



**晋商银行**  
Jinshang Bank

**晋商银行股份有限公司**  
**JINSHANG BANK CO., LTD.**

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

Stock Code: 2558



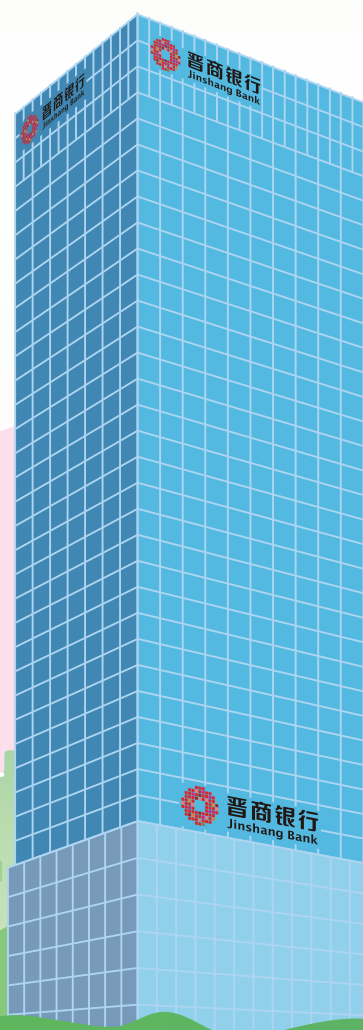
**2021** ENVIRONMENTAL, SOCIAL  
AND GOVERNANCE REPORT

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# Opening

## (I) Report Compilation Descriptions

This report is the third annual Environmental, Social and Governance Report (hereinafter referred to as “this report” or ESG Report) issued by JINSHANG BANK CO., LTD. (hereinafter referred to as “Jinshang Bank” or “the Bank”) after listing. This report truly and objectively describes the corporate social responsibility fulfillment activities of Jinshang Bank head office, branches, directly-controlled branches and Qingxu Jinshang Village and Township Bank Co., Ltd. (hereinafter referred to as “Village and Township Bank”) in 2021, and focuses on disclosing the Bank’s environmental, social and governance information.

- **Reporting Period**

This report is an annual report covering the period from January 1, 2021 to December 31, 2021 (the “Reporting Period”), with some information exceeding the Reporting Period.

- **Reporting Scope**

This report is primarily about Jinshang Bank and covers the head office, branches, directly-controlled branches and the Village and Township Bank, unless otherwise specified.

- **Reporting Language**

This report is available in both traditional Chinese and English versions. For any inconsistency in this report, the traditional Chinese version shall prevail.

- **Basis**

Appendix 27 – *Environmental, Social and Governance Reporting Guide* of the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited* issued by The Stock Exchange of Hong Kong Limited (hereinafter referred to as “Hong Kong Stock Exchange”);

*Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions* (2009) issued by China Banking Association;

*Opinions Concerning Enhancing the Social Responsibility of Banking and Financial Institutions* (2007) issued by the former China Banking Regulatory Commission;

*Sustainable Development Reporting Guidelines* (G4.0) issued by Global Reporting Initiative.

- **Basis of Data**

The financial data in this report comes from the annual report of the Bank for 2021. In case of any inconsistency between the data contained in this report and that in the annual report, the annual report shall prevail. Other statistical data cover the head office, branches, directly-controlled branches and the Village and Township Bank of the Bank, unless otherwise specified.

Unless otherwise stated, amounts referred to in this report are in RMB.



- **Reporting Principles**

**Materiality:** This report identifies and responds to important Environmental, Social and Governance (“ESG”) issues that affect the Bank’s sustainable development based on online surveys and data analysis of stakeholders, as detailed in page 25;

**Quantitative:** This report has disclosed the Bank’s key ESG quantization performance, as detailed in pages 9, 49, and 50;

**Consistency:** The indicators used in different reporting periods are as consistent as possible in this report. In case of any change in indicators, the changed indicators will be explained;

**Balance:** This report reflects the objective facts and discloses the positive and negative indicators at the same time.

- **Independent Assurance of the Third Party**

To ensure the authenticity and reliability of this report, Ernst & Young Hua Ming LLP is engaged to provide limited assurance on the selected key data as disclosed in this report and produce an independent assurance report of the third party according to International Standard on Assurance Engagements 3000 (revised), Assurance Engagements other than Audits or Reviews of Historical Financial Information.

- **Issuance**

This report is available in electronic version. The electronic version of this report can be downloaded from the official website of Jinshang Bank (<https://www.jshbank.com>) and the website of the Hong Kong Stock Exchange (<https://www.hkex.com.hk>).

## **(II) The Board’s Statement**

The Board of Directors of Jinshang Bank is responsible for reviewing and making decisions on major ESG-related matters of the Bank, including clarifying ESG development goals, formulating ESG strategic plans, reviewing major ESG issues, supervising progress of ESG-related matters, and fulfilling ESG work requirements on the Board of Directors set by the listing regulatory authorities.

**Improve ESG management structure.** The Board of Directors and senior management of Jinshang Bank formulate ESG-related strategies and supervise the progress of ESG matters throughout the Bank. The Office of the Board of Directors coordinates the specific work and regularly tracks the implementation of the proposals. All relevant departments of the head office and branches coordinate and implement the ESG strategy, and report ESG work to the Office of the Board of Directors regularly. In order to better lead and implement ESG management and supervision, Jinshang Bank has incorporated ESG factors into the Articles of Association and the Company’s daily assessment.

**Clarify ESG management strategies.** The Bank’s Office of the Board of Directors takes the lead in conducting the annual stakeholder communication and survey, and clarifies major ESG issues and key tasks of the year through materiality analysis. In 2021, Jinshang Bank paid high attention to major issues such as strategic planning, real economy service, green finance development, and service experience improvement, which were incorporated into the Bank’s ESG strategies and plans, and continued to follow up the implementation of ESG-related matters that stakeholders attach great importance to.

Review progress on ESG goals. In 2021, the Board of Directors and its special committee of the Bank successively reviewed and approved ESG issues such as the 2020 Environmental, Social and Governance Report of JINSHANG BANK CO., LTD. and the Administrative Measures for the Protection of Consumer Rights and Interests of JINSHANG BANK CO., LTD., and put forward systematic opinions and requirements on the relevant measures taken by the Bank in the aspects of environment, society and governance.

This report fully discloses the management and practice progress of Jinshang Bank on the above work and other ESG issues, which were reviewed and approved by the Board of Directors in March 2022.

### (III) Chairman's Statement

2021 is the first year of the "14th Five-Year" Plan, and also a year of special importance in the process of high-quality development of Jinshang Bank. Standing at the historical intersection of the "Two Centenary", the Bank stays true to the original aspiration, adheres to the regional positioning of "rooted in Sanjin and serving Shanxi", actively seizes the opportunities arising from the rise of central China, and strives to realize the strategic vision of "building an excellent listed bank in the region". During this year, Jinshang Bank actively explored comprehensive operations and gradually formed a business capability system of "strengthening corporate business, refining retails, specializing in the financial market, and optimizing businesses for micro and small enterprises". In this year, Jinshang Bank made overall plans for development and security, centered on the implementation of important decisions and deployments of the Shanxi Provincial Party Committee and the provincial government, and served the comprehensive reform of energy revolution and transformation of Shanxi Province. Furthermore, the Bank deepened ESG construction, integrated the ESG concept into the Company's business strategy, built a green financial system, and implemented the carbon peaking and carbon neutrality goals; upheld the win-win concept, and gave back to the public; consolidated corporate governance and practiced high-quality development.

#### Support regional strategies and boost economic development

With the opportunity of building a new development pattern, Jinshang Bank keeps its responsibilities in mind, fulfills its mission, and takes responsibility in supporting the development of economy in Shanxi Province. As a provincial city commercial bank in Shanxi Province with legal person, the Bank actively integrates into the regional development of Shanxi, and provides credit support for strategic emerging industries such as information technology application innovation industry, photoelectric industry, photovoltaic industry, and carbon-based new material industry. We promote industrial optimization and upgrading through financial power, and revitalize energy bases and old industrial bases; promote the integration of culture and tourism, and promote the transformation and upgrading of resource-based economic industries. At the same time, we actively explore effective ways to serve "rural revitalization", and implement the rural revitalization strategy by increasing credit support and developing new basic financial services. At present, the Bank has 19 outlets and institutions supporting "rural revitalization", with a balance of RMB53.787 billion of agriculture-related loans. We also improved the inclusive financial product system and provide multi-level and diversified financial services to meet the needs of inclusive customer groups and help relieve small and micro businesses.

## Fulfill environmental responsibility and implement the carbon peaking and carbon neutrality goals

Jinshang Bank thoroughly implements the concept of green development, closely focuses on the layout of green transformation and development of Shanxi Province, actively develops green finance, and supports green industries in an all-round way. In order to achieve the “carbon peaking” and “carbon neutrality” goals, the Bank controls the credit issuance to industries with “high energy consumption, high pollution or overcapacity”, and launches green financial products to support the green transformation and upgrading of enterprises. In order to promote our green financial service capability to a higher level, in December 2021, the Bank launched a green financial management system, strengthened the professional calculation of environmental benefits, and accelerated the pace of innovation in green transformation, helping improve the comprehensive capability of green services. By building a series of green fintech ecosystems, the Bank injected new green momentum into the high-quality development.

Besides the product side, the Bank pays attention to energy conservation and emission reduction in the operations of the Company. The Bank improves system functions, optimizes business processes, strengthens the construction of electronic channels, and promotes green services; builds a green office environment, creates a green energy-saving and environment-friendly institution, and realizes green operations; employee volunteers promote low-carbon concepts and participate in green public activities such as intensive tree planting and street cleaning. The Bank takes the lead in practice and contributes to the “carbon peaking and carbon neutrality” goals.

## Provide practical supports for the masses, as always for the employees

Jinshang Bank always adheres to the concept of repaying the society and serving the people. In 2021, the Bank organized employee volunteers to participate in various voluntary service activities with rich content and in various forms, such as voluntary blood donation, civilized transportation, and free health clinics, caring for vulnerable groups and practicing the Spirit of Lei Feng in the new era with practical actions. As a financial institution, the Bank invests in public welfare and charity undertakings and assists the resumption of work and production in the flood-stricken areas in Shanxi. In 2021, employees of the Bank participated in voluntary activities for 320 hours and donated a total of RMB664,700 to the public welfare and charity and others.

The Bank adheres to the people-oriented principle and pays attention to safe development, and the whole bank has achieved “zero accident” throughout the past year. In addition, we focus on practical achievements and advocate hard work, comprehensively launch the “learning bank construction”, and attach importance to the “selection, education, management and employment” of talents to provide the channel for talent promotion. After work, we provide employees with a variety of activities and care for their physical and mental health to enhance their sense of happiness, gain and security. The Bank continues to keep well-coordinated and inter-connected to improve customer service experience. We establish a customer-centered concept and continue to promote professional operation and refined management to achieve lean products and services, delicate customer experience and refined operational management and bring warmer services to customers.

Judging the actual situation and thinking before acting, there is nothing that cannot be done in the world. Facing new opportunities and challenges, Jinshang Bank will adhere to the general working principle of seeking progress while maintaining stability, and focus on promoting high-quality development, with seeking progress while maintaining stability and achieving success despite difficulties, as well as making innovations and breakthroughs and improving quality and efficiency, and promote the whole Bank to achieve higher quality, safer and sustainable development. We will shoulder important environmental and social responsibilities externally, and improve the efficiency and quality of corporate governance internally, so as to deliver excellent results for the all-round high-quality development to the society.

Chairman of JINSHANG BANK CO., LTD.  
HAO Qiang



#### (IV) About Us

JINSHANG BANK CO., LTD. (hereinafter referred to as "Jinshang Bank", 2558.HK), headquartered in Taiyuan, Shanxi, was renamed from Taiyuan Commercial Bank on December 30, 2008 with the approval of China Banking Regulatory Commission (CBRC). It was officially established on February 28, 2009 and listed on the Hong Kong Stock Exchange on July 18, 2019. Under the correct leadership of Shanxi Provincial Party Committee and provincial government, and with the guidance and assistance of regulatory authorities, Jinshang Bank has achieved strategic breakthroughs such as introducing strategic investors and listing H-shares, and gradually embarked on a development path of a modern commercial bank featuring steady development, good performance and controllable risks.

By the end of 2021, the Bank's total assets, total deposits and total loans reached RMB303.292 billion, RMB195.266 billion and RMB155.741 billion respectively, with a capital adequacy ratio (CAR) of 12.02%, a core tier 1 capital adequacy ratio of 10.10% and a provision coverage ratio of 184.77%, and the main regulatory indicators met the regulatory requirements. The regulatory rating of China Banking and Insurance Regulatory Commission (CBIRC) constantly maintained 2C and the regulatory rating on information technology maintained 2B; the main credit rating was raised from AA to AAA. The Bank ranked 386th in terms of tier 1 capital among the "Top 1000 World Banks in 2021" released by *The Banker* in UK.

Since its establishment, by adhering to the “customer-centric” service concept, Jinshang Bank has invested in the establishment of Qingxu Jinshang Village and Township Bank Co., Ltd., and initiated the establishment of the first consumer finance company in Shanxi Province – Jinshang Consumer Finance Co., Ltd. In addition, electronic channels such as online banking, mobile banking, WeChat banking and direct banking have been steadily promoted, forming an “integrated online and offline” financial service pattern. By upholding the responsibility concept of “responsibility, persistence, implementation and effectiveness”, Jinshang Bank has been widely recognized by the Provincial Party Committee, the provincial government and all sectors of society for its excellent business performance and quality financial services.

Table: Jinshang Bank 2021-2025 Strategic Plan

Strategic Vision	To pursue safe development, and build an excellent listed bank in the region			
Strategic Positioning	<b>Safe development:</b> always putting safety first, working hard in the aspects of “keeping the bottom line, strengthening governance, and improving the performance”, always upholding the general working principle of steady progress, focusing on risk control and safe development, improving services, strengthening the Party’s overall leadership over risk management, strictly implementing regulatory requirements, taking precautionary measures to cope with emergencies, and consolidating the foundation of safe development.	<b>Regional bank:</b> actively grasping the opportunities arising from the rise of central China, centering on the implementation of important decisions and deployments of the Shanxi Provincial Party Committee and the provincial government, and serving the comprehensive reform of energy revolution and transformation of Shanxi Province.	<b>Outstanding bank:</b> establishing a customer-centric concept, exerting continuous efforts to promote professional operation and refined management, and achieving lean products and services, delicate customer experience and refined operational management.	<b>Listed bank:</b> comprehensively improving the level of operation and management by benchmarking leading listed banks.
	<b>Regional Positioning:</b> rooted in Sanjin, serving Shanxi.			
	<b>Market Positioning:</b> serving the local economy, serving micro and small and medium enterprises, serving urban and rural residents.			
	<b>Business Positioning:</b> strengthening corporate business, refining retails, specializing in the financial market, optimizing businesses for micro and small enterprises.			

## (V) Highlights of 2021





Indicator type	Indicator	Unit	2021	2020
Economic performance	Operating income	RMB100 million	53.91	48.68
	Net profits	RMB100 million	16.79	15.71
	Total assets	RMB100 million	3,032.92	2,709.44
	Total deposits	RMB100 million	1,992.07	1,767.82
	Total loans	RMB100 million	1,557.41	1,361.05
	Basic earnings per share	RMB1 yuan	0.29	0.27
	Average return on total assets	%	0.58	0.61
	Return on average equity	%	7.77	7.63
	Non-performing loan ratio	%	1.84	1.84
	Provision coverage ratio	%	184.77	194.06
	Capital Adequacy Ratio (CAR)	%	12.02	11.72
Social performance	Total tax paid in 2021	RMB100 million	8.66	7.18
	Balance of agriculture-related loans	RMB100 million	537.87	449.15
	Balance of loans to micro and small enterprises	RMB100 million	475.11	444.40
	Balance of inclusive loans to small and micro enterprises	RMB100 million	57.46	67.43
	Balance of loans to support energy revolution	RMB100 million	522.20	457.10
	Total outlets	Number	162	160
	Resolution rate of customer complaints	%	100	99.73
	Total number of employees	Person	4,424	4,492
	Proportion of female employees	%	55.61	55.32
	Duration of volunteer activities	Hour	320	280
	Public welfare and charity and other donations	RMB10 thousand	66.47	180
	Total Training Investment	RMB10 thousand	854.60	589.11
Environmental performance	Balance of green loans	RMB100 million	76.77	52.15
	Training on ESG and green finance	Attendance	160	153
	Replacement rate of e-banking	%	91.45	83.23
	Number of mobile banking transactions	10,000 transactions	632.29	432.15
	Number of Internet banking transactions throughout the year	10,000 transactions	519.40	412.59



## (VI) Social Recognition

Awards	Awarding Institution	Pictures
2021 “China Financing Awards” List – Best Corporate Governance, Best Brand Value	<i>China Financing Market</i> in Hong Kong in conjunction with the Listed Companies Council, Hong Kong Chinese Enterprises Association and Chinese Securities Association of Hong Kong	
Jinshang Bank Credit Card: Won the “Annual Favorite Credit Card Award” in the “2021 Golden List Award for Financial Digital Development”	Financial Digital Development Alliance	
2021 China “Golden Tripod Award” - Annual Wealth Management Award	<i>National Business Daily</i>	
Won two awards of Outstanding Wealth Management Bank and Outstanding Regional Service Private Bank and Excellent Social Responsibility Financial Product in the selection of “Golden Honor Award for China Asset Management and Wealth Management Industry” in 2021	Jointly held by PY Standard and Finance and Investment Newspaper Office	
In the fourth “IRON HORSE Small and Medium-sized Banks” selection in 2021, it won the award of “IRON HORSE – Best Small and Medium-sized bank for Asset Management Business”	<i>Modern Bankers</i>	





Awards	Awarding Institution	Pictures
Jinshang Bank won the second “Huaxin – Bank Financial Technology Application Award”	Banking Digital Innovation (China) Summit 2021	
Jinshang Bank was selected as the “Outstanding Model of Medium, Small and Micro Enterprises for Financial Services in 2021”	Organizing Committee of China SME Investment & Finance Expo	
Jinshang Bank won the award of “China’s Best Core Banking Technology Project” of the Asian Banker	THE ASIAN BANKER	
Jinshang Bank won the “Outstanding Customer Award of China UnionPay Risk Control Service in 2021”	China UnionPay	

Awards	Awarding Institution	Pictures
Jinshang Bank won the “Silver Prize for Comprehensive Intelligent Platform”	2021 China Financial Digital Technology Innovation Competition	
The asset allocation management platform of Jinshang Bank won the “Excellent Award for Financial Technology Application” of Shanxi Internet Finance Association	Shanxi Internet Finance Association	
Jinshang Bank’s Fang Hua Card won the Netizen Popularity Award of “Queen Credit Card”	Financial Digital Development Alliance	
2021 China Digital Finance Golden List Award “Best Ecological Aggregation Award of Mobile Banking”	China Financial Certification Authority (CFCA)	

## (VII) Contribution to the Sustainable Development Goals of United Nations

Sustainable Development Goals of United Nations (SDGs)	Actions of Jinshang Bank	Corresponding Chapters and Sections of the Report
	Rural revitalization	Chapter II (II) Gather Strength and Promote Rural Revitalization by Finance
	Social benefits Staff welfare guarantee	Chapter IV (III) Putting People First and Creating a Warm Workplace, (IV) Be Grateful for Favors Received and Give Back to Society
	Social benefits Voluntary services of employees	Chapter IV (IV) Be Grateful for Favors Received and Give Back to Society
	Staff employment Staff development	Chapter IV (III) Putting People First and Creating a Warm Workplace
	Green operation	Chapter III (III) Response to Climate Change and Create a Green Bank

Sustainable Development Goals of United Nations (SDGs)	Actions of Jinshang Bank	Corresponding Chapters and Sections of the Report
 <p>7 AFFORDABLE AND CLEAN ENERGY</p>	Green operation	Chapter III (III) Response to Climate Change and Create a Green Bank
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	Staff employment Staff development Protection of employees' rights and interests	Chapter IV (III) Putting People First and Creating a Warm Workplace
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Economic transformation Industry upgrade System construction and innovation	Chapter II (I) Be Mindful of the Big Picture, and Serve the Transformation of Shanxi's Economy; Chapter III (II) Innovation-driven, Create a Green Financial System
 <p>10 REDUCED INEQUALITIES</p>	Rural revitalization Staff employment	Chapter II (II) Gather Strength and Promote Rural Revitalization by Finance; Chapter IV (III) Putting People First and Creating a Warm Workplace
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	Development of the area Rural revitalization Social benefits	Chapter II (I) Be Mindful of the Big Picture, and Serve the Transformation of Shanxi's Economy, (II) Gather Strength and Promote Rural Revitalization by Finance; Chapter IV (IV) Be Grateful for Favors Received and Give Back to Society

Sustainable Development Goals of United Nations (SDGs)	Actions of Jinshang Bank	Corresponding Chapters and Sections of the Report
 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>ESG construction</p> <p>Risk management</p> <p>Compliant operation</p> <p>Green operation</p>	<p>Chapter I (III) Promote the Construction of ESG, (IV) Adhere to the Bottom Line of Risk, (V) Enhancing Internal Control Compliance;</p> <p>Chapter III (III) Response to Climate Change and Create a Green Bank</p>
 <p>13 CLIMATE ACTION</p>	<p>Implement climate risk research and management</p> <p>Response to climate change</p> <p>Support the goal of “carbon peaking and carbon neutrality”</p>	<p>Chapter I (IV) Adhere to the Bottom Line of Risk;</p> <p>Chapter III (I) Bravely Explore New Roads and Earnestly Support the Goal of “Carbon Peaking and Carbon Neutrality”, (III) Response to Climate Change and Create a Green Bank</p>
 <p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p>Corporate governance</p> <p>Deepen the work of anti-corruption and anti-money laundering</p>	<p>Chapter I (II) Corporate Governance, (V) Enhancing Internal Control Compliance</p>
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Protection of consumers’ rights and interests</p> <p>Customers’ complaints handling</p> <p>Customer service</p>	<p>Chapter IV (I) Develop Both Quality and Efficiency, and Improve the Service Experience, (II) Value Orientation, and Protect the Rights and Interests of Consumers</p>



# 1

## Management – Steady Progress for Far-reaching Results, and Pursue Safe Development

- (I) Making Concerted Efforts for Development under the Guide of Party Building 17
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## (I) Making Concerted Efforts for Development under the Guide of Party Building

Jinshang Bank gave full play to the leading role of Party building, and actively promoted high-quality development of all businesses. The Party Committee of the Bank took studying and implementing the spirit of the important instructions of the Central Committee's important speech as the "First Topic" of the Party Committee, solidly promoted the work of "Entering the Articles of Association", "Bearing by one shoulder" and "Pre-research", formulated and issued the *Opinions of Jinshang Bank on the Implementation of the Pre-research and Discussion of Major Operation and Management Matters by the Party Committee*, and insisted on taking the research and discussion of the Party Committee as the pre-procedure for the decision-making of major issues by the board of directors and senior management; carried out collective discussion, collective deliberation and collective decision-making on major issues related to the development of the Bank to ensure that all work of the Bank always moves in the right direction. Under the leadership of the Party Committee, the Bank's risk and compliance work was well promoted in 2021, laying a foundation for high-quality development.

