



盛京銀行  
SHENGJING BANK

Shengjing Bank Co., Ltd.\*

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

Stock Code: 02066



2024

ENVIRONMENTAL, SOCIAL  
AND GOVERNANCE REPORT

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\* Shengjing Bank Co., Ltd. is not an authorized institution under the Hong Kong Banking Ordinance (Cap.155), is not subject to the supervision of the Hong Kong Monetary Authority and is not authorized to carry on banking and/or deposit taking business in Hong Kong.

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## About This Report

### 1. Description Of The Report

This is the ninth “Environmental, Social and Governance Report” (“ESG Report” or “this Report”) issued by Shengjing Bank Co., Ltd. (“Shengjing Bank” or “the Bank”) since 2016. This report reflects the Bank’s environmental, social and governance (“ESG”) performance in 2024.

### 2. Reporting Basis

This report is based on the disclosure requirements of the “Environmental, Social and Governance Reporting Code” of the Stock Exchange of Hong Kong Limited and aligns with the relevant provisions of the former China Banking Regulatory Commission (now the China Banking and Insurance Regulatory Commission) “Opinions on Strengthening the Social Responsibility of Banking Financial Institutions” and the China Banking Association’s Guidelines on Corporate Social Responsibility of Banking Financial Institutions in China”. Additionally, the report references internationally recognized frameworks including International Sustainability Standards Board (ISSB) “IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information”, “IFRS S2 Climate-related Disclosures”, Global Reporting Initiative GRI Standards 2021 and International Organization for Standardization (ISO) “Guidance on Social Responsibility (ISO 26000) “. The preparation of the report is guided by the principles of importance, quantification, balance and consistency.

### 3. Reporting Scope And Reporting Period

The reporting period for this report is annual. The time frame is 1 January 2024 to 31 December 2024 (“reporting period”). Unless otherwise specified, the scope of this report is dominated by Shengjing Bank, covering subsidiaries, branches, branches and franchises. Given the continuity and comparability of the disclosures, some of the information may be traceable beyond the reporting period.

### 4. Reporting Principles

This report details the application of “Environmental, Social and Governance Reporting Code” as follows:

**Materiality:** For the Bank’s processes and criteria for identifying material issues, as well as stakeholder engagement processes and outcomes, please refer to the “Governance” – “Material Issues Identification” and “Stakeholder Communication”.

**Quantitative:** To effectively assess the Bank’s ESG performance during this reporting period, the report discloses applicable quantitative Key Performance Indicators (KPIs) stipulated in the “Environmental, Social and Governance Reporting Code”, including the standards, methods and calculation references adopted for these KPIs.

**Consistency:** The disclosure and statistical methodologies in this report are consistent with those used in the previous reporting period, enabling readers to conduct meaningful comparisons of ESG-related information across reporting periods.

### 5. Data Collection

The financial data covered in the report are partly derived from the financial statements prepared in accordance with IFRS in 2024, which are independently audited by CROWE (HK) CPA LIMITED. Other data are mainly from the Bank’s internal system and branch statistics, the relevant cases from the daily work practice summary. During the reporting period, due to the adjustment of statistical methods for some information, some information has been restated and please refers to this report for any inconsistency with information reported in previous years. Unless otherwise stated, the amounts involved in the report are in RMB as the measurement currency.

### 6. Report Access

You can download the electronic text of this report on the Stock Exchange of Hong Kong Limited website ([www.hkexnews.hk](http://www.hkexnews.hk)) or the website of Shengjing Bank Co., Ltd. ([www.shengjingbank.com.cn](http://www.shengjingbank.com.cn)). This report is published in both Chinese and English languages. If there is an ambiguity in the understanding of the two texts, the Chinese version will prevail.

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## Message From The Chairman

The year 2024 is a crucial stage for carrying out the spirit of the 20th CPC National Congress and advancing the construction of Chinese-style modernization and serves as a pivotal year for achieving comprehensive revitalization breakthroughs in the Liaoning-Shenyang region through its three-year action plan. Confronted with multiple opportunities arising from the solid advancement of high-quality domestic development, the steady growth of new-quality productive forces and the low-carbon transition, Shengjing Bank is guided by Xi Jinping Thought on Socialism with Chinese Characteristics For a New Era, remains steadfast in upholding the political and people-centric nature of financial work. Staying true to its original aspiration of “becoming a good bank serving enterprises and benefiting the people,” it has deeply integrated into national strategies. The bank actively fulfills its mission by serving the real economy, empowering rural revitalization, practicing green finance, and enhancing people's well-being, thereby contributing financial strength to the high-quality development of the region.

**Under the guidance of Party building, we have solidified our foundation and elevated governance efficacy to new heights.**

We have deepened the integration of Party leadership with corporate governance, driving sustainable development through high-quality Party building initiatives. We advanced the ESG governance framework, refined the board's decision-making mechanisms, and comprehensively incorporated environmental, social, and governance objectives into our strategic planning. Strengthening our internal control and compliance systems, we optimized risk prevention processes and implemented digital risk management across the entire business chain. By cultivating a compliance-first culture, we have enhanced governance capabilities to fortify the foundation for enduring and stable growth.

**Deepening regional commitment, demonstrating responsibility in serving the real economy.** We remained true to our role as an urban commercial bank, fully supporting quality-driven growth in local economies. By focusing on major regional strategic initiatives and industrial upgrading needs, we developed innovative financial products and service models, delivering tailored solutions for advanced manufacturing, technological innovation, and other priority sectors. We intensified support for inclusive finance, optimized financing services for SMEs, and ensured smooth circulation in the “capillaries” of the real economy. Through deepened tripartite collaboration among banks, governments, and enterprises, we infused sustainable financial momentum into the high-quality development of regional economies.

**Precision empowerment for rural revitalization.** We wielded the brush of finance to paint a new blueprint for rural revitalization. Through innovative agricultural financial service mechanisms, supported the development of specialized agricultural industry clusters and nurtured new types of agricultural business entities, driving quality and efficiency enhancements across agricultural product value chains. By deepening digital inclusive finance practices, extended financial services to county and rural areas, injecting vitality into the modernization of agriculture and rural communities.

**Pioneering green transition, fulfilling low-carbon commitments.** We resolutely pursued an ecology-first development path. Embedding green principles throughout our investment and financing processes, enhanced green finance standards and innovated diversified green financial instruments. Prioritizing clean energy and ecological conservation sectors, strategically channeled capital into low-carbon transition initiatives. Implemented green upgrades across operational systems and fostered organization-wide adoption of carbon-neutral practices, harnessing financial capabilities to safeguard China's ecological treasures of “clear waters and green mountains.”

**Smart empowerment benefits people's livelihoods, silver-haired services warm hearts.** We use technological power to enhance the warmth of financial services, deepen smart bank construction, continuously optimize online channel construction, and provide customers with efficient and convenient service experiences; we innovate elderly care financial service models, create age-suitable product systems, build a 'Finance + Health + Community' ecosystem; we cultivate the 'Shengqing Community' brand, carry out public welfare actions for people's benefit, strengthen financial consumer protection defenses, making financial services more textured and closer to people's hearts.

Where aspirations lead, action follows; where people's hopes reside, commitment prevails. Looking ahead, Shengjing Bank will steadfastly uphold its sacred mission as a “guardian of national priorities”. Guided by the spirit of the 20th CPC National Congress, we will practice our core values of Integrity, Compliance, Agility, Innovation, and Performance. By staying true to our financial stewardship in serving national strategies and advancing ESG principles to drive positive societal impact, we are determined to forge a new chapter of high-quality development in the new era – championing sustainable growth while setting new benchmarks for value creation.

SUN Jin  
Chairman

## Statement By The Board Of Directors

The Board of Directors serves as the highest decision-making body for ESG work within the Bank, bearing ultimate responsibility for such endeavors and the Strategic Development and ESG Committee is responsible for managing ESG-related activities under the Board of Directors authorization. Board of Directors pledges that will adhere to the requirements outlined in the Stock Exchange of Hong Kong Limited "Corporate Governance Code" and "Environmental, Social and Governance Reporting Guide" and the China Securities Regulatory Commission's "Guidelines for Corporate Governance of Listed Companies". We are committed to continuously improving the Bank's environmental, social and governance (ESG) system. The Board will enhance its supervision and participation in ESG affairs, actively integrating ESG principles into the company's development strategies, significant decisions and operational activities.

During this reporting year, the Bank conducted a review and assessment of ESG issues, and the Board of Directors reviewed, discussed and confirmed the achievements of ESG work for the year. We will continue to promote the integration of ESG principles into strategies and decision-making processes to facilitate sustainable development and fulfill corporate social responsibilities comprehensively. To ensure the reliability of the company's ESG performance metrics, the Bank has engaged Centre Testing International Group Co., Ltd. (CTI) to independently verify the "Shengjing Bank Co., Ltd. 2024 Environmental, Social and Governance Report."



## About Shengjing Bank

Shengjing Bank Co., Ltd. (02066.HK), headquartered in Shenyang, Liaoning Province, originated from Shenyang City Commercial Bank. Approved by the China Banking Regulatory Commission, was renamed Shengjing Bank in February 2007 as a state-owned city commercial bank in Shenyang. The Bank successfully listed on the Main Board of the Hong Kong Stock Exchange on 29 December 2014.

Currently, Shengjing Bank has established 18 branches in cities including Shenyang, Beijing, Shanghai, Tianjin, Changchun and Dalian. The Bank operates three specialized institutions, the Capital Operation Center, Credit Card Center and SME Financial Service Center, and has initiated the establishment of Shengjing Bank Consumer Finance Co. Ltd. and 6 rural banks and over 200 business outlets, the Bank comprehensively serves the Beijing-Tianjin-Hebei region, Yangtze River Delta and Northeast China, providing integrated financial services for corporate, institutional and individual clients.

Shengjing Bank has always adhered to the centralized and unified leadership of the Party Central Committee over financial work, grounded in strategic vision of “Becoming a good bank serving enterprises and benefiting the people”, has established five core positioning pillars: a Party-building-oriented bank, a people-centric bank, a smart bank, a retail & community bank and an inclusive & industrial bank. Committed to its corporate mission of “providing superior services for customers, creating better development for employees, generating greater value for shareholders, and contributing more to society,” the bank upholds the core values of “Integrity, Compliance, Agility, Innovation and Performance.” Centered on the strategic theme of “adhering to Party-building leadership to achieve high-quality development,” drives the realization of the “1 Stabilization, 1 Enhancement, 2 Growth” strategic objectives: stabilizing growth, enhancing quality, boosting profitability, and improving efficiency.



## About Shengjing Bank

Shengjing Bank committed to serving the local economy · serving small and medium-sized enterprises and serving urban and rural residents, integrating national strategies into regional development. The Bank prioritizes credit allocation to advanced manufacturing, green initiatives, tech innovation, rural revitalization and social welfare while advancing integrated corporate financial services.

Shengjing Bank closely aligns with national strategic priorities, fully integrates into regional development agendas, and advances “regional + industry” differentiated development, prioritizes credit allocation to advanced manufacturing, green development, technological innovation, rural revitalization and social welfare, while strengthening integrated and specialized corporate banking operations to deliver comprehensive financial services.

Shengjing Bank adopts an all-product, all-channel, all-scenario approach to retail banking, pioneers community-focused financial service models, accelerates wealth management system development, and leverages fintech and digitalization to achieve breakthroughs in channel expansion, business operations and risk management.

Shengjing Bank actively implements inclusive finance principles through its dedicated SME Financial Service Center, intensifying financial support for micro and small enterprises. With a robust service system, diversified product offerings, and stringent risk control mechanisms, the Bank provides tailored one-stop financing solutions for high-quality SMEs across industries and growth stages.

Renowned for strong market reputation, exceptional management capabilities and outstanding performance, Shengjing Bank ranks 150th in The Banker's 2023 Top 1000 World Banks and is honored among “China's Top 500 Service Enterprises.” In the China Banking Association's 2024 “Top 100 Chinese Banks” list, the Bank secured 29th nationally and 9th among city commercial banks.

Looking ahead, Shengjing Bank will advance strategic transformation, directing more financial resources to priority economic and social sectors. Anchored in its identity as “the people's bank, the city's bank, and the state-owned bank,” the Bank pledges to fuel the comprehensive revitalization of Liaoning-Shenyang through empowered financial solutions.



## Core Highlights And Honors

### Core ESG Highlights In 2024



- Focusing on industrial upgrading fields, launching the "Assisting the Development of New Quality Productive Forces and Entering Thousands of Specialized and Sophisticated Enterprises" special campaign to explore the value of technological attributes.
- Innovating sci-tech financial product series such as "Science and Technology Business Loan", "Science and Technology R&D Loan", and "Science and Technology Talent Loan" to facilitate the transformation and implementation of scientific and technological achievements.
- Establishing sci-tech financial specialized branches and building a service system with Shengjing Bank characteristics featuring whole-cycle companionship, whole-chain coverage, whole-dimensional support, and whole-ecosystem empowerment for sci-tech finance.

- Formulated the "Shengjing Bank Management of Green Finance Measures (2024)", improved top-level system construction, issued the corporate standard "Shengjing Bank Environmental Information Disclosure Specifications", and conducted special climate and environmental risk stress testing work.
- Deepened the green credit concept, promoted green credit business, strengthened green credit management, with the annual green credit balance reaching RMB **13.87** billion<sup>1</sup>, a significant year-on-year increase of **41.6%**.
- Innovated the "Liaoning Carbon Loan" series of special products, increased the use of carbon emission reduction support tools, introduced an enterprise carbon credit evaluation system, and helped revitalize corporate carbon assets.
- Launched the "Water Saving Loan" special financing service, prioritizing credit resource allocation for credit demands in the field of water resource conservation and intensive utilization.



- Focus on the science and technology innovation sector, equip with investment-loan linkage services, support a group of technology enterprises to grow from small to large and from weak to strong, providing full life cycle financial services.
- Focus on agriculture-related fields, strengthen financial support for "one county one industry, one township one specialty, one village one product", provide financial services that align with the agricultural production/sales patterns and characteristics of local branch jurisdictions.
- Focus on key industrial chains, leverage core enterprises to drive chain development through key points and expand influence from chains to broader areas, enhancing regional real economy vitality.

- Launch the "Life Accompanied by Shengjing, Jingxin Companion" elderly care financial service system, advocating "finance for the people" with "1 platform, 2 product categories, 3 key scenarios, 4 service experiences" as its core, to create a high-quality retirement lifestyle.
- Collaborated with senior education institutions across regions to establish **56** "Shengqing Academies", delivering over **400** elderly university class hours and serving nearly **8,000** residents.
- Promote respect and care for the elderly through the "Five Ones" service principles: "Speak slower, observe more, remind more, speak louder, assist more" in daily interactions.



- Clarify the "12345+N" development strategy, holistically advancing operations, risk control, management, ecosystem, and technological foundations to open a new chapter in digital transformation.
- Leverage scenario-based capabilities to complete the functional development of the "Shengqing Community" platform, now offering **42** civic services with a total user base of 250,000 households.
- Enrich online channel products and functionalities to continuously enhance service experiences, achieving an e-service substitution rate of **90.72%**.

<sup>1</sup> Perform statistical reporting pursuant to the "Green Financing Statistical System (2020 Version)".

## Core Highlights And Honors

### Honors In 2024

Honors and Awards	Awarding Entity
Ranked 150th in the Top 1,000 Global Banks	The Banker magazine
China's Top 500 Service Enterprises	China Enterprise Confederation China Enterprise Directors Association
Tianji Award 2024 regional influence bank of the year	Securities Times
2024 super competitive digital financial banking	China Business News
Investment Return Excellence Bank Excellent cash management bank wealth management products	PY Standards
The pioneer in financial returns award Financial Surprise Award Banks with sales potential	Joint Intelligence Review
2024 Market influencer of the year-active dealers	National Interbank Funding Centre
2024 City Commercial Bank of the Year award	Oriental wealth
2024 the most socially responsible small and medium-sized banks	The modern financier
2024 the influence of brand innovation	Caijing. Com
2024 the leading bank of brand building – “Sheng Xianfeng”	The economic observer
2024 Corporate Finance Excellence Awards	Economic Daily News
2024 Social Responsibility Pioneer Bank Award	Hexun.com
Golden Bridge Award 2024 innovative high-quality commercial bank Golden Bridge Award 2024 Outstanding Public Relations (PR) team	Investornet
2024 Yinshi award ESG Sheng Xianfeng Party Building Contribution Award	Yinshi finance and economics
2024 China's top financial industry annual brand building excellent case	China.com finance
Golden Jubilee Award 2024 Outstanding Regional Service Bank	Investment Times
ESG Green Finance Awards 2024	Interface News
2024 Golden Wisdom Award the most valuable listed company 2024 Golden Wisdom Award Outstanding Financial Inclusion	Financial sector
2024 Financial Industry Science and Technology Innovation and Popularization Competition Science Popularization Award, Best Organization Award, Best Popularity Award	The people's bank of China “Financial electronic journal”
2024 Liaoning honest financial brand	Liaoning Daily
Award for outstanding contributions in the first year of the three-year campaign for the comprehensive revitalization of new breakthroughs	Shenyang Municipal Committee of the Communist Party of China Shenyang Municipal People's Government
2024 “Financial prosperity in Liaoning” outstanding cases	Shenyang Municipal People's Government Liaoning Provincial Local Financial Regulatory Administration

## 01

## Governance

Shengjing Bank adheres to prudent operations and compliance-driven development, dedicating itself to establishing a governance system characterized by scientific rigor, transparency and efficiency. The Bank actively advocates for and thoroughly embeds ESG principles within its governance framework. This strategic integration aims to foster the achievement of sustainable development while enabling collaborative creation and shared distribution of social value.



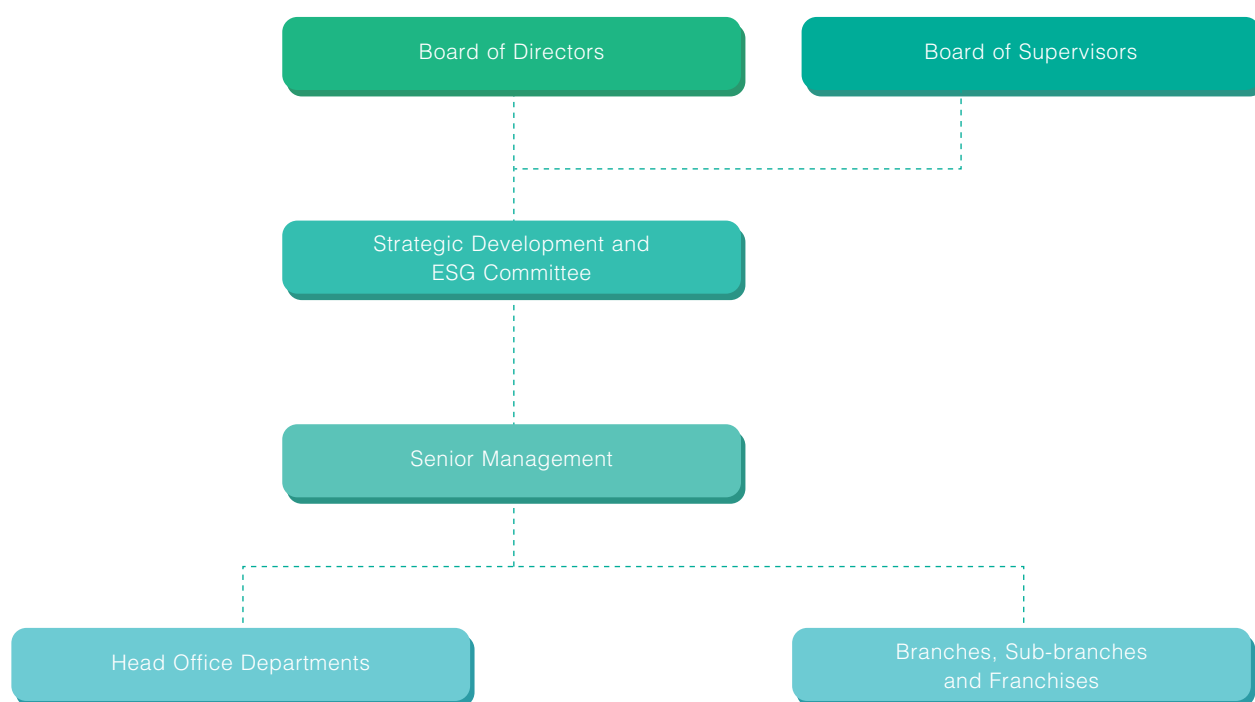
## Practicing ESG Management, Building A Responsible Bank

Shengjing Bank has deeply integrated ESG principles into its corporate management system, further strengthening the top-level design and strategic planning of ESG governance. In daily decision-making processes, the Bank fully considers environmental, social and governance factors. Through robust ESG management practices, it continuously enhances its capabilities for long-term sustainable and stable development.

