



Creativity without Boundaries
and Devotion to Future Success

A panoramic view of a modern city skyline, likely Shenzhen, with numerous skyscrapers and a clear blue sky. A large, curved graphic element in shades of teal and blue sweeps across the bottom half of the page, partially obscuring the city view.

2021

Environmental, Social and Governance Report

Jiangxi Bank Co., Ltd.

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

Stock Code: 1916

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ABOUT THIS REPORT

The 2021 Environmental, Social and Governance Report of Jiangxi Bank Co., Ltd. ("this Report") aims to introduce the efforts and achievements of Jiangxi Bank Co., Ltd. ("Jiangxi Bank" or "the Bank") and its subsidiaries (collectively referred to as the "Group" or "We") in implementing sustainable development and corporate social responsibility in 2021, and to respond to the sustainability issues that are concerned by key stakeholders. To provide a comprehensive presentation of the Group's environmental, social and governance ("ESG") performance, this Report should be read in conjunction with the "Corporate Governance Report" chapter of the 2021 Annual Report of Jiangxi Bank Co., Ltd.

Reporting Period

January 1, 2021, to December 31, 2021 (the "Reporting Period"), except for certain information beyond such timeframe.

Reporting Cycle

Annual report.

Reporting Scope

This Report prudently selects the scope of disclosure, taking "whether there is actual business operation" as the standard, and taking into account factors such as the overall impact on ESG aspect of Jiangxi Bank to select reasonably the entities to be disclosed. Unless otherwise specified, this Report focuses on Jiangxi Bank Co., Ltd., covering the head office, branches and sub-branches as well as Jiangxi Financial Leasing Corp., Ltd. ("Jiangxi Financial Leasing"), and the scope of entities reported remains the same as previous year.

Basis of Preparation

The preparation of this Report follows the Environmental, Social and Governance Reporting Guide (the ESG Reporting Guide) of Appendix 27 in the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited ("SEHK"). This Report is prepared in accordance with the "mandatory disclosure requirements" and the "comply or explain" provisions of the ESG Reporting Guide, and based on the reporting principles of materiality, quantitative, balance and consistency.

In the preparation of this Report, the Group applies the above reporting principles as follows:

<p>Materiality:</p> <p>The Group adopts a materiality assessment method to identify the material issues of the Group during the Reporting Period, and further prepares this Report with the identified material issues as the focus.</p>	<p>Quantitative:</p> <p>This Report discloses the standards and methods used in relevant data calculation in this Report and discloses the applicable assumptions or calculation tools.</p>	<p>Balance:</p> <p>This Report describes the Group's performance during the Reporting Period unbiasedly, avoiding selections, omissions, or presentation formats that may inappropriately influence the decisions or judgments by the report readers.</p>	<p>Consistency:</p> <p>The preparation method of this Report is basically consistent with that of the previous year, and explanations are made on the changes in the disclosure calculation methods or key performance indicators.</p>
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This Report also refers to the Sustainability Reporting Standards issued by Global Reporting Initiative (GRI), the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions issued by the former China Banking Regulatory Commission (the "former CBRC") and the Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued by the China Banking Association.

Data Source

Financial data in this Report are derived from the 2021 financial statements of the Bank prepared in accordance with the International Financial Reporting Standards and independently audited by KPMG. In case of any discrepancy between figures in this Report and those contained in the 2021 Annual Report of the Bank, the latter shall prevail. Other data are mainly from the statistical data of the Group's internal systems, branches and sub-branches and Jiangxi Financial Leasing. Relevant cases cited are real instances occurring during the Bank's daily operations. Unless otherwise stated, all monetary amounts contained in this Report are expressed in Renminbi (Yuan).

Report Assurance

The board of directors (the "Board of Directors" or "Board") of Jiangxi Bank and all directors (the "Directors") of the Bank guarantee that there is no false representation or misleading statement contained in, or material omission from this Report and assume joint and several liabilities for the truthfulness, accuracy, and completeness of the contents of this Report. This Report invites CECEP (HK) Advisory Company Limited to conduct an independent limited assurance engagement in accordance with the AA1000 Assurance Standard v3, and to issue an assurance statement.

Publication

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

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

Author

Office of Board of Directors of Jiangxi Bank

This Report was approved by the Board of Directors on 30 May, 2022.

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ABOUT US

COMPANY PROFILE

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

As of the end of the Reporting Period, the Group's total assets amounted to RMB508.560 billion; the total amount of deposits from customers was RMB343.726 billion; the Group's total loans and advances to customers was RMB277.714 billion. During the Reporting Period, the operating income and net profit were RMB11.144 billion and RMB2.112 billion respectively. As of the end of the Reporting Period, the Bank had a total of 5,365 full-time employees. The Bank's branches covering all cities divided into districts of Jiangxi Province, and the Bank has established two branches outside the province in Guangzhou and Suzhou. At the same time, the Bank initiated the establishment of the first financial leasing company in Jiangxi Province and 5 rural banks.

Since its inception, Jiangxi Bank has made rapid progress in various fields and gained wide recognition from many sectors of the society in many respects under the leadership of Jiangxi Provincial Committee and Jiangxi Provincial Government as well as the strong support from all walks of life. The bank ranked 273rd in “Top 1,000 World Banks ranking in 2021” released by *The Banker*, a British magazine, and ranked 46th among commercial banks in the “2021 China Banking Top 100 List” of the China Banking Association. Jiangxi Bank has successively received multiple awards such as “Enterprise Contributing to the Poverty Alleviation”, “Advanced Green Finance Organization in Jiangxi Province from 2018 to 2020”.

In the future, Jiangxi Bank will adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly implement the spirit of the 19th Session of National Congress of the Communist Party of China and all previous plenary sessions of the 19th CPC Central Committee and Central Economic Work Conference, earnestly implement the deployment of the 15th Jiangxi Provincial Congress of the Communist Party of China and the Economic Work Conference of the Jiangxi Provincial Party Committee. We will also adhere to the business philosophy of “serving the local economy, serving small and medium-sized enterprises, and serving community residents”, adhere to the development idea of “controlling risks, adjusting structure, and stabilizing growth”. We will strive to provide more high-quality, efficient, convenient and comprehensive financial services for customers of different levels, types and different needs, provide financial assistance for local economic and social development and residents' entrepreneurship and wealth creation, and make due contributions in striving to write the chapter of Jiangxi in building a modern socialist country, and portray the new plan of Jiangxi's reform in the new era.


As of the end of the Reporting Period, the Group's total assets amounted to RMB**508.560** billion

the total amount of deposits from customers was RMB**343.726** billion




During the Reporting Period, the operating income and net profit were RMB**11.144** billion

RMB**2.112** billion respectively



As of the end of the Reporting Period, the Bank had a total of **5,365** full-time employees.



ranked **46**th among commercial banks in the “2021 China Banking Top 100 List” of the China Banking Association

HONORS AND AWARDS

January 2021

Awarding Bodies	Name of Awards
China Central Depository & Clearing Co., Ltd.	Top 100 in China Bond Clearing for 2020; Excellent Proprietary Institution
China Foreign Exchange Trade System & National Interbank Funding Center	Top 300 in Inter-bank Domestic Currency Market Transaction of 2020; Core Trader in Inter-bank Domestic Currency Market of 2020; Outstanding Trader in Currency Market of 2020; Award of Trading Mechanism Innovation in 2020 (iDeal)
Jiuqi Finance and Guotai Junan Securities	New Prominent Domestic Financial Institution of Chinese Offshore Bonds of Jinjiuqi Bond
China UnionPay	Product Innovation Award of Credit Card Business of UnionPay in 2020
China Central Depository & Clearing Co., Ltd.	City Commercial Bank in the Top 100 of Trading and Cleaning of China Bond Company Bonds (ranked 23rd)
China UnionPay	The Most Favorite Credit Card in 2020 in Jiangxi; The Most Popular Credit Card in 2020 in Jiangxi

February 2021

China Banking and Insurance Regulatory Commission Jiangxi Office	“Excellent Evaluation” in Green Credit
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April 2021

The Office of Jiangxi Province's Steering Group for Green Finance Reform and Innovation	Advanced Green Finance Organization in Jiangxi Province from 2018 to 2020
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August 2021

Financial Digital Development Alliance	Customer Experience Marketing Gold Award
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September 2021

China Association of Small and Medium Enterprises and China Banking Association	The “Excellent Case” Award for 2021 Financial Services for Small and Medium Enterprises
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November 2021

Financial Digital Development Alliance	Best Credit Card Scenarios Construction Award of the Year
China Financial Certification Authority	2021 China Digital Finance Golden Award List – Best Security Innovation Award for Mobile Banking

December 2021

China UnionPay Co., Ltd.	Outstanding Contribution Award for the Promotion of UnionPay Card Products
Jiangxi Branch of China UnionPay	UnionPay Card Product Innovation Award in 2021; UnionPay Card Marketing Contribution Award in 2021
Nanchang Central Sub-branch of the People's Bank of China and the Financial Work Office of the People's Government of Jiangxi Province	Innovation Project Excellence Award

KEY PERFORMANCE

Economic Performance



Operating income (RMB1 million)

11,144.43 ↑

2021

12,952.81 | 10,285.45
2019 | 2020

Profit for the year (RMB1 million)

2,111.56 ↑

2021

2,109.16 | 1,904.94
2019 | 2020

Basic and diluted earnings per share (RMB)

0.34 ↑

2021

0.34 | 0.31
2019 | 2020

Total assets (RMB1 million)

508,559.81 ↑

2021

456,118.53 | 458,692.82
2019 | 2020

Deposits from customers (RMB1 million)

343,726.22 ↑

2021

284,548.91 | 315,770.82
2019 | 2020

Gross loans and advances to customers (RMB1 million)

277,714.31 ↑

2021

210,017.13 | 223,422.06
2019 | 2020

Average return on total assets (%)

0.48

2019

0.42

2020

0.44

2021

Average return on equity (%)

6.15

2019

5.33

2020

5.74

2021

Non-performing loans ratio (%)

2.26

2019

1.73

2020

1.47

2021

Provision coverage ratio (%)

165.65

2019

171.56

2020

188.26

2021

Capital adequacy ratio (%)

12.63

2019

12.89

2020

14.41

2021

Social Performance



Charity donation (RMB10,000)

1,022

2019

2,828

2020

472.51

2021

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

669.57

2019

323.28

2020

235.11

2021

Balance of agricultural-related loans (RMB100 million)

219.86

2019

244.65

2020

340.67

2021

Social contribution per share¹ (RMB)

2.69

2019

2.81

2020

2.91

2021

Customer satisfaction rate² (%)

99.39

2019

99.49

2020

99.78

2021

Total headcount (Person)

5,061

2019

5,238

2020

5,365

2021

Percentage of female employees (%)

54.16

2019

54.93

2020

54.22

2021

Training time per capita (Hour)

113.47

2019

80.00

2020

66.60

2021

Environmental Performance³



Balance of green credit (RMB10,000)

90.19

2019

116.44

2020

170.06

2021

Balance of loans to "high pollution, high-energy-consumption, and over capacity" industries (RMB10,000)

18.58

2019

19.41

2020

30.50

2021

E-banking replacement ratio (%)

98.88

2019

99.00

2020

99.19

2021

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

² The Bank operates a variety of customer service channels. The customer satisfaction rate is only from the statistics of the national service hotline (956055) and does not include the customer satisfaction rate of all customer service channels.

³ During the Reporting Period, the Group comprehensively sorted out the key performance indicators at environmental aspects and further improved the disclosure content. For detailed information about relevant environmental performance, please refer to the "GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT" chapter of this Report.

01

BUILDING SYSTEMS AND STRENGTHENING COMMUNICATION

Creativity without Boundaries
and Devotion to Future Success

- BOARD STATEMENT
- SUSTAINABILITY MANAGEMENT SYSTEM
- STAKEHOLDER ENGAGEMENT
- MATERIALITY ASSESSMENT

BOARD STATEMENT

2021 is the first year to implement the 14th Five-Year Plan and a year of milestone significance in the history of the Communist Party of China and the People's Republic of China. The Group would like to express its sincere gratitude to the management and all employees for their cooperation and dedication in achieving the Group's sustainable development strategy. The Group would also like to express its sincere gratitude to all shareholders, investors, customers and suppliers for their long-term trust and support.

The Group understands the importance of good corporate governance, including governance of ESG-related issues that are crucial to sustainable development.

During the Reporting Period, the Group improved the ESG governance structure and further clarified the corresponding governance responsibilities. The Board is responsible for overseeing and approving the ESG management approaches and strategies. It also participates in identifying, evaluating, prioritizing and managing material ESG-related issues. The Strategy Committee of the Board is authorized by the Board to guide ESG-related work, and the Office of Board of Directors ("Board Office") is authorized to coordinate and implement daily ESG-related work. All functional departments at the head office as well as branches and sub-branches cooperate with the Board Office to carry out daily ESG-related work.

The Group attaches great importance to stakeholders and is committed to achieving diversified value sharing. The Group carefully listens to the opinions of stakeholders and conducts a materiality assessment of ESG issues every year, considers the management and improvement of material issues as the key ESG tasks of the year. The Board reviews and confirms the results of the materiality assessment and then oversees the management and performance of these issues.

In terms of ESG risk management, the Board ensures that appropriate and effective ESG risk management and internal control systems are in place. The Board Office assists in the establishment of appropriate and effective ESG risk management and internal control systems. During the Reporting Period, the Group identified and assessed ESG risks including climate change risks. The Group identified one ESG risk from the corporate governance risk category that could have significant impact on the Group. By reviewing and analyzing internal management gaps, the Group will continue to strengthen its risk management.

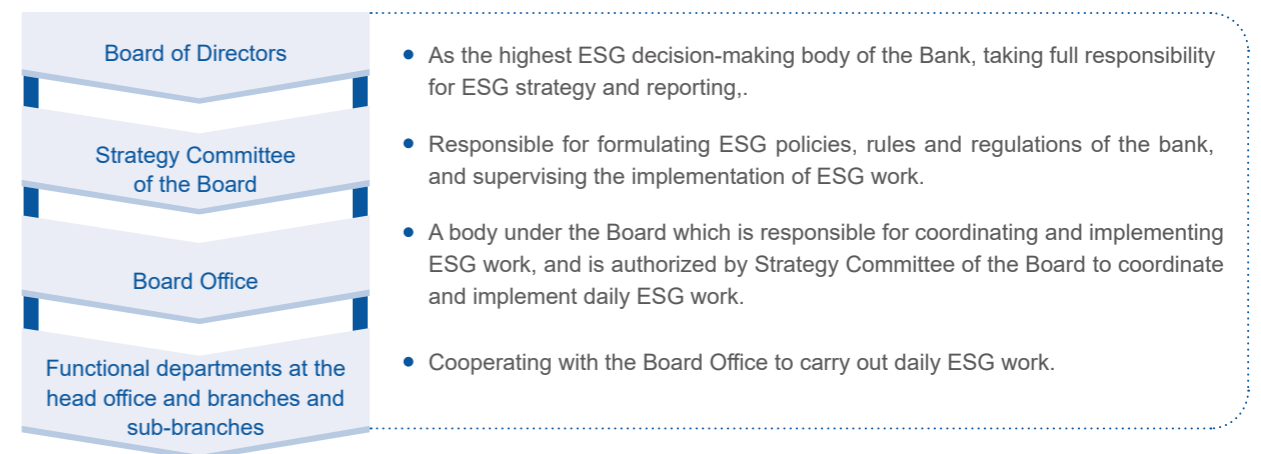
In terms of ESG-related target management, the Board is responsible for approving the Group's ESG-related targets and reviewing the progress of achieving these targets. The Board Office takes the lead in organizing and coordinating the formulation of ESG-related targets, and regularly evaluates the progress towards these targets. During the Reporting Period, the Group studied and formulated targets for the four environmental aspects of greenhouse gas emissions, waste generation, energy use and water use, and formulated action plans to achieve these targets. For details, please refer to the section headed "Green Bank for Supporting Low-Carbon Development" in this Report. In the future, the Group will regularly evaluate and review the progress of achieving ESG targets, and adjust the targets according to the actual situation, so as to continuously reduce the negative impact that the Group may have on the environment, and improve the ability to protect ecosystem.