### 1.1.1 Focus on the deployment of risk management by the Party

Based on the characteristics of the financial industry and in combination with the actual work of the whole bank, the Bank sorted out and compiled documents such as the *Compilation of Knowledge on Prevention and Resolution of Major Risks*, and printed and distributed the *Implementation Opinions of the CPC Jinshang Bank Committee on Strengthening Risk Management by the Party* for the whole bank. The Party Committee of the Head Office and the discipline inspection and supervision team dispatched by the Provincial Discipline Inspection and Supervision Commission successfully held the "Risk Management by the Party" meeting, and carried out the publicity of the concept of "Risk Management by the Party", the supervision of key work of "Risk Management by the Party" and the experience evaluation of "Risk Management by the Party" throughout the Bank. In combination with the suggestions of grassroots work and results of cadre training, the Bank formulated the work list for implementing the implementation opinions, and in accordance with the work list, the "Five Systems" and "Eight Mechanisms" for implementing risk management by the Party were constructed.

#### Actively implement the "Three-year Action Plan for Safe Development of Jinshang Bank"

The Party Committee of Jinshang Bank formulated and issued the *Three-year Action Plan for Safe Development of Jinshang Bank* based on actual working conditions, it organized and held the three-year action kick-off meeting and work promotion meeting of safe development, which raised a strong atmosphere of paying great attention to safe development throughout the Bank. It also formulated a three-year development road map according to the actual work, clarified the phased targets and specific tasks, supervised the task promotion of the responsible department according to the time node, and urged the whole bank to consciously check the difference and calibrate the deviation in time. Under the leadership of the Party Committee, the safe development concept of "Development based on safety" has been established throughout the Bank and Jinshang Bank has taken solid steps to advance the "development" as the top priority and "safety" as a matter of primary importance in a coordinated way.

### 1.1.2 Party's history learning and education

Jinshang Bank steadily carried out the Party's history learning and education, and took the opportunity of celebrating the 100th anniversary of the founding of the Party to orderly promote the series of "ten One Hundred" activities such as "100 secretaries talking about the original aspiration", "knowledge competition on the Party's centenary history" and "changing the style of conduct through 100 practical things", and carried out the labor competition of "Celebrating the 100th anniversary of the founding of the Party, and showing our achievements by 10 billion net growth" and "Learning Party's history, praising Party's kindness, following the Party – striving for new achievements in a hundred days and millions" by combining with the characteristics of financial enterprises, promoted the real transformation of the achievements of learning and education of Party's history into tangible work results. Open the column of "Party's history learning and education" and "the 100th anniversary of the founding of the Party" on the online communication platform of the Bank, develop the WeChat subscription account of "Learning Assembly", update and push the Party's history learning contents such as "Learn Party's history every day", "Party's history stories" and "Red financial history" every day, as well as the spirit of important meetings of the CPC Central Committee and provincial Party Committee, the latest deployment requirements, and the latest trends of learning and education of Party's history throughout the Bank.

### 1.1.3 Carry out the activity of "Doing Practical Things for the Masses"

The Bank made solid progress in the practical activity of "doing practical things for the masses". In accordance with the standard of "acting small, accurate measures, sound effects", leading cadres of Party members took the lead in going deep into the market and grassroots. Driven by "understanding the actual situation", focusing on "adopting practical measures" and aimed at "doing practical things", they listened and made efforts to solve primary employees' realistic problems that worry them most and directly relate to their interests, so as to always maintain the flesh-and-blood ties between the Party and the masses. The Bank carried out "doing practical things" activities such as "close relationship between the military and the Bank", "heart-warming help for the elder" and "poor households relieved by Party building" based on the actual working conditions, strove to tackle with the "urgent, knotty, distressing and yearnful" issues for employees and the masses in heart and soul and broke a new ground for work by solving the actual problems.



Figure: Carry out the theme activity of "Doing Practical Things for the Masses"

## (II) Corporate Governance

### 1.2.1 Shareholders' general meetings, the Board of Directors, the Board of Supervisors and senior management

With the Articles of Association as the basic document, a number of policy documents were formulated by the Bank to effectively support the efficient and stable operation of the corporate governance mechanism. Under the leadership of the Party Committee of Jinshang Bank and in accordance with the requirements of modern corporate governance, a corporate governance structure of "Shareholders' General Meetings, the Board of Directors, the Board of Supervisors and Senior Management" has been established, and relevant special committees and internal organizations have been established respectively, forming a relatively sound operation system. The Board of Directors is the decision-making body, which is responsible for the shareholders' general meeting and has 6 special committees: Development and Strategy Committee, Nomination, Remuneration and HR Committee, Audit Committee, Risk Management Committee, Related Parties Transactions Control Committee and Consumer Rights Protection Committee. The Board of Supervisors is the supervisory body and is accountable to the shareholders' general meeting. It has two committees: the Nomination Committee and the Supervision Committee.

In 2021, the Bank held 2 shareholders' general meetings, 7 meetings of the Board of Directors and 24 meetings of special committees, which better supported the decision-making work of the Board of Directors. The number of people and composition of the Board of Directors meet the legal and regulatory requirements. At present, the Board of Directors is composed of 13 Directors, including 2 Executive Directors, 5 Non-executive Directors and 6 Independent Non-executive Directors.



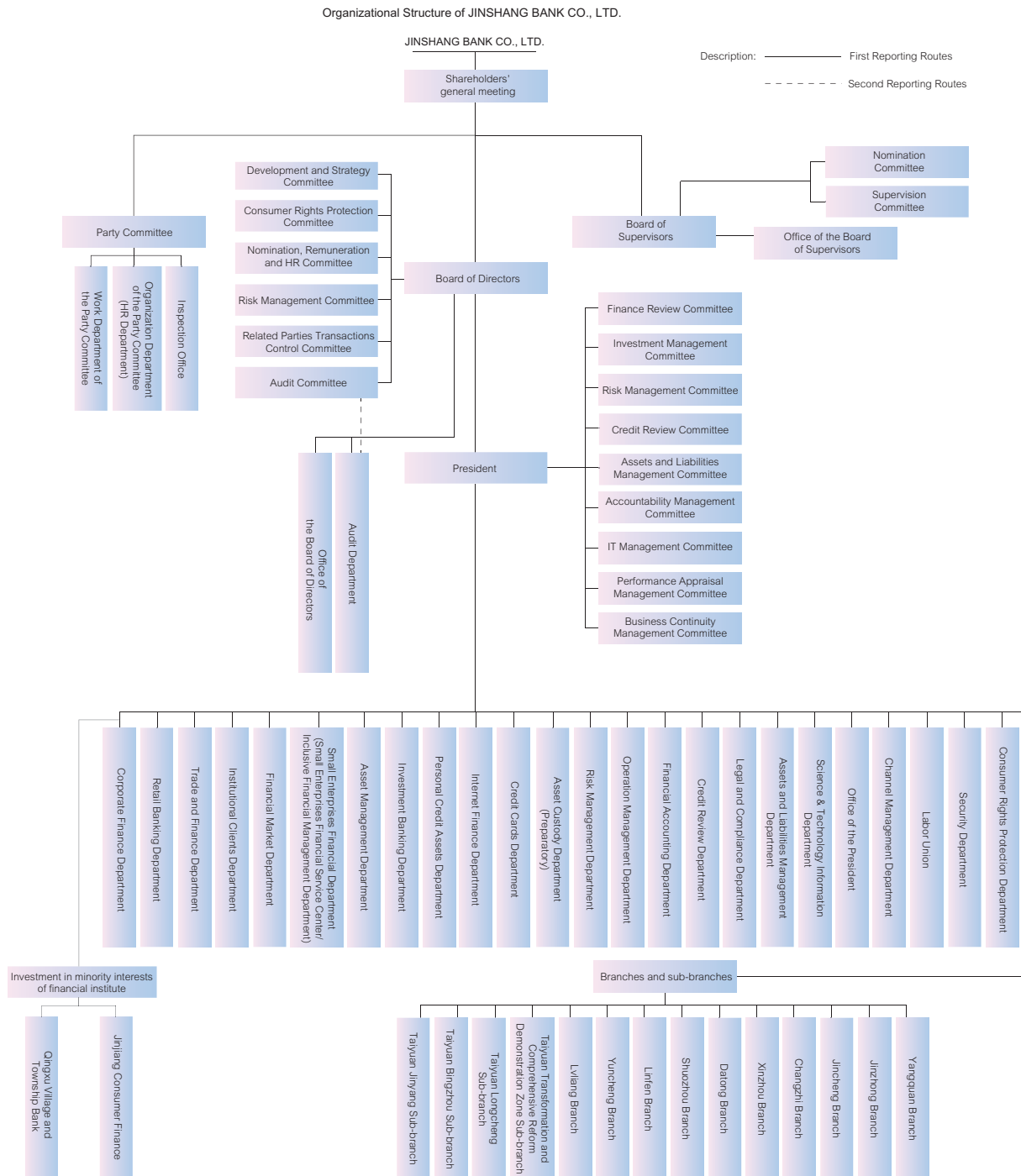


Figure: Organizational Structure of JINSHANG BANK CO., LTD.

### ***1.2.2 Policy on diversity of the Board***

Jinshang Bank valued issues related to diversity and inclusiveness. According to the requirements of the Hong Kong Stock Exchange, the Board of Directors formulated the policy on diversity of the Board. The selection of candidates for directors will be based on factors including but not limited to gender, age, cultural and educational background, nationality, industry experience, technical and professional skills and/or qualification, knowledge, and length of service. During the Reporting Period, the Board of Directors elected Ms. HAO Qiang as the Chairman, and there were female members of the Board of Supervisors and senior management of the Company.

### ***1.2.3 Information disclosure***

According to regulatory requirements, the Bank completed the information disclosure in an efficient and compliant manner through the official websites of Hong Kong Stock Exchange and Jinshang Bank. In 2021, the Bank issued 51 announcements on the Hong Kong Stock Exchange, which were synchronizing with the official website of the Bank, including regular reports, temporary announcements, monthly returns on movements in securities, corporate governance documents and other contents, fulfilling the obligation of information disclosure in a timely, complete, accurate and compliant manner. In 2021, the Bank added voluntary announcements to ensure that investors were able to be aware of the major matters of the Bank in time, protecting the investors' right to know to the maximum extent, especially small and medium investors.

### ***1.2.4 Relationship management of investors***

The Bank maintained open and smooth communication channels of investors, set up a column on "Investor Relations" on the Bank's official website, and provided information such as telephone, fax, email and address of the head office to facilitate inquiry of investors. The Bank actively paid attention to the dynamics of investors in the secondary market, facilitate the communication channels with investors through the portal, investors' telephones or emails, actively paid attention to the messages of popular investor forums such as Eastmoney guba and Xueqiu Website, and responded to the concerns of investors on the premise of compliance timely.

The Bank conveyed important business information to investors through formal announcements, communication between the management and domestic and foreign investors was strengthened, and two-way communication with the capital market was promoted. By means of interviews or visits, the Bank allowed investors to learn more about the Bank and conveyed its investment value. For the content of communication, attention was paid to responding to investors' questions about the Bank's ESG performance.

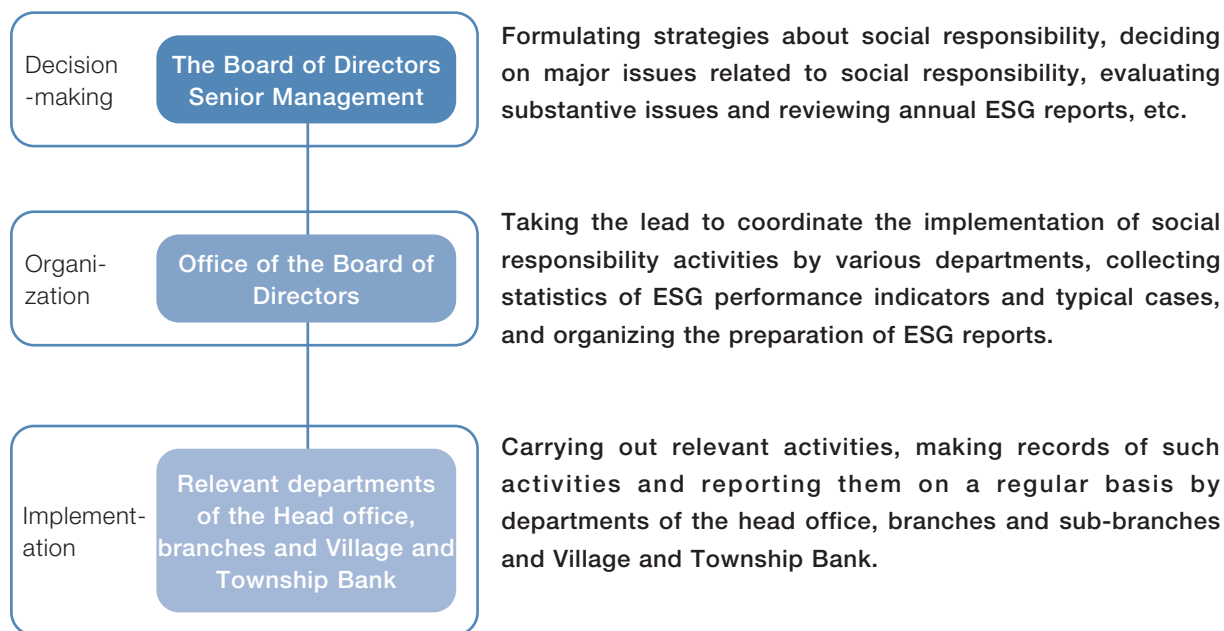


### (III) Promote the Construction of ESG

#### 1.3.1 Strengthen awareness and management of ESG

The Bank applies the concept of sustainable development in its daily business activities. The Board and senior management formulate the strategies related to ESG, the Office of the Board of Directors takes the lead in coordinating specific work, and relevant departments of the head office and the branches and sub-branches perform their respective duties and cooperate with each other to carry out related activities in daily operation so as to put the concept of ESG into practice.

<b>Our Mission</b>	<ul style="list-style-type: none"> <li>To provide excellent services for customers, to create maximum return for shareholders, and to promote economic development and social progress</li> </ul>
<b>Service Philosophy</b>	<ul style="list-style-type: none"> <li>Customer-centered</li> </ul>
<b>Notion of Responsibility</b>	<ul style="list-style-type: none"> <li>Responsibility, persistence, implementation and effectiveness</li> </ul>
<b>Our Corporate Culture</b>	<ul style="list-style-type: none"> <li>Honesty, innovation and entrepreneurship</li> </ul>



In order to enhance the construction of the capacity of ESG of the management team, the Bank held an ESG training session every year for the middle-level bank managers and department contacts of the whole Bank. The training contents include but are not limited to the development trend of ESG domestically and abroad, the development trend of domestic green finance, the interpretation of ESG policies, industry-leading ESG practice, etc.



Figure: Conduct ESG Training Session

### 1.3.2 Communication of stakeholders

We insist on communicating with the government, regulatory bodies, shareholders and investors, customers, employees, suppliers, communities and other stakeholders, listening to opinions and suggestions, and incorporating them into the Bank's development decisions, compliance management, product and service innovation, risk prevention and control and other aspects related to sustainable development. During the reporting period, the Bank further improved the working methods of stakeholder management, carried out stakeholder management more scientifically and systematically, enriched the communication channels with stakeholders, improved the communication quality, listened to the diversified demands of stakeholders and carefully gave feedback, so that stakeholders can comprehensively and timely understand the practice and performance of the Company in fulfilling ESG responsibilities.



Figure: Stakeholders of Jinshang Bank

Table: Issues of concern of stakeholders of Jinshang Bank and responding measures

Stakeholders	Issues of concern	Methods of communication	Response measures
<b>Government</b>	Serving the development of Shanxi Supporting the real economy Practicing inclusive finance Driving energy transformation Developing low-carbon economy	Government papers and guidelines Reports on specific subjects Information distribution Working meetings	Strengthening bank-government cooperation Serving the transformational development of Shanxi Vigorously supporting key projects Supporting private and small and micro enterprises Assisting enterprises in transformation and upgrade Promoting green loan business
<b>Regulatory Bodies</b>	Corporate governance Compliant operation Comprehensive risk management Information disclosure Practicing corporate responsibility	Regulatory policies Work reports Survey and inspection visits Announcement Data report	Establishing a sound internal control system Improving the risk management system Disclosing information in a timely and high-quality manner Promoting targeted supports
<b>Shareholders</b>	Corporate strategic plans Protection of shareholders' rights and interests Industry competitiveness	Shareholders' general meeting Investor communication Investor service hotline Information disclosure	Improving corporate governance structure Enhancing investor relations management Implementing development strategies and accurately disclosing information
<b>Customers</b>	Protection of customer rights Customer privacy protection Data security Fintech applications Product innovation	Questionnaire Customer service phone Online survey Digital platform Awareness campaign	Improving consumer protection mechanism Improving customer service quality Optimizing business process Launching core system Innovating financial products
<b>Employees</b>	Salaries and benefits Protecting rights and interests Training and development Employee support and care	Meeting of the labor union committee Labor Union Suggestion box Feedback	Improving the salary incentive Developing welfare system Establishing a sound training system and caring for employees Organizing various activities
<b>Suppliers</b>	Supply chain management Responsible procurement Managing supply chain ESG risks	Negotiation Tendering and bidding Cooperation agreement	Improving procurement management system Strengthening communication
<b>Community</b>	Charity Climate change Epidemic prevention and control	Forums and sessions Charitable visits Energy conservation and emission reduction Donation of money and goods	Volunteer service Donations to schools Green office

### 1.3.3 Analysis of major issues

In 2021, the Bank investigated the major issues of ESG responsibility and re-evaluated the issues highly related to the Bank's sustainable development based on Jinshang Bank's development strategy planning and major external environment changes, such as the change in supervision requirements and the adjustment of macro policies, and disclosed the Bank's important progress in 2021 as well as its future plan to the stakeholders in this report.

According to the trends of domestic and overseas policies, issues including "green finance", "information security and customer privacy protection" and "supporting rural revitalization" are added to the key work deployment of the banking industry. Additionally, as per the focuses of Hong Kong Stock Exchange and international rating agencies, issues including "implementing responsible investment" and "diversity and inclusion" are added and indicators related to employees' rights, interests and welfare are improved.