### ESG Governance Mechanism

The Bank places high priority on ESG management, integrating ESG principles into its development objectives and strategic framework, has established clear requirements to "strengthening ESG management, fulfill the social responsibility of financial enterprises, and contribute to the high-quality development of the economy and society" and established a well-structured ESG governance architecture with clearly-defined roles







The Board of Directors as decision-making body is responsible for reviewing and approve ESG strategies, visions and objectives, authorizing and supervising the Strategic Development and ESG Committee in exercising its powers, regularly receiving and reviewing ESG-related reports submitted by the Strategic Development and ESG Committee, adjusting the set ESG-related objectives to ensure the sustainable development of the Bank. The Strategic Development and ESG Committee coordinate and promote the development of the Bank's ESG system, review reports on ESG-related work, study trends in sustainable and ESG development, relevant policies and regulations, ensure the Bank's compliance with and adherence to applicable laws, regulations and supervisory requirements, and promote the implementation of other ESG-related work required by the government and regulatory authorities; supervise, inspect and evaluate the implementation of the Bank's ESG work, and make recommendations to the Board on the Bank's development strategy and ESG-related matters. The senior management serves as the executing body for ESG strategies, with various departments and branches of the head office cooperating and responding to market developments and stakeholder expectations. The Board of Supervisors acts as an internal oversight body to oversee the performance of the board of directors and senior management ESG. In the future, ESG concepts will continue to be integrated into the Bank's daily operations, ESG management will be further strengthened and ESG governance systems and institutional construction will be further improved.



**ESG Governance Structure**



## Practicing ESG Management, Building A Responsible Bank

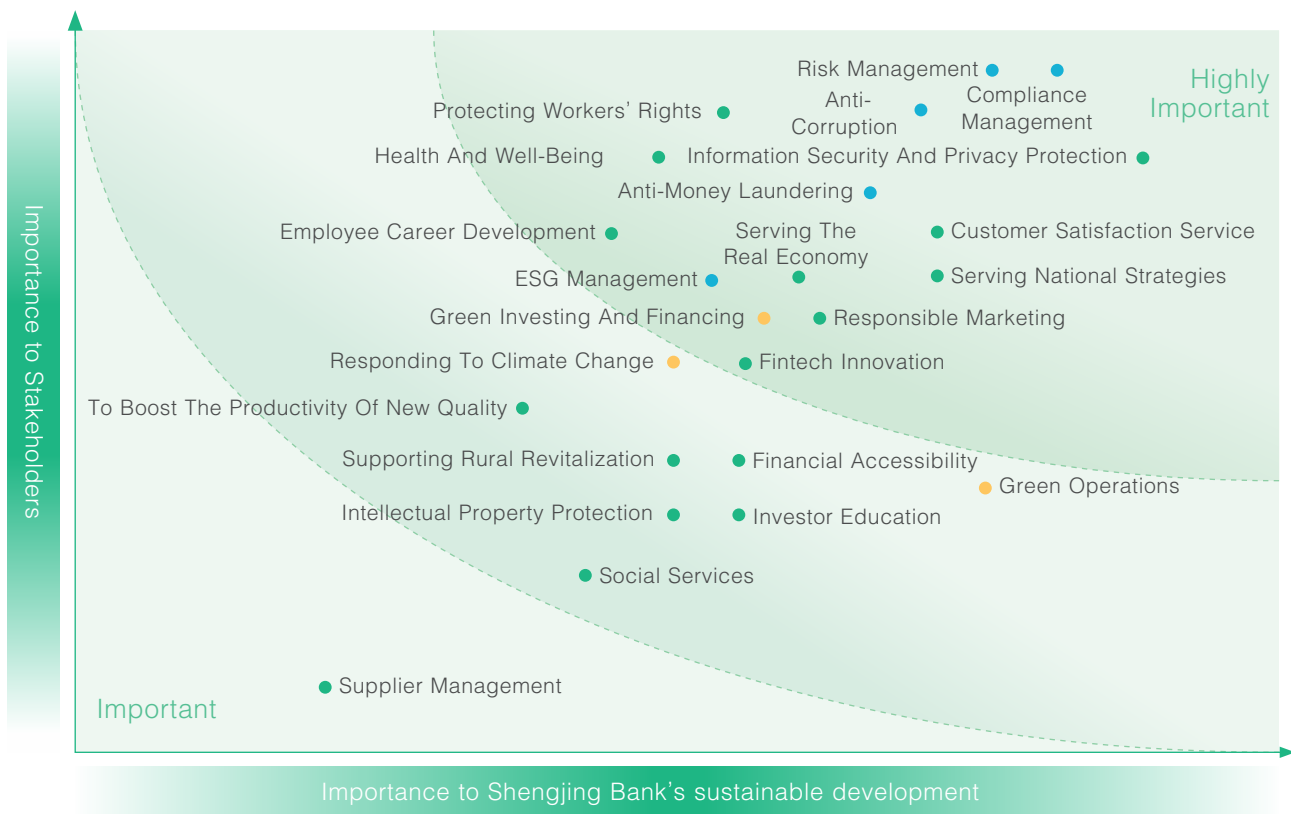
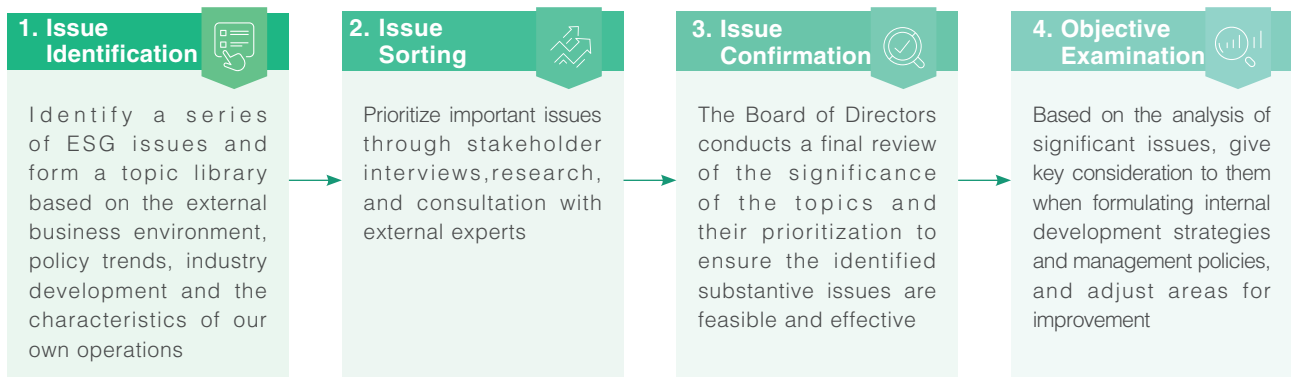
Management Level	Responsibility
 <p><b>Board of Directors</b></p>	<ul style="list-style-type: none"> <li>Review and approve ESG strategies, visions, and objectives</li> <li>Authorize and supervise the Strategic Development and ESG Committee in exercising its powers</li> <li>Regularly receive and review ESG-related reports submitted by the Strategic Development and ESG Committee</li> <li>Adjust the set ESG-related objectives to ensure the sustainable development of the Bank</li> </ul>
 <p><b>Board of Supervisors</b></p>	<ul style="list-style-type: none"> <li>Board of Supervisors acts as an internal oversight body to oversee the performance of the board of directors and senior management ESG.</li> </ul>
 <p><b>Strategic Development and ESG Committee</b></p>	<ul style="list-style-type: none"> <li>Coordinate and promote the development of the Bank's ESG system, review reports on ESG-related work, study trends in sustainable and ESG development, relevant policies and regulations, ensure the Bank's compliance with and adherence to applicable laws, regulations and supervisory requirements, and promote the implementation of other ESG-related work required by the government and regulatory authorities</li> <li>Supervise, inspect and evaluate the implementation of the Bank's ESG work, and make recommendations to the Board on the Bank's development strategy and ESG-related matters</li> </ul>
 <p><b>Senior Management</b></p>	<ul style="list-style-type: none"> <li>Responsible for the concrete implementation of ESG strategies</li> <li>Lead the relevant departments and branches of the head office to execute ESG-related tasks</li> </ul>
 <p><b>Head Office Departments</b></p>	<ul style="list-style-type: none"> <li>Coordinate the implementation of the Bank's ESG-related tasks, advancing ESG strategies according to departmental responsibilities, ensure the implementation of ESG matters</li> <li>Implement the preparation and publication of ESG reports, provide various forms of support and data, and ensure the accuracy and completeness of the report</li> </ul>
 <p><b>Branches, sub-branches and Franchises</b></p>	<ul style="list-style-type: none"> <li>Implement the ESG strategy issued by the headquarters, implement related tasks based on the business scope of branches, sub-branches and Franchises</li> <li>Actively engage in ESG affairs to ensure the achievement of ESG goals in the local area</li> </ul>

### ESG Governance Responsibilities

## Practicing ESG Management, Building A Responsible Bank

### Material Issues Identification

The Bank comprehensively considering macro policies, economic environment, industry development trends, strategic planning and production operations, fully understand stakeholders' expectations, regularly identify, analyze and evaluate ESG issues, and clarify the core issues that are of significant importance to the Bank's development. The Bank regard these core issues as the key focus of ESG management and continuously optimize governance and risk control to enhance the overall level of ESG management.



ESG Materiality Matrix

# Practicing ESG Management, Building A Responsible Bank

## Stakeholder Communication

In the process of fulfilling our social responsibilities, the Bank attaches great importance to communication with stakeholders. We have established regular communication mechanisms and interactive methods with various stakeholders and responds to their expectations and demands in an open and transparent manner.

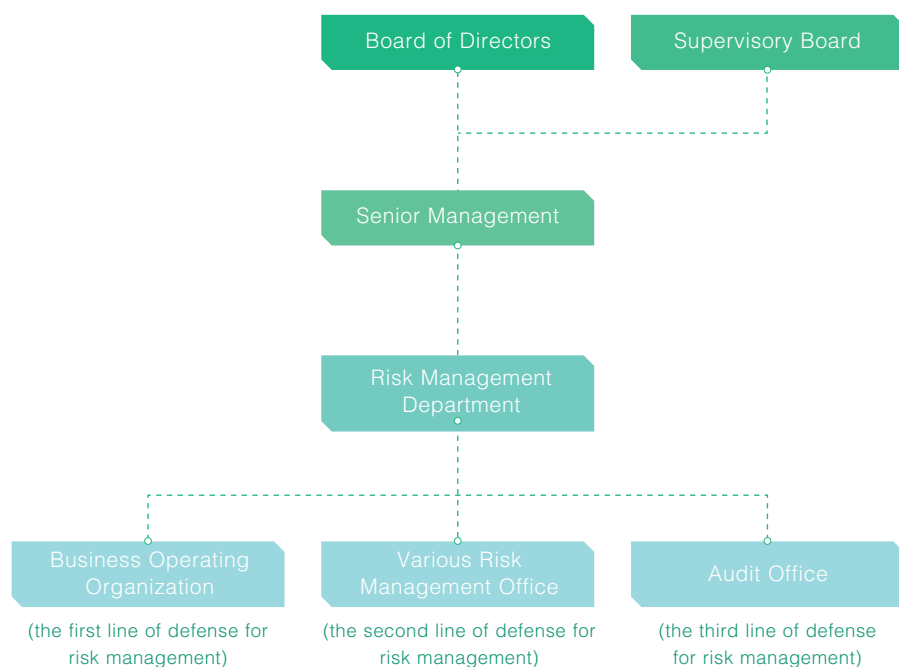
Stakeholders	Expectations and Demands	Communication Channels	Response Initiatives
 Government	<ul style="list-style-type: none"> <li>Serving national strategies</li> <li>Supporting the real economy</li> <li>Developing inclusive finance</li> <li>Facilitating the development of small and medium-sized enterprises</li> </ul>	<ul style="list-style-type: none"> <li>Policy directives</li> <li>Specialized reports</li> <li>Information submission</li> <li>Work meetings</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with laws and regulations</li> <li>Implementing major strategies</li> <li>Implementing economic policies</li> <li>Promoting the development of high-tech industry</li> </ul>
 Regulators	<ul style="list-style-type: none"> <li>Operating in compliance with laws and regulations</li> <li>Preventing financial risks</li> <li>Promoting industry development</li> <li>Maintaining financial stability</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory policies</li> <li>Research visits</li> <li>Data reporting</li> <li>Routine communication</li> </ul>	<ul style="list-style-type: none"> <li>Serving the local economy</li> <li>Serving small and medium-sized enterprises</li> <li>Serving urban and rural residents</li> <li>Strengthening internal controls</li> <li>Enhancing risk management system</li> <li>Intensifying routine supervision and inspections</li> <li>Acceptance of regulatory rectification</li> </ul>
 Shareholders	<ul style="list-style-type: none"> <li>Sustaining prudent operations</li> <li>Enhancing corporate value</li> <li>Ensuring sustainable investment returns</li> <li>Improving corporate governance</li> <li>Protecting shareholder rights</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' meeting</li> <li>Company announcements</li> <li>Performance roadshows</li> <li>Information disclosure</li> </ul>	<ul style="list-style-type: none"> <li>Improving governance structure</li> <li>Implementing development strategies</li> <li>Increasing profitability</li> <li>Timely disclosure of information</li> <li>Creating shareholder value</li> </ul>
 Customers	<ul style="list-style-type: none"> <li>Simplifying business processes</li> <li>Enhancing service quality</li> <li>Diversifying financial products</li> <li>Protecting consumer rights</li> </ul>	<ul style="list-style-type: none"> <li>Marketing activities</li> <li>Customer service hotline</li> <li>Questionnaire surveys</li> <li>Product promotions</li> </ul>	<ul style="list-style-type: none"> <li>Optimizing business processes</li> <li>Enhancing product innovation</li> <li>Improving service quality</li> <li>Promoting financial literacy</li> </ul>
 Employees	<ul style="list-style-type: none"> <li>Enhancing compensation and benefits</li> <li>Protecting employee rights</li> <li>Offering vocational training and development</li> </ul>	<ul style="list-style-type: none"> <li>Labor union</li> <li>Staff representative congress</li> <li>Visiting activities</li> <li>Vocational training</li> </ul>	<ul style="list-style-type: none"> <li>Enhancing compensation system</li> <li>Strengthening employee training</li> <li>Caring for employee well-being</li> </ul>
 Suppliers	<ul style="list-style-type: none"> <li>Practicing fair procurement</li> <li>Upholding integrity and fulfill commitments</li> <li>Pursuing win-win cooperation</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations</li> <li>Cooperative agreements</li> <li>Bidding and tendering</li> </ul>	<ul style="list-style-type: none"> <li>Improving procurement management system</li> <li>Enhancing business cooperation</li> </ul>
 Partners	<ul style="list-style-type: none"> <li>Fostering mutual collaboration</li> <li>Facilitating industry communication and exchange</li> </ul>	<ul style="list-style-type: none"> <li>Seminars</li> <li>Project collaborations</li> </ul>	<ul style="list-style-type: none"> <li>Conducting research visits</li> <li>Strengthening industry exchanges</li> </ul>
 Community	<ul style="list-style-type: none"> <li>Engaging in community activities</li> <li>Aiding vulnerable groups</li> <li>Promoting financial literacy</li> <li>Implementing philanthropic assistance</li> </ul>	<ul style="list-style-type: none"> <li>Visiting activities</li> <li>Community service activities</li> <li>Financial service events</li> <li>Charity activities</li> </ul>	<ul style="list-style-type: none"> <li>Participating in public welfare and charity</li> <li>Organizing community activities</li> <li>Employee volunteer initiatives</li> <li>Promoting financial literacy campaigns</li> </ul>
 Environment	<ul style="list-style-type: none"> <li>Supporting low-carbon economy</li> <li>Fostering sustainable development</li> <li>Managing environmental risks</li> <li>Developing green finance</li> <li>Implementing green office practices</li> </ul>	<ul style="list-style-type: none"> <li>Energy conservation and emission reduction</li> <li>Green finance</li> </ul>	<ul style="list-style-type: none"> <li>Innovating green finance products</li> <li>Practicing green and low-carbon operations</li> <li>Electronic banking</li> <li>Supporting the development of green industries</li> </ul>

## Strengthening The Risk Defense Line, Upholding Integrity And Compliance In Operations

Shengjing Bank places high importance on compliant operations and risk control, strictly establishing business procedures in accordance with laws, regulations and supervisory requirements. The Bank has implemented a multi-tiered risk management framework to promptly identify, assess, and address potential risks through effective measures.

### Risk Management Framework

Guided by six principles – alignment, comprehensiveness, independence, effectiveness, foresight, and clear accountability – the Bank has formulated policies such as the “Comprehensive Risk Management Policy”, “Risk and Internal Control Committee Operating Procedures” and “Risk Early Warning Committee Operating Procedures”. It has established a robust risk governance structure with well-defined organizational roles and responsibilities. The Board of Directors, Supervisory Board, Senior Management, and all employees participate in fulfilling risk management duties, ensuring effective identification, measurement, assessment, monitoring, reporting, control and mitigation of risks across all branches and consolidated subsidiaries.



### Risk Management Architecture

The Bank has established a risk appetite management mechanism and enhanced risk management tools, processes, systems and team-building efforts. It has built a comprehensive, end-to-end risk management system covering personnel, operations and institutions, further elevating risk management capabilities.

# Strengthening The Risk Defense Line, Upholding Integrity And Compliance In Operations

## Risk Management Strategies

The Bank strengthens management mechanisms across multiple dimensions, conducts annual reviews in risk appetite management aligned with strategic planning and operational goals, implements daily monitoring and communication mechanisms for key indicators and dynamically optimizes the indicator system. For credit policies, standards are set based on industry, region, client and product dimensions, with internal advocacy ensuring policy implementation. In specialized risk control, the Bank advances market risk system development, builds foundational frameworks, and proactively strengthens country risk early warning mechanisms.

Regional Credit Policy	Leverages local comparative advantages, aligns with national industrial relocation trends and key sector adjustments and builds specialized, distinctive banking institutions reflecting local economic characteristics.
Industry Credit Policy	Adhering to a hierarchical strategy of "advancement and withdrawal, support and control, protection and restriction", and based on comprehensive considerations of national policies, market environment, regulatory direction, and the Bank's internal management requirements, industry groups are classified into four categories: "Priority Support, Moderate Support, Prudent Support, Prohibited Support".
Client Credit Policy	Focuses on core responsibilities, aligns with national strategies, regional plans, and industrial policies, designs differentiated credit solutions for diverse clients to enhance service capabilities.
Product Credit Policy	Promotes asset businesses characterized by "light assets, light capital and light operations," drives rapid growth of intermediary services, and continuously optimizes asset portfolio allocation.

The Bank regularly conducts risk management training, innovating methods and content through external research, internal workshops and peer exchanges. Field visits to over 10 leading industry peers have effectively enhanced employees' risk prevention awareness and response capabilities.



Risk Management Training

## Technology-Empowered Risk Control

The Bank strengthens the informatization of credit management systems, successfully launching and operating Credit Process System and six risk management subsystems: Quota and Limit Management System, Client Rating System, Risk Mitigation System, Credit Risk Early Warning System, Large Exposure Management System and Risk Data Mart. These systems achieve full-chain coverage from client rating and quota management to risk warning and exposure monitoring, improving risk identification timeliness and accuracy, optimizing credit resource allocation and reducing potential risks.

 Quota and Limit Management System	 Client Rating System	 Risk Mitigation System
 Credit Risk Early Warning System	 Large Exposure Management System	 Risk Data Mart

Credit Process System

## Safeguarding Financial Order, Supporting Economic Growth

Shengjing Bank resolutely upholds stable financial order, continuously improves internal oversight mechanisms, establishes anti-money laundering and anti-corruption frameworks, enforces strict operational standards, elevates employee professionalism, and strives to build a fair, transparent and harmonious financial ecosystem.

### Combating Money Laundering Risks

The Bank strictly implements the "Supervisory Measures for Anti-Money Laundering and Counter-Terrorist Financing of Financial Institutions" of the People's Bank of China, comprehensively managing Money Laundering risks to fortify financial security defenses. During the reporting period, key initiatives included optimizing suspicious transaction monitoring models, implementing centralized Anti-Money Laundering operations and conducting awareness campaigns, significantly enhancing detection accuracy, response efficiency and proactive risk prevention.

### Anti-Money Laundering Control Measures

Strengthen risk rating applications, refine Anti-Money Laundering strategies and enhance business-line capabilities.

Improve client information governance, optimize system monitoring and boost data management efficiency.

Conduct compliance risk inspections, prioritize regulatory concerns and guide departments to address weaknesses.

Communicate risk management policies, issue timely alerts and coordinate cross-departmental investigations.



#### Shengjing Bank Jinzhou Branch Launches "Back-to-School Season" Anti-Money Laundering Campaign

During the September back-to-school season, Jinzhou Branch entered campuses to promote the "Anti-Money Laundering Guard the Back to School Season" campaign. Through multi-channel efforts: branch promotions, financial literacy workshops and media outreach, the campaign fostered a safer, healthier, and integrity-driven campus financial environment.



