



(A joint stock company incorporated in the People's Republic of China with limited liability)
Stock Code: 6190



2021

Environmental, Social and Governance Report

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CHAPTER 1

About this Report

Bank of Jiujiang Co., Ltd. (“Bank of Jiujiang”, the “Bank” and “we”) issued this Environmental, Social and Governance Report (“this Report” or the “ESG Report”) to highlight our considerations in promoting sustainable economic, social and environmental development as we conduct financial business, as well as our practices in this regard and the results. This is the Bank’s fourth ESG Report following the report issued in 2018.

Reporting Period

From 1 January 2021 to 31 December 2021 (the “Reporting Period”)

Reporting Cycle

Annual report

Scope of this Report

This Report has been prepared for the main reporting entity, Bank of Jiujiang Co., Ltd., and covers its head office, branches, sub-branches and county banks, unless otherwise specified.

Basis of this Report

This Report has been prepared in accordance with the disclosure requirements and recommendations specified in Appendix 27 Environmental, Social and Governance Reporting Guide of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (the “Main Board Listing Rules”) issued by the Stock Exchange of Hong Kong Limited (“SEHK”), with reference to:

- 1 The Global Reporting Initiative’s (GRI) Sustainability Reporting Guidelines (G4);
- 2 The former China Banking Regulatory Commission’s (“former CBRC”) Opinions on Strengthening the Social Responsibility of Banking Financial Institutions;
- 3 The Shanghai Stock Exchange’s Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange;
- 4 The China Banking Association’s Guidelines on the Corporate Social Responsibility of Banking Institutions of China.

Collection of Reporting Information

The financial information contained herein is partly derived from the Bank’s 2021 financial statements prepared in accordance with the International Financial Reporting Standards (“IFRS”) and independently audited by KPMG. Other information was derived from the statistical data of the Bank’s internal systems, branches and county banks. The relevant cases cited herein were drawn from the Bank’s daily operations. Unless otherwise stated, Renminbi is the functional currency throughout this Report.

Assurance for this Report

The Board of Directors of the Bank (the “Board”) guarantees that there are no false representations, misleading statements or material omissions in the contents of this Report, and assumes responsibility for the truthfulness, accuracy and completeness of its contents.

KPMG Huazhen LLP was appointed to perform independent and limited assurance and issue an assurance report in accordance with the International Standard on Assurance Engagements (“ISAE”) 3000: Assurance Engagements Other than Audits or Reviews of Historical Financial Information.

Issuance Form

This Report is published both in print and online. The online version can be found and downloaded on the Bank’s official website (address: <http://www.jjccb.com/>) as well as on the SEHK’s website (address: www.hkex.com.hk).

This Report is available in both Chinese and English. Where there are any discrepancies between these two versions, the Chinese version shall prevail.

Preparer of the Report

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CHAPTER 2

Message from the Board of Directors



In 2021, standing at the historical intersection of the Two Centenary Goals, Bank of Jiujiang conscientiously implemented the decision-making arrangements of the CPC Central Committee and the State Council, focused on key areas such as green finance, inclusive finance and digital finance, practiced the concept of “serving the general public, small and micro enterprises, private enterprises, people’s livelihood economy and social development”, adhered to the initial intention and mission of small and medium-sized banks to serve the local areas and give back to the society, and continued to write a new chapter of high-quality and sustainable development of Bank of Jiujiang. On this basis, Bank of Jiujiang was awarded the honors of “Jiangxi Meritorious Enterprise of the Year”, “2020 Caring Enterprise”, etc. in 2021, and delivered a satisfactory answer in the first year of the 14th Five-Year Plan.



Strengthen the leadership of party building and improve political standing. Over the past year, Bank of Jiujiang insisted on leading high-quality sustainable development with high-quality party building, strengthened the party’s leadership with a clear-cut stand, continuously consolidated the achievements of study and education in the history of the party, and drew the struggle strength from a hundred-year history. We fully integrated the leadership of the party into corporate governance, and gave full play to the leading role of the Party Committee in “setting the direction, managing the overall situation and ensuring implementation”.

Implement green strategy and highlight green brand. Over the past year, Bank of Jiujiang incorporated the ESG concept into its development strategy and continued to promote the green transformation and development of its business. We actively joined the Green Finance Alliance of Small and Medium-sized Banks and became the first vice president unit of financial institutions of Jiangxi Green Building Council. We innovated green financial products, and successfully launched the first carbon credit pledge financing business and the first green carbon linked loan in Jiangxi Province, improving the quality and efficiency for the development of green economy.

Deeply cultivate inclusive loans for small and micro enterprises and practice finance for the people. Over the past year, Bank of Jiujiang focused on its main business, adhered to the initial mission of “finance for the people”, firmly implemented the requirements of “Six Stables” and “Six Guarantees”, strove to relieve small and medium-sized enterprises from difficulties, and accurately helped the real economy. We continued to deeply dig the characteristics of Jiangxi’s agricultural industry, based on the production layout, provided the special financial service of “one county and one product”, and developed special inclusive finance products such as “Greenhouse Vegetable Loan (大棚蔬菜贷)” and “Orange Fragrance Loan (橙香贷)” to provide convenient and efficient financial support for characteristic industries. We were committed to providing all-round comprehensive financial services for small and micro enterprises and individual industrial and commercial households. We successively launched online credit products such as “Mobile Phone Happy Loan-Business Super Loan (手机快活贷 – 商超贷)” and “Mobile Phone Happy Loan-Tax Loan (手机快活贷 – 税金贷)”, strictly implemented the measures to delay the repayment of principal and interest for small and micro enterprises as much as possible, improved the approval efficiency of credit loans, and increased support for small and micro enterprises, individual industrial and commercial households, and medical emergency and prevention and control materials enterprises. During the year, we reduced fees and surrendered profits of RMB319 million for small and micro enterprises.

Build Digital Jiuyin and protect the rights and interests of customers.

In the past year, Bank of Jiujiang actively integrated financial technology into its management system and business operations, and provided customers with better service experience by introducing self-service business processing equipment, carrying out intelligent upgrading of business outlets, accelerating the upgrading of business systems and simplifying business processes. We attached great importance to the protection of consumers' rights and interests, and enhanced consumers' awareness of risk prevention by establishing and improving the internal complaint system, carrying out publicity and education on financial knowledge, upgrading the anti-fraud system and other measures, so as to effectively implement the protection of financial consumers' rights and interests.

Enthusiastic about public welfare undertakings and care about the growth of employees.

Over the past year, Bank of Jiujiang adhered to the gratitude concept of "originating from the society and returning to the society", actively practiced the responsibility mission of financial institutions, and actively participated in various social welfare activities. Over the past ten years, we have invested nearly RMB70 million in

respecting the elderly and caring for the young, helping the poor, helping students and doctors, and supporting the army and their families. We firmly implemented the concept of "talent resources are the first resource". While providing employees with clear and transparent promotion channels, a standardized and harmonious working environment and comprehensive and perfect protection of rights and interests, we were committed to optimizing the structure of the talent team, establishing and perfecting the young reserve talent pool, promoting the inter-department, inter-regional and inter-post exchange of talents, and broadening the space for employees to grow and become talents.

The year of 2022 is the key year of the 14th Five-Year Plan and the first year of a new round of strategic planning of Bank of Jiujiang. We will continue to firmly implement the new development concept, accelerate the digital transformation, continuously improve our ability and level of serving the real economy with more convenient, better quality and more efficient services, support the people's yearning for a better life, and strive to contribute to the "Jiuyin Forces" to write a splendid chapter of building socialist modernization in an all-round way!



CHAPTER 3

About us

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九江銀行



Company profile

Bank of Jiujiang was incorporated as a regional commercial bank from eight city credit cooperatives in November 2000 upon approval from the Wuhan branch of the People's Bank of China. The Bank was renamed Bank of Jiujiang Co., Ltd. in October 2008. On 10 July 2018, Bank of Jiujiang was listed on the Main Board of the Stock Exchange of Hong Kong (SEHK) (stock code: 6190), the first prefecture-level city commercial bank in Jiangxi province and central China to go public in Hong Kong SAR and be traded on the Main Board, as well as the second in mainland China.

By upholding the strategic vision of building a “century-old household brand name”, and after 21 years of unyielding effort and hard work undertaken by our people, Bank of Jiujiang has successfully expanded from 8 city credit cooperatives to 276 outlets possessing total assets of more than RMB460 billion at the end of 2021 since its founding. In June 2021, Bank of Jiujiang became the only one prefecture-level city commercial bank in the province be awarded the “Meritorious Enterprise of Jiangxi Province”.

Throughout its 21-year history of ups and downs, Bank of Jiujiang has always stayed true to the principles of “acting in good conscience, following the rules and valuing talent”. The Bank has complied with regulations in its operations and management; optimised system for consumer protection; resolutely safeguarded the interests of the Party, the country and the people; implemented national and industry policies, systems, and regulations; strictly supervised employees; and held steadfast to its core values of “customer centricity, compliance and integrity”.

The Bank has continued to serve our customers and cultivate people over the past 21 years. Our customers and people have stood steadfastly behind the Bank, driving our progress and supporting our growth with our customers’ encouragement and employees’ hard working. In line with our mission of “delivering the greatest value for our customers and optimal positions for our people”, the Bank has vigorously developed green finance, inclusive finance, and fintech innovations to meet customer’s needs from all aspects. Adhering to the belief that “human resources are our most important resource” and people-oriented principle, we provide attractive jobs as well as good and healthy work environment for our people.

Table of key performance indicators

Area	KPIs	Unit	2021
 Economic KPIs	Operating income	RMB100 million	103.48
	Net profit	RMB100 million	17.85
	Total assets	RMB100 million	4,615.03
	Total deposits	RMB100 million	3,448.51
	Total loans	RMB100 million	2,497.15
	Basic earnings per share	RMB	0.72
	Return on average assets*	%	0.41
	Non-performing loan ratio	%	1.41
	Provision coverage ratio	%	214.66
	Capital adequacy ratio	%	13.21
 Social KPIs	Total charity donations	RMB10,000	864.00
	Total number of employees	Person	4,624
	Total number of female employees	Person	2,619
	Targeted poverty alleviation loan balance	RMB100 million	5.16
	Green credit balance**	RMB100 million	176.12
 Environmental KPIs	Electricity consumption by the head offices and branches	10,000 kWh	1,070.40
	Water consumption by the head offices and branches	Ton	77,348.72
	Natural gas consumption by the head offices and branches	Cubic meter	61,542.63
	Paper consumption by the head offices and branches	10,000 sheets	374.43
	Petrol consumption by the head offices and branches***	Litre	104,621.10

* Return on average assets = net profit as a percentage of average total assets for the Reporting Period.

** The green credit balance is based on the People's Bank of China's statistics for green loans.

*** Petrol consumption by the head offices and branches includes gasoline and diesel fuel consumption.

Corporate governance



The Bank is responsible for maintaining sound corporate governance, which is key to enhancing the Bank's competitiveness. In accordance with the *Law of the People's Republic of China on Commercial Banks*, the *Company Law of the People's Republic of China*, the *Corporate Governance Code* of Appendix 14 of the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* and other laws and regulations, the Bank must continue improving its corporate governance system while standardising its business and improving the quality of its services. The shareholders' general meeting remains the highest level of authority while the Board of Directors, the Board of Supervisors and the special committees are tasked with the responsibility of supervising the Bank's daily operations. In this way, the Bank has cultivated a healthy management and governance environment that enables timely communication.

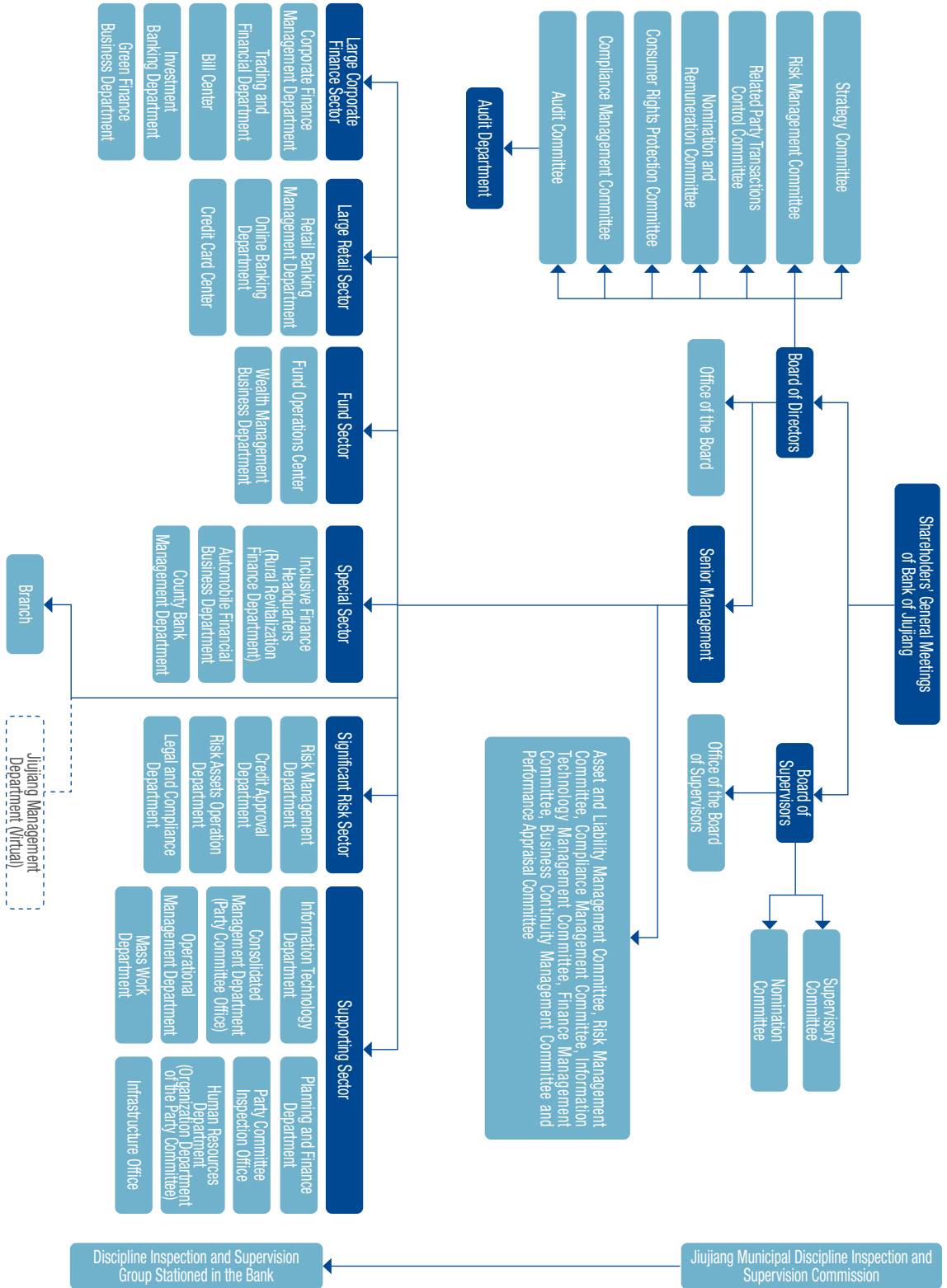


The shareholders' general meeting is the highest authority of the Bank while the Board of Directors, the Board of Supervisors and senior management are the decision-making, supervisory and executive bodies respectively. During the Reporting Period, the Bank organised four general meetings of shareholders (which included two separate meetings for the different classes of shareholders) at which 28 motions were deliberated and passed. The Bank's Board of Directors consists of 10 directors, including 1 chairman, 1 vice chairman, 1 executive director, 3 shareholder directors, and 4 independent non-executive directors. These directors have extensive experience in fields such as finance, accounting, auditing, economics, management and law, and some of them have professional backgrounds in multiple fields. The Bank plans to elect one more executive director and one more non-executive director. The newly elected directors will be reported to the China Banking and Insurance Regulatory Commission (CBIRC) for approval. Their term of office commences on the effective date of the CBIRC's approval and ends on the expiration of the term of office of the sixth Board of Directors.



The Bank attaches great importance to information disclosure. To this end, it has formulated the *Measures for Information Disclosure of Bank of Jiujiang Co., Ltd.* in accordance with the *Measures for the Information Disclosure of Commercial Banks*, the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* and other regulatory requirements. Under the supervision of regulators, the Bank proactively manages investor relations by ensuring equal access to information and the provision of accurate information to investors on a timely basis. Since the Bank was listed on the SEHK on 10 July 2018, the Bank has promptly disclosed its results and information related to corporate governance for the reference of its investors. In addition, the Bank has maintained close and effective communication with its investors through daily phone calls, e-mails, visits and the Bank's website.

Organisational structure



Internal control

The Bank has been committed to establishing a comprehensive and reasonable internal control system to ensure the compliance of its operations and the effectiveness of its risk management, which keep the Bank on track in terms of implementing its development strategies and attaining its business objectives. To this end, the Board of Directors is responsible for developing a systematic and sound internal control system to ensure prudent operations within the legal and regulatory framework. Senior management is responsible for implementing the internal control system according to the Board's decisions; formulating systematic policies, procedures and methods; taking corresponding risk control measures; and establishing and optimising the internal organisational structure to ensure that the various functions of internal control can be carried out effectively. The Board of Supervisors is responsible for supervising and evaluating the work of the Board of Directors and senior management in connection with the establishment and implementation of the internal control system. At the same time, the Bank focuses on fostering employees' compliance awareness by providing systematic training for its employees, thus involving employees in the internal control mechanism. In doing so, the Bank is striving to develop into a financial institution with standardised internal control management.

The Bank's internal control system covers all management and business processes. Compliance managers are appointed for each key department and division of the head office, and compliance departments are set up at branches. The Bank has established mechanisms for compliance departments and relevant personnel to submit external regulatory documents and information in a timely manner, regularly report internal control compliance inspection findings, implement and track regulatory opinions, and identify and monitor internal control compliance risks. In this way, the Bank is able to comprehensively supervise the compliance of its operations. During the Reporting Period, the internal control of all departments was reasonable and effective, and control measures were constantly revised according to in-process feedback to adapt to the latest developments in the industry.

Employee behaviour management >>

The Bank continues to improve the structure of its employee behaviour management. It has established the Compliance Committee under senior management to provide specific guidance and to supervise and evaluate staff behaviour management. The Bank has also dispatched compliance officers to various branches and sub-branches, covering five major lines of business: corporate finance, retail finance, credit approval, operations management, and planning and finance, thereby embedding staff behaviour requirements throughout the major business lines' operations and management processes. On the policy front, the Bank formulated the *Contingency Plan for the Employee Behaviour Management of Bank of Jiujiang* and the *Management Measures for "Fake and Dishonest" Employee Behaviours of Bank of Jiujiang*.

In order to effectively monitor abnormal movements in employees' accounts and control the risk of employees participating in financial crimes, the Bank has established an account abnormality monitoring system to continuously monitor abnormal transactions in the accounts of its employees and their related persons. Designated personnel check and verify accounts involved in abnormal transactions in accordance with the *Operational Procedures for Off-site Audit, Monitoring and Management of Abnormal Transactions of Bank of Jiujiang's Employees*. The monitoring system and the standardised verification and checking mechanism have effectively increased the Bank's sensitivity to abnormal employee behaviours and have enhanced the monitoring accuracy.