Looking ahead, the Group will continue to improve its governance structure to ensure effective supervision and control of possible risks during its operations. The Group will identify and analyze ESG-related risks and related impacts on a regular basis, and continue to assist in improving appropriate and effective ESG risk management and internal control systems. Additionally, the Group will continue to promote low-carbon operation and gradually achieve the carbon peak and carbon neutrality as well as goals in other environmental aspects at the operational level.

SUSTAINABILITY MANAGEMENT SYSTEM

The Bank actively improved the corporate sustainability management system. In order to further integrate ESG development into Jiangxi Bank's strategic planning, the Strategy Committee of the Board revised the *Terms of Reference of the Strategy Committee of the Board of Directors of Jiangxi Bank Co., Ltd.* (《江西银行股份有限公司董事會戰略委員會工作規則》) and the *Working Rules of the Strategy Committee of the Board of Directors of Jiangxi Bank* (《江西銀行董事會戰略委員會工作小組工作細則》) during the Reporting Period. The Bank has also formulated the *Working Rules of Environmental, Social and Governance (ESG) of Jiangxi Bank Co., Ltd.* (《江西銀行股份有限公司環境、社會及管治(ESG)工作細則》) to coordinate and promote ESG work. By clarifying ESG-related responsibilities, the Bank further strengthened the supervision and guidance on ESG management from the corporate governance level.

ESG Management Structure of Jiangxi Bank



As the leading department of the Bank's ESG work, the Board Office is mainly responsible for:

- Identifying, evaluating, prioritizing and managing material ESG issues of the Bank, including but not limited to, identifying key stakeholders, communicating with key stakeholders, and reporting the results to the Strategy Committee for confirmation and approval of material issues;
- Organizing and coordinating the formulation of ESG-related goals, and regularly evaluating the progress of achieving ESG-related goals;
- Analyzing the potential risks, opportunities and related impacts of material ESG issues on the Bank's business strategies, and assisting in the establishment of appropriate and effective ESG risk management and internal control systems;
- Coordinating the preparation of the annual ESG report and submit it to the Strategy Committee of the Board for review to ensure it compliances with the requirements of listing rules of the SEHK;
- Setting ESG-related work plans and budgets of the Bank; and
- Reporting and making recommendations to the Strategy Committee on material ESG issues and work progress.

STAKEHOLDER ENGAGEMENT

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

Stakeholders	Government	Regulators	Shareholders	Customers	Employees	Suppliers	Partners	Communities	Environment
Expectations and demands	<ul style="list-style-type: none"> Respond to national policies Serve the real economy Develop inclusive finance 	<ul style="list-style-type: none"> Comply with regulatory requirements Prevent financial risks Promote the development of the industry 	<ul style="list-style-type: none"> Maintain a sustained and stable operation Enhance the overall capabilities Improve investment return 	<ul style="list-style-type: none"> Improve service quality and efficiency Provide a richer selection of financial products Protect the rights and interests of consumers 	<ul style="list-style-type: none"> Improve employees' remuneration and benefits Protect the rights and interests of employees Provide career development opportunities Enrich free-time activities 	<ul style="list-style-type: none"> Fair procurement Honesty and dignity Win-win cooperation 	<ul style="list-style-type: none"> Mutually beneficial cooperation Communication and exchange of ideas with industry peers 	<ul style="list-style-type: none"> Support the development of communities Care for vulnerable groups 	<ul style="list-style-type: none"> Low-carbon and environmentally friendly operations Sustainable development
Means of communication	<ul style="list-style-type: none"> Documents and guidelines on policies Specific reports Information distribution Working meetings 	<ul style="list-style-type: none"> Regulatory policies Surveys and on-site visits Data reporting 	<ul style="list-style-type: none"> Shareholders' general meetings Company announcements Performance roadshows 	<ul style="list-style-type: none"> Marketing activities Customer hotline Questionnaire surveys 	<ul style="list-style-type: none"> Labor union General meetings of employee representatives Suggestion boxes Professional training 	<ul style="list-style-type: none"> Negotiation Cooperation agreement Tendering and bidding 	<ul style="list-style-type: none"> Seminars Project cooperation 	<ul style="list-style-type: none"> Condolence and visits Community service activities 	<ul style="list-style-type: none"> Energy conservation and emission reduction Green finance
Response measures	<ul style="list-style-type: none"> Develop inclusive finance Serve small and micro enterprises and the "agriculture, rural areas and farmers" Build civil engineering projects 	<ul style="list-style-type: none"> Strengthen internal control Improve the overall risk management system Strengthen daily inspection 	<ul style="list-style-type: none"> Improve the corporate governance structure Implement development strategies Enhance profitability Disclose information in a timely manner 	<ul style="list-style-type: none"> Optimize operation workflow Innovate financial products Enhance the quality of services Popularize financial knowledge 	<ul style="list-style-type: none"> Improve the compensation and welfare system Care for the employees Enhance employee training Organize recreational and sports activities 	<ul style="list-style-type: none"> Build a procurement management system Enhance business cooperation 	<ul style="list-style-type: none"> Surveys and on-site visits Enhance exchanges and cooperate with industry peers 	<ul style="list-style-type: none"> Financial aid to students Organize community activities Organize volunteer activities supported by employees 	<ul style="list-style-type: none"> Implement green credit policy Adhere to the green office Promote e-banking

MATERIALITY ASSESSMENT

During the Reporting Period, the Group conducted a 2021 materiality questionnaire survey (the "Survey") on the identified key stakeholders, and invited the Board of Directors, shareholders, customers, and employees to participate in the Survey.

Working Process of the Survey



Identifying key stakeholders

- Identifying key stakeholders and then evaluating the importance of each stakeholder in the Reporting Period from the two dimensions of "the level of influence on Jiangxi Bank" and "the level of influence by Jiangxi Bank", so as to identify the key stakeholders and finally determine the scope of objects to be covered in the Survey.



Screening material ESG issues

- By highlighting the compliance and industry alignment of material issues, integrating the selected material issues in the former survey, latest requirements of the SEHK, and taking into account industry cases and the Group's unique issues, we developed a list of ESG issues. The relevant person in charge of ESG preliminarily screened the issues from two perspectives of materiality and relevance to the Group to determine the issues to be investigated in the Survey during the Report Period.



Designing and distributing questionnaires

- We designed questionnaires based on the issues identified in the preliminary screening. After designing the questionnaire, the Group organize personnel to distribute the questionnaires to key stakeholders through communication channels. A total of 2,501 valid questionnaires were collected in the Survey.



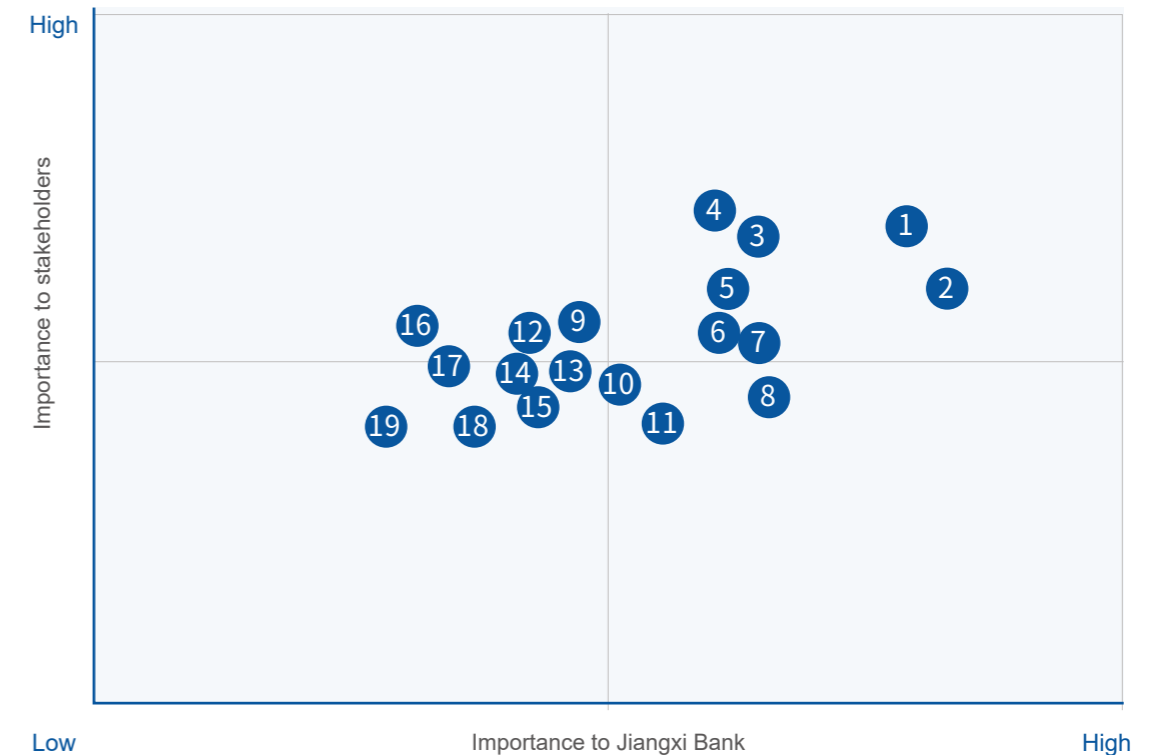
Collecting questionnaires and analyzing the results

- Taking the two dimensions of "importance to Jiangxi Bank" and "importance to stakeholders" as the evaluation benchmark, the issues whose importance is half or more in both dimensions were selected as the issues with high materiality. The issues of higher materiality were reviewed and confirmed by the Board as the final material issues identified for the Reporting Period.

Materiality Analysis

We comprehensively evaluated the ranking of issues that ranked by stakeholders and formed a materiality assessment matrix to demonstrate the importance of different issues. After comprehensive consideration of the Group's work priorities during the Reporting Period and upon review by the Board, the Group identified a total of 7 material issues. These material issues will be targeted for disclosure in subsequent chapters of this Report.

Jiangxi Bank's Materiality Assessment Matrix in 2021



Material Issues

- COMPLIANCE-BASED OPERATION
- RISK MANAGEMENT
- EMPLOYEES' RIGHTS AND INTERESTS
- CUSTOMERS' RIGHTS AND INTERESTS
- SERVING THE REAL ECONOMY
- SUPPORTING EMERGING INDUSTRIES
- SHAREHOLDERS' INTERESTS
- TECHNOLOGICAL INNOVATION
- SERVE SMALL AND MICRO ENTERPRISES
- LOW CARBON OPERATION

Corresponding Chapters

- COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
- COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
- UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
- HIGH-QUALITY SERVICE AND CUSTOMER FIRST
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- GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
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Material Issues

- RURAL REVITALIZATION
- LOANS FOR SUPPORTING AGRICULTURE, RURAL AREAS, AND FARMERS
- GREEN CREDIT
- GREEN FINANCE
- ACCELERATE SERVICE TRANSFORMATION
- PROMOTE RESEARCH AND DEVELOPMENT OF PRODUCT
- CHARITY ACTIVITIES
- ANTI-MONEY LAUNDERING
- GREEN BOUND

Corresponding Chapters

- INCLUSIVE FINANCE FOR LOCAL SERVICE
- DEVOTING TO THE COMMUNITY AND GIVING BACK TO THE SOCIETY
- INCLUSIVE FINANCE FOR LOCAL SERVICE
- GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
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02

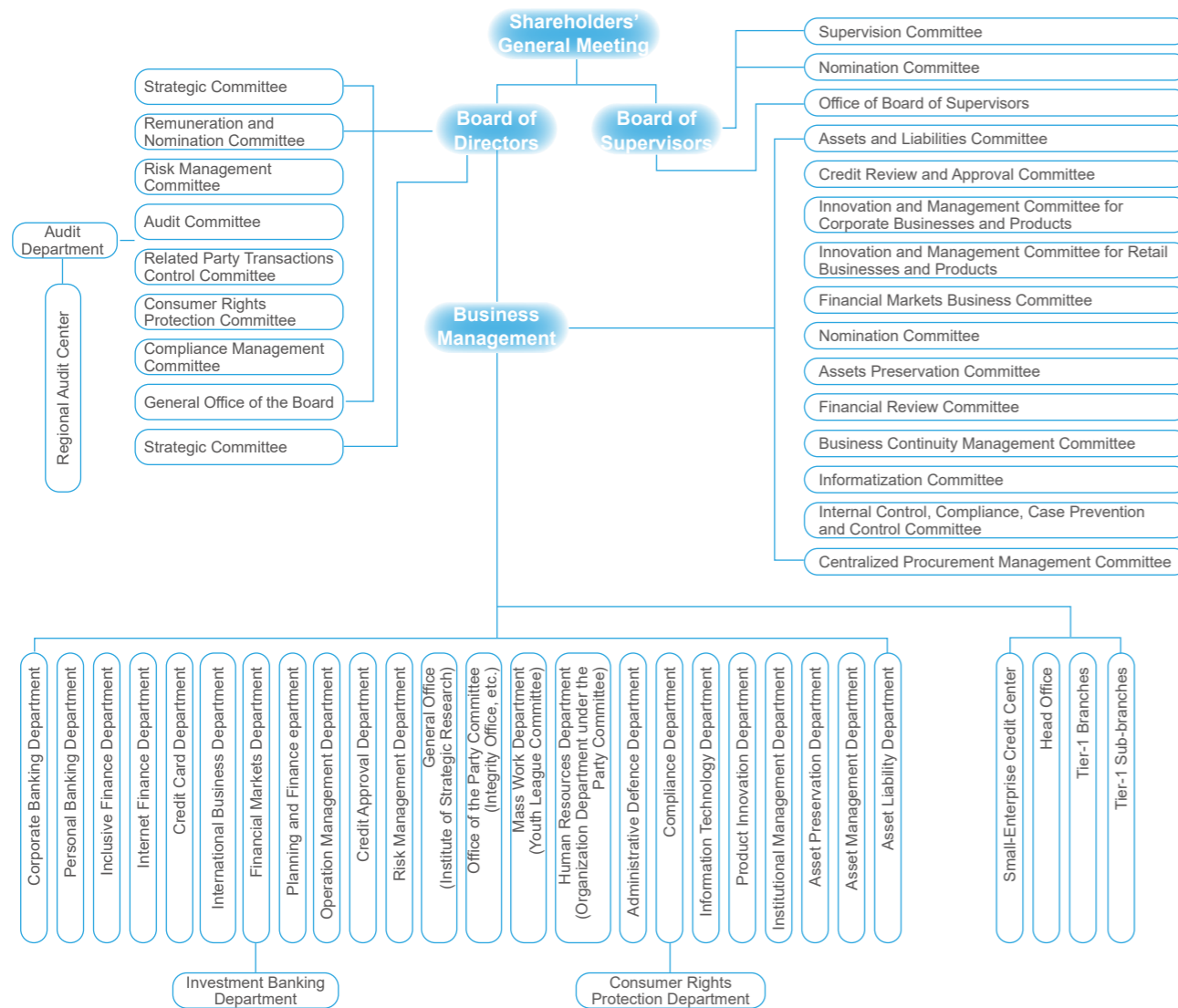
COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT

Creativity without Boundaries
and Devotion to Future Success

- CORPORATE GOVERNANCE
- RISK MANAGEMENT
- COMPLIANCE-BASED OPERATION

CORPORATE GOVERNANCE

Organizational Structure of Jiangxi Bank



The Bank has continuously improved the transparency of its corporate governance and responded to shareholders' basic demands through regular shareholder meetings and other means to protect shareholders' interests and enhance corporate value.