#### Shengjing Bank Tieling Branch Launches "Fulfilling Financial Mission, Weaving an Anti-Money Laundering Prevention Network" Campaign

Tieling Branch has taken proactive measures to expand its publicity approaches and mobilize social forces. By leveraging the "Autumn Friends Reunion" community event during the Double Ninth Festival, the branch conducted a themed campaign titled "Fulfilling Financial Mission, Weaving an Anti-Money Laundering Prevention Network". Employees distributed educational brochures and manuals to citizens, providing detailed explanations about the extensive coverage and covert nature of money laundering activities. They specifically emphasized the importance of "not listening to or trusting suspicious information" to enhance public awareness.





## Safeguarding Financial Order, Supporting Economic Growth

### Cultivating Integrity Culture

The Bank complies with the "Criminal Law of the People's Republic of China", establishing anti-corruption, accountability mechanisms and policies including the "Shengjing Bank Discipline Inspection and Supervision Management Measures", "Employee Misconduct Investigation Measures" and "Accountability Management Measures". Multiple reporting channels such as incoming call, mail, visits and email are available for feedback.


**Report Hotline**

024-22535980


**Report Email**

SJYHJJJCZ@163.com


**Acceptance Address**

Discipline Inspection and Supervision Team of the Commission for Discipline Inspection and Supervision of Shenyang Municipal People's Procuratorate stationed at Shengjing Bank


**Acceptance Unit**

109 Beizhan Road, Shenhe District, Shenyang City, Shengjing Bank Headquarters

The Bank strictly enforces confidentiality, protecting whistleblower identities. Verified violations result in disciplinary, legal or criminal proceedings. No significant corruption cases impacting the Bank occurred during the reporting period.

The Bank promotes a culture of integrity through the principles of "simplicity, freshness, transparency and positivity," reinforcing employee ethics and professional conduct. During the reporting period, 225 integrity training sessions totaling 632 hours were conducted, reaching 14,586 participants.



#### Shengjing Bank Headquarters Hosts Integrity Warning Conference

On June 17, 2024, Shengjing Bank Headquarters convened an integrity warning conference chaired by the Chairman. Attendees studied key disciplinary guidelines, analyzed typical violation cases and formulated targeted operational requirements, elevating organizational discipline and driving prudent development.



#### Shengjing Bank Branches Deepen Integrity Education Through Multi-Pronged Initiatives

Branches of Shengjing Bank have implemented tailored integrity education programs aligned with regional characteristics, innovating educational approaches and independently organizing diverse awareness campaigns. These efforts aim to institutionalize and regularize anti-corruption education, effectively fortifying employees' ideological defenses against corruption and ethical risks.



Dandong Branch Integrity Education Activity



Tieling Branch Integrity Education Activity



Shanghai Branch Integrity Education Activity



Fuxin Branch Integrity Education Activity

# 02

## Development

Shengjing Bank remains committed to serving local economies, medium and small enterprises, urban and rural residents. By deeply integrating into regional development strategies and optimizing financial resource allocation, the Bank strives to become a financial force driving high-quality regional economic growth.





## Strengthening Industrial Economy, Driving Real Sector Growth

Shengjing Bank prioritizes serving the real economy as its core mission. Through continuous financial innovation, the Bank aligns with industrial demands to inject robust financial momentum into economic development.

### Enhancing Industry Chain Collaboration Development

The Bank places high importance on industry chain finance. By innovating supply chain financial service models and integrating upstream/downstream resources, it provides comprehensive financial solutions to enterprises, fostering collaboration and enhancing competitiveness.

The "TOWER+" supply chain finance brand has been further strengthened with the launch of the "e-Series" products. SMEs in upstream supply chains can now apply for "Chain e-Loan" online for instant approval without collateral, enabling smoother industry chain operations.



#### Shengjing Bank Dalian Branch Provides Customized Financing Services for a Dalian Petrochemical Enterprise's Suppliers

Through "TOWER+" supply chain finance brand Dalian Branch leveraged blockchain technology to build an ESG financing platform, enhancing supply chain transparency and traceability. By collaborating with insurance and consulting partners, the Branch delivered tailored financing and risk management services, significantly improving operational efficiency for suppliers.



#### Shengjing Bank Shanghai Branch Innovates Supply Chain Financial Products Based on Local Industry Characteristics

Shanghai Branch, based on local industry characteristics, conducted in-depth research on bulk commodity industry customer groups. Targeting their financing needs for inventory circulation, it launched the "Cloud Warehouse Loan," an innovative supply chain financial product with "credit of goods" as the core of risk control. Through risk control structure design for bulk commodity collateral rights, it achieved the goals of mitigating product risks, lowering customer entry barriers, and improving product universality. During the reporting period, the supply chain finance innovative product Cloud Warehouse Loan received two distinguished awards: the "Outstanding Product Innovation Case Award" from City Banks Clearing Services Co., Ltd., and the "2024 Outstanding Financial Warehousing Case Award" presented by the China Warehousing and Distribution Association.



# Strengthening Industrial Economy, Driving Real Sector Growth

## Empowering New Quality Productivity Development

The Bank closely follows national strategies, integrating technology finance into its core business planning. It further refines mechanisms for financial support to technological innovation, solidly crafting the "grand narrative" of technology finance, and promoting a virtuous cycle of "technology-industry-finance."

To address the financial needs of technology enterprises throughout their lifecycle, the Bank has innovated and continuously improved a series of technology finance products such as "Technology Operation Loan," "Technology R&D Loan," and "Technology Talent Loan." It is accelerating the establishment of a service system featuring full-cycle companionship, full-chain coverage, full-dimensional support, and full-ecosystem empowerment, embodying Shengjing Bank's unique approach to technology finance.



### Shengjing Bank Establishes Three Technology Finance Specialized Branches in Shenyang

In December 2024, Shengjing Bank held a ceremony in Hunnan District, Shenyang, to inaugurate technology finance specialized branches. The establishment of these branches aims to facilitate the transformation and implementation of enterprises' technological achievements. During the ceremony, the "Technology Innovation Credit Loan" product was launched. Technology enterprises can directly apply for unsecured credit loans based on their innovation scores, with credit limits and increases calculated through innovation score assessments. Moving forward, Shengjing Bank will continue efforts to resolve financing challenges for technology enterprises, empowering technological innovation and new quality productivity development through financial strength.



### Shengjing Bank Launches "Empowering New Quality Productivity: Visiting Thousands of Specialized and Sophisticated Enterprises" Campaign

Starting in October 2024, Shengjing Bank initiated the "Empowering New Quality Productivity: Visiting Thousands of Specialized and Sophisticated Enterprises" campaign. The Bank intensively visits specialized and sophisticated SMEs, "Little Giant" enterprises and manufacturing champions, proactively delivering policies, products and services to these enterprises, and strives to provide more precise and efficient comprehensive financial services.



### Shengjing Bank Benxi Branch Supports High-Quality Development of a Leading Technology Enterprise

A Benxi-based ginseng and antler enterprise is a national key agricultural industrialization leader, a Liaoning provincial forestry industry leader, a provincial "Little Giant" specialized and sophisticated enterprise, and a provincial high-tech enterprise. Benxi Branch tailored a financing solution to the enterprise's needs, swiftly engaged with its actual controller, and successfully completed a specialized credit allocation for this technology enterprise.



## Strengthening Industrial Economy, Driving Real Sector Growth

### Serving Cultural and Tourism Industry Development

The Bank irrigates the fertile soil of the cultural and tourism industry with financial resources. Using credit products as a lever, it launched the "Liaoning Culture Loan" to address corporate financing needs and precisely resolve industry financing bottlenecks. Meanwhile, leveraging requirements for convenient payment environments, the Bank promotes quality enhancement and scale expansion of cultural tourism consumption.



#### Shengjing Bank Invited to Liaoning High-Quality Sports-Tourism Integration Development Conference

In May 2024, Shengjing Bank was invited to the Liaoning High-Quality Sports-Tourism Integration Development Conference. During the cultural tourism exhibition, the Bank set up a financial service scene themed "With Shengjing's Hospitality, Touring Beautiful Liaoning," earning praise from attendees. Going forward, the Bank will continue to serve the expansion of Liaoning's cultural tourism brand through high-quality services and contribute greater efforts to building a high-quality sports-tourism integration demonstration zone.



#### Shengjing Bank Shenyang Branch Participates in "Shengjing Pocket Change" Distribution Launch

In May 2024, the launch ceremony for the Shenyang Fangcheng Cultural Tourism Convenient Payment Service Demonstration Zone and "Shengjing Pocket Change" distribution was held at Shenyang Palace Square. As an invited financial institution, Shenyang Branch leveraged its business strengths, actively participated in on-site promotions, educated the public on convenient payment services, further enhanced payment convenience for customer groups, and helped create a favorable cultural tourism environment.



## Advancing Regional Revitalization For Coordinated Development

Shengjing Bank actively integrates into regional development strategies, issuing the “Shengjing Bank Incremental Policy Implementation Measures to Support Sustained Economic Improvement.” Rooted in regional characteristics, the Bank continues to increase support for key sectors, contributing financial strength to local high-quality economic development.

### Serving Northeast China’s Comprehensive Revitalization

Shengjing Bank conducts localized operations with distinctive features, focusing on serving Shenyang’s new industrialization and the development of ten key industrial clusters as breakthrough points for transformation. It formulated the “Shengjing Bank Action Plan for High-Quality Development of Shenyang’s Ten Key Industrial Clusters,” advancing efficient credit allocation through exclusive product solutions, dedicated teams, resource allocation, and green channels, implemented via task forces, lists and projects. During the reporting period, the Bank was awarded Shenyang “Outstanding Contribution Enterprise in the First Year of Three-Year Comprehensive Breakthrough Revitalization Action.”



#### Shengjing Bank Hosts Launch Event for “Action Plan for High-Quality Development of Shenyang’s Ten Key Industrial Clusters” and “Shengjing Afternoon Tea”

In March 2024, Shengjing Bank hosted the launch event for the “Action Plan for High-Quality Development of Shenyang’s Ten Key Industrial Clusters” and the “Shengjing Afternoon Tea” initiative. During the event, the Bank signed strategic cooperation agreements with representatives of the ten key industrial clusters, advancing Shenyang’s new industrialization and cluster development, and supporting Shenyang’s efforts to build a national advanced manufacturing base and a modern industrial system with local characteristics.



#### Shengjing Bank Dalian Branch Participates in “Dalian Key Sector Policy Seminar and Major Project Financing Matchmaking Conference”

In April 2024, Dalian Branch attended the “Dalian Key Sector Policy Seminar and Major Project Financing Matchmaking Conference.” As one of the first designated banks for key project signings, Dalian Branch signed financing cooperation agreements with participating enterprises, reflecting clients’ and regulators’ high recognition in the Bank’s brand reputation and market performance.





## Advancing Regional Revitalization For Coordinated Development

### Driving Integrated Beijing-Tianjin-Hebei Development

The Bank remains committed to empowering regional development, actively integrating into the Beijing-Tianjin-Hebei coordinated development strategy. Leveraging its strengths in financial resource integration, it focuses on infrastructure construction, industrial transformation and upgrading, green ecological development, and other key areas, continuously infusing financial vitality into building Beijing-Tianjin-Hebei into a world-class city cluster.



#### Shengjing Bank Beijing Branch's Shijicheng Sub-branch Supports High-Quality Development in Haidian District with Financial Strength

Shijicheng Sub-branch deeply integrating service to national strategies with regional development. Upholding the political and people-oriented nature of financial work while enhancing professionalism, it actively implements local policies, boosts regional economic vitality, and makes significant contributions to Haidian District's high-quality development.

##### 北京市海淀区地方金融管理局

##### 感谢信

盛京银行股份有限公司北京世纪城支行：

灵蛇献瑞，新春贺岁，值此新春佳节来临之际，北京市海淀区地方金融管理局谨向贵单位致以亲切的问候和美好的祝福！对贵单位一年以来对我局工作的支持与帮助，表示衷心的感谢和诚挚的谢意！

2024年是中华人民共和国成立75周年，也是实施“十四五”规划的关键一年，身处发展与改革的重要节点，海淀区坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻党的二十大和二十届二中全会精神，深入贯彻落实习近平总书记对北京重要讲话和对中关村重要指示精神，坚持稳中求进工作总基调，完整、准确、全面贯彻新发展理念，深化“五子”联动服务和融入新发展格局，统筹发展和安全，海淀区高质量发展综合绩效评价连续四年全市第一，预计地区生产总值规模全市占比保持四分之一强，区级一般公共预算收入规模居全市第一。

作为服务实体经济的主力军和维护金融稳定的压舱石，贵单位为海淀区经济增长提供了有力支撑，在过去一年中，贵单位与我局紧密携手，积极落实区委区政府各项决策部署，胸怀“国之大者”，坚持金融工作的政治性、人民性，

提升金融工作的专业性，把服务实体经济作为根本宗旨，为促进海淀区经济社会高质量发展做出重大贡献。

2025年是“十四五”规划的收官之年，也是“十五五”谋篇布局之年。站在这一充满机遇与挑战的新起点上，衷心期盼贵单位奋发作为、砥砺前行，一如既往立足海淀区经济社会发展大局，提升金融服务专业化、精细化水平，与我区开展更大范围、更深层次的务实合作，为写好“科技金融、绿色金融、普惠金融、养老金融、数字金融”五篇大文章，服务实体经济蓬勃发展，加快建设金融强国贡献力量。

最后，谨向贵单位全体领导、同事致以最诚挚的问候！祝愿贵单位新的一年蒸蒸日上，全体领导、同事身体健康，工作顺利，阖家幸福！

北京市海淀区地方金融管理局  
2025年1月15日



#### Shengjing Bank Tianjin Branch Upholds Financial Service for the People, Establishing Differentiated Path of Development

Tianjin Branch combines the principles of “financial service for the people” and “people-oriented cities,” actively integrating into the grassroots service framework of surrounding communities. By strengthening internal coordination, formulating precise solutions, extending service reach, building community ecosystems, and improving service quality, the Branch explores a “financial + non-financial” service model for community engagement, forging a differentiated and distinctive development path for urban commercial banks.



# Advancing Regional Revitalization For Coordinated Development

## Integrating Into The Yangtze River Delta Economic Circulation

Shengjing Bank Shanghai Branch consistently anchors itself in Shanghai and radiates across the Yangtze River Delta. Guided by national strategies, it cultivates the local market, continuously enhances comprehensive service capabilities for the real economy, and injects financial momentum into Shanghai's "Five Centers" construction.



### Shengjing Bank Shanghai Branch Signs Strategic Cooperation Agreement with Shanghai Jing'an District Federation of Industry and Commerce

In April 2024, Shanghai Branch signed a strategic cooperation agreement with the Shanghai Jing'an District Federation of Industry and Commerce (General Chamber of Commerce). The Branch will leverage synergies, expand service domains, innovate service methods, and utilize its banking, asset management, investment banking platforms, and differentiated financial services to provide "one-stop" financial solutions to member enterprises, meeting multi-level and diversified financial needs.



### Shengjing Bank Shanghai Branch Signs Strategic Cooperation Agreement with Minhang District Young Entrepreneurs Association

In June 2024, Shanghai Branch signed a comprehensive strategic cooperation agreement with the Minhang District Young Entrepreneurs Association. Taking this partnership as an opportunity, Shanghai Branch will deepen collaboration with the Association and its members, providing high-quality, convenient, and efficient integrated financial services to create a cooperative landscape of "complementary advantages, resource sharing, and mutual development."



### Shengjing Bank Shanghai Branch Successfully Hosts G60 Exclusive Financial Product Launch Event

In April 2024, Shanghai Branch and the Yangtze River Delta G60 Science and Technology Innovation Corridor Joint Conference Office co-hosted the G60 Exclusive Financial Product Launch Event. At the event, the Branch introduced exclusive financial products designed for technology enterprises within the G60 Corridor. Leveraging the professional advantages of these products, it aims to drive major technological innovations and commercialization in the G60 Corridor, supporting high-level technological self-reliance.



### Shengjing Bank Shanghai Branch Successfully Hosts "Maritime Carbon Forum"

In November 2024, the Shanghai Branch of Shengjing Bank successfully organized the "Maritime Carbon Forum," where industry leaders and experts extensively explored how sustainable finance can catalyze industry-finance integration and foster innovative practices in corporate dual-carbon initiatives. Participants comprehensively exchanged insights on ESG-driven sustainable development opportunities, collectively advancing the green and low-carbon transformation of the economy and society. Additionally, the branch formulated a dedicated "Carbon Neutrality Implementation Plan," integrating environmental principles across resource conservation, green consumption, low-carbon mobility, and other operational dimensions.



## Deepening Inclusive Finance, Responding To People's Needs

Shengjing Bank is actively practicing the concept of inclusive finance and fully promoting the strategic of inclusive finance. The Bank comprehensively promotes the implementation of inclusive finance by strengthening top-level design, increasing product innovation, serving the development of industrial clusters, and improving various safeguard initiatives.

### Inclusive Financial Services System

The Bank has comprehensively improved the system of inclusive finance and formulated the "Shengjing Bank 2024 Inclusive Business Development Guidelines" and the "Implementation program on 'Five Key Aspects' to further promote financial inclusion". The Bank has established a coordinating mechanism to support the financing of small and micro enterprises, and has promoted the development of inclusive finance with higher quality, faster growth rate and larger total volume through the overall arrangement of "six-in-one", including industry selection, product innovation, institutional personnel, resource allocation, due diligence and exemption from responsibility, and external synergy.

The Bank has continued to improve the operation model of "Inclusive + Branches". The Bank has set up "inclusive finance counters" in over 130 core outlets, and established a team of more than 400 professional inclusive account managers, specializing in serving the comprehensive financial needs of inclusive customers.

#### Exclusive green channel

Over 130 core branches have set up "universal financial counters" to provide "one-stop" services for account opening, settlement, credit and consultation

#### Professional services team

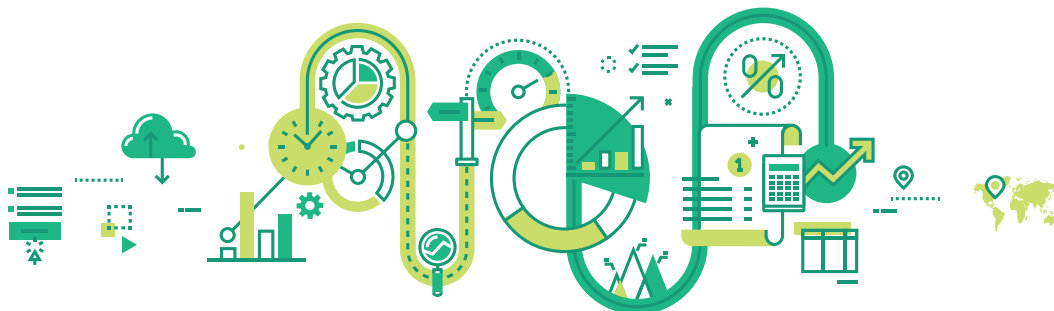
Each branch has set up an Inclusive Finance Department, deployed exclusive account managers and product managers for inclusive small and micro customers, and designed product and service programs

#### Comprehensive product support

Provides "Liao" series scenario-based products and "Sheng" series digital products, and can customize financial service solutions for enterprises

#### Exclusive interest rate offer

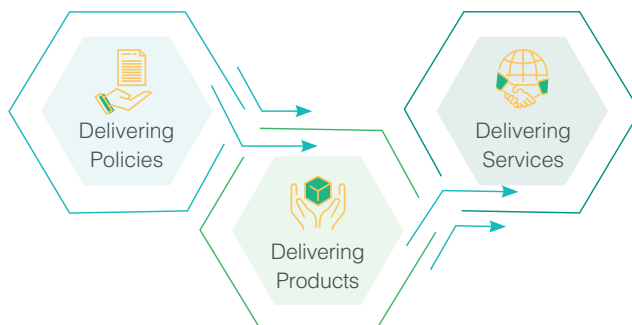
Low interest rate discounts for inclusive loans, with the Bank bearing insurance and evaluation fees and other related expenses incurred during the loan processing



## Deepening Inclusive Finance, Responding To People's Needs

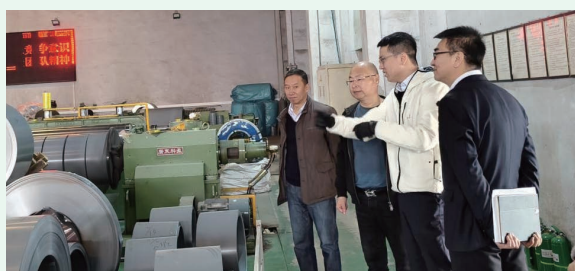
### Financial Inclusion Key Area

Focusing on science and technology finance, the Bank attaches great importance to the expansion of customers of science and technology enterprises, gives full play to the favorable conditions of science and technology-based branches, and carries out good services for science and technology-based enterprises in a solid and in-depth manner. The bank takes the initiative to extend policy support, customized financial products, and dedicated services to technology-driven enterprises, committing to deliver precision-oriented and high-efficiency integrated financial solutions.