<b>High</b> ← Influences on Stakeholders → <b>Middle</b>	Supporting community development Information disclosure Protecting rights and interests of minority shareholders Protecting intellectual property rights	Promoting green development Fintech applications Stakeholder communication Anti-corruption and anti-money laundering Customer satisfaction and complaint handling Digital transformation	<b>Comprehensive risk management</b> <b>Operating according to laws and regulations</b> <b>Serving the real economy</b> <b>Green finance</b> <b>Practicing inclusive finance</b> <b>Corporate ESG management</b> <b>Promoting rural revitalization</b>
	Investor education Supporting community development Expanding cooperative environment	Protecting rights and interests of customers Supply chain management Diversity and inclusion	Corporate governance Employees' health and safety Employees' salaries and benefits Green operation and green public welfare Information security and customer privacy protection
	Implementing responsible investment Responsible procurement Participating in industry research	Volunteer service Charitable donation	Work-life balance Training and development
<b>Middle</b> ← Influences on the sustainable development of Jinshang Bank → <b>High</b>			

#### (IV) Adhere to the Bottom Line of Risk

In 2021, the Bank stuck to the general working principle of making progress while keeping stable performance. By reinforcing credit management, the Bank improved its system construction, asset preservation and employees' awareness of risk, further promoting the Bank's service support capability through the constant improvement of its comprehensive risk management system and strictly preventing the systematic financial risks. In 2021, the Bank strengthened its internal risk control and management through the implementation of over ten key tasks of risk management. As the risk management tasks progressed in a positive way, the Group's non-performing loan ratio as of the end of 2021 was 1.84%.

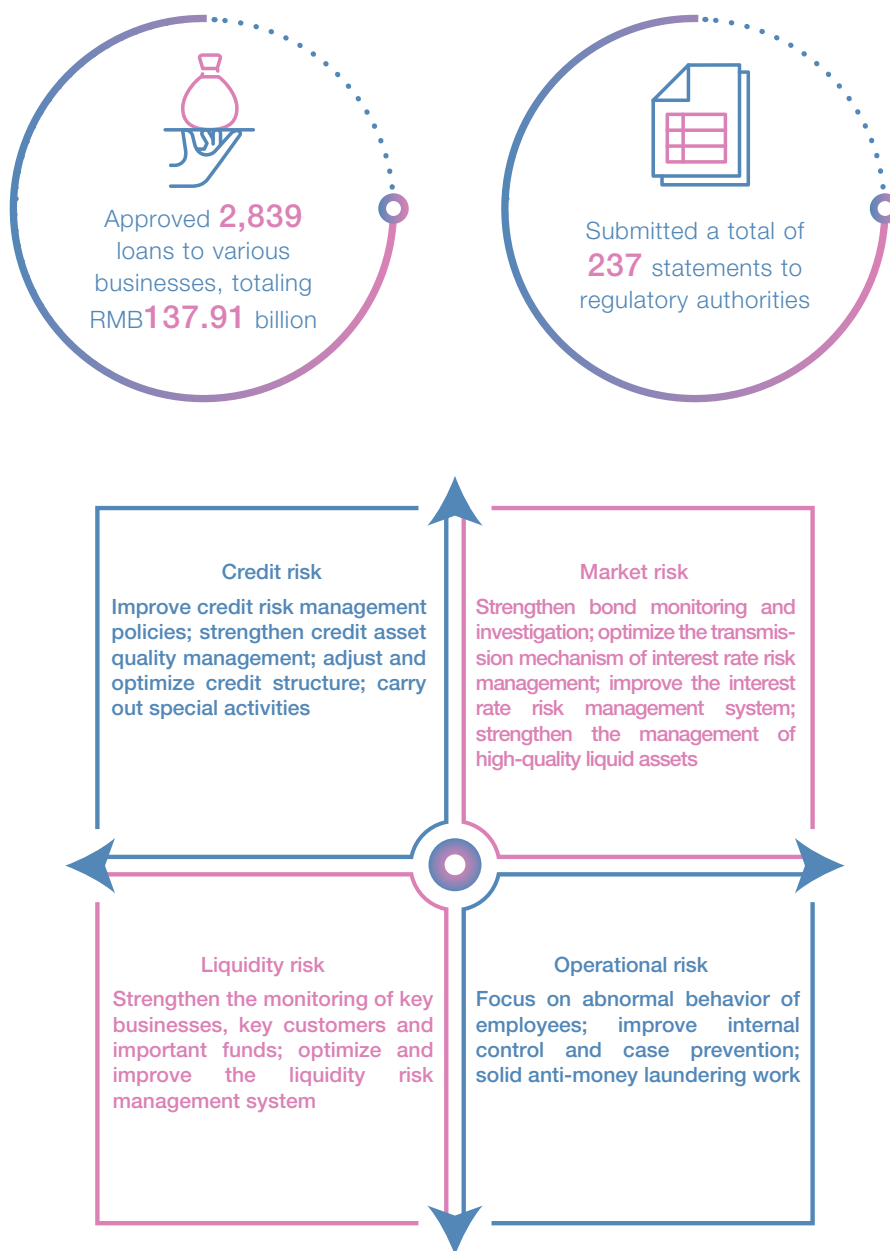
##### 1.4.1 Improving the risk control and management system

In 2021, the Bank revised and formulated multiple systems and policies to constantly improve its risk control and management system, identify, monitor and measure credit risks, liquidity risks, market risks and operational risks to fully prevent the occurrence of systematic financial risks.

<b>Risk management system of Jinshang Bank</b>	Administrative Measures for Group Risks of Jinshang Bank
	Management System for Holding Subsidiaries and Shareholding Companies of JINSHANG BANK CO., LTD.
	Risk Management Contact Scheme for Shareholding and Holding Institutions of Jinshang Bank Group
	Policies and Procedures for Market Risk Management of Jinshang Bank
	Administrative Measures for Market Risks of Jinshang Bank
	Implementation Rules for the Administration of Related Party Transactions of JINSHANG BANK CO., LTD.
	Administrative Measures for Related Party Transactions of JINSHANG BANK CO., LTD.
	Administrative Measures for the Write-off of Bad Debts of JINSHANG BANK CO., LTD.
	Administrative Measures for the Classification of Transaction Accounts and Bank Accounts of Jinshang Bank (2021 Edition)
	Implementation Rules for Loan Quality Risk Classification of Jinshang Bank

### 1.4.2 Strengthening risk management tasks from multiple aspects

In 2021, the Bank coped with the changes in market environment with a proactive attitude by continuously improving the risk management systems for liquidity risks, compliance risks, credit risks, operational risks, market risks and reputational risks, solidifying the supervision and early warning of all kinds of risks, stepping up efforts in internal control and inspection while carrying out the special event of “asset quality improvement and fortification” to implement the primary responsibilities of control and management. As of December 2021, the Bank’s risk trends have become mostly stable and overall controllable.





### Establishing a risk prevention and control, early warning and supervision system

In 2021, the Bank cooperated with Financial Work Office of the Shanxi Provincial People's Government to establish and improve a risk prevention and control, early warning and supervision system, covering supervision indexes of five aspects and accelerating the formation of full-coverage and penetrating supervision system of local financial institutions.



### Enhancing credit management

The Bank established a 2<sup>nd</sup>-gen credit reporting project team with Deputy President as the team leader to further prevent credit and compliance risks and better adapt to supervision requirements. With the support of regulatory bodies and the collaboration of relevant departments, the Bank accomplished the switching and launching of the 2<sup>nd</sup>-gen credit reporting system in September 2021. What's more, the Bank reinforced tasks like credit management and implemented the annual credit working plan arranged and deployed by the work leading group. It handled the application of credit system users as per time limit and upgraded the employment records of credit system users on a monthly basis while implementing warning education for system users to reinforce the users' system operating capacity.

### Technological empowerment and risk governance efficacy

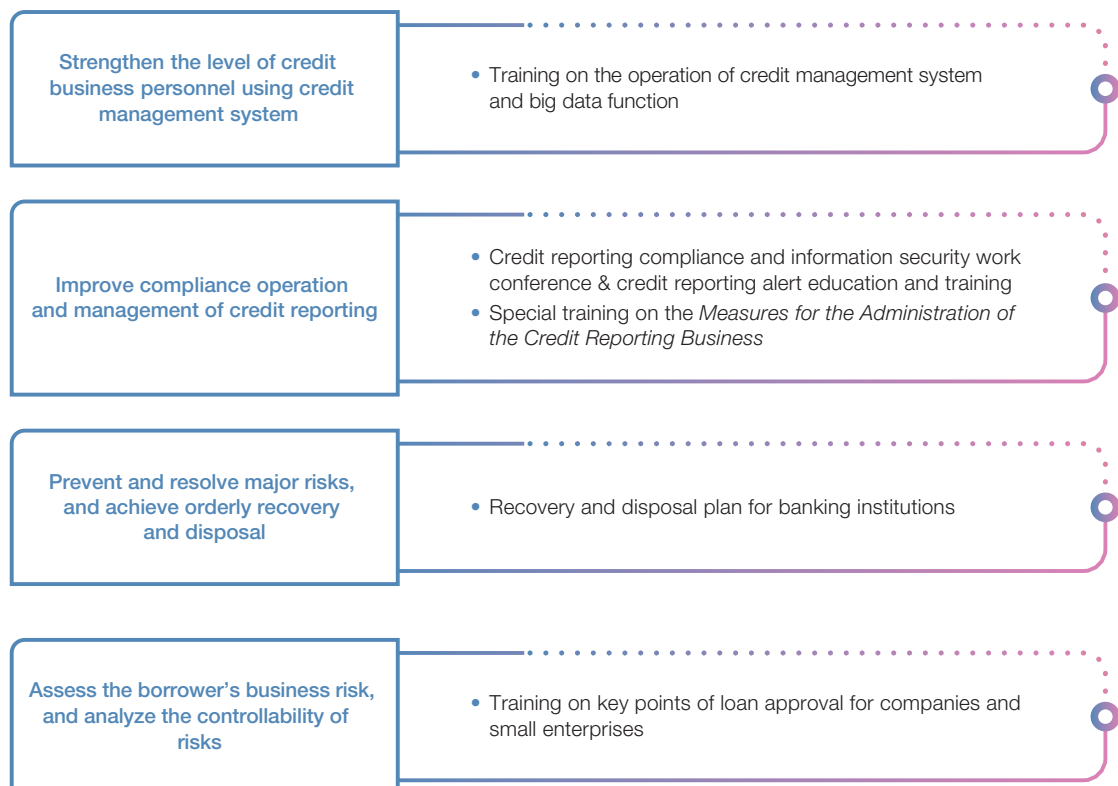
In 2021, the Bank introduced external big data to its credit management system, including industrial and commercial information, judicial litigations, negative public opinions and anti-fraud data, established its big data intelligent risk control rules and achieved comprehensive risk control coverage featuring diverse risk monitoring objects, omnidirectional risk information monitoring, and early warning application to full process, to effectively improve the capability of risk identification and the efficiency of risk decision-making management.

### 1.4.3 Conducting climate risk research and management

Climate risks have become the biggest challenge that human beings have to face in the 21st century. In the context of countries actively shifting to green and low-carbon economy, the stakeholders are paying more and more attention to climate risks. The Bank is acutely aware that climate risk is long-term, highly uncertain and a new risk area for banks. In November 2021, the Board of Directors reviewed and approved the *Proposal on Establishing Jinshang Bank Climate Risk Sensitivity Pressure Test Project Team* and agreed on the establishment of the Jinshang Bank climate risk sensitivity pressure test project team to provide organizational guarantee for the Bank in carrying out climate risk management in a systematic and scientific way. Moreover, the Bank invited external experts to conduct special training for its management on the recovery and disposal plan for banking institutions and “carbon peaking” and “carbon neutrality” to enhance the management’s awareness of climate risks.

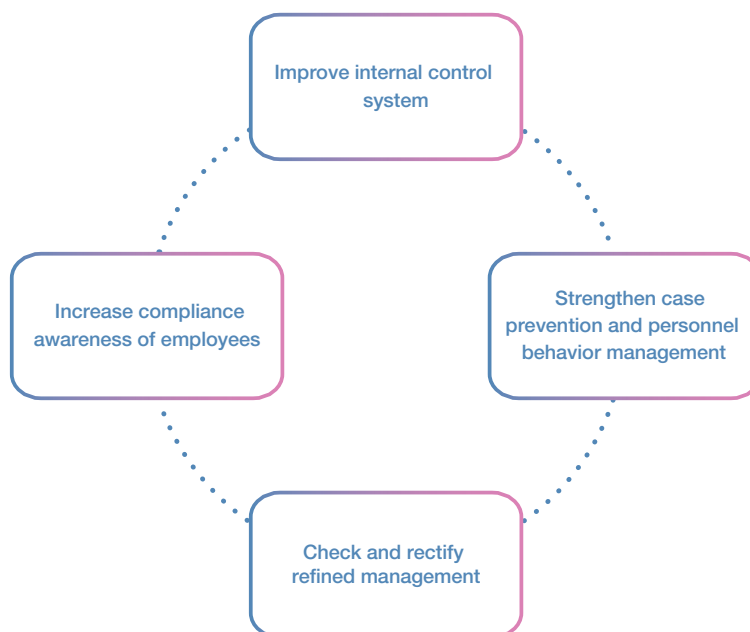
### 1.4.4 Increasing the risk awareness of employees

The Bank carried out a number of risk trainings to increase the professionalism level of the risk management team, establish a correct risk management concept and risk culture as well as provide personnel guarantee for risk management and the sustainable and strong business development of all branches.



## (V) Enhancing Internal Control Compliance

Jinshang Bank fully implemented the decisions and deployments on financial work made by the Party Central Committee and the State Council, firmly set up a development concept of “prudent compliance and steady operation”, stuck to the bottom line of compliance operation, and grasped the core links of risk control to continuously reinforce the compliance internal control. In 2021, the Bank continued improving its compliance internal control management system through four major tasks, i.e., improving its internal control system, consolidating case prevention, improving, checking and rectifying refined management, and promoting anti-money laundering and risk control.



### 1.5.1 Improving internal control system

In 2021, the Bank continued internalizing external regulations, promoted the abolition, adjustment and establishment of systems, implemented system management screening, solicited 154 opinions, feedback and suggestions from branches and cooperated with relevant departments to study and formulate countermeasures to improve system management efficiency. In addition to that, the Bank also actively improved its systems and optimized its system management mechanism in accordance with the requirements of relevant policies such as dishonest persons subject to enforcement, personal information protection and facial recognition technology.

In 2021, the Bank carried out comprehensive sorting and evaluation twice for its systems, and screened and cleaned up the business systems not applicable to actual management in a centralized way. In 2021, the whole bank formulated 330 new policies, revised 179 policies, and abolished 275 original policies, further increasing system quality centering on improving compliance internal control and management.

### 1.5.2 Improving compliance internal control and management

Through case prevention mobilization meeting, the Bank implemented the primary responsibilities of case prevention compliance. It signed the Letter of Responsibility for Goal of Case Prevention to guarantee the division and layered implementation of case prevention responsibilities. The Bank further detailed the content of legal case prevention and performance of obligation, and specified case and case risk event information reporting work as per the requirements. In addition to strengthening accountability, the Bank also improved the standards for the accountability system. The Bank, in line with its business development, revised the Administrative Measures for the Accountability of Jinshang Bank for Its Violations and the Administrative Measures for Staff Violation Points of Jinshang Bank in 2021, further improving its management system of punishments for violations.

It promoted the implementation of “service and efficiency” requirements, coordinated and integrated the bank-wide inspection item plan, with a combination of off-site and on-site and off-site inspection items accounting for 55% of all inspection items. The Bank implemented the inspection plan. In 2021, the Bank organized and conducted a total of 1,271 internal compliance inspections across the Bank, covering corporate credit, real estate loans, non-standard investments, operation, legal compliance management, financial management, safety and security, and financial support and guarantee, etc., to persistently promote the optimization and upgrading of the working mechanism for rectification of issues identified in compliance inspection.

#### Organizing the event “Internal Control Compliance Management Construction Year”

In 2021, the Bank formulated and published the Implementation Scheme for “Internal Control Compliance Management Construction Year” Event and established a normalized bank-wide leadership structure. It continued promoting the implementation of this scheme, convened a meeting to promote the work of the “Internal Control Compliance Management Construction Year”, made promotional videos and slogans for extensive publicity, and put forward the working requirements for the event, including the time limit, objective and working requirements. Furthermore, the Bank implemented supervision and evaluation for the self-examination and self-correction of five organizations.

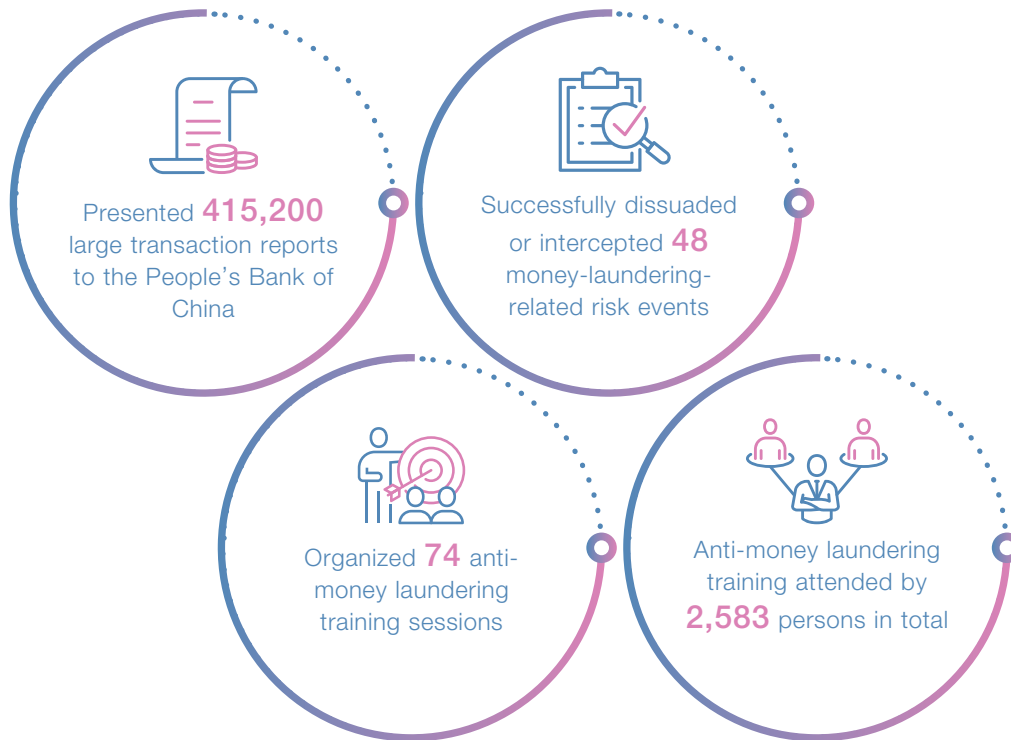
### 1.5.3 Deepening anti-corruption and anti-money laundering

Financial corruption poses a great threat to financial security. In recent years, as the regulatory bodies’ requirements on enterprise governance leveled up, more and more efforts have been put into anti-corruption. Anti-corruption has always been a key focus of the Bank’s compliance internal control. The Bank effectively reinforced its leadership in anti-corruption, and conducted timely studies and deployments to solve major issues relating to the construction of the Party’s integrity and anti-corruption. It continued to increase its efforts to combat corruption, established sound whistleblowing procedures and seriously investigated and dealt with disciplinary and illegal cases in accordance with the *Regulation of the Communist Party of China on Disciplinary* 《中國共產黨紀律處分條例》, the *Law of the People’s Republic of China on Administrative Discipline for Public Officials* 《中華人民共和國公職人員政務處分法》 and other Party discipline and regulations. In 2021, the Bank had 2 corruption lawsuits with the involved party being punished according to laws and carried out 4 integrity training, covering 5,300 directors and employees.

According to the Anti-Money Laundering Law of the People's Republic of China 《中華人民共和國反洗錢法》, the Provisions on Anti-Money Laundering for Financial Institutions 《金融機構反洗錢規定》, the Guidelines for Risk Management of Money Laundering and Terrorist Financing of Corporate Financial Institutions 《法人金融機構洗錢和恐怖融資風險管理指引》, the Administrative Measures for Anti-Money Laundering and Counter Terrorist Financing of Banking and Financial Institutions 《銀行業金融機構反洗錢和反恐怖融資管理辦法》 and other relevant laws and regulations, based on its actual situation, the Bank further improved the anti-money laundering internal control system in 2021 to specify the responsibilities in money laundering risk management and regulate the money laundering risk management requirements.