The Bank has adopted the *Corporate Governance Code* (the **Code**) in Appendix 14 of the listing rules of SEHK. The Bank has met the requirements of the measures for the administration of domestic commercial banks and the corporate governance requirements and has established a sound corporate governance system. The Bank has established a relatively comprehensive corporate governance structure pursuant to the provisions of the listing rules of SEHK. The composition of the Board and the special committee under the Board complies with the requirements of the listing rules of SEHK. The Bank clearly defines the responsibilities of the shareholders' general meeting, the Board, the Board of Supervisors, and senior management. The shareholders' general meeting is the highest authority of the Bank, and the Board is responsible to the shareholders' general meeting. The Board has set up 8 special committees that operate under the leadership of the Board and provide advice on the Board's decisions. The Board of Supervisors supervises the performance of duties by the Board and senior management as well as the Bank's financial activities, risk management, and internal control. Under the leadership of the Board, senior management is responsible for implementing the resolutions of the Board and for daily business and management of the Bank, and reports to the Board and the Board of Supervisors on a regular basis. The President of the Bank, appointed by the Board, is responsible for the overall business operation and management of the Bank.

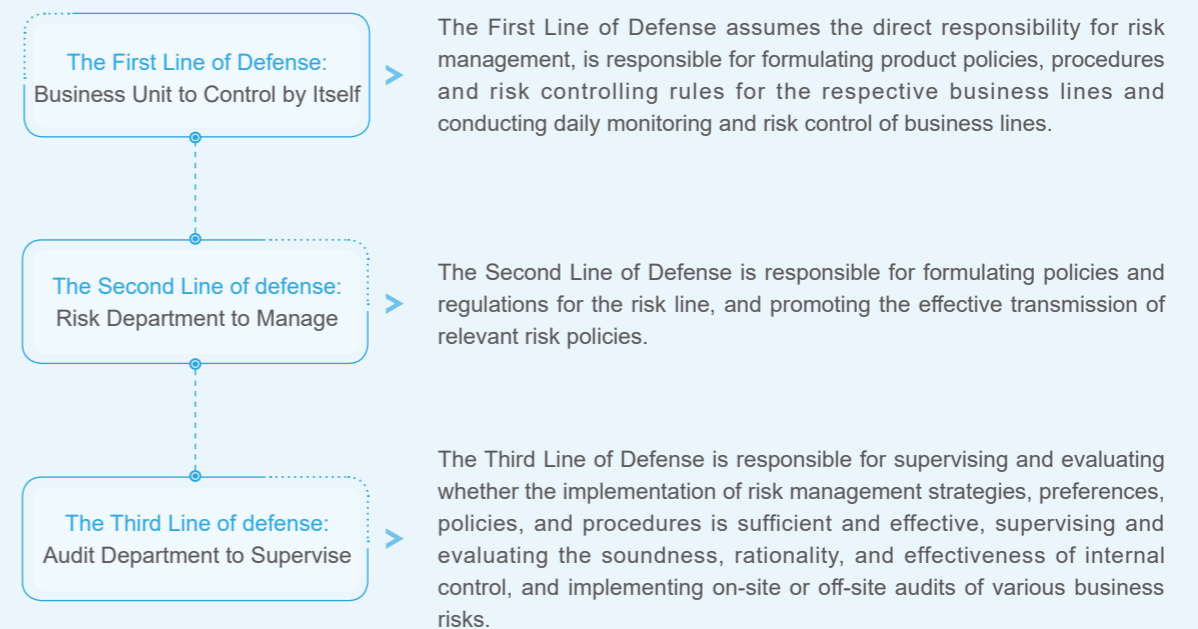
The Bank commits itself to maintaining high-standard corporate governance. The Bank will continue to strengthen its corporate governance, to ensure compliance with the *Code* and live up to the expectations of shareholders and potential investors. During the Reporting Period, the Board convened a total of 29 Board meetings, at which the Bank debriefed on, considered and approved 146 proposals mainly involving topics such as adoption and/or revision of various corporate governance measures, profit distribution plans, development plans, and business performance.

During the Reporting Period, the Board of Supervisors of the Bank convened 5 meetings and reviewed 20 proposals. The Board of Supervisors consists of 9 Supervisors, including 3 employee representative Supervisors, 3 shareholder representative Supervisors, and 3 external Supervisors. The number and composition of the Board of Supervisors of the Bank comply with laws and regulations and the Articles of Association of the Bank.

RISK MANAGEMENT

The Bank's risk management adopts a comprehensive risk management approach. With the requirements of "risk control, structural adjustment and stable growth", the Bank maintains a "stable and moderate" risk appetite, implements the risk concept of "risk-oriented and compliance-first", coordinates the service for the entity and risk prevention and control, coordinates the structural optimization and stable growth, and provides a solid guarantee for the Bank's high-quality development and strategic goal realization. With the construction of risk management organization system, the Bank has established an organizational structure for risk management featuring "centralized management and matrix distribution" to clarify risk management responsibilities, and form three defense lines of risk management: "business unit to control by itself in the first line, risk department to manage in the second line, and audit department to supervise in the third line".

Three defense lines of Jiangxi Bank's risk management



Procedures for identifying, evaluating, and managing significant risks

The Bank identifies, measures, and controls a series of quantitative and non-quantitative risks that may be faced by the Bank due to business strategies, product portfolio, customer needs, and interactions of external macroeconomic environment according to the China Banking and Insurance Regulatory Commission's *Administrative Measures for the Capital of Commercial Banks (for Trial Implementation)* (《商業銀行資本管理辦法(試行)》) and its annexes, the Basel Committee's definition of risk and related professional terms, practices of domestic and foreign banks, and in light of the Bank's actual situation.

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

Management Framework and Methods for Major Financial Risks



Credit Risk Management

- The Board of Directors formulates risk management strategies and the overall risk tolerance level, supervises, and regularly evaluates the risk control status. Functional departments such as the Credit Approval Department and the Risk Management Department are also involved in the management of credit risk.
- During the Reporting Period, the Bank comprehensively initiated the reform of credit risk management system. The Bank formulated an optimization plan for the credit risk management system, incorporated the risk structure, credit process, risk control tools, credit system and supporting mechanism into the integrated optimization reform. The business risk management were established and improved. During the Reporting Period, 25 phased tasks of credit risk system reform were completed.



Market risk management

- The Board has the ultimate responsibility for monitoring market risk management. The Risk Management Committee is responsible for monitoring market risk management and reviewing strategies, policies and procedures relating to market risk management within the authority delegated by the Board.
- The Bank improves the market risk monitoring and evaluation system, dynamically monitors the market risk status, strengthens limit control, reasonably analyzes the cause of mark to market profit and loss, and improves the measurement level of market risk.
- During the Reporting Period, the market risk management of the Bank improved steadily, and the market risk level was controlled within a rational range.



Operational Risk Management

- The Group has established a framework of policies and procedures to identify, assess, control, manage and report operational risk. The main contents of the framework include three major management tools, namely operational risk management policies, risk assessment, key risk indicators, loss data collection and so on. The emergency plans and business continuity plan system, and operational risk management performance evaluation mechanisms are also included in the framework.
- During the Reporting Period, the Bank focused on rectifying business risks and hidden dangers, accelerated the transformation of operational risk technology, monitored and resolved various risk warnings, and comprehensively strengthened employee behavior management. The Bank's operational risk management system operated smoothly and the overall operational risk was under control.



Liquidity risk management

- The overall liquidity risk is managed by the Asset and Liability Management Committee. The Committee is responsible for formulating liquidity policies in accordance with regulatory requirements and prudent principles, and the planning and finance department and the financial market department assist in management.
- The Bank closely monitors the assets and liabilities, monitors the liquidity status in real time, analyzes the use and source of funds, and sets corresponding liquidity limit amount or percentage from the perspective of daily liquidity risk management and the results of bank-wide liquidity stress testing, so as to achieve the purpose of balancing liquidity risk.

COMPLIANCE-BASED OPERATION

Internal Control Compliance

The Bank actively improves its level of internal control compliance management and the capacity of case prevention and control to maintain a good social image of the Bank.

During the Reporting Period, the Bank's internal control mechanism was further optimized, and the measures taken were as follows, including: formulating the *Work Plan for Strengthening Case Prevention and Compliance Management* (《關於強化案防合規管理的工作方案》), and carrying out the "Internal Control and Compliance Management Construction Year" activities. Besides, the Bank optimized the organizational system and improved the internal control mechanism. Science and technology have been strengthened by optimizing internal control and compliance system, developing transaction risk monitoring system, and strengthening operational risk monitoring and early warnings. The Bank also further improved the quality and efficiency of supervision and inspection, revised relevant systems, and comprehensively promoted the internal control compliance inspection projects. During the Reporting Period, the issues identified in the on-site inspection of China Banking and Insurance Regulatory Commission Jiangxi Office decreased by 75% as compared with 2019. In addition, the Bank continued to optimize the top-level design, improved the compliance management structure, strengthened prior prevention, built a closed-loop management, and comprehensively promoted methods such as the reform of the rectification and accountability mechanism, so as to further improve the compliance management of the Bank.

During the Reporting Period, the issues identified in the on-site inspection of China Banking and Insurance Regulatory Commission Jiangxi Office decreased by **75%** as compared with 2019

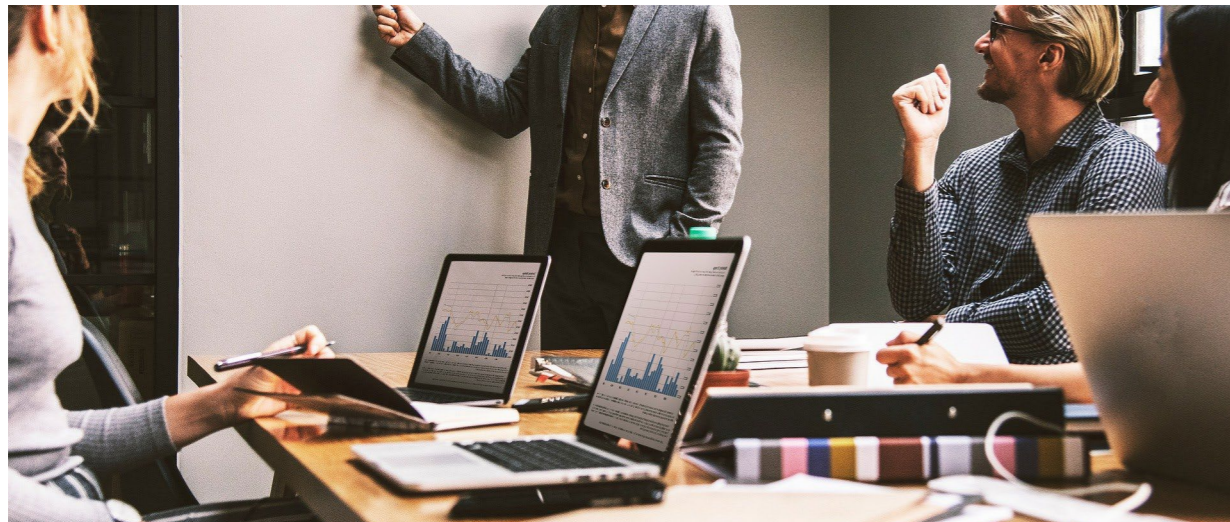


The Bank keeps on developing compliance culture, and fosters a compliance culture environment. During the Reporting Period, the Bank made 12 issues of *Compliance Briefing* in total, which focused on circulating the punishment notice published by the regulatory authorities, advocated the regulatory situations in time and promoted the concepts of compliance. The Bank organized 4 lessons and tests for key systems to consolidate the understanding and mastery of key systems such as accountability for non-compliance by all employees. The Bank strengthened the compliance leading role of rules and regulations, and issued 7 *Compliance Risk Warnings*. The Compliance Department of the Bank dynamically monitored the potential compliance risks of the Bank, revealed the compliance risk points through the *Compliance Risk Warning*, and put forward targeted prevention measures and work requirements. In addition, the Bank strengthened legal publicity and education, organized relevant training activities, and formulated the *Eighth Five-Year Plan to Conduct Rule of Legal Publicity and Education of Jiangxi Bank (2021-2025)* (《江西銀行開展法治宣傳教育第八個五年規劃(2021-2025年)》), striving to promote the close integration of legal publicity and education with legal operation, and improve the Bank's compliance operation and risk prevention and control capabilities.

Case Training on the Use of Standard Text and Risk Prevention

The Bank organized trainings on the use of standard text and risk prevention under the context of *Civil Code of the People's Republic of China* (《中華人民共和國民法典》), focusing on explaining clauses and hot issues related to financial business. The training helped employees to master relevant legal knowledge and combine relevant legal knowledge with their positions, so as to optimize and adjust their work in a timely manner.





Anti-corruption and Upholding Integrity

In terms of system, the Bank abides by the *Criminal Law of the People's Republic of China* (《中華人民共和國刑法》) and other laws and regulations, and prevents and controls possible illegal activities such as corruption, bribery, extortion and fraud. Meanwhile, the Bank formulated and issued a series of documents such as the *Provisional Regulation of the Party Committee of Jiangxi Bank Regarding the Implementation of the Accountability for Party Ethics and Clean Government Building* (《江西銀行黨委關於落實黨風廉政建設責任制的暫行規定》), to clarify the scope of responsibility, content and requirements of "one position with two responsibilities", and strengthen the restriction and supervision of the leaders and cadres as well as power operation. The Bank formulated the *Reporting System of the Party Committee of Jiangxi Bank to the Dispatched Discipline Inspection Team in Jiangxi Bank by the Provincial Commission for Discipline Inspection and Provincial Commission for Supervision Inspection* (《江西銀行黨委向省紀委省監委駐江西銀行紀檢監察組通報情況制度》) and the *System of Communication and Coordination between the Party Committee of Jiangxi Bank and the Dispatched Discipline Inspection Team in Jiangxi Bank by the Provincial Commission for Discipline Inspection and Provincial Commission for Supervision Inspection* (《江西銀行黨委與省紀委省監委駐江西銀行紀檢監察組溝通協調制度》) to strengthen work communication and build up a synergy of cooperation and interaction. During the Reporting Period, no concluded legal cases regarding corrupt practices has been brought against the Bank or its employees.

During the Reporting Period, the Bank taught the *Induction Training Course on Integrity Education for New Employees of Jiangxi Bank* for new employees to clarify the requirements for integrity. The Bank guided employees to be honest and self-disciplined through producing and issuing financial anti-corruption warning education films, for which the Bank organized all employees to watch and learn from the films. The bank regularly issued typical cases of violations of disciplines and laws in the financial sector, organized site visits to warning education bases, and issued integrity reminders before holidays. In addition, the Bank organized group integrity interviews to strengthen the perception of integrity. The Bank will also strengthen and improve the relevant training systems for anti-corruption for the Board of Directors in the future.

In terms of supervision, the Bank has set up a reporting hotline and a reporting mailbox for corruption and bribery. If any corruption or bribery complaints is occurred, the Bank will handle such cases in accordance with the *Working Rules for the Supervision and Enforcement of the Discipline Inspection Authorities of the Communist Party of China* (《中國共產黨紀律檢查機關監督執紀工作規則》), the *Working Rules for the Handling of Whistle-blowing and Whistle-blowing by the Discipline Inspection Authorities of the Communist Party of China* (《紀檢監察機關處理檢舉控告工作規則》) and other rules and regulations of the Party, and impose penalties in accordance with the regulations. During the Reporting Period, the Bank continued to conduct political inspections, giving full play to the political supervision role of inspection. The Bank strengthened communication with the dispatched discipline inspection and supervision teams in the Bank, carrying out investigations on the clues of the issues transferred by the teams and providing timely feedback. Meanwhile, the Bank strengthened the guidance for discipline inspection business of branches and sub-branches.