#### Shengjing Bank Dandong Branch Carries Out “Thousands of Enterprises and Ten Thousand Households Visit” Activity and Jointly Visits Science and Technology-based Small and Micro Enterprises

Dandong Branch took the initiative to dock with the local municipal coordination mechanism institutions to carry out the activity of “Visiting Thousands of Enterprises and Ten Thousand Households”. The president of the branch led the inclusive line of the branch and the institutions under its jurisdiction to carry out joint visits, focusing on the financing difficulties and high financing costs of science and technology-based enterprises, solving the problems of liquidity constraints and introducing financial water for science and technology-based small and micro-enterprises.



Focusing on rural revitalization, the Bank continued to enrich its product spectrum and actively promoted the construction and development of specialty agricultural clusters by customizing exclusive credit schemes for specialty agricultural clusters in various regions. We further optimized the allocation of resources and increased financial support for basic agriculture, especially during the critical periods of agricultural production, such as spring plowing and preparation for plowing, autumn harvest and winter storage.



#### Shengjing Bank Benxi Branch Launches “Learning and Utilizing the ‘Ten Million Project’ to Salute the Harvest Mountain City” Activity

In September 2024, Benxi Branch launched the “Learning and Using the ‘Ten Million Project’ to Salute the Harvest Mountain City” campaign to support agribusinesses and farmers in seizing the farming season and helping to promote the fragrance of flowers and fruits as well as a good harvest of fish and rice. Through the campaign, the Benxi Branch expanded preferential agricultural loans, providing financial support and guarantee for the construction of beautiful villages and the first place for large-scale agricultural development.





## Deepening Inclusive Finance, Responding To People's Needs

Focusing on community merchants, the Bank has increased its efforts to visit community merchants, effectively utilized the "Shengqing Community" small program function, continuously enriched the financial service scenarios, and built an online business circle. Relying on the advantages of the "Shengjing Business Loan" product, the Bank provides efficient and convenient financing solutions for community merchants, and helps promote the economic development of the community to enhance the level of livelihood services.



### Shengjing Bank Chaoyang Branch Launches "Shengjing Business Loan" Business to Provide Financing Solutions for Community Businesses

Chaoyang Branch, centered on the existing branches and divided into grids according to the service radius of districts, counties, townships and communities, successfully launched the "Shengjing Business Loan" product for individual industrial and commercial households that lacked effective collaterals through the introduction of community secretaries, which solved the problem of the lack of collateral guarantee for the merchants.



### Shengjing Bank Jinzhou Branch Launches "Service Month for Individual Business Owners" Activities

Jinzhou Branch carried out a service month activity for individual business households with the theme of "Classification, Vitality and Development", improving the financial service experience of individual business households by improving the functions of existing financial products for individual business households, promoting the simple account opening process for small and micro-enterprises, and reducing fees and concessions. Through Jinzhou Branch's extensive publicity and interpretation, the knowledge rate of individual industrial and commercial households of various support policies has increased significantly.



During the reporting period, the Bank enhanced the accessibility and inclusiveness of financial services through financial service fee waivers, and further reduced the operating costs of micro and small enterprises. In 2024, the Bank cumulatively waived payment and settlement fees by RMB1,791,100, of which RMB1,298,200 was waived for account service fees, RMB90,200 was waived for payment voucher handling fees, and RMB402,700 was waived for handling fees for over-the-counter remittance services.

## Innovations in Financial Inclusion Models

The Bank continues to innovate the inclusive financial service model and enhance the quality and efficiency of inclusive financial services through technological empowerment. The Bank accelerates the construction of a modular technology support system around core scenarios such as customer management, security collateral, and risk control to realize digitally-driven and intelligent support for credit services. The Bank has strengthened the support of data tools, integrated data assets, and enhanced service output capabilities. The Bank innovates risk monitoring tools, intelligently pushes risk warning information, and enhances the timeliness, accuracy, effectiveness and foresight of monitoring.

# 03

## Service

Shengjing Bank is committed to meeting the growing financial needs of customers through service practices that emphasize both innovation and responsibility. The Bank builds a safe and transparent financial service environment driven by smart finance, featuring pension finance, public financial education and customer rights protection as cornerstones.



## Protecting The Customer's Rights, Enhancing Customer Experiences

Shengjing Bank is committed to building an all-round and multi-level customer rights and interests protection system. The Bank continuously improves consumer rights protection mechanisms, strengthens whole-process control, improves response efficiency and service quality, enhances customer satisfaction and loyalty, and creates a safer, more convenient, and higher-quality financial service experience for customers.

### Consumer Protection Mechanism Construction

The Bank attaches great importance to the protection of consumer rights and interests and continues to strengthen the control of the whole process of consumer protection, comply with the "Consumer Rights and Interests Protection Law of the People's Republic of China" and the "Guidance on Consumer Rights and Interests Protection in the Banking Industry", has formulated the "Shengjing Bank Consumer Financial Information Protection Management Measures", the "Shengjing Bank Consumer Rights Protection Management Measures" and the "Shengjing Bank Consumer Rights Protection Review Management Measures" which clearly state that the Board of Directors bears the ultimate responsibility for the consumer rights and interests protection work. The Board of Directors has set up the Risk Control and Consumer Rights Protection Committee, which is responsible for guiding and supervising the establishment and improvement of the management system for consumer rights protection.

The Bank has continued to meet the regulatory requirements, play the role of risk-shifting through prior review, and solidly promote the institutionalization, standardization and normalization of consumer protection review. The Bank has strengthened the "double review" mechanism by formulating and improving a list of tools for reviewing consumer protection, with the unit requesting the review conducting the initial review against the requirements of the list and submitting it to the Consumer Protection Review Team for review, so as to ensure the quality and effectiveness of the review.

The Bank strictly complies with national laws, regulations and regulatory requirements in our marketing activities, and has formulated the "Shengjing Bank Consumer Rights and Interests Protection Financial Marketing and Publicity Behaviour Implementation Rules (2022)" to ensure business compliance. The Bank adheres to the concepts of "know your product" and "know your customer", strengthens investor suitability management, and sells financial products to customers that match their risk tolerance.



The Bank combined current trends with the production of "Consumer Protection Classroom" videos and other forms of publicity and education works, injecting new vitality into financial publicity and education work. During the year, the Bank carried out six large-scale public welfare financial literacy publicity and education activities, including the "3•15 Financial Consumer Rights and Interests Protection Education and Publicity Activity" and the "4•15 National Security Education Day", which reached a total of 1,447,000 consumers. The total number of consumers reached is about 14.47 million.



#### Shengjing Bank Dandong Branch Conducts Educational Seminar on Consumer Rights and Interests Protection

Dandong Branch outlets invited elderly customers from neighboring communities to attend the "3•15" Consumer Rights Protection Education Seminar at the outlets, reminding the elderly to guard against telecom fraud, illegal fund-raising, illegal money lending, financial scams and other illegal financial activities. The seminar also guided the elderly consumers to establish the concept of rational investment and value investment.



# Protecting The Customer's Rights, Enhancing Customer Experiences

## Ensuring Information Security

Shengjing Bank complies with the "Cybersecurity Law of the People's Republic of China", the "Personal Financial Information Protection Technical Specifications" and other relevant regulations, and has formulated the "Shengjing Bank Information Security Management Measures", the "Shengjing Bank Customer Financial Information Protection Management Measures", and the "Shengjing Bank Management of Terminal Security Implementing Rules", and has set up a standing management mechanism for the implementation of various security control measures. The Information Technology Management Committee of the Head Office of the Bank serves as the decision-making organization for information technology risk and security matters, and plays a leading role in information security work. The Information Technology Department of the Head Office serves as the information security management department of the Head Office, and the Comprehensive Management Department is set up under it to specifically implement information security control work. Each department of the Head Office and each branch strictly implements the network security responsibility system, and the main responsibility for network security is strengthened at each level.



The Bank implements security control measures in two aspects: security management system and defense-in-depth system. In terms of security management system, the Bank has established a security control system for the entire life cycle of information systems and a comprehensive risk assessment system for information technology, actively carried out self-inspection, assessment and rectification of information system risks, and continuously improved the technical capabilities of information technology personnel. In terms of the in-depth defense system, the Bank has carried out information security review work such as vulnerability investigation, penetration test report, network security level protection assessment report, and implemented emergency response rehearsal for vulnerability attack and data leakage incident.

The Bank carries out classification and hierarchical management of customer financial information, conducts impact assessments of customer financial information security, and effectively protects consumer privacy. The Bank has incorporated the handling of customer financial information leakage and other related incidents into institutional information security incident emergency response mechanism, formulated specialized processes and plans, set up an emergency response team, and conducted training and drills from time to time to improve our prevention and response capabilities.







### Shengjing Bank Carries Out the Study and Promotion of the "Regulations On Network Data Security Management"

Shengjing Bank carries out the study of the on "Network Data Security Management Regulations", and the staff clarifies the positions and duties of data security-related personnel in the training, fulfills the obligations of establishing and improving the network data security management system, network data security management, and security incident disposal, and complies with the relevant provisions on personal information protection and important data security protection, so as to carry out the study and implementation of the Regulations throughout the data processing work of each unit. The study and implementation of the Regulations will be carried out throughout the whole process of data processing work of each unit.

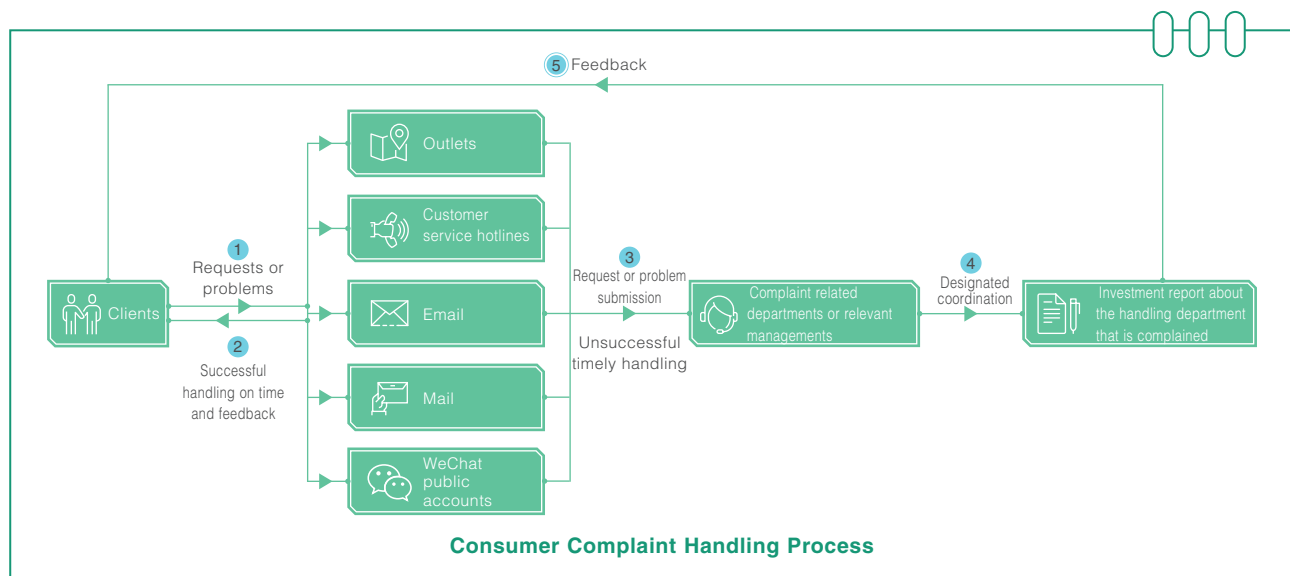
## Protecting The Customer's Rights, Enhancing Customer Experiences

### Feedback Process

The Bank has established the Measures for the "Shengjing Bank's Customer Complaint Management Measures", "Shengjing Bank's Implementing Rules for Diversified Settlement of Financial Consumer Disputes" and other complaint handling management systems, which clearly define the division of responsibilities for the management of the Bank's complaints, the process of registering and handling complaints, the statistical analysis of complaints, the management of complaint files, the diversified settlement of disputes, the mechanism of accountability, the mechanism of return visits, and other requirements of complaint handling and management. The Bank has formed an internal communication and coordination, information sharing and collaborative complaint handling mechanism. During the reporting period, the Bank conducted training on the "Shengjing Bank Establishment of Coordination Mechanism for Consumer Complaints", improved the list of customer complaints and responsibilities, and enhanced the quality and efficiency of "dispatching, transferring and handling" of complaints.

	Branches	Report customer demands or problems to the lobby manager or outlet manager, or leave a message in the customer feedback book.
	Customer service hotlines	Call our 24-hour customer service hotline (95337) and select speaking to our customer service agent.
	Mail	Send a complaint letter to the Shengjing Bank Remote Banking Centre, No. 37 Xishuncheng Street, Shenhe District, Shenyang City, Liaoning Province, China.
	Email	shengjing@shengjingbank.com.cn
	WeChat public accounts	Follow the official WeChat account of "Shengjing Bank" and send your complaints or issues via text, images, voice message, etc.

### Consumer Enquiry and Complaint Channels



During the reporting period, the Bank collected customer feedback and evaluations around multiple dimensions such as service quality, response speed, problem-solving ability and staff attitude of the remote banking center, and targeted improvement and optimization of services, with customer service satisfaction reaching 99.68% in 2024.



## Protecting The Customer's Rights, Enhancing Customer Experiences

### Configuration Of Hall Facilities

The Bank is committed to improving customer satisfaction by optimizing the service process and enhancing the service experience, has improved the hardware configuration of the halls, integrated the functional areas such as convenient service areas, public education areas and activity rooms, set up "priority lane", "priority seats" and "priority service counter", and provided convenient facilities such as flower mirrors, magnifying glasses, umbrellas, wheelchairs, drinking fountains and first aid kits, and provided medical, financial and other books for customers, also provides convenient facilities such as reading glasses, magnifying glasses, umbrellas, wheelchairs, drinking fountains and first aid kits and medical and financial books for customers to read, so as to enhance their service experience.



Service Handcards and Floor Decals



Standardized Placement of Items

In response to the special needs of elderly customers, the Bank launched a series of ageing-friendly service initiatives: optimizing the mobile banking function, adding the paper deposit slip inquiry service, and optimizing the details of passbook to ensure that account transactions are clearly displayed. The Bank simplified the information on paper deposit slips, optimized the prompt function of time deposit information, and adjusted the manual confirmation link to "voice announcement + large font size display" to enhance the convenience of operation for elderly customers. 2024, the Bank provided over 20,000 door-to-door services for mobility-impaired elderly customers, which effectively enhanced the sense of gain, happiness and security of elderly customers. The total number of door-to-door services provided to elderly customers with mobility disabilities will be more than 20,000 in 2024, effectively enhancing their sense of gain, happiness and security.



#### Shengjing Bank Panjin Branch Conducts Age-Friendly Home Service

Panjin Branch has always practiced social responsibility by providing ageing-friendly door-to-door services. A customer was hospitalized and needed to withdraw a deposit, but was required to do so in person. Panjin Branch quickly organized a door-to-door service team to go to the hospital to verify and assist in signing the authorization letter, completing the operation as quickly as possible, which was highly recognized by the customer and his family.



## Innovating Intelligent Finance, Optimizing Service Efficiency

With innovation as the engine, Shengjing Bank accelerates digital transformation, continuously innovates smart financial services and improves the efficiency of the user handling process. The Bank continues to explore the new boundaries of financial technology, drives service upgrades with innovation, and creates a more efficient and convenient smart financial experience for customers.

### Digital Transformation

The Bank vigorously promoted digital transformation to enhance customer service experience and business efficiency, issued the "Shengjing Bank Digital Transformation Leading Group Working Rules (2024)" to clarify the functions of the Digital Transformation Leading Group, improve the organizational structure of digital transformation, and vigorously promote the development of digital transformation across the Bank. Around project development, the Bank formulated the "Shengjing Bank Application Development Class Demand Management Implementation Rules" and "Shengjing Bank Software Development Class Project Implementation Rules", with the Information Technology Department as the R&D and innovation management organization responsible for formulating R&D planning to promote technology development.

During the reporting period, the Bank's digital online business platform was awarded the China Business News' "2024 Digital Financial Bank with Excellent Competitiveness" Selected Case Award, and the Bank's intelligent message push platform was awarded the "Digital Transformation of Personal Financial Services" 2024 Typical Example of the Banking Industry's Digital Finance Typical Practice Cases. Shengjing Bank won the 2024 Tencent FiT Digital Farming Award and the 2024 Best Partner of Ant Group.



#### Shengjing Bank Uses Digitization to Improve Efficiency of Financial Services

Shengjing Bank takes the product as the entry point and combines scenes, data and technology applications to provide customers with a new digital interactive experience. Customers only need to swipe their smartphones, and the enterprise electronic business license information can be presented in the Bank's system in real time. Customers can easily realize the display of business license information and business application between "one swipe and one point", which greatly accelerates the business handling process and makes Shengjing Bank's services truly "within reach".

The Bank advocates the concept of intellectual property protection, strictly abides by the "Trademark Law of the People's Republic of China", the "Patent Law of the People's Republic of China", the "Copyright Law of the People's Republic of China" and other laws and regulations, improves the construction of the intellectual property management system, respects the intellectual property rights of others, and utilizes intellectual property rights in support of its operations to provide strong support for the Bank's branding and business development. In the fiscal year 2024, Bank of Shengjing's Investment in IT system development projects amounted to RMB411,768,300.



# Innovating Intelligent Finance, Optimizing Service Efficiency

## Intelligent Financial Services

The Bank has linked up with the open ecology and deeply cultivated the construction of intelligent scenes, and has put on-line standardized scene service products such as Payment Pass, cross-platform charging products, and merchants' intelligent business products, to meet the needs of various types of payment projects, chain superstores pharmacies, restaurants and other multi-industry business needs.

The Bank's "Shengqing Community" mini-program covers 10 scenarios, including the smart business district, with 25 sub-sections and 42 citizen services. At the end of the reporting period, the total number of customers of the "Shengqing Community" app was 250,000 households.

**At the end of the reporting period**



Number of Business Internet Banking Customers

**99,100**



Number of Corporate Internet Banking Transactions

**6,055,500**



Corporate Internet Banking Transaction Amount

RMB **4,976.19** billion



Number of Personal Mobile Banking Customers

**4,550,700**



Number of WeChat Banking Customers

**1,687,600**



E-banking Substitution Rate **90.72%**



## Promoting Senior Living Finance, Boosting The Recreation And Nursing Industry

Shengjing Bank continues to improve its “Life Accompanied by Shengjing, Jingxin Companion” senior care financial service system. Taking senior care finance as an innovative integration point, the Bank is committed to providing stable, reliable, high-quality and convenient “financial + non-financial” services for the elderly through the “Shengqing Yunjie”, “Shengqing Academy”, “Shengqing Club”, “Shengqing Stage” and other sub-brand activities, and effectively improving the quality of life of the elderly clientele.

### Enhancing Financial Services Capabilities For Elderly Customers

To meet the characteristics and needs of the elderly customer base, the Bank offers a number of exclusive benefits to elderly customers holding the “Shengxiang Life Card”, such as free domestic inter-bank ATM withdrawal fees and free over-the-counter RMB remittance fees. Meanwhile, with the “Shengxiang Life Card” as a carrier, the Bank provides diversified financial products and asset allocation services, such as savings, wealth management and sales, according to the risk tolerance, investment period and financial goals of customers, so as to protect the financial security of the elderly life. By the end of 2024, the Bank had provided services to more than 3.77 million elderly customers, with assets under management amounting to RMB236.1 billion.



By the end of 2024

the Bank had provided services to more than

**3.77** million elderly customers

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amounting to RMB **236.1** billion



#### Shengjing Bank Beijing Branch Tongzhou Sub-branch Holds Middle-aged and Elderly Modeling Performance Activity

In April 2024, Tongzhou Sub-branch carried out the spring modeling and art performance activity of “Enjoying Spring Rhythm, Blooming Glory”. The activity covered 19 communities and involved more than 300 people. The wonderful performance of the models on the scene showed us the love of the elderly customer groups for life and arts and culture, and demonstrated the elegance of the generation. With the help of this activity, the branch has further accelerated the pace of entering more communities. After the performance, Tongzhou Sub-branch joined hands with the community to handle business for customers with limited mobility.