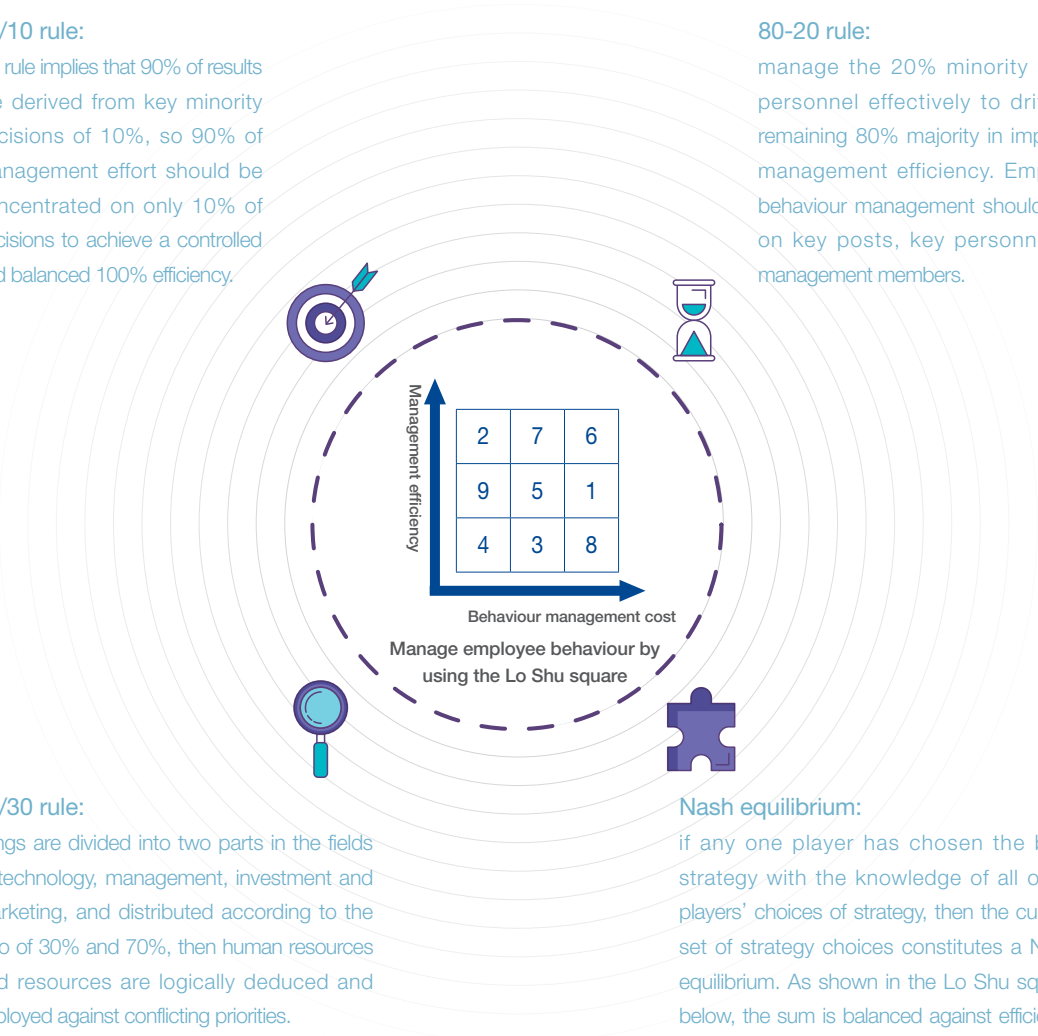
The Bank applies Lo Shu square in employee behaviour management based on the following rules to form a virtuous cycle of management and development, pressure and efficiency, speed and quality.

90/10 rule:

the rule implies that 90% of results are derived from key minority decisions of 10%, so 90% of management effort should be concentrated on only 10% of decisions to achieve a controlled and balanced 100% efficiency.

80-20 rule:

manage the 20% minority of key personnel effectively to drive the remaining 80% majority in improving management efficiency. Employee behaviour management should focus on key posts, key personnel and management members.



70/30 rule:

things are divided into two parts in the fields of technology, management, investment and marketing, and distributed according to the ratio of 30% and 70%, then human resources and resources are logically deduced and deployed against conflicting priorities.

Nash equilibrium:

if any one player has chosen the best strategy with the knowledge of all other players' choices of strategy, then the current set of strategy choices constitutes a Nash equilibrium. As shown in the Lo Shu square below, the sum is balanced against efficiency in horizontal, vertical and oblique directions, i.e., equilibrium is reached on each side.

By applying the foregoing four principles, the Bank's employees are managed and controlled comprehensively and specifically to minimise employees' non-compliance across various levels and posts and keep various lines, processes and key points of business under control. The Bank will be free from obvious deficiency, partiality and significant risks to form a virtuous cycle of management and development, pressure and efficiency, speed and quality, and a state of completeness, integrity and balance implied by the Lo Shu square for the Bank's safe, sound and sustainable development.

Compliance handbook >>

In order to build a long-term compliance management mechanism and continue to promote compliance culture and education, Bank personnel can now inquire about major external regulatory rules, laws and regulations, and the Bank's rules and measures in a classified manner according to *Bank of Jiujiang's Compliance Handbook*. With the formulation of the Compliance Handbook, the Bank has established a compliance culture in which employees are expected to strictly abide by the Bank's compliance requirements. The Compliance Handbook has made a significant contribution to the Bank's sustainable development.



Anti-corruption measures

Since September 2019 when the Bank established the Inspection and Supervision Team of Bank of Jiujiang which is directly under the leadership of the Jiujiang Municipal Supervisory Committee, the Team has been capitalising its authority and advantage of being a body directly under the Municipal Supervisory Committee and insisting on consolidating the roles played by the Inspection and Supervision Team, Audit, CPC Committee and Board of Supervisors and building a strong team of Inspection and Supervision officers to integrate the four supervisory functions into the frontline and daily operation to foster a integrity-based culture that our employees can identify with, participate in, promote and enrich to create a business ecosystem which is free from corruption. Adhering to "simplicity, stringency, transparency and easiness" as its management motto, the Bank has taken various anti-corruption measures to foster a corruption-free culture by combining mutual supervision and constraint with publicity and educational activities.

The digital platform for inspection and supervision goes live

Bank of Jiujiang's Inspection and Supervision Team has developed the Inspection and Supervision system in the form of "a platform and 13 modules" over the preceding year covering trainings for Inspection and Supervision officers, corruption record keeping, petition management, political ecosystem monitoring, accountability management, CPC Committee inspection and daily supervision to promote procedural handling of Inspection and Supervision management, indicator measurement of integrity risk control, standard management of integrity operation and online appraisal of the Inspection and Supervision Team. The system ensures that the Inspection and Supervision has complete procedures, controllable process, and accurate data to enable information transmission, real-time monitoring, early warning and error rectification, supervision within a time limit, performance monitoring and performance evaluation. This platform has been rolled out and in use throughout all the Bank's lines of Inspection and Supervision.



Inspection and supervision management information system

The system ensures that the Inspection and Supervision has complete procedures, controllable process, and accurate data to enable information transmission, real-time monitoring, early warning and error rectification, supervision within a time limit, performance monitoring and performance evaluation. This platform has been rolled out and in use throughout all the Bank's lines of Inspection and Supervision.

Educational activities targeting the management

From 29 May to 10 June 2021, the Bank organised two rounds of educational campaign on "2021 Special Course for Sub-branch Heads" at Jiangxi University of Finance and Economics and there were a total of 166 participants. Mei Mengsheng, the Inspection and Supervision Team leader, delivered the first talk themed on *Ringling Alarm: Building a Line of Defence to Guard Against Minor Wrongdoings*.



2021 Special Course for Sub-branch Heads*

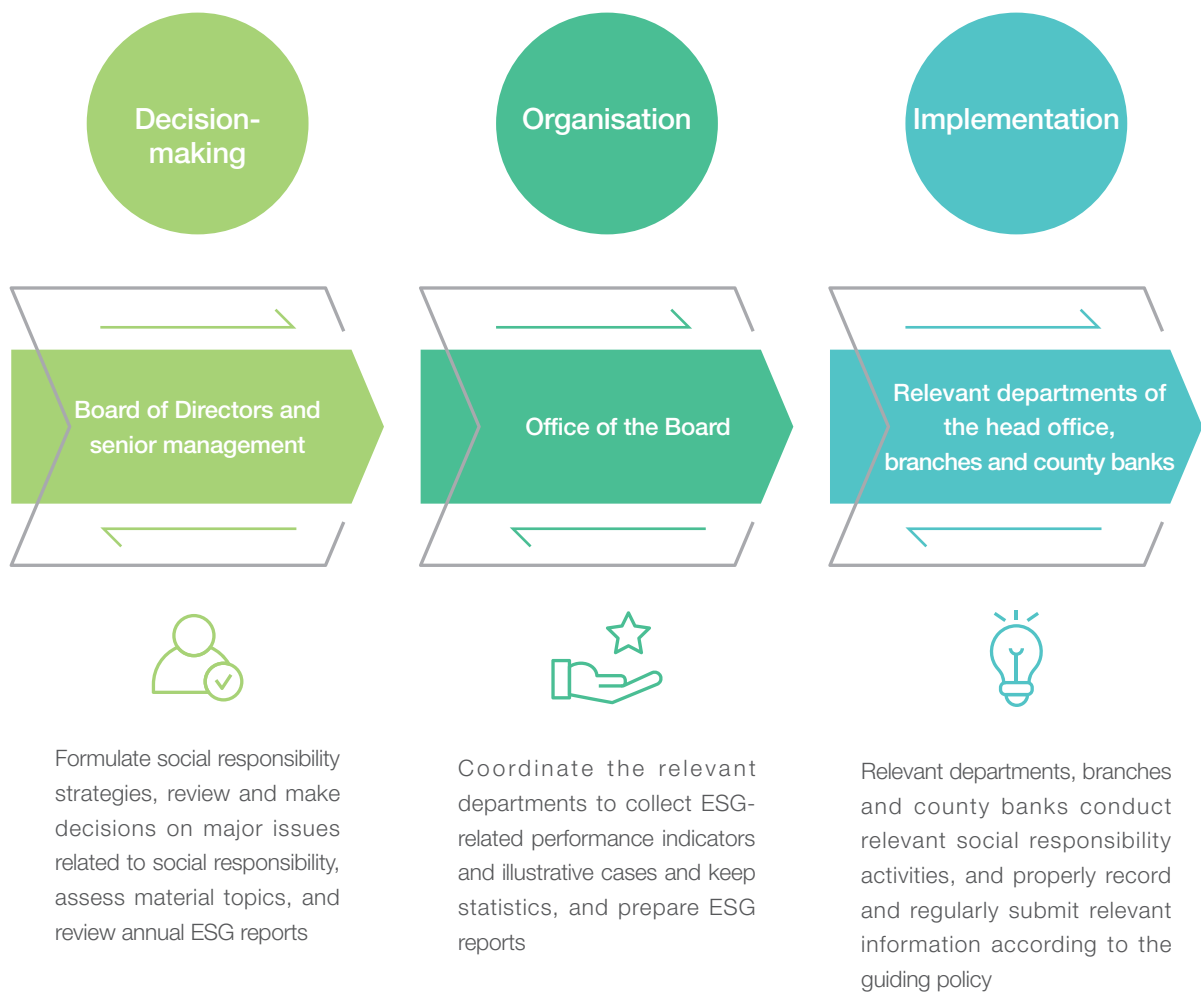
The course systematically analyses recent high-profile cases and irregularities in the financial sector, with an aim to instil ethics, Party discipline and laws while warning bank staff against crimes in breach of their duties. Sub-branch leaders and cadres are reminded to learn from these lessons and keep a tight rein on their desires, they are asked to exercise self-discipline and discretion, remained honest and upright, and committed to Communists' political mission. Sub-branch leaders and cadres are warned and reminded to build a line of defence to guard against corruption and unlawful practices while

staying vigilant and cautious to improve the Bank's political atmosphere and ensure the Bank's smooth development.

*The photos of this report were all taken during the Bank's activities, and have been used by the Bank for news-reporting purposes. We cannot contact the people in the photos as we do not have their contact information. If the use of these photos leads to infringement of portrait rights or other issues, please be aware that this was not the Bank's intention and the photos have not been used for profit-making purposes. The Bank will immediately rectify the situation upon notification by the relevant rights holder.

Social responsibility management

The concept of sustainability permeates throughout the Bank's daily business development processes; and the Bank has established a social responsibility management system with clear responsibilities, with the goal of creating a virtuous cycle. The Board of Directors and senior management are responsible for formulating social responsibility strategies; the office of the Board is responsible for organising related activities; and other departments and entities are responsible for implementing the activities and providing feedback to their superiors for evaluation purposes.



Stakeholder participation

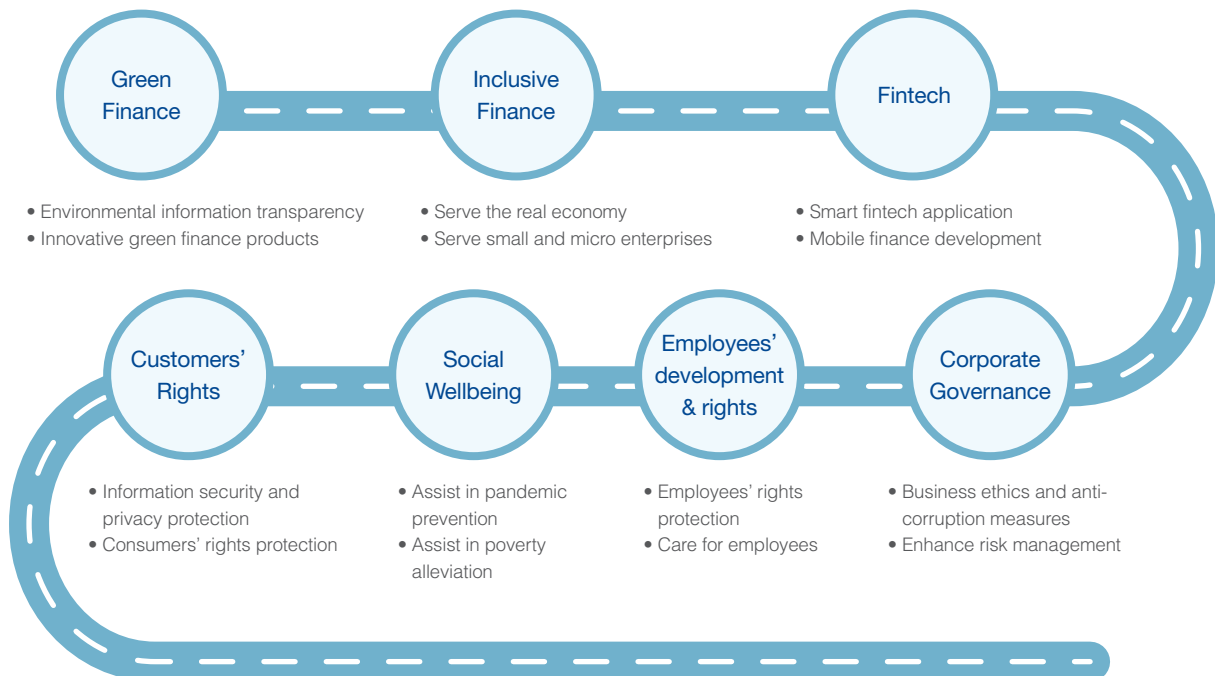
Stakeholders	Expectations and requests	Means of communication	Responses and measures
Government	<ul style="list-style-type: none"> Focus on serving people 	<ul style="list-style-type: none"> Information disclosure 	<ul style="list-style-type: none"> Develop inclusive finance
	<ul style="list-style-type: none"> Serve the real economy 	<ul style="list-style-type: none"> Work meetings 	<ul style="list-style-type: none"> Strengthen bank-enterprise partnerships
	<ul style="list-style-type: none"> Safe and stable operations 	<ul style="list-style-type: none"> Government-enterprise joint meeting 	<ul style="list-style-type: none"> Standardise corporate governance
	<ul style="list-style-type: none"> Combat COVID-19 	<ul style="list-style-type: none"> Government guidelines 	<ul style="list-style-type: none"> Donate anti-pandemic materials
Regulatory authorities	<ul style="list-style-type: none"> Ensure compliant operations 	<ul style="list-style-type: none"> Onsite examinations 	<ul style="list-style-type: none"> Enhance internal governance
	<ul style="list-style-type: none"> Mitigate operation risk 	<ul style="list-style-type: none"> Risk capital requirements 	<ul style="list-style-type: none"> Implement regulatory requirements
	<ul style="list-style-type: none"> Respond to macro-economic policies 	<ul style="list-style-type: none"> Report on work progress 	<ul style="list-style-type: none"> Support private enterprises
Shareholders	<ul style="list-style-type: none"> Optimise service quality 	<ul style="list-style-type: none"> Shareholders' general meetings 	<ul style="list-style-type: none"> Popularise electronic devices
	<ul style="list-style-type: none"> Perform social responsibilities 	<ul style="list-style-type: none"> Disclose operating status 	<ul style="list-style-type: none"> Green work environment
	<ul style="list-style-type: none"> Strengthen risk control 	<ul style="list-style-type: none"> Regular communication 	<ul style="list-style-type: none"> Robust internal control
Customers	<ul style="list-style-type: none"> Provide user-friendly services 	<ul style="list-style-type: none"> Onsite communication 	<ul style="list-style-type: none"> Increase smart payments
	<ul style="list-style-type: none"> Promote technology innovation 	<ul style="list-style-type: none"> Customer service hotlines 	<ul style="list-style-type: none"> Develop innovative products
	<ul style="list-style-type: none"> Spread financial knowledge 	<ul style="list-style-type: none"> Digital platforms 	<ul style="list-style-type: none"> Organise publicity activities
	<ul style="list-style-type: none"> Expand geographical coverage 	<ul style="list-style-type: none"> Customer surveys 	<ul style="list-style-type: none"> Set up new outlets
Employees	<ul style="list-style-type: none"> Focus on personal development 	<ul style="list-style-type: none"> General meetings of employee representatives 	<ul style="list-style-type: none"> Clarify the promotion system
	<ul style="list-style-type: none"> Increase employee benefits 	<ul style="list-style-type: none"> Labour unions 	<ul style="list-style-type: none"> Improve the performance appraisal system
	<ul style="list-style-type: none"> Mitigate work stress 	<ul style="list-style-type: none"> Employee suggestion mailbox 	<ul style="list-style-type: none"> Create constructive competition
	<ul style="list-style-type: none"> Answer employees' demands 	<ul style="list-style-type: none"> Direct communication 	<ul style="list-style-type: none"> Optimise the communication mechanism
Suppliers	<ul style="list-style-type: none"> Special businesses 	<ul style="list-style-type: none"> Supply contracts 	<ul style="list-style-type: none"> One County, One Produce
	<ul style="list-style-type: none"> Product innovation 	<ul style="list-style-type: none"> Bidding and tendering 	<ul style="list-style-type: none"> Develop innovative products for agriculture, rural areas and farmers
	<ul style="list-style-type: none"> Cooperate in good faith 	<ul style="list-style-type: none"> Negotiations 	<ul style="list-style-type: none"> Improve procurement management
Partners	<ul style="list-style-type: none"> Collaboration and cooperation 	<ul style="list-style-type: none"> Project workshops 	<ul style="list-style-type: none"> Ensure equality, respect, mutual benefits and performance
	<ul style="list-style-type: none"> Maximise the impact of promotional activities 	<ul style="list-style-type: none"> Cooperation agreements 	<ul style="list-style-type: none"> News media campaigns
	<ul style="list-style-type: none"> Develop green finance 	<ul style="list-style-type: none"> Feedback 	<ul style="list-style-type: none"> Innovative green financial products
Neighbourhood	<ul style="list-style-type: none"> Increase business promotion 	<ul style="list-style-type: none"> Marketing activities 	<ul style="list-style-type: none"> Organise community publicity
	<ul style="list-style-type: none"> Protect consumers' rights 	<ul style="list-style-type: none"> Onsite visit 	<ul style="list-style-type: none"> Improve consumer protection system
	<ul style="list-style-type: none"> Product diversification and innovation 	<ul style="list-style-type: none"> Questionnaire research 	<ul style="list-style-type: none"> Proactive R&D and innovation
The general public and media	<ul style="list-style-type: none"> Perform social responsibilities 	<ul style="list-style-type: none"> News 	<ul style="list-style-type: none"> Promptly support enterprises
Environment	<ul style="list-style-type: none"> Balanced and sustainable development 	<ul style="list-style-type: none"> Information disclosure 	<ul style="list-style-type: none"> Launch green finance and wealth management
	<ul style="list-style-type: none"> Rational use of resources 	<ul style="list-style-type: none"> Demand surveys 	<ul style="list-style-type: none"> Promote green operations

Analysis of material topics

Through regular and real-time communication, as well as internal and external exchanges, the Bank ensures that it fully communicates with various stakeholders and responds to them on a timely basis. By considering its business characteristics, development strategies and the State's guiding policy, the Bank identifies social responsibility topics, determines which topics are material to the Bank's sustainable development and stakeholders, and discloses these topics in the Report.