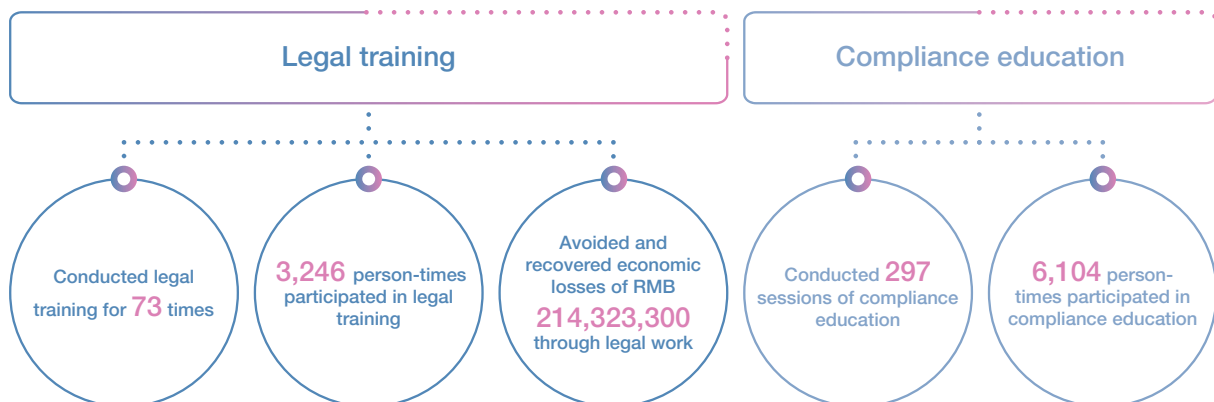
<b>Anti-money laundering system of Jinshang Bank</b>	Money Laundering Risk Management Policy of Jinshang Bank
	Administrative Measures for Anti-Money Laundering of Jinshang Bank
	Implementation Rules for Anti-Money Laundering Customer Identification of Jinshang Bank
	Measures for Risk Assessment of Business Money Laundering and Terrorist Financing in Jinshang Bank
	Operating Procedures for Customer Money Laundering Risk Classification and List Management of Jinshang Bank
	Implementation Rules for Large Transaction and Suspicious Transaction Reporting of Jinshang Bank
	Implementation Rules for Anti-Money Laundering Customer Identification of Jinshang Bank
	Implementation Rules for Anti-Money Laundering in Operational Businesses of Jinshang Bank
	Implementation Rules for Anti-Money Laundering Work of Internet and Financial Department of Jinshang Bank

Besides, the Bank launched the money laundering risk self-evaluation project in 2021, formulated the indexes and methods for self-evaluation of money laundering and terrorist financing risks, and organized relevant departments to assess their inherent risks in relation to business products, customer groups and transaction channels. The Bank improved the suspicious transaction monitoring model, added varieties to suspicious transaction analysis tools, improved the system monitoring mechanism and comprehensively optimized and upgraded the anti-money laundering system. Moreover, it carried out anti-money laundering training according to its business needs to increase the public's capability of identifying and preventing money laundering risks. It also stepped up the anti-money laundering training for its employees and created a culture of anti-money laundering and compliant operation.



#### 1.5.4 Increasing the compliance awareness of employees

The firm establishment of employees' compliance awareness is an ongoing priority of the Bank. The creation of a compliant and law-based culture is an important way to deepen the awareness of compliance. During the reporting period, the Bank held multiple compliance-themed training sessions, including "Special Training on the Applicable Judicial Interpretation of Warranty Clauses of the Civil Code", "Legal Training and Special Legal Training on Asset Quality Improvement and Fortification" and "Training on the Measures to Prevent and Cope with the Legal Risks in Enterprise Advertising", to interpret the external regulations to employees of all levels and enhance their awareness of law-based and complaint operation. Meanwhile, the Bank carried out legal training for its directors, supervisors and senior management to raise their awareness of legal risk prevention.





### Case: “Strive for Excellence of Jinshang” Legal and Compliance Debate Competition

The Bank organized the “Strive for Excellence of Jinshang” Legal and Compliance Debate Competition, the theme of which is closely focused on key work in the management of legal risks by the Party Committee of the Head Office. The front, intermediate and back-line employees of the Bank participated in the competition with great enthusiasm. Through this competition, employees gave further thought on legal compliance culture and established an unbreakable awareness of legal compliance.



Figure: Legal and Compliance Debate Competition organized by Jinshang Bank

### Case: Yangquan Branch implemented multiple forms of legal and compliance training

Jinshang Bank's Yangquan Branch organized on-site compliance training and session, online education, online knowledge test, symposium, online promotional short video campaign, compliance speech contest and other events.



Offline training of the business department



Party's Day activity - "Everyone prevents risks, everyone speaks about compliance"



Theme class - "President speaks about compliance"



Speech contest - "Compliance heart to the Party, new journey to pursue dreams"



Warning educational activity - "Violators show up to talk about risks"

### **1.5.5 Intellectual property protection**

The Bank complied with the Patent Law of the People's Republic of China, the Copyright Law of the People's Republic of China, the Trademark Law of the People's Republic of China, the Commercial Banking Law of the People's Republic of China and the Measures for the Registration of Computer Software Copyright, followed the principle of "Under the unified management of the Head Office, each department performs its own functions with the coordinated cooperation of branches and sub-branches to achieve effective protection by all employees". The Bank popularized the knowledge of intellectual property laws across the Bank to improve the awareness and ability of intellectual property protection of the Bank.



# 2

## Development – Thriving and Robust, Becoming a Regional Outstanding Bank

- (I) Be Mindful of the Big Picture, and Serve the Transformation of Shanxi's Economy 37
- (II) Gather Strength and Promote Rural Revitalization by Finance 38
- (III) Strive for Excellence and Serve Urban and Rural Citizens 41

As a provincial city commercial bank in Shanxi Province with legal person as the civil subject, Jinshang Bank integrated itself into the regional development of Shanxi and supported provincial key regions, key projects and livelihood projects to serve the real economy. In the meantime, it reinforced the outcome of poverty alleviation with its financial strength during the “14th Five-Year Plan” period to add thrust to rural revitalization and continued to promote inclusive finance vigorously. Also, Jinshang Bank adhered to the vision of innovative, coordinated, green, open, and shared development, regarded serving the low-carbon, circular and ecological development of local economy as its mission, constantly improved green credit, expanded green bonds and refined green products, took the creation of a “green bank” as its own development goal and fully supported the development of local green finance.



## (I) Be Mindful of the Big Picture, and Serve the Transformation of Shanxi's Economy

### 2.1.1 Supporting strategic emerging industries

With solid services for the high-quality development of Shanxi economy, the Bank focused on the fundamental, global and leading key projects in Shanxi Province, and intensified credit support for strategic emerging industries and ten industrial clusters of intensive and deep processing, including strategic emerging industries such as IT application and innovation industry, photoelectric industry, photovoltaic industry and carbon-based new material industry.

#### Case: Providing RMB20 million of credits to support the construction of an intelligent parking lot for an intelligent technology group

An A-share intelligent technology group listed on the Growth Enterprise Market has a business scope covering intelligent manufacturing system, intelligent production, intelligent warehousing, intelligent sorting, intelligent delivery solution and intelligent tridimensional parking. The group's intelligent parking business has been successfully applied to scenarios like shopping malls, business centers, residential communities and large enterprises and has expanded to overseas market. This company has formed the core and key technologies and products of proprietary intellectual property rights, created an intelligent industrial technology highland, and incubated a cluster of intelligent industries. Jinshang Bank formulated a financial service scheme for this enterprise and offered RMB20 million of loans to support the construction of its intelligent parking lot. This project provided a solution to the insufficient parking lots in the city and made contributions to the construction of a smart city.

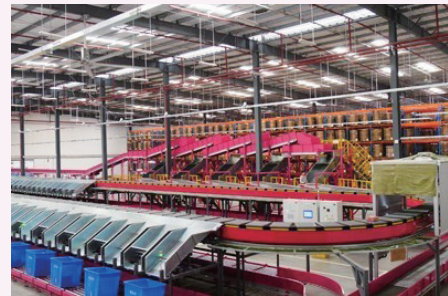


Figure: Construction of the intelligent parking lot

### 2.1.2 Promoting industrial optimization and upgrade

Shanxi Province is an important energy base and old industrial base in China as well as a national pilot area of the comprehensive supplementary reforms for resource-based economy transformation, thus occupying a crucial position in accelerating the reform and development of the transformation of resource-based economy. During the "14th Five-Year Plan" period, China proposed greater requirements for the transformation and development of resource-based economy. The Bank proactively assisted Shanxi Province in constructing a first-class innovation ecology and utilized its financial strength to drive industrial transformation and upgrade toward high-quality and sustainable development.

#### Case: Providing RMB3 billion of credits to support the intelligent manufacturing of a steel group

The steel group's manufacturing technology industrial park and Jingang mechanical and electrical equipment industrial park project is the key transformation and upgrade project of Shanxi Province and mainly supported project in the field of high-end equipment intelligent manufacturing of Jincheng, with a total investment of RMB13.660 billion. This industrial park project introduced the most advanced intelligent manufacturing technologies and equipment in the world, covering railway special line, intelligent mechanical material yard, ironmaking, steelmaking, whole-process design of steel rolling and construction of whole industry chain, and has configured recycling items such as subcritical gas power generation, wastewater treatment center, waste steel processing and recovery, steelmaking slag stewing, and waste heat recovery for heating. The Bank fully exerted its role in the promotion of Shanxi energy revolution of provincial financial institutions and provided RMB3 billion of credits.

### 2.1.3 Vigorously developing culture and sports industry

In February 2021, Shanxi provincial government issued the Implementation Opinions on Deepening Culture-Tourism Integrated Development, in which it proposed taking expanding domestic demand as the strategic focus to promote the utilization integration, product integration, project construction integration and market integration of culture and tourism resources. The Bank responded to the call of the Shanxi provincial government by vibrantly promoting the strategic pillar industry of cultural tourism and improving the quality and efficiency of cultural tourism industry. The Bank has signed a strategic cooperation agreement with the Shanxi Department of Civil Affairs to promote the overall level of health industry development of Shanxi Province.

#### Case: RMB500 million of credit support for cultural tourism engineering

In active response to the national policy of the supply-side structural reform of the coal industry, Gushuyuan was shut down in 2017. Later, to develop all-for-one tourism based on “cultural tourism show+”, the mine was designed to be built into a cultural tourism complex integrating culture, tourism, business, show and experience, and was listed as the key project on provincial, municipal and regional levels. After the project is put into operation, it will boost the economy of the entire region and local land value. To this end, Jinshang Bank provided RMB500 million of green credit facility in support of the ecological restoration and renovation for the mine to promote the green transformation and upgrade of resource-based economic sectors in Shanxi.



Figure: Design sketch of Gushuyuan

## (II) Gather Strength and Promote Rural Revitalization by Finance

It is banks' duty-bound social responsibility and political mission to provide financial services in support of rural revitalization. Jinshang Bank combines the services for rural revitalization closely with its high-quality and sustainable development. While supporting local economic transformation and development, the Bank actively explored the effective way to serve rural revitalization and issued the *Implementation Scheme for Jinshang Bank to Serve Rural Revitalization* in 2021, which specifies the general objective and key work centering on the connection between poverty alleviation and rural revitalization to promote rural revitalization by expanding credit support and innovating basic financial services. The Bank established the assessment mechanism of inclusive finance and serving rural revitalization, which effectively promoted relevant work.



### 2.2.1 Improving inclusive financial product system

In 2021, the Bank further improved its inclusive financial product system to meet the financial needs of inclusive customer groups and provided them with multiple-layer and diverse financial services. It improved three micro-financial products, i.e., “Yi Bao Dai”, “Zheng Cai Dai” and “core upstream credit loan” and innovated and developed four inclusive products, i.e., “Cheng Xin Dai”, “stock-pledging loan for small and micro-businesses”, “financing guarantee and trade credit” and “special new loan”.

Core upstream credit loan	Yi Bao Dai	Zheng Cai Dai
<ul style="list-style-type: none"> <li>Designed for upstream suppliers recommended by core enterprises</li> <li>Working capital loans with outstanding accounts receivables of core enterprises as the main source of repayment</li> <li>By the end of 2021, its loan balance was RMB368 million</li> </ul>	<ul style="list-style-type: none"> <li>Designed for private hospitals and chain drugstores with designated qualification for medical insurance</li> <li>Business loans with the settlement payment in the medical insurance center as the main source of repayment</li> <li>By the end of 2021, its loan balance was RMB72 million</li> </ul>	<ul style="list-style-type: none"> <li>Working capital loans to small businesses that have won government procurement projects</li> <li>The amount of loan is determined based on the contract value of the acquired government procurement project</li> <li>By the end of 2021, its loan balance was RMB91 million</li> </ul>

In December 2021, the Bank accomplished its supervision objectives of “two increases”.

#### Two Increases

- The balance of inclusive finance loans was RMB5.746 billion, an increase of RMB1.247 billion over the beginning of the year, with a growth rate of 27.72%.
- The number of accounts with balance of inclusive loans to small and micro enterprises was 3,278, an increase of 359 over the beginning of the year.

### 2.2.2 Searching for development opportunities of private enterprises

The Bank took supporting the development of private economy as an important step for serving local economic transformation and development and actively improved the allocation of credit resources. In 2021, the Bank vigorously organized relevant sub-branches to carry out activities to contact private entrepreneurs to deliver national financial policies and strategies and relevant policies and systems of Shanxi Province, Taiyuan City and the Bank. The Bank organized the presidents of the 7 sub-branches on the list to visit or invite those entrepreneurs for negotiation to keep good interaction with them. By the end of 2021, the Bank's balance of loan to private enterprises reached RMB71.395 billion.

### Participating in the promotion meeting for presidents of banks in Taiyuan to contact private enterprises and entrepreneurs

In September 2021, the promotion meeting for presidents of banks in Taiyuan to contact private enterprises and entrepreneurs and the opening ceremony of Taiyuan private economy transformation and development service base were jointly organized by the United Front Work Department of CPC Taiyuan Municipal Party Committee and Taiyuan Finance Office at the financial service hall of Taiyuan. Jinshang Bank attended this meeting and said that it would actively respond to the tasks to promote the private economy development of all levels of governments through actions like continuous improvement of financing products, innovation of service platforms, in-depth policy interpretation and establishment of long-term mechanism to make greater contributions in supporting the development of private enterprises.



### 2.2.3 Building a bridge of rural revitalization with finance

The Bank focused on promoting the development of agriculture-benefiting business and practically propelled the development of rural revitalization business. In July 2021, the Bank attended the forum and reception meeting for heads of key supported counties of rural revitalization convened by the Rural Revitalization Bureau. At the meeting, it carried out in-depth communications with the supported counties to learn about their financing demand and actively promoted its financial service products for rural revitalization. What's more, the Bank advanced its collaboration with guarantee institutions, insurance companies and enterprises and reinforced its support for characteristic agricultural industries. By cooperating with governmental bodies, the Bank has regularly obtained key support projects and formulated characteristic business schemes in a more precise way. The Bank issued the Implementation Scheme for Jinshang Bank to Serve Rural Revitalization, which specifies the general objective and key work to determine next work initiatives. By the end of 2021, the Bank has 19 outlets supporting "rural revitalization", with an agriculture-related loan balance of RMB53.787 billion, a net increase of RMB8.872 billion over the beginning of the year, with a year-on-year growth of 19.75%.



#### The Bank and the government jointly organized financing communication events

The Bank continuously enhanced communication with the Rural Revitalization Bureau, the Department of Agriculture and Rural Affairs and government departments at all levels in Shanxi Province and built a financing exchange platform. In 2021, the Bank organized the participation in the forum and reception meetings for heads of key supported counties of rural revitalization convened by the Provincial Rural Revitalization Bureau, pulling the government-bank-enterprise connection even closer; participated in the thematic meetings on finance serving rural revitalization to learn about the financing demand of different areas and information about leading corporate customers, provided consistent supervision, guidance and support for the marketing and exchange of branches and took the initiative to explore the optimal mode of finance supporting rural revitalization. In 2021, the Bank provided financial support of RMB1.152 billion in total to 57 leading enterprises involved in key projects of rural revitalization and agriculture.

#### Case: Supporting green agriculture with RMB146 million of “agricultural guarantee loan” financing

In 2021, the Bank provided a state-holding enterprise in Xinzhou City with RMB146 million of financing through “agricultural guarantee loan” to support it in implementing green agricultural project. In this way, the Bank fulfilled its idea of green development with practical acts and contributed to rural revitalization. The enterprise with financial support from Jinshang Bank is a state-holding enterprise specialized in land consolidation in Xinzhou. It has set up an exemplary and leading role in rural revitalization and ecological agriculture through “the model of ditch modification and governance, centralized treatment for contiguous poor areas, operation scale, mechanical intellectualization, management standardization, forestry improvement, tree species improvement and spatial displacement”.

Through land modification, the grade of villagers’ cultivated land has been raised, with a significant increase in income. Moreover, the average annual increasable economic income is around RMB300 per mu, realizing the diversified development of rural economy.

### (III) Strive for Excellence and Serve Urban and Rural Citizens

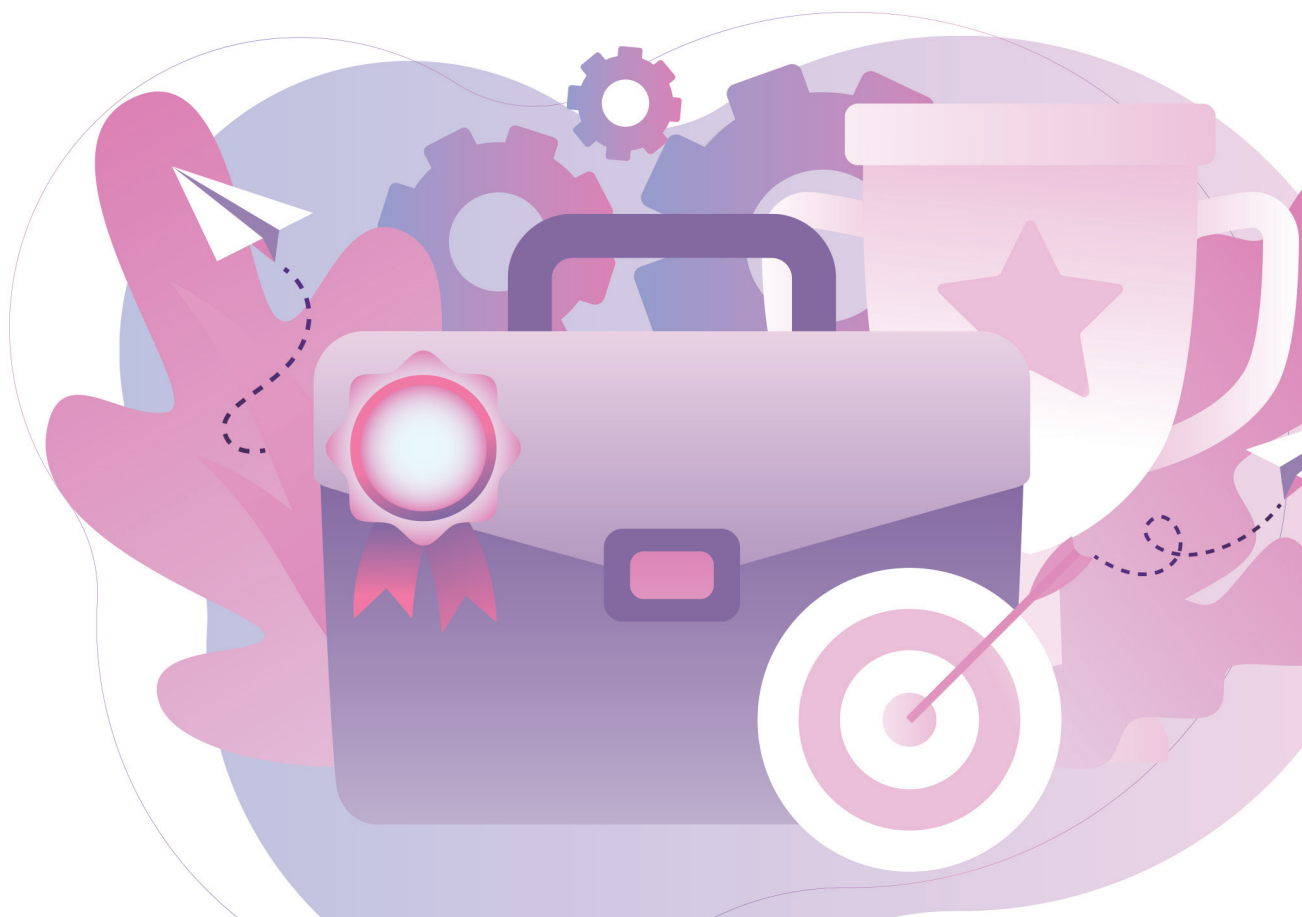
In 2021, the Bank continuously enriched its retail business product line, enhanced the business cooperation with third-party institutions, and constantly expanded the variety of agency products. Wherein, there were 53 new fund products, 6 new insurance products, and 24 new private bank and special account products. The Bank has also established a partnership with 9 new institutions. By the end of 2021, the cumulative sales of products of publicly offered funds have reached RMB670 million, with RMB760 million in duration (including monetary funds); the cumulative sales of agency special account products reached RMB2.760 billion, with RMB3.269 billion in duration; the cumulative sales of family trust and security commission products reached RMB153 million, with RMB320 million in duration.