## Promoting Senior Living Finance, Boosting The Recreation And Nursing Industry

### Enhancement Of Smart Elderly Service Capacity

The Bank continues to strengthen the design and development of the Elderly Ecosystem 2.0, which provides financial services, ageing-friendly services, health monitoring, and family and friends' attention to realize interconnectivity among elderly family members. Through the functions of community notification, reservation and management, the Bank connects the community and senior care service scenarios, providing care and concern, service reach and other services to further enhance the intelligence of senior care services.



#### Shengjing Bank Shenyang Branch Organizes the First National Community Micro-Elderly Expo

In October 2024, Shenyang Branch hosted the first community micro-aging expo, "casting the old age", which delivered nine major products and services related to old age to residents' doorsteps in a "one-stop" manner. The Expo is a trinity of business outlets, streets and communities, and online platforms, constructing a convenient and visualized promotion model of "air + ground", "financial + non-financial", and providing residents with caring services for the elderly to help social harmony.



### Enhancement Of The Capacity Of Recreational And Healthcare Services

The Bank promotes the construction of "Care for the Elderly" scenarios and promotes the integrated development of medical care and recreation. The Bank has strengthened its linkage with elderly care organizations and launched services for 27 elderly care organizations, providing services such as community medical care, drug purchasing and medication, nursing care, assisted living and functional compensation. During the reporting period, the Bank joined hands with a number of medical institutions to provide exclusive services such as health assessment, family doctor and online consultation, serving 12,000 residents.



#### Shengjing Bank Jinzhou Branch Organizes "Riding the Waves and Dancing in Jinzhou" Community Square Dance Competition

Jinzhou Branch successfully held the "Riding the Wind and Breaking the Waves and Dancing Jinzhou" Community Square Dance Competition in May 2024 to meet the non-financial and cultural needs of the silver-haired clientele and to establish the brand image of a state-owned bank through the "Shengqing Stage". Jinzhou Branch will continue to use the community as a link to build a "Shengqing Stage" close to people's livelihoods, create a new model of community "finance + pension" financial services, and establish a market image of "being a good bank benefiting the people and enterprises". The market image of "being a good bank that benefits the people and enterprises" will be established.



## Strengthening Public Education, Popularizing Financial Literacy

Shengjing Bank continues to strengthen the systematic and effective work of financial literacy, constantly innovate the forms of publicity, expand publicity channels, and carry out online + offline financial literacy activities to enhance the public's financial literacy and risk prevention awareness.

### Popularizing Financial Literacy

The Bank has actively innovated its financial literacy promotion model. Offline, we published publicity reports on financial literacy activities in more than 20 news media and urban core areas. Online we make full use of the Internet and new media platforms to carry out online financial literacy activities. Through WeChat public number, short video platform and online live broadcasting, we deliver complex financial knowledge to the public in an easy-to-understand way.



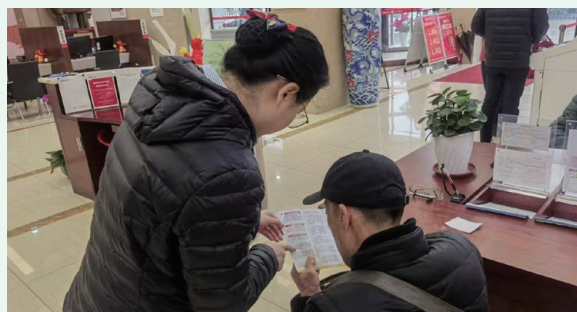
#### Shengjing Bank Conducts Financial Classes at the Shenyang Marathon

Shengjing Bank closely integrates financial education with sports events. At the site of 2024 Shenyang Marathon Expo, the Bank's financial knowledge education volunteer team integrated elements of consumer protection into fast boards, songs and etiquette drills to help the public learn financial knowledge in an entertaining and educational way, and conveyed financial knowledge to the general financial consumers through vivid forms of expression. A special live broadcast of the event was carried out at the same time, which was watched by 12,000 people and received 52,000 likes.



#### Shengjing Bank Dandong Branch Launches Position Propaganda

Dandong Branch actively fulfills its social responsibility by taking its business outlets as the publicity position, and broadcasting the slogan "Financial Consumer Protection by Your Side, Protect Your Rights and Interests Against Risks" and public service animation through LED screens, electronic poster screens, ATM display screens and other media. Publicity panels, materials and display racks are placed in prominent positions in the business halls for customers' convenience, and specialists are arranged to provide financial knowledge explanation and consulting services in the publicity service area, so as to effectively enhance consumers' financial literacy and awareness of rights protection.





## Strengthening Public Education, Popularizing Financial Literacy



### Shengjing Bank Anshan Branch Launched a Financial Knowledge Publicity Campaign on “New Chapter of Financial Services for the People, Protecting Rights and Interests, and Preventing Risks”

In September 2024, Anshan Branch launched a financial knowledge publicity campaign titled “New Chapter of Financial Services for the People, Protecting Rights and Interests and Preventing Risks” to popularize financial knowledge with the help of entertainment performances and the use of quizzes to increase the enthusiasm of residents, help community residents master financial knowledge and effectively prevent financial risks.



## Raising Public Awareness Of Fraud Prevention

The Bank continued to fulfill its social responsibility as a local legal entity, and established a “real-time” platform for the protection of customers’ funds through technological empowerment and integration of data resources, becoming the first financial institution in Liaoning Province to realize real-time and accurate interception of fraudulent funds 24 hours a day, 7 days a week. During the reporting period, Shengjing Bank adopted protective stop payment to control 36,100 accounts and protect customer funds of RMB723 million, and the results of its work were honored with the Excellent Case Award of “Financial Development of Liaoning” in 2024.

The Bank vigorously carries out anti-fraud publicity work, actively joins hands with regulatory authorities and social institutions to carry out joint publicity, continuously broadens the radius of publicity, popularizes and disseminates anti-fraud knowledge to the public, enhances the ability of the masses to identify and counter fraud, and creates an anti-fraud atmosphere in the whole society.

## Strengthening Public Education, Popularizing Financial Literacy



### Shengjing Bank Dalian Branch's Wafangdian Sub-branch Launches "County Line" Activities

Wafangdian Sub-branch starts from the basic financial knowledge close to the farmers, focuses on the prevention of illegal fund-raising, prevention of telecommunication network fraud and other contents to carry out publicity, to enhance the level of financial knowledge and risk prevention awareness of the people in rural areas, and to help the villagers to understand the financial knowledge and to improve the awareness of anti-fraud by means of interactive games and so on.



### Shengjing Bank Jinzhou Branch Enhances People's Fraud Prevention Ability

Jinzhou Branch carried out the "National Anti-Fraud Publicity Month" activities to popularize anti-fraud knowledge in the community. Branch staff into the community, through face-to-face preaching, distribution of promotional leaflets, prize quizzes and other forms, to expose the new methods of telecommunications fraud, explain the prevention of pension fraud knowledge, and guide residents to install anti-fraud APP. activities covering the elderly, middle-aged and other categories of groups, and effectively enhance the residents' awareness of anti-fraud and financial literacy, to create a universal anti-fraud atmosphere, and contribute to the construction of a harmonious financial environment.





# 04

## Environment

Shengjing Bank actively responds to the national strategy of “carbon peak and carbon neutral” to optimize the efficiency of resource utilization and reduce its environmental footprint. The Bank innovates green financial products and services to support low-carbon industries and contribute to global sustainable development.



## Promoting Green Finance Steadily, Helping To Transform The Economy

Shengjing Bank has scientifically set the strategic objectives of green finance, refined the strategic path and implementation initiatives, accelerated the improvement of the green financial organization system, strengthened the deployment of policy resources and internal management support, continuously enhanced the endogenous momentum of green financial development, and promoted the high-level development of green finance with good mechanism construction.

### Green Finance Governance And Strategy

The Bank formulated the “Shengjing Bank Management of Green Finance Measures (2024)” and the “Implementation Program on ‘Five Key Aspects’ to Further Promote Green Finance”. The Bank has made it clear that the Board of Directors is the highest decision-making body for green finance in the Bank. The Strategy Development and ESG Committee is responsible for green finance work, and supervises, determines the development strategy of green finance and evaluates the implementation of the institution’s green finance development strategy. The senior management implements the deployment of the Board of Directors to organize and carry out work related to green finance. The Corporate Banking Department is the lead management department of the Bank’s green finance work, and organizes, coordinates and promotes the green finance work.

#### Board of Directors

Promote green development concepts such as conservation, low carbon, environmental protection and sustainable development, and establish a sustainable development model that is win-win with society.

#### Strategic Development and ESG Committee

Determine the green financial development strategy and approve the green financial objectives set by the senior management and the green financial report submitted, evaluates the implementation of the institution’s green finance development strategy.

#### Senior Management

The bank leaders in charge of public business are specifically responsible for the implementation of green financial work, formulating green financial objectives, carrying out internal supervision and inspection and assessment and evaluation, and regularly reporting to the Board of Directors on the development of green finance.

#### Corporate Banking Department

The lead management department of the bank’s green financial work implements the organization, coordination and promotion of green financial work.

#### Other functional departments

Responsible for carrying out specific tasks of green finance.

The Bank implements a green finance assessment system that links branch and corporate unit performance evaluations to green credit targets, measuring progress in credit expansion, product innovation, and sustainability outcomes to prioritize green financing, so as to guide the resources tilted to the field of green finance.

## Promoting Green Finance Steadily, Helping To Transform The Economy

### Green Finance Risk Management

The Bank has established comprehensive green finance management policies, systems and processes to strengthen ESG risk management in the credit-granting process. The Bank focuses on supporting the construction of a clean and low-carbon energy system, promoting the development of energy conservation, pollution reduction, carbon reduction, greening and disaster prevention, and promoting the application of green and low-carbon technologies. At the same time, the Bank implements strict access management for projects with high energy consumption, high pollution and low efficiency to ensure synergistic effect of pollution reduction and carbon reduction.

The Bank fully evaluates ESG risks and adopts corresponding management measures in the credit granting process, and formulates refined control requirements based on project scale, technology, energy consumption, emissions and other factors. The specific risk management measures the Bank takes in the financing process to do a good job before, during and after the loan are as follows:

#### ● Pre-credit Due Diligence

Conduct ESG risk due diligence on the industry and regional characteristics of clients and projects, and hire third-party assessment organizations to conduct assessments when necessary.

#### ● Credit Management

Review ESG compliance documents submitted by clients, implement a "one-vote veto system" for clients and projects with serious violations of laws and regulations or significant risks, and prioritize the approval of green finance projects.

#### ● Post-credit Risk Management

Dynamically monitor clients' ESG risks, establish a major risk reporting system, regularly investigate ESG risks, and activate contingency plans in case of risk events.

The Bank classifies and dynamically evaluates its customers based on ESG risk assessment standards, uses the results of the evaluation as an important basis for customer rating, entry, management and exit, and implements differentiated management in terms of loan "triple-checking", pricing, capital measurement, and other aspects. Customers with significant ESG risks will be included in the watch list, and the Bank requires them to formulate risk mitigation measures and make their implementation a key inspection during subsequent inspections.

During the reporting period, the Bank conducted environmental and climate risk stress testing by adopting the "Climate Risk Sensitivity Stress Testing (2022) organized by the People's Bank of China". The steel industry and chemical industry were selected as target sectors, with carbon emission costs of regulated entities as the stress factor. This involved calculating the costs of purchasing additional carbon quotas required by enterprises, thereby assessing the transition risks faced by high-carbon emission industries. The stress testing results indicate that the carbon cost-related risk exposure of the loan portfolio covered in this exercise remains within manageable parameters.

## Promoting Green Finance Steadily, Helping To Transform The Economy

### Green Finance In Practice

The Bank has actively responded to the national green finance policy and implemented the concept of green development in the "Five Key Articles", has formulated the "Shengjing Bank Marketing Guidelines for Energy Performance Contracting Project Financing Business (2024)", which clearly defines the applicable scenarios for EPC business and specifies detailed requirements for project entities, energy service companies, and energy-consuming entities to guide standardized operations. The Bank has launched the "Liaoning Carbon Loan" series of products, including carbon emission reduction loans, carbon emission right pledge loans, and corporate carbon credit-linked loans, among other sub-products. The Bank has launched the first carbon emission right pledge registration loan business in Liaoning Province in the form of carbon emission right as a pledge, which provides a new way of credit enhancement for enterprise financing and effectively revitalizes the carbon assets of enterprises.

At the end of the reporting period, the Bank's green credit balance amounted to RMB13.870 billion<sup>2</sup>, a significant year-on-year increase of 41.6%, with green credit balance accounting for 2.77%. During the year, the Bank issued carbon emission reduction loans amounting to RMB127,744,800, with a weighted average interest rate of 2.38% on the loans, and obtained carbon emission reduction refinancing funds amounting to RMB76,646,900, leading to an annual carbon emission reduction of 54,567.05 tons of carbon dioxide equivalent.



At the end of the reporting period

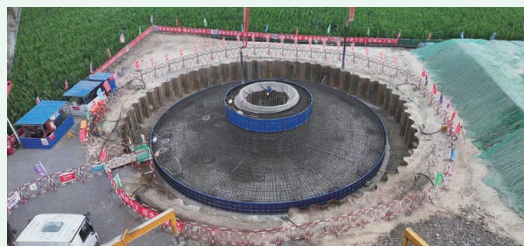
the Bank's green credit balance amounted to

RMB **13.870** billion



#### Shengjing Bank Dalian Branch Successfully Launches Green Loan to an Energy Company in Dalian

Dalian Branch focuses on energy conservation and environmental protection, clean energy, green building and other areas to increase resource investment and empower the development of green finance. An energy enterprise in Dalian has a demand for payment due to the construction of a wind power project. Dalian Branch flexibly utilized innovative financial products and advantageous policies to focus on green finance and actively invested in green credit to support the construction of the enterprise's environmental protection project.



#### Shengjing Bank Benxi Branch Issues Green Loan to a Mining Enterprise

Benxi Branch issued a green loan to a mining enterprise in Benxi and contributed to the green development of this enterprise. A key construction project under the jurisdiction of the enterprise adheres to the concept of "green development and safe development", and is committed to realizing unmanned mine operation through the use of automation and intelligent technology to create a "domestic leading and international first-class" green and intelligent deep shaft mine.



<sup>2</sup>

Perform statistical reporting pursuant to the "Green Financing Statistical System (2020 Version)".

## Promoting Green Finance Steadily, Helping To Transform The Economy

The Bank has launched the “Water Saving Loan” special financial product to help build a water-saving society. It provides special financing support to water users and water-saving service enterprises with financing needs in the province, so that the enterprises can have sufficient liquidity protection and contribute to the country's water-saving and green development. At the same time, the Bank has proactively invested in green bonds to fulfill our responsibility in advancing sustainable development through concrete actions. As of the reporting period-end, Shengjing Bank's holdings of green bonds totaled RMB1.382 billion.



### Shengjing Bank Tieling Branch Launches Liaoning's First Real Economy “Water Saving Loan” Business

Shengjing Bank has actively responded to the green finance policy and participated in the innovative practice of “Water Conservation Loan” to help efficient water resource utilization. As a special financing service platform jointly launched by the Liaoning Provincial Water Resources Department and the Liaoning Branch of the People's Bank of China, the “Water Conservation Loan” aims to provide preferential loan support for water users and water conservation service enterprises. During the reporting period, Tieling Branch launched Liaoning's first “Water Conservation Loan” business for the real economy.



## Green Finance Capacity-Building

The Bank attaches great importance to green finance capacity building, and enhances its professional capacity in green finance by engaging external industry experts, assigning specialists to participate in external training, and conducting special training within the Bank.

### Specialized training by external industry experts

External experts were hired to conduct special training on the topics of “Green Practice and Prospect of Small and Medium-sized Banks” and “Carbon Market and Carbon Finance Development under the Goal of ‘Dual Carbon’ Strategy”. The training analyzed the development of the green financial market, green financial practice cases of small and medium-sized banks and the future development direction of green finance; it shared information from various perspectives, including the development history of the carbon market, innovative practice of carbon finance, and the sustainable development of the carbon benefit mechanism, with more than 600 trainees participating in the training.

### Appointing specialists to participate in training by external professional institutions

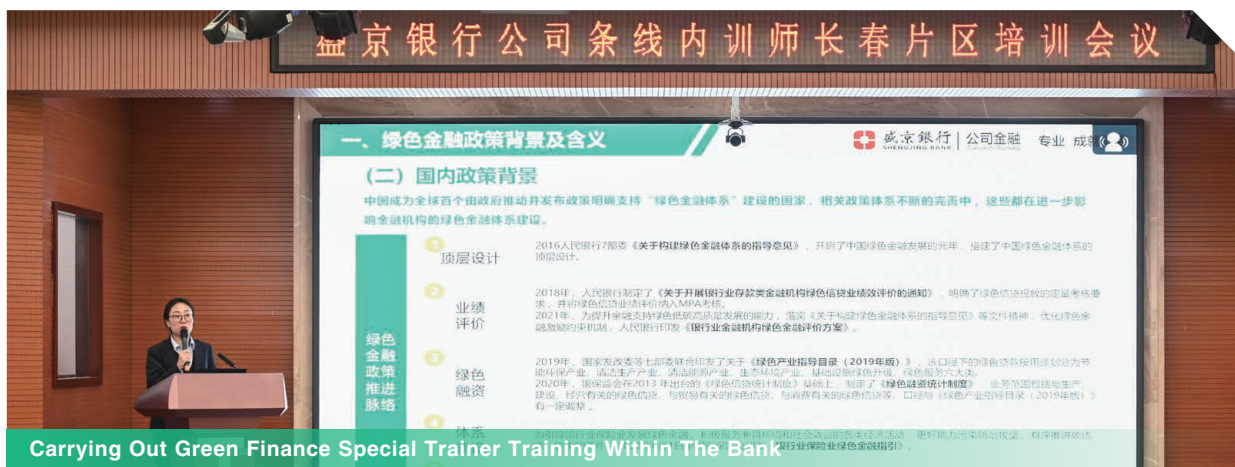
Organize external training for key personnel in the transformation of financial topics, focusing on the history of financial institutions' transformation, financial development, international trends, paths and goals, implementation and application of the several major themes to effectively improve the business and foresight of the Bank's professional talents in the field.



## Promoting Green Finance Steadily, Helping To Transform The Economy

### Carrying out special trainer training within the Bank

making full use of internal intellectual resources, strengthening the construction of the Bank's professional instructor team, and launching special training for the internal trainer team of the corporate line. A total of 4 special trainings were conducted in the field of green finance, covering green finance policies, products and cases, covering all 18 branches with a total of more than 1,000 participants, further promoting the professional development of the Bank's green finance business.



Carrying Out Green Finance Special Trainer Training Within The Bank



### Shengjing Bank Organizes Forum on Energy Saving, Environmental Protection, Green and Low Carbon Industries

On the occasion of the National Low Carbon Day, Shengjing Bank successfully organized the Energy Saving and Environmental Protection Green and Low Carbon Industry Forum of the "Afternoon Tea of Shengqing" series of activities, which brought together industry experts, scholars and representatives of more than 50 enterprises to discuss the development trend of the green and low carbon industry, share the cutting-edge technologies and innovative practices, and seek for opportunities for industrial cooperation and win-win situation.



During the reporting period, the Bank officially issued the "Shengjing Bank Environmental Information Disclosure Specifications" corporate standard, which was recognized as a "Frontrunner" in Liaoning Provincial Corporate Standards. By establishing a unified framework for environmental data collection and disclosure, the Specifications further strengthened the institutional safeguards for the Bank's long-term sustainable development.



## Embedding Low-Carbon Principles, Building A Green Bank

Shengjing Bank consistently integrates green development into its daily operations, striving to minimize its environmental impact. The bank continuously improves its environmental management system, implements green procurement policies, optimizes energy efficiency, and actively promotes resource conservation and environmental protection.

### Environmental Management

The Bank strictly complies with the "Environmental Protection Law of the People's Republic of China," "Law of the People's Republic of China on the Prevention and Control of Soil Pollution," "Law of the People's Republic of China on the Prevention and Control of Air Pollution," "Law of the People's Republic of China on the Prevention and Control of Water Pollution" and other relevant regulations, actively fulfilling its environmental management responsibilities. To effectively reduce energy consumption during operations, we have formulated the "Shengjing Bank Headquarters Construction Guidelines" and the "Shengjing Bank Office Initiative on Promoting Green Office, Low-Carbon Living, and Energy Conservation", standardizing energy use management. Employees are encouraged to adopt green office practices, including electricity and water conservation, as well as the efficient use of office supplies. The Bank actively promotes paperless operations to minimize material waste and enhance environmental awareness through targeted education and advocacy, fostering a corporate culture centered on environmental sustainability and resource efficiency. During the reporting period, the Bank did not experience any environmental violations.



During the reporting period

the Bank **did not experience**  
any environmental violations

As a non-production-oriented service institution, the Bank's business operations do not involve high-energy-consuming production processes. Therefore, the Bank's environmental objectives for the year focus on maintaining greenhouse gas emission intensity, total energy consumption intensity, water consumption intensity, and waste discharge intensity within a reasonable range. Additionally, the Bank has set green finance targets to support carbon reduction efforts in the industrial sector.