Anti-Money Laundering

The Group strictly abides by anti-money laundering related laws and regulations promulgated by regulatory agencies, including the *Anti-Money Laundering Law of the People's Republic of China* (《中華人民共和國反洗錢法》), the *Provisions on Anti-money Laundering through Financial Institutions* (《金融機構反洗錢規定》) etc., and formulated internal policies such as the *Administrative Measures of Anti-money Laundering of Jiangxi Bank (Revised in 2021)* (《江西銀行反洗錢管理辦法(2021年修訂)》) and the *Administrative Measures of Reporting on Large-value Transactions and Suspicious Transaction of Jiangxi Bank* (《江西銀行大額交易及可疑交易報告管理辦法》). Meanwhile, Jiangxi Financial Leasing also formulated the *Administrative Measures of Anti-money Laundering of Jiangxi Financial Leasing Corp., Ltd.* (《江西金融租賃股份有限公司反洗錢管理辦法》), the *Administrative Measures of Reporting on Large-Value Transactions and Suspicious Transaction of Jiangxi Financial Leasing Corp., Ltd* (《江西金融租賃股份有限公司大額交易和可疑交易報告管理辦法》), the *Operating Rules on Anti-terrorist Financing of Jiangxi Financial Leasing Corp., Ltd* (《江西金融租賃股份有限公司反恐怖融資管理操作規則》) and other internal policies.

During the Reporting Period, the Bank focused on the work objectives, made efforts to consolidate the foundation of anti-money laundering work, promoted the prevention and control of risk issues at source, assisted in fighting against illegal and criminal activities, and actively carried out anti-money laundering knowledge publicities and educations to earnestly fulfill the anti-money laundering obligations of financial institutions.



Putting mechanisms first and strengthening system support

The Bank revised eight internal systems and improved the self-assessment system of money laundering risks. The Bank also improved the blacklist monitoring workflow, clarified the management and control measures for high-risk products, and refined the identification requirements for specific scenarios, for the purpose of establishing a long-term prevention and control system.



Science and technology enabling the Bank to build a solid foundation for work

The Bank established a customer management and control mechanism for doubtful information, opened up an omnichannel customer information sharing mechanism, and comprehensively consolidated the underlying data base. The Bank also created the online banking limit for customers of higher risk, improved the blacklist backtracking matching strategy, dynamically optimized the monitoring and early warning model, and strengthened management and control measures for differentiated identification of customers.



Risk-based, focusing on value creation

The Bank carried out special actions for risk investigation and elimination in key areas, issued multiple *Money Laundering Risk Prompts*, promptly transferred suspicious clues for disposal, and assisted in arresting suspicious persons, achieving effective prevention and control of money laundering risks.



Staying true to the mission and deepening publicity effectiveness

The Bank carried out centralized publicity activities themed "protecting account safety from money laundering crimes", with close attention paid to hot topics. The Bank directly addressed public concerns, enhanced its awareness of prevention of money laundering risk and cooperation in identification, and strove to be the financial guard of the public.

Jiangxi Bank's Anti-money Laundering Training in 2021



Number of Anti-money Laundering Training Conducted (Times) **12**



Number of participants in the Anti-money Laundering Training (Person) **906**

Intellectual Property Protection

The Bank strictly complies with the laws and regulations such as the *Copyright Law of the People's Republic of China* (《中華人民共和國著作權法》), the *Trademark Law of the People's Republic of China* (《中華人民共和國商標法》), and the *Patent Law of the People's Republic of China* (《中華人民共和國專利法》), and makes efforts in the protection of intellectual property. For one thing, the Bank attaches great importance to the application and protection of intellectual property, developing intellectual property management mechanism and giving full play to the role of intellectual property rights in stimulating, guiding, guaranteeing and evaluating enterprise innovation, and for another, the Bank fully respects others' legitimate rights and pays attention to preventing intellectual property infringement risks in technological research and development, product innovation, business development and daily operating management. During the Reporting Period, no major intellectual property rights infringement occurred in the Group.

03

INCLUSIVE FINANCE FOR LOCAL SERVICES

Creativity without Boundaries
and Devotion to Future Success

- SERVING SMALL AND MICRO ENTERPRISES
- FINANCE FOR SUPPORTING AGRICULTURE, RURAL AREAS, AND FARMERS

SERVING SMALL AND MICRO ENTERPRISES

Since its establishment, the Bank has always adhered to the path of green development by developing inclusive finance. With the overall direction of "loan increase, price reduction, quality improvement, and access expansion", the Bank extended its service scope in small and micro business and agriculture-related fields, while released more credit to the field of inclusive finance to solve the problem of "difficult, expensive and slow financing" for inclusive financial customers.

Small and micro enterprises are important customers of the Bank. For a long time, the Bank has always been serving entities as the original intention, focusing on small and micro enterprises, practicing the development strategy of inclusive finance, and contributing due financial strength in promoting the high-quality development of small and micro enterprises. In order to effectively meet the financial service needs of small and micro enterprises and promote the innovation and development of inclusive finance, the Bank continues to improve its organizational structure by setting up inclusive finance business departments at the head office, branches and sub-branches, forming a three-level management structure. The Bank established a special leading group for green inclusive finance and promoted branches and sub-branches to accelerate the construction of inclusive finance marketing teams. In addition, the Bank issued the *2021 Assessment and Incentive Plan for Small and Micro Financial Services* (《2021年小微金融服務考核激勵方案》), the *2021 Work Plan for Inclusive Agriculture-related and Poverty Alleviation Financial Services* (《2021年普惠型涉農、脫貧業務金融服務工作方案》) and other annual inclusive financial assessment plans to accelerate the improvement of quality and efficiency of inclusive finance.

“Jiangxi Bank Inclusive Finance” Digital Platform

On the basis of optimizing the organizational structure, the Bank further explores and builds a digital platform to create an online financial system, which integrates functions such as “financial services and policy support”. During the Reporting Period, the Bank focused on building the digital platform of “Jiangxi Bank Inclusive Finance”. The platform focused on solving the problems including credit penetration of the industrial chain, information asymmetry and financing problems of small and medium-sized enterprises with intelligent risk control scenario, intelligent online-review and approval, and whole-process visualization of financing. The platform has completed the first phase of online operation and unified the application and lending entrance for inclusive finance. The platform realized the whole process of customer online registration, credit product application, credit approval, contract signing, credit withdrawal and repayment, post-credit inspection and risk early warning. The customer managers of the Bank were able to complete online standardized procedures such as pre-credit due diligence, post-credit inspection and early warning signal disposal through the mobile terminal of the platform. The platform helped to improve the efficiency of both parties.

At present, the platform has launched a credit product market and has introduced 5 products, including Caiyuan Credit Pass (財園信貸通), Culture Enterprise Loan (文企貸), Super Mortgage Loan (超抵貸), Bank Statement Loan (流水貸) and Tobacco Business Loan (煙商貸). As one of the first pilot banks, the Bank issued the first “Bank Statement Loan” (流水貸) in July 2021. As of the end of the Reporting Period, the credit amount of the product was RMB468 million.

Case

“Culture Enterprise Loan” (文企貸) Helped the High-Quality Development of Small and Medium-Sized Cultural Enterprises

The Publicity Department of Jiangxi Provincial Party Committee led the launch of a preferential loan - “Culture Enterprise Loan” for small and medium-sized cultural enterprises with certain conditions, to support the development of small and medium-sized cultural enterprises. The Bank deepened the connection and cooperation with enterprises in the “Cultural Enterprise Loan” lists to provide financing services for cultural enterprises with financing intentions. Aiming to their differentiated needs, the Bank formulated special financing service plans for small and medium-sized cultural enterprises and assisted in solving corporate financing problems by delegating approval authority, opening green approval channels, implementing preferential interest rate policies and other measures. In addition, the Bank arranged special personnel to set a standing book and track to ensure that the cultural enterprises in the list could obtain financing support in a timely manner. As at the end of the Reporting Period, the “Culture Enterprise Loan” had invested a total of RMB58 million, ranking second among the four shortlisted banks.

As at the end of the Reporting Period, the “Culture Enterprise Loan” had invested a total of **RMB58** million



Promoting the Transformation and Development of Inclusive Finance Reform Pilot Zone

After the construction of the inclusive finance reform pilot zones in Ganzhou and Ji'an, Jiangxi Province were officially approved, the Bank timely formulated and implemented the *Implementation Plan for Comprehensive Financial Services in the Inclusive Finance Reform Pilot Zones of Jiangxi Bank* (《江西銀行普惠金融改革試驗區綜合金融服務實施方案》) to promote the construction of the inclusive finance reform pilot zones. During the Reporting Period, the Bank further guided Ganzhou and Ji'an to formulate specific implementation rules based on the characteristics of local industrial clusters. Besides, the Bank guided and promoted the implementation of products such as “Furniture Guarantee Loan” (家具擔保貸), “Tobacco Farmer Loan” (煙農貸) in Ganzhou and “Personal Property Digital Loan” (動產數字貸) in Ji'an. As of the end of the Reporting Period, the balance of inclusive loans to small and micro enterprises in Ganzhou and Ji'an with a single credit line of less than RMB10 million (inclusive) was RMB3.89 billion, representing a net increase of RMB1.257 billion or 47.74% from the end of previous year, which was 14.13% higher than the growth rate of the Bank's inclusive loans.

As of the end of the Reporting Period, the Bank's balance of inclusive loans to small and micro enterprises (excluding discounted bills) with a single credit line of less than RMB10 million (inclusive) was RMB23.511 billion, representing an increase of RMB5.914 billion or 33.61% from the end of previous year (RMB17.598 billion), which was 10.02% higher than the growth rate of all loans (excluding discounted bills) of the Bank. The number of customers with loans was 25,051, representing an increase of 4,979 from the end of the previous year.

FINANCE FOR SUPPORTING AGRICULTURE, RURAL AREAS, AND FARMERS

The Bank continued to serve the lower-tier cities, deeply served the small and micro financial service market in counties and towns, and effectively linked the efforts to consolidate the achievements of poverty alleviation with rural revitalization. The Bank put forward a series of preferential financial policies for agriculture in *Implementation Opinions on Supporting Financial Services in Agriculture-related Fields of Jiangxi Bank* (《江西銀行關於支持涉農領域金融服務工作的實施意見》), covering areas including inclusive agriculture-related loans (including loans to farmers), preferential interest rate pricing, and review, approval and sublicense, internal fund transfer pricing and due diligence exemption, etc. In order to actively promote agriculture-related loans, the Bank set relevant assessment indicators in the assessment of all branches and sub-branches. The Bank launched different types of financial products with local characteristics, including “Favoring Peasant Credit Pass”(惠農信貸通), “Bank Guaranteed Favoring Peasant Loan” (銀擔惠農貸) and “Finless eel Breeding Loan” (黃鱔養殖貸). During the Reporting Period, the Bank issued the *Work Plan for Rural Revitalization of Jiangxi Bank* (《江西銀行鄉村振興工作方案》) and formulated the *Work Plan for Inclusive Agriculture-related and Poverty Alleviation Business Services of Jiangxi Bank in 2021* (《2021年江西銀行普惠型涉農、脫貧業務服務工作方案》), which clarified the development plan and business objectives of the year.

As of the end of the Reporting Period, the Bank's balance of agriculture-related loans amounted to RMB34.067 billion, representing an increase of 39.25% as compared with the end of the previous year, serving 8,337 agriculture-related customers. In particular, the balance of inclusive agriculture-related loans amounted to RMB3.772 billion, representing an increase of 25.27% as compared with the end of the previous year, serving 2,505 inclusive agriculture-related customers. The balance of loans in poverty-stricken areas amounted to RMB17.371 billion, representing an increase of RMB2.875 billion as compared to the end of the previous year. The Bank fully completed the regulatory indicators of continuous positive growth in the balance of loans in agriculture-related and poverty-stricken areas.

As of the end of the Reporting Period, the Bank's balance of agriculture-related loans amounted to **RMB34.067** billion

representing an increase of **39.25%** as compared with the end of the previous year



serving **8,337** agriculture-related customers



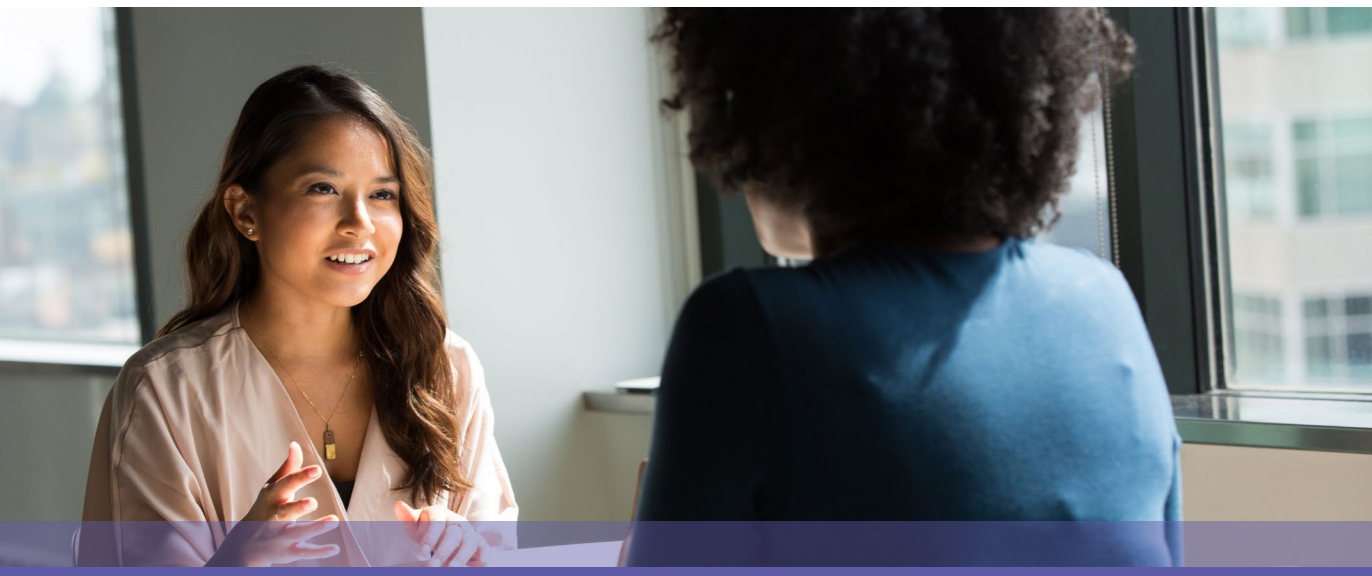
04

HIGH-QUALITY SERVICE AND CUSTOMER FIRST

Creativity without Boundaries
and Devotion to Future Success

- SERVICE UPGRADE
- PRODUCT INNOVATION
- TECHNOLOGICAL INNOVATION
- CUSTOMERS' RIGHTS AND INTERESTS





SERVICE UPGRADE

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

In terms of online banking, the Bank completed the revision of personal online banking and officially updated it during the Reporting Period. The new version achieved data exchange between mobile banking and WeChat banking, and unified customer system, service backstage and external services. The new version optimized the transaction process and provided one-stop convenient transfer, diversified payment channels and wealth management experience to comprehensively improve users' experience.

In terms of mobile banking, the Bank continued to optimize the service functions of mobile banking channels. During the Reporting Period, the Bank developed the functions such as agreed transfer, and embedded more business scenarios, while the configuration function of customer privacy restriction was also optimized. The Bank built a safe and convenient security system and won the "2021 China Digital Finance Golden Award List – Best Security Innovation Award for Mobile Banking". In addition, the Bank launched a simple version of mobile banking, which selected six functions most used by elderly customers based on their habits to improve their service experience.

In terms of WeChat banking, the Bank revised, launched, and operated WeChat banking for the public. During the Reporting Period, the Bank revised the WeChat banking based on the WeChat mini program, redesigned the UI interface, and launched a total of 90 function points such as inquiry and wealth management, to enrich the transaction content and provide more convenient operation.

