



# Jiangxi Bank Co., Ltd.

2024 Environmental, Social and Governance Report

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# About the report

The report is Jiangxi Bank's Environmental, Social and Governance (ESG) Report ("the Report"). Through stakeholder engagement and analysis, we aim to disclose our actions and achievements in social, environmental, and governance aspects. The Report complies with the "comply or explain" provisions of the Hong Kong Stock Exchange's ESG Reporting Guide. In this document, "Jiangxi Bank," "the Bank," and "we" refer to Jiangxi Bank Co., Ltd.

## Scope of the report

Organizational Scope: Covers Jiangxi Bank headquarters, branches, subsidiaries, and Jiangxi Financial Leasing Co., Ltd. (Jiangxi Gold Lease), consistent with the previous year.  
Time Frame: January 1 to December 31, 2024  
Reporting period: Annual report

## Reporting Basis

Prepared in accordance with Appendix C2 of the Hong Kong Stock Exchange's Listing Rules ("Environmental, Social and Governance Reporting Guide") and referencing the GRI Sustainability Reporting Standards.

## Data description

Financial data sourced from the 2024 annual financial report; other data/cases derived from operational records. Currency units are RMB unless specified. Statistical scopes align with consolidated financial statements.

## Reporting Principles

**Materiality:** The report identifies and responds to issues with a significant impact on the sustainability of the Bank through online and offline stakeholder surveys and management analysis. The process and results of the materiality analysis are detailed in the Materiality analysis in the report.  
**Quantitative:** The report has disclosed the quantitative key data of ESG and explained the calculation basis.  
**Consistency:** Unless otherwise stated, this report adopts a disclosure statistical disclosure method consistent with previous reports to ensure that the data for the reporting period are comparable with historical data and future goals.  
**Balance:** The ESG report should provide an unbiased picture of the issuer's performance. The report should avoid selections, omissions, or presentation formats that may inappropriately influence a decision or judgment by the report reader.

## Reporting language

The report reflects objective facts and reveals positive and negative indicators, and there is no data whitewash.

## Board assurance

The Board of Directors and all directors of the Bank guarantee the truthfulness and accuracy of the contents of the report and confirm that there are no false records, misleading statements or material omissions in the report.

## Third-party assurance

To ensure the authenticity and reliability of this report, the Company has engaged the Hong Kong Quality Assurance Agency to certify the Bank's Environmental, Social and Governance Report 2024.

## Access to the report

The electronic version of the report can be downloaded from the Bank's website ([www.jx-bank.com](http://www.jx-bank.com)) and is also published on the website of the Stock Exchange of Hong Kong ([www.hkexnews.hk](http://www.hkexnews.hk)).



# Opening

## Board statement

The Board of Directors of Jiangxi Bank follows the Environmental, Social and Governance Reporting Guidelines of the Stock Exchange of Hong Kong, and is responsible for overseeing and approving ESG management policies and strategies, setting up appropriate and effective ESG risk management and internal control systems, reviewing the fulfillment of ESG objectives, and carrying out and reviewing materiality assessment work.

The progress of the management and practice of the above and other ESG issues disclosed in this report has been considered and approved by the Bank's Board of Directors.

## About us

Jiangxi Bank is a provincial corporate bank. The Bank was officially established in December 2015 and listed in Hong Kong in June 2018. As of the end of the Reporting Period, the Bank has 22 primary branches, 27 functional departments and 232 outlets in total. The Bank's outlets have gained presence across districts and cities in Jiangxi Province, and the Bank has established two branches outside the province, i.e. in Guangzhou and Suzhou. Besides, the Bank initiated the establishment of the first financial leasing company in Jiangxi Province and 5 rural banks.

Since its inception, the Bank has made rapid progress in various fields and gained wide recognition from many sectors of society in many respects under the leadership of the CPC Jiangxi Provincial Committee and Jiangxi Provincial Government as well as the strong support from all walks of life. The Bank has been selected as one of the "Top 500 Service Enterprises in China" for five consecutive years and has been re-elected as a member of the China Banking Association.

The Bank adheres to the new development concept in a complete, accurate and comprehensive manner, serves the establishing of a new development pattern, facilitates high-quality development, actively practices the political and people-oriented nature of financial work, adheres to the market positioning of "serving urban and rural residents, serving small and medium-sized enterprises, and serving the local economy", precisely serves entities, prevents and resolves risks, continuously deepens reforms, and makes our financial contribution to strive to write the chapter of Jiangxi in Chinese modernization.