#### Shengjing Bank Beijing Branch, Guanyuan Sub-branch, Organizes Green Environmental Protection Training

To effectively implement cost reduction and efficiency enhancement management, optimize office processes, reduce costs, and minimize resource waste, the Guanyuan Sub-branch actively promotes environmental protection and ecological civilization initiatives. As part of these efforts, the Bank organized a training session on cost reduction and efficiency enhancement in banking office environments, along with green environmental protection training. This training aimed to deepen employees' understanding of the long-term significance of cost reduction and efficiency measures, enhance their awareness of ecological and environmental protection, and strengthen their commitment to maintaining ecological and environmental security standards.



# Embedding Low-Carbon Principles, Building A Green Bank

## Energy And Resources

Electricity is the primary source of energy consumption in our operations, the Bank continuously enhances energy management, actively implements energy-saving measures, and enforces strict control over energy use.

### Energy Conservation Measures :



#### Electricity Conservation

- Strict compliance with national regulations on indoor air conditioning temperature control, utilizing energy-efficient operating modes to enhance efficiency;
- Ensuring office computers, printers, and other electronic devices are powered off after working hours;
- Designated personnel are responsible for shutting down office and public area electrical facilities during holidays;
- Activating power-saving modes and switching off unused equipment for extended periods;
- Using energy-efficient lighting and maximizing natural light to reduce electricity consumption;
- Adjusting air conditioning settings according to seasonal and temperature variations, keeping doors and windows closed while promoting natural ventilation to conserve energy.



#### Fossil Fuel Conservation

- Strengthening the management of official vehicle allocations and promoting green travel to reduce fuel consumption;
- Streamlining meeting arrangements, shortening meeting durations, and promoting video conferencing to lower transportation-related energy usage.

In 2024, the Head Office's natural gas consumption decreased by **49%**, total energy consumption was reduced to **3.76** million kWh with a **12%** decrease; unit energy consumption was lowered to **0.37** ten thousand kWh per employee<sup>3</sup> with a **12%** decrease.

Year	Headquarters Electricity Consumption (10,000 kWh)	Headquarters Fuel Consumption (Liters)	Headquarters Natural Gas Consumption (Cubic Meters)	Total Energy Consumption (10,000 kWh)	Unit Energy Consumption (10,000 kWh/Employee)
2024	318.87	51,204	12,321	376	0.37
2023	360.33	49,239	24,030	428	0.42
2022	446.44	62,423	23,528	527	0.54

The Bank places great emphasis on the efficient use and conservation of water resources, implementing various measures in daily operations to reduce consumption and enhance water efficiency. The Bank has strengthened the maintenance and management of water facilities, proactively upgraded equipment, and prioritized the use of water-saving sanitary fixtures to improve efficiency and prevent issues such as leaks and continuous water flow, minimizing water waste at the infrastructure level. In addition to technological improvements, the Bank advocates spanned water use, conservation practices, and water recycling, encouraging employees to develop habits that support sustainability. As of the end of the reporting period, the headquarters' total water consumption reached 42,740 tons, with a per capita water consumption of 41.82 tons per employee.

<sup>3</sup> During the reporting period, the total number of headquarters employees was 1,022.

## Embedding Low-Carbon Principles, Building A Green Bank

### Regulated Emissions

To minimize the environmental impact of waste generated during operations, the Bank adheres to green office practices, promoting waste reduction initiatives and implementing a classification and recycling system to enhance resource efficiency. As a non-production enterprise, our core business does not involve high-pollution or high-emission activities. The limited hazardous waste generated in daily operations, such as used batteries and discarded fluorescent tubes, is entrusted to professional waste management companies for environmentally compliant disposal. At the end of the reporting period, the headquarters generated 192.53 tons of non-hazardous waste, primarily domestic waste, and 2.11 tons of hazardous waste. The per capita non-hazardous waste generation was 0.19 tons per employee, while per capita hazardous waste generation was 2.06 kg per employee.



As of the end of the reporting period

Non-hazardous waste generation **192.53** tons (primarily domestic waste)

Hazardous waste generation **2.11** tons  
 Per capita non-hazardous waste generation

**0.19** tons/employee

Per capita hazardous waste generation **2.06** kg/employee

#### Waste Reduction Measures :



##### Conserving Office Supplies

- Strict procurement control, prioritizing low-energy, eco-friendly products while avoiding high-end office supplies;
- Standardized office supply issuance, implementing an approval system to prevent unnecessary use and enhance efficiency;
- Promoting the use of recycled paper and reusable items, such as refillable pens, toner cartridges, and rechargeable batteries;
- Installing classified recycling bins to collect office paper, newspapers, and packaging materials for proper resource recycling;
- Encouraging responsible use of meeting supplies, ensuring items are returned after meetings to minimize waste.



##### Paperless Office Initiatives

- Maximizing the use of OA systems and digital platforms to reduce reliance on paper documents and enhance system efficiency;
- Adopting a "print only when necessary" policy, discouraging single-sided printing, and minimizing paper and printer consumable waste;
- Reducing the use of disposable paper products, such as paper towels in restrooms, to minimize resource consumption;
- Strengthening office equipment maintenance to prevent avoidable damage and extend device lifespan.



##### Electronic Equipment Recycling and Reuse

- Implementing a structured reuse program for replaced computers, terminals, printers, and network equipment to minimize electronic waste and promote efficient resource utilization.

## Embedding Low-Carbon Principles, Building A Green Bank

	Unit	2024	2023	2022
<b>Non-Hazardous Waste</b>				
Domestic Waste	Tons	190	175	300
Destroyed Production Hard Drives	Kg	52.5	68.6	76
Notebook Hard Drives	Kg	1.5	2	2
Desktop Hard Drives	Kg	50	45	47
Discarded Computers	Kg	130	680	698
Discarded Printers	Kg	100	850	940
Other Discarded Electronic Products	Kg	2,200	200	326
<b>Hazardous Waste</b>				
Toner	Kg	800	809	766
Drum Units	Kg	800	3,697	3,564
Ink Cartridges	Kg	10	4.4	4.8
Printer Ribbons	Kg	500	2,650	2,585

The Bank's atmospheric emissions primarily originate from gasoline consumption by official vehicles. To mitigate environmental impact, measures have been implemented to optimize vehicle usage and reduce pollutant emissions. During the reporting period, total emissions from headquarters operations amounted to 0.75 kg of sulfur oxides (SOx), 18.50 kg of nitrogen oxides (NOx), and 1.36 kg of particulate matter (PM). These efforts align with the Bank's commitment to sustainable operations and the minimization of its environmental footprint.

Year	Sulfur Oxides (SOx) (kg)	Nitrogen Oxides (NOx) (kg)	Particulate Matter (PM) (kg)
2024	0.75	18.50	1.36
2023	0.72	18.62	1.37



## Embedding Low-Carbon Principles, Building A Green Bank

### Green Procurement

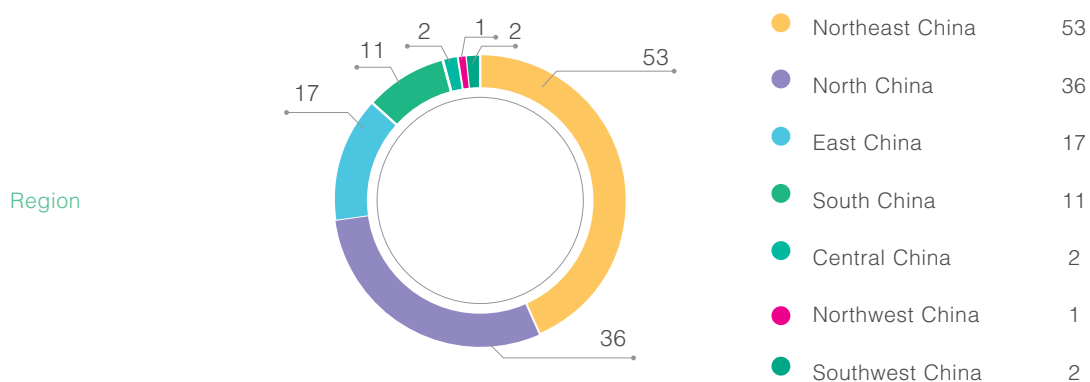
The Bank strictly complies with the “Interim Regulations on the Centralized Procurement Management of State-Owned Financial Enterprises” and relevant legal provisions, ensuring standardized procurement practices that enhance efficiency and effectiveness. To regulate procurement activities, the Bank has established the “Shengjing Bank Centralized Procurement Management Measures (2024)” and the “Shengjing Bank Centralized Procurement Operating Procedures (2025)” and other related policies, implementing centralized management and unified price negotiation to maintain procurement transparency and compliance.

Adhering to the principles of openness, fairness, and impartiality, the Bank conducts rigorous supplier selection processes, assessing candidates across multiple dimensions, including legal liability, commercial reputation, financial stability, technical capabilities, tax and social security compliance, and overall operational integrity. This approach ensures that selected suppliers possess strong corporate sustainability and risk management capabilities. The Bank actively promotes green procurement policies, prioritizing energy-efficient and environmentally friendly products. Suppliers are encouraged to integrate sustainability and energy conservation requirements into their operational frameworks, aligning with our commitment to sustainable procurement and environmental responsibility.

### Supplier Management Process

▼ <b>Supplier Recruitment Stage</b>	The centralized procurement project department sets clear requirements regarding financial stability, qualification authorizations, implementation experience, and compliance records, ensuring suppliers meet project needs.
▼ <b>Supplier Qualification Pre-Assessment Stage</b>	Based on a comprehensive review of the project background and supplier applications, a pre-assessment panel evaluates supplier submissions to ensure an open, fair, and impartial selection process.
▼ <b>Supplier Evaluation Stage</b>	The Bank conducts periodic assessments of contracted and shortlisted suppliers, using evaluation results as key criteria for contract renewals, admissions, or removals, continuously refining the supplier management framework.
▼ <b>Supplier Communication &amp; Engagement</b>	The Bank fosters active two-way communication with suppliers, organizing discussions on internal procurement needs and industry standards to align objectives, enhance collaboration, and support mutual growth.

At the end of the reporting period, the Bank had a total of 122 suppliers, categorized by region as follows:



**Total**

**122**

## Addressing Climate Change, Fulfilling Responsibility

Shengjing Bank upholds the core principle of sustainable development, considering climate change response a key aspect of its social responsibility and green finance strategy. Recognizing the profound impact of climate change on the financial sector, the Bank actively develops a systematic climate risk management framework to comprehensively identify, assess, and manage climate-related risks and opportunities.

### Governance

Shengjing Bank has clearly defined the governance responsibilities of the Board of Directors and the Strategy Development and ESG Committee in addressing climate change-related matters. The Bank thoroughly assesses the challenges and opportunities climate change poses and integrates climate-related decision-making into its governance framework. This ensures effective oversight and implementation of climate strategies at all organizational levels.

### Strategy

Recognizing the profound impact of climate change on the global economy and financial system, Shengjing Bank adheres to the regulatory requirements outlined in Section D of the Hong Kong Stock Exchange's "Environmental, Social, and Governance Reporting Guide". And references the "International Financial Reporting Standard S2 – Climate-Related Disclosures". By aligning with industry research and its business operations, the Bank systematically identifies potential climate-related risks and opportunities over the short, medium, and long term. Using a qualitative assessment methodology, the Bank evaluates identified risks based on probability, impact, adaptability, and resilience. Risks are then categorized into "low", "medium" and "high" impact intensities to facilitate strategic planning and mitigation efforts.

### Physical Risks

The Bank utilizes scenario analysis based on the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC), selecting Shared Socioeconomic Pathways (SSP) for evaluation. The analysis includes both a low greenhouse gas emissions scenario (SSP1-2.6) and a high greenhouse gas emissions scenario (SSP5-8.5)<sup>4</sup>. Under the SSP1-2.6 scenario, global warming by the end of the century is projected to remain within 2.0°C above pre-industrial levels (1850). Under the SSP5-8.5 scenario, global temperatures are expected to rise by 4.4°C above pre-industrial levels by the end of the century.

Risk Type	Risk Name	Risk Impact Pathway	SSP1-2.6			SSP5-8.5			Mitigation Measures
			Short-term	Medium-term	Long-term	Short-term	Medium-term	Long-term	
Acute Physical Risk	Extreme Weather Events	The Bank's operating regions may experience extreme weather conditions such as heavy rainfall and snowstorms, potentially leading to flooding and snow disasters. These events could disrupt clients' business operations, increasing loan default risks.	low	low	medium	low	low	high	Develop emergency response plans considering climate-related disasters, categorize emergency levels, and define specific response measures. Establish an emergency management leadership team to ensure adequate personnel, resources, and system support.
Chronic Physical Risk	Rising Temperatures	Higher temperatures may increase cooling energy consumption across branches, and extreme heat could impact employee health, leading to higher operational costs.	low	low	medium	low	low	high	Optimize energy management at branches, promote high-efficiency cooling systems, enhance workplace health management, improve heat prevention facilities, and prioritize employee well-being.

<sup>4</sup> Shengjing Bank's assessment of potential financial impacts from climate-related risks constitutes forward-looking statements. Given the numerous uncertainties in the external environment, actual future developments may differ materially from the projections outlined in this report.

## Addressing Climate Change, Fulfilling Responsibility

### Transition Risk

In terms of transition risks and opportunities, the Bank adopts the Current Policies Scenario and the Net Zero 2050 Scenario from the Network for Greening the Financial System (NGFS). The Current Policies Scenario assumes the continuation of existing policies, meaning that even with the implementation of Nationally Determined Contributions (NDCs), there is no effective policy support for substantial emission reductions. The Net Zero 2050 Scenario envisions limiting global warming to 1.5°C through the implementation of strict climate policies and technological innovations, aiming to achieve net-zero carbon dioxide emissions around 2050.

Risk Type	Risk Name	Risk Impact Pathway	Net Zero 2050			Current Policies			Mitigation Measures
			Short-term	Medium-term	Long-term	Short-term	Medium-term	Long-term	
Transition Risk	New Policies for Low-Carbon Economic Transition	Stricter government regulations on carbon emissions may increase operating costs for high-carbon industries, potentially affecting their debt repayment capacity and increasing the Bank's credit risk.	low	low	high	low	low	Medium	1. Strengthen policy trend analysis, optimize credit structure, and gradually reduce exposure to high-carbon industries. 2. Increase financial support for green industries. 3. Facilitate customers' transition to a low-carbon economy by offering green financial products and services to enhance their market competitiveness.
	Market and Customer Demand Risk	Growing consumer and investor preference for a low-carbon economy may lead to changes in customer demand, potentially reducing the profitability of certain industries and increasing the Bank's risk of non-performing assets.	low	low	medium	low	low	medium	

### Opportunities

While addressing the challenges of climate change, the Bank not only focuses on potential risks but also actively seeks opportunities arising from this transition. The acceleration of the global green economy transformation has created vast growth prospects for the financial sector. The rapid expansion of green finance, investments in low-carbon technologies, and increasing policy support present new business growth opportunities and enhance the Bank's market competitiveness.

Risk Name	Risk Impact Pathway	Net Zero 2050			Current Policies			Mitigation Measures
		Short-term	Medium-term	Long-term	Short-term	Medium-term	Long-term	
Green Finance Growth Opportunity	The accelerating low-carbon economic transition is driving demand for green financial products such as green credit and green bonds, potentially generating new revenue streams for the Bank.	low	medium	high	low	low	medium	1. Enhance innovation in green financial products and optimize green credit approval processes. 2. Actively participate in green bond issuance to strengthen market competitiveness in the green finance sector.
Reputational Opportunity	Proactive climate action and green finance development can enhance the Bank's reputation among customers, investors, and regulators, strengthening brand value and attracting sustainability-focused clients and investors.	low	low	medium	low	low	medium	1. Improve transparency in ESG disclosures to showcase achievements in green finance. 2. Conduct internal training and awareness campaigns to strengthen ESG commitment across all levels of the organization.

## Addressing Climate Change, Fulfilling Responsibility

### Risk Management

The Bank has established a systematic climate risk management process to comprehensively identify, assess, and manage climate-related risks. Committed to enhancing business resilience and supporting the low-carbon economic transition, the Bank strives to provide a solid foundation for achieving sustainable development goals.

Risk Identification	Risk Assessment	Risk Management	Risk Integration
The Bank follows the International Financial Reporting Standard S2 – Climate-Related Disclosures and industry best practices, integrating climate risk factors with business characteristics. The assessment covers physical risks (e.g., extreme weather events) and transition risks (e.g., regulatory changes, technological advancements) to ensure a comprehensive risk identification framework.	Using scenario analysis and other analytical tools, the Bank evaluates the potential impact of climate risks on asset portfolios, client debt repayment capacity, and operational costs. The assessment quantifies risk exposure, prioritizes risk factors, and provides data-driven support for response strategies.	Targeted measures are implemented to address identified risks, including optimizing credit structures, promoting green finance innovation, and supporting customers in low-carbon transitions. Additionally, risk mitigation mechanisms are established to reduce the impact of climate-related risks on business operations.	Climate risk is embedded within the comprehensive risk management framework, ensuring alignment with traditional risk categories such as credit and market risks. The Bank regularly reviews and updates climate risk management processes to maintain consistency with overall strategic objectives and enhance long-term resilience.

### Metrics and Targets

To achieve comprehensive climate risk management, the Bank continuously monitors greenhouse gas (GHG) emissions, regularly refines response strategies, and enhances business resilience to support the low-carbon economic transition. During the reporting period, the Bank's total GHG emissions (Scope 1 + Scope 2) amounted to 1,873.89 tons of CO<sub>2</sub> equivalent, with a per capita GHG emission intensity of 1.83 tons of CO<sub>2</sub> equivalent per employee.

Category	Unit	2024
Headquarters GHG Emissions (Scope 1) <sup>5</sup>	Tons of CO <sub>2</sub> equivalent	162.84
Headquarters GHG Emissions (Scope 2) <sup>6</sup>	Tons of CO <sub>2</sub> equivalent	1,711.05
Headquarters GHG Emissions (Scope 3 – Business Travel) <sup>7</sup>	Tons of CO <sub>2</sub> equivalent	207.34
Headquarters GHG Emission Intensity (Scope 1 + Scope 2)	Tons of CO <sub>2</sub> equivalent/employee	1.83

<sup>5</sup> The headquarters Scope 1 greenhouse gas emissions come from direct emissions of greenhouse gases from the combustion of gasoline, diesel and natural gas.

<sup>6</sup> The headquarters Scope 2 greenhouse gas emissions come from purchased electricity production.

<sup>7</sup> The headquarters Scope 3 greenhouse gas emissions primarily come from other indirect emissions generated by business travel.

# 05

## Social

Shengjing Bank values the growth of every employee and prioritizes their physical and mental well-being. The Bank is committed to safeguarding employee rights while providing diverse career development opportunities. At the same time, the Bank actively fulfills social responsibilities by engaging in public welfare and charitable initiatives, working together to build a more inclusive and harmonious society.





## Protecting Employee Rights, Building A Harmonious Workplace

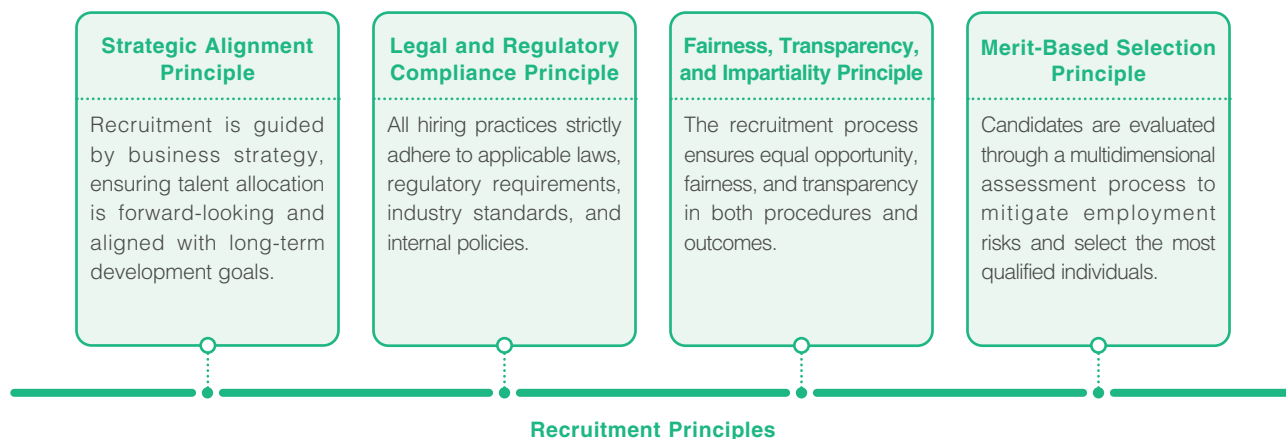
Shengjing Bank strictly adheres to the “Labor Contract Law of the People’s Republic of China”, the “Provisions on the Prohibition of Using Child Labor”, and other relevant regulations. The Bank upholds the principles of fairness and transparency in employment practices, ensuring a well-structured labor management system and a comprehensive compensation and benefits framework. By continuously optimizing hiring procedures and salary structures, the Bank strives to protect employee rights and enhance workplace harmony.