Material topics in 2021 >>



CHAPTER 4

Promoting green finance to protect environment

- 20 Improving the green finance system
- 23 Diversifying green financial products
- 25 Promoting green development



Focusing on the important instructions in the *Outline of the 14th Five-Year Plan for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 for the People's Republic of China* (the "14th Five-Year Plan") and China's goal of reaching carbon peaking by 2030 and carbon neutrality by 2060 (the "dual carbon" goal), the Bank adheres to the concept that lucid waters and lush mountains are invaluable assets, and responds to the national policy of green finance development by active exploration into this new field. We are committed to developing green finance, implementing sustainability strategy, facilitating green transformation economically and socially and building a beautiful Jiangxi.

The Bank is dedicated to the ecosystem construction

Capitalising on the designation of Ganjiang New Area in Jiangxi province as one of national Green Finance Reform and Innovation Pilot Zones, the Bank optimised organisational structure for green finance by escalating green finance from the Board level to a strategic level and established the "Green Finance Business Department" in Jiangxi province. We also set up a steering group and dedicated posts for green finance to boost the green finance development in Jiangxi province by enhancing management, brand and business.

The Bank is enthusiastic in working with external stakeholders in green finance

In March 2021, together with financial institutions within and outside Jiangxi province, we established a green finance alliance of small and medium-sized banks to promote banking and non-banking transformation of green finance. The Bank also became a member of the Jiangxi Green Building Association in the same month, as the only financial institution member of the Association to support the development of green building industries in the province. In May 2021, together with the Financial Affairs Office under Ganzhou Municipal Government and School of Economics and Management, Gannan Normal University, we established Ganzhou Green Finance Institute to strengthen external cooperation and exchanges to accumulate experience in green finance development that can be replicated and popularised as a blueprint for high-quality development of green finance.

The Bank is also keen on achieving the strategic goal

of reaching carbon peaking by 2030 and carbon neutrality by 2060. As the first Chinese city commercial bank to become a signatory of the *Principles for Responsible Banking* in 2021, we focus on serving the economy in its green transformation by introducing various innovative green finance products. For example, we introduced the first pledge of carbon emission rights in Jiangxi province, the first sustainability linked loan launched in Yingtan, the ESG-themed green finance and wealth management, and self-initiated carbon neutral conference to improve the quality and effectiveness of the green economic development.

Under the strong leadership of Jiangxi provincial Party Committee and provincial government and the guidance and support of various financial regulators, the Bank's efforts in promoting green finance gained the support and recognition of authorities concerned. The Bank was awarded "2018-2020 Outstanding Performer in Green Finance in Jiangxi Province" and received the "2020 Green Finance Contribution Award" by the Jiangxi Provincial Local Financial Supervision Administration; the Bank has also been given the excellence rating in the green credit assessment by the Jiangxi Office of the CBIRC for four consecutive years from 2018 to 2021.



I Improving the green finance system

We vigorously implement the general requirements on the 14th Five-Year Plan and the CPC Central Committee's strategic goal of reaching carbon peaking by 2030 and carbon neutrality by 2060. Positioned as one of the Bank's key strategies, we make active exploration in the research and practice of green development and green finance management. Centred on green development and driven by further reform, market and customer demands, we are improving the system for green finance management from top down, especially the green finance organisational structure from the Board, head office functions to branches and sub-branches. We innovate green finance system; and optimised green finance organisational structure, corporate culture and value system to embed our positioning as a "green finance bank" into corporate culture and incorporate green finance business into performance appraisal as we strive to become a leading green finance bank in Jiangxi province.

II Continuous optimisation of green organisational structure

Board level >>

The Board has authorised its strategy committee to assume planning, supervision and inspection responsibilities for green finance, especially in respect of approving and supervising the determination and implementation of green credit strategies and targets while studying and advising on other material decisions and issues. The strategy committee consists of three directors and one chairman responsible for hosting the committee's work. The committee reports to the Board. It reviews reports prepared by the green finance working group, provides written proposals to the Board for deliberation, and supervises the progress made by the Bank's management in implementing the green finance proposals that have been finalised by the Board.

Management level >>

As the first financial institution in Jiangxi province to initiate the Green Finance Business Department, we implement green development concepts and attach strategic importance to green transformation and innovation in our development. We continuously innovate and reform our products, processes and policies, as well as our approaches to managing environmental and social risks that may arise. Through internal coordination and cooperation between departments, we proactively pursue the goal of reaching carbon peaking by 2030 and carbon neutrality by 2060. Furthermore, we have established a dedicated post at the head office, branch and direct sub-branch levels that is responsible for communicating issues and providing comprehensive high-quality solutions for green finance projects and clients.

Meanwhile, to capitalise the favourable policy on pilot zone for green finance reform and innovation and accelerate the innovation of our existing green finance system, we have set up a green finance steering group which is led by the president of Bank of Jiujiang. The steering group consists of the heads of the Bank's 14 departments, including the head of the Green Finance Business Department, who concurrently serves as the group's office director and is responsible for overall planning and coordinated promotion of the Bank's green finance initiatives.

Strengthening ties with industry organisations on green finance

As a pioneer in green finance development in Jiangxi province, the Bank continued to share experience and reach consensus in green finance development with financial institutions within and outside China in 2021. It becomes a strong driving force for the Bank's development as we polish our brand as a green finance bank with Jiangxi characteristics, and gives high-quality, strong and continuous financial momentum to the development of a prosperous, beautiful and modern Jiangxi.

Case

Think tank supporting bank-wide development

The Bank appointed Mr Ma Jun, a leading expert in China's green finance sector, to be our strategic advisor. Through the partnership and exchange in the green finance field, we will have access to expertise and professional support to jointly launch a research on risk weighting of green assets as the Bank takes the lead in achieving the dual carbon goal among financial institution across China.



Ceremony to appoint the Bank's green finance strategic advisor

Case

An ecosystem involving the industry, academics and researchers to enhance the quality and effectiveness of talent development

In May 2021, together with the Financial Affairs Office under Ganzhou Municipal People's Government and School of Economics and Management, Gannan Normal University, the Bank's Ganzhou Branch established Ganzhou Green Finance Institute. The Institute will focus on an innovative ecosystem involving the government, industry, academics, researchers and users to integrate technical theories and business practice. It aims to build a platform for the industry to work with the academics; lay the foundation for wider, steady and long-term cooperation in the future; and create a new model for bank-academic partnership on project research, personnel training and financial practice to give theoretical and practical support to the development of green finance and green economy in Ganzhou.



Formal launch of Ganzhou Green Finance Institute

Green finance organisational structure to initiate a designated green sub-branch

In April
2021

the ceremony for the signature of a strategic cooperation agreement between the Government of Chongyi county, Ganzhou city, Jiangxi province and the Bank's Ganzhou Branch was held together with the inauguration ceremony of the designated green sub-branch to accelerate value realisation of eco-products driven by the green finance reform.

In December
2020

the Jiangxi Yingtan Office of the CBIRC and the Municipal Financial Office jointly designated Yingtan Branch for green finance focusing on serving the local economy in its green and low-carbon transformation.

The Bank will capitalise on our own strength in financial capability and service resources and continue to improve the green finance organisational structure to focus on the development of green finance by innovating green finance products and services and green development of high-quality service sectors in the region.



Inauguration ceremony of Ganzhou Branch's designated green sub-branch

Diversifying green financial products

New driver in granting green credit. Ganjiang New Area in Jiangxi province was designated as one of China's first Green Finance Reform and Innovation Pilot Zones in June 2017. Since then, we have implemented the relevant guidelines released by Jiangxi province's Party committee and the provincial government. These guidelines call for continuously increasing credit granted to green industries and making a positive environmental and social impact in support of ecological conservation efforts, among other initiatives. In response, we have worked to deliver a solid performance by granting more credit to green industries. According to the green credit statistical standard released by the People's Bank of China (PBOC), as of 31 December 2021, the Bank's green credit balance totalled RMB17.612 billion, up RMB5.848 billion from the beginning of the year. With a focus on supporting green, low-carbon and recyclable economies, the Bank has mainly granted green funds to companies that need to upgrade infrastructure and those that are engaged in the energy-saving, ecological conservation and clean energy industries.

New model for green finance services. The Bank has identified difficulties and pain points in green and low-carbon sectors and their development to step up our capability to innovate products and services and increase financial support to these sectors, we are able to provide diversified green finance products to green projects in Jiangxi province. For example, to support the development of green industries, the Bank introduced ESG-themed green finance and wealth management; launched the first pledge of carbon emission rights in Jiangxi province when the national carbon market was first introduced; and launched the first sustainability linked loan in Jiangxi province.

New and diversified financing channels for green industries. During the year, products such as Jiuyin green bill financing, photovoltaic agricultural loans and loans pledged by live cattle have been replicated and promoted in various districts across Jiangxi province. At the end of 2021, accumulated amount of green bills accepted by the Bank was RMB1,809 million, green bills discounted amounted to RMB2,572 million, green bills rediscounted by the Bank amounted to RMB1,502 million, which has effectively supported the development of green buildings, new energy vehicles and other industries.

Case

Launch the innovative ESG-themed green finance and wealth management

In March 2021, to implement the CPC Central Committee's strategic goal of reaching carbon peaking by 2030 and carbon neutrality by 2060 and as the first Chinese city commercial bank to become a signatory of the *Principles for Responsible Banking*, the Bank introduced the ESG-themed green finance and wealth management to put the ESG concept of responsible investment into practice, support green development of enterprises and green transformation of the economy. We adhere to the "customer-centred" service philosophy and seize the sustainability opportunities to develop new products and explore the transformation of net worth management, so that we can meet customers' demands for diversified wealth management and increase the competitiveness of the "Jiuying wealth management" brand with our extensive investment experience and robust risk management.

Funds raised by ESG-themed green finance and wealth management products will be invested in financial products related to energy conservation and environmental protection, cleaner production, clean energy, ecological environment, green upgrade of infrastructure, and green services; as well as standardised assets related to people's livelihood, inclusive finance and high-quality development, including but are not limited to green bonds, green asset-backed notes and securities. By investing in green securities to finance high-quality development fields such as pollution prevention, green transportation, clean energy, energy conservation and environmental protection, which promotes green transformation of enterprises while strengthening ecological protection, ecological environment, ecological awareness and green development of the society as a whole.



ESG-themed green finance and wealth management

First pledge of carbon emission rights in Jiangxi province

In response to the dual carbon goal, the Bank is embracing innovative green finance to play a pivotal role as a financial institution in green and low-carbon development. To this end, the Bank successfully launched the first pledge of carbon emission rights across Jiangxi province in Ganzhou city on 7 August 2021.

Pledge of carbon emission rights raises funds by pledging the carbon emission quota issued by ecological and environmental authorities to financial institutions which grant credit based on the carbon emission quota. It aims to help enterprises liquidate the emission quota assets, address the difficulty of energy-saving and low-carbon enterprises in obtaining guaranteed finance, and guide the green development of real economy by appropriately capitalising the role of carbon trading in connecting financial capital and real economy and reasonable allocation of financial assets. As the first financial institution in Jiangxi province to handle pledge of carbon emission rights, we have opened up a new path for financial institutions in the province to support the dual carbon goal.

The Bank will continue to speed up the innovation of carbon financial products starting from the pledge of carbon emission rights, serve the emerging market of low-carbon sectors and provide carbon financial solutions with precision, agility and effectiveness to enterprises in their green transformation and upgrade.



Pledge of carbon emission rights in business practice

First sustainability linked loan launched in Jiangxi province

On 13 October 2021, with strong support from PBOC's Yingtan Central Sub-branch, the Bank's Yingtan Branch linked bank credit terms with carbon emission reduction of a copper enterprise based on PBOC's data, and granted RMB10 million as the first "sustainability linked loan" to the copper industry in Jiangxi province to finance the purchase of waste raw materials from upstream companies as a timely solution to the shortage of raw materials and effective alleviation of the financing difficulty. It marks a new breakthrough made by Jiangxi province in carbon financial innovation.

When granting "sustainability linked loans", "carbon emission reduction" is treated as a prerequisite for the copper enterprise to obtain credit. Among various ways of reducing carbon emission, distributed photovoltaic power generation projects are relatively easier to construct while carbon emission reduced can be

quantified and tracked. A notable example with huge market potential is Guixi city which is designated as a pilot zone for the development of rooftop distributed photovoltaics in the whole county.






Therefore, the first pilot "sustainability linked loan" was granted to enterprises engaging in photovoltaic power generation installation and the carbon emission reduced is calculated as the net value of photovoltaic power generated after setting off state grid electricity consumed by an enterprise, which is easy to operate and can be replicated. The relatively low financing costs and additional gains generated by "sustainability linked loans" may help motivate enterprises in reducing carbon emission and attract more copper enterprises to be involved in photovoltaic power generation and other clean energy green projects.

Promoting green development

As a pioneer in green finance development in Jiangxi province, we vigorously implement the 14th Five-Year Plan and the dual carbon goal by prioritising ecosystem protection, green development, total management, scientific allocation, saving and recycling of resources, while promoting high-quality development of the economy and protection of the ecosystem to instil a sense of green development into our people.

Promoting green operations

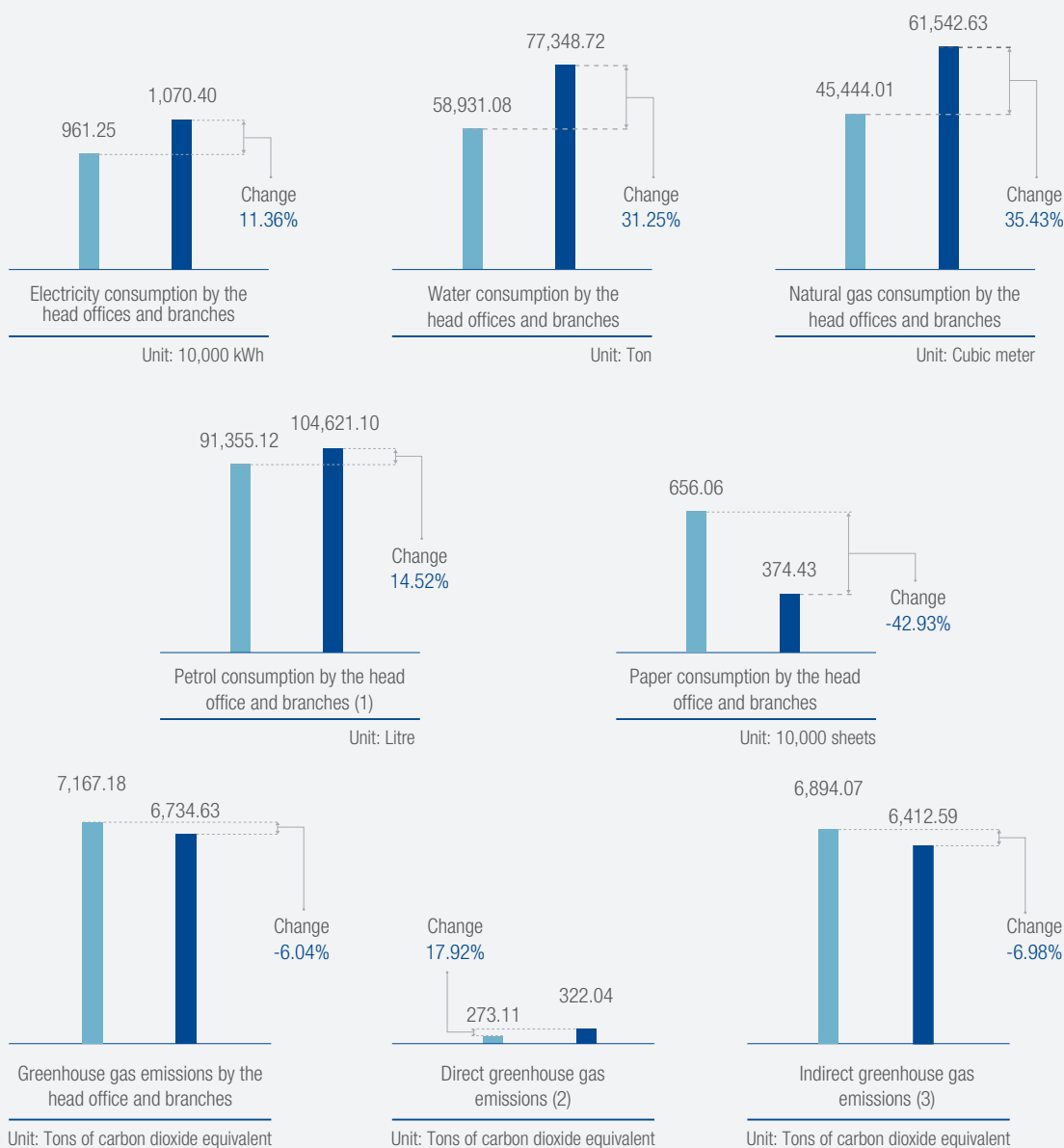
To help achieve the CPC Central Committee’s dual carbon goal and develop the Bank into “the green finance bank in Jiangxi” by reaching the sustainability goal of saving energies, reducing consumption, protecting the environment, cutting costs and raising efficiency, the Bank has formulated the *Management Measures for a Green Office of Bank of Jiujiang (for Trial Implementation)* and *Management Measures for Infrastructure of Bank of Jiujiang* to save resources used in office, enhance energy efficiency and protect the environment by reducing direct and indirect consumption of water, electricity, paper, petrol and other resources, as well as direct and indirect greenhouse gas emissions.

By category	Existing measures
 <p>Electricity consumption</p>	<ul style="list-style-type: none"> • Use energy-saving lamps and turn on lights only as needed • Set upper and lower temperature limits for air conditioners and use air conditioners only as needed • Turn off long-term idle electrical appliances • Encourage employees on lower floors to use the stairs as often as possible
 <p>Petrol consumption</p>	<ul style="list-style-type: none"> • Reasonably arrange vehicles and allocate personnel to ensure that vehicles are as full as possible • Phase out vehicles with high fuel consumption and replace them with new fuel-efficient and environment-friendly small-displacement vehicles • Conduct educational initiatives on petrol conservation for employees
 <p>Water consumption</p>	<ul style="list-style-type: none"> • Repair and maintain water pipes and other equipment on a regular basis • Use water only as needed
 <p>Materials consumption</p>	<ul style="list-style-type: none"> • Promote paperless offices • Encourage reasonable use of paper, double-sided printing, and printing on the reverse side of wastepaper • Reduce the use of disposable products • Encourage the recycling and reuse of waste resources
 <p>Food consumption</p>	<ul style="list-style-type: none"> • Encourage staff not to take more than they actually need at the dining table • Place leftovers at a designated counter

Bank of Jiujiang's resource consumption and greenhouse gas emissions in 2021

Category

2020 2021



(1) Including the use of petrol and diesel for business vehicles, canteens and power generation.

(2) Including greenhouse gas emissions resulting from natural gas, liquefied gas and diesel consumption.

(3) Including greenhouse gas emissions resulting from electricity consumption, wastepaper disposal and transportation.

In accordance with the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China* and other related laws and regulations, we have developed systems and measures for promoting environmental awareness and low-carbon lifestyles among our employees. In 2021, the Bank implemented and improved rules on green implementation, raised employees' awareness in low-carbon, environment-friendly development and achieved the sustainability goal of cutting costs and raising efficiency. The Bank will strive to become a role model in green finance and make untiring effort in promoting the 14th Five-Year Plan and the dual carbon goal.

■ Paperless office ■

Strategically positioned as a “green finance bank”, the Bank vigorously promotes the green circular economy. The Bank optimised and upgraded computer and mobile terminals in 2021, through which two-way communication of application software has been achieved to make it more convenient for employees to communicate. In view of the need for remote working during the pandemic outbreak, the new version of online application approval for processing business requests supported by the mobile terminal and the electronic signature and seal system directly connected to the office system as electronic seal is being gradually rolled out has significantly reduced the volume of paper printing. Currently, there are a total of 338 online processes, covering the work of the Board of Directors and the Board of Supervisors, project management, official seal management, anti-money laundering, information system management, credit approval, official document management, personnel management, security management, credit management, operation management, daily business and other processes.

While accelerating the Bank’s paperless and online office transformation, the Bank conducted a survey on the status of paperless office to ensure that paperless office remains steadfast in its original purpose of saving costs, improving efficiency and reducing the burden on junior staff. The survey aims to figure out the actual working time spent on offline paperwork and costs spent on office consumables, study the feasibility of a full implementation of paperless office, solicit proposals for paperless office procedures from business departments and steadily implement the initiative. The survey on paperless office covered 27 departments at the head office, 13 branches and 33 sub-branches to study office paper consumption and offline processes, and a total of 1,309 feedback on offline process is recorded. At the end of 2021, a total of 27 processes have been rectified, including 17 rectified OA systems and 10 reengineered systems.

■ Active implementation of environmental information disclosure ■

Upon considering the *Guidelines on Environmental Information Disclosure* issued by PBOC’s China Financial Standardization Technical Committee and other relevant rules, the Bank issued 600 questionnaires to management and employees, government agencies, regulators, shareholders, customers, industry associations to identify how far external and internal stakeholders are concerned about 14 key environmental topics, especially the increased information disclosure on highly concerned topics such as green industry investments and financing. In addition, the entire process of environmental risk management is incorporated into due diligence, project environmental risk assessment, credit rating, review and approval, and contract signing to establish a list for corporate environmental risk ratings and update environmental risk ratings and regulatory records on a monthly basis, and exercise veto power when granting credit to customers unable to meet the standard in their environmental and social risk performance. In February 2021, the Guangdong-Hong Kong-Macao Greater Bay Area formally launched pilot disclosure of environmental information by financial institutions, Bank of Jiujiang’s report of environmental information disclosure has been adopted by PBOC’s Guangzhou Branch as a template for others to learn and was invited by peer banks in Guangzhou to share our experience in environmental information disclosure. Our practice of environmental information disclosure has been selected by PBOC’s Financial Market Department to be included in the Briefing Paper on the Green Finance Market.

■ Procurement management ■

As a member of the Financial Procurement Professional Committee under China Society for Finance and Banking, the Bank is an active participant in the Committee’s national conference to share and learn from other members’ experience in green procurement. We continuously improve our management of the procurement process, including management of the bidding process and suppliers.

In 2021, the Bank established a centralised procurement management system that centralises organisation, operation, system and process in which demand departments, the centralised management department, the special committee for centralised procurement, the office for centralised procurement and the supervision department are all involved, all departments involved exercise their authorities and perform their duties according to the centralised procurement requirements. In this way, the Bank has effectively standardised bank-wide centralised procurement and strengthened the control of procurement risk. During the process of centralised procurement, the Bank strictly follows the principle of openness, fairness and justice to instil an awareness in risk, integrity, efficiency and value for money. The Bank has established a comprehensive and lifecycle management of centralised procurement to increase its effectiveness. At the end of the year 2021, the Bank had 307 potential suppliers at the head office level. Of which, a total of 123 suppliers provided products and services to the Bank during the year, and the Bank paid RMB290 million in total to these suppliers.

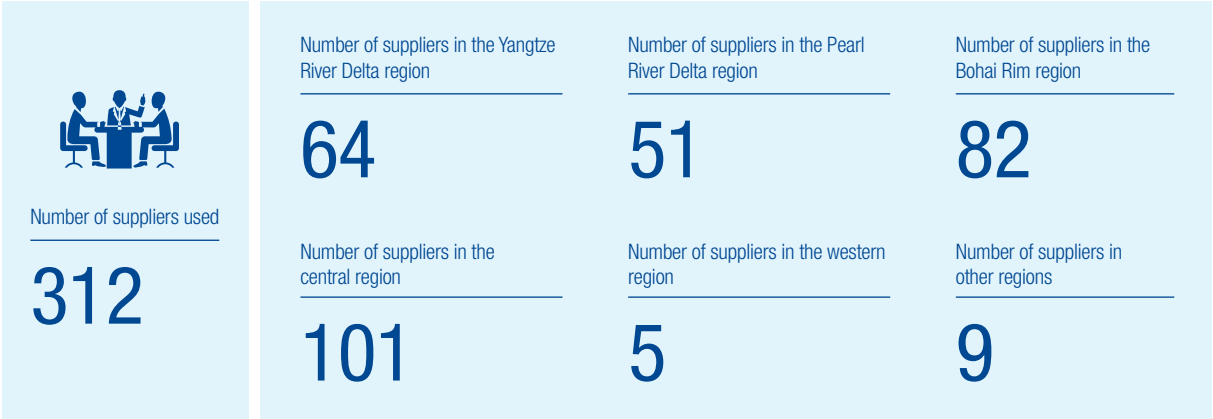
The Bank revised the *Procurement Document Template of Bank of Jiujiang* in 2021, which mainly aims to evaluate the suppliers' social responsibility performance. For example, the Bank requires product suppliers to have ISO14001 environmental management system certification in respect of supplier access, product selection and bidding evaluation. Suppliers are required to provide less toxic and hazardous products, save resources and protect the environment, and

quantitatively review key environmental protection indicators. The Bank also proactively introduced new technologies and products in IT procurement. For example, the use of technologies such as virtualisation, cloud platform, distributed storage and hyper-convergence helps reduce the investment in physical equipment and improve the utilisation rate of hardware to effectively reduce energy consumed and physical space occupied. In active response to the latest national policy, and based on the large industrial power supply mode, we use the building automation system (BA) automatic control to precisely control the operation of each system and formulate an energy-saving and consumption-reducing plan to reduce energy waste by charging water chillers when the electricity price is at its lowest and cooling when the electricity price is at its peak.

In 2021, the Bank sought for public comments and recommendations from 30 key suppliers and held seminars with 8 out of the 30 suppliers. We collected about 50 comments and recommendations, and some of which have been implemented during the procurement.

The Bank strictly forbids suppliers with misconduct to participate in the Bank's centralised procurement. Suppliers on the prohibited supplier list, will be identified before they are allowed into key processes of the centralised procurement. Any suppliers on the prohibited supplier list identified will be terminated and banned from the centralised procurement. New supplier with misconduct was zero in 2021.

Supplier-related KPIs in 2021



❑ Promoting green ideas ❑

The Bank is committed to the promotion and dissemination of green ideas while pursuing green operations. During the year, the Bank introduced our achievements in green finance development, promoted green finance products, and shared our industry practice to the public and peers from multiple perspectives, levels and channels through offline academic exchange activities, the Internet, newspapers, television and other channels, as well as diversified and in-depth green publicity activities.

In April 2021, Jiangxi province successfully held the Fourth Joint Conference on Green Finance Reform and Innovation Pilot Zones, the Bank took the initiative to purchase forest carbon-sink to set off the Conference's carbon emission to achieve zero carbon emission.

On 21 July 2021, as a co-organiser, the Bank participated in the Symposium on Financial Support to Green Development along the Yangtze River Economic Belt organised by the Jiujiang Municipal Government. During the Symposium, the Jiujiang Municipal Government recognised the Bank and other financial institutions' efforts in promoting green finance and green ideas, and hoped parties concerned to improve communication, share resources and information, enhance quality and efficiency to integrate scattered funds and projects in a joint effort to support the development of green industries in Jiujiang.



The Bank's carbon neutral certification

The Bank is also an active participant in the voluntary services organised by Jiujiang authorities. For example, together with the Communist Youth League and Municipal Committee of Jiujiang City, Jiujiang City Youth Volunteer Association, Jiujiang College Youth Volunteer Guidance Centre, Jiujiang Finless Porpoise Conservation Centre, the Bank initiated the "Love the River and Fight against Poaching Voluntary Service Project" to take part in the training program for environmental protection volunteers and carry out patrols on the shoreline of Yangtze River, Jiujiang River and Poyang Lake. We worked with relevant authorities to make every effort in constructing the Yangtze River ecosystem and protecting the ecological environment. The Bank is to make its own contribution to building the most beautiful shoreline of the Yangtze River in Jiujiang City and promoting the restoration of the ecological environment in the Poyang Lake Basin.



Symposium on Financial Support to Green Development along the Yangtze River Economic Belt

CHAPTER 5

Stronghold of inclusive finance to promote rural revitalisation

- 31 Constructing an inclusive finance system
- 34 Addressing financing difficulties faced by agriculture, rural areas and farmers
- 37 Strictly controlling the risk of inclusive financing



Constructing an inclusive finance system

The Bank has conscientiously followed the strategic policy of rural revitalisation. In line with the strategy of “adjusting the industry structure, saving capital, controlling non-performing loans, and stable growth”, the Bank continuously improves a new mechanism of inclusive finance, intensively cultivates the field of small and micro enterprises and rural finance and revitalisation, and provides a strong support to the national initiative of lifting impoverished people out of poverty.

At the end of 2021

the balance of agriculture-related loans of the Bank was

RMB **52.686** billion

Exploring financing needs of industries to launch inclusive finance products

Since 2000 when the Bank was incorporated, we have been implementing important strategic plans of CPC Central Committee, State Council and regulators. Based on local economy, the Bank has been the first in positioning small and micro enterprises as target customer and addressing their financing difficulties through innovating inclusive finance products and services.

Case

Digitally-enabled transformation of inclusive finance

Guided by the strategy to build a digital Bank of Jiujiang, the Bank has significantly innovated the credit business model by exploring multi-scenario financial service solutions, developing products such as the “Quick and Flexible Mobile Credit” series, and exploring online retail credit and risk management solutions based on big data, artificial intelligence, face recognition and other related technologies throughout 2021. The Bank launched the

“Quick and Flexible Mobile Credit – Commercial Shops Loan”, “Quick and Flexible Mobile Credit – Tax Loan” targeting the general public, family businesses with tobacco monopoly licenses, and taxpaying small and micro business owners to provide online loans that can be borrowed and repaid at any time in any way.

At the end of 2021, the Bank has granted a total of RMB **14.9** billion of inclusive, small and micro loans through “Quick and Flexible Mobile Credit” with an outstanding balance of RMB **11.564** billion.

We actively promoted the bank-guarantor partnership in 2021. At the beginning of 2021, we worked with Jiangxi Provincial Guarantee Co., Ltd. to introduce the “Fast Business Loan – Jiangxi Provincial Financing and Guarantee”, the first in Jiangxi province to initiate the model of guarantee for any loan based on bank-guarantor partnership. Then, the Bank signed agreements to work with 5 guarantee companies including Jiangxi Province Financing Guarantee Group, Anhui Agricultural Financing Guarantee Group, Anhui State-owned Assets Holding Group and Jiangxi Gannong Guarantee Group.

At the end of 2021



The Bank's online retail banking credit products

Platform for inclusive finance services

Together with CBIRC Jiujiang Bureau, the Bank has successfully built a platform which is named “Ganfutong” for inclusive finance services in Jiujiang city. The platform went live in August 2021 and aims to provide convenient financial tools, bank financing, insurance, financing guarantees and consumer protection services to individuals and companies who can search for various banks’ financial products, then compare, apply and enquire about the progress of the application to suit their own needs.

Inclusive financial service stations

According to the concept of “piloting first, moving from one point to the whole area, and progressing step-by-step”, the Bank had set up 634 service stations throughout Jiangxi province, of which 71 were situated in Jiujiang at the end of 2021. With the rollout of these service stations, the Bank conducts surveys to summarise our experience in running these stations and explores new operation models for inclusive finance stations while improving the quality and effectiveness of service stations, rural payment environment and reach of financial infrastructure services in rural areas through new model pilots.

Favourable financing policy for micro, small and medium-sized enterprises

The Bank strictly implemented the *Guiding Opinions on Further Strengthening the Financial Services for Micro, Small and Medium-Sized Enterprises* (PBOC No. 120 [2020]) by making reference to the requirements of the *Notice on Promulgation of the Measures for Regulatory Evaluation of Financial Services Provided by Commercial Banks to Micro and Small Enterprises (for Trial Implementation)* (CBIRC No. 29 [2020]). To implement the policies on internal transfer pricing incentives granted to agriculture-related inclusive loans, the Bank approved and issued the *Notice on Implementing National Macroeconomic Policies and Adjusting Business Structure* to serve the real economy. For example, the funds transfer pricing (FTP) of new agriculture-related inclusive loans is reduced by 75 basis points (BPs); the FTP of new loans for targeted poverty alleviation (personal consumption loans excluded) is priced at 2.55%; while the FTP of new loans to key financial support areas of rural revitalisation strategy is cut by 50 BPs. Regarding due diligence exemption of credit to “agriculture, rural areas and farmers”, the Bank issued the *Interim Management Measures for Due Diligence Exemption of Inclusive Finance Loans for Bank of Jiujiang*, the *Interim System for the Inclusive Finance Due Diligence Exemption Committee of Bank of Jiujiang*, the *Implementation Opinions on Agriculture-related, Small and Micro and Retail Credit Due Diligence Exemption for Bank of Jiujiang*, etc. to communicate policy orientation to frontline staff by reasonably defining scenarios of due diligence and exemptions and building a mechanism that encourages credit granting.

Greater publicity and marketing effort to stimulate demands for inclusive finance

The Bank views “the customer group of family businesses” as a breakthrough in inclusive small and micro loans. Branches and sub-branches of the Bank are encouraged to leverage their advantages in the community and focus on small businesses in their neighbourhood, providing these small businesses with designed and customised comprehensive financial services which includes lending, acquiring, wealth management, agency issuance and others.

At the end of 2021, the balance of inclusive small and micro loans granted by the Bank to family businesses amounted to RMB **8.416** billion, up RMB **3.418** billion or **68.39%** year over year. The Bank is reputed for being a responsible company while recording good business performance.



Addressing financing difficulties faced by agriculture, rural areas and farmers

During the year, the Bank directed financial resources to rural sectors that are relatively weaker in economic development to meet the increasing financing needs of agricultural enterprises, township enterprises and farmers, thus contributing to rural economic growth and improving inclusive finance products and services.

Improving rural financial services to facilitate industrial development of agriculture, rural areas and farmers

In 2021, the Bank thoroughly implemented the *Guiding Opinions on Financial Services for Rural Revitalisation* in order to prioritise services related to “agriculture, rural areas and farmers” in allocating resources, provide them with more sources of financing, and continuously improve its inclusive financial products and service system. In order to precisely direct financial resources to “agriculture, rural areas and farmers”, the Bank has steadily explored the characteristics of the local agriculture industry and has developed a series of inclusive financial products that support its growth, such as the “Greenhouse Vegetable Loan”, “Orange Farmer Loan” and other loans. to precisely target customised financing services at specific groups of customers. During the year, the Bank has granted Vegetable Loans of RMB1.148 billion to 630 farmers; Livestock and Poultry Loans of RMB698 million to 618 farmers; and Grain Loans of RMB628 million to 1,009 farmers.

In addition, the Bank has comprehensively upgraded and transformed its online and offline inclusive financial services by extending the reach of offline services, promoting the digitalisation of offline services, and standardising online services. These upgrades have greatly improved the timeliness of business processing, optimised the customer experience, and expanded the Bank’s customer base in rural areas.

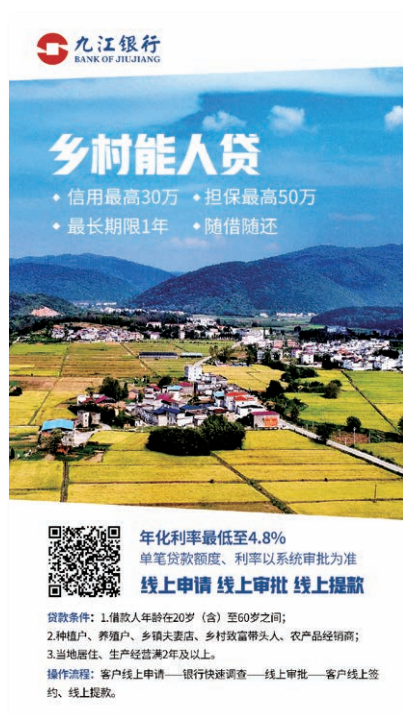
Products designed for “One County, One Produce” project

Targeting special agricultural industries such as greenhouse vegetable and Ganzhou oranges plantation, the Bank provides designated “One County, One Produce” financial service based on the landscape of special agricultural industries and in line with local characteristics and financing needs. With simplified procedures and efficient services, we provide convenient and agile financial services to capitalise local advantages and support the development of special industries. The “One County, One Produce” project has been rolled out across various cities and regions in Jiangxi province as the Bank provides credit support and financing solutions to a wider range and coverage of special agricultural industries.

At the end of 2021, there were 160 projects under the “One County, One Produce” project which has granted RMB4.5 billion as “Greenhouse Vegetable Loan”, “Orange Farmer Loan”, “Grain Farmer Loan”, “Tea Farmer Loan” and other loans to 10,523 farmers. The Bank issued the *Management Measures for Inclusive “One County, One Produce” Project of Bank of Jiujiang* to innovate and optimise credit products and promote online and standardised business. The Bank has also developed new products such as “Agricultural Loan — Rural Talent Loan”, “Agricultural Loan — Core Corporate Model”, “Credit for Agricultural Industry Revitalisation”, and formulated and issued operating rules to guide branches and sub-branches in timely and effective operation of agriculture-serving businesses.



Our account manager visiting farmers to look into the grain production



"Rural Talent Loan"

Special credit products designed for rural areas

Farmers play a pivotal role in revitalising rural industries. Tailored for farmers' financial needs and characteristics of agricultural industries and production, the Bank has introduced a series of credit products such as "Rural Talent Loan", "Smart Loan for Logistics", "Smart Loan for Storage" in addition to the existing working capital loan and personal business loan to fill farmers' liquidity gap. To meet the financing needs of business and management talents engaging in rural development, the Bank has also developed and innovated financial products to suit their diversified demands.

County banks promoting teams designated for "agriculture, rural areas and farmers"

To effectively enhance the efficiency and quality of "agriculture, rural areas and farmers" services, and promote integrated development of urban and rural areas, the Bank guided county banks in issuing the *Management Measures for Due Diligence Exemption of Poverty Alleviation Loans for County Banks of Bank of Jiujiang*, the *Implementation Opinions on Credit Due Diligence Exemption for Loans to Agriculture, Rural Areas and Farmers Granted by County Banks of Bank of Jiujiang* and *Interim Management Measures for Loans to Farmers Granted by County Banks of Bank of Jiujiang*. The quality and efficiency of services to "agriculture, rural areas and farmers" are viewed as the most important criteria for the Bank to act responsibly and responsively to the people's needs, benefits and prosperity.

Meanwhile, county banks have prioritised agricultural industries in allocating financial resources through the construction of service stations to a wider range of counties, townships and villages. County banks are guided to conduct village research and surveys, family visits, village committee review, etc. to develop and deliver innovative credit products based on the rating model — Loan for Farmers as a product in line with county banks' medium to long term strategic planning. Some county banks worked with local employment bureaus to create a role model for the development of credit villages in rural area and provide credit funds and policy for farmers to support "agriculture, rural areas and farmers" and promote the coordinated development of economy and common prosperity of people.

Strictly controlling the risk of inclusive financing

Exploring bank-guarantor partnership to control credit risk

To cater for farmers' financing needs, the Bank works closer with Jiangxi Provincial Agricultural Credit Guarantee Co., Ltd. (JACG), Jiangxi Province Financing Guarantee Group and local guarantee institutions in counties to initiate the model of "guarantee for any loan" under which guarantee institutions and leading enterprises provide the efficient and convenient guarantee for farmers along the industry chain. The Bank is also exploring the partnership with insurers to mitigate the credit risk of granting loans to rural borrowers.

Reducing service charges to effectively ease the financing burden

To implement the state's macro-economic policies, the Bank conducts vigorous inspection during and after lending while increasing the loans granted to prevent low-cost funding being channelled to the restricted sectors such as the real estate industry and local government financing platforms and prohibit small "poverty alleviation household credit" being used for corporate and non-productive purposes.

The Bank also abides by the requirement to reduce service charges in compliance with regulatory policies such as "two prohibitions and two restrictions" and "seven prohibitions and four disclosure". Irregular charges and fees in any forms are prohibited to ease the financing burden on rural revitalisation. Qualified small and micro enterprises are entitled to reduced or exempted online banking fees and preferential interest rates. To state designated small and micro enterprises, asset management fees, project financing consultancy fees, other financial consultancy fees, loan commitment and credit certificate fees, and other consultancy fees are waived. PBOC's internal transfer pricing incentives granted to inclusive loans are vigorously carried out, for small and micro loans of less than RMB3 million (inclusive) with an interest rate of 5.5% or below, a discounted FTP of 2.55% will be granted to the branch. The policy of deferred principal and interest payments still applies to inclusive small and micro loans, and the deferred payment rate of qualified inclusive small and micro enterprises is no less than 70%. At the end of 2021, the deferred payment rate of the Bank's inclusive small and micro loans reached 78.05%.

Standardising credit statistics to accurately define inclusive finance

The Bank strictly follows the *Notice on Issuance of Classification Criterion for Medium and Small Enterprises* jointly published by the Ministry of Industry and Information Technology, National Bureau of Statistics, National Development and Reform Commission and Ministry of Finance in classifying small and micro enterprises.

After the account manager initially enters an enterprise' basic and financial information into the Bank's credit system, the system will automatically generate corporate scale based on the information. Stamped financial and basic information of the enterprise shall be used as the basis when entering relevant information. To deal with the problem that adjustment has not been made promptly to reflect changes in corporate scale, the Bank requires the account manager to update the enterprise' latest information regularly in the post-loan management system and provide evidence for relevant changes. The Bank adjusts corporate scale on a timely basis through information update to ensure prompt entry, adjustment and report of information.

When determining a small and micro enterprise, the number of people employed is one of important criteria. When the account manager initially enters employee information, the Bank's approver will conduct a preliminary review of the reasonableness of the number of employee and operating income and require a timely rectification of unreasonable data. To prevent the account manager from arbitrarily changing the number of employees, the Bank will monitor the data and immediately communicate with the account manager to understand the actual situation if the account manager is found to change the figure. The enterprise is required to issue a statement on the number of employees to ensure that the change in the number of employees is well grounded.

CHAPTER 6

Leveraging technology to drive development and leadership in financial innovation

- 39 Driving service quality and efficiency with digital transformation
- 43 Innovating products to help small and micro enterprises
- 46 Driving innovation and creating a financial ecosystem



Driving service quality and efficiency with digital transformation

Financial technology is an important driving force for the digital transformation of the banking sector. It can effectively help support the Bank's business innovation, promote the development of smart finance and enhance the Bank's core competitiveness. We adopt a new business philosophy that is based on openness, sharing, collaboration and integration and continuously consolidate the foundation for technological innovation. We are building comprehensive intelligent ecosystems in areas including education, medical care and housing to quickly capture customer needs and provide personalised, smart and high-quality financial services.

Carrying out data governance to optimise and upgrade management structure

In order to enable the calculation and provision of numeric indicators in various business platforms and systems on a centralised basis, the Bank focuses on the banking industry's existing pain points in data analysis, such the same indicator having different meanings, and differently named indicators having the same meaning. By enabling system-level settings, the Bank has defined indicators and standardised their calculation logic. Business and product data are sorted out based on system functions to drive the effective use of data.

In addition, the Bank has actively made use of external data to strengthen data security and utilisation efficiency and improve risk control for credit products. External data are applied to enrich user profiles and provide strong data support for customer group classification, data analysis, and precision marketing.



Driving technology enablement to meet the needs of sophisticated users



Digital Financial Services

As data enablement and digital transformation gain momentum, the Bank continues to dig deep into industry scenarios and explore ways to make financial services available on electronic devices. Online and offline scenarios are fully connected to serve customers on a 7/24 basis. Online services such as mobile banking, online corporate banking, corporate banking on WeChat have been enhanced to digitalise the whole banking process and enable a better personalised customer experience. In 2021, the Bank implemented policies to reduce charges for U-KEYs, transfer of funds and other services, providing customers with access to real-time financial services at a lower cost.

Smart Customer Service Centre

The Bank's online multimedia customer service system is equipped with intelligent Q&A capability and interacts with users using human-like language. It helps answer frequently asked questions in real time to meet customers' service needs across different channels. At the same time, intelligent robots have been deployed to build mobile, smart and scene-based customer service centres, and intelligent scenarios such as voice navigation, outbound calls and quality inspection have been introduced to provide AI-based Q&A services.

Upgrading services for aging customer groups

In addition to traditional counters, the Bank has launched electronic channels appropriate for aging groups in order to integrate elderly people into the digital society and help them get used to smart devices. These channels focus on services frequently accessed by elderly customers using smart devices and are intended to help them get comfortable with banking on digital devices and promote smart devices in elderly user groups.

Transforming branches and strengthening human-machine service capabilities

With the deepening of digitalization construction of Banking industry, moving operations online and developing digital, intelligent and experience-based applications have become the trends in financial service transformation. In line with this, the Bank has focused on effectively integrating online and offline scenarios and offering comprehensive customer services.

In 2021, based on a multi-dimensional analysis of the branches' development, staffing and business types and volume, the Bank took steps to explore service potential and deploy more self-service machines, and continued to transform outlets with intelligent technologies, streamline business processes and improve service efficiency so as to achieve the goal of reducing operating costs and building a network of smart outlets.

Smart systems unlock productivity for counters >>

Since its launch in March 2021, the Bank's smart authorisation system has covered the top five front-office transaction categories across the Bank. It has successfully replaced the previous manual authorisation model. Authorisation is now granted automatically for some standardised transactions under the condition that risks are under control. This has freed up human resources for the operations centre, effectively reducing operating costs. The time taken for authorising front office transactions has been reduced from more than 20 seconds to 1-2 seconds, improving processing efficiency and marketing opportunities at the counters.

The Bank's first phase of the remote banking project was launched in July 2021. Built on Internet technologies, it enables online appointment and pre-application for account opening, pre-submission of materials, qualification pre-review, and remote video authentication of a legal person's willingness to open an account. The remote banking project has effectively freed up counter resources and reduced operating costs and risks associated with account opening.

In 2021 deployed at the outlets a total of

smart main ATMs

373

auxiliary ATMs

296

Thanks to this

57.32%

of the business volume previously processed at counters was routed online, effectively driving the intelligent transformation of outlets.



Professional training helps employees add value >>

In 2021, the Bank sorted out the key risk points of recurring business at the front-office and completed the revision of the front-office business operation manual. This has provided a good help for the front-office staff to get familiar with day-to-day operations. At the same time, special trainings were delivered for accounting supervisors, which presented refined summaries of various important tasks across business lines to empower accounting supervisors.

In 2021, the Bank's Operations Management Department collected and prepared a list of business problems at the front office through various channels, including the front-office accounting supervisor meeting and feedback gathered during on-site inspections at branches and sub-branches. In response to the feedback, a total of 219 system transformation requirements were proposed throughout the year, and improvements were made to the systems accordingly, including the core system, the counter system, the intelligent machine system, the customer information management system, the bill system, and the reporting system.

❑ The Bank won awards for our achievements in technology application ❑

In line with the financial innovation and digital transformation strategies, the Bank focuses on integrating financial technology, business activities and services, and continues to launch digital financial products based on customer needs. The Bank adopts a customer-centric approach by exploiting the value of data to drive operation and management decisions. Application of technologies is enhanced in new corporate services and products to further transform corporate banking, innovate the business model and bring the Bank's corporate business to a new level.

Case

The Bank won awards for our corporate banking digitalisation projects

The Bank won the 2021 IDC Awards for Technology Application Scenario Innovation in China's Financial Industry – Inclusive Finance, the 2021 Banking Digital Transformation Projects Par Excellence – Outstanding Achievements in Small and Micro Finance, and the Golden Tripod Awards – Award for Outstanding Competitiveness in Corporate Banking for Jiu Rong Hui, Jiuyin E-Butler, Electronic Letter of Guarantee and Jiuyin E-Chain respectively, which showcased our excellence in banking digitalisation and financial technology application.



The Bank won awards for our corporate banking digitalisation projects

Case

The Bank won the first prize (group awards) in the Jiangxi Province Financial Institution Statistics Competition

By virtue of our outstanding performance in statistics and data analysis, the Bank won the first prize (group awards) in the Jiangxi Province Financial Institution Statistics Competition jointly organized by the Nanchang Central Sub-branch of the People's Bank of China and the Jiangxi Federation of Trade Unions in 2021. The Bank will continue to enhance the organisational structure and training of the data analysis team to drive data enablement, and effectively improve data application across the Bank from five dimensions: impact of topic selected, technology, logic and accuracy in analysis, report writing and innovation. Big data, algorithms and business scenarios will be integrated to create and apply data mining models.



The Bank won the first prize (group awards) in the Jiangxi Province Financial Institution Statistics Competition

Innovating products to help small and micro enterprises

Fintech can effectively promote the digital transformation and optimise the business models of commercial banks. The Bank firmly implements the Digital Bank of Jiujiang and Mobile Bank of Jiujiang strategies and is committed to developing and promoting digital retail banking products. Mobile devices are fully leveraged to provide SMEs with convenient, real-time, automatic and reliable financial services and to improve efficiency and better meet customer needs. In 2021, a number of the Bank's digital financial products recorded rapid growth as measured by indicators such as the number of customers, credit amount and loan balance. This indicates that the Bank's digital financial services were doing well in meeting market demands and customer needs.

As of the end of 2021

the replacement rate of the Bank's electronic banking business reached

89.31%

Innovative credit products

In 2021, the Bank launched innovative credit products mainly for individual industrial and commercial households, small and micro enterprises and other customer groups. The Bank cooperated with financing guarantee companies, the Jiujiang Municipal Bureau of Culture, Radio, Television, Press, Publication and Tourism, and local tax authorities in launching new products.



Jiu Rong Loan >>

In order to support small and micro enterprises, individual industrial and commercial households, farmers and other business entities, the Bank cooperates with Jiangxi Provincial Financing Guarantee Company in carrying out batch guarantee business. The Bank conducts risk identification, assessment and approval of secured loan projects in accordance with prescribed conditions. Jiangxi Provincial Financing Guarantee Company provides guarantee for secured loan projects without repeating the due diligence process. It only performs a compliance review and confirmation. The parties share the risks (2:8) and establish the upper limit on the compensation rate for the cooperation in advance. This joint project has effectively streamlined the loan process and addressed the challenge of small and micro enterprises trying to raise funds without collateral. Enterprises that have been operating for two years are eligible. This has significantly extended the coverage of inclusive finance.

Loans for Culture and Tourism Companies program >>

In order to help culture and tourism companies that have run into trouble during the pandemic and promote the development of the tourism industry, the Bank signed a financing cooperation agreement (Loans for Culture and Tourism Companies) with the Jiujiang Municipal Bureau of Culture, Radio, Television, Press, Publication and Tourism and the municipal state-owned financing guarantee company to alleviate enterprises' financing difficulties. The loan amount under this program can be up to RMB3 million, with 1-year interest rate not exceeding LPR+80 basis points. This program has not only provided support for cultural and tourism enterprises that have financing difficulties but has also significantly reduced financing costs for enterprises.



Signing Ceremony for the Loans for Culture and Tourism Companies Cooperation Agreement

Tax Easy Loan >>

Tax Easy Loan is a loan product for corporate clients. In reviewing applications, the Bank used technologies and the relevant data from industry and commerce and tax authorities, courts and other government departments and the Bank's data-driven risk evaluation model. As an important part of the Bank's diversified product system, a tax-based is adopted for this loan product. Small and micro enterprises that pay taxes in accordance with laws and regulations can apply online based on their tax records. At the same time, the Bank have access to the government tax system, and our risk control model can automatically issue early warnings and assign ratings. The review and approval process can be completed as soon as in one working day. This has greatly optimised the loan approval process for small and micro enterprises and provided strong support for the Bank's institutions in conducting mass marketing and serving small and micro enterprises.



Tax Easy Loan

As at the end of 2021

the Bank had issued a total of

438 loans under the Tax Easy Loan program

with a cumulative loan amount of

RMB **312** million

Jiuyin E-Chain >>

On 27 May 2021, Jiuyin E-Chain, the Bank's first supply chain-related innovative digital financial product was successfully launched. It marks another important step forward for the Bank in supply chain-related financial services. Built on core corporate credit, it focuses on accounts receivable financing to help upstream small and micro enterprises raise funds online efficiently. It is technology-driven and adopts a "1+N+N" model under which the Bank shares resources and opportunities with core enterprises and upstream small and medium-sized



Jiuyin E-Chain

suppliers to jointly create a multi-win supply chain financing ecosystem. The aim is to confirm the rights of upstream suppliers to, split and transfer accounts receivable due from core enterprises so as to effectively help small and medium-sized suppliers raise finance with such accounts receivable, improve liquidity and reduce financing costs.

As at the end of 2021

the Bank had granted loans to

155 new clients

totalling

RMB **765** million

with an average amount of

RMB **4.93** million per client

Remarkable success had been achieved in acquiring customers among small and micro enterprises.

Electronic Letter of Guarantee >>

The Bank's electronic letter of guarantee can be applied for online. The steps are easy to follow and the issuance process takes a very short time. This can effectively relieve small and micro enterprises' financial pressure in bidding, improve their efficiency in such activities, and provide effective support for small and micro enterprises and the real economy. On 7 January 2021, the Bank assisted a customer in successfully issuing the first electronic letter of guarantee for bidding purpose through Jiangxi Province's online land use rights and mining rights trading system. This is also the first electronic letter of guarantee issued by a financial institution based in Jiangxi to the online land use rights and mining rights trading system managed by the Jiangxi Provincial Department of Land Resources.

The Bank's electronic letter of guarantee system which is connected to Jiangxi Province's Public Resources Trading Platform and Online Land Use Rights and Mining Rights Trading System and Hefei City's Public Resources Trading Platform can provide bidders with services including application for and authentication and management of electronic letters of guarantee. At the same time, this can also help the Bank's institutions and branches understand in advance customers' needs for financial services and provide a wider range of support in terms of financial products.

As at the end of 2021

the Bank had issued more than

250,000 electronic letters of guarantee

with a cumulative amount of

RMB **68.7** billion

Driving innovation and creating a financial ecosystem

The Bank actively integrates financial technology into our management systems and business operations. By launching innovative financial products and accelerating the upgrading of business systems, the Bank provides a better customer experience, creates an integrated fintech ecosystem, and drives steady progress in digitalisation.

Launching a capital supervision system for the education industry

In 2021, as part of our efforts to support the “double reduction” policy, the Bank built the Supervision Platform for Off-campus Education Institutions jointly with the Yingtan Education Bureau of Jiangxi Province, and launched our independently developed fund supervision system for education and tutoring institutions. This platform will effectively prevent off-campus tutoring institutions from terminating operations and misappropriating funds for illegal purposes and protect the rights and interests of students and their parents. This is of great significance to the orderly development of off-campus tutoring institutions. In addition, this platform will also promote the construction of the Bank’s scenario-based marketing platform and provide a foundation for the Bank to develop business with educational institutions.

Mobile consulting for smart living

In order to establish an online platform for connecting customers with relationship managers and financial products, the Bank launched the Jiuyin Online Store mini-program for mobile devices in 2021. Customers can view the contact information of the relationship managers and consult them on the mini-program. Financial information in the form of push notifications is regularly sent.

As at the end of 2021

the mini-program had

1.053 million active users



Jiuyin Online Store mini-program

Integrating smart scenarios to build an open ecosystem

The Bank integrates smart scenarios into banking. In 2021, the Bank developed the Smart Scenario v1.0 and deeply explored banking services for smart scenarios, with a focus on smart campus and smart property management.

Smart campus involves the use of One Card solutions in schools and financial-related modules in education administration systems. Smart property management mainly relates to payment of fees on property management platforms and free supply of related equipment such as access control devices and charging piles. In the future, the Bank will continue to work with schools to reinforce complementary advantages and promote sharing of resources to drive opportunities and innovation and explore new models of cooperation for mutual development under the new reality.

The Bank's anti-fraud system promotes information security

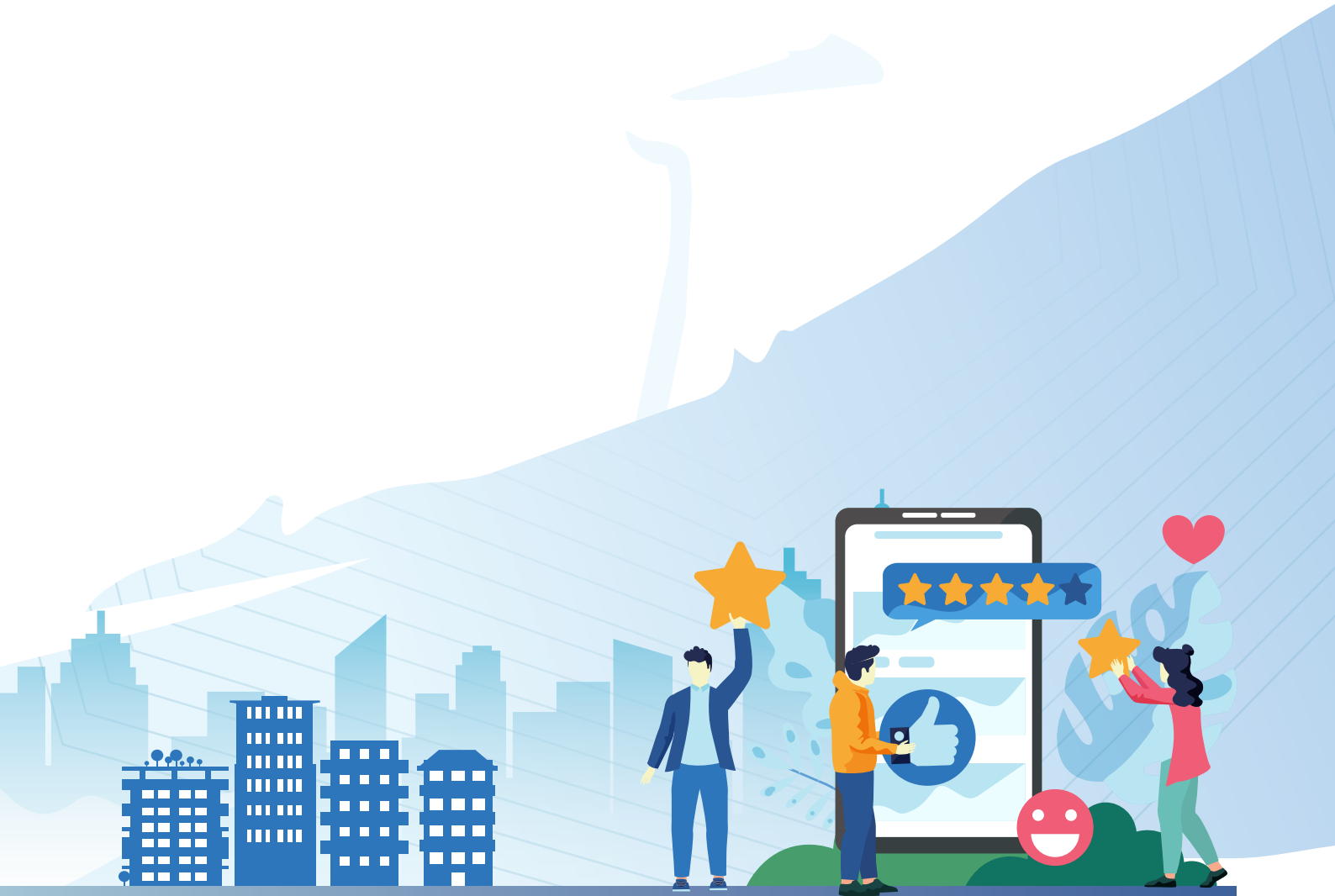
The Bank actively responds to national policies. In addition to intensifying efforts to publicise the National Anti-Fraud Centre, a mobile application managed by the national public security authority, the Bank has also set up an anti-fraud team, upgraded its own anti-fraud system, and adopted timely measures to block and monitor fraudulent activities. The system builds on the Bank's data processing for anti-fraud purposes. An anti-fraud model has been created based on the daily behaviour and habits of users to carry out inspections at regular or irregular intervals that cover online channels, settlement of funds, e-banking, payment settlement, etc.. Existing risk factors are analysed from a macro perspective. Technologies have been leveraged to strengthen security controls, login passwords and other security measures to prevent telecom frauds.



CHAPTER 7

Improving financial services and customer experience

- 49 Improving services to meet customer expectations
- 50 Adopting a variety of measures to protect customers' rights and interests



Improving services to meet customer expectations

Establishing closer ties with customers

The Bank is committed to ensuring a human touch in whatever we do and delivering maximum value for customers. We aim to serve customers effectively and efficiently and focus on what their financial needs are so as to do what we reasonably can to meet such needs. In 2021, the Bank made continuous progress in the outlet transformation and community sub-branch projects. By launching a retail marketing management platform and adopting a community-based approach to develop sub-branches in local communities, the Bank has improved the quality and efficiency of customer services. In addition, the Bank has also improved customer service standards by deploying more smart devices and delivering customer service training. Online and offline channels have been coordinated to provide comprehensive quality services for customers.

Case

Developing community-based sub-branches to establish closer ties with customers

The Bank has always been committed to remaining close to customers and providing quality service to community residents and neighbouring clients. The sub-branches regularly organise various salons to share financial knowledge and conscientiously do a good job of solving the last mile problem in serving local residents.

As at the end of 2021

the Bank had established a total of

87 community-based sub-branches

with a savings deposit balance of

RMB **18.95** billion

a loan balance of

RMB **5.293** billion

a total of

457,200 cards issued



Opening Ceremony of a Community-based Sub-branch

Focusing efforts on local communities to solve the last mile problem in serving customers

On 6 July 2021, the Bank joined forces with Jiujiang Shenran Natural Gas Co., Ltd. to provide free Bluetooth recharge terminals for users of IC card gas meters and process applications for one card solutions in Hubin Feicui Cheng, a local residential area. This enabled users to pay gas fees on the Bank's mobile banking application and benefits were offered for users opening an account, including coupons for electricity bills.



Focusing efforts on local communities to solve the last mile problem in serving customers

Adopting a variety of measures to protect customers' rights and interests

In order to act on Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era, further enhance the Bank's sense of responsibility towards financial consumers and improve customers' awareness of their rights and ability to manage risks, and create a harmonious environment for consumption of financial services, the Bank has continuously improved our internal complaint system and optimised management measures to protect consumers' rights and interests. We have also taken a variety of measures to enhance consumers' risk awareness such as conducting financial knowledge publicity and anti-fraud campaigns, establishing and improving anti-fraud teams and systems, and building a demonstration base for financial education in Bailudong, etc. These measures have effectively protected financial consumers' rights and interests and created a good environment for such purposes.

Optimising the consumer protection system on an ongoing basis and delivering value for customers

The Bank attaches great importance to the protection of consumer rights and interests, and has established a Consumer Rights and Interests Protection Committee under the Board of Directors to make strategic decisions on the planning and supervision of, and key matters related to, consumer protection. The Bank strictly implements the Administrative Measures of Bank of Jiujiang for the Protection of Consumer Rights and Interests and the Administrative Measures of Bank of Jiujiang for Consumer Complaints and adopts a customer-centric approach to improve the way consumer complaints are handled in terms of quality, timeliness and efficiency, and appropriately address disputes. The Guiding Opinions on Further Optimising the Handling of Consumer Complaints under the New Reality was promulgated to ensure the effective implementation of the dual-line approach to handling of consumer complaints and of the mechanism for handling consumer complaints at source. These measures have provided comprehensive guidance on the protection of consumer rights and interests at the management and implementation levels and in relation to objectives and specific responsibilities.

In 2021, the Bank delivered more than 20 training sessions on consumer rights protection, with more than 15,000 attendances. Participants included senior management, new hires, employees from the business lines and those holding in consumer protection-related positions. In addition, in order to continue to monitor bank-wide work related to the protection of consumer rights, the Bank also continued to improve Bank of Jiujiang's Rules for the Evaluation of Consumer Rights Protection to ensure that related activities are carried out in a smooth manner.

In order to act on Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era, enhance financial consumers' awareness of risks and responsibilities and



Bank of Jiujiang in action to protect consumer rights and interests

their ability to guard against risks, and build a harmonious environment for consumption of financial services, the Bank actively carried out activities on March 15 to protect the rights and interests of financial consumers. The Bank made clear plans for organisation and publicity, adopted slogans, and urged outlets to carry out distinctive publicity and education activities and effectively address consumer complaints and inquiries. Self-inspections were carried out across the Bank on bundled sales and misleading marketing practices at all levels, and a plan was developed for ensuring accountability. Bank-wide evaluation of consumer protection-related work was performed in accordance with the Bank's rules for evaluation of consumer rights protection. While doing a good job of epidemic prevention and control, the Bank focused elderly and young customer groups and leveraged outlets and online channels to carry out on-site publicity activities, disseminate financial knowledge and information on how to avoid frauds, and created a strong atmosphere for education and publicity on consumer rights protection. The Bank improves the consumer rights protection system on an ongoing basis and has achieved remarkable results in the handling of consumer complaints, with a customer satisfaction rate of over 90%.

Protecting consumer privacy and strengthening intellectual property protection

On 1 December 2021, the Bank held a special meeting on the protection of personal credit information, established a special group to carry out inspections across the Bank, and defined the responsibilities of various departments for the protection of personal information.

At the same time, the Bank has established a comprehensive management system for the protection of personal financial information to effectively protect consumer privacy.



At the institutional level, the Bank has formulated the Administrative Measures of Bank of Jiujiang for the Protection of Personal Financial Information and the Emergency Plan of Bank of Jiujiang for the Protection of Personal Financial Information to clarify the responsibilities of all relevant departments. In terms of information technology, the Bank centrally stores and isolates personal financial information, deploys security threat monitoring and blocking devices, and installs data leakage prevention systems in office terminals to automatically encrypt all files to prevent leakage and ensure effective protection. In terms of internal management, the Bank has implemented refined permission control on data application and a minimum data access policy and has built a network isolation area for data analysis purposes. In terms of customer information management, the Bank has carried out bank-wide customer information management and verified key information such as customers' mobile phone and ID numbers. Invalid information has been cleaned up to ensure the authenticity and validity of customer information.

At the same time, the Bank issued the Notice on Strengthening Intellectual Property Protection and Preventing Infringement Risks in 2021 to standardise and strengthen the Bank's intellectual property management and prevent infringement risks. The Bank consistently abides by relevant laws such as the Advertising Law of the People's Republic of China, the Trademark Law of the People's Republic of China, the Copyright Law of the People's Republic of China, and the Patent Law of the People's Republic of China. The Bank has required departments and function to devote more efforts to studying relevant laws and regulations on intellectual property rights, integrated intellectual property rights protection into internal control, and managed intellectual property rights in terms of innovation protection, licensing management, and infringement handling to prevent intellectual property rights risks.

Bank of Jiujiang takes actions to disseminate financial knowledge

In 2021, we strictly implemented the Administrative Measures of Bank of Jiujiang for Financial Knowledge Publicity and Education. In order to fulfil the Bank's responsibility for financial knowledge publicity and education, build a network for disseminating financial knowledge, and enhance consumers' understanding of and trust in financial services so that they can use and benefit from financial services, the Bank established a demonstration base for financial education in Bailudong located in Lushan Mountain. The base is divided into six areas for the following purposes: cultural corridor, expert lecture, simulation experience, financial knowledge publicity, consumer protection, and interaction/feedback collection. In line with the cultural traditions of Bailudong Academy, it promotes appropriate attitudes towards financial services. The Bank builds on this demonstration base to actively disseminate financial knowledge. Activities carried out throughout the Bank included Financial Knowledge Publicity Month activities, Long March for Financial Knowledge Publicity activities, Disseminate Financial Knowledge to Protect Customers' Money activities, Month for Publicity on Fighting Frauds, Staying away from Gambling and Paying Securely activities, Month for Publicity on Cracking down on Telecom Frauds and Cross-border Gambling activities, Month for Publicity on Preventing Illegal Fund-raising activities.



Bailudong demonstration base

In 2021, the Bank carried out various financial knowledge publicity activities by leveraging branches and networks, expanding offline channels and allocating dedicated resources, with a total of more than 2,000 sessions organised. The Bank distributed more than 400,000 copies of publicity materials, sent more than 1.5 million text messages, issued more than 200 WeChat articles, and created more than 30 original short videos. There were more than 20 media reports on the Bank's activities which had achieved good results.

Case

Month for Publicity on Fighting Frauds, Staying away from Gambling and Paying Securely activities

In order to implement the decisions and policies of the Party Central Committee and the State Council on cracking down on cross-border gambling and telecom frauds, cut off illegal fund-raising involving gambling and frauds, and improve the public's financial security knowledge and awareness of fighting frauds and staying away from gambling, the Bank organised and launched a campaign in accordance with the China Payment and Clearing Association's Notice on Organising Month for Publicity on Fighting Frauds, Staying away from Gambling and Paying Securely Activities (Zhong Zhi Xie Fa [2021] No. 84). In this campaign, the Bank disseminated financial knowledge publicity by leveraging outlets, expanding online channels and allocating dedicated resources. A total of more than 130 activities were carried out, 16 WeChat articles were produced, and more than 62,000 copies of materials were distributed, with more than 142,000 participants. This has created a strong atmosphere for publicity on cracking down on telecom frauds and cross-border gambling and improved consumers' risk awareness and their ability to guard against frauds and cross-border gambling. This has also showcased the Bank's commitment to promoting financial knowledge and fulfilling corporate social responsibility.



Bank of Jiujiang in action to publicise information on fighting frauds and staying away from gambling

Disseminating financial knowledge to protect customers' money

In order to implement the Guiding Opinions of the General Office of the State Council on Strengthening the Protection of Financial Consumers' Rights and Interests (Guo Ban Fa [2015] No. 81) and the Implementation Measures of the People's Bank of China for the Protection of Financial Consumers' Rights and Interests (Order of the People's Bank of China [2020]) No. 5) and other related requirements, the Bank carried out activities to disseminate financial knowledge to protect customers' money in 2021, with a focus on teenagers, the elderly, farmers, migrant workers and people with disabilities. A two-pronged approach was adopted, including online and offline scenarios, to carry out different activities to disseminate financial knowledge and enhance financial consumers' risk awareness. Guidance was provided for consumers on how to choose financial products and services that suit their own needs, avoid impulse investments and consumption beyond their means and stay away from illegal financial activities to keep their money safe.

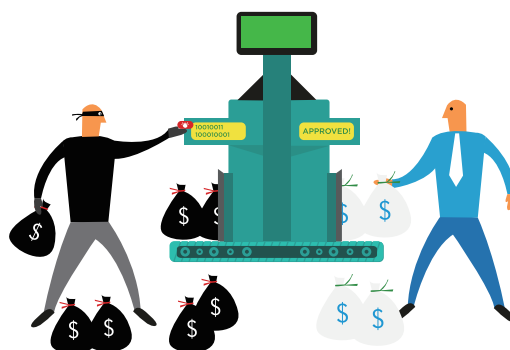


Keep Your Money Safe publicity activities

Anti-money laundering publicity and education >>

As a part of the financial system, the Bank strictly complies with anti-money laundering laws and regulations such as the Anti-Money Laundering Law of the People's Republic of China, the Anti-Terrorism Law of the People's Republic of China, and the Administrative Measures for the Reporting of Large-value Transactions and Suspicious Transactions by Financial Institutions. In 2021, under the new regulatory landscape characterised by new rules, strict supervision and stress on substance, the Bank adopted a risk-based approach and focused on improving employees' professional expertise and their compliance awareness in anti-money laundering matters from the aspects of systems, implementation, quality and efficiency. We fulfilled our corporate responsibility for anti-money laundering by improving public awareness and their ability to protect themselves in order to contribute to financial stability.

In 2021, the Bank continued to adopt a two-pronged approach by combining online and offline scenarios and carried out anti-money laundering publicity in outlets and communities, with a focus on anti-money laundering, fighting frauds and staying away from gambling, disseminating financial knowledge, preventing illegal fund-raising and guarding against risks associated with virtual currencies, reaching an audience of 1,290,000 and distributing more than 660,000 copies of publicity materials.



Conducting internal training and publicity to strengthen employees' professional expertise>>

In the early stage of organising and carrying out publicity activities, the Bank's branches and outlets delivered internal training on anti-money laundering, fighting frauds and staying away from gambling, disseminating financial knowledge, preventing illegal fund-raising and guarding against risks associated with virtual currencies, at the daily morning and evening meetings. Bank-wide employees were required to strengthen their anti-money laundering knowledge and awareness and play their roles as professionals in spreading information about such risks among the public.

Engaging in pervasive propaganda to create a strong atmosphere>>

The Bank made full use of our network and presence across Jiangxi Province, and our outlets in Hefei, Guangzhou and other cities, to carry out publicity activities and create a strong atmosphere for publicity across the Bank's network. First, slogans such as "Be on your guard against money laundering traps and protect your money" rolled across the LED screens of outlets to alert the public to stay away from money laundering, protect personal documents and bank cards, and remind them not to buy, sell, or rent personal documents and bank cards to maintain financial stability and personal financial safety. Second, publicity materials on anti-money laundering, anti-fraud, gambling, and prevention of virtual currency risks were put on display in the publicity area of outlets, and publicity videos were broadcast on TVs for customers to watch while waiting for their number to be called. They can acquire an understanding of the regulatory documents of the People's Bank of China, and of the ways money laundering and illegal fund-raising were perpetrated. Such pervasive publicity can leave a lasting impression on their minds.



Various publicity and education activities



Various publicity and education activities

Conducting immersive publicity and integrating cases to enhance effect >>

The Bank has strengthened financial publicity and education in the course of day-to-day operations. Activities were carried out in local communities, enterprises, and schools and cases were integrated into immersive publicity. First, outlets arranged employees to engage in one-to-one publicity with customers entering the outlet and answer their questions. customer doubts, with a focus on publicising the 11th Amendment to the Criminal Law of the People's Republic of China and the revision of the Anti-Money Laundering Law of the People's Republic of China. Customers were reminded to keep their personal information and bank cards safe and be on guard against money laundering risks and associated economic losses and legal risks in order to enhance the public's awareness of money laundering risks and strengthen financial consumers' understanding of their responsibilities in anti-money laundering. Second, we organised and carried out publicity activities in schools, communities, government institutions and enterprises to be close to the public.



Conducting immersive publicity in communities

Launching colourful publicity online to expand coverage >>

The Bank leveraged the Internet and social media networks to publicise financial knowledge in interesting ways. Articles were published on the Bank's official WeChat account and short videos were produced for publicity purposes. Publicity-related images and contents were embedded into the Bank's ATMs, smart machines for issuing cards and counter clearing systems to add variety. These digital channels were used to make publicity interesting to the public and expand coverage and enhance effect.



Graphics on fighting frauds and staying away from gambling published on the Bank's WeChat account

CHAPTER 8

Contributing to the public good

- 58 Helping resumption of work and production of enterprises
- 60 Helping those in need to promote public welfare
- 63 Consolidating poverty alleviation achievements



Helping resumption of work and production of enterprises

As the fight against the COVID-19 pandemic became normal in 2021, the Bank comprehensively implemented the requirements of the 14th Five-Year Plan by the Party Central Committee, the Provincial Party Committee and the Provincial Government, and actively responded to the challenges and impact of the pandemic. Internally, we did a good job of implementing normal measures for epidemic prevention and control. Externally, we contributed to consolidating the economic and social achievements made possible by epidemic prevention and control and did a good job of implementing the government's Six Stabilises and Six Ensures policies. In terms of financial resources, we extended loans to support enterprises. We also provided volunteer services in communities and donated materials and funds to help front-line workers in fighting the pandemic.

Helping small and micro enterprises in the city of Jiujiang

Under the impact of the pandemic, small and micro enterprises and industrial and commercial households engaged in processing and manufacturing, commerce and trade, leisure and catering, and commercial services have suffered greatly. In line with our positioning as a Bank Committed to Inclusive Finance, Close to the People and Supporting the Government, and the key strategies promulgated by the Party Central Committee, the State Council and regulatory authorities, the Bank continued to innovate products and services to support small and micro enterprises and industrial and commercial households, and thoroughly implemented the regulatory policies on Two Increases and Two Controls. We actively and quickly adjusted the Bank's credit policy and continued to launch special financial products and increase credit support for small and micro enterprises, industrial and commercial households, enterprises manufacturing medical materials for emergency and epidemic prevention purposes.

At the same time, the Bank continued to implement the policy on deferred repayment of principal and interest for small and micro enterprises so that they could benefit from preferential credit policies. This also showcased our commitment to corporate social responsibility as we took actions to support small and micro enterprises in resumption of work and production.

Case

The Bank was recognised as Meritorious Enterprise of the Year in Jiangxi

In June 2021, the third Jiangxi Annual Briefing on Economic Events, Economic Figures, Meritorious Enterprises and Entrepreneurs Having Contributed to Poverty Alleviation was held in Nanchang. The Bank was recognised as Meritorious Enterprise of the Year in Jiangxi for our outstanding performance in serving the real economy, assisting in pandemic relief efforts, and fulfilling social responsibilities. We were the only municipality-level city commercial bank in Jiangxi Province to be so recognised.



Meritorious Enterprise of the Year in Jiangxi – Bank of Jiujiang Co., Ltd.

Delivering training (for specialised and innovative enterprises) as part of Jiangxi Province's Azalea Action plan

In order to implement the decisions of Jiangxi Provincial Party Committee and the Provincial Government on the Azalea Action to further promote the listing of local enterprises, the Bank actively delivers value for the people and provides targeted services to support specialised and innovative small and medium-sized enterprises, improve their channels for direct financing and the efficiency of the capital market in serving the real economy and drive the high-quality development of small and micro enterprises. On 12 October 2021, the Bank successfully delivered training (for specialised and innovative enterprises) as part of Jiangxi Province's Azalea Action. There were nearly 500 participants, including the heads of industry and information and financial departments in various cities and counties (districts), and 144 national-level specialised and innovative small and medium-sized enterprises in the province. The course focused on corporate listing and direct financing which were tailor-made topics. Experts from financial institutions such as securities companies, associations, law firms, banks, fund management companies to share their experience with various financing products. Experts from



Delivering online training as part of Jiangxi Province's Azalea Action plan

the National Association of Financial Market Institutional Investors talked about the pilot policies for corporate debt financing instruments, and experts from the Bank shared real-life cases of corporate direct financing plans. This training was intended to help enterprises improve their understanding of and capabilities for corporate debt financing instruments so that they can choose the appropriate method of direct financing based on their business activities and financing needs. It provided useful guidance for companies eyeing an IPO and created a good atmosphere for companies to go public under the Azalea Action plan of Jiangxi Province.

Helping Jiangxi Huajing Footwear Group resume production by purchasing casual shoes from the group

Amid the pandemic, Jiangxi Huajing Footwear Group Limited faced difficulty in excess inventory due to the order cancellation of foreign buyers and the absence of domestic sales channels.

In response to the requirements by the Jiujiang City Federation of Trade Unions in forwarding the Notice on Printing and Distributing the Work Plan for the

Resumption of Work and Production in Service Enterprises issued by the Office of the Leading Group on Epidemic Prevention and Control of the Federation of Trade Unions of Jiangxi Province in September 2021 and to support the real economy and fulfil our corporate responsibility, the Bank decided to purchase shoes from Jiangxi Huajing Footwear Group as a gesture of support to help local small and micro enterprises out.

Helping those in need to promote public welfare

As a public company based in Jiangxi, the Bank is committed to giving back. Over the years, the Bank has always kept in mind and actively fulfilled our responsibilities as a corporate citizen and as a financial institution. By organising various public welfare and charitable activities, the Bank strives to promote public welfare undertakings, and gives back. At the same time, we also encourage employees to help others and serve as volunteers to do their bits for the public good.

Caring for the elderly and the young

Respecting the elderly and caring for the young is a traditional virtue of the Chinese nation, and it is also the area where the Bank focuses our efforts as part of our public welfare undertakings. In 2021, the Bank established long-term relationships with local social welfare institutions and special schools. We paid regular visits and organised donations to showcase our commitment to giving back and fulfill our commitment in public welfare.



Case

Loving Enterprise in 2020 – Bank of Jiujiang Co, Ltd.

In November 2021, the selection results of the 2020 Grassroots Charity Workers, Charitable Persons, Loving Enterprises, Loving Entrepreneurs and Chinese Charity Brands project organised by the China Charity Federation were announced. The Bank was recognised as Loving Enterprise in 2020 for our contribution to charity and public welfare. We were the only city commercial bank in Jiangxi Province to receive this honour.



Bank of Jiujiang – Loving Enterprise in 2020

The Bank's activities on Children's Day

On 1 June 2021, the Bank paid a visit to Jiujiang Special Education School and Taiyangcun Village on Children's day.

In the special education school, the representatives of the Bank asked questions about the children's physical health, daily routine and living environment. He expressed his hope that the school would pay more attention to the children's growth and teach them more about the world. He said the Bank would do its

best and work with the school to create a better living environment for the children.

In Taiyangcun Village, the representatives of the Bank visited the places where the children studied, lived and played, and handed out gifts to them to celebrate their special day. He encouraged them to study hard so that they can contribute to the society when they grow up.



The Bank visited the special education school in Jiujiang on Children's Day



The Bank visited Taiyangcun Village on Children's Day

Visiting the Social Welfare Home of Xunyang District, Jiujiang City

On 28 January 2021, the Bank visited the Social Welfare Home of Xunyang District, Jiujiang City to convey greetings to the elderly living there.

As the Spring Festival was approaching, the representatives of the Bank made inquiries about the various services and facilities provided by the social welfare home for the elderly, had cordial conversations with and conveyed festive greetings to them.



The Bank visited the local social welfare home during the Spring Festival

Supporting the Army and families of the armyman

The Bank also carried out a number of activities in support of the military, including visiting heroes and families of martyrs on the Army Day, to establish ties with revolutionaries and create a good atmosphere for honouring heroes and caring for families of martyrs.

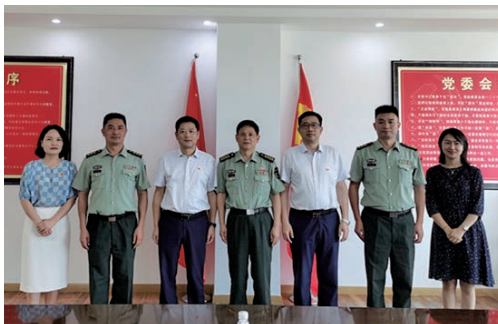


The Bank launched a series of activities to celebrate the Army Day

Case

Organising activities to celebrate the Army Day

On 30 July 2021, the Bank visited the Jiujiang Military Division to celebrate the Army Day. Books and daily necessities were delivered to the officers and soldiers of the Jiujiang Military Division.



The Bank organised activities to celebrate the Army Day

Case

Visiting old Red Army veterans

In August 2021, the Bank visited 40 Red Army veterans in cities where the Bank's branches were located and spent a total of RMB35,322. The Bank conveyed greetings to the veterans and visited their homes, sent them holiday gifts and money and chatted with the veterans to learn about their health and family.



The Bank visited veterans

Consolidating poverty alleviation achievements

In line with the 14th Five-Year Plan and Jiangxi Province's Strategic Plan for Rural Revitalisation (2018-2022), the Bank is committed to connecting agricultural products with marketing channels and providing financial support for agricultural enterprises. To fulfil our corporate social responsibility, the Bank focused on identifying poverty-stricken households, helping them get out of poverty by developing industries and promoting employment, and providing social security for them to enhance their ability to develop on their own and consolidate poverty alleviation achievements.



Case

Huangshan Village Poverty Alleviation Project

The Bank has always attached importance to poverty alleviation.

In order to consolidate poverty alleviation achievements, and promote the implementation of rural revitalization, the Bank allocated RMB250,000 of industrial assistance funds for Huangshan Village, Hukou County, for purchasing calves, fish fries, chicken seedlings and crop feed. By such investment, we have provided effective support for the development of the local agricultural industry.



Bank of Jiujiang's paired-up assistance in Huangshan Village Agricultural Park

Helping disadvantaged groups get out of poverty and promoting rural revitalisation

The Bank has consistently implemented the government policies on poverty alleviation during the transition period, maintained our assistance and support, and further strengthened financial support to promote enterprises and employment, and followed up on our assistance for relocated villagers. The Bank strictly implemented the relevant requirements of the Notice on Deepening and Solidly Implementing Micro-loan Policy for People Lifted out of Poverty during the Transition Period" (Yin Bao Jian Fa [2021] No. 6). We strengthened management in relation to loan renewal and extension to effectively meet the financing needs of people lifted out of poverty. At the same time, we increased credit support for the development of industries in counties lifted out of poverty and strengthened support for key counties and disadvantaged groups in rural revitalisation in Jiangxi Province.

Case

A Day for Charity at the Bank in 2021

A Day for Charity is one of the Bank's traditional activities for public welfare. Over the past ten years, the Bank has spent nearly RMB70 million on various social public welfare and charitable causes.

On 5 September 2021, the donation ceremony for a Day for Charity in 2021 was held in the outlet located in the head office. Donations were held simultaneously in 34 branches and township banks. A Day for Charity has had a history of 15 years as of 2021, which demonstrates the Bank and our people's commitment to social responsibility.

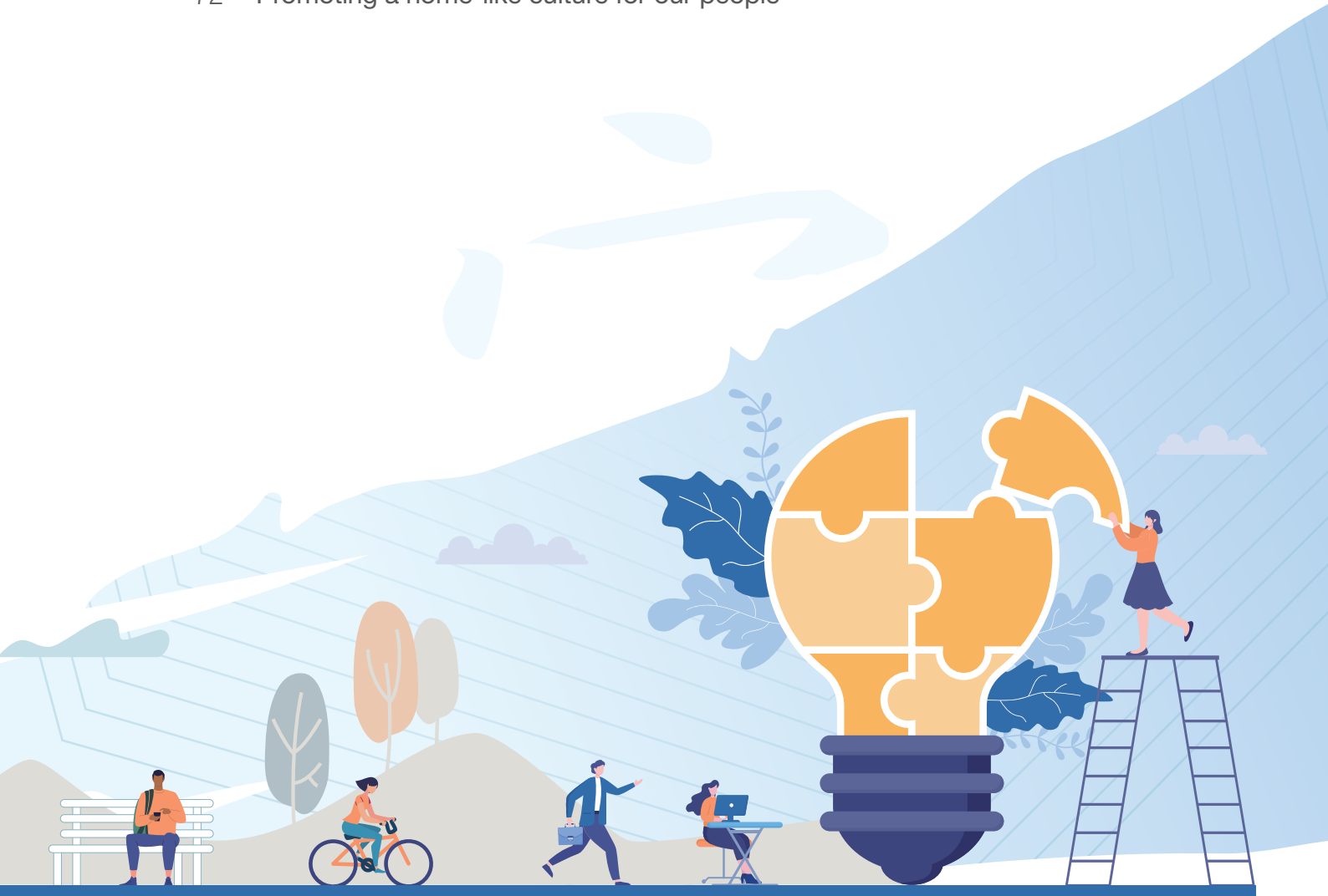


A Day for Charity at the Bank

CHAPTER 9

Caring and shaping a better life for our people

- 66 Adopting a people-oriented approach to development
- 71 Promoting work-life balance throughout the Bank
- 72 Promoting a home-like culture for our people



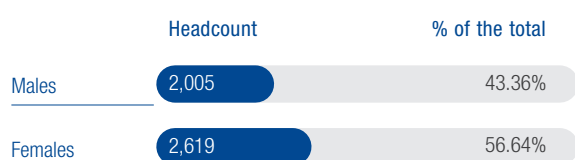
Adopting a people-oriented approach to development

Employees are indispensable to the steady development of the Bank. They are the driving force for the Bank's sustainability. We are always keenly aware of the paramount importance of human resources and do our best to provide high-quality jobs and create a harmonious working place for our people.

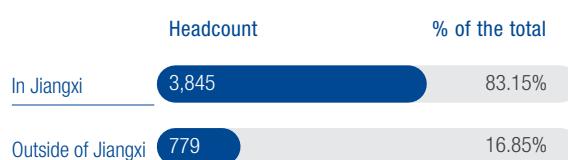
The Bank's staff structure is shown below

As at the end of 2021

By gender



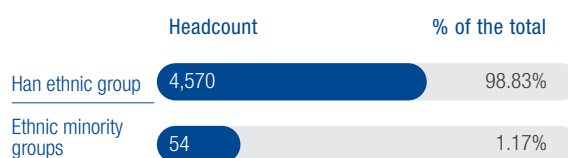
By region



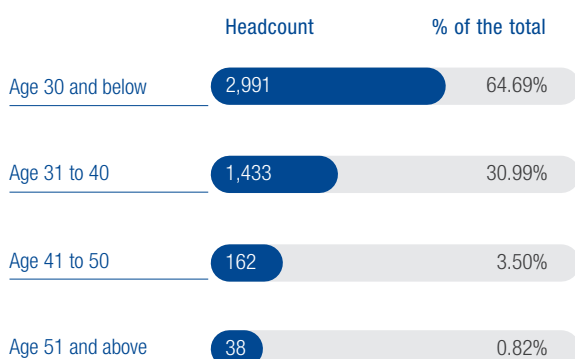
By employment type



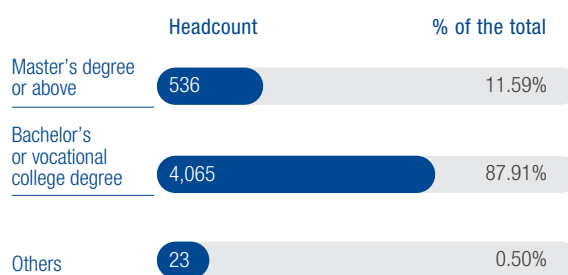
By ethnicity



By age group



By education background

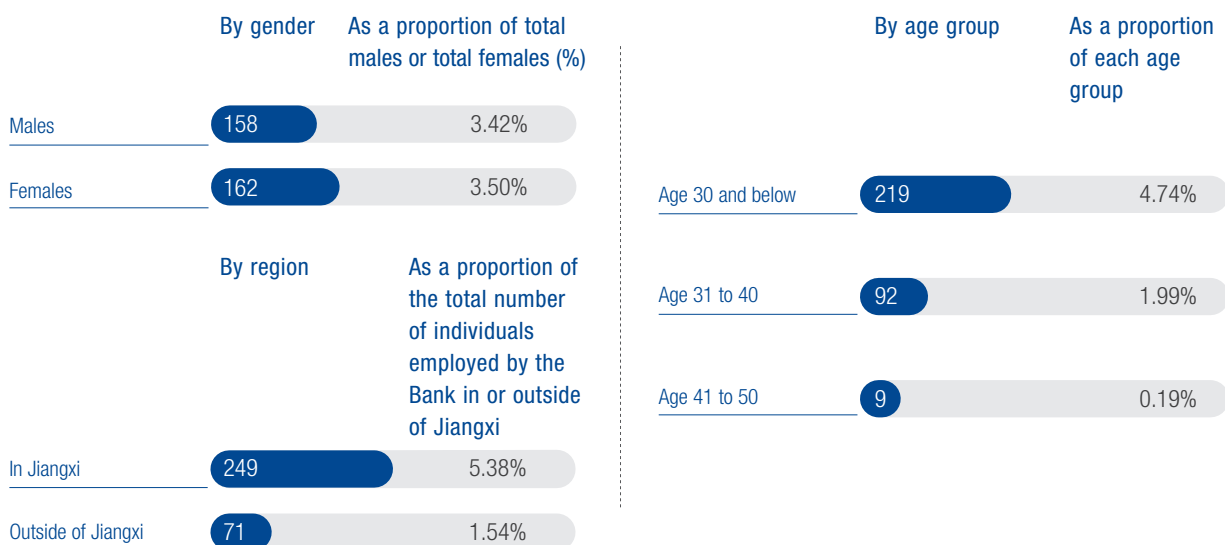


Note: The data above covers the head office, branches and sub-branches, as well as the village and township banks.

We hire and promote candidates for each post in accordance with the relevant provisions of the national Labour Law and specific employment contracts. In 2021, no child labour was reported. There were 6 cases of work-related injuries which resulted in 264 working days lost. During the year, we fully safeguarded employees' rights to work and rest in accordance with the law, and we complied with the relevant laws and regulations on ensuring workers' health, safety and work environment. We also contributed to the basic social security fund for our people in accordance with the law, including basic pension and medical care insurance. In addition, we established a housing provident fund plan to address employees' housing needs and organized regular physical examinations to ensure our people's health.

Staff turnover in 2021

As at the end of 2021



Recruitment of talents

In order to strengthen the integration of financial technology, data analysis and business activities, expand the talent pool, and optimise the structure of talents, the Bank took multiple measures in 2021 to recruit more talents. First, we offered a wider range of benefits for talents covering meals, accommodation and mobility to attract more talents. Second, we strengthened publicity for talent recruitment, and deepened our cooperation with universities in Jiangxi Province, Hefei City and Guangzhou City, especially with double first-class universities. We had face-to-face exchanges with fresh graduates and cooperated with recruitment agencies to expand our channels for recruitment of talents.

Employee Promotion

In line with guidelines and policies on promoting employees for the new era, the Bank has developed a promotion system to recognise outstanding talents. The Bank is committed to building a management team that is young, professional and well-informed, and promoting loyalty, accountability and integrity among the leadership.

Employee Compensation

The Bank strictly abides by the Social Insurance Law of the People's Republic of China, and has established a sound and business-oriented remuneration system that prioritises efficiency and gives due consideration to equality. The Bank has formulated Bank of Jiujiang's Employee Remuneration Management System and other measures to ensure that salaries and other benefits are paid in full on a timely basis. Enterprise annuities have been put in place to supplement medical insurance and effectively protect the rights and interests of employees. In addition, the Bank also contributes to housing provident funds for our people to improve their housing security.

The Bank's current employee remuneration system consists of basic salary, position-based pay, performance-based pay, allowances and benefits. Basic salary is determined based on the type of position, employment type, grade, pay points and regional adjustment coefficient. Position-based pay is determined based on the number of days on the job, type of position, employment type, grade, management responsibility, pay points and regional adjustment coefficient. Performance-based pay is determined based on the performance of the employee. In order to ensure the effect of remuneration in risk management and control, and establish a sound and effective incentive mechanism, the Bank has established a deferred payment management system for bank-wide employee remuneration in accordance with relevant laws and regulations such as the Guidelines for Sound Remuneration Supervision in Commercial Banks. An employee's remuneration is subject to recourse and deduction depending on risks exposed during the period when he/she holds the relevant position.

Attendance and Leave

The Bank strictly abides by the Labour Law of the People's Republic of China, the Labour Contract Law of the People's Republic of China and relevant laws, regulations, and rules. The Bank actively implements a range of personnel management systems such as Bank of Jiujiang Attendance Management Measures, Bank of Jiujiang Implementation Measures for Compulsory Leave and Bank of Jiujiang Employee Welfare Management Measures. When employees are arranged to work overtime, their decision is respected and they are paid in accordance with relevant regulations. Employees are entitled to leave on New Year's Day, Spring Festival, Ching Ming Festival, International Labour Day, Dragon Boat Festival, Mid-Autumn Festival, National Day and other statutory holidays. Compensation is paid for annual leave entitlements not taken, in accordance with the Implementation Measures for Paid Annual Leave for Enterprise Employees and the Bank's relevant systems.

Respect and equality

The Bank strictly abides by relevant laws and regulations including the Labour Law of the People's Republic of China, the Labour Contract Law of the People's Republic of China, the Law of the People's Republic of China on the Protection of Women's Rights and Interests, and the Provisions on Prohibition of the Use of Child Labour. We are committed to fairness, openness and integrity and prohibits discriminatory employment practices. Discrimination against employees or applicants based on race, religious belief, gender, age, sexual orientation, disability, household registration is prohibited. The proportion of female employees in the Bank is 56.64%, and there is no gender discrimination. In addition, the Bank fully protects the rights and interests of and provides benefits for female employees in accordance with the Special Provisions on Labour Protection for Female Employees, Bank of Jiujiang Welfare Management Measures and local regulations.

Employee Health Management Mechanism

The Bank attaches great importance to the physical and mental health and safety of employees, and strictly abides by relevant laws and regulations such as the Work Safety Law of the People's Republic of China, the Labour Law of the People's Republic of China, and the Fire Protection Law of the People's Republic of China. We contribute to social insurance funds, enterprise annuities, and housing provident fund and purchase supplementary medical insurance for our people. A reasonable leave system has been put in place and physical examinations and lectures on health are organised for our people every year. There are regular team building activities. Gyms are available for our people in several branches to improve their health. At the same time, the Bank regularly organises safety trainings and fire drills, identifies and evaluates risks in workplaces, and takes necessary measures to eliminate or reduce such risks to protect the physical and mental health of employees.

Individuals that received training in 2021

As at the end of 2021

By gender **Number of employees that received training** **% of the total**

Males 2,000 43.25%

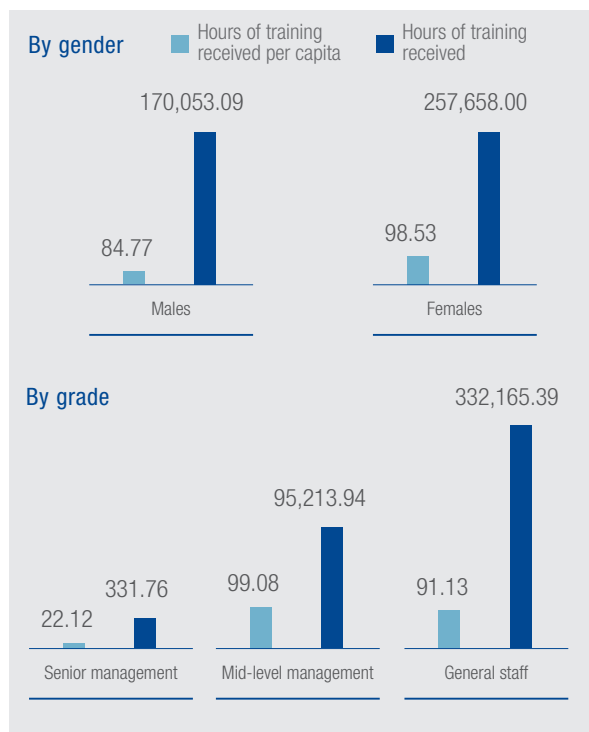
Females 2,613 56.51%

By grade **Number of employees that received training** **% of the total**

Senior management 15 0.32%

Mid-level management 961 20.78%

General staff 3,637 78.65%



The Bank attaches great importance to improving our people's professional skills and expertise. By integrating internal and external resources and online and offline channels, the Bank delivers training for our people in an orderly manner and on an ongoing basis to effectively meet the needs of new hires, employees at different management levels and in different functions to diversify the talent pool and create a good learning atmosphere.

and set their goals, and also to enhance team cohesion, the training covered the history of the Bank, our core values and the Bank's human resources policies. This has created a sense of belonging among the new hires who will be a new driving force for the Bank to pursue quality growth and sustainability.

From 29 November to 3 December 2021, the Head Office's Training Centre organised the fourth Bank of Jiujiang On-boarding Training Program in 2021. On 30 November, the training kicked off in Jiujiang, with 55 participants from different parts of the country. In order to help new hires understand their roles, become part of the Bank's corporate culture



The fourth Bank of Jiujiang On-boarding Training Program in 2021

Management trainee program

We have put in place a science-based management trainee program to nurture potential talent. This program focuses on equipping trainees with professional skills while also allowing trainees to express which business line they are most interested in joining. In this program, trainees undergo two phases of training. Phase 1 focuses on the development of professional skills, with job rotation opportunities on the front line, head office or branches, as well as in basic-level management. It aims to give trainees a sound understanding of the customer service process at the outlet level and how the Bank achieves synergies. In addition, phase 1 provides trainees with practical capabilities that they can use to achieve goals, promote team building and allocate resources. In phase 2, trainees apply for the open position that they prefer at the head office or at a branch or sub-branch, and applicants are selected based on their assessment results.

Case

Retail Banking Pioneer Empowerment Program

In 2021, in accordance with the Bank's strategic development plan and annual training plan, the Bank launched a Retail Banking Pioneer Empowerment Program which was on an off-the-job basis. It was intended to promote the reform of the retail banking business line, strengthen our people's knowledge of business operations, and improve their skills to market retail banking products. A total of 64 employees participated in this program, including retail banking mentors, heads of retail banking at branches, management trainees recruited in 2020 and employees working at the Small and Micro Loan Marketing Centre.

This program adopted an approach that combined training and practice. First, retail banking mentors delivered theoretical training, followed by real-life practice on online retail loan-related operations at integrated sub-branches located in Jiujiang under the guidance of the mentors.



Group photo of the Bank's employees completing the first Retail Banking Pioneer Empowerment Program

Promoting work-life balance throughout the Bank

The Bank attaches great importance to the physical and mental health of employees and their quality of life and promotes work-life balance throughout the Bank. In 2021, as part of our efforts to foster a positive work culture, care for our people, and enhance their sense of belonging, we held a wide range of cultural events with the aim of enriching our people's lives and integrating every one of them into the Bank's corporate culture.

Case

New Year Mountaineering Competition in 2021

We have a tradition of praying for the new year at the Bank. At the beginning of 2021, more than 2,100 employees across the Bank participated in the 17th New Year Mountaineering Competition in Lushan Mountain in Jiujiang, Baiyun Mountain in Guangzhou, Tianmen Mountain in Yingtan and other locations. Climbing mountains to celebrate the new year has become the Bank's tradition. It showcases our capacity for hardships and hard work and also demonstrates our people's positive attitudes towards life.



Group photo of employees participating in the New Year Mountaineering Competition

The Bank held the sixth Debate Competition

In 2021, as part of our activities organised to celebrate the 100th anniversary of the founding of the Communist Party of China, the Bank held the sixth debate competition with the theme of Remembering the Party's History and Looking Forward to the Future. A total of 24 teams from various departments and branches across the Bank participated in the debate. This showcased our people's bond with the Party's glorious history and our resolve to create a brighter future.



Group photo at the end of the sixth debate competition

Promoting a home-like culture for our people

The Bank is a big family that supports and is supported by our employees' small families. In order to create a home-like culture characterised by Respecting, Caring and Sharing, and protect our people's families, the Bank formulated the Administrative Measures of Bank of Jiujiang Caring for the Elderly and the Young Foundation for Providing Relief to People in Need in 2021. In accordance with these measures, assistance is provided to employees of the Bank and Jiuyin County Bank and their parents, spouses and children and the parents of their spouses who have been diagnosed with serious illnesses or injured in accidents or have suffered other disasters. At the same time, the Bank has also purchased supplementary commercial medical insurance for each employee's family members (including spouses and children) in 2021. We take actions to enhance the bond between our employees' family members and the Bank and also our people's sense of belonging.

In 2021, we carried out regular home visits in accordance with the Administrative Measures for Home Visits formulated in 2011. Home visits serve as an important vehicle for the Bank to gain a more comprehensive understanding of employees in terms of their living conditions, spare time, homelives and family members, and any difficulties they may be experiencing. Based on this understanding, the Bank has been able to strengthen its bond with employees and promote their sense of belonging.

Independent Limited Assurance Report

Assurance report serial No. 2200059

To the Board of Directors of Bank of Jiujiang Co., Ltd.,

We were engaged by the Board of Directors of Bank of Jiujiang Co., Ltd. (“the Bank”) to provide limited assurance on 2021 selected key data (the “selected key data”) in the 2021 Environmental, Social and Governance Report of the Bank for the year ended 31 December 2021 (the “ESG Report”).

I Selected Key Data

In this report, limited assurance procedures were performed on the following selected key data in the Bank’s ESG Report:

- Total charity donations (RMB10 thousand)
- Total number of employees (person)
- Total number of female employees (person)
- Balance of targeted poverty alleviation loans (RMB100 million)
- Green credit balance (RMB100 million)
- Electricity consumption at the head office and branches (10,000 kWh)
- Water consumption at the head office and branches (ton)
- Natural gas consumption at the head office and branches (cubic meter)
- Paper consumption at the head office and branches (10,000 sheets)
- Petrol consumption at the head office and branches (litre)

Our assurance work is limited to the 2021 selected key data in the ESG Report. Other information and information of 2020 and previous years disclosed in the ESG Report are not included in the scope of our work.

II Standards

The Bank has prepared the selected key data in the 2021 ESG Report in accordance with the accompanying basis of the selected key data (the “basis of selected key data”).

III Responsibilities of the Board of Directors

The Bank’s Board of Directors is responsible for preparing the 2021 ESG Report in accordance with the basis of selected key data. This responsibility includes designing, implementing and maintaining the internal controls related to the selected key data in the ESG Report that is free from material misstatement, whether due to fraud or error.

IV Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the *International Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies *International Standard on Quality Control No. 1* and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

V Certified Public Accountants' Responsibility

Our responsibility is to express a conclusion on the selected key data in the ESG Report based on our assurance.

We conducted our assurance in accordance with *International Standards on Assurance Engagements 3000 (Revised)* ("ISAE 3000") "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" which requires us to plan and perform our work to form an assurance conclusion.

VI Summary of work performed

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The extent of procedures selected depends on our judgment, including assessing the risk of material inconsistency between the selected key data and the basis of selected key data. Our work was not undertaken for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

These procedures mainly include:

- 1) Conduct interviews with the Bank's departments and functions involved in providing the selected key data in the ESG Report;
- 2) Implement analysis procedures;
- 3) Sample test the selected key data in the ESG Report;
- 4) Recalculate.

VII Inherent Limitation

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.

VIII Conclusion

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the selected key data in the 2021 ESG Report is not prepared, in all material respects, in accordance with the basis of selected key data.

IX Restriction on Use

This Report has been prepared solely to the Bank which is not suitable and should not be used for any other purpose. We do not accept or assume responsibility to any party other than the Bank's Board of Directors.

KPMG Huazhen LLP

Beijing, China
April 27 2022

Appendix: Basis of Selected Key Data

The 2021 ESG Report has been prepared in accordance with the disclosure requirements of the Stock Exchange of Hong Kong Limited's *Guidelines for Environmental, Social and Governance Reporting* (the "SEHK's Guidelines"), which contains the following selected key data:

Selected key data	2021
Total charity donations (RMB10 thousand)	864.00
Total number of employees (person)	4,624
Total number of female employees (person)	2,619
Balance of targeted poverty alleviation loans (RMB100 million)	5.16
Green credit balance (RMB100 million)	176.12
Electricity consumption at the head office and branches (10,000 kWh)	1,070.40
Office water consumption of the head office (ton)	77,348.72
Natural gas consumption at the head office and branches (cubic meter)	61,542.63
Paper consumption at the head office and branches (10,000 sheets)	374.43
Petrol consumption at the head office and branches (litre)	104,621.10

ESG Indicator Index

Scope of Indicators and Aspects	General Disclosures	KPIs	Corresponding Chapter
A1 Emissions	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	A1.1 The types of emissions and respective emissions data.	Promoting green development
		A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Promoting green development
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Not relevant
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Not relevant
		A1.5 Description of measures to mitigate emissions and results achieved.	Promoting green development
		A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Promoting green development
A2 Use of resources	Policies on the efficient use of resources, including energy, water and other raw materials.	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Table of Key Performance Indicators (KPIs)
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume per facility).	Table of Key Performance Indicators (KPIs)
		A2.3 Description of energy use efficiency initiatives and results achieved.	Promoting green development
		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Promoting green development
		A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not relevant
A3 Environment and Natural Resources	Policies on minimising the issuer's significant impact on the environment and natural resources.	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Promoting green development
B1 Employment	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	B1.1 Total workforce by gender, employment type, age group and geographical region.	Adopting a people-oriented approach to development
		B1.2 Employee turnover rate by gender, age group and geographical region.	Adopting a people-oriented approach to development

Scope of Indicators and Aspects	General Disclosures	KPIs	Corresponding Chapter
B2 Health and safety	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	B2.1 Number and rate of work-related fatalities.	Adopting a people-oriented approach to development
		B2.2 Lost days due to work injury.	Adopting a people-oriented approach to development
		B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored.	Adopting a people-oriented approach to development
B3 Development and Training	Policies on improving employees' knowledge and skills in performing their duties. Description of training activities.	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Adopting a people-oriented approach to development
		B3.2 The average training hours completed per employee by gender and employee category.	Adopting a people-oriented approach to development
B4 Labour standards	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	B4.1 Description of measures to review employment practices to avoid child and forced labour.	Adopting a people-oriented approach to development
		B4.2 Description of steps taken to eliminate such practices when discovered.	Adopting a people-oriented approach to development
B5 Supply Chain Management	Policies on managing environmental and social risks of the supply chain.	B5.1 Number of suppliers by geographical region.	Promoting green development
		B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Promoting green development
B6 Product Responsibility	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not relevant
		B6.2 Number of products and service related complaints received and how they are dealt with.	Adopting a variety of measures to protect customers' rights and interests
		B6.3 Description of practices relating to observing and protecting intellectual property rights.	Adopting a variety of measures to protect customers' rights and interests
		B6.4 Description of quality assurance process and recall procedures.	Not relevant
		B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	Adopting a variety of measures to protect customers' rights and interests
B7 Anti-corruption	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases.	Corporate Governance
		B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Corporate Governance
B8 Community Investment	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Contributing to the public good
		B8.2 Resources contributed (e.g. money or time) to the focus area.	Contributing to the public good

Feedback from Readers

Thank you for reading Bank of Jiujiang's 2021 Environmental, Social and Governance Report. In order to promote communication between the Bank and its stakeholders and enhance the Bank's capability to perform its social responsibilities, we hope that you can evaluate this report and provide valuable comments and suggestions. Please fill out the feedback form below. You may send us your feedback using any of the following methods.

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1. Please choose the stakeholder category that you belong to:

- Government Regulator Shareholder Customer Employee Supplier Partner Community
 Environment Others

2. Your general evaluation of this report:

- Poor Average Good Excellent

3. Your evaluation of Bank of Jiujiang's performance of social responsibilities from an economic perspective:

- Poor Average Good Excellent

4. Your evaluation of Bank of Jiujiang's performance of social responsibilities from an environmental perspective:

- Poor Average Good Excellent

5. Your evaluation of Bank of Jiujiang's performance of social responsibilities from a social perspective:

- 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 the report or on how Bank of Jiujiang can improve the way it performs its social responsibilities?

Thank you for your care and support for Bank of Jiujiang!