## Sustainability Performance in 2024



### Economic Performance

Operating income	Net profit	Basic and diluted earnings per share	
RMB <b>11,559.23</b> millions	RMB <b>1,097.60</b> millions	RMB <b>0.12</b>	
Total assets	Total deposits		
RMB <b>573,634.75</b> millions	RMB <b>390,932.69</b> millions		
Total loans and advances	Return on average assets		
RMB <b>352,940.26</b> millions	<b>0.20%</b>		
Return on average equity	Non-performing loans ratio	Provision coverage ratio	Capital adequacy ratio
<b>1.77%</b>	<b>2.15%</b>	<b>160.05%</b>	<b>13.47%</b>



### Environmental Performance

Green loans balance RMB <b>394.39</b> millions	Green leasing balance RMB <b>20.91</b> millions
CO <sub>2</sub> emission reduction <b>66,154.20</b> ton	Standard coal saved by green loan projects <b>36,835.03</b> ton



### Social Performance

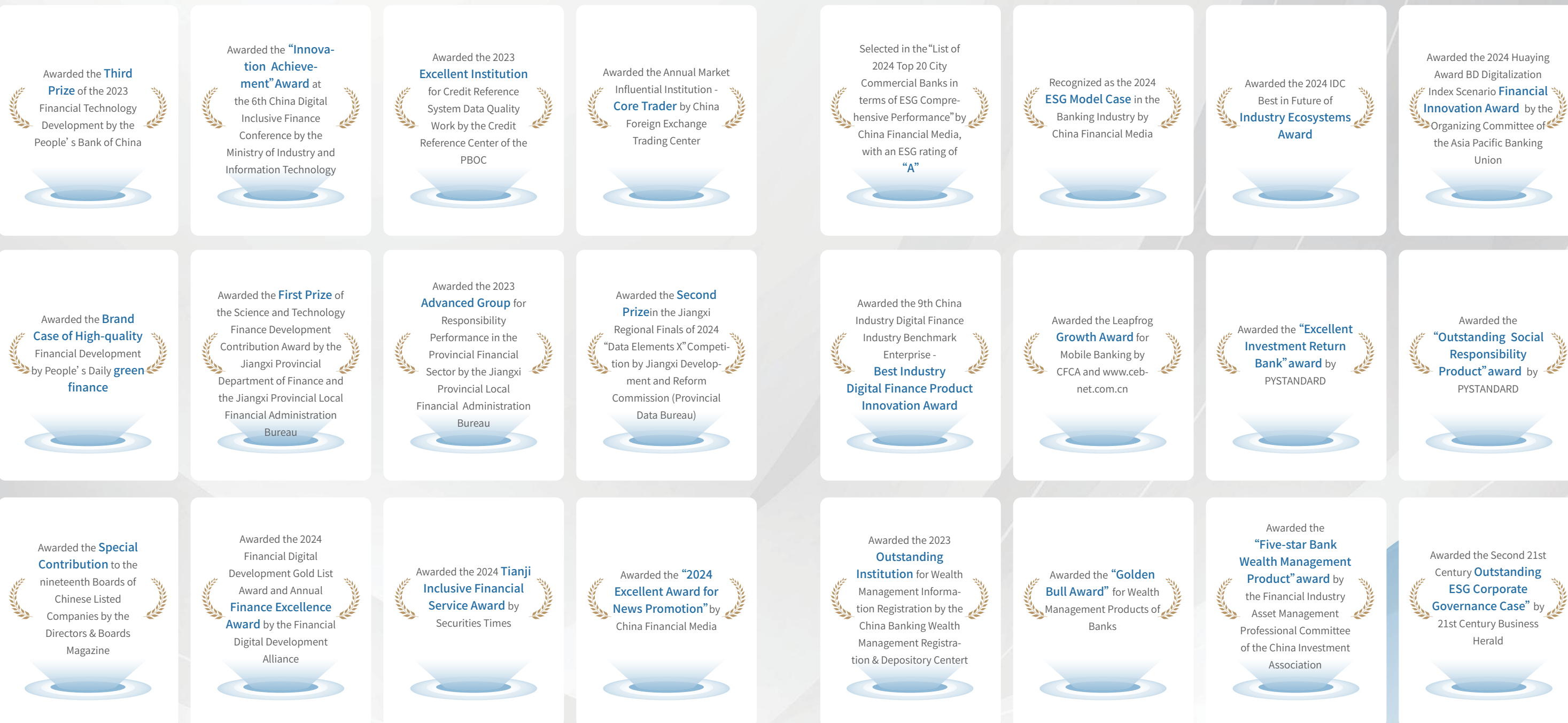
Balance of inclusive small and micro-enterprise loan	Balance of agricultural loans
RMB <b>526.02</b> millions	RMB <b>305.17</b> millions