#### Implementing installment for differentiated credit card rates via multiple channels

This is mainly applied to bill installment business. Currently, the applicable channels include SMS invitation, telephone outbound invitation, WeChat bank, Jingdong Finance App, etc. and are available through independent application. According to factors like the actual cost of funds, business necessity, market demand, customer willingness, etc. and combining financial technologies, such as big data and cloud platform, the Bank adopted different marketing objectives and management strategies for customers of different life cycles and earning contributions, as well as formulated market-oriented differentiated installment pricing to enable quality customers to acquire the chance of the cost of using funds with more market competitiveness. As of the end of 2021, the Bank handled 18,200 bills of installment differentiated rates in total, with an installment amount of RMB171 million and an installment commission income of RMB7,172,300.

#### Promoting the high-quality development of business through innovating personal loan products

In 2021, the Bank accelerated product innovation and promoted the high-quality development of personal loan business in an order manner. It launched two scenario-based products, namely “Kuai Di Yi Dai” and “Che Wei Yi Dai”, and completed the three-tranche optimization of “Yi Dai Tong” to provide customers with more convenient and comprehensive financial services. Based on the consumption transformation, the Bank also launched two online products including “Housing e Loan” and “Credit e Loan” in 2021. Both of them realized online self-service and one-stop service, which were an innovation of the Bank’s personal loan products in digital finance.



# 3

## Environment – Guard Our Hometown and Construct a Green Future

- (I) Bravely Explore New Roads and Earnestly Support the Goal of “Carbon Peaking and Carbon Neutrality” 44
- (II) Innovation-driven, Create a Green Financial System 45
- (III) Response to Climate Change and Create a Green Bank 46

Green development has become an important domestic and international consensus as well as China’s fundamental development concept. Since September 2020 when China put forward the objectives of “carbon peaking” and “carbon neutrality”, Jinshang Bank has fully exerted its advantages as a local legal person bank that it could “serve local economy the most directly and embody local characteristics to the most”. It closely centered on the planning and layout of Shanxi’s green transformation and development, actively developed green finance, supported green industries in an overall manner and added new green momentum to its high-quality development through constructing green fintech ecology.



## (I) Bravely Explore New Roads and Earnestly Support the Goal of “Carbon Peaking and Carbon Neutrality”

### 3.1.1 Lowering credit support for industries with “high energy consumption, high pollution or overcapacity” and phasing out customers with backward production capacity

The Bank gradually reduced the loan to the industries with “high energy consumption, high pollution or overcapacity”, and withdrew from the existing customers who violated the environmental protection rules several times or failed to meet the requirements stably. The Bank strictly prohibited access to loan to industries with “high energy consumption, high pollution or overcapacity”. The Bank gradually reduced and withdrew from existing customers with backward production capacity that have been phased out by the central government and Shanxi Province, and withdrew at a certain proportion of backward production capacity that has been phased out by existing customers on the premise of keeping risks under control.

The Bank strictly prohibited access to loan to enterprises with “backward production capacity”. The Bank actively followed up the implementation plans of local governments and central enterprises to resolve excess coal production capacity, resolutely withdrew from the capacity that failed to meet the standard requirements, and resolutely retreated from the capacity with high security risk. The Bank accelerated withdrawal of the loan to projects with backward production capacity featuring exhausted resources, high production costs, poor coal quality, difficult mining and no hope of recovering losses, while strictly controlling the loan to projects with new production capacity in violation of regulations. As at the end of 2021, the balance of the Bank’s various loans in support of the energy revolution is RMB52.220 billion.

### 3.1.2 Supporting enterprises’ green transformation and upgrade

Based on the four series of green financial product system, i.e., Green Loan Connect, Green Financing Connect, Green Direct Financing and Green Creative Financing, the Bank realized the full coverage of green basic credit, specialized green financing, environmental equity financing and green investment banking business. Meanwhile, the Bank launched a green channel for green financial projects and enterprises to guarantee priority for the review and approval in a meeting of green financial business.

#### Case: Providing RMB800 million of credits to support a chemical enterprise in Taiyuan City

This chemical group’s Qingxu fine coal chemical industrial park project under construction created a modern and green enterprise of high-end carbon materials as per the orientation of “high-end, intelligent and green”, leading the innovative development of the new energy industry. This project adopts production processes of low energy consumption and low pollution in terms of process, furnace model selection and technical equipment, assuring the advancement of the project in terms of economy, technology and environmental protection. Jinshang Bank provided this enterprise with RMB800 million of credit support after knowing its support required in the process of upgrade and transformation.

Besides, the Bank launched innovative and targeted green loan products to precisely meet the green market demand according to the industrial characteristics and actual conditions of this enterprise. In 2021, the Bank successively launched new products like emission right pledge finance and intellectual property mortgage finance, providing enterprises with more abundant financing channels.

#### Case: Emission right pledge finance for a company in Jiaokou County

This company is an industrial enterprise integrating coal washing, coking, processing, sintering, ironmaking, power generation, casting and cement. So far, it owns two 380m<sup>3</sup> blast furnaces, a 1.3-million-ton coke production line, a 1-million-ton chain sintering production line, a 2×6MW gas power plant, a 1×12MW gas power plant and a 3×3MW gas power plant. It has an annual capacity of 580,000 tons of pig iron, 1.3 million tons of coke with 33,000kWh of annual power generation output scale. Jinshang Bank provided this company with RMB200 million comprehensive credits. The pledges (mortgages) are machinery equipment, emission right and 99.85% shareholdings of the shareholders of a company in Jiaokou County. The estimated value of the enterprise's emission right is RMB28,463,100, and the loan is expected to create an interest income of RMB12.80 million.

## (II) Innovation-driven, Create a Green Financial System

### 3.2.1 Systematic management of green finance

The Bank has incorporated green finance into the five-year development strategic plan, and strives to integrate green finance factors into all links of the whole bank including development strategy, credit culture, credit policy, management process and product innovation through construction in three to five years to form an effective long-term mechanism for the construction and development of green finance, so as to better introduce social capital into the environmental protection industry, optimize the allocation of resources in the environmental protection investment and financing market, and support the development and expansion of environmental protection industry. In 2021, the Bank successively issued a number of documents to coordinate resources of the whole bank to support the development of green industries in Shanxi Province.

In accordance with the *Action Plan for Green Finance of Jinshang Bank*, in order to coordinate and promote the implementation of green finance, the Bank established the green finance management committee in 2021, with the president as the director and the senior management of the head office as the deputy directors, who will coordinate various departments and be responsible for the decision-making, promotion and coordination of the green finance work in the whole bank to accelerate the application of green finance outcomes.

Table: Documents related to green finance of Jinshang Bank



### 3.2.2 Launch of green financial system

In December 2021, the Bank launched the green finance management system officially to promote the green financial service capability to a new level. The system has complete functions with strong integration. By being highly integrated with the existing credit process, it can realize intelligent classification and identification of green financial business, automatic approval and labeling, environmental benefit calculation, green business panorama, one-click regulatory submission and other functions. Based on these functions, the identification efficiency of green business is improved, the professional calculation of environmental benefits is strengthened, the pace of innovation in green transformation is accelerated, and the comprehensive ability of green services is improved, laying a foundation for promoting the green transformation and development of local economy.

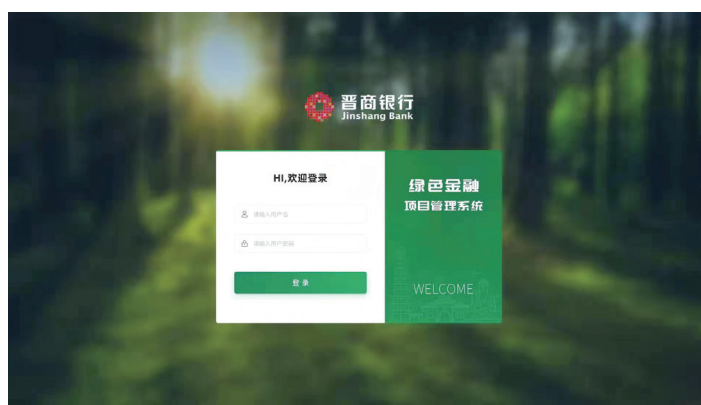


Figure: Screenshot of green finance management system

### 3.2.3 Capacity building for green finance

In 2021, the Bank engaged itself extensively in green finance innovation with enthusiasm and initiative on the platform of Green Finance Committee, China Society for Finance & Banking (hereinafter referred to as "Green Finance Committee"). In August 2021, the Bank joined the Green Finance Committee and formally became a council member of the Committee. In September 2021, the Bank was invited to the 2021 annual meeting of the Green Finance Committee. By learning from the experience of advanced financial institutions, the Bank strengthened efforts in building its green financial system, and pursued in-depth development in green financial products and market systems construction, environmental information disclosure, environmental risk analysis, and environmental stress test for credit assets.

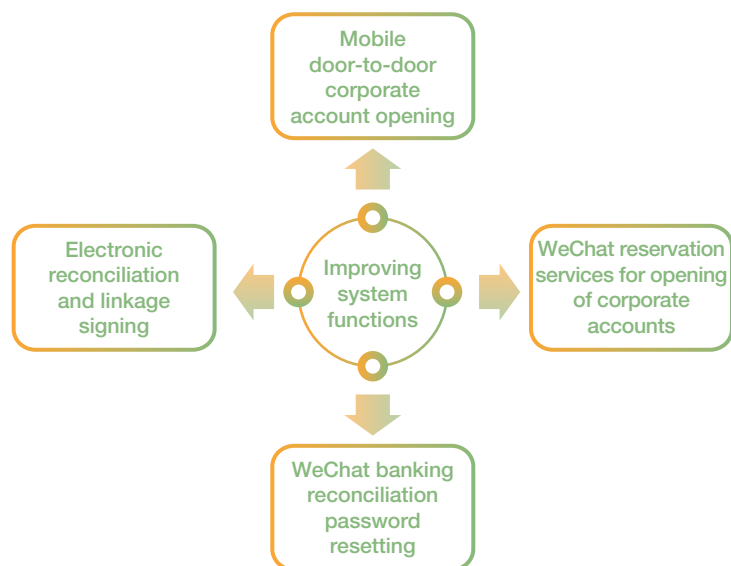
In October 2021, Jinshang Bank became the first corporate banking institution in Shanxi Province for the pilot environmental information disclosure.

## (III) Response to Climate Change and Create a Green Bank

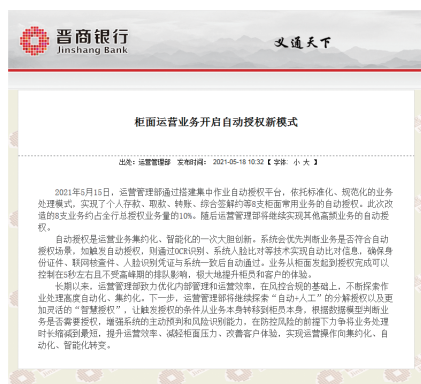
### 3.3.1 Green services

The Bank improved system functions and optimized business processes to make available electronic channels and promote the development of green services. In 2021, the ratio of paperless counter services reached 59.79%, and the replacement rate of electronic banking business reached 91.45%.

In terms of improving system functions, door-to-door service is adopted for high-quality corporate customers who cannot come to the outlet to open an account. WeChat reservation services are provided for opening of corporate accounts, to reduce the number of visits to the bank and provide customers with easy and convenient account opening services. Through facial recognition and SMS verification through contracted phone number, customers can reset password for electronic reconciliation system by themselves. For the same institution under the same customer number, if the company is contracted for electronic reconciliation for its bank settlement account, other accounts that are not contracted for electronic reconciliation can be linked to the electronic reconciliation system at the end of the day.



In terms of optimizing the business process, uploading the borrowing certificate by the branch, the centralized operation center of the head office operates the loan release review instead of the teller, making the orderly flow of loan information among the collateral system, credit system and centralized operation platform and realizing counterless loan handling. In addition, through OCR recognition, system face matching and other technologies, the business audit time is reduced to lower than 5 seconds, and the automatic authorization accounted for about 60% of the total authorization, effectively improving the efficiency of business processing of the counter. The online management of daily duty performance can be realized. Operators can use mobile phones to study and practice anytime and anywhere, draw the bank-wide operation business trend, outlet's portrait and teller's portrait in real time, and display the actual operation of the Bank in an all-round way.

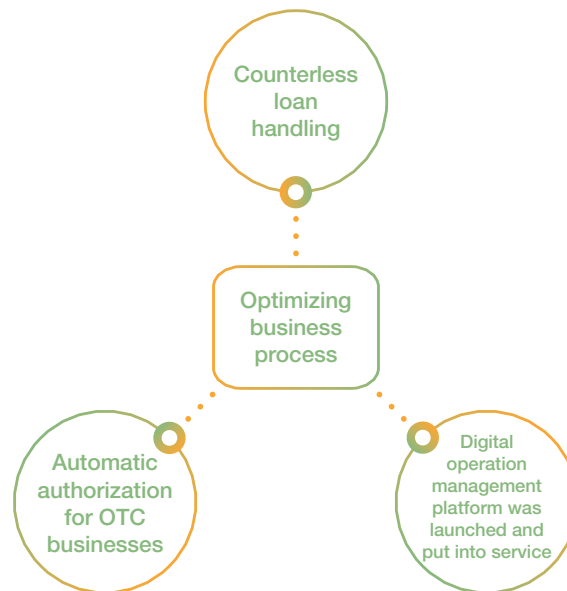


Automatic authorization for OTC businesses



Counterless loan handling





### 3.3.2 Green operation

In order to thoroughly implement the idea of ecological civilization and in line with the principle of jointly creating a “green and energy-saving” organ, the Bank has set up a waste paper recycling office in the office area of the Head Office, and a third-party company will centrally measure and recycle waste paper and other renewable resources. In order to create a clean and tidy office environment, about 700 positions in the office area of the Head Office are equipped with position nameplates, putting the green office in mind and in action, and creating a new trend of green life throughout the Bank. In line with the principle of “no meeting unless necessary”, the Bank reduced the frequency and duration of meetings, and the number of online video conferences in 2021 increased by 40% compared with previous years. As the Bank is in the financial industry, its operation does not cause serious environmental pollution. The Bank will gradually improve the utilization efficiency of energy and strengthen waste recycling.



Figure: Green office environment

The Bank attaches importance to resource saving and opposes waste. By issuing the *Notice on Resolutely Curbing Food and Beverage Waste* in the collaborative office system, a cultural wall with the theme of “Practicing Thrift and Opposing Waste” was made in the staff restaurant of the Head Office, creating an atmosphere of shame in wasting and pride in saving throughout the Bank.



Figure: "Practicing Thrift and Opposing Waste" cultural wall

## Environmental Performance Table of Jinshang Bank in 2021

Use of resources	Total in 2020	Total in 2021	Density in 2021
Total office electricity consumption	3,656,253.00 kWh	4,979,297.20 kWh <sup>1</sup>	1,602.61 kWh/person
Total office water consumption	54,996.00 t	29,950.37 t <sup>2</sup>	9.64 t/person
Natural gas	68,025.45 m <sup>3</sup>	50,143.23 m <sup>3</sup>	16.14 m <sup>3</sup> /person
<b>Office oil</b>	<b>45,517.97 L</b>	<b>49,164.86 L</b>	<b>15.82 L/person</b>
– Gasoline consumption	42,395.97 L	46,537.99 L	14.98 L/person
– Diesel consumption	3,122.00 L	2,626.87 L	0.85 L/person
Gas	–	14,743.00 m <sup>3</sup>	4.75 m <sup>3</sup> /person
<b>Total consumption of energy</b>	<b>4,843,585.83 kWh</b>	<b>5,995,206.33 kWh</b>	<b>1,929.58 kWh/person</b>
Total consumption of direct energy	1,134,259.15 kWh	1,015,909.13 kWh	326.97 kWh/person
Total consumption of indirect energy	3,709,326.68 kWh	4,979,297.20 kWh	1,602.61 kWh/person

Wastes	Total in 2020	Total in 2021	Density in 2021
NO <sub>x</sub> emissions	–	655.82 kg	0.21 kg/person
Sulfur dioxide emissions	–	26.65 kg	0.01 kg/person
Carbon monoxide emissions	–	273.12 kg	0.09 kg/person
Particulate matter emissions	–	2.41 kg	0.0008 kg/person
<b>Total greenhouse gas emissions</b>	<b>4,112.30 t</b>	<b>4,143.57 t</b>	<b>1.33 t/person</b>
– Direct greenhouse gas emissions	249.04 t	339.33 t	0.11 t/person
– Indirect greenhouse gas emissions	3,863.26 t	3,804.24 t	1.22 t/person
<b>Hazardous waste</b>	<b>–</b>	<b>7,519 Pc.</b>	<b>2.42 piece/person</b>
Waste lead-acid battery	–	514 Pc.	0.17 piece/person
Waste fluorescent tubes	–	468 Pc.	0.15 piece/person
Waste carbon powder	–	601 Pc.	0.19 piece/person
Waste toner cartridges	1,848 Pc.	2,654 Pc.	0.85 piece/person
Waste ink boxes	336 Pc.	109 Pc.	0.04 piece/person
Waste ribbons	1,010 Pc.	1,550 Pc.	0.50 piece/person
Waste electronic consumables	–	501 Pc.	0.16 piece/person
Waste electronic products	298.50 kg	1,122 Pc.	0.36 piece/person
<b>Non-hazardous waste</b>	<b>–</b>	<b>479.41 t</b>	<b>0.15 t/person</b>
Office garbage	–	411.71 t	0.13 t/person
Office consumable wastes	–	67.70 t	0.02 t/person

## Notes:

1. Total office electricity consumption has a substantial increase in 2021 as compared with that in 2020, mainly due to more work-from-home hours caused by the epidemic in 2020. While employees are mainly working in the office in 2021, there is a significant increase in office electricity consumption. In addition, the power consumption was further increased, as the head office installed air-conditioners for decoration update in 2021.
2. Total office water consumption in 2021 is significantly lower than in 2020, mainly due to statistical standard changes. The total office water consumption in 2021 only includes the head office, tier-one branches, Village and Township Bank. The information for 2020 includes the head office, tier-one branches, Village and Township Bank and certain business departments.
3. The emission sources of air pollutants include the use of fixed sources and mobile sources. The emission caused by fixed sources was calculated according to the Manual of Discharge Coefficient of Urban Domestic Sources in the First National Pollutant Survey. The emission caused by mobile sources was calculated according to the *Technical Guide for the Preparation of Air Pollutant Emission List of Road Motor Vehicles (Trial)*.

4. The greenhouse gas inventory includes carbon dioxide, methane, and nitrous oxide, arising mainly from the use of purchased electricity and fossil fuel combustion. Greenhouse gas emissions data is presented as carbon dioxide equivalent and calculated based on the *2015 Baseline Emission Factors for Regional Power Grids in China* issued by the National Development and Reform Commission of China and the 2006 IPCC Guidelines for National GHG Inventories issued by the Intergovernmental Panel on Climate Change (IPCC).
5. Direct greenhouse gas emissions mainly came from natural gas, office oil and gas consumption. Indirect greenhouse gas emissions mainly came from the consumption of purchased electricity and fresh water.
6. The data for 2020 and 2021 included the Head Office and its 10 non-local branches, 4 directly-controlled branches, Village and Township Bank.
7. The data of gas consumption, nitrogen oxide, sulfur dioxide, carbon monoxide and particulate matter emissions, waste lead-acid batteries, waste fluorescent tubes, waste carbon powder, waste electronic consumables, office waste and office consumables in the table has been collected since 2021, so there is no corresponding data for 2020.
8. In 2020, waste electronic products only included waste computers, and the unit was kg. Waste electronic products in 2021 included computers, printers, copiers, cash detectors, projectors, servers, televisions, refrigerators, etc.

#### Responsible procurement, giving priority to environmental preferable products

In 2021, the Bank updated the *Working Procedures of Centralized Procurement Committee of Jinshang Bank (2021 version)* and the *Classification Table of Centralized Procurement Items of Jinshang Bank (2021-1 version)*, putting the responsible procurement into the mind and into practice. According to different project situations, the Bank required suppliers to provide social responsibility related materials. For example, in engineering construction projects, suppliers were required to provide *Safety Production Responsibility Statement* in the response documents.

