The Bank introduced 13 full-time master's graduates or doctoral postgraduates from national 985 universities or other well-known overseas universities, gradually enriched the reserve talent team with ability and quality that are compatible with the Bank's strategic development.

The Bank has always adhered to the strategic mindset of "empowering the bank by talents" and a talent training mechanism that enables the employees and the Bank to develop and grow together. During the Reporting Period, the Bank actively cooperated with external institutions such as the China Banking Association and the AFCA Finance Academy, organizing various departments to participate in 39 online training sessions to improve the overall quality and business level of all employees. To help new employees quickly adjust to the Bank's corporate culture, understand the Bank's business products and operating procedures, and improve theoretical and practical capabilities, the Bank provided pre-job training for 229 new employees. During the Reporting Period, the total number of trainees of the Bank was 5,238³, and the total training hours exceeded 420,454 hours.



During the Reporting Period, the total number of trainees of the Bank was

5,238



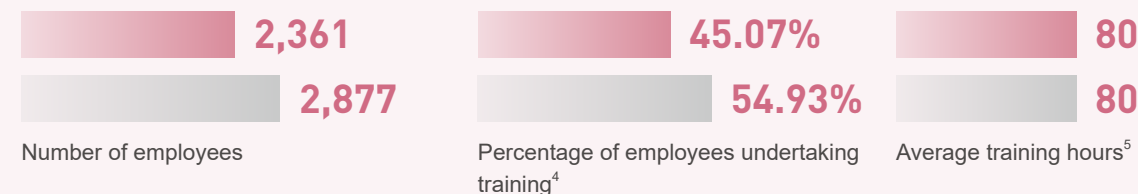
The total training hours exceeded

420,454 hours

³ The calculation of employee performance indicators does not include the data of subsidiaries.

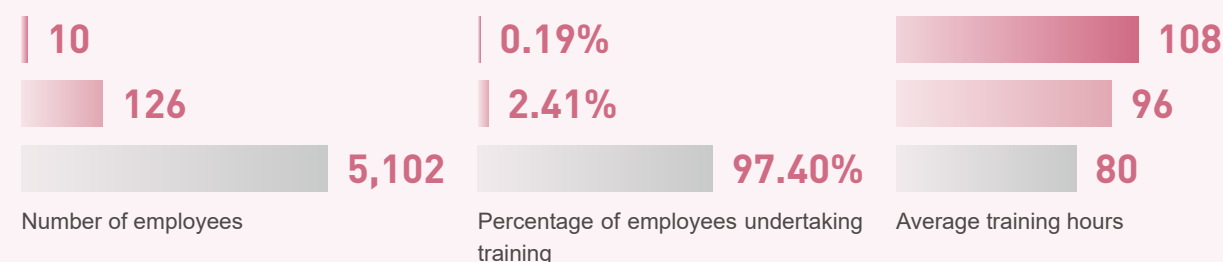
By gender

Male Female



By management hierarchy

Senior management Middle management Junior employee



Comprehensive Operation Management Capability Improvement Workshop

To further enhance the comprehensive capabilities of operation management personnel, strengthen professional knowledge of risk business management, and build an excellent professional business operation team, the Operation Management Department of the head office organized two phases of "Comprehensive Operation Management Capability Improvement Workshop" from September 21 to 29, 2020. A total of 234 employees participated in the training, and more than 160 opinions and suggestions from various branches were collected and responded to on-site, providing guidance for the branches to solve the problems encountered in the process of business operations.



⁴ The percentage of employees trained by related categories = the number of employees trained in a specific category/trained employee*100%

⁵ Average training hours completed per employee by related categories = total training hours of employees in a specific category / number of employees in a specific category



2020 Financial Line Training

To effectively improve the management level and business ability of financial personnel, the Planning and Finance Department of the head office organized and carried out the 2020 financial line training from November 28 to 29, 2020. The training content included tax knowledge, statistics, new accounting standards, daily financial management case analysis and centralized procurement case analysis, etc. This training enriched the professional knowledge of financial employee at the junior level and enhanced the level of financial management and practical operation capabilities.

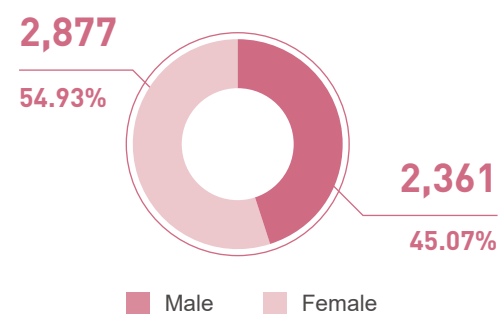


EMPLOYEES' RIGHTS AND INTERESTS

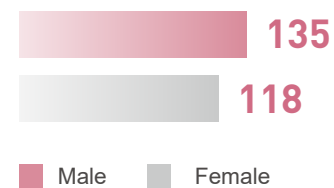
Number of employees **5,238**, Number of employees leaving employment **253**, Turnover rate **4.83%**