Total employees	Proportion of female employees	Average training time per person
<b>5,406</b> people	<b>53.46%</b>	<b>88.23</b> hours





## Major awards in 2024





## Stakeholder Communication

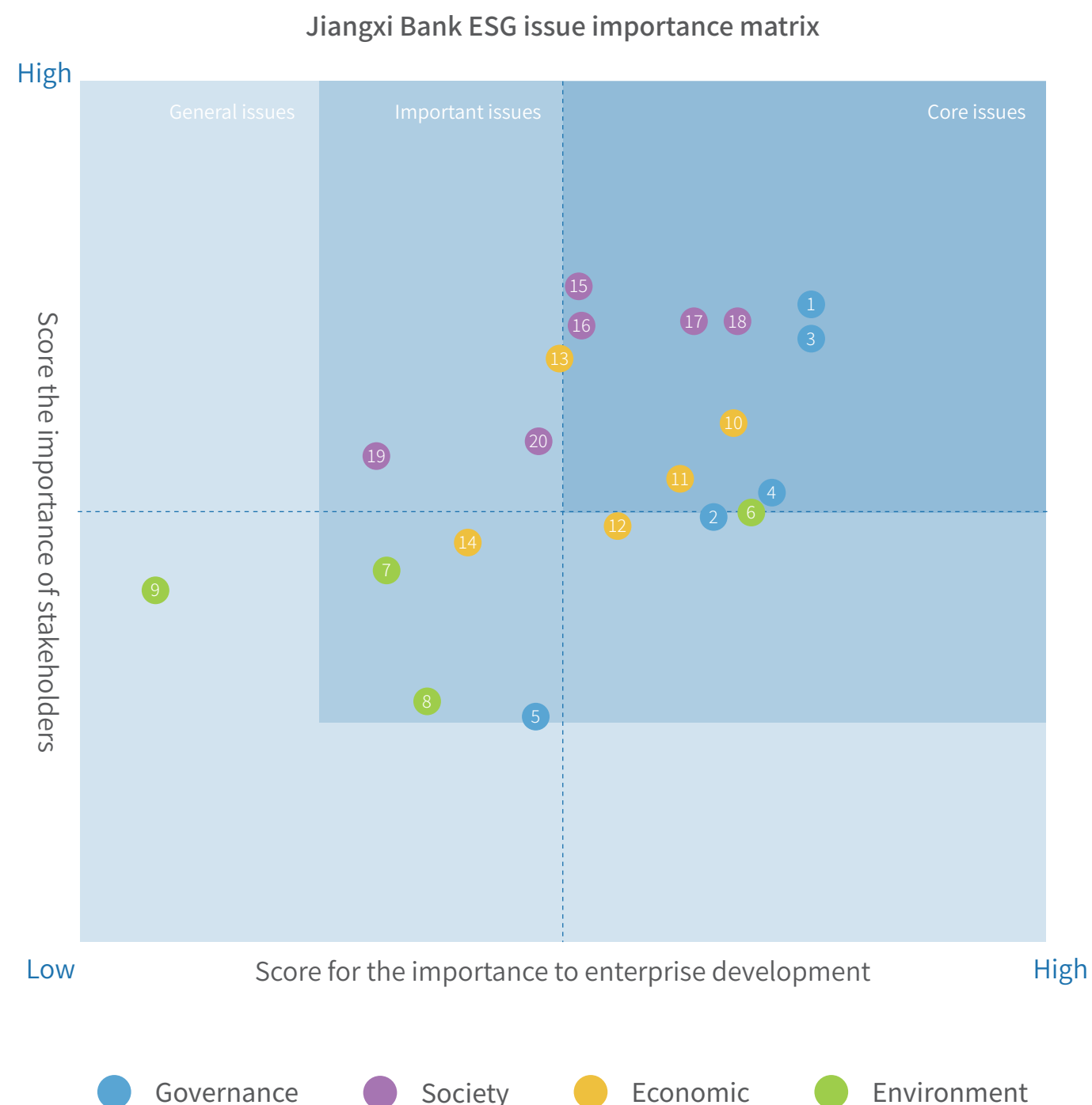
To fulfill its social responsibility and protect the basic rights of all stakeholders in the process of operation, the Bank has identified key stakeholders including the government, regulators, investors, customers, partners, employees and the public in the community based on the characteristics of the financial industry and its own operating conditions. In order to ensure effective communication with stakeholders, the Bank continues to broaden multi-level and all-round communication channels with various stakeholders, optimize the dialogue mechanism of mutual trust and commitment, actively listen to the requirements of stakeholders, and promote the management of stakeholder demands.