In terms of telephone banking, during the Reporting Period, the Bank launched exclusive manual services for the elderly, including intelligent retrieval of incoming calls, judgment of customer information, flexible adjustment of the sequence of broadcasting, and automatic identification of position-side, to improve customer service quality and solve the problem of intelligent application for the elderly. Meanwhile, the Bank's customer service center signed a new agreement with communication operators for disaster recovery and connection, which further strengthened the emergency response capability of the telephone banking system and stabilized the operation of the customer service center system.



PRODUCT INNOVATION

The Bank continues to innovate and develop distinctive financial products and services to meet the diverse needs of customers. As for personal business, the Bank optimized its products, vigorously developed personal consumer credit business, and launched the "Jiang Yin" series brand. By creating online + offline marketing demonstration, the Bank launched consumer credit products such as Jiang Yin Quick Loan (江銀快貸), Pledge Quick Loan (質押快貸) and Jiang Yin Priority Insurance Loan (江銀優保貸). As of the end of the Reporting Period, the Bank granted credit RMB670 million with a loan balance of RMB264 million. The Bank also promotes products such as Green Ecological Pass (綠色生態通), Carbon Neutrality Bond (碳中和債), Procurement Winning Tender Loan (採購中標貸) and Intellectual Property Pledge Loan (知識產權質押貸) to support the development of green, manufacturing and scientific and technological enterprises. Focusing on technology empowerment to support inclusive finance, the Bank continued to innovate and develop inclusive finance-related products. For example, by integrating small and micro enterprises' external data such as industrial-commercial and tax data, the Bank launched the "Super Mortgage Loan" (超抵貸) to the market. Mortgaged by the ordinary residential properties, this product targeted at small and micro business and individual business, with the characteristics of small-program loan application, big data risk control, automatic decision-making, standardized operation, and reorganizing of review and approval procedures. Additionally, the Bank also integrated new technologies such as big data analytics with credit card business, and developed online products, launched Baozangwujie Digital Credit Card (寶藏無界數字信用卡).

In addition, the Bank continues to innovate and optimize the service experience. The Bank uses "blockchain + supply chain" and online signing and other technologies to launch online factoring "Cloud Enterprise Chain" business, in ensuring that accounts payable in the case of trade authenticity, relying on the credit extension in the Bank, the core enterprise transformed its accounts payable into a financing, transferable and detachable online electronic payment commitment letter for the payment of goods to upstream suppliers, with which the suppliers applied for factoring financing from the bank, thus helping the small and micro enterprises in the chain to revitalize their accounts receivable. As of the end of the Reporting Period, the "Cloud Enterprise Chain" business has reached cooperation with 68 core enterprises, with a loan amount of RMB3.165 billion, supporting 640 micro, small and medium-sized enterprises. Meanwhile, the Bank launched the second phase of the cash management platform, realized the implementation of various industrial scenarios such as housing fund supervision and court enforcement, and introduced deposits of RMB2.707 billion. The Bank also upgraded the "Micro Enterprise Loan" (微企貸) to build an online access, anti-fraud, intelligent rating and other models through the construction of an intelligent decision-making platform throughout the product life cycle to achieve independent and controllable product risks. As of the end of the Reporting Period, the accumulated credit of "Micro Enterprise Loan" was RMB1.758 billion and the loan balance was RMB653 million. In addition, the Bank optimized the "Jiang Yin excellent loan" (江銀優貸) and launched an online exclusive credit line for high-quality customers, so that customers can complete online approval and use funds online by submitting simple materials to improve customer experience and save the time for loan approval. As of mid-December, the number of new loans after system upgrading was 3,902, the loan amount was RMB305 million, and the loan balance was RMB237 million.

As of the end of the Reporting Period, the Bank granted credit

RMB **670** million

a loan balance of RMB

264 million.



As of the end of the Reporting Period, the "Cloud Enterprise Chain" business has reached cooperation

with **68** core

enterprises



with a loan amount

of RMB **3.165**

billion



supporting **640**

micro



As of the end of the Reporting Period, the accumulated credit of "Micro Enterprise Loan"

was RMB **1.758** billion

the loan balance was

RMB **653** million



TECHNOLOGICAL INNOVATION

To develop the leading role of technology in business, the Bank integrates multi-dimensional data and realizes data interconnection through the collection of big data, analysis of consumer behavior data and financial transaction data under the principle of "customer-centered". By establishing a labelling system for customer financial services, the Bank has achieved personalized product recommendation, differentiated pricing for customers and precision marketing.

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

CUSTOMERS' RIGHTS AND INTERESTS

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

The Bank insists on refining and optimizing products and services to safeguard and protect the rights and interests of customers. The Bank has formulated the *Administrative Measures for the Review of Consumers' Rights and Interests Protection of Jiangxi Bank* (《江西銀行消費者權益保護審查管理辦法》) to standardize and clarify the procedures of the review of consumer rights protection of the Bank. Afterwards, the department identifies and warns relevant risks, and puts forward clear and specific review opinions to protect the legitimate rights and interests of consumers from the source. During the Reporting Period, the Bank also timely revised the *Operating Procedures for Handling the Succession of Small-amount Deposits of the Deceased Depositors of Jiangxi Bank* (《江西銀行辦理已故存款人小額存款繼承業務操作規程》) and the *Emergency Plan for Special Financial Consumers of Jiangxi Bank* (《江西銀行特殊金融消費者突發事件應急預案》) to further simplify procedures and optimize experience.

The Bank has basically formed a positive interaction mechanism for consumer protection and business development. Before introducing products and services into the market, effective measures such as review of consumer rights protection are taken to avoid infringement of the legitimate rights and interests of consumers. In the process of product and service promotion and sales, the Bank fully fulfills its information disclosure obligations through comprehensively and truthfully introducing products and services, and effectively ensuring that the notification process is verified. As for after-sales management, the Bank focuses on the analysis of consumer complaints, continuously improving product or service defects, and promoting the healthy development of business.

Trustworthy Advertising and Marketing

The Bank abides by the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》) and the *Notice on Further Regulating Financial Marketing and Publicity Activities* (《關於進一步規範金融營銷宣傳行為的通知》) and other laws and regulations. When marketing financial services, the Bank does not refer to wrong and insufficient data, and strives to protect financial customers' rights. The *Administrative Measures for the Review of Consumer Rights Protection of Jiangxi Bank* (《江西銀行消費者權益保護審查管理辦法》) regulates product and service in the stage of formulation of promotional materials and the stage of marketing and promotion of products and services. It also clarifies the related review procedures, requiring that the competent departments of product and service promotion departments to:

Formulation of promotional materials

The content of the marketing and promotion activities shall remain in the form and substance consistent with the business scope specified in the business license or filing documents obtained by the Bank, and comply with the requirements of relevant laws, regulations, and other regulatory documents. The content should align with the deployment of major national policies and public interests. Self-owned products and consignment products shall be strictly differentiated, and consumers shall not be confused or misled to purchase consignment products. Marketing and publicity terms shall be standardized and accurate, and no extreme and committed terms shall be used. No discriminatory terminology related to gender, race, religion, etc. shall be included or implied, and

Marketing and promotion

The true conditions of products and services should be described comprehensively and accurately with a list of prohibited behaviors to customers. Sending marketing information to consumers should be with ways to refuse to continue to accept financial marketing information.



Responding To Customer Complaints

The Bank formulated the *Administrative Measures for the Handling of Customer Complaints of Jiangxi Bank* (《江西銀行客戶投訴處理管理辦法》), the *Evaluation Measures for the Protection of Consumers' Rights and Interests of Jiangxi Bank* (《江西銀行消費者權益保護工作評價辦法》) and other systems to clarify the operating mechanism, risk prevention and control mechanism, and accountability mechanism of the bank-wide consumer protection work. During the Reporting Period, in order to properly resolve conflicts and disputes, the Bank combined with the requirements of regulatory documents and its actual situation, newly formulated the *Administrative Measures for the Diversified Resolution of Consumer Financial Disputes of Jiangxi Bank* (《江西銀行消費者金融糾紛多元化解管理辦法》). Jiangxi Bank tried its best to solve reasonable demands, provide explanations to unreasonable demands, and provide and implement assistance in difficulties. In addition, the Bank held a special training on "Emergency Handling of Complaints from the Perspectives of Protection of Consumer Rights and Interests" to improve employees' ability to handle complaints.

The Bank has disclosed the methods of handling customer complaints in various forms to enable customers to clearly know about the procedures, channels, methods and expected processing time of complaints. Publicity of complaint and consultation methods in prominent places such as business premises, electronic display screens, official website, and WeChat public account. Customers can also raise issues regarding consumers' rights and interests through the Bank's national unified service hotline, credit card service hotline, branch opinion book and other channels.

The Bank implements the first inquiry responsibility system for customer complaints. The institutions or departments related to the content of customer complaints take the initiative to handle customer complaints, and the responsibility for complaint handling is clarified to the person to ensure that the complaint records are kept and timely responded. The Bank also takes the implementation of customer complaint management system as an appraisal management object to implement appraisal management.

The Bank has comprehensive process specifications and requirements for handling customer complaints. The handling process is to accept the complaint information, investigate the facts, make handling decisions, reply to the complainant and relevant parties. The Bank has established the *Consumer Complaint Acceptance Ledger of Jiangxi Bank* (《江西銀行消費者投訴受理台賬》). Apart from regularly prepare complaint analysis reports to regulatory authorities, the departments should analyze and report various internal control risk issues founded to upper level. Complaint statistics and analysis on a regular basis are carried out to find out the causes of complaints in a timely manner and implement traceability rectification and accountability, preventing similar complaints. The Bank convenes related departments to conduct special complaint analysis seminars on a quarterly basis, focusing on the discussion of whether the rules related to financial products or services among financial consumer complaints are reasonable, and adjusting the rules of products or services timely.

During the Reporting Period, the Bank received 473 complaints from financial consumers. Among then, 462 complaints were from institutions in Jiangxi province, accounting for 97.67%, mainly about requests for negotiated repayment, interest and expense fee reduction, personalized installment due to the impact of the epidemic. These complaints also included dissatisfaction with business rules, service quality and collection reminder. There were 11 complaints from institutions outside Jiangxi province, accounting for 2.33%, which mainly about service attitudes and poor communication and explanation.

Protecting Customer Privacy

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

During the Reporting Period, the Bank implemented the "System Rectification Special Action" to check the data leakage problems of third-party companies in cooperation with the Bank. The Bank carried out system penetration test during the year, tested the Internet system of the Bank, found security vulnerabilities and rectified them in a timely manner. In addition, the Bank won the second prize of the "Jiangxi Silver Cup" network security attack and defense competition in the financial system of Jiangxi Province and the third prize of the "Jiangxi Internet Cup" network security competition in Jiangxi Province. The Bank's information protection capability has significantly improved.



Popularizing Financial Knowledge

The Bank actively fulfilled its social responsibilities and carried out financial knowledge publicity and education activities. Through the popularization of financial knowledge to the public, the Bank improved and cultivated financial awareness and financial quality, prevented and resolved potential conflicts, built a harmonious financial consumption environment, and promoted the healthy and sustainable development of the banking industry. During the Reporting Period, the Bank revised the *Administrative Measures for Financial Knowledge Publicity and Education of Consumer Rights Protection of Jiangxi Bank* (《江西銀行消費者權益保護工作金融知識宣傳教育管理辦法》), which clarified the principles, basic requirements, organizational structure and operation mechanism of financial knowledge publicity and education, as well as the content and form of publicity and education, and established a leading group for financial knowledge publicity and education.

The Bank carried out diversified publicity and education on financial issues concerned by the public, designed differentiated financial knowledge popularization plans to meet the needs of different groups and help consumers gradually master financial knowledge that matches their own needs. During the Reporting Period, the Bank actively carried out 15 large-scale publicity activities, and a number of publicity works were selected as the 2021 top ten excellent stories of "Consumer Protection for the People" of the Nanchang Central Sub-branch of the People's Bank of China, and the top ten excellent micro videos of "Learning the History of the Communist Party of China, Practicing the Original Aspiration, and Guarding the People's 'Purse'".

During the Reporting Period, the Bank actively carried out **15** large-scale publicity activities



Case Publicity Activity to Prevent Telecommunication and Internet Fraud

During the Reporting Period, the Bank launched an activity named "Centralized Publicity Month for Combating Telecommunication and Internet Fraud". Each branch published LED electronic promotional slogans throughout the day and displayed promotional leaflets at prominent locations. Meanwhile, each branch and sub-branch made various forms of publicity work based on their own actual conditions. Besides, they reminded customers of telecommunication network fraud risks through sending public welfare text messages and making centralized publicity by making full use of various methods such as WeChat Moments, customer groups and family groups.



05

UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES

Creativity without Boundaries
and Devotion to Future Success

- EMPLOYEES' RIGHTS AND INTERESTS
- EMPLOYEE DEVELOPMENT
- EMPLOYEES' HEALTH AND SAFETY



EMPLOYEES' RIGHTS AND INTERESTS

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

During the recruitment process, the Bank has established the *Administrative Measures for External Recruitment of Jiangxi Bank (Revised in 2020)* (《江西銀行行外招聘管理辦法(2020年修訂)》) and the *Administrative Measures on Internal Recruitment of Jiangxi Bank (Revised in 2019)* (《江西銀行對內招聘管理辦法(2019年修訂)》). The working ability, quality and development potential are evaluated, and the candidates' gender, age, race, cultural background, marital status, sexual orientation, and physical disability will not be included in the selection criteria to ensure that all candidates can be treated fairly. Meanwhile, in accordance with the provisions of the *Labor Law of the People's Republic of China* (《中華人民共和國勞動法》), the Bank legally approves the relevant procedures for dismissal of employees to prevent non-compliant dismissal. In terms of employment management, Jiangxi Financial Leasing internally implemented the *Administrative Measures for the Recruitment and Employment of Employees of Jiangxi Financial Leasing Corp., Ltd.* (《江西金融租賃股份有限公司員工招聘與入職管理辦法》), the *Implementation Measures for the Leave System and Employee Care of Jiangxi Financial Leasing Corp., Ltd (Revised in 2021)* (《江西金融租賃股份有限公司員工請休假制度與員工關懷實施辦法(2021年修訂)》), the *Administrative Measures of Employee Resignation of Jiangxi Financial Leasing Corp., Ltd (for Trial Implementation)* (《江西金融租賃股份有限公司員工離職管理辦法(試行)》), the *Administrative Measures of Attendance of Jiangxi Financial Leasing Corp., Ltd (Revised in 2021)* (《江西金融租賃股份有限公司考勤管理辦法(2021年修訂)》) and other policies.

The Bank also strictly abides by the *Law of the People's Republic of China on the Protection of Minors* (《中華人民共和國未成年人保護法》), the *Provision on the Prohibition of Using Child Labor* (《禁止使用童工規定》) and other laws and regulations. In order to prevent the recruitment of minors under the age of 16, the Bank requires new employees to provide true and valid identity documents, previous labor contracts and social insurance payment proof for inspection. Anyone who provides false materials will not be hired. If any violation is found, it will be handled in accordance with laws and regulations and relevant provisions of the Bank. The Bank prohibits forced labor and encourages its employees to work and take leave in accordance with relevant regulations. During the Reporting Period, no child labor or forced labor incidents occurred in the Bank.

The Bank signed the *Labor Contract of Jiangxi Bank* (《江西銀行勞動合同》) with all employees based on equality, voluntariness, honesty and keeping good faith. The contract stipulates "working hours, rest and vacation", "labor remuneration", "social insurance and welfare", "labor protection and working conditions" and other contents to protect the rights and interests of employees.

In terms of working hours, the Bank stipulates that the employees work no more than eight hours a day. In case of operational needs, working hours may only be extended after consultation with employees. The Bank arranges holidays for employees in accordance with the law, and formulates corresponding paid leave standards according to the actual situation of employees. The Bank also formulated and implemented the *Implementation Measures for Employees Paid Annual Leave of Jiangxi Bank* (《江西銀行職工帶薪年休假實施辦法》) to further regulate employees' leave, and protect the legitimate rights and interests of employees.