By gender

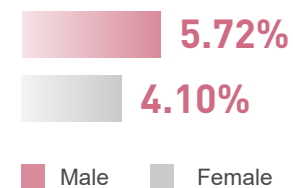
Number of employees



Number of employees leaving employment

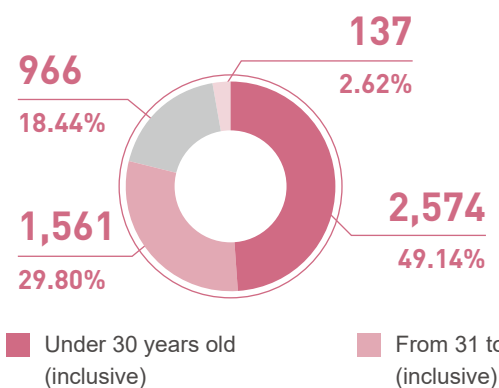


Turnover rate

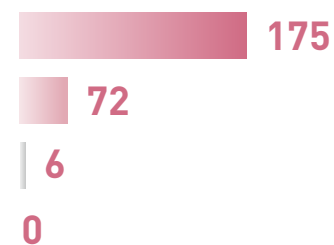


By age

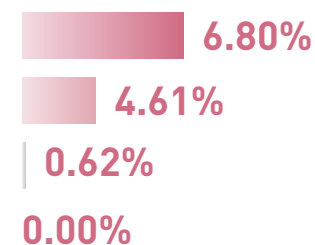
Number of employees



Number of employees leaving employment

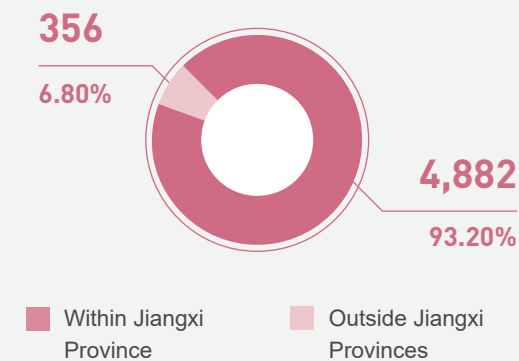


Turnover rate

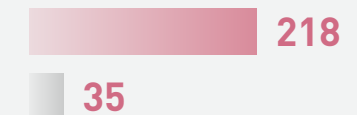


By region

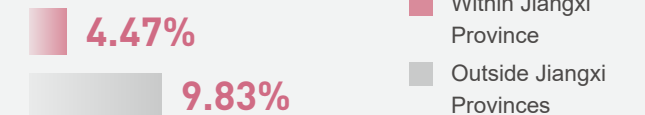
Number of employees



Number of employees leaving employment

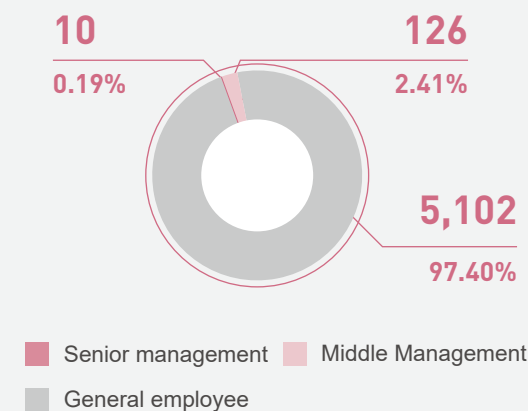


Turnover rate



By management hierarchy

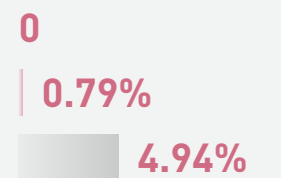
Number of employees



Number of employees leaving employment

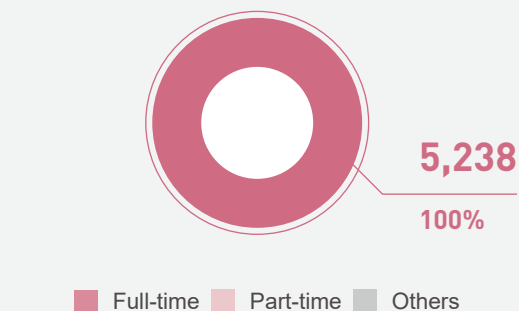


Turnover rate

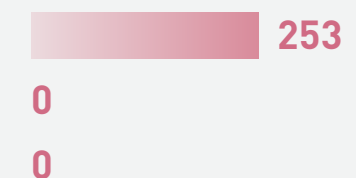


By employment type

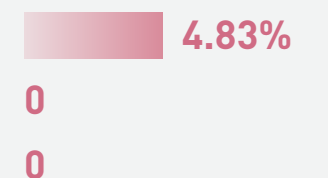
Number of employees



Number of employees leaving employment



Turnover rate



Employees from ethnic minorities **39**, Percentage **0.74%**,

Number of employees leaving employment **0**, Turnover rate **0%**

The Group fully assures and protects the rights and interests of employees, and actively creates a growth and development environment for employees with a sense of belonging, security, and accomplishment. We strictly abide by the *Labor Law of the People's Republic of China* (《中華人民共和國勞動法》), the *Labor Contract Law of the People's Republic of China* (《中華人民共和國勞動合同法》), relevant national laws, regulations, and rules, as well as various rules and regulations established in accordance with the law, and adhere to the principles of fairness, justice and openness to regulate the human resource system in terms of remuneration, recruitment, dismissal, promotion, working hours, holidays, welfare, code of conduct and professional ethics, eliminates discriminatory behaviors caused by differences in employees' gender, ethnicity, beliefs, etc., and realizes the diversified construction of the talent team. During the Reporting Period, we strictly complied with the above-mentioned various laws and regulations and did not intercept any cases that violated relevant national laws and regulations.



The Bank signed the *Labor Contract of Jiangxi Bank Co., Ltd.* (《江西銀行股份有限公司勞動合同》) with all employees based on equality, voluntariness, and good faith. The contract specifies terms included "working hours, rest and vacation", "labor remuneration", "social insurance and benefits", and "labor protection and labor conditions" and other matters to protect the rights and interests of employees. The Bank's overall remuneration strategy integrates the competitive market for talents, remuneration market positioning and remuneration mix and adjustments, reflecting scientific, reasonable, and competitive remuneration levels. During the Reporting Period, the Bank followed the internal policies such as *Jiangxi Bank Remuneration Management System* (《江西銀行薪酬管理制度》) and *Jiangxi Bank Employees Internal Performance Management System (Revised Edition)* (《江西銀行員工績效管理制度(修訂版)》) to strengthen performance appraisal management, improve remuneration incentive mechanisms, and strengthen the absorption and retention of core talents.

During the recruitment process, the Bank has established the *Administrative Measures for Out-of-Bank Recruitment of Jiangxi Bank (Revised in 2020)* (《江西銀行行外招聘管理辦法(2020年修訂)》) and *Administrative Measures on Internal Recruitment of Jiangxi Bank (Revised in 2019)* (《江西銀行對內招聘管理辦法(2019年修訂)》). The working ability, quality and development potential are evaluated, and the candidates' gender, age, race, cultural background, marital status, sexual orientation, and physical disability will not be included in the selection criteria to ensure that all candidates can be treated fairly. At the same time, in accordance with the provisions of the Labor Law of the People's Republic of China, the Bank legally approves the relevant procedures for dismissal of employees to prevent non-compliant dismissal. In terms of working hours, the Bank stipulates that the employees work no more than eight hours a day. In case of business needs, the working hours can only be extended after consultation with employees, and employees will be given leaves on national statutory holidays, and the corresponding paid leave standards will be set according to the actual situation of the employees.

In terms of employment management, Jiangxi Financial Leasing internally implemented the *Administrative Measures for the Recruitment and Employment of Employees of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司員工招聘與入職管理辦法》), *The Implementation Measures for the Leave System and Employee Care of Jiangxi Financial Leasing (Trial)* (《江西金融租賃股份有限公司員工請休假制度與員工關懷實施辦法(試行)》), and *Administrative Measures of Employee Resignation of Jiangxi Financial Leasing (Trial)* (《江西金融租賃股份有限公司員工離職管理辦法(試行)》), and *Administrative Measures for the Transfer of Employees of Jiangxi Financial Leasing (Trial)* (《江西金融租賃股份有限公司員工調崗管理辦法(試行)》) and other systems.

To further improve the Bank's pension and medical insurance systems, the Bank launched a public tender for the "Jiangxi Bank Annuity Plan Entrusted Management Project" to standardize corporate annuity management. During the Reporting Period, the Bank continued to improve human resource management, identified, and rectified 10 issues, addressed management loopholes, improved working mechanisms, and enhanced the Bank's competitiveness and sustainable development capabilities.

The Group also strictly abides by the *Law of the People's Republic of China on the Protection of Minors* (《中國人民共和國未成年人保護法》), *Provision on Prohibition of Child Labor* (《禁止使用童工規定》) and other laws and regulations. In order to prevent the recruitment of minors under the age of 16, the Group requires new employees to provide true and valid Identity documents, household register and social insurance certificates that have been paid in the past for inspection. Anyone who provides false materials will not be hired. During the Reporting Period, The Group prohibits forced labor and encourages employees to work and take vacation in accordance to the relevant regulations. The Group did not employ child labor or forced labor.