## Materiality analysis

Based on national policies, banking needs, and international/domestic standards, the bank identifies key sustainable development issues, analyzes their significance, and tracks stakeholder concerns.





# 01 Governance



江西银行  
JIANGXI BANK

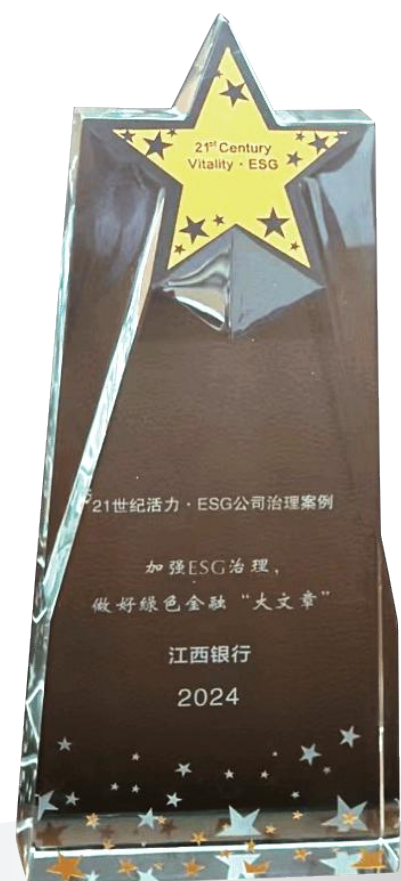


# Sustainable development

## ESG management structure

To realize the concept of sustainable development, the Bank formulated the “Measures for the Management of Environmental, Social and Governance (ESG) Work of Jiangxi Bank” in accordance with the regulatory requirements and the requirements of the Stock Exchange of Hong Kong on the fulfillment of ESG responsibilities by listed companies, established an ESG management structure comprising of the Board of Directors, the senior management, and the working level, and promoted the ESG work of the Bank as a whole. During the reporting period, the Bank formulated the Environmental, Social and Governance (ESG) Action Plan of Jiangxi Bank, strengthening the construction of the ESG governance system, enhancing the level of ESG management.

In 2024, the Bank became a signatory to the United Nations Principles for Responsible Banking, continuously enrich the connotation of “New Jiangyin Bank, Heartfelt Service”, and help Jiangxi Province to build a national ecological civilization construction plateau.



Become the ninth city **commercial bank in China to sign the United Nations' Principles for Responsible Banking**



Selected in the “**List of 2024 Top 20 City Commercial Banks in terms of ESG Comprehensive Performance**” by China Financial Media



ESG rating rated as “**A**” by China Financial Media



Awarded the Second 21st Century **Out-standing ESG Corporate Governance Case** by 21st Century Business Herald



### Board of directors

Responsible for setting the bank's ESG goals, mid - long term plans, basic management systems, and reviewing the annual ESG report.



### Strategy Development and Digital Transformation Committee

Take the lead in formulating the bank's ESG strategies and regulations; supervise ESG work, advise on major decisions; and conduct irregular checks on ESG implementation and progress.



### Senior Management

Implement board-set ESG strategies; Drive ESG requirements across units; Advance ESG activity identification, assessment, management & goal - achievement; Compile annual ESG reports & disclose information.



### Office of the Board of Directors and Board of Supervisors

Identify, assess, prioritize and manage key ESG issues; Set ESG goals, monitor progress; Compile and disclose annual ESG reports; Develop ESG plans, report to board/committees and advise; Oversee international cooperation and external ratings



### All departments at the head office and all branches

Execute ESG plans per