The Bank's overall remuneration strategy integrates the positioning, remuneration packages and adjustments of talent competition market and remuneration market, reflecting a scientific, reasonable and competitive remuneration level. During the Reporting Period, the Bank formulated the *Annual Assessment Measures for Cadres and Employees of Jiangxi Bank* (《江西銀行幹部及員工年度考核辦法》) and the *Administrative Measures for Employee Remuneration Management of Jiangxi Bank (for Trial Implementation)* (《江西銀行員工薪酬管理辦法(試行)》). The Bank continues to improve the employee remuneration system, establish and improve the remuneration management mechanism, optimize bank-wide remuneration structure, so as to establish a remuneration system suitable for the promotion mechanism. Besides, the Bank develops the remuneration incentive mechanism to strengthen the attraction and retention of core talents. In addition, the Bank continues to standardize and scientifically manage the welfare and security system. During the Reporting Period, the Bank adjusted the supplementary medical insurance scheme and improved the supplementary medical benefits for employees by increasing personal quota. The Bank also completed the public bidding for the annuity project with an aim to enhance investment efficiency.

Total number of employees
5,365

Number of lost employees
218

Employee turnover
4.06%

By gender

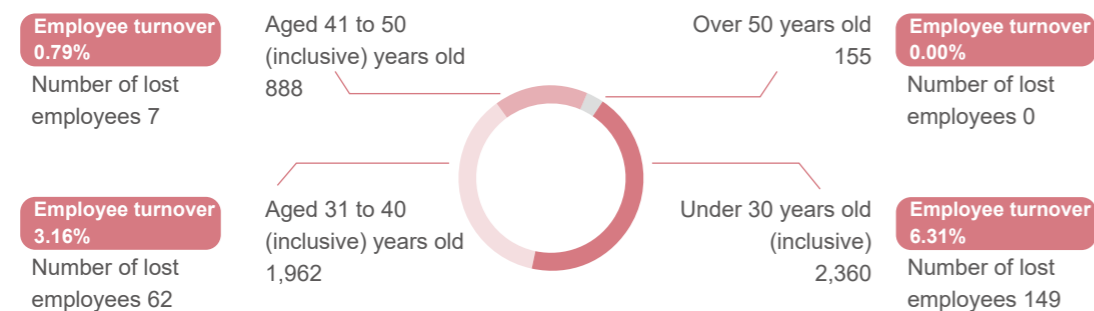


Employee turnover
3.87%
Number of lost employees 95

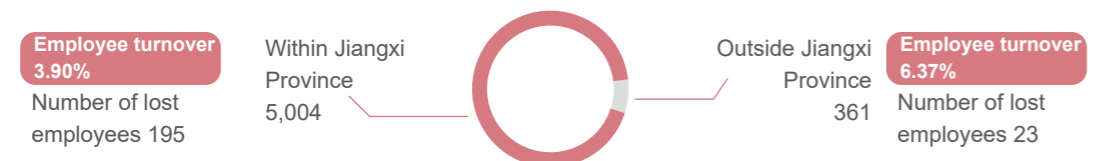


Employee turnover
4.23%
Number of lost employees 123

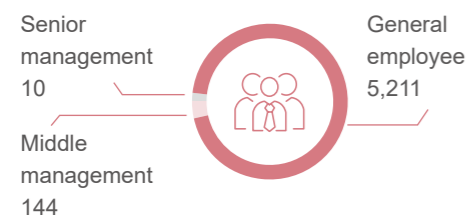
By age



By region



By management level



By employment type



Minority employees **41**

EMPLOYEE DEVELOPMENT

The Bank has always adhered to the talent principle of “building a solid foundation, broadening knowledge, and enhancing competence” and attached great importance to the career development of employees to continuously improve the cohesion and comprehensive capabilities of the employees. In order to meet the talent needs brought by the Bank’s strategic development and business expansion, the Human Resources Department of Jiangxi Bank has established and implemented the *Administrative Measures for Management Trainee Program of Jiangxi Bank* (《江西銀行管理培訓生計劃管理辦法》) since 2018 to recruit outstanding fresh graduates as management trainees. By carrying out forward-looking talents strategy, the Bank effectively improves the scientific and standardized level of training and takes multiple measures to “cultivate” and “use” various cadres and talents to promote improvement of the employees and the Bank. In accordance with the *Regulations on the Selection and Appointment of Party and Government Leaders* (《黨政領導幹部選拔任用工作條例》), the Bank revised the *Administrative Measures for the Selection and Appointment of Cadres of Jiangxi Bank* (《江西銀行幹部選拔任用管理辦法》), improved the cadre selection mechanism and management measures, established a management training platform, continued to optimize the management structure and improved quality and efficiency of selection and appointment work.

During the Reporting Period, based on the Bank’s training management needs, the Bank formulated an annual training plan. According to the plan, the trainings completed by the Bank include but not limited to internal trainer empowerment training, new employee training, bank-wide personnel line training, management trainee quality improvement training and heads of county-level sub-branches training to meet the training needs of different departments and employees. The Bank received positive feedback on the trainings.

Case Jiangxi Bank’s 2021 Management Trainee Quality Improvement Training

In order to further improve the comprehensive quality of management trainees and accelerate the growth of management trainees, in September 2021, the Bank held training for management trainees, which was designed based on the Bank’s strategic development needs and the career development and performance requirements of management trainees. A total of 35 management trainees recruited during 2019-2021 attended the training.



In addition, the Bank further integrated various resources, gave full play to the advantages of online learning platform and innovated training forms to improve the effectiveness of training, including:

- The Bank operated the training camp mode of online college. For the problems commonly encountered by employees at work, the Bank organized online training camp activities, with a total of 256 employees participating in learning.
- The Bank actively shared training resources and introduced external courses such as the *Digital Currency* to enrich the curriculum system of online college.
- The Bank participated in the public welfare live streaming activities of the Asian Financial Cooperation Association Finance Academy, and nearly 9,000 people watched the live courses of the Bank's risk and personal lines online.
- The Bank organized internal trainers to participate in the 2021 "Alliance Cup" Internal Trainer Competition, and the participants won the first prize of online competition, and the Bank won the "Best Organization Award".
- Platform operation indicators were excellent. The Bank's various operation and maintenance indicators, such as compulsory course learning and new employee training live streaming of the daily online college ranked top, and won the "Excellent Project Operation Award" of cooperated organization Times Bright CreSuccess.

By gender	Number of employees trained	Percentage of employees trained ⁴	Average training hours ⁵
Male	2,456	45.78%	67
Female	2,909	54.22%	67
By management level	Number of employees trained	Percentage of employees trained	Average training hours
Senior management	10	0.19%	117
Middle management	144	2.68%	101
General employee	5,211	97.13%	66

EMPLOYEES' HEALTH AND SAFETY

The health and safety of employees is the cornerstone of the Group's sustainable development. The Group insists on safe development, commits to providing employees with a healthy and safe working environment, and strictly abides by laws and regulations that have significant impacts on the business of the Group in terms of health and safety, including but not limited to the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases* (《中華人民共和國職業病防治法》), *Fire Protection Law of the People's Republic of China* (《中華人民共和國消防法》) and the *Emergency Response Law of the People's Republic of China* (《中華人民共和國突發事件應對法》), internally formulated the *Evaluation Method of Safety Building (Comprehensive Management) of Jiangxi Bank* (《江西銀行平安建設(綜治工作)考評辦法》), to protect employees' basic rights to safe office and production, physical and mental health, and life safety. During the Reporting Period, the Group strictly implemented the health and safety management for its employees in accordance with its internal management policies, and there were no cases of violation of relevant laws and regulations. The number and rate of work-related fatalities of the Bank occurred in each of the past three years including the Reporting Period were 0, and lost days due to work-related injuries were 95 days during the Reporting Period.

During the Reporting Period, the Bank organized employees to conduct health examinations to ensure that employees have continuous tracking and understanding of their health status. In addition, in order to improve employees' fire safety awareness and response capabilities, the Bank carried out emergency drills in an orderly manner. The Bank organized new employees to carry out fire training in batches. The training covered 154 new employees, including visiting the fire safety publicity base, receiving theoretical lectures and so on. In order to effectively improve the safety and security training frameworks and processes of the Bank, the Bank organized a 3-day training course on safety construction and security knowledge. To ensure safety awareness and work were fully implemented, the Bank continued to carry out special safety inspections and conducted spot safety inspections to evaluate, investigate and rectify hidden dangers. Meanwhile, the Bank promoted the construction of intelligent safety prevention and control monitoring system to provide safety guarantee.

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

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



Fire Safety Knowledge Practical Training



The Bank also actively balances the work and life of employees. The Bank regularly organize diversified recreational and sports activities, which alleviate the work pressure of employees, help them develop their interests, promote friendship among employees, create a harmonious working environment, and improve the sense of belonging and happiness of employees in their spare time. During the Reporting Period, the Bank launched a number of measures to serve employees, including but not limited to the construction of "book cafe, ktv, coffee bar" and other employees places, the holding of caring activities for female employees on Women's Day, the training activities for baking, and the activities for employees' dental care, etc., to enrich employees' life and strengthen the construction of corporate culture.

Case The Second Employees Sports Meet of Jiangxi Bank

From September to October 2021, the Bank held the second employee sports meet of Jiangxi Bank. A total of 1,300 employees participated in 8 competitions. Meanwhile, the Bank also organized employee representatives to participate in table tennis, badminton, basketball, and other events in the 2021 Financial System League of Jiangxi Province, achieving outstanding results.



the Bank held the second employee sports meet of Jiangxi

Bank. A total of **1,300** employees participated



06

GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT

Creativity without Boundaries
and Devotion to Future Success

- GREEN FINANCE
- RESPONDING TO CLIMATE CHANGE
- LOW CARBON OPERATION

GREEN FINANCE

As the only legal person bank at provincial level in Jiangxi Province, the Bank actively implements the concept of "lucid waters and lush mountains are invaluable assets", always regards green finance as an important direction of business development, insists on being a leader in green finance, constantly innovates the development model of green finance to accelerate the improvement of green financial service.

Green Finance Strategic Planning

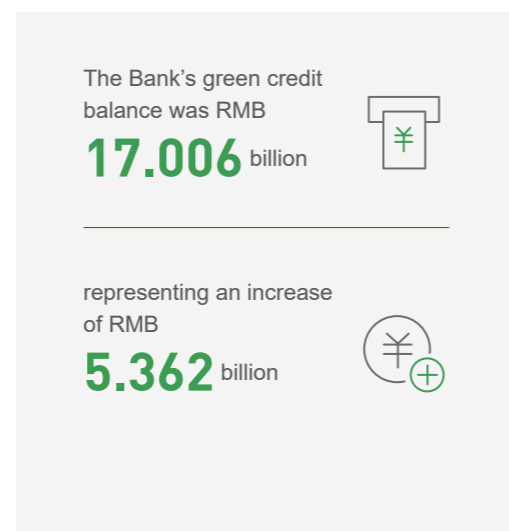
During the Reporting Period, the Bank formulated the *Green Finance Strategic Planning of Jiangxi Bank (2021-2025)* (《江西銀行綠色金融戰略規劃(2021-2025年)》). The planning clearly put forward that the development vision of the Bank is to be the "green finance advocator". The Bank adheres to the principles of integrated development, innovative development, and characteristic development. Through optimizing mechanisms and processes, strengthening technology and risk control, innovating products and services, expanding information disclosure and communications, comprehensively improving green financial management system and professional capabilities, building and expanding brand influence, the Bank is going to build a regional leading and domestic first-class bank which integrates ideas of carbon neutrality, sustainable development and ecological banking.

During the planning period of 2021-2025, the Bank will promote the comprehensive reform of green finance, and promote the comprehensive achievement of green financial business indicators through nine measures, namely corporate governance and organizational structure, green policy system, green product and service innovation, green finance procedure management, environmental information disclosure mechanism, green finance technology operation, green operation and green influence. Meanwhile, the Bank will simultaneously establish and improve the green finance management system, strengthen the innovation capability of green products and green finance management capability.

Green Credit

The Bank vigorously developed green credit, and successively formulated and implemented policies such as the *Administrative Measures for Environmental and Social Risk Management of Credit Business of Jiangxi Bank* (《江西銀行信貸業務環境與社會風險管理辦法》) and the *Notice on Increasing the Granting of Green Credit* (《關於加大綠色信貸投放的通知》) to support the comprehensive implementation of green credit work. The Bank revised the *Guidelines on Credit Granting Policy of Jiangxi Bank* (《江西銀行授信政策指引》) to implement differentiated industry credit policies to support the development of green economy.

During the Reporting Period, the Bank accelerated the granting of green credit and achieved remarkable results in green finance. As of the end of the Reporting Period, the Bank's green credit balance was RMB17.006 billion, representing an increase of RMB5.362 billion or 46.05% as compared to the end of the previous year, accounting for 6.37% of the total credit balance.

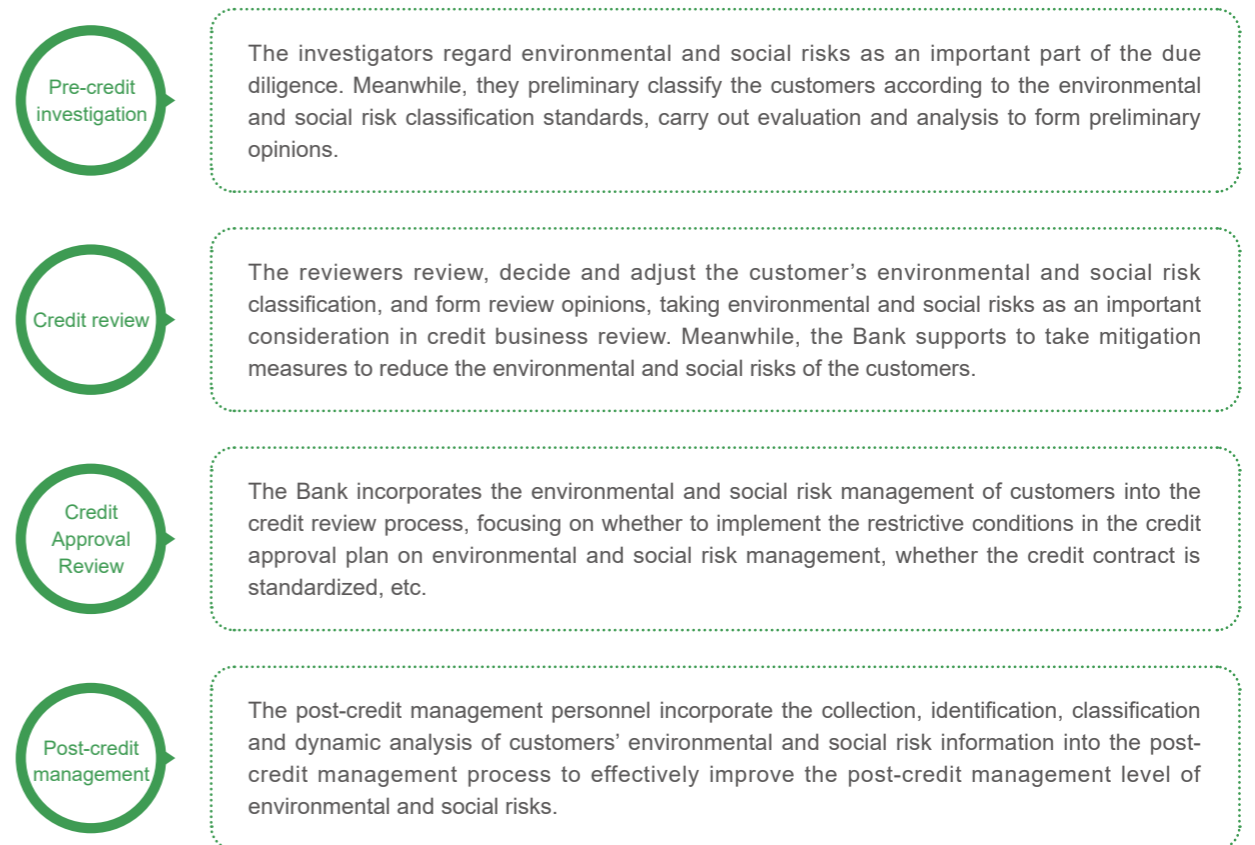


Case Promoting Forest Rights Mortgage Business

In April 2021, the Bank took the lead in entering Jiangxi Forestry Financial Service Platform "Gan Forest Credit", which aims to help solve the financing difficulties and high financing costs of forest rights mortgage loans. The Bank displayed the forest right mortgage loan business on the platform, and actively connected with the Jiangxi Forestry Economic Service Development Center to expand online marketing channels while carrying out offline precision marketing. During the Reporting Period, the Bank successfully connected with a key forest farm in Yongxin County, Ji'an City. The forest farm was rich in resources, but there was a funding gap in seedling cultivation, forest planting, forest nurturing and other aspects. The Bank quickly solved some difficulties in forest rights disputes and assisted in obtaining financing.