### Employment Management

The Bank places great importance on compliance and fairness in employment, implementing the “Shengjing Bank Labor Contract Management Measures” and other policies to establish clear recruitment guidelines. These ensure that hiring decisions are free from discrimination based on gender, age, religion, ethnicity, nationality, or disability.

Shengjing Bank strictly prohibits child labor and forced labor. Through rigorous verification of candidate identity information, ensures lawful and compliant employment practices. The Bank enforces labor contract filing procedures and promotes an integrated, standardized, and long-term labor management system. During the reporting period, no incidents of child labor or forced labor were recorded.

In recruitment, Shengjing Bank aligns talent allocation with its strategic development needs while ensuring fair and transparent hiring processes. The Bank adopts a dual-track recruitment model, combining external recruitment and internal selection to attract and cultivate a diverse talent pool. External recruitment is divided into campus hiring and social recruitment, with tailored strategies to meet the needs of different talent markets.



In terms of school recruitment, Shengjing Bank prioritizes long-term partnerships with leading universities. The Bank actively participates in specialized recruitment events such as the Northeast Asia (Shenyang) Talent Exchange Conference and Shenyang’s “Five Services to Campus” initiative. Additionally, strategic cooperation agreements with universities have been established to provide promising graduates with extensive career development opportunities.

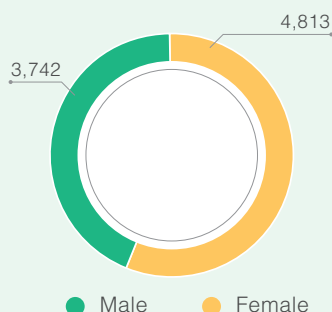
In terms of social recruitment, the Bank implements a “headquarters-branch coordination” mechanism, ensuring a structured and precise selection process. Candidates undergo centralized written examinations at the headquarters level, followed by branch-level interviews, allowing for the selection of high-caliber professionals tailored to the specific needs of each branch. To further enhance flexibility, branches are encouraged to adjust recruitment strategies based on their operational requirements and local market dynamics, enabling a customized, branch-specific hiring approach.

Shengjing Bank also emphasizes internal talent development and mobility, fostering career progression within the organization. A three-tier personnel mobility system across headquarters, branches, and sub-branches has been established to facilitate structured career transitions. Through a transparent and merit-based selection process, employees are encouraged to explore diverse roles, supporting long-term career growth and professional development.

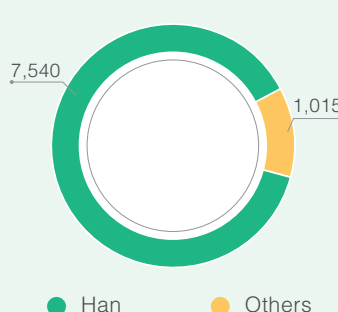
## Protecting Employee Rights, Building A Harmonious Workplace

In 2024, Shengjing Bank newly hired 345 employees, bringing the total number of full-time employees to 8,555. The workforce composition, categorized by gender, ethnicity, age, educational background, job rank and region, is detailed in the following chart.

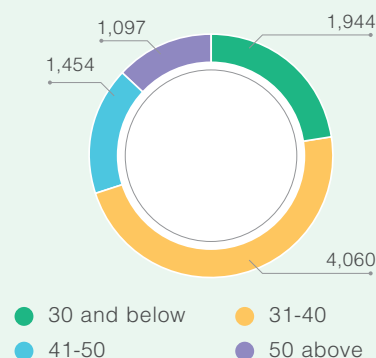
### Gender



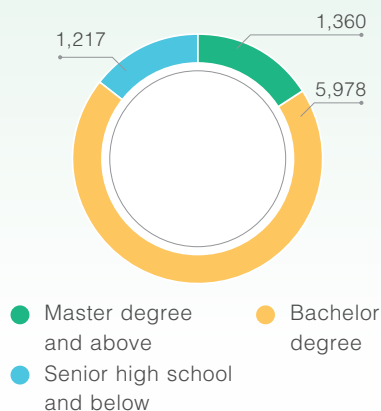
### Ethnic



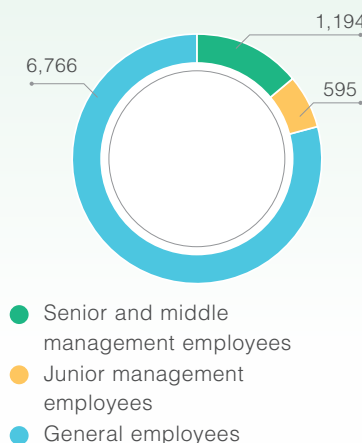
### Age



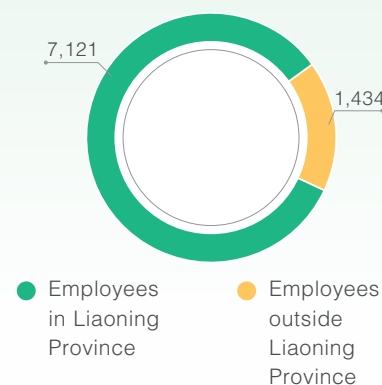
### Educational Background



### Rank



### Region



## Compensation And Benefits

The Bank has established a standardized and structured compensation system, formulating and implementing the "Shengjing Bank Professional Sequence" to regulate salary management, employee performance evaluations, and job grade classifications. This system ensures that compensation aligns with employees' job responsibilities and performance, effectively enhancing work motivation and engagement.

The Bank's compensation structure consists of three components: fixed salary, variable salary, and benefit-based income. Fixed salary is determined based on the employee's job sequence, level, and salary grade, ensuring alignment with job requirements. Variable salary is adjusted according to institutional and individual performance, serving as an incentive for employees' work achievements. Welfare benefits beyond the statutory social security programs (five insurances and one housing fund), employees receive supplementary medical insurance and corporate annuities (supplementary pension plans) and various daily subsidies. The Bank also implements a monthly performance-based prepayment system, allowing employees to receive timely recognition for their contributions.

## Advancing Talent Development, Strengthening Growth Potential

Shengjing Bank upholds the philosophy of talent-driven development, establishing a systematic and innovative talent development framework. Through a structured employee training mechanism and well-defined career progression pathways, the Bank encourages employees to continuously enhance their professional expertise and comprehensive skills while growing alongside the institution.

### Employee Training

The Bank has established a standardized and scientific compensation system that aligns remuneration with employees' job performance and role responsibilities, thereby effectively enhancing work motivation and enthusiasm.

To further strengthen training management, the Bank has developed the "Shengjing Bank Training Management Team Measures" and the "Shengjing Bank Internal Trainer Management Measures". These policies support the establishment of training centers, professional training management teams, and an internal trainer network, ensuring the systematic implementation of training programs and the delivery of high-quality training content.

#### Training Center Development

Each functional division designates a responsible person, with employees taking turns leading study sessions and instructing on operational procedures within their respective domains.

#### Training Management Team Development

The training center collaborates with branches and departments at headquarters to coordinate the training management team. Specialized task forces are formed within the administrator network to ensure precise personnel allocation for training initiatives.

#### Internal Trainer Team Development

The Bank integrates internal trainers from key business areas, establishing a unified three-tier instructor network across headquarters, branches, and sub-branches. This structure enhances both professional expertise and teaching capabilities within the trainer team.



#### Shengjing Bank Hosts "New Shengjing Power" New Employee Training

Since 2021, Shengjing Bank has successfully organized four consecutive sessions of its "New Shengjing Power" pre-job centralized training program for new campus recruits. The latest session featured over twenty internal trainers from the headquarters delivering courses covering corporate culture, professional ethics, computer training and counter marketing. This systematic training program aims to help new employees comprehensively understand the Bank's development history and organizational structure, acquire essential professional skills and specialized knowledge for their positions, cultivate appropriate professional values, smoothly transition into their roles, and quickly adapt to their positions.



## Advancing Talent Development, Strengthening Growth Potential

The Bank is committed to enhancing its online training management system, expanding platform functionalities and resources, and advancing online training towards standardization, efficiency, and compliance. In 2024, the Shengjing Mobile Learning Platform uploaded 127 internal and 33 external courses, conducted 157 examinations, and played a crucial role in expanding training channels and integrating training resources.

In 2024, Shengjing Bank employees accumulated a total training duration of 23,432 hours, achieving a 100% training coverage rate.



In 2024

**127** internal training courses developed

**33** external educational resources added

**157** examinations successfully conducted

Total training duration of **23,432** hours

**100%** training coverage rate

## Employee Development

Shengjing Bank has developed five professional career sequences: Management, Marketing, Technology, Operations, and Advisory. Employees can choose between in-sequence promotions or cross-sequence career transitions. In management personnel selection, the Bank has established the "Management Personnel Appointment Measures" and the "Shengjing Bank Senior Management Qualification Measures", clearly defining the appointment process. Additionally, the Bank has implemented a "dual-track rotational training program" between headquarters and branches, fostering mutual development and role adaptability among managerial staff. This initiative enhances management professionalism and establishes a seamless, vertically integrated leadership framework.

The Bank integrates performance assessments with role evaluations to determine salary levels and career advancement. Through the "Shengjing Bank Employee Performance Evaluation Management Measures", the Bank incorporates work performance, teamwork capabilities, and innovation skills into a comprehensive evaluation system, ensuring that employees receive compensation and career progression aligned with their contributions and performance.

### Salary Grade Management Principles

#### Job Value Principle

Salary levels are determined through job evaluation, ensuring that compensation is aligned with job value while maintaining objectivity and fairness.

#### Fairness Principle

Performance is assessed through quantifiable metrics, with an emphasis on work process management. Promotion criteria are transparent and standardized to ensure internal equity.

#### Incentive Principle

A dynamic salary management system is implemented, allowing for both upward and downward adjustments. Salaries for the same grade are managed within a defined range, fostering employee motivation and accountability.

## Strengthening Employee Care, Fostering Team Cohesion

Shengjing Bank prioritizes the comprehensive well-being of its employees, adhering to the “Work Safety Law of the People’s Republic of China” and implementing the “Shengjing Bank Employee Care Management Measures” to safeguard employee welfare through practical support initiatives. By establishing effective communication channels, the Bank enhances the understanding of employee needs and strives to create a healthy and harmonious work environment.

### Employee Communication

The Bank provides multifaceted support for employees in both professional and personal aspects. Special attention is given to assisting employees facing financial difficulties with dedicated relief initiatives. In 2024, the Bank extended support to 44 employees through hardship assistance programs, distributing RMB172,000 in aid funds to provide tangible support for those in need.



Visiting Employees in Need

The Bank regards employee communication as a critical aspect of corporate management, encouraging employees to express their opinions and suggestions through the Employee Representative Conference, where significant matters affecting their interests are discussed. Additionally, the Bank actively organizes sports and cultural activities, including employee sports competitions, go tournaments and table tennis matches to foster trust and team cohesion among employees. These initiatives contribute to a warm and inclusive corporate culture, enhancing employees’ sense of belonging and overall well-being.



#### Shengjing Bank Hosts the “Passionate Red, Winning the Future” Employee Sports Games

In September 2024, Shengjing Bank successfully hosted the “Passionate Red, Winning the Future” Employee Sports Games. The event featured 20 teams and over 860 participants, competing in track and field, fun games, tug-of-war, and 20 other events. This sports competition showcased employees’ athletic abilities and teamwork, reinforcing a strong sense of collectivism and vitality. The event further strengthened the foundation of team cohesion, contributing to the Bank’s long-term development and corporate culture.





## Strengthening Employee Care, Fostering Team Cohesion



### Shengjing Bank Hosts the “Passionate Red, Chess for Strength” Employee Go Tournament

In April 2024, the Shengjing Bank Trade Union successfully organized the “Passionate Red, Chess for Strength” Employee Go Tournament. The event attracted enthusiastic participation from Go enthusiasts across the Bank, fostering a spirit of vitality and ambition among employees. The tournament served as a platform to inspire staff to embrace a proactive mindset and uphold the work ethic of “agility, resilience, precision, and accountability”, contributing to the Bank’s high-quality development.



### Shengjing Bank Hosts the “Passionate Red, Ping to the Future” Employee Table Tennis Tournament

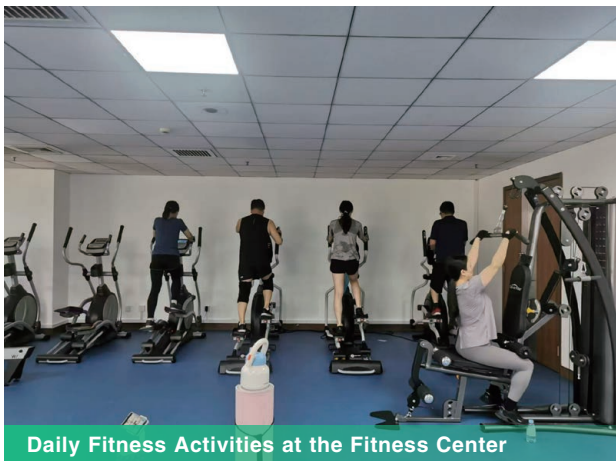
In May 2024, Shengjing Bank successfully hosted the “Passionate Red, Ping to the Future” Employee Table Tennis Tournament at Shenyang University. The event brought together 20 teams of athletes from the Bank, supporters, members of cultural and sports associations, and over 200 participants, including faculty and students from Shenyang University. The tournament was not only a competition of skill and performance but also a celebration of friendship, teamwork, and the Bank’s culture of health, unity, and progress. As Shengjing Bank embarks on a new era, new journey, and new mission, employees will carry forward the spirit and determination demonstrated in the competition, contributing their collective strength and responsibility to the Bank’s high-quality development and a brighter future.



## Strengthening Employee Care, Fostering Team Cohesion

### Employee Health

The Bank strictly complies with the Work Safety Law of the People's Republic of China and actively promotes the philosophy of "Happy Work, Healthy Life", encouraging a positive and active lifestyle, regularly organizes health seminars to spread health awareness and continuously hosting sports and cultural activities, including table tennis, badminton, soccer, basketball, chess, swimming, calligraphy and photography. Additionally, the employee fitness center offers aerobics and ballet classes, helping employees develop healthy living habits and enhance their overall well-being.



Daily Fitness Activities at the Fitness Center

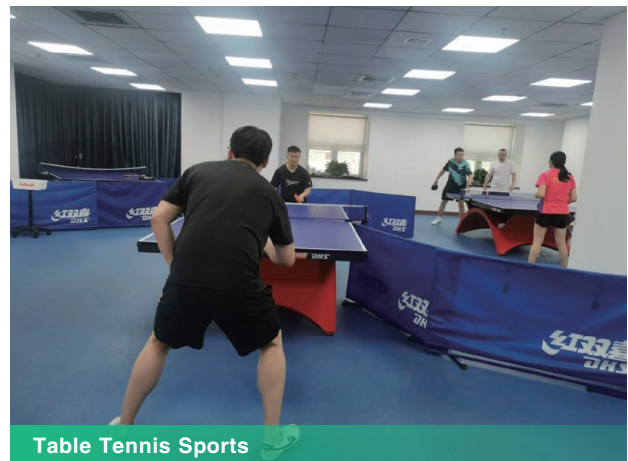


Table Tennis Sports



#### Shengjing Bank Hosts "Safeguarding Employee Health" Seminar

In September 2024, Shengjing Bank invited medical experts from Shengjing Hospital to conduct a health education seminar addressing common health concerns identified in employee medical examinations. The experts provided detailed guidance on interpreting health check-up reports and offered preventive and management strategies for hyperlipidemia, fatty liver, gout, pulmonary nodules, thyroid nodules, and hypertension-related conditions. Through this initiative, employees received personalized professional health guidance, gaining comprehensive health knowledge. The seminar further promoted healthy behaviors and lifestyle improvements, fostering a strong corporate health culture.



## Advancing Rural Development, Empowering Agricultural Growth

Shengjing Bank has established a comprehensive rural financial service system, focusing on improving livelihoods and supporting agricultural development. The Bank strengthens financial support for “one industry per county, one specialty per township, and one product per village” initiatives, offering tailored financial services aligned with local agricultural production and sales patterns. These efforts help enhance farmers’ productivity and improve their quality of life.

### Supporting Agricultural Industries

The Bank fully implements the “1+1+N” Action Plan for Financial Support of Rural Revitalization, establishing an Agricultural Finance Task Force. This initiative includes one rural revitalization guidance policy, one revised evaluation framework, and an expanded portfolio of diversified financial products. The Bank has increased loan support for agricultural entrepreneurship, ensuring greater allocation of credit resources to the agricultural sector. Through diversified financing models, optimized loan approval processes, and customized financial products, the Bank effectively addresses the specific needs of agricultural development. As of the reporting period, the Bank’s agricultural loan balance reached RMB26.735 billion.

Shengjing Bank has actively promoted the “LiaoNong Loan” model, exploring collateralized loans for agricultural assets such as livestock, farm machinery, and greenhouse facilities. By integrating information, services, resources, and local networks, the Bank has developed village-level liaison networks, applying a grid-based, multi-dimensional approach to gain deeper insights into the financing needs of rural stakeholders.



#### Shengjing Bank Panjin Branch’s “Liaoning Agricultural Loan” Supports Livestock Farming Enterprises

Shengjing Bank Panjin Branch remains committed to its core financial mission, aligning with new productivity development trends and addressing the unique needs of Panjin’s livestock industry. By leveraging “Liaoning Agricultural Loan • Livestock Loan,” the branch actively explores collateralized loan models for agricultural facilities, including greenhouses, cattle sheds, and cold storage units. This initiative helps resolve financing challenges faced by livestock farmers, particularly issues related to limited fixed assets and the difficulty of using existing assets as collateral. By overcoming these financing barriers, Shengjing Bank is effectively supporting the sustainable growth of the livestock farming sector.



#### Shengjing Bank Liaoyang Branch Baita Sub-branch Hosts Agricultural Livestream Event

The Baita Sub-branch launched the “Baita Sub-branch Passionate Livestream”, collaborating with Liaoyang cultural tourism ambassadors, agricultural social media influencers, and rural entrepreneurship advocates. The event featured a well-known positive-energy influencer focused on rural revitalization, to promote local specialty products through a dedicated livestream session. According to backend statistics, the livestream attracted over 2,500 viewers and received more than 43,000 likes on the platform, effectively boosting the visibility and market reach of local agricultural products.





## Advancing Rural Development, Empowering Agricultural Growth

### Conducting Outreach And Assistance Programs

The Bank continues to carry out outreach and assistance initiatives, supporting individuals in need by helping them improve living conditions and enhance quality of life. Through donations and aid programs, Shengjing Bank actively conveys care and warmth to communities. In 2024, the Bank contributed a total of RMB472,800 in charitable donations.



## Commitment To Public Welfare, Social Responsibility

Shengjing Bank remains dedicated to giving back to society, recognizing corporate social responsibility as an integral part of its development mission. The Bank actively engages in public welfare initiatives and volunteer services, enhancing the quality of life for community residents while promoting long-term social prosperity and harmony.

### Community Services

The Bank upholds the “finance for the people” principle through concrete actions, continuously expanding community service initiatives. Shengjing Bank has developed the “Passionate Community” comprehensive service system and established “Passionate Stations” equipped with diverse facilities, significantly improving convenience and accessibility for local residents.



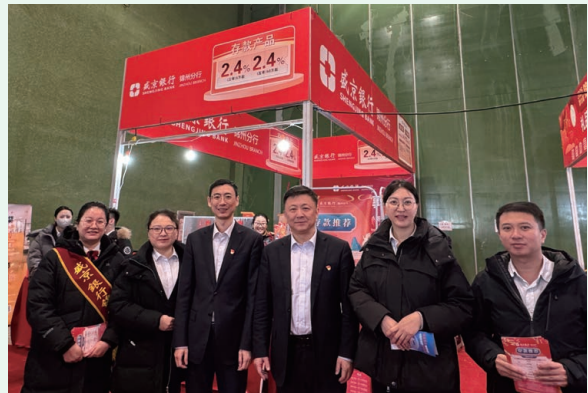
#### Shengjing Bank Chaoyang Branch Launches “Passionate Academy”

In June 2024, Shengjing Bank's Chaoyang Branch partnered with Huayun Community, Shuili Community, and Haihe Community, in collaboration with a local senior cultural and entertainment center, to establish the “Passionate Academy”. The first session featured Chinese dance and African drumming courses, providing customers with an engaging “Finance+” service experience. The initiative received widespread acclaim, reinforcing the Bank's commitment to community enrichment and customer engagement.