In addition, the Bank stipulated that priority should be given to energy-saving and environmental preferable products in the centralized procurement process, promoting suppliers to improve ESG awareness. In 2021, the Bank had 228 suppliers, including 65 suppliers in Shanxi Province, accounting for 28.51%. The Bank's suppliers were mainly information technology companies with limited impact on the environment. While actively practicing responsible procurement, the Bank supported the development of local enterprises and contributed to the economic development of Shanxi Province.

### 3.3.3 Green public welfare

To spread the concept of green life to the public, the employee volunteers of the Bank spent their leisure time publicizing environmental protection and low-carbon knowledge for people around, and advocated a production mode and lifestyle of saving resources, protecting the environment and low-carbon travel. In densely populated areas such as surrounding communities and parks, voluntary activities such as parking of shared bicycles, removing small sticker ads and cleaning green belts have been widely carried out to purify the urban environment. In the sites designated for tree planting, it carried out the voluntary tree planting activities of “Sowing a Piece of Green Land and Harvesting a Share of Hope” and “Youth Tree Planting with a Common Faith in the Party”.



Figure: Voluntary tree-planting activity



Figure: Purifying urban environment



# 4

## Society – A Little Care Brings Together a Warm Society

- (I) Develop Both Quality and Efficiency, and Improve the Service Experience 54
- (II) Value Orientation, and Protect the Rights and Interests of Consumers 59
- (III) Putting People First and Creating a Warm Workplace 65
- (IV) Be Grateful for Favors Received and Give Back to Society 76





## (I) Develop Both Quality and Efficiency, and Improve the Service Experience

### 4.1.1 Explore the digital transformation in the financial field

The Bank implemented the strategic requirements of “fully promoting digital transformation”, established a digital finance department, and built a structure of “one department, two offices and two centers”, which was mainly responsible for promoting the Bank’s digital transformation and comprehensively launching the digital transformation strategy.

#### *Fintech empowering operation*

The Bank actively explored the safe application of emerging technologies such as AI, big data, cloud computing, blockchain and distributed computing in the financial field, continuously promoted the mode innovation of customer service, operation management and risk control in digital transformation through technological transformation, and paid attention to standardizing the selection, capacity-building, application scenarios and security control of key common technologies, bringing safer and more convenient services to customers.

In order to take the business philosophy of “service-driven development” into practices, the Bank actively promoted the digital transformation in credit card sector, where we have independently built the Intelligent Data Decision-making Platform, a platform designed to manage and analyze data, by integrating all internal and external customer data. With data support, customer analysis, agile development, data value output and other functions as its core pillars, the platform has realized providing data services for internal products, market, operation, approval and risk of the Credit Cards Department, helping to make data-based decisions in all aspects of the business; the platform effectively improves the interactive marketing of credit cards and other retail products between business lines and departments. In terms of services provided to the primary level, the platform can provide branches and customers managers with various business data on demand, so as to improve the efficiency of servicing customers.

Fintech technologies	Application objects
Artificial intelligence (AI)	Intelligent investment advisory
	Intelligent customer service
	Facial recognition
Cloud computing	Improve the efficiency of development and operation and maintenance management
	Improve the level of automated and standardized management
Data center	Double centers of production center and disaster preparation center
Distributed architecture transformation	Online payment inter-bank clearing system, enterprise imaging platform, Internet financial open platform (open bank), etc.
	Imaging platform, data warehouse and other databases
Network identity certification system	Facial recognition
	Fingerprint verification

#### *Fintech enriching product system*

The Bank vigorously developed “Internet + Credit”, and used financial technology to enhance the service for the real economy. In response to the problems of difficult, expensive and slow financing of private and small and micro enterprises, and actively responding to the policy call of “the State encourages and supports financial institutions to increase support for private enterprises and small and medium-sized enterprises and reduce the comprehensive financing cost of private enterprises and small and medium-sized enterprises”, the Bank actively explored and relied on financial technologies such as big data, biometrics, blockchain, third-party identity certification and electronic signature and seal deposit certificate and OCR identification to continue to enrich and improve online credit products, and successively launched a series of online loan products.



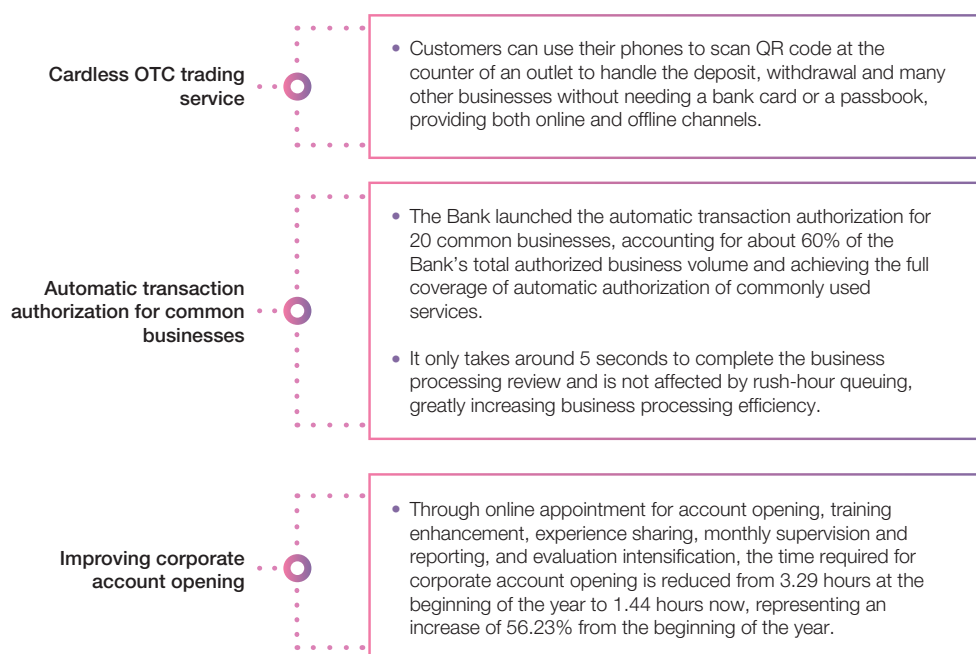


In addition, the Bank laid out a scenario financial ecology, created an electronic mall and smart campus ecological scenario, and enriched the scope of cloud payment services to provide customers with convenient one-click payment experience under more scenarios without leaving home. The Bank also closely integrated inclusive finance, intelligent finance and mobile finance applications, made full use of the advantages of convenient online channels and wide reach of the Internet to further improve the service capacity of Internet finance in the field of people's livelihood and practiced inclusive finance. In depth cooperation with social security, taxation, medical institutions, etc., the Bank successively launched functions such as social security query, registration/doctor consultation/payment in medical and health, flight check-in/flight dynamic query in tourism, community property payment, Party fee payment and so on based on online banking, mobile banking, direct banking and other online channels.

#### 4.1.2 Improve the availability of financial services

##### *Construction of physical channels*

Adhering to the core idea of "optimizing the layout of outlets, accelerating the transformation of outlets and enhancing customer experience", the Bank actively promoted the optimization of the layout of outlets and the expansion of service channels into grassroots, and pushed forward the transformation of physical channels to intelligent and community-based channels. In 2021, Jinshang Bank had 162 outlets, all equipped with self-service facilities. The application of self-service facilities greatly reduced the pressure on the counter and improved customer experience. With a series of strategic plans and technical supports for digital transformation, the service efficiency of outlets was further enhanced.



### ***Construction of electronic channels***

Adhering to the “customer-centric” concept, the Bank continued to enhance the competitiveness of electronic banking channels, took it as one of the main fronts of customer services, and continued to enrich functions and improve experience.

Mobile banking	<ul style="list-style-type: none"> <li>• Simplify the operation process, adjust the UI font, strengthen the protection of private information, and improve customer experience bit by bit;</li> <li>• Upgrade the security, take measures including device binding, uplink SMS verification, device fingerprint identification and key “White Box” to protect customer accounts;</li> <li>• Launch the rich “Care Version” mobile banking, focusing on the needs of elderly customers.</li> </ul>
Corporate Internet banking	<ul style="list-style-type: none"> <li>• Integrate the cash management platform and corporate Internet banking, and launch the cash management function for corporate Internet banking, realizing a variety of services such as group management, multi-level accounts and virtual fund pool, and synchronously migrate existing customers;</li> <li>• Optimize and upgrade corporate Internet banking, and serve customers intelligently, automatically and comprehensively by optimizing batch transfer, payroll, transaction details inquiry, electronic receipt printing and other functions, and adding the electronic guarantee inquiry service function;</li> <li>• Comprehensively optimize and upgrade the Internet banking assistant, realize one-click scanning, one-click repair and one-click login, solve the problem of cumbersome setting of Internet banking environment with frequent feedback from customers, and reduce the operational threshold.</li> </ul>
Personal Internet banking	<ul style="list-style-type: none"> <li>• Optimize wealth management and fund products and batch transfer business processes, detect and remind risk transactions, elaborate and create high-quality products;</li> <li>• Fully promote convenient payment, and promote mobile phone number transfer and UnionPay card binding in response to regulatory calls;</li> <li>• Integrate into the counter system, not only focus on the customers' experience, but also focus on simplifying the teller operation process.</li> </ul>

The development of financial technology and the increasing demand of customers for the diversity of financial services have driven the transformation of bank service contacts and business models from offline materialization to online virtualization, mobility and scene-based mode. Convenient, simplified, real-time, situational experience and barrier-free interactions have gradually become the financial consumption mode pursued by customers.

Based on this background, the Bank launched the construction of remote video banking. By building a remote video bank, the Bank realized the flexible access to various channels such as mobile App, mobile pad exhibition terminal, WeChat applet, enterprise WeChat terminal and PC terminal, building the remote video bank into a “mobile business hall”. From the perspective of customers, with the help of video technology, they can call the video teller with handheld devices. In this way, the video teller can become the teller around the customer through video interactive technology and the customer’s voice operation can be realized through voice recognition technology, so that customers can obtain what they need and the service is available at any time.

#### 4.1.3 Refined management and service for special groups

For special groups, the Bank has carried out refined management on the service process of the outlets, added posts for supporting the elderly, and arranged special personnel to assist the elderly in handling financial business. The Bank provided fast track for vulnerable groups, and set up elderly-first calling service, priority signs for the elderly and the disabled in the hall, and a love window for the elderly at the counter. The Bank was also equipped with voice money counters, mobile form filling stations and other equipment. Convenient facilities such as wheelchairs, strollers, medical kits, reading glasses, convenient umbrellas, newspapers and magazines, water dispensers, etc. were prepared to cater for the needs of special groups of customers and make them feel warm.



**Case: Help people in distress, the warm sun in the winter**

In December 2021, in a directly-controlled Comprehensive Reform Demonstration Zone Branch of Jinshang Bank, a customer fell down next to the counter due to physical discomfort. The staff of the Bank carried out rescue immediately and contacted the emergency center in time for emergency rescue. The customer's symptoms were relieved, and he expressed his appreciations to the bank staff.



Figure: The customer sent a banner to thank the staff of Jinshang Bank

**Case: A handwritten thank-you letter praising the intimate service of Jinshang Bank from an elderly person of nearly 70 years old**

In May 2021, Mr. Xi, nearly 70 years old, sent a three-page thank-you letter to Jinshang Bank to express his praise for the warm-hearted service of the Bank. For a long time, it was inconvenient for Mr. Xi to accept subsidies from the Finance Bureau with his passbook. The staff of Jinshang Bank opened a green channel for him and also helped Mr. Xi open an SMS notification service. The staff took the initiative to add Mr. Xi's WeChat to answer his doubts at any time, and often sent tips on preventing Telecom fraud and information leakage, reflecting their care for elderly customers.

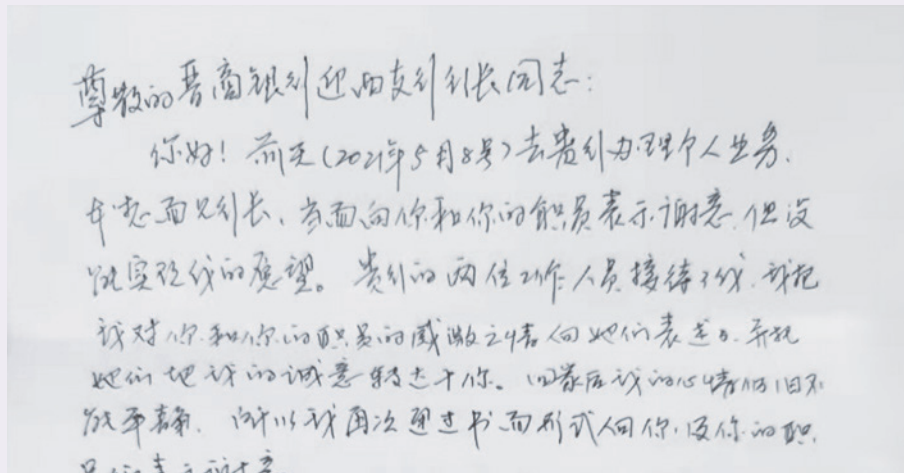


Figure: A handwritten thank-you letter from an elderly person

## (II) Value Orientation, and Protect the Rights and Interests of Consumers

### 4.2.1 Protection of consumers' rights and interests

In strict compliance with the *Law of the People's Republic of China on the Protection of the Rights and Interests of Consumers*, the *State Council General Office's Guiding Opinions on Strengthening the Protection of Financial Consumers' Rights and Interests*, the *Implementation Measures for Protecting Financial Consumers' Rights and Interests of the People's Bank of China*, the *Notice on the Further Regulating Financial Marketing and Publicity Activities*, the *Guiding Opinions of CBIRC on Banking and Insurance Institutions Strengthening the Building of Working Systems and Mechanisms for Protection of Consumer Rights and Interests* as well as other laws and regulations and systems, in 2018, the Bank set up the Consumer Rights Protection Committee under the Board which was responsible for formulating strategies for consumer rights, implementing and supervising the completion of relevant work, and reporting to the Board on a regular basis. In 2021, in order to further standardize and strengthen the protection of consumers' rights and interests of Jinshang Bank, the Bank revised the *Measures for Administration of the Protection of Consumers' Rights and Interests of Jinshang Bank Co., Ltd.*, working mechanisms such as product and service management audit, publicity and education, complaint management, personal financial information protection, emergency response, internal supervision and accountability and consumer protection information report were added into the administrative measures, improving internal management and more comprehensively protecting the rights and interests of consumers.

***Establish the awareness of the Bank's staff to protect consumers' rights and interests and improve their working ability***

Strengthening the awareness and ability of consumers' rights protection of the Bank's staff is an important way to improve customers' satisfaction. The Bank conducts at least one special education and training on the protection of the rights and interests of financial consumers covering middle and senior managers, grassroots business personnel and new staff every year. In addition, the Bank strengthens the understanding of staff crossing business lines on the rules and regulations and business processes for products and services with frequent complaints.



#### 4.2.2 Ensure privacy and data security

The Bank has always attached importance to information security, and improved the ability of financial risk identification, early warning and treatment through the use of financial technology to do a good job in risk prevention of financial businesses and the application of new technologies. In 2021, the Bank carried out security training in information technology for a total of 8 times, and conducted 104 drills in information system, network and infrastructure, firmly keeping the bottom line of data security.

Data safety classification	<ul style="list-style-type: none"> <li>• Provide the foundation for protecting customers' information through data classification;</li> <li>• Summarize and master the relevant methods and ideas of data security classification and protection, and use the tools related to data security classification and protection to realize the data asset security protection and governance of the Bank.</li> </ul>
Security assessment and privacy protection assessment of mobile App	<ul style="list-style-type: none"> <li>• Through a series of technical inspections, tests and analysis, explore the possible risks of mobile App applications in the aspects of technology and business;</li> <li>• According to the requirements of the <i>Notice on Special Governance of Illegal Collection and Use of Personal Information via Apps</i>, excessive collection and abuse of privacy by App shall be detected.</li> </ul>

### 4.2.3 Customers' complaints handling

#### *Treatment of customers' complaints*

Jinshang Bank has established a series of complete, timely and effective complaint feedback processes. After receiving the customer's complaint, the Bank appeases the customer as soon as possible, verifies the complaint content, understands the situation from the handling bank in time, contacts the business department and formulates measures. The Bank grasps the complaint handling progress in the whole process and supervises the handling links, ensuring that each complaint is handled in a compliant, reasonable, timely and proper manner. Complaints involving deficiencies in product rules, systems and processes shall be fed back to relevant departments for tracking and settlement, striving to avoid similar complaints.

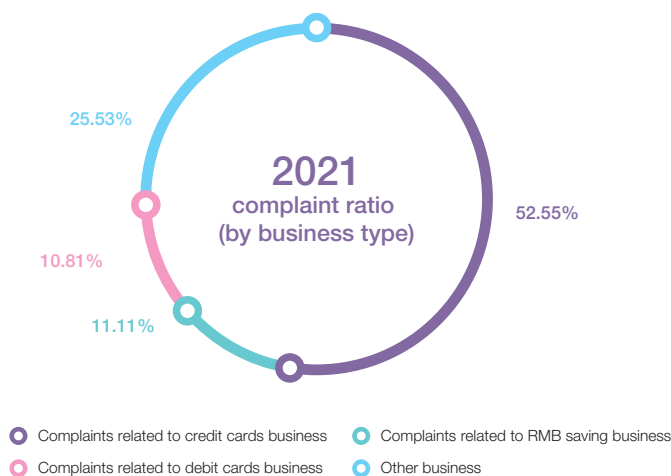
For the complaints transferred by the regulatory authorities, including the People's Bank of China and the CBRC, the Bank tracked the complaint handling process in real time and provided corresponding handling opinions, fed back the complaint handling report of the Bank in time, reported in detail the specific complaint content of consumers, verification results of investigation, process of negotiation and handling, internal accountability and traceability rectification, and gave timely feedback to the regulatory authorities after handling.

Total number of customers' complaints accepted in 2021

**333 times**

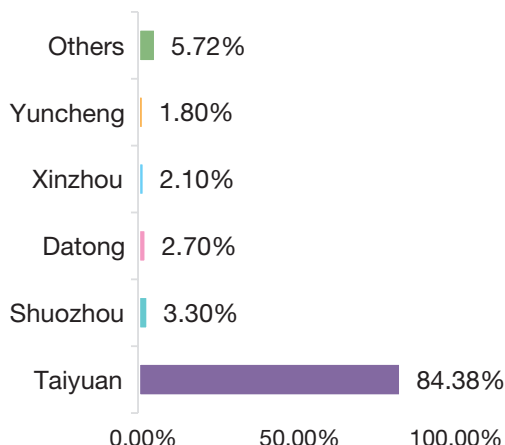
**Customer handling rate of 100% and  
satisfaction rate of 100%**

In 2021, the Bank's complaints involved 10 business types, of which the three business types with the most complaints were: complaints related to credit cards business, RMB saving business and debit cards business. Other complaints include payment and settlement, self-operation financing, debt collection, etc.





**2021 complaint ratio  
(by region)**



According to the regions of complaints, the top five regions with the most complaints in 2021 were: Taiyuan (281), Shuozhou (11), Datong (9), Xinzhou (7) and Yuncheng (6).

#### Case: Listen to customers' suggestions and improve product experience

In 2021, the Bank convened a complaint and feedback exchange meeting to make proper adjustments to the number of credit card installments and fees charged, which were the focus of customer feedback. For customers whose credit card is overdue, the original policy of a maximum of 24 installments was adjusted to 36 installments. The installment fee was charged at 50% off the installment rate of normal credit card bills, thus relieving financial consumers' pressure of repayment and effectively enhancing their card use experience.

#### Improving complaint handling capability

On an irregular basis, the Bank would carry out training based on complaints to promote employees' service capability through actual case analysis, problem finding, reason description and method brainstorming, so as to improve management and operation and provide customers with services of better quality. In the meantime, the Head Office conducted special training on financial services and consumer rights protection for its branches to increase branch presidents and primary employees' service quality, the Bank's service capability and customer satisfaction.

#### 4.2.4 Financial knowledge education

In 2021, the Bank built financial knowledge education bases on a bank-wide basis to ensure each of its 14 branches (directly-controlled branches) has at least one financial knowledge education base, earnestly fulfilled its obligations of serving society, and continuously improved financial consumers' awareness and capability of risk prevention.

During the joint propaganda month for financial knowledge, the Bank organized 160 outlets to take active part in the event. All the branches consolidated the popularization of financial knowledge to the public, especially the grassroots, and focused on the financial needs of six types of groups, i.e., small and micro-sized enterprises, farmers, low-income urban groups, the poor, the disabled and the elderly. By the end of the event, the Bank had carried out 1,344 online and offline activities cumulatively, issued 138,300 copies of offline publicity materials and published 112,200 times of online publicity materials, realizing extensive coverage and promotion.