The Bank increased its support for green economy, low-carbon economy and circular economy, while preventing environmental and social risks. Under the premise of effective risk control, the Bank continuously improved its innovation capability and promoted the innovation of green credit process and green financial products and services.

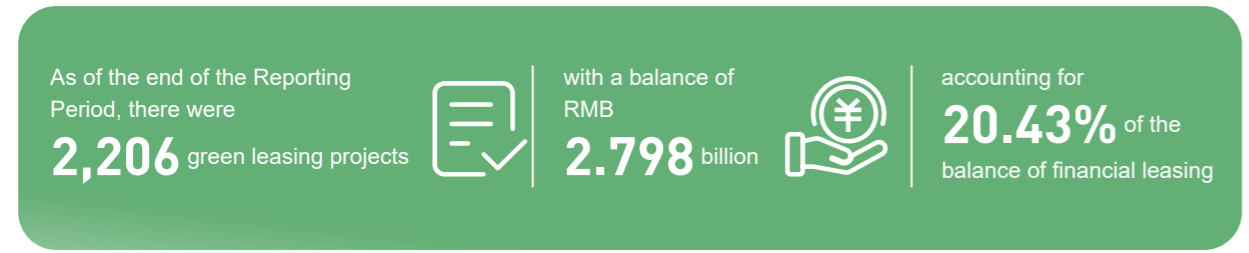
- The Bank fully assesses environmental and social risks, conducting differentiated and dynamic management to customers. According to the customer rating model, the Bank classifies and rates customers, and considers factors such as social and environmental behaviors of customers and green credit classification in customer rating adjustment. The Bank uses the results as an important measurement criterion for credit risk decisions such as customer access system, credit approval and post-loan management. The Bank classifies its credit customers into three categories based on their potential environmental and social risks to conduct differentiated management.
- The Bank actively implements the credit risk management process and strengthens the construction of risk warning and addressing mechanism.



Green Leasing

Since its establishment, Jiangxi Financial Leasing has always adhered to the development direction of “based in Jiangxi, facing the whole country, looking forward to the international market, and providing professional financial leasing services”, effectively served the national strategies including the “Belt and Road Initiative”, Yangtze River Economic Belt and the Revitalization and Development Plan of the Former Central Soviet Area of Jiangxi, Fujian and Guangdong provinces. The Bank actively responds to the national call for carbon peak and carbon neutrality, plays a functional role in promoting the development of new energy, add a new energy business department, continue paying attention to the changes in national policies for the new energy industry, actively and steadily promoting direct leasing projects such as photovoltaic power and wind power to support the green industries.

Jiangxi Financial Leasing has formulated the *Credit Granting Policy for Photovoltaic Power Industry of Jiangxi Financial Leasing Co., Ltd.* (《江西金融租賃股份有限公司光伏發電行業授信政策》) and the *Credit Granting Policy for Photovoltaic Manufacturing Industry of Jiangxi Financial Leasing Co., Ltd.* (《江西金融租賃股份有限公司光伏製造行業授信政策》). As of the end of the Reporting Period, there were 2,206 green leasing projects with a balance of RMB2.798 billion, accounting for 20.43% of the balance of financial leasing. Among them, 14 were cultural tourism leasing projects, with a balance of RMB622 million.



Supporting Biodiversity Conservation

Biodiversity is the foundation of human activities and the foundation for the survival of the financial system. Banking institutions can play an important role in protecting biodiversity. On October 15, 2021, the Bank signed *Joint Declaration of Banking Sector to Support Biodiversity Conservation* (《銀行業金融機構支持生物多樣性保護共同宣言》). The declaration aims to fully explore and develop the potential of banking institutions to invest in biodiversity and play a financial supporting role. It mainly includes seven aspects: researching and formulating biodiversity strategies, strengthening biodiversity risk control, establishing biodiversity preferences, increasing biodiversity investment and innovation, making biodiversity disclosures, and improving biodiversity performance, and promoting biodiversity cooperation.

Supporting Emerging Industries

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

RESPONDING TO CLIMATE CHANGE

As an important part of the financial institution system, the banking industry plays a significant role in tackling climate change. In order to cope with the potential impact of climate change on the Bank, including physical risks such as acute risk and chronic risk, and transition risks such as policy and legal risk, technology risk, market risk and reputation risk, the Bank actively built a climate-related risk management system based on its own business characteristics and business coverage, and with reference to the *Recommendations of the Task Force on Climate-related Financial Disclosures* issued by the Task Force on Climate-related Financial Disclosures.

- Governance:** The Bank carried out a series of system supporting its own green finance business, and clarified the organizational structure, ESG management system, green credit management measures, risk management, assessment management and resource allocation management, etc. The Bank has set up a green sub-branch in Ganjiang new district. In the future, the Bank will set up more green branches and sub-branches based on the actual situation.
- Strategy:** The Bank formulated the Green Finance Strategic Planning of Jiangxi Bank (2021-2025) (《江西銀行綠色金融戰略規劃(2021-2025年)》) to deepen the reform of green finance and formulated the *Action Plan for Carbon Peak and Carbon Neutrality of Jiangxi Bank* (《江西銀行碳達峰、碳中和行動方案》) to continuously improve the efficiency of low-carbon operation.
- Risk Management:** The Bank formulated and revised the *Administrative Measures for Environmental and Social Risks Management of Credit Business of Jiangxi Bank* (《江西銀行信貸業務環境與社會風險管理辦法》), and strengthened the review of climate change adaptability of enterprises with high climate risks in the credit process.
- Metrics & Targets:** The Bank focused on green credit granting and clarifying the support direction and key areas. The Bank actively underwrote and issued green bonds, introduced third-party audits, and ensured that the raised funds were accurately invested in the green field.



LOW CARBON OPERATION



Green Office

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

The Bank's greenhouse gas emissions mainly come from the consumption of purchased electricity. During the Reporting Period, the Bank formulated the *Action Plan for Carbon Peak and Carbon Neutrality of Jiangxi Bank* (《江西銀行碳達峰、碳中和行動方案》), which clarified to achieve carbon peak by 2028 and achieve carbon neutrality by 2050⁶ for its own operating activities. According to the *Action Plan for Carbon Peak and Carbon Neutrality of Jiangxi Bank* (《江西銀行碳達峰、碳中和行動方案》), the Bank will make efforts from five aspects in its operations, including energy saving, water saving, waste reduction, green travel, as well as energy structure optimization and adjustment. In the meantime, the Bank will strengthen the management and monitoring of energy use, improve resource utilization efficiency and eliminate waste of resources, transform and upgrade the energy system to reduce its own emissions, while achieving carbon neutrality in its operation by planting trees and purchasing carbon credits. The Group's business activities are mainly in office premises, and the main business does not involve high pollution and high emission activities, and does not generate significant hazardous air pollutants.

The Bank formulated and issued guidelines such as the *Administrative Measures on the Use of Electricity in the Office Building of the Head Office of Jiangxi Bank* (《江西銀行總行辦公大樓用電管理法》) and the *Management Manual for the Use of Air Conditioning in the Office Building of the Head Office of Jiangxi Bank* (《江西銀行總行辦公大樓空調使用管理手冊》). The Bank adheres to the concept of energy conservation in terms of improving electricity efficiency and saving electricity. Through the combination of management and technical means, the electricity consumption of the office building of head office is refined and controlled.



- Apart from monitoring the use of electricity through the total meter, for large energy-consuming items, separate meters were installed to know about the energy consumption and monitor the changes in daily energy consumption.
- The Bank optimized equipment operation plan and adjusted operation time and parameters according to production and office operation needs.
- The Bank carried out proper equipment maintenance to keep the equipment in efficient operation.
- The Bank strengthened inspection to avoid running, dripping and leakage and inefficient energy consumption such as long-light lamps.

⁶ This is the preliminary target year of the Bank. After the Jiangxi Provincial Government announces the carbon peak and carbon neutrality targets of the province, the Bank will adjust its carbon peak and carbon neutrality targets to be consistent with the goals of the province, and strive to achieve the goals in advance.

The Bank has no issue in sourcing water that is fit for purpose. On the basis of maintaining operational needs, the Bank insists on reducing water consumption from the source in a planned manner.



- Outdoor road cleaning: the Bank chose to clean the road after rain to save water and reduce wastewater discharge.
- Basement cleaning: the Bank used epoxy resin to repair the basement surface to reduce dust, thereby reducing the frequency of cleaning.
- The Bank adopted ICE large-scale intelligent water-saving cleaning equipment to reduce cleaning water and wastewater discharge.
- The Bank improved the water efficiency of cooling towers, inhibited the reproduction of algae in circulating water through chemicals, and reduced the frequency of water tower cleaning.
- Through using frequency conversion motors, the frequency of use of motors was reduced, and the loss of water evaporation caused by air circulation flow was reduced.

During the Reporting Period, the Bank also formulated the *Rules for the Management of Inventory Items in Head Office of Jiangxi Bank* (《江西銀行總行機關庫存物品管理細則》) to save the use of materials and expenses and promote green office. Meanwhile, the Bank advocated "greening" in the daily office work, increased publicity activities, and advocated employees to practice initiatives such as "Clean Plate Action", "Water Conservation", "Electricity Conservation" and "Paper Conservation", so as to create a good atmosphere of diligence, conservation, low carbon and energy conservation.

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

To further promote green operation management, the Bank has formulated the following environmental targets, measurement indicators and action plans.

Environmental Targets	Measurement Indicators	Action Plans	
Greenhouse Gas Emissions	Reducing greenhouse gas emissions from vehicles	Total fuel consumption/number of times that official vehicles used	Strengthening the management of official vehicles, recording the fuel consumption of official vehicles, and conducting regular maintenance
	Improving employees' awareness of low-carbon office	Number of publicity activities/trainings on carbon peak and carbon neutrality	Carrying out relevant training and publicity activities, and popularizing low-carbon knowledge through posting posters in the office area, training, and other activities
Waste generation	Classifying and managing waste	Penetration rate of waste classification	Promoting waste recycling, regularly carrying out publicity and education on waste classification, and encouraging employees to participate source classification of waste
	Reducing energy use	Energy consumption of energy-consuming equipment	Formulating maintenance plans, regularly inspecting energy-consuming equipment, and regularly repairing and upgrading electrical equipment
Energy use	Improving energy efficiency	Penetration rate of energy saving publicity/number of publicity activities	Carrying out energy-saving publicity activities, popularizing energy-saving knowledge through posting posters in the office, training, and other activities
	Reducing water consumption	Water Consumption volume	Formulating sound water-saving management work plans and measures, strengthening water source measurement management, and equipping water resource meters for statistics and measurement
Use of water resources	Improving water use efficiency	Penetration rate of water-saving publicity/number of water-saving publicity activities	Carrying out water-saving publicity activities, popularizing water-saving knowledge through posting posters in the office, training, and other activities

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

Summary of key performance indicators of environmental aspect⁷

Categorization		2021	Unit
Air pollutants ⁸	NO _x	1,277.37	kg
	SO _x	25.07	kg
	CO	417.82	kg
	PM	6.22	kg
Greenhouse gases	Scope 1 emission ⁹	403.28	tonne CO ₂
	Scope 2 emission ¹⁰	18,812.67	tonne CO ₂
	Total emission	19,215.95	tonneCO ₂
	Total emission intensity	0.08	tonne CO ₂ /m ²
Non-hazardous wastes	Wastepaper generation	44.66	tonne
	Office general waste generation	61.68	tonne
	Waste carboard generation	33.43	tonne
	Non-hazardous wastes generation intensity	0.0006	tonne/m ²
Hazardous wastes	Used ink cartridge	2.74	tonne
	Used toner cartridge	1.95	tonne
	Hazardous wastes generation intensity	0.00002	tonne/m ²

⁷ Unless otherwise specified, the statistical scope of key performance indicators of environmental aspect during the Reporting Period includes the Group's total office space of 238,205.77 square meters, which is used as the denominator for all intensity data calculations. The key performance indicators of environmental aspect do not include data from subsidiaries.

⁸ The air pollutants emitted by the Group are mainly from the vehicle emission, natural gas, and the use of fuel from stationary sources and non-road mobile sources. During the Reporting Period, the calculation of air pollutants was based on the *Manual of the First National Pollution Source Survey of Industrial Pollution Source and Production and Emission Coefficients* (《第一次全國污染源普查工業污染源產排污系數手冊》) and the *Manual of the First National Pollution Source Survey of Urban Living Source and Production Pollution Coefficient* (《第一次全國污染源普查城鎮生活源產排污系數手冊》) issued by the Office of the Leading Group for the First National Pollution Source Survey of the State Council of the People's Republic of China, and also the *Technical Guidelines for the Compilation of Air Pollutant Emission Inventory of Road Motor Vehicles (for Trial Implementation)* (《道路機動車大氣污染物排放清單編制技術指南(試行)》) and the *Technical Guidelines for the Compilation of Air Pollutant Emission Inventory of Non-road Mobile Source (for Trial Implementation)* (《非道路移動源大氣污染物排放清單編制技術指南(試行)》) issued by the Ministry of Ecology and Environment of the People's Republic of China. Due to the adjustment of sulfur content in GB1780-2018 *Natural Gas* and the service period of the original standard is until December 31, 2020, the emission coefficient of natural gas used in the calculation of the Report Period is 2 (sulfur content is 100mg/m³).

⁹ The calculation of Scope 1 Greenhouse Gas Emissions included the use of automobile fuels, natural gas, and the use of fuel from stationary sources and non-road mobile sources and was based on the *Guidelines for Accounting and Reporting of Greenhouse Gas Emission from other Industrial Enterprises (for Trial Implementation)* (《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》) and the *Guidelines for Accounting and Reporting of Greenhouse Gas Emission from Enterprises in Land Transportation (for Trial Implementation)* (《陸上交通運輸企業溫室氣體排放核算方法與報告指南(試行)》) issued by the National Development and Reform Commission of the People's Republic of China.

¹⁰ The calculation of Scope 2 Greenhouse Gas Emissions included indirect emissions caused in the production process by the purchased electricity in Mainland China, referring to the *Guidance for Accounting and Reporting Corporate Greenhouse Gas Emissions for Power Generation Facilities* (《企業溫室氣體排放核算方法與報告指南發電設施》) issued by the Ministry of Ecology and Environment of the People's Republic of China (the factor used in calculation takes the national grid average emission factor in 2021).

Categorization		2021	Unit
Energy resources ¹¹	Water consumption	202,711.31	tonne
	Water intensity	0.85	tonne/m ²
	Electricity consumption	32,379.81	1,000 kWh
	Electricity intensity	0.14	1,000 kWh/m ²
	Natural gas	1,307.29	1,000 kWh
	Diesel	59.49	
	Gasoline	516.81	
	Total energy resources consumption	34,263.53	1,000 kWh/m ²
Total energy resources consumption intensity	0.14		

Responsible Procurement

To regulate, manage, and scientifically select the suppliers, and to prevent economic, social and environmental risks in supply chain, the Bank in accordance to the *Government Procurement Law of People's Republic of China Government* (《中華人民共和國政府採購法》), the *Tender and Bidding Law of the People's Republic of China* (《中華人民共和國招標投標法》) and other laws and regulations, and the *Administrative Measures for Centralized Procurement of Jiangxi Bank* (《江西銀行集中採購管理辦法》), the *Notice on Further Clarifying Matters Concerning the Selection of Suppliers for Centralized Procurement* (《關於進一步明確集中採購供應商選取相關事項的通知》) and other policies, thus to accomplish green procurement. The *Administrative Measures for Centralized Procurement of Jiangxi Bank* specifies the principles, scope, methods, and procedures of centralized procurement. It stipulates that for procurement projects which are not subject to tender as required by the national laws and regulations, competitive negotiations shall be preferentially adopted with strict control over single source.

In terms of supplier access, the Bank has strict management requirements for suppliers. In principle, the Bank requires suppliers to have a good business reputation and a sound financial and accounting system, and have no record of major violations in business activities within three years before participating in procurement activities. The procurement department or bidding agency will conduct qualification review on the recruited suppliers. During the Reporting Period, the Bank has conducted qualification review and management for all suppliers engaged in cooperation.

In terms of supplier management, the Bank has formulated supplier evaluation standards, combining the level of contract performance with the overall evaluation of regular evaluation to implement dynamic management. In terms of risk control during the execution of contracts, the Bank requires the departments with procurement needs to supervise the performance of projects, and supervise the suppliers' current financial condition and operating conditions, supply capacity and market performance, and whether have major corporate changes or legal disputes. The departments also should timely report the performance of contracts, use of goods and service quality to the procurement department. The procurement department also conducts objective and comprehensive evaluation on the performance of suppliers on a regular and irregular basis. For suppliers who fail to fully perform their obligations or fail to rectify in a timely manner, the Bank will handle them according to the severity of the case.

In addition, in order to promote environmentally friendly procurement and reduce the negative impact on the environment and reduce the environmental risks in the supply chain, the Bank clearly requires product suppliers to be certified by the ISO14001 Environmental Management System. The products provided must be low toxic, less harmful, and resources-saving. The Bank also conducts quantitative review on key environmental indicators. The Bank supports the active introduction of new technologies and new products in IT procurement. For example, through the use of virtualization technology to reduce the investment in physical equipment, so as to effectively reduce energy consumption and physical space occupation.

As of the end of the Reporting Period, the Bank had a total of 716 potential suppliers. Among them, a total of 250 suppliers (82 within the province and 168 outside the province) cooperated with the Bank during the Reporting Period.

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

07

DEVOTING TO THE COMMUNITY AND GIVING BACK TO THE SOCIETY

Creativity without Boundaries
and Devotion to Future Success

- SUPPORTING AGRICULTURE AND FIGHTING POVERTY
- CHARITY ACTIVITIES
- HARMONIOUS COMMUNITY



SUPPORTING AGRICULTURE AND FIGHTING POVERTY

Jiangxi Bank remains true to its original aspiration and keeps its mission firmly in mind, actively fulfilling its social responsibilities. The Bank continues to do a good job in rural revitalization, to orderly promote the effective connection between poverty alleviation and rural revitalization. The Bank is devoted to normalized monitoring, providing assistance funds to improve infrastructure constructions, to promote the development of rural industrial projects. During the Reporting Period, a total of approximately RMB2.32 million was invested.

During the Reporting Period, a total of approximately RMB **2.32** million was invested



Case Building a Home for Elderly Care in Rural Areas

In order to solve the elderly care problem in Xiazhou Village, Yaqian Town, Jinxian County, the Bank built a home for elderly care in the village based on the actual situation of Xiazhou Village. The home for elderly care has a gross floor area of approximately 240m², with an investment of approximately RMB550,000, including elderly dormitory, cultural activity center, medical rehabilitation center, restaurant and other functional rooms, this project helped to solve the problems of day care, and home care for the elderly in rural areas including diet, leisure, communication, etc., which can basically meet the needs of the elderly. The project was fully completed and put into use at the end of September 2021.



The home for elderly care has a gross floor area of approximately **240**m²



with an investment of approximately RMB **550,000**



Case Building Roads in Zhuamen Village

In order to improve the rural infrastructure conditions, the Bank repaired roads within the village of Zhuamen Village, Wenfeng Town, Jishui County. As of the end of the Reporting Period, Jishui Sub-branch of Jiangxi Bank, as the supporting institution, applied for RMB30,000 of assistance funds for Zhuamen village, which was used for road hardening and hardware facilities improvement in the village, greatly improving the transportation convenience of villagers.



CHARITY ACTIVITIES

Jiangxi Bank insists on carrying out social activities to serve the society, cultivating the dedication spirit of employees, fostering the spirit of public welfare and collective values in the Bank. The Bank actively organizes volunteer activities, fulfills the obligations as corporate and citizens, and spreads love and warmth to more places, thus, to call for all parties of the society to pay more attention to public welfare. During the Reporting Period, Jiangxi Bank carried out several volunteer activities with more than 1,010 participants attended for around 3,030 hours spent.

During the Reporting Period, Jiangxi Bank carried out several volunteer activities with more than **1,010** participants attended

for around **3,030** hours spent

Case Caring for Subway Constructors Who Stick to Their Posts During the Spring Festival

In February 2021, the Bank cooperated with relevant organizations and institutions to carry out the public welfare project of caring for subway constructors who stayed in Nanchang city for their work during the Spring Festivals. Volunteers sent warmth and blessings for the New Year to them, presented the New Year memorial badge, filmed and produced photos for the new year for them, and sent gifts such as New Year blessing bags, chicken soup, anti-epidemic first aid kits and masks.



HARMONIOUS COMMUNITY

The Bank gives full play to its responsibility and sincerely gives back to the community by carrying out leisure, cultural, educational, and sporting activities to meet the needs of community residents, while enriching their lives, stimulating the enthusiasm and motivation of all residents' participation, to form a healthy and vibrant community. By fulfilling the social responsibility of serving the community, the Bank try to make community residents to feel the booming development momentum of the Bank, while establishing a brand image and expanded brand influence.

Case Environmental Sanitation Cleaning Activity in the Community

From April to July 2021, the Bank organized employees to carry out environmental sanitation cleaning activities in Tengwang Pavilion community. Volunteers of the Bank cleaned up the courtyard and corridors of the community, cleaned up the sanitation dead ends and useless sundries, removed junk advertisements and hanging chaos, effectively improving the environment of residents.



LOOKING AHEAD TO 2022

2022 is a significant year for China to embark on a new journey to build a modern socialist country and toward the second centenary goal in an all-round way. Based on the new starting point of the century, the Group will adhere to its original aspiration, keep its mission firmly in mind, and take the responsibilities as a financial service institution. The Group will further strengthen sustainable development governance, enhance risk and internal control management, and continue to pay attention to and manage ESG risks. Meanwhile, the Group will also continue to maintain close contact with stakeholders, actively understand and respond to stakeholders' expectations in ESG, earnestly safeguard the rights and interests of employees, grow and progress together with employees, and continue to care for and contribute to the society. In addition, the Group will also accelerate the improvement of the quality and efficiency of serving the real economy, and develop the financial brand of Jiangxi province. The Group will continue to promote inclusive finance and support rural revitalization, fully promoting the prosperity of regional economic. In order to build a green bank, the Group will gradually deepen the green finance reform in accordance with the *Green Finance Strategic Planning of Jiangxi Bank (2021-2025)* (《江西銀行綠色金融戰略規劃(2021-2025年)》), to contribute the national strategic goals of carbon peak and carbon neutrality, jointly responding to global climate change.

INDEPENDENT ASSURANCE STATEMENT

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

CECEPAC (HK) Advisory Company Limited (“**CECEPAC (HK)**” or “**We**”) has been entrusted by Jiangxi Bank Co., Ltd. (“**Jiangxi Bank**”) to conduct an independent limited assurance engagement (“**Assurance Engagement**”) on the information and data related to sustainability in Jiangxi Bank’s 2021 Environmental, Social and Governance Report (“**ESG Report**”).

CECEPAC (HK) assessed Jiangxi Bank’s adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard v3 (“**AA1000AS v3**”). Besides, CECEPAC (HK) provided limited assurance on the reliability and quality of specified performance information disclosed in the ESG Report that has been selected in accordance with the 2019 edition of the Environmental, Social and Governance Reporting Guide (“**ESG Reporting Guide**”) published by the Stock Exchange of Hong Kong Limited (“**SEHK**”).

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

I. Independence and Competence

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

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

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

II. Jiangxi Bank’s Responsibilities

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

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

III. Assurance Provider’s Responsibilities

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

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

IV. Assurance Scope

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

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

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

- Customer satisfaction rate in 2021
- Electricity consumption in 2021
- Total number of female employees in 2021

- The time scope of the Assurance Engagement was with respect to information disclosed from 1 January, 2021 to 31 December, 2021 and included in the ESG Report only. Any information that falls outside this period and disclosed in the ESG Report is not included within the scope of the Assurance Engagement. Therefore, we do not express any conclusions on this information; and

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

V. Methodology of the Assurance Engagement

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

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

- Assessing whether the reporting and management approach disclosed in the ESG Report responded to the principles of Inclusivity, Materiality, Responsiveness, and Impact as defined in the AA1000AS v3;
- Conducting sampling of supporting evidence pertaining to data reliability and quality for selected specified performance information;
- Recalculating selected specified performance information;
- Assessing the degree of conformity of the ESG Report with the ESG Reporting Guide; and
- Performing other procedures we deemed necessary.

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

VI. Limitations

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

VII. Conclusions

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

Inclusivity

Jiangxi Bank has identified key stakeholders, including government, regulators, shareholders, customers, employees, suppliers, partners, communities, and environment. Regular communication with the key stakeholders is carried out in various way to understand their expectations and key concerns. In our professional opinion, Jiangxi Bank adheres to the Principle of Inclusivity.

Materiality

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

Responsiveness

Jiangxi Bank has established regular stakeholder communication mechanisms to understand their concerns and expectations, and follows relevant procedures when responding to concerns raised by key stakeholders. Meanwhile, Jiangxi Bank has responded to material issues identified during the materiality assessment in the ESG Report. In addition, Jiangxi Bank has improved the ESG governance structure and further clarified the corresponding governance responsibilities. In our professional opinion, Jiangxi Bank adheres to the Principle of Responsiveness.

Impact

Jiangxi Bank has allocated resources on understanding, measuring, evaluating, and managing its impacts, including environmental and social aspects. It leads to more effective decision-making and result-based management within the corporate to take responsibility for these impacts. In our professional opinion, Jiangxi Bank adheres to the Principle of Impact.

Specified Performance Information

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

SEHK's ESG Reporting Guide

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

VIII. Recommendations

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

- Improve the identification and management of the environmental and social impacts of supply chain, and further establish a sustainable supply chain system;
- Regularly communicate with stakeholders on ESG topics, conduct discussions on material issues, and continuously improve corporate ESG management.



25 May, 2022
Hong Kong, China

APPENDIX: INDEX OF ESG REPORTING GUIDE

Mandatory Disclosure Requirements		Disclosure Section	
Governance Structure	A statement from the Board containing the following elements: (i) a disclosure of the Board's oversight of ESG issues; (ii) the Board's ESG management approach and strategy, including the process used to evaluate, prioritize and manage material ESG-related issues (including risks to the issuer's businesses); and (iii) how the Board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses.	BUILDING SYSTEMS AND STRENGTHENING COMMUNICATION	
Reporting Principles	A description of, or an explanation on, the application of the Reporting Principles, in terms of materiality, quantitative, consistency in the preparation of the ESG report.	ABOUT THIS REPORT	
Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change	ABOUT THIS REPORT	
General Disclosures and KPIs		Disclosure Section or Explanation	
A. Environment			
Aspect A1: Emission	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. Note: Air emissions include NO _x , SO _x , and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT The Group implements corresponding management in full accordance with national laws and regulations and has not formulated internal policies for the time being.	
	KPI A1.1	The types of emissions and respective emissions data.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A1.5	Description of emissions target(s) set and steps taken to achieve them.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
Aspect A2: Use of Resources	General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT	
	KPI A2.1	Direct and/or indirect energy consumption by type (e.g., electricity, gas or oil) in total (kWh in '000s) and intensity (e.g., per unit of production volume, per facility).	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A2.2	Water consumption in total and intensity (e.g., per unit of production volume, per facility).	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A2.4	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.	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
KPI A2.5	Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced.	The Group is a financial service institution, its business does not involve the consumption of a large amount of packaging materials.	

General Disclosures and KPIs		Disclosure Section or Explanation
A. Environment		
Aspect A3: The Environment and Natural Resources	General Disclosure	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A3.1	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
Aspect A4: Climate Change	General Disclosure	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI A4.1	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
General Disclosures and KPIs		Disclosure Section or Explanation
B. Social		
Employment and Labour Practices		
Aspect B1: Employment	General Disclosure	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B1.1	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B1.2	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
Aspect B2: Health and Safety	General Disclosure	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B2.1	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B2.2	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B2.3	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
Aspect B3: Development and Training	General Disclosure	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B3.1	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B3.2	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
Aspect B4: Labour Standards	General Disclosure	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B4.1	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES
	KPI B4.2	UNITING HEARTS AND POWERS AND CARING FOR EMPLOYEES

General Disclosures and KPIs		Disclosure Section or Explanation
B. Social		
Operating Practices		
Aspect B5: Supply Chain Management	General Disclosure	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI B5.1	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI B5.2	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI B5.3	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
	KPI B5.4	GREEN BANK FOR SUPPORTING LOW-CARBON DEVELOPMENT
Aspect B6: Product Responsibility	General Disclosure	HIGH-QUALITY SERVICE AND CUSTOMER FIRST
	KPI B6.1	As the business of the Group does not involve the production of products, this item is not applicable.
	KPI B6.2	HIGH-QUALITY SERVICE AND CUSTOMER FIRST
	KPI B6.3	COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
	KPI B6.4	The business is not applicable
	KPI B6.5	HIGH-QUALITY SERVICE AND CUSTOMER FIRST
Aspect B7: Anti-corruption	General Disclosure	COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
	KPI B7.1	COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
	KPI B7.2	COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
	KPI B7.3	COMPLIANCE-BASED OPERATION AND RISK MANAGEMENT
Community		
Aspect B8: Community Investment	General Disclosure	INCLUSIVE FINANCE FOR LOCAL SERVICE and DEVOTING TO THE COMMUNITY AND GIVING BACK TO THE SOCIETY
	KPI B8.1	INCLUSIVE FINANCE FOR LOCAL SERVICE and DEVOTING TO THE COMMUNITY AND GIVING BACK TO THE SOCIETY
KPI B8.2	INCLUSIVE FINANCE FOR LOCAL SERVICE and DEVOTING TO THE COMMUNITY AND GIVING BACK TO THE SOCIETY	

READER'S FEEDBACK

Thank you for reading the *2021 Environmental, Social and Governance Report of Jiangxi Bank Co., Ltd.* To enhance communication and exchanges with stakeholders and further improving the Bank's capabilities and standards on sustainability management, we hope that you can share with us your valuable comments and suggestions on this Report by completing the feedback form below and sending it to us via any of the following ways.

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1. Which kind of stakeholder are you?

Government Regulator Shareholder Customer Employee Supplier Partner Community Others

2. Your general evaluation on this report:

Poor Average Good Excellent

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

Poor Average Good Excellent

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

Poor Average Good Excellent

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

Poor Average Good Excellent

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

No Average Yes

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

No Average Yes

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

Thank you for your caring and supporting for Jiangxi Bank!



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