The health and safety of employees is the cornerstone of the Group's sustainable development. The Group insists on safe development, commits to providing employees with a healthy and safe working environment, and strictly abides by laws and regulations that have a significant impact on the business of the Group in terms of health and safety, including but not limited to the *Law of the People's Republic of China on the Prevention and Control of Occupational Disease* (《中華人民共和國職業病防治法》), *Fire Prevention Law of the People's Republic of China* (《中華人民共和國消防法》) and the *Emergency Response Law of the People's Republic of China* (《中華人民共和國突發事件應對法》), internally formulated the *Evaluation Method of Safety Building (Comprehensive Management) of Jiangxi Bank* (《江西銀行平安建設(綜治工作)考評辦法》), to protect employees' basic rights to safe office and production, physical and mental health, and life safety. During the Reporting Period, the Group strictly implemented the health and safety management of its employees in accordance with its internal management policies, and there were no cases of violation of relevant laws and regulations. The Group has not had any work-related fatalities in the past three years (including this year), and no work-related injuries occurred during the Reporting Period.

The Bank has organized health examinations for employees in 2020 to ensure that employees have continuous monitoring and understanding of their own health conditions. In addition, in order to effectively provide supplementary medical services for employees, the Bank adjusted the supplementary medical insurance plan in accordance with policies such as the *Administrative Measures for the Supplementary Medical Insurance for Employees of Jiangxi Bank* (《江西銀行員工補充醫療保險管理辦法》) and the *Administrative Measures for Supplementary Medical Insurance for Major Illnesses of Employees of Jiangxi Bank* (《江西銀行員工大病補充醫療保險管理辦法》). The Bank combines medical fund protection with commercial insurance protection. It not only provides supplementary medical insurance for all employees based on medical insurance, but also provides mutual medical insurance valued RMB36 thousand per person for employees under 60 with special critical illness, which further guarantee the medical benefits of employees.



The signing ceremony of the collective agreement

The female workers committee under the trade union of the Bank, as a specialized agency caring for the growth of female employees, fully implements the laws and regulations that protect the rights and interests of female employees in the *Special Provisions on Protection of Female Workers in Jiangxi Province* (《江西省女職工勞動保護特別規定》). In October 2020, the Bank held the signing ceremony of the *Jiangxi Bank Wage Collective Agreement* (《江西銀行工資集體協議》) and the *Special Collective Contract for the Protection of the Rights and Interests of Female Employees of Jiangxi Bank* (《江西銀行女職工權益保護專項集體合同》), during which, Mr. CHEN Xiaoming, the Chairman of the Board, and Mrs. YAO Xiaohui, the Chairman of the trade union signed the collective agreements on behalf of all employees of the Bank, to safeguard the rights and interests of female employees.



During the Reporting Period, the Group did not employ child labor or forced labor.



No work-related injuries occurred during the Reporting Period.

Creativity without Boundaries
and Devotion to Future Success

07

GREEN AND
LOW-CARBON,
HELPING PRACTICE

- 7.1 GREEN FINANCE
- 7.2 LOW CARBON OPERATION



GREEN FINANCE

As the first legal person bank at provincial level in Jiangxi Province, we closely followed the policy of “Leading innovation, Rising with sustainability, Taking responsibility and actions, and Supporting Jiangxi to achieve prosperity”, actively responded and pioneeringly practiced the policy by establishing the concept of green finance and innovatively developing green finance products, thus to support the Jiangxi Province to accelerate the establishment of “National Ecological Civilization Pilot Zone” and to present a Jiangxi model of “Beautiful China”.

With the development vision of "Green Finance Advocate", Jiangxi Bank actively responds to the government's call to follow the path of green finance development, guides credit resources to invest in green environmental protection projects, and increases commitment to the green economy, low-carbon economy, circular economy, ecological engineering, energy conservation and environmental protection, clean energy, green building, and other fields. In 2016, Jiangxi Bank was approved to issue a green financial bond issuance quota of RMB8 billion, becoming the country's first non-pilot issuing institution to issue green financial bonds. Jiangxi Bank has set special preferential policies for the investment of raised funds and introduced third-party audits to ensure that the raised funds are accurately invested into the green field. As of the end of the Reporting Period, Jiangxi Bank's green financial bonds have raised funds to invest in 23 green-industry projects, with a cumulative amount of more than RMB9 billion. During the Reporting Period, under the overall guidance of the *Jiangxi Bank Credit Policy Guidelines (Revised in 2020)*, the Bank further pointed out the need to "support the green credit business, ensure the sustainable development of the business, and increase its commitment to the green economy, low-carbon economy and recycling economy, and implement a differentiated and dynamic credit policy." The Bank revised and issued the *Working Rules of the Credit Approval Committee of Jiangxi Bank (2020 Revised Edition)* (《江西銀行授信政策指引（2020年修訂）》) to provide priority acceptance and emergency approval channels for major green credit projects that support poverty alleviation, green, low-carbon, and circular economy. During the Reporting Period, the Bank also gradually withdrew from projects not reaching environmental protection requirements or violating environmental laws and eliminated customers (projects) that are with outdated production capacity. The balance of loans in the “high energy consumption, high pollution and overcapacity” industries was RMB1.941 billion, and the provision of related loans was further reduced.

In the performance appraisal system of the Bank, green credit has been included in the performance appraisal indicators, and at the end of the Reporting Period, the green credit completion status of branches and sub-branches has been assessed.

The Bank conscientiously implemented the new development concept, assisted the building of beautiful Jiangxi, and promoted the green rise of the Jiangxi economy. As of December 31, 2020, Jiangxi Bank's green credit balance was RMB11.644 billion with an increase of RMB2.625 billion from the beginning of the year.

Among them, green credit was invested in:



Energy-saving projects: RMB

2.630 billion



Resource conservation and circular economy: RMB

70 million



Clean energy: RMB

132 million



Pollution control: RMB

3.811 billion



Clean transportation: RMB

801 million



Ecological protection and adaptation to climate change: RMB

4.200 billion

In terms of environmental performance, in accordance with the Notice on Submitting Green Credit Statistics (*CBIRC Office Release [2013] No. 185*) (《關於報送綠色信貸統計表的通知》(銀監辦發[2013]185號)) of the China Banking and Insurance Regulatory Commission, Jiangxi Bank conducted strict calculations on green credit statistics. As of December 31, 2020, the environmental performance of Jiangxi Bank's green credit is as follows:

Equivalent emission reduction



Standard coal

24,701.81 tonnes



CO₂ equivalent

703,611.79 tonnes



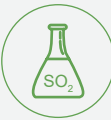
Chemical oxygen demand

26,540.71 tonnes



Ammonia nitrogen

1,309.51 tonnes



Sulfur dioxide

87.40 tonnes



Nitrogen oxides

330.23 tonnes



Water saving

20,157.77 tonnes





Green Leasing

Since its establishment, Jiangxi Financial Leasing, a subsidiary of the Group, 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 of the Former Central Soviet Area of 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.

Regarding green leasing, Jiangxi Financial Leasing issued the *Tourism Industry Credit Policy of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司旅遊行業授信政策》) in 2017. According to the characteristics of large investment amount of tourism projects, long payment period, sustainable cash flow, etc., the differentiated credit policies have been implemented, which enhanced the investment of green finance in the province, helped tourism-industry customers refining infrastructure construction, and accelerated the transformation and upgrading of tourism equipment. Jiangxi Financial Leasing focuses on the development of financial leasing products for tourism projects. The lease term is 3-6 years, and the repayment method is relatively flexible. This type of product uses equipment and related facilities in tourist attractions as leased items and adopts a sale and leaseback model to provide financial support for customers to revitalize inventory and to upgrade and transform tourism hardware facilities. In the future, Jiangxi Financial Leasing will closely integrate its businesses such as “Internet finance”, “car leasing” and “green leasing”, actively explore new paths for green finance, and adhere to the sustainable development path of differentiation, specialization, and professionalism.

Case: Jiangxi Financial Leasing designed a 6-year, RMB300 million financial leasing plan for Wugong Mountain Scenic Area, and it was launched on August 18, 2017. The product uses scenic cableway and other equipment and related facilities as leased items and adopts the sale and leaseback model to implement fund investment, mainly used to support the infrastructure construction of the Wugong Mountain Scenic Area and the update of the scenic hardware facilities. On January 8, 2020, the official website of the Ministry of Culture and Tourism issued the *Announcement of the Ministry of Culture and Tourism on Determining 22 Tourist Attractions as National 5A Tourist Attractions* (《文化和旅遊部關於確定 22 家旅遊景區為國家 5A 級旅遊景區的公告》). The announcement disclosed that Wugong Mountain Scenic Area in Pingxiang City, Jiangxi Province has officially ranked among the national 5A-level tourist attractions.

LOW CARBON OPERATION

The business activities of the Group are mainly in office premises and have limited impact on the environment. However, the Group still attaches importance to resource conservation and environmental protection at the operational level. The business and management of the Group have complied with the *Environmental Protection Law of the People's Republic of China* (《中華人民共和國環境保護法》), the *Energy Conservation Law of the People's Republic of China* (《中華人民共和國節約能源法》) and the *Law of the People's Republic of China on the Prevention and Control of Environment Pollution Caused by Solid Wastes* (《中華人民共和國固體廢物污染環境防治法》) and other laws and regulations and relevant local environmental protection requirements. During the Reporting Period, the Group did not have any confirmed violations or any complaints relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste that have a significant impact on the Group.

The Bank adheres to the implementation of refined management and low-carbon operations, advocates “greening” in staff’s daily office process, promoting energy conservation and environmental protection and holding trainings to improve employees’ awareness to save water and electricity and to improve resource utilization efficiency. The Bank formulated and issued guidelines such as the *Management Measures on the Use of Electricity in the Office Building of the Head Office of Jiangxi Bank* (《江西銀行總行辦公大樓用電管理法》) and the *Management Manual for the Use of Air Conditioning in the Office Building of the Head Office of Jiangxi Bank* (《江西銀行總行辦公大樓空調使用管理手冊》) to refine the electricity consumption of the Headquarters building by combining management and technical means. The Bank managed and controlled the electricity consumption using statistics and analysis of water and electricity data, discovering the problems and the causes in timely manner, while optimizing the building’s electricity management level and significantly reducing electricity expenses.

To further regulate, manage, and scientifically select the suppliers, thus to accomplish green procurement, in accordance to the *Procurement Law of People's Republic of China Government* (《中華人民共和國政府採購法》), the *Tender and Bidding Law of the People's Republic of China* (《中華人民共和國招標投標法》), the *Contract Law of the People's Republic of China* (《中華人民共和國合同法》) and other laws and regulations, and also, *Administrative Measures for Central Procurement of Jiangxi Bank* (《江西銀行集中採購管理辦法》), *Notice on Further Clarifying Matters Concerning the Selection of Suppliers for Central Procurement* (《關於進一步明確集中採購供應商選取相關事項的通知》) and other policies, the Bank clarified the scope, methods, and procedures of central procurement, prioritize the use of competitive negotiation methods, and strictly apply the single-source method. 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 to fully guarantee green office standard and to protect the environment. In terms of supplier management, the Bank has established supplier evaluation standards, combining regular evaluations with overall evaluations after contract fulfillment, and implementing dynamic management. As of the end of the reporting period, the Bank had a total of 612 potential suppliers. Among them, a total of 258 suppliers had cooperated in the reporting period (169 within the Jiangxi Province and 89 outside the Jiangxi Province).



Gasoline consumption management

The Bank implemented centralized management and unified deployment of bank-owned vehicles to improve the efficiency of vehicle use and to reduce the frequency of trips. The fuel card adopts the system of "one car, one card", which allocates fuel products and consumption according to work situation and conducts special inspections on vehicles with higher fuel consumption, which saves energy consumption and reduces air pollutant emissions.



Water saving and electricity saving management

By combining management and technical means, the Bank has fine-tuned management and control of the electricity consumption of the head office building, focusing on elevator renovation work. The Bank organized property companies to hold meetings and to promote energy conservation and environmental protection, conducted statistics and analysis of water and electricity data, aiming to find out abnormal situations and reasons, and to eliminate waste. The Bank has no problems in obtaining suitable water sources.



Waste and pollutant discharge management

In accordance with the *Measures for the Management of Fixed Assets of the Jiangxi Bank* (《江西銀行固定資產管理辦法》), the Bank conducts unified management of the registration, allocation, and scrapping of fixed assets and low-value consumables in the office building of the head office to maximize asset utilization. Jiangxi Financial Leasing internally implements the *Measures for the Management of Fixed Assets of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司固定資產管理辦法》) and the *Measures for the Management of Low-value Consumables of Jiangxi Financial Leasing* (《江西金融租賃股份有限公司低值易耗品管理辦法》) to manage its fixed assets and low-value consumables. In terms of waste management, the Bank reasonably disposes of the generated solid waste in accordance with *Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Waste* (《中華人民共和國固體廢物污染環境防治法》); As for hazardous wastes specified in the *National Catalog of Hazardous Wastes* (《國家危險廢物名錄》), they are uniformly handed over to a qualified third party for disposal.



The Bank adheres to an eco-environmentally friendly and resource-saving corporate development path and forms a reasonable green development model. The key performance indicators of environmental aspects during the Reporting Period are shown in the following table:

Summary of key performance indicators of environmental aspect⁶

Categorization		2020	Unit
Air pollutants ⁷	NOx	256.08	kg
	SOx	3,485.56	kg
	CO	917.00	kg
	PM	6.31	kg
Greenhouse gases	Scope 1 emission ⁸	1,036.33	tonne CO ₂
	Scope 2 emission ⁹	18,093.37	tonne CO ₂
	Total emission	19,129.69	tonne CO ₂
	Total emission intensity	0.08	tonne CO ₂ /m ²
Non-hazardous wastes	Wastepaper generation	24.84	tonne
	Office general waste generation	55.49	tonne
	Waste carboard generation	23.96	tonne
Hazardous wastes	Used ink cartridge ¹⁰	2,412.00	pcs
	Used toner cartridge ¹⁰	1,053.00	pcs
Energy resources ¹¹	Water consumption	18.61	10,000 tonnes
	Water intensity	0.80	tonne/m ²
	Electricity consumption	29,656.39	1,000 kWh
	Electricity intensity	0.13	1,000 kWh/m ²
	Natural gas	3,838.47	1,000 kWh
	Diesel	40.12	
	Gasoline	1,056.63	
	Total energy resources consumption	34,591.62	1,000 kWh/m ²
	Total energy resources consumption intensity	0.15	

⁶ During the Reporting Period, Jiangxi Bank conducted a comprehensive review of the key performance indicators at the environmental data level, and further improved the disclosure content. Most of the data were disclosed for the first time and cannot be compared effectively year after year. Therefore, this table only shows the relevant data during the Reporting Period. For data in the past years, please refer to previous Environmental, Social and Governance Report of Jiangxi Bank. Unless otherwise specified, the statistical caliber of key performance indicators at the environmental level during the reporting period includes the Group's total office area of 232,191.93 square meters, which is used as the denominator for all density calculations. The environmental performance indicator statistics do not include data of subsidiaries.

⁷ The air pollutants emitted by the Group are mainly from the vehicle emission, natural gas, stationary sources, and the use of fuel from non-road mobile sources. During the Reporting Period, the calculation of air pollutants was based on the *Manual of the First National Survey of Industrial Pollution Source and Production and Emission Coefficients* (《第一次全國污染源普查工業污染源產排污系數手冊》) and the *Manual of the First National Survey of Urban Living Pollution Source and Production Pollution Coefficient* (《第一次全國污染源普查城鎮生活源產排污系數手冊》) issued by the Office of the Leading Group for the First National Pollution Source Survey of the State Council of the People's Republic of China, and the *Technical Guidelines for the Compilation of Air Pollutant Emission Inventory of Road Motor Vehicles (Trial)* (《道路機動車大氣污染物排放清單編制技術指南(試行)》), and *Technical Guidelines for Compilation of Non-road Mobile Source Air Pollutant Emission Inventory (Trial)* (《非道路移動源大氣污染物排放清單編制技術指南(試行)》) published by Ministry of Ecology and Environment of the People's Republic of China.

⁸ The calculation of Scope 1 Greenhouse Gas Emissions included the use of automobile fuels, natural gas, stationary sources and non-road mobile sources of fuel oil and was based on the *Accounting Methods for Greenhouse Gas Emissions of Industries and other Industries (Trial)* (《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》) issued by the National Development and Reform Commission of the People's Republic of China and the *Accounting Methods for Greenhouse Gas Emissions of Terrestrial Transportation Enterprise (Trial)* (《陸上交通運輸企業溫室氣體排放核算方法與報告指南(試行)》).

⁹ The calculation of Scope 2 Greenhouse Gas Emissions collected the amount of indirect greenhouse gas emissions caused by purchased electricity refers to the *Notice on Regarding the Preparation of the 2018 Carbon Emission Report and Verification and Emission Testing Plan* (《關於做好2018年度碳排放報告與核查及排放檢測計劃制定工作的通知》) issued by the Ministry of Ecology and Environment of the People's Republic of China in January 2019.

¹⁰ Due to the incomplete data collection system, the amount of waste gas cartridges and toner cartridges produced is counted in units (pcs).

¹¹ The conversion standards of energy consumption and consumption intensity data refer to the *Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions by Industries and Other Industries (Trial)* (《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》).

Creativity without Boundaries
and Devotion to Future Success

08

TARGETED POVERTY
ALLEVIATION,
CONTRIBUTION TO THE
COMMUNITY

- 8.1 TARGETED POVERTY ALLEVIATION
- 8.2 CHARITY ACTIVITIES
- 8.3 HARMONIOUS COMMUNITY



TARGETED POVERTY ALLEVIATION

Remain true to our original aspiration and keep our mission firmly in mind. Since its establishment, Jiangxi Bank has actively practiced its social responsibilities, supported targeted poverty alleviation, and assisted the revitalization and development of the Soviet Area in southern Jiangxi; fulfilled its mission of financial poverty alleviation, combined with its own characteristics and advantages, and made efforts to explore a new path for financial poverty alleviation at four levels, which are counties, towns, villages, and specific vulnerable groups. Jiangxi Bank currently has 20 designated poverty alleviation villages, and the supporting personnel have always been on the frontline of poverty alleviation, helping the villagers to get rid of poverty and achieve prosperity, decisively winning the battle against poverty, working together to win the battle against pandemic, and undertaking the responsibility of financial poverty alleviation.

In 2020, Jiangxi Bank invested a total of RMB4.47 million in poverty alleviation funds to support the construction of livelihood projects in poor villages that related to farmland irrigation and water conservancy, public health, drinking water, village roads, industry, and others, to help rural people achieve happiness in their life. While fully supporting targeted poverty alleviation villages, Jiangxi Bank has allocated RMB15.195 billion in credit to support poverty-stricken areas and issued financial targeted poverty alleviation loans of RMB873 million, actively fulfilling the mission and responsibility of targeted financial poverty alleviation with practical actions.



Visiting and condoling the supported poor households

Jiangxi Bank strictly implements policies such as “renovation of dilapidated houses and securing drinking water safety”. The leaders of Jiangxi Bank carried out visits before the Dragon Boat Festival to deliver condolences and holiday blessings to poor households in Xiazou Village, Yaqian Country, Jinxian County (hereinafter referred to as “Xiazou Village”). The leaders of Jiangxi Bank actively concerned the situation of poor households during the pandemic in terms of their living, resumption of work and production and employment status. They discussed the development of local breeding and planting industries with the cadres in Xiazou Village, which fully applied their excellent financial work spirit and took important responsibility for poverty alleviation.



Poverty alleviation through consumption

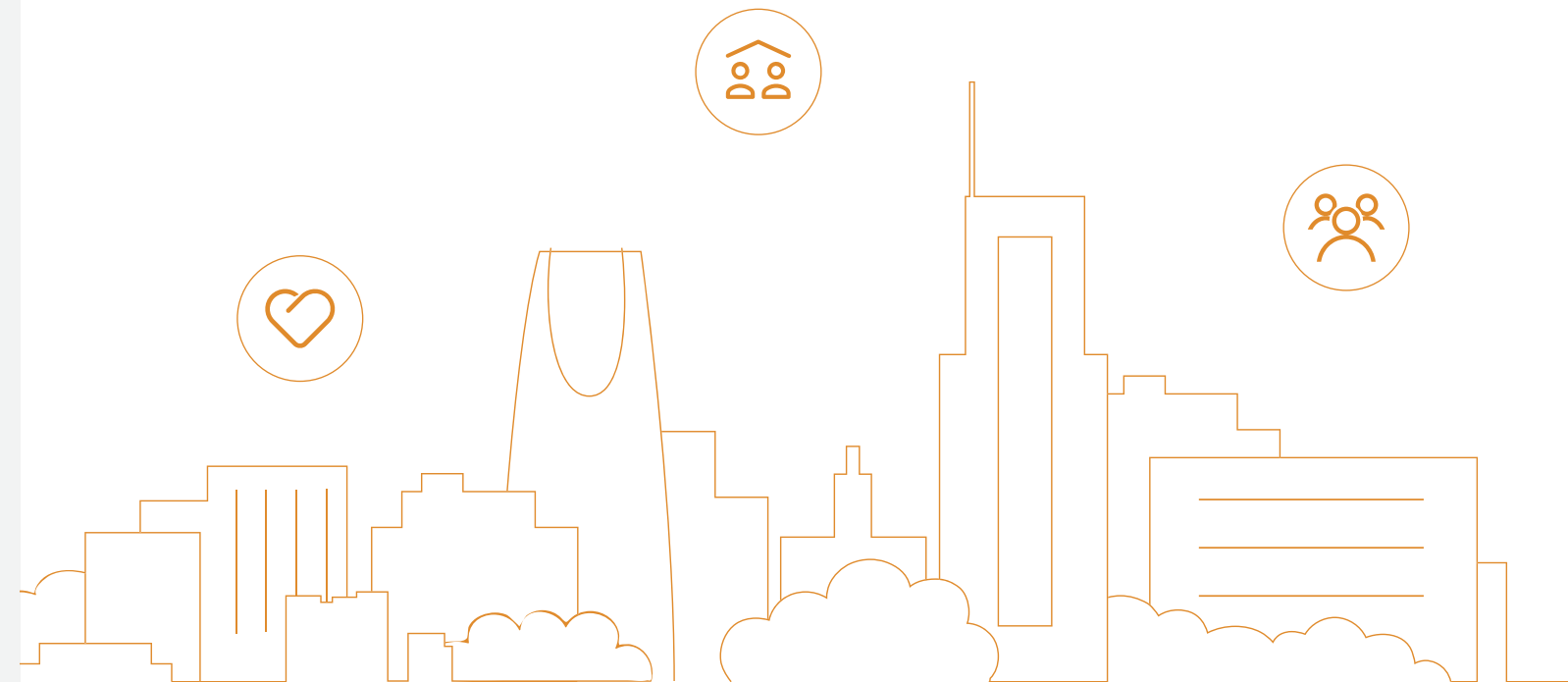
October 17, 2020, is the 7th National Poverty Alleviation Day. Nanchang Municipal Government held a “Nationwide Consumption Helps Tackling Toughness” poverty alleviation product exhibition. Jiangxi Bank actively responded to the participation, and the chairman of the trade union took the lead in purchasing poverty alleviation agricultural products, such as rice and honey from poor villages, which drove the consumption for poor villages through practical actions. Jiangxi Bank has established a long-term and stable partnership with poverty alleviation villages and guided and mobilized Jiangxi Bank’s employees to purchase and assist in the sale of poverty alleviation products with the consumption poverty alleviation model of “buying instead of helping”, which achieved sales of agricultural products of RMB2.13 million and supported the increase of poor households’ income and contributed to the achievement of poverty alleviation.



The opening ceremony of Jiangxi Bank Ninghong Hope Primary School and the ground-breaking ceremony of Jiangyinhong agricultural and sideline products processing plant.

On September 11, 2020, the opening ceremony of Jiangxi Bank’s Ninghong Hope Primary School and the ground-breaking ceremony of Jiangyinhong agricultural and sideline products processing plant were held in Ninghong Village. Since 2018, Jiangxi Bank has conducted field visits for many times to investigate and deploy Ninghong Village’s poverty alleviation work. To overcome the weakness of education infrastructure of Ninghong Village, the Bank has donated RMB1.8 million to rebuild the village primary school and attained school-age children’s hopes to attend nearby primary school in Ninghong Village. Relying on the existing competitive industries in Ninghong Village, Jiangxi Bank donated RMB1.3 million to establish a tea planting base and a processing plant for agricultural and sideline products, to equip Ninghong Village with the ability to plant, produce, process, store, display and sell agricultural products, and bridge the industrial development chain, while lay a solid foundation for the healthy and sustainable development of Ninghong Village’s industry.

Through nearly three years of assistance, Ninghong Village has stepped out of the poverty village list. The appearance of the households in the whole village has been significantly improved, the education infrastructure has been greatly improved, the foundation of industrial development has been established, and the income-generating ability has been continuously improved.



CHARITY ACTIVITIES

Jiangxi Bank insists on carrying out social activities to serve the society, cultivating the dedication spirit of employees, fostering the spirit of public welfare and collective values in the Bank, actively organizing volunteer activities, fulfilling the obligations as corporate and citizens, and spreading love and warmth to more places, thus, to call for all parties of the society to pay more attention to public welfare and implement corporate social responsibility. During the Reporting Period, Jiangxi Bank carried out several volunteer activities with more than 800 participants attended for around 2,640 hours spent.



Rush to the front line of flood control

In July 2020, many places in Jiangxi Province had heavy rains and floods. Jiangxi Bank actively responded to the initiative of the provincial and municipal governments and the Flood Control and Drought Relief Headquarters, to deploy and participate in flood control and disaster relief work by forming a "Youth Commando Team" to rush to Tiehe Town, a new district in Nanchang, to carry out flood control work in time. The "Youth Commando Team" took their responsibility and courage to build a strong line of defence on the banks of the river, which effectively solved the problem of the shortage of disaster relief personnel.



Combating pandemic

In front of the COVID-19 pandemic, Jiangxi Bank bear the mission and responsibility of "Jiangxi's own bank" in mind. Jiangxi Bank donated 20 million yuan to the Jiangxi Charity Federation and raised more than RMB3.11 million through over 4,950 employees of Jiangxi Bank in helping pandemic prevention and control, and treatment of patients. In order to support the production of pandemic prevention and control materials in the province, help enterprises to resume work and production, and reducing the impact of the pandemic, Jiangxi Bank and the Department of Industry and Information Technology of Jiangxi Province have jointly established an emergency financing mechanism for pandemic prevention and control, clarified that the first batch of emergency financing scheme will provide RMB5 billion to meet the financing needs of related companies. For projects and enterprises that meet the application requirements, we provide fast track services including concierge service, guarantee of same-day declaration and approval, timely lending, exclusive preferential interest rates, agency, and transfer fee waiver, and providing comprehensive financial services to help companies quickly obtain liquidity.



Respect to the workers in the high temperature

In August 2020, there was continuous high temperature, and Jiangxi Bank launched a "glass of water" public welfare campaign to promote heatstroke prevention and cooling protection knowledge at our branches, and provided outdoor workers with free drinking water, fruits, icy green bean soup, towels, wet tissues and other heatstroke prevention materials, which conveyed our cares and respects for outdoor workers with actions.



HARMONIOUS COMMUNITY

The Bank fully took on its responsibility by giving back to the community, carrying out leisure, cultural, educational, and sporting activities to meet the needs of community residents, while enriching residents' lives, stimulating the enthusiasm and motivation of all citizens' participation, to form a healthy and vibrant community. By fulfilling the social responsibility of serving the community, the Bank made the community residents to feel the booming development momentum of the Bank, while established a brand image and expanded brand influence.



Youth Volunteer Charity Activities of "Reunion during New Year, Youth Visiting in New Year"

In January 2020, the Bank organized a youth volunteer charity activity called "Reunion during New Year, Youth Visiting in New Year". Several young employees actively took on social responsibilities, assisted communities in carrying out pandemic prevention and control works, and provided living supplies to the frontline medical personnel on pandemic prevention and control. At the same time, in the form of posters and on-site explanations, volunteers answered the questions from community residents and educated them basic financial knowledge, financial violations, and inclusive financial products. The Bank also organized employees to visit elderly people to understand their living conditions and give New Year greetings to the elderly. The Bank took this opportunity to encourage young employees to fulfill their social responsibilities and stimulate their spirit of hardworking and dedication.



FUTURE DEVELOPMENT PROSPECTS

Looking back 2020, facing COVID-19 spreading across the world, and the International political and economic landscape experienced a profound change, the Chinese government continued the coordination of epidemic prevention and control and economic and social development, resulting a stable recovery of national economy and significant effectiveness of stabilizing employment and ensuring living standards by achieving a decisive victory of fighting against poverty alleviation and fruitful completion of the “13th Five-year Plan”, as well as a closer step to the victory in building a moderately prosperous society in all respects. Meanwhile, we should notice that there were many uncertainties on the development of epidemic and external environment and the foundation for achieving our country's economic recovery needs to be further consolidated. Looking forward to 2021, alongside with the gradual improvement in epidemic prevention and control and successive launch of coronavirus vaccine, drivers of growth in economy are expected to be continuously repaired and recovery trend of overall economic will continue.

The 2021 heralds the start of China's implementation of the “14th Five-year Plan”. The Bank will, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, comprehensively implement the spirit of the 5th Plenary Session of the 19th CPC Central Committee and central economic work conference. The Bank will also adhere to the general principle of seeking progress while working to keep performance stable, base the new development stage, carry out the new development concept, forge a new development landscape by further improving cooperate governance, strengthening risk control, deepening reform and transformation and promoting business development as well as enhancing quality and efficiency of serving on real economy, thus to promote financial brand featuring Gan cultures, create a greater shared value for stakeholders, and provide effective financial support to accelerate the establishment of a new development pattern of Jiangxi.

INDEPENDENT ASSURANCE STATEMENT

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

CECEP (HK) Advisory Company Limited (“**CECEPAC (HK)**” or “**We**”) has been entrusted by Jiangxi Bank Co., Ltd. (“**Jiangxi Bank**”) to conduct an independent limited assurance engagement (“**Assurance Engagement**”) on the information and data related to sustainability in Jiangxi Bank’s 2020 Environmental, Social and Governance Report (“**ESG Report**”).

CECEPAC (HK) assessed Jiangxi Bank’s adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard v3 (“**AA1000AS v3**”). Besides, CECEPAC (HK) provided limited assurance on the reliability and quality of specified performance information disclosed in the ESG Report that has been selected in accordance with the 2016 edition of the Environmental, Social and Governance Reporting Guide (“**ESG Reporting Guide**”) published by the Stock Exchange of Hong Kong Limited (“**SEHK**”).

This independent assurance statement has been prepared in Traditional Chinese and English versions. Should there be any discrepancies between these versions, the Traditional Chinese version shall prevail.

I.Independence and Competence

CECEPAC (HK) was not involved in collecting and calculating the data in the ESG Report or preparing the ESG Report. CECEPAC (HK)’s assurance activities are independent from Jiangxi Bank. There is no relationship between Jiangxi Bank and CECEPAC (HK) beyond the contractual agreement for providing proper assurance service.

The assurance team of CECEPAC (HK) is composed of experienced consultants in the industry who have had professional training on sustainability-related standards such as GRI Standards issued by the Global Sustainability Standards Board (**GSSB**), AA1000AS v3, the ESG Reporting Guide of the SEHK, etc.

The assurance team of CECEPAC (HK) has extensive experience in conducting assurance work and has sufficient understanding and capabilities of the implementation of AA1000AS v3. Meanwhile, the Assurance Engagement related to sustainability issues is carried out in line with CECEPAC (HK)’s internal assurance protocol.

II.Jiangxi Bank’s Responsibilities

Jiangxi Bank is responsible for the preparation and presentation of the ESG Report in accordance with the ESG Reporting Guide published by SEHK. Jiangxi Bank is also responsible for implementing relevant internal control procedures to ensure that the contents of the ESG Report are free from material misstatement, whether due to fraud or error.

III.Assurance Provider’s Responsibilities

CECEPAC (HK) is responsible for issuing an independent assurance statement according to AA1000AS v3 and the ESG Reporting Guide published by SEHK to the Board of Directors of Jiangxi Bank. This independent assurance statement applies solely to the ESG Report in the specified scope, expresses a conclusion on the assurance work, and does not serve any other intents or purposes.

CECEPAC (HK) ensures that all personnel involved in the Assurance Engagement meet the professional qualification, training and experience requirements, and are proficient in conducting assurance engagements. All results of assurance are internally reviewed by senior staff to ensure that methodologies used in the process are sufficiently stringent and transparent.

IV.Assurance Scope

- The scope of the Assurance Engagement is limited to the information and data in the ESG Report that relates to Jiangxi Bank and its subsidiaries and does not include data or information provided by Jiangxi Bank’s suppliers, contractors, and other third parties;

- Type 2 Moderate Level of Assurance was adopted to evaluate the nature and extent of Jiangxi Bank’s adherence to the four AA1000 Accountability Principles set out in the AA1000AS v3;

- Jiangxi Bank and CECEPAC (HK) reached an agreement to select specified performance information in the ESG Report as part of the content for Assurance Engagement. The selected specified performance information is as follows:

- Complaint resolution rate in 2020
- Poverty alleviation funds invested in 2020 to help poor villages
- Number of female employees leaving employment in 2020

- The time scope of the Assurance Engagement was with respect to information disclosed from 1 January, 2020 to 31 December, 2020 and included in the ESG Report only. Any information that falls outside this period and disclosed in the ESG Report is not included within the scope of the Assurance Engagement. Therefore, we do not express any conclusions on this information; and

- The scope of the assurance is confined to the information and data provided by Jiangxi Bank. Any queries regarding the content or related matters within this independent assurance statement should be addressed to Jiangxi Bank only.

V.Methodology of the Assurance Engagement

CECEPAC (HK)’s Assurance Engagement was conducted with respect to Jiangxi Bank and its subsidiaries only, and the assurance work included:

- Evaluating the suitability of Jiangxi Bank’s stakeholder engagement process;
- Conducting interviews¹ with Jiangxi Bank’s sustainability management and other personnel involved in the preparation and provision of the content and information in the ESG Report;

¹Due to the COVID-19 situation and other factors, the Assurance Engagement was conducted through online means and interviews were conducted over the phone.

- Assessing whether the reporting and management approach disclosed in the ESG Report responded to the principles of Inclusivity, Materiality, Responsiveness, and Impact as defined in the AA1000AS v3;

- Conducting sampling of supporting evidence pertaining to data reliability and quality for selected specified performance information;

- Recalculating selected specified performance information;

- Assessing the degree of conformity of the ESG Report with the ESG Reporting Guide; and

- Performing other procedures we deemed necessary.

The conclusions within the Assurance Engagement were based upon the assumption that the information provided by Jiangxi Bank to CECEPAC (HK) was complete and accurate.

VI.Limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

VII. Conclusions

In accordance with the principles of Inclusivity, Materiality, Responsiveness and Impact in the AA1000AS v3, the specified performance information and the conformity of the ESG Report with the ESG Reporting Guide issued by SEHK, our findings and conclusions are detailed as follows:

Inclusivity

Jiangxi Bank has identified key stakeholders. Regular communication with the key stakeholders is carried out in various way to understand their expectations and key concerns. On this basis, Jiangxi Bank has formulated policies in consideration of key stakeholders’ expectations and its impacts to key stakeholders. In our professional opinion, Jiangxi Bank adheres to the Principle of Inclusivity.

Materiality

Jiangxi Bank has understood key stakeholders’ concerns and expectations through regular stakeholder communication mechanisms as the foundation for identifying the material sustainability issues. Meanwhile, Jiangxi Bank has established materiality assessment procedures to collect opinions from key stakeholders and then identify the material issues of the ESG Report. The procedures and results of materiality assessment have been disclosed in the ESG Report. In our professional opinion, Jiangxi Bank adheres to the Principle of Materiality.

Responsiveness

Jiangxi Bank has established regular stakeholder communication mechanisms to understand the concerns and expectations of key stakeholders, and follows relevant procedures when responding to concerns raised by key stakeholders. Meanwhile, Jiangxi Bank has disclosed in the ESG Report its green development philosophy, sustainable development management systems and key stakeholder engagement activities, and has responded to material issues identified

during the materiality assessment. In our professional opinion, Jiangxi Bank adheres to the Principle of Responsiveness.

Impact

Jiangxi Bank has allocated resources on understanding, measuring, evaluating and managing its impacts that lead to more effective decision-making and result-based management within the corporate and has disclosed these impacts as appropriate in the ESG Report. In our professional opinion, Jiangxi Bank adheres to the Principle of Impact.

Specified Performance Information

Based on the procedures CECEPAC (HK) has performed and the evidence we have obtained, nothing has come to our attention that causes us to suspect the reliability and quality or the conformity with the preparation basis set out in the ESG Report of the three selected specified performance information of the ESG Report.

SEHK’s ESG Reporting Guide

In all material aspects, disclosures for general disclosures of environmental and social subject areas and key performance indicators of environmental subject areas were aligned with the “Comply or Explain” provision of the ESG Reporting Guide published by SEHK. Jiangxi Bank has disclosed the involvement of key stakeholders in the materiality assessment; impacts caused by business are objectively disclosed; relevant environmental and social data are calculated and disclosed. Our recommendations for the ESG Report have been either responded or explained by Jiangxi Bank before the issuance of this assurance statement.

VIII.Recommendations

We recommend that Jiangxi Bank considers strengthening the below items in the future:

- Better integrate the results of stakeholder engagement into Jiangxi Bank’s sustainability management, strategy development and related decision-making processes;
- Establish qualitative and/or quantitative sustainability targets, action plans and progress tracking mechanisms to facilitate long-term planning of corporate sustainability efforts.



16 July, 2021

Hong Kong, China

APPENDIX: INDEX OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORTING GUIDE

General Disclosures and KPIs		
A. Environmental		Section/Explanation
Aspect A1: Emissions	General Disclosure Information on: (a) the policies; and (b) 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. Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.	GREEN AND LOW-CARBON, HELPING PRACTICE The Bank implements corresponding management in full accordance with national laws and regulations, and has not formulated internal policies for the time being.
	KPI A1.1	The types of emissions and respective emissions data.
	KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).
	KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).
	KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).
	KPI A1.5	Description of measures to mitigate emissions and results achieved.
	KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.
Aspect A2: Use of Resources	General Disclosure Policies on the efficient use of resources, including energy, water, and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	GREEN AND LOW-CARBON, HELPING PRACTICE
	KPI 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).
	KPI A2.2	Water consumption in total and intensity (e.g., per unit of production volume, per facility).
	KPI A2.3	Description of energy use efficiency initiatives and results achieved.
	KPI A2.4	Description of whether there is any issue insourcing water that is fit for purpose, water efficiency initiatives and results achieved.
	KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. The group is a financial service institution, its business does not involve the consumption of a large amount of packaging materials

General Disclosures and KPIs			
A. Environmental			Section/Explanation
Aspect A3: The Environment and Natural Resources	General Disclosure Policies on minimising the issuer's significant impact on the environment and natural resources.		GREEN AND LOW-CARBON, HELPING PRACTICE
	KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	GREEN AND LOW-CARBON, HELPING PRACTICE
B. Social			Section/Explanation
Employment and Labour Practices			Section/Explanation
Aspect B1: Employment	General Disclosure Information on: (a) the policies; and (b) 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.		PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B1.1	Total workforce by gender, employment type, age group and geographical region.	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B1.2	Employee turnover rate by gender, age group and geographical region.	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
Aspect B2: Health and Safety	General Disclosure Information on: (a) the policies; and (b) 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.		PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B2.1	Number and rate of work-related fatalities.	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
Aspect B3: Development and Training	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.		PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B3.1	The percentage of employees trained by gender and employee category (e.g., senior management, middle management).	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B3.2	The average training hours completed per employee by gender and employee category.	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES

General Disclosures and KPIs			
B. Social			Section/Explanation
Employment and Labour Practices			
Aspect B4: Labour Standards	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.		PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
	KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	PEOPLE-ORIENTED, FOCUSING ON EMPLOYEES
Operating Practices			
Aspect B5: Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.		GREEN AND LOW-CARBON, HELPING PRACTICE
	KPI B5.1	Number of suppliers by geographical region.	GREEN AND LOW-CARBON, HELPING PRACTICE
	KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	GREEN AND LOW-CARBON, HELPING PRACTICE
Aspect B6: Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling, and privacy matters relating to products and services provided and methods of redress.		FINANCIAL INNOVATION, CUSTOMERS FIRST Due to the business nature of the group, matters related to the health and safety and labelling of products and services provided are not applicable to the group
	KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable to the Group
	KPI B6.2	Number of products and service related complaints received and how they are dealt with.	FINANCE INNOVATION, CUSTOMERS FIRST
	KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	COMPLIANCE-BASED OPERATION, RISKS MANAGEMENT
	KPI B6.4	Description of quality assurance process and recall procedures.	Not applicable for the Group
	KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	FINANCE INNOVATION, CUSTOMERS FIRST

General Disclosures and KPIs			
B. Social			Section/Explanation
Operating Practices			
Aspect B7: Anti-corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud, and money laundering.		COMPLIANCE-BASED OPERATION, RISKS MANAGEMENT
	KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	COMPLIANCE-BASED OPERATION, RISKS MANAGEMENT
Community			
Aspect B8: Community Investment	General Disclosure 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.		TARGETED POVERTY ALLEVIATION, CONTRIBUTION TO THE COMMUNITY
	KPI B8.1	Focus areas of contribution (e.g., education, environmental concerns, labour needs, health,culture, sport).	TARGETED POVERTY ALLEVIATION, CONTRIBUTION TO THE COMMUNITY
	KPI B8.2	Resources contributed (e.g., money or time) to the focus area.	TARGETED POVERTY ALLEVIATION, CONTRIBUTION TO THE COMMUNITY

READER’S FEEDBACK

Thank you for reading the 2020 Environmental, Social and Governance Report of Jiangxi Bank Co., Ltd. To enhance communication and exchanges with stakeholders and further improving the Bank’s capabilities and standards on sustainability management, we hope that you can share with us your valuable comments and suggestions on this Report by completing the feedback form below and sending it to us via any of the following ways.

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1. Which kind of stakeholder are you?

- ☐ Government
- ☐ Regulator
- ☐ Shareholder
- ☐ Customer
- ☐ Employee
- ☐ 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 conservation:

- ☐ 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 supporting for Jiangxi Bank!