### Case: Shooting thematic promotional videos and expanding promotional methods

In 2021, the Bank organized the shooting of *Jinshang Bank Series Promotional Videos for "3•15" Consumer Rights Protection Day*, covering five themes, i.e., *Prevention against Illegal Fundraising, If Frauds Tell the Truth, Deposit Insurance, Eight Rights*, and *Focus on the Protection of Rights of the Elderly*, which delivered information including "warm financial services for everlasting happy life", "high returns come with great risks, and please be cautious about investment and financial management", and "popularizing financial knowledge and enhancing right-protection awareness" through different videos. The videos were published through the Bank's official video account and TikTok account and have received unanimous praise from the consumers. The Bank's videos were successfully elected by the official TikTok account of the Protection Association of Financial Consumption Rights and Interests of Shanxi as the recommended exhibition works.



Figure: Jinshang Bank shoots the promotional videos for consumer protection

### Case: Protecting the pensions for the elderly

In 2021, the Bank carried out a financial knowledge publicity and education event themed on “risks of illegal fundraising in the pension field” and invited over 30 elderly customers to the education base for inspection. The Bank publicized knowledge through video watching, case sharing, on-site answering and other lively and easily understandable methods that can accurately reflect the problems to help the public learn about the “WeChat Red Packet” fraud, the “romance scam” fraud, fraud by impersonation of shopping customer service staff, false link-based fraud and other fraud routines. Through pictorial and textual interpretations, the participants have gained further insight into the illegal fundraising in the pension field and various means of fraud and the fraud prevention ability of the elderly has indeed been enhanced.



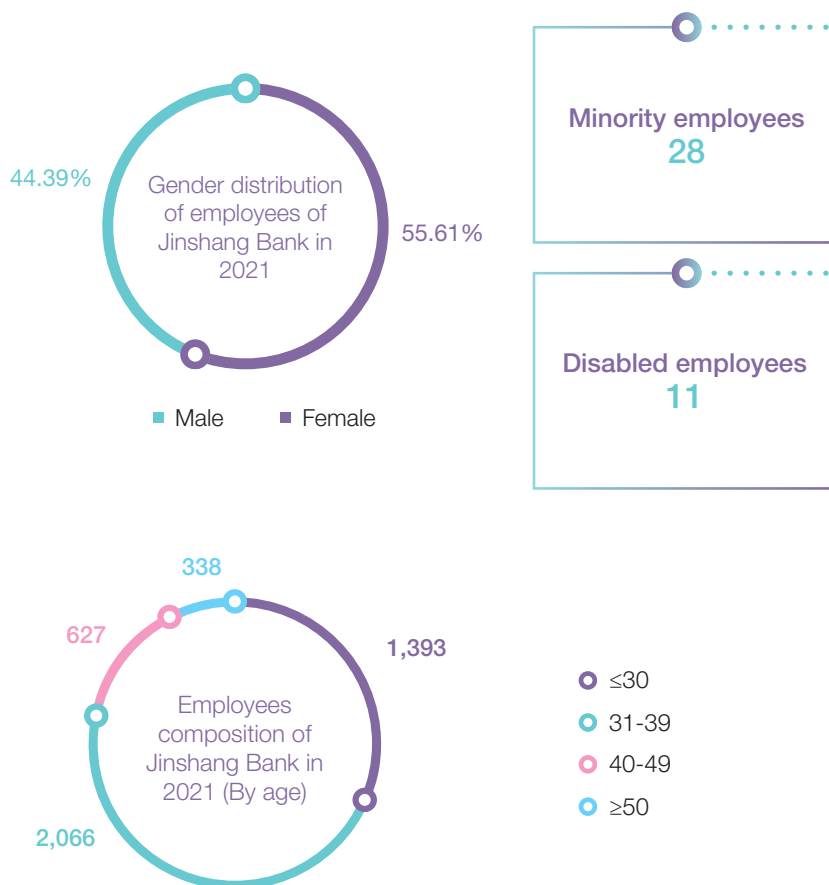
Figure: Popularize anti-fraud knowledge to the elderly

### (III) Putting People First and Creating a Warm Workplace

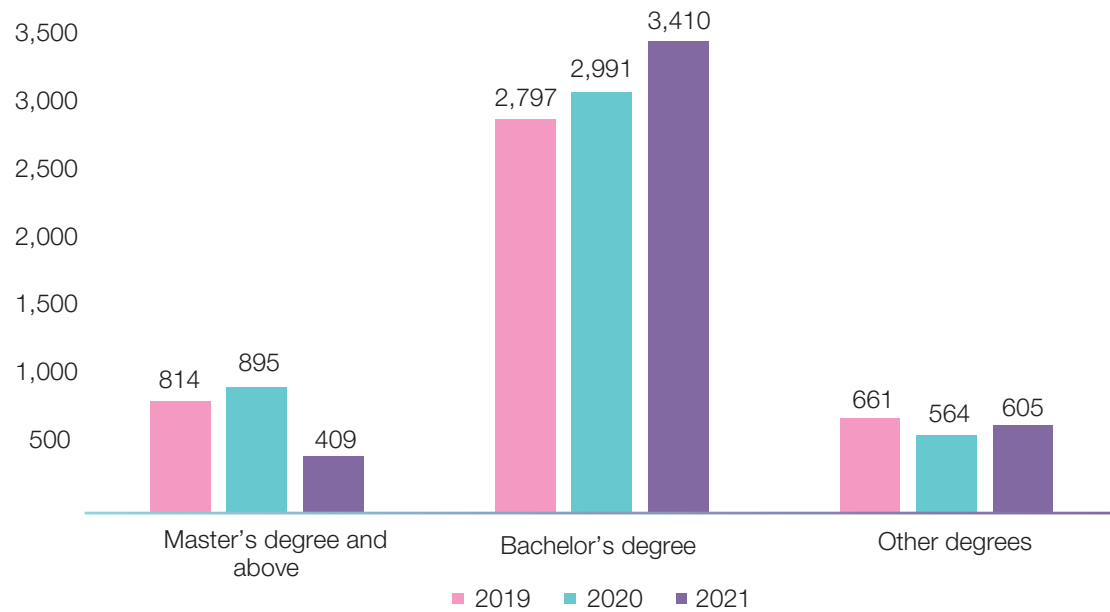
#### 4.3.1 Staff employment

The Bank strictly complies with the *Labour Law of the People's Republic of China*, the *Labour Contract Law of the People's Republic of China* and other relevant laws and regulations, and prohibits all unlawful practices, such as employment of child labor, forced labor and restricting the freedom of employees. The Bank was committed to employment equality, and completely eradicated any discrimination based on race, gender, religion, age, social origin and other factors. In 2021, in accordance with relevant laws, the Bank formulated *Rules for the Implementation of Probationary Period Assessment for Management Staff of Jinshang Bank* and revised such internal systems as the *Administrative Measures for Management Staff of Jinshang Bank*, the *Enterprise Annuity Implementation Scheme of Jinshang Bank Co., Ltd.* and the *Administrative Measures for Staff Employment of Jinshang Bank*, which enhanced the systems and standards of employment, dismissal, working hours, rest period, training, remuneration and benefits, so as to protect the rights and interests of the employees. During the Reporting Period, the Bank had no child and forced labour, etc. In case of such incidents, the Bank will handle them in strict compliance with national laws and regulations.

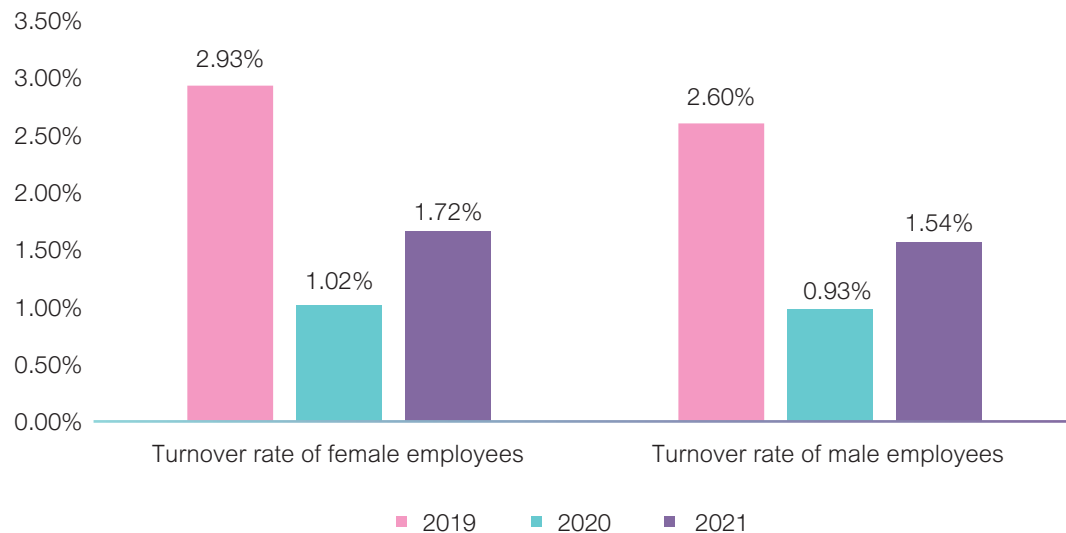
By the end of 2021, the Bank had 4,424 employees in total, all of whom are full-time employees in Shanxi Province. The overall employee turnover rate of the Bank in 2021 was 3.26%. In the past three years, the Bank had not incurred any work-related death or loss of working days due to work-related injury.



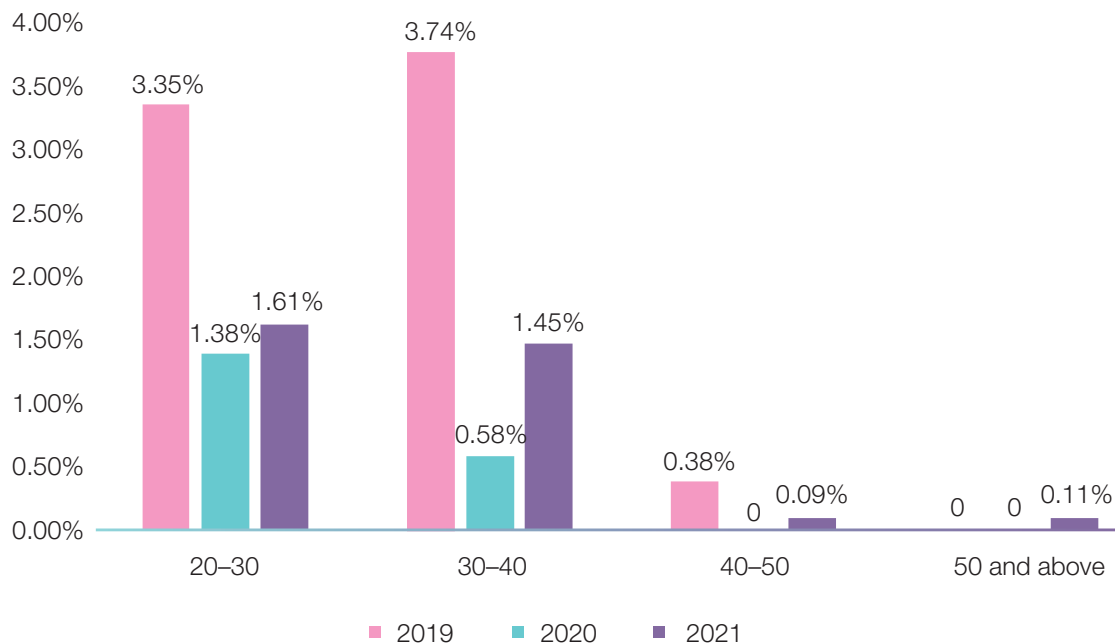
### 2019–2021 Employee Composition of Jinshang Bank (by Education Background)



### 2019–2021 Employee Turnover Rate of Jinshang Bank (by Gender)



### 2019—2021 Employee Turnover Rate of Jinshang Bank (by age)



#### 4.3.2 Protecting the rights and interests of employees

The Bank strictly observed laws and regulations, including the *Labour Law of the People's Republic of China* and the *Labour Contract Law of the People's Republic of China*, while paying the “five insurances and housing fund” for its employees on time and in full. In 2021, the Bank revised the *Enterprise Annuity Implementation Scheme of Jinshang Bank Co., Ltd.* to modify the clauses related to unit payment ratio and account balance allocation in the original enterprise annuity implementation scheme so as to increase employees' level of retirement security.

Besides, the Bank actively protected its employees' right to participate in democratic management and fully exerted employees' role in the deliberation, administration and democratic management of corporate affairs by establishing the labor union and the congress of workers and staff to realize the practical protection of employees' legal rights and interests. For the special rights of female employees according to laws, the Bank implemented self-check on the rights and interests of its female employees, such as maternity leave, to further improve the labor environment of female staff and practically protect the legal rights and interests of the Bank's female employees.



### 4.3.3 Focusing on employees' health and safety

Employees are the biggest wealth of Jinshang Bank. The Bank will make all efforts to guarantee its employees' safety and the physical and mental health of its on-the-job employees.

#### ***Guaranteeing employees' safety***

The Bank conscientiously implemented laws and regulations, including the *Production Safety Law of the People's Republic of China* and the *Fire Protection Law of the People's Republic of China*, established 10 new systems, e.g. the *Measures for the Implementation of Fire Safety Management of Jinshang Bank*, the *Working Rules for Safety Production Committee of Jinshang Bank*, the *Emergency Response Plan for Flood Control and Disaster Mitigation of Jinshang Bank*, etc., and revised three regulations, i.e., the *Operating Procedures for Surveillance Video Retrieval of Jinshang Bank*, the *Operating Procedures for Security Work of Jinshang Bank* and the *Management Measures for Manning and Use of Security Personnel of Jinshang Bank* to further reinforce employees' occupational health and safety.

#### **Case: Implementing 119 fire drill**

In November 2021, the Head Office cooperated with the direct subordinate branch in Longcheng and fulfilled the 119-themed fire emergency drill event of "implementing responsibilities of fire protection and regulating safety risks". The Bank exercised strict control over all phases of this fire drill, including planning, preliminary preparation, organization, implementation and formal drill, to ensure the authenticity and feasibility of the drill. This drill further improved participants' awareness of fire protection, helped them grasp the procedures of fire incident handling, and increased their capability of self-defense and self-rescue, providing powerful guarantee for the future handling of sudden fire accidents.



Figure: Picture of the scene of the fire drill



**Case: Firmly establishing the concept of safe development and implementing inspection of production safety**

In June 2021, the Bank carried out a rolling-type comprehensive and thorough bank-wide major investigation and rectification for risks and hidden dangers, emphasizing four aspects, i.e., security management, technological information protection, operation and production safety, and safety of business office area, covering 55 detailed items. The Bank corrected the issues immediately after discovering them on the site as much as possible. For those that cannot be rectified immediately, the inspection team recorded them on the problem account, established a rectification list and submitted it to the departments of relevant procedures for supervision and rectification. For major problems and potential hazards, the Bank implemented listing and supervision to assure full coverage of production safety, eliminate safety accidents in production and prevent and solve all kinds of safety risks in a highly responsible way.

***Employees' physical and mental health***

The Bank constantly organized the implementation of annual physical examinations for its employees to ensure the employees grasp their own health conditions in a timely manner; and organized the employees in the Head Office and four direct branches in Taiyuan to participate in the 17th Taiyuan mutual medical assistance project for serious illness of employees to further protect the employees' health. According to the 2021 employee mental health care service plan, the Bank started to organize the ambassadors of psychological care and enthusiasts from different departments of the Head Office from the beginning of this year to conduct the group counseling themed by "recognizing yourself and exploring your potentials" and online training, and cooperated with the third-party psychological counseling institution in conducting one-on-one specific happiness-based guidance for employees to fully implement psychological care.

In 2021, the Bank organized health-related training, bank-wide first aid knowledge training and field practice, improving its employees' first aid skills and knowledge of emergency rescue; implemented employee health pre-warning and evaluation to enhance employees' awareness of self-care and health care, building the concept of healthy life and happy work.

#### Case: “Scientific Fitness • Quality Life” fitness lecture

In November 2021, the Bank held the “Scientific Fitness • Quality Life” fitness lecture. The lecturer introduced reasonable methods for losing weight from a theoretical perspective and demonstrated how to use the fitness equipment correctly. The lecture taught knowledge related to health and fitness, better satisfying employees’ needs of developing fitness habits and laying a firm foundation for the happy work and healthy life of the Bank’s employees.



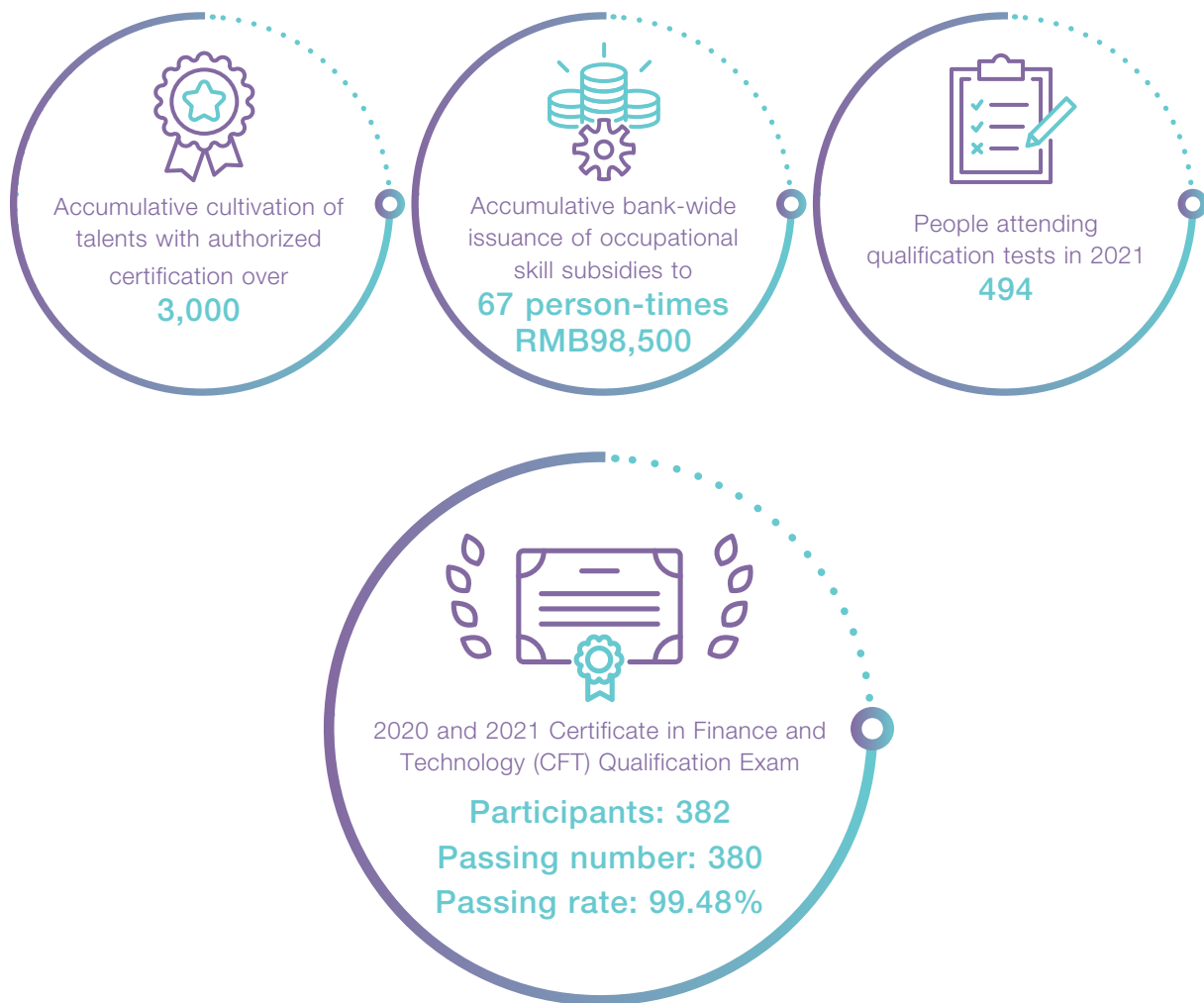
Figure: “Scientific Fitness • Quality Life” fitness lecture

#### 4.3.4 Emphasizing employees’ development

##### *Professional skill training for employees*

In order to cultivate talents with “high morality and skills”, the Bank implemented various training activities covering the management and other employees to guide and help cadres and employees to persistently improve their professional skills and integrated quality. The Bank broke the barriers of talent cultivation by encouraging departments to implement cross-training, aiming to develop diversified and professional talents. The Bank continued to increase investment, with the total training investment reaching RMB8.546 million in 2021, representing a year-on-year growth of 45.07%.

The Bank also encouraged employees to participate in professional title evaluations. As at the end of 2021, the Bank’s middle and high-level management had 1 senior auditor and 4 senior economists.



### ***Innovative training and learning mode***

The Bank innovated the modes of training and learning, strengthened learning and training through competition and created a learning atmosphere for facilitating full staff participation and competition. Besides, the Bank implemented various modes of teaching on the basis of traditional centralized training, case analysis and symposium according to the characteristics of training contents and participants through discussion, case study, simulation, experience, interaction and situational teaching, to realize learning while and from practicing, shift from single mode to diversity, arouse employees' learning interest and apply their knowledge into practice.

In addition to offline training, the Bank launched and promoted "Zhi Niao" online learning platform in 2021. There are multiple types of live and recorded courses, covering six sections, i.e., risk management, laws and regulations, personal finance, personal loan, company credit and banking management. The Bank also established a partnership with the midwest training center for banking industry and purchased online learning courses for occupational qualification exams for banking professionals to overall improve the bank-wide employees' integrated quality in an effective and guaranteed way.

By the end of 2021:

<b>Online course</b>	
Accumulative coverage	178,890 person-times
Total learning hours	67,970 hours
Average online learning time per person	15.37 hours
Live courses	706
Live streaming duration	5,227 hours
Views	100,872 person-times
Total watching hours	36,970 hours
Average watching hours per person	8.03 hours
Online exams	197
Coverage	67,090 person-times
Purchased online learning courses for occupational qualification exams for banking professionals	65.3 class hours

### ***Talent cultivation mechanism***

The Bank established the selection and appointment orientation of emphasizing primary level and performance and adhered to selecting suitable employees for tasks and posts based on the overall situation of bank-wide reform and development.

Emphasizing employees' development	<ul style="list-style-type: none"> <li>Besides the selection of employees for managerial position, the Bank expanded the channel of cadre selection and introduced excellent middle-level management from Party and government offices and peer corporates;</li> <li>It implemented management trainee cultivation contact system and focused on cultivating professional and key business members to provide talent support for developing backup talent and future transformation, innovation and development.</li> </ul>
Talent profession orientation	<ul style="list-style-type: none"> <li>Based on the implementation of the Head Office's specialty sequence measures, the Bank continuously promoted these measures and established its preliminary talent specialty sequence system;</li> <li>In a vigorous way, the Bank supported the specialized training for internal trainers, bank-wide team construction and talent team building.</li> </ul>
Optimization of performance evaluation	<ul style="list-style-type: none"> <li>Based on the annual strategic objectives and work deployment of the Head Office, the Bank set up accurate evaluation items and scores, with reference to the division of labour for branches' management personnel. The evaluation metrics shall be as compatible with the key business indicators of the branches as possible to reinforce the evaluation efforts, constantly improve the evaluation methods, and further promote business development, and the Bank carried on the coupling of evaluation results with payment of performance remuneration.</li> </ul>

### **4.3.5 Promoting work-life balance**

Jinshang Bank duly organized cultural and physical activities and thematic activities for its employees. On March 8, the International Women's Day, the Bank organized all female employees to join a series of activities themed "Health and Happiness on My Side". On the occasion of the 40th National Tree-Planting Day of China, the Bank organized over 160 employees from the Head Office to visit Yuquan Mountain to participate in the "Celebrating the Party's 100th Anniversary, Greening Mountains and Rivers" voluntary tree-planting activity, demonstrating the Bank's desire to build a green bank and protect the green ecology through practical actions. On June 1, the International Children's Day, the Bank carried out the "Party's 100th Anniversary • Praising the Party with a Childlike Heart" series activities for its employees.

**Case: “Chinese Dream • Beauty of Labor” Jinshang Bank Cup – 4th Employee Table Tennis Contest of Shanxi Financial System**

In July 2021, Jinshang Bank co-sponsored and assigned delegates to participate in the “Chinese Dream • Beauty of Labor” Jinshang Bank Cup – 4th Employee Table Tennis Contest of Shanxi Financial System. During this competition, members of the Bank fully prepared themselves with a positive attitude before the fight, took the Jinshang’s glory as their own and exerted great efforts in the playing, fully embodying the healthy and vibrant image of the Bank’s employees in the new era.

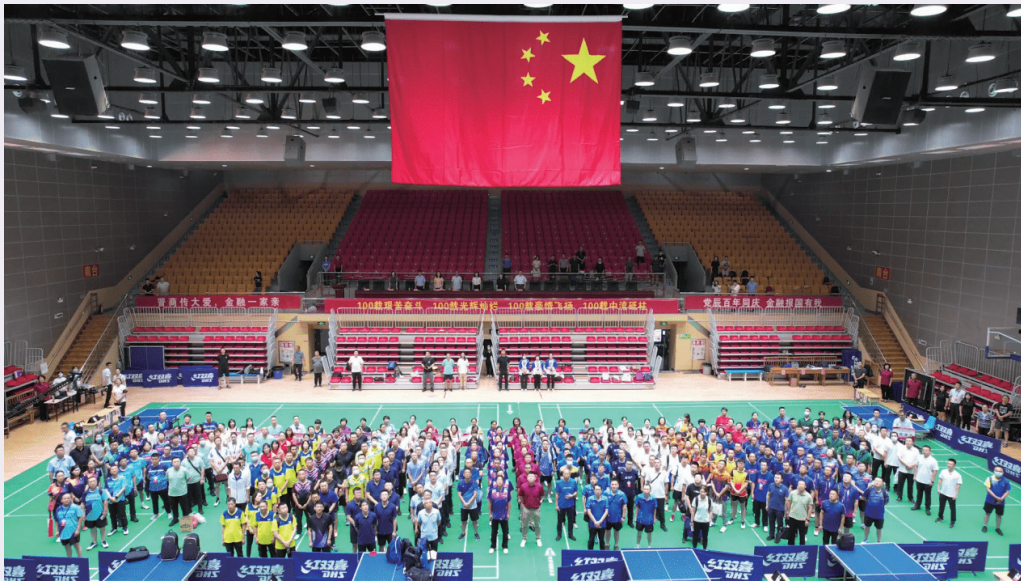


Figure: “Chinese Dream • Beauty of Labor” Jinshang Bank Cup – 4th Employee Table Tennis Contest of Shanxi Financial System



**Case: “Let Me Sing for You” series activities**

To celebrate the 100th anniversary of the founding of the Communist Party of China, the Head Office organized a 100-day red song (I Pledge) learning and singing event, in which 175 Party branches of the Bank and 1,830 Party members from different regions participated. In June 2021, the Bank organized the live recording of “Red Song Concert on ‘Let Me Sing for You’ held by Jinshang Bank to Celebrate the 100th Anniversary of the Founding of the Communist Party of China”, to express their sincere wishes to the Party with their performance.



Figure: Red Song Concert on “Let Me Sing for You” held by Jinshang Bank to Celebrate the 100th Anniversary of the Founding of the Communist Party of China



## (IV) Be Grateful for Favors Received and Give Back to Society

### 4.4.1 Employee volunteer service

Based on its actual condition, the Bank took outlets as the forward positions, integrated its resources and strength and carried out various content-rich volunteer service activities such as voluntary blood donation, civilized traffic and voluntary clinics. After work, the Bank's employees, as volunteers, went to public places like streets, communities, stations, schools, nursing houses, homes for disabled veterans and welfare houses and provided volunteer services, such as caring for empty nesters, the disabled, migrant rural workers and children in need, so as to practice the spirit of selfless devotion (Lei Feng spirit) with acts and carry forward the traditional virtues of the Chinese nation. In 2021, the Bank carried out 320 hours of volunteer activities in total.



Figure: Employees participate in voluntary blood donation



Figure: Visit nursing houses and care for empty nesters

#### 4.4.2 Public charity to show care

The Bank organized employees to devote their care to the public welfare and charity causes and encouraged them to donate goods to areas stricken by natural disasters. In 2021, the Bank's employees donated RMB664,700 to the public welfare and charity and others.

##### Case: Assisting flood-stricken areas in work and production resumption

In September 2021, Shanxi experienced multiple rounds of heavy rainfall and some areas suffered from floods and geological disasters, resulting in great casualties and property losses. Jinshang Bank took the initiative to assume its responsibility as a large financial enterprise and listed bank in the province and deployed bank-wide flood control and disaster relief. Specifically, it promptly organized its branches to establish financial disaster relief service points in the disaster-stricken areas, providing emergency materials for the victims, such as hot water supply, food, chargers, umbrellas and medical kits, as well as offering convenient financial services in a rapid manner, including reissuance of deposit certificate and money exchange. Meanwhile, the Bank supported enterprises by providing loan turnover to fully assist them in work and production resumption after the disaster. What's more, Jinshang Bank carried out the "Showing My Care and Love for Disaster-hit Areas" activity, during which over 4,000 employees made donations totaling RMB478,300.



Figure: Jinshang Bank assists the disaster-stricken area, Wulou Zhuang Village, Daxiaobao Town, Xiaoyi City, Lvliang City



Figure: Employee volunteers of Jinshang Bank were handling donated supplies

## Annexes

### (I) HKEX ESG Reporting Guide Index

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>A. Environmental</b>		
<b>Aspect A1: Emissions</b>		
<b>General Disclosure</b>	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	3.3.2 Green operation
<b>A1.1</b>	The types of emissions and respective emissions data	3.3.2 Green operation
<b>A1.2</b>	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity	3.3.2 Green operation
<b>A1.3</b>	Total hazardous waste produced (in tonnes) and, where appropriate, intensity	3.3.2 Green operation
<b>A1.4</b>	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity	3.3.2 Green operation
<b>A1.5</b>	Description of emissions target(s) set and steps taken to achieve them	As the Company is in the financial industry, its direct impact on the environment is relatively limited. It is gradually improving its work and plans to make detailed disclosures of this indicator in the future.
<b>A1.6</b>	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them	As the Company is in the financial industry, it is gradually improving its work and plans to make detailed disclosures of this indicator in the future.

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Aspect A2: Use of Resources</b>		
<b>General Disclosure</b>	Policies on the efficient use of resources, including energy, water and other raw materials	3.3.2 Green operation
<b>A2.1</b>	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total and intensity	3.3.2 Green operation
<b>A2.2</b>	Water consumption in total and intensity	3.3.2 Green operation
<b>A2.3</b>	Description of energy use efficiency target(s) set and steps taken to achieve them	As the Company is in the financial industry, its direct impact on the environment is relatively limited. It is gradually improving its work and plans to make detailed disclosures of this indicator in the future.
<b>A2.4</b>	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them	As the Company is in the financial industry, this indicator is not applicable
<b>A2.5</b>	Total packaging material used for finished products and with reference to per unit produced	Not applicable
<b>Aspect A3: The Environment and Natural Resources</b>		
<b>General Disclosure</b>	Policies on minimising the issuer's significant impacts on the environment and natural resources	(II) Innovation-driven, Create a Green Financial System
<b>A3.1</b>	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	(II) Innovation-driven, Create a Green Financial System
<b>Aspect A4: Climate Change</b>		
<b>General Disclosure</b>	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer	1.4.3 Conducting climate risk research and management
<b>A4.1</b>	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them	1.4.3 Conducting climate risk research and management

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>B. Social</b>		
<b>Employment and Labour Practices</b>		
<b>Aspect B1: Employment</b>		
<b>General Disclosure</b>	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	4.3.1 Staff employment
<b>B1.1</b>	Total workforce by gender, employment type, age group and geographical region	4.3.1 Staff employment
<b>B1.2</b>	Employee turnover rate by gender, age group and geographical region	4.3.1 Staff employment
<b>Aspect B2: Health and Safety</b>		
<b>General Disclosure</b>	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	4.3.3 Focusing on employees' health and safety
<b>B2.1</b>	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year	4.3.3 Focusing on employees' health and safety
<b>B2.2</b>	Lost days due to work injury	4.3.3 Focusing on employees' health and safety
<b>B2.3</b>	Description of occupational health and safety measures adopted, and how they are implemented and monitored	4.3.3 Focusing on employees' health and safety

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Aspect B3: Development and Training</b>		
<b>General Disclosure</b>	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	4.3.4 Emphasizing employees' development
<b>B3.1</b>	The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	4.3.4 Emphasizing employees' development
<b>B3.2</b>	The average training hours completed per employee by gender and employee category	4.3.4 Emphasizing employees' development
<b>Aspect B4: Labour Standards</b>		
<b>General Disclosure</b>	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	4.3.1 Staff employment
<b>B4.1</b>	Description of measures to review employment practices to avoid child and forced labour	4.3.1 Staff employment
<b>B4.2</b>	Description of steps taken to eliminate such practices when discovered	4.3.1 Staff employment

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Operating Practices</b>		
<b>Aspect B5: Supply Chain Management</b>		
<b>General Disclosure</b>	Policies on managing environmental and social risks of the supply chain	3.3.2 Green operation
<b>B5.1</b>	Number of suppliers by geographical region	3.3.2 Green operation
<b>B5.2</b>	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored	3.3.2 Green operation
<b>B5.3</b>	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored	3.3.2 Green operation
<b>B5.4</b>	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored	3.3.2 Green operation



Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Aspect B6: Product Responsibility</b>		
<b>General Disclosure</b>	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	4.2.1 Protection of consumers' rights and interests
<b>B6.1</b>	Percentage of total products sold or shipped subject to recalls for safety and health reasons	As the Company is in the financial industry, this indicator is not applicable
<b>B6.2</b>	Number of products and service-related complaints received and how they are dealt with	4.2.3 Customers' complaints handling
<b>B6.3</b>	Description of practices relating to observing and protecting intellectual property rights	1.5.5 Intellectual property protection
<b>B6.4</b>	Description of quality assurance process and recall procedures	As the Company is in the financial industry, this indicator is not applicable
<b>B6.5</b>	Description of consumer data protection and privacy policies, and how they are implemented and monitored	4.2.2 Ensure privacy and data security

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Aspect B7: Anti-corruption</b>		
<b>General Disclosure</b>	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	1.5.3 Deepening anti-corruption and anti-money laundering
<b>B7.1</b>	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases	1.5.3 Deepening anti-corruption and anti-money laundering
<b>B7.2</b>	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	1.5.3 Deepening anti-corruption and anti-money laundering
<b>B7.3</b>	Description of anti-corruption training provided to directors and staff	1.5.3 Deepening anti-corruption and anti-money laundering

Aspects, General Disclosures and KPIs	KPIs	Disclosure Location
<b>Community</b>		
<b>Aspect B8: Community Investment</b>		
<b>General Disclosure</b>	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	3.3.3 Green public welfare (IV) Be Grateful for Favors Received and Give Back to Society
<b>B8.1</b>	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	3.3.3 Green public welfare (IV) Be Grateful for Favors Received and Give Back to Society
<b>B8.2</b>	Resources contributed (e.g. money or time) to the focus area	(IV) Be Grateful for Favors Received and Give Back to Society

## (II) Independent Assurance Report of Third Party



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### Independent Assurance Report on the Environmental, Social and Governance Report

安永华明（2022）专字第61523727\_A01号  
Jinshang Bank Co., Ltd.

#### To the Board of Directors of Jinshang Bank Co., Ltd.

We have been engaged to express a limited assurance opinion on the selected key data as at 31 December 2021 and for the year then ended in the Environmental, Social and Governance Report 2021 prepared by the Jinshang Bank Co., Ltd. (the "Jinshang Bank").

#### Selected Key Data

The selected key data in the Environmental, Social and Governance Report of Jinshang Bank for 2021 that is covered by this report is as follows:

- Total office electricity consumption (kWh)
- Total office water consumption (ton)
- Total number of employees (person)
- Proportion of female employees (%)
- Total training investment (RMB 10 thousand)
- Total number of branches
- Number of internet banking transactions throughout the year (10,000 transactions)
- Resolution rate of customer complaints (%)
- Charity and other donations (RMB 10 thousand)
- Balance of green loans (RMB 100 million)
- Balance of loans to support energy revolution (RMB 100 million)
- Balance of agriculture-related loans (RMB 100 million)

Our assurance was with respect to the selected key data as at 31 December 2021 and for the year then ended only and we have not performed any procedures with respect to earlier periods or any other elements included in the Environmental, Social and Governance Report 2021.





## Independent Assurance Report on the Environmental, Social and Governance Report (continued)

安永华明（2022）专字第61523727\_A01号  
Jinshang Bank Co., Ltd.

### Criteria applied by the Bank

The criteria used by the bank to prepare the selected key data in the Environmental, Social and Governance Report 2021 are set out in the basis of reporting of the selected key data (the "basis of reporting") within the "Report Compilation Descriptions" of the Environmental, Social and Governance Report 2021.

### The Board of Directors' Responsibilities

The Board of Directors of the bank is responsible for selecting the basis of reporting, and for presenting the selected key data in accordance with the basis of reporting within the Environmental, Social and Governance Report 2021, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the selected key data, such that it is free from material misstatement, whether due to fraud or error.

### Our Responsibilities

Our responsibility is to express a conclusion on the presentation of the selected key data as at 31 December 2021 and for the year then ended in the Environmental, Social and Governance Report 2021 based on the evidence we have obtained.

We conducted our engagement in accordance with *International Standard on Assurance Engagements 3000 (Revised): Assurance Engagements Other than Audits or Reviews of Historical Financial Information* issued by the International Auditing and Assurance Standards Board. The standard requires that we plan and perform our engagement to obtain limited assurance about whether, in all material respects, the selected key data in the Environmental, Social and Governance Report is presented in accordance with the basis of reporting, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

### Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the *International Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants. Our team has required competencies and experience for this assurance engagement. And we have complied with the quality control requirements of the International Standard on Quality Control 1.



## Independent Assurance Report on the Environmental, Social and Governance Report (continued)

安永华明（2022）专字第61523727\_A01号  
Jinshang Bank Co., Ltd.

### Description of Procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems. A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the selected key data in the Environmental, Social and Governance Report and related information, and applying analytical and other appropriate procedures.

Our work was performed at the Head Office of Jinshang Bank, which includes:

- 1) Interviews with management and personnel in the departments involved in providing information for inclusion in the Environmental, Social and Governance Report 2021 in relation to the selected key data,
- 2) Analytical procedures,
- 3) Examination, on a test basis, of documentary evidence,
- 4) Recalculation,
- 5) Other procedures deemed necessary.

### Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the selected key data as at 31 December 2021 and for the year then ended in the Environmental, Social and Governance Report 2021, in order for it to be in accordance with the basis of reporting.



**Independent Assurance Report on the Environmental, Social and Governance Report  
(continued)**

安永华明（2022）专字第61523727\_A01号  
Jinshang Bank Co., Ltd.

**Restricted use**

Our report has been prepared for and only for the board of directors of Jinshang Bank and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.



Ernst & Young Hua Ming LLP  
Beijing, China  
20 May 2022





### (III) Feedback Form for Readers

Thank you for reading the 2021 Environmental, Social and Governance Report of Jinshang Bank Co., Ltd. For the purpose of improving our ESG management, we hope that you can share with us your valuable comments and suggestions by completing the feedback form and sending it to us via any of the following ways.

E-mail : dongban@jshbank.com  
 Address : No. 59 Changfeng Street, Xiaodian District, Taiyuan, Shanxi Province  
 Post code : 030000  
 Tel : 0351-6819503

1. Which kind of stakeholder are you:
<input type="checkbox"/> Government <input type="checkbox"/> Regulator <input type="checkbox"/> Shareholder <input type="checkbox"/> Customer <input type="checkbox"/> Employee <input type="checkbox"/> Vendor <input type="checkbox"/> Partner <input type="checkbox"/> Community <input type="checkbox"/> Environment <input type="checkbox"/> Others
2. Your general evaluation on this report:
<input type="checkbox"/> Poor <input type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent
3. Your evaluation on Jinshang Bank in performing responsibilities for economic development:
<input type="checkbox"/> Poor <input type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent
4. Your evaluation on Jinshang Bank in performing responsibilities for environment:
<input type="checkbox"/> Poor <input type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent
5. Your evaluation on Jinshang Bank in performing responsibilities for social progress:
<input type="checkbox"/> Poor <input type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent
6. Do you think the information disclosed in this report is complete:
<input type="checkbox"/> No <input type="checkbox"/> Average <input type="checkbox"/> Yes
7. Do you think this report is clearly stated and easy to understand:
<input type="checkbox"/> No <input type="checkbox"/> Average <input type="checkbox"/> Yes
8. Do you have any other comments or suggestions on the improvement and development of Jinshang Bank for performing social responsibilities and on this report:



晋商银行  
Jinshang Bank