#### Shengjing Bank Jinzhou Branch Hosts “Passionate Gathering” New Year Goods Festival

Shengjing Bank Jinzhou Branch, in collaboration with Jinzhou Exhibition Center and well-known local businesses, successfully hosted the “Passionate Gathering” New Year Goods Festival. The 10-day event provided Jinzhou residents with a festive shopping experience while integrating financial literacy education. The celebration created a lively atmosphere, allowing participants to embrace the joy of the Lunar New Year while enhancing their financial knowledge.





## Commitment To Public Welfare, Social Responsibility



### Shengjing Bank Chaoyang Branch Jianping Sub-branch Hosts Community Awareness Event

In March 2024, Shengjing Bank Jianping Sub-branch, in collaboration with Yian Community, organized a Women's Day community awareness event. The initiative celebrated local women by distributing thoughtful gifts to all participants, fostering a warm, joyful, and harmonious community atmosphere.



### Shengjing Bank Anshan Branch Shengli Sub-branch and Fuxing Community in Yuanlin Street Host Mid-Autumn Festival Gala

In September 2024, Shengli Sub-branch, in collaboration with the Fuxing Community in Yuanlin Street, organized a Mid-Autumn Festival Gala under the theme "Moonlight Reunion, Cherished Moments" at Yizhong North Community South Courtyard. During the event, the sub-branch established a "Passionate Community" exclusive charity WeChat group, where community members could scan a QR code to join and access exclusive discounts and benefits from the Bank's partnered merchants. To support the gala, Shengli Sub-branch prepared over gifts, promotional posters, roll-up banners, and other materials, contributing to the event's success and fostering a stronger connection with the local community.



## Commitment To Public Welfare, Social Responsibility

### Public Welfare Activities

The Bank integrates social responsibility into its development strategy, demonstrating its commitment through concrete actions. Shengjing Bank actively promotes the spirit of volunteerism, striving to enhance the quality of life and well-being of the broader community. With a focus on social harmony and shared prosperity, the Bank remains dedicated to advancing sustainable public welfare initiatives.



#### Shengjing Bank Dalian Branch Xinghai Sub-branch Conducts Exam Assistance Initiative

In June 2024, Xinghai Sub-branch organized an Exam Assistance Initiative at Dalian No. 13 High School. The branch provided tissues and bottled water to students and parents, ensuring heat relief and convenience during the intensive exam period. This initiative aimed to offer support and encouragement, allowing students and their families to feel the care and backing of Shengjing Bank throughout the exam process.



#### Shengjing Bank Tieling Branch Conducts "National Security Education Day" Awareness Campaign

In April 2024, Tieling Branch launched a "National Security Education Day" Awareness Campaign through on-site promotions, community outreach, and marketplace engagements. The campaign featured focused educational efforts, distributing over 500 informational brochures and reaching a total audience of 1,000 people. This initiative effectively enhanced public awareness of national security and reinforced the importance of citizen participation in safeguarding national interests.



#### Shengjing Bank Beijing Branch Wangjing Sub-branch Hosts "Be an Environmental Guardian" Training

In December 2024, Wangjing Sub-branch organized the "Be an Environmental Guardian" Environmental Protection Training. This initiative aimed to foster environmental awareness among young participants by integrating both theoretical learning and practical application. The program encouraged children to recognize the importance of sustainability and actively adopt eco-friendly behaviors, creating a greener and more livable environment.



## Appendix

### Key Performance Table

Indicator	Unit	2024	2023	2022
<b>Environmental Performance</b>				
<b>Emissions</b>				
Nitrogen Oxide (NOx) Emissions	kg	18.50	18.618	262.547
Sulfur Oxide (SOx) Emissions	kg	0.75	0.724	0.918
Particulate Matter Emissions	kg	1.36	1.37	19.331
Greenhouse Gas Emissions (Scope 1)	tCO <sub>2</sub> e	162.84	182.93	193.21
Greenhouse Gas Emissions (Scope 2)	tCO <sub>2</sub> e	1,711.05	2,054.94	2,546.02
Greenhouse Gas Emissions (Scope 3 – Business Travel)	tCO <sub>2</sub> e	207.34	–	–
Greenhouse Gas Emission Intensity (Scope 1 + Scope 2)	tCO <sub>2</sub> e/employee	1.83	2.19	2.83
Total Non-Hazardous Waste	tons	192.53	176.85	302
Non-Hazardous Waste Intensity	tons/employee	0.19	0.17	0.31
Domestic Waste	tons	190	175	300
Destroyed Hard Drives	kg	52.5	68.6	76
Laptop Hard Drives	kg	1.5	2	2
Desktop Hard Drives	kg	50	45	47
Discarded Computers	kg	130	680	698
Discarded Printers	kg	100	850	940
Other Discarded Electronic Products <sup>8</sup>	kg	2,200	200	326
Total Hazardous Waste	tons	2.11	7.16	6.92
Hazardous Waste Intensity	kg/employee	2.06	7.01	7.15
Toner	kg	800	809	766
Drum Units	kg	800	3,697	3,564
Ink Cartridges	kg	10	4.4	4.8
Printer Ribbons	kg	500	2,650	2,585

<sup>8</sup> In 2024 disposed of three old generators weighing 2,200 kg.

## Appendix

Indicator	Unit	2024	2023	2022
<b>Resource Usage</b>				
Headquarters Electricity Consumption	10,000 kWh	318.87	360.33	446.44
Headquarters Fuel Consumption	liters	51,204	49,239	62,423
Headquarters Natural Gas Consumption	m <sup>3</sup>	12,321	24,030	23,528
Headquarters Water Consumption	tons	42,740	43,978	40,695
Headquarters Water Consumption Intensity	tons/employee	41.82	43.03	42.04
<b>Social Performance</b>				
<b>Employment</b>				
Total Employees	persons	8,555	8,574	8,553
Male Employees	persons	3,742	3,784	3,804
Female Employees	persons	4,813	4,790	4,749
Employees Aged Below 30	persons	1,944	2,171	2,337
Employees Aged 31-40	persons	4,060	3,943	3,892
Employees Aged 41-50	persons	1,454	1,409	1,298
Employees Aged 50 and Above	persons	1,097	1,051	1,026
Employees with Master's Degree and Above	persons	1,360	1,200	1,146
Employees with Bachelor's Degree	persons	5,978	6,917	6,827
Employees with Associate's Degree and Below	persons	1,217	457	580
Senior & Middle Management Employees	persons	1,194	1,157	1,122
Junior Management Employees	persons	595	605	595
General Employees	persons	6,766	6,812	6,836
Employees in Liaoning Province	persons	7,121	7,099	7,147
Employees Outside Liaoning Province	persons	1,434	1,475	1,406
Han Chinese Employees	persons	7,540	7,588	7,578
Employees of Other Ethnic Groups	persons	1,015	986	975
Employee Turnover	persons	122	205	245

## Appendix

Indicator	Unit	2024	2023	2022
Male Employee Turnover Rate	%	1.47	2.68	1.44
Female Employee Turnover Rate	%	1.38	2.15	1.43
Turnover Rate of Employees Aged Below 30	%	2.58	3.94	0.96
Turnover Rate of Employees Aged 31-40	%	1.42	1.90	1.45
Turnover Rate of Employees Aged 41-50	%	0.43	1.93	0.36
Turnover Rate of Employees Aged 50 and Above	%	0.38	1.36	0.09
Turnover Rate in Liaoning Province	%	0.89	1.50	1.60
Turnover Rate Outside Liaoning Province	%	4	6.97	1.26
<b>Health &amp; Safety</b>				
Work-Related Fatalities	persons	0	0	0
Work-Related Fatality Rate	%	0	0	0
Workdays Lost Due to Work Injuries	days	1,600	54	366
<b>Training and Development<sup>9</sup></b>				
Total Training Participants	person-times	353,774	330,994	540,826
Total Training Hours	hours	23,432	19,913	27,565
Annual Average Training Frequency per Employee	times	41	45	–
Annual Average Training Hours per Employee	hours	53	48	–
Annual Training Investment <sup>10</sup>	RMB10,000	478.15	675.52	482.89
Male Employee Training Participants	person-times	132,903	129,127	207,190
Female Employee Training Participants	person-times	220,871	201,867	333,636
Senior & Middle Management Training Participants	person-times	37,477	35,035	75,405
Junior Management Training Participants	person-times	50,406	51,129	90,186
General Employee Training Participants	person-times	265,891	244,830	375,235
Training Coverage Rate	%	100	100	100
Average Training Hours per Male Employee	hours	48	43	52
Average Training Hours per Female Employee	hours	61	52	67

<sup>9</sup> Covers primary, secondary and third tier training.

<sup>10</sup> Please refer to this report for adjusting annual training investment in 2022.



## Appendix

Indicator	Unit	2024	2023	2022
Average Training Hours per Senior & Middle Management Employee	hours	38	33	64
Average Training Hours per Junior Management Employee	hours	99	93	145
Average Training Hours per General Employee	hours	54	46	53
<b>Supply Chain Management</b>				
Total Number of Suppliers	companies	122	146	70
Suppliers in Northeast China	companies	53	38	27
Suppliers in North China	companies	36	46	22
Suppliers in East China	companies	17	37	13
Suppliers in South China	companies	11	20	6
Suppliers in Central China	companies	2	1	0
Suppliers in Northwest China	companies	1	–	–
Suppliers in Southwest China	companies	2	4	2
<b>Product Responsibility</b>				
Number of Business Complaints	cases	23,417	6,150	3,270
Complaint Resolution Rate	%	100	100	100
Customer Privacy Breach Incidents	cases	0	0	0
<b>Research &amp; Innovation</b>				
R&D Employee Ratio	%	9.7	3	–
Number of Software Copyrights	number	4	4	–
<b>Anti-Corruption</b>				
Employees Trained in Anti-Corruption Programs	persons	14,586	17,746	7,977
Total Anti-Corruption Training Hours	hours	632.5	381	104
<b>Community Investment</b>				
Total Public Welfare Expenditures	RMB	472,800	145,000	42,250

## Appendix

### Report Index Table

#### Environmental, Social and Governance Reporting Code Of The Stock Exchange Of Hong Kong Limited

##### Part C: “Interpretation for non-compliance” clause

Aspect		Description	Disclosure Location
<b>A. Environmental</b>			
<b>Aspect A1: Emissions</b>	General disclosure	Information on: (a) the policies; and (b) compliance with the relevant laws and regulations that have a significant impact on the issuer. relating to exhaust gas and greenhouse gas emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Page 48-49
	A1.1	The types of emissions and respective emissions data.	Page 48-49
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Page 48
	A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Page 48
	A1.5	Description of emissions target(s) set and steps taken to achieve them.	Page 46 - 52
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Page 48
<b>Aspect A2: Use of resources</b>	General Disclosure	Policies on the efficient use of resources, including energy, water, and other raw materials.	Page 46-47
	A2.1	Direct and/or indirect energy consumption by type (e.g., electricity, gas or oil) in 16 total (kWh in '000s) and intensity (e.g., per unit of production volume, per facility).	Page 47
	A2.2	Water consumption in total and intensity (e.g., per unit of production volume, per facility).	Page 47
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Page 46-47
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Page 47
	A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable

## Appendix

Aspect		Description	Disclosure Location
<b>Aspect A3: The Environment and Natural Resources</b>	General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	Page 46-50
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Page 46-50
<b>B. Social</b>			
<b>Aspect B1: Employment</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer. relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Page 55-56 、 58-60
	B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Page 56
	B1.2	Employee turnover rate by gender, age group and geographical region.	Page 69
<b>Aspect B2: Health and Safety</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer. relating to providing a safe working environment and protecting employees from occupational hazards.	Page 61
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Page 69
	B2.2	Lost days due to work injury.	Page 69
	B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Page 61
<b>Aspect B3: Development and Training</b>	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Page 57-58
	B3.1	The percentage of employees trained by gender and employee category (e.g., senior management, middle management).	Page 69
	B3.2	The average training hours completed per employee by gender and employee category.	Page 69-70
<b>Aspect B4: Labour Standards</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer. relating to preventing child and forced labour.	Page 55
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Page 55
	B4.2	Description of steps taken to eliminate such practices when discovered.	Page 55

## Appendix

Aspect		Description	Disclosure Location
<b>Aspect B5: Supply Chain Management</b>	General Disclosure	Policies on managing environmental and social risks of the supply chain.	Page 50
	B5.1	Number of suppliers by geographical region.	Page 50
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Page 50
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Page 50
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Page 50
<b>Aspect B6: Product Responsibility</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Page 29-30
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2	Number of products and service related complaints received and how they are dealt with.	Page 31
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Page 33
	B6.4	Description of quality assurance process and recall procedures.	Not applicable
	B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Page 30
<b>Aspect B7: Anti- corruption</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Page 16-17
	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.	Page 17
	B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Page 16-17
	B7.3	Description of anti-corruption training provided to directors and staff.	Page 17
<b>Aspect B8: Community Investment</b>	General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Page 64-66
	B8.1	Focus areas of contribution (e.g., education, environmental concerns, labor needs, health, culture, sport).	Page 64-66
	B8.2	Resources contributed (e.g., money or time) to the focus area.	Page 70

## Appendix

### Part D: Index of “Climate-Related Disclosures” Content

Climate-related disclosures		Chapter in which it is located
Governance		Page 51
Strategy	Climate-related risks and opportunities	Page 51-52
	Business Model and Value Chain	Page 51-52
	Strategy and Decision-Making	Page 51-52
	Financial condition, financial performance, and cash flow	Page 51-52
	Climate resilience	Page 51-52
Risk management		Page 53
Indicators and targets	Greenhouse gas emissions	Page 53
	Climate-related transition risks	Page 52
	Climate-related physical risks	Page 51
	Climate-related opportunities	Page 52
	Capital utilization	Page 43
	Internal carbon pricing	Not applied
	Salary	Page 41
	Industry indicator: Description of incorporating ESG factors into credit analysis	Page 15
	Climate-related targets	Page 53



## Appendix

## Independent Assurance Statement

## Independent Assurance Statement

Intended users of the assurance statement: ☒ Government ☒ Non-Government Organization ☒ Clients  
☒ Suppliers ☒ Investors ☒ Customers  
☐ Other stakeholders

Responsibilities of the reporting organization and assurance provider: CTI Certification Co., Ltd. ("CTI") is entrusted to assure the sustainable development related disclosed by Shengjing Bank Co., Ltd. ("Reporting Organization") in Shengjing Bank Co., Ltd. 2024 Environmental, Social and Governance Report ("Report"). The purpose of this process is to provide confidence for stakeholders to make decisions based on the information provided by the Reporting Organization.

Assurance standard: AA1000 Assurance Standard v3

Assurance scope: 

- Verify the content, context and application of the report, as well as the quality of sustainability related information presented during the reporting period;
- Assess the Report's degree of adherence to AA1000 Accountability Principles (2018) of inclusivity, materiality, responsiveness and impact;
- Review the sustainability practices and performance information described in the Report;
- Assess the reporting mechanisms for sustainability related information and their alignment with applicable reporting standards;
- Assess the appropriateness and suitability of data collection, quantification and data management processes incorporated into the Report.


Type of engagement: Type 2


Level of assurance:	Subject matters	Level of Assurance
	Degree of compliance with AA1000 Accountability Principles (2018)	Moderate Level
	Quality of sustainability performance	Moderate Level

Preparation standards and normative references: 


- Environmental, Social and Governance Reporting Code
- Opinions on Strengthening the Social Responsibility of Banking Financial Institutions
- Guidelines on Corporate Social Responsibility of Banking Financial Institutions in China
- IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information
- IFRS S2 Climate-related Disclosures
- GRI Standards 2021
- ISO 26000

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## Appendix

Source of information disclosure:	Name of Report: Shengjing Bank Co., Ltd. 2024 Environmental, Social and Governance Report Source: Shengjing Bank Co., Ltd.	
Description of methodology:	<p>CTI formulated an engagement plan based on the assurance process and conducted the engagement according to the plan. CTI conducted inspections with a professional skepticism attitude and the assurance activities included the following procedures:</p> <ul style="list-style-type: none"> <li>• Process for understanding, testing and evaluating the extent to which the Reporting Organization adheres to AA1000 Accountability Principles, and thereby assessing the degree of adherence;</li> <li>• Conduct management interviews on the effectiveness of impact-generating processes, involving the Reporting Organization's top management, departmental managers and sustainability officers;</li> <li>• Review and inspect the Reporting Organization's management practices, business processes and evidence collection procedures through sampling;</li> <li>• Collect and evaluate evidentiary materials and management declarations that substantiate the Reporting Organization's adherence to AA1000 Accountability Principles.</li> </ul>	
Conclusions:	<p>According to the AA1000 Assurance Standard v3, CTI conducted a Type 2 moderate level assurance on the sustainable related information disclosed in the Report prepared by the Reporting Organization. According to the requirements of the AA1000 Accountability Principles (2018), the conclusions are as follows:</p>	
<p><b>The degree of adherence to AA1000 Accountability Principles (2018) of the Reporting Organization and the Report</b></p>		
Inclusivity:	After assessment, CTI confirms that the Reporting Organization has identified and understood stakeholders, maintained proper, transparent and timely communication with them, and incorporated key concerns into significant considerations for corporate sustainability, aligning with the inclusivity requirement of AA1000 Accountability Principles (2018).	
Materiality:	After assessment, CTI confirms that the Reporting Organization has determined the significance, likelihood, current and anticipated future impacts of identified material issues, has conducted a materiality evaluation covering both internal and external aspects of the organization, aligning with the materiality requirement of AA1000 Accountability Principles (2018).	
Responsiveness:	After assessment, CTI confirms that the Reporting Organization has adopted suitable reporting frameworks to define and reflect responses to material matters in the Report, aligning with the responsiveness requirement of AA1000 Accountability Principles (2018).	
Impact:	The Reporting Organization has clear procedures to regularly monitor and measure their sustainable development impact, and has professionals to effectively promote the sustainable development agenda. CTI did not find any situations or issues that had an impact on the ecosystem and surrounding infrastructure, and the Reporting Organization meets the impact requirements of the AA1000 Accountability Principles (2018).	
<p><b>The quality of sustainability related information disclosed in the Report</b></p>		
CTI did not identify any material misstatements in the sustainability related information described in the Report as described below:		
Holdings of Green Bonds	2024 Customer Service Satisfaction Index	Headquarters Electricity Consumption
Headquarters Natural Gas Consumption	Newly Hired Employees	Total Employees
Employees Total Training Duration	Training Coverage Rate	Total Public Welfare Expenditures
2/3		
<div style="display: flex; justify-content: space-between; align-items: center;"> <div>  <b>CTI 华测认证</b> </div> <div>  <b>AA1000</b>          Licensed Assurance Provider          000-669       </div> <div> <p>           Tel: 400-830-5800 / 0755-82720533            Web: www.cti-cert.com            CTImail: www.ctimail.com            CTI Academy: www.a.ctimail.com            Company: one A8F CTI Building, No.4 Liu Xian San Road,            Address: Xin'an Street, Bao'an District, Shenzhen, China.         </p> </div> <div>  </div> </div>		



## Appendix

**Limitations and approach used to mitigate limitations**

The limitations and mitigation methods of CTI in the assurance process:

- CTI confirms solely through interviews and factual evidence verification that all sustainability performance indicators have clearly defined data sources;
- CTI cannot provide assurance opinions on viewpoints described in the Report, including opinions, beliefs, inferences, aspirations, expectations or future intentions;
- CTI will focus further on the improvement and advancement of the Reporting Organization's sustainability information disclosure and management practices in future assurance work, in alignment with the principle of continuous improvement.

**Competence and independence of CTI**

Founded in 2004, CTI is a professional certification body approved by the Certification and Accreditation Administration of China (CNCA) and accredited by the China National Accreditation Service for Conformity Assessment (CNAS), enjoying an independent third-party impartial status. We have extensive experience in conducting third-party audits for management system certifications in quality, environment, safety, occupational health, energy, as well as environmental information such as greenhouse gases.

Except for the assurance and verification of sustainability data and the Report, no member of the assurance team has any business relationship with Shengjing Bank Co., Ltd., its directors, executives, or department managers. After the internal impartiality assessment conducted by CTI, we believe that there is no conflict of interest in this assurance engagement.



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## Reader Feedback Form

Dear readers.

Greetings!

Thank you very much for reading "Shengjing Bank 2024 Environmental, Social and Governance Report." We hope that you can evaluate this report and give us your valuable opinions. Your comments and suggestions are an important basis for helping us make continuous improvements to the report. Please fill out the survey comment form below and give us your feedback using the following methods.

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Shengjing Bank 2024 Environmental, Social and Governance Report Feedback Form

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**1. Your overall evaluation of this report is.**

☐ very good    ☐ good    ☐ fair    ☐ poor    ☐ very poor

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**4. What are the issues you are concerned about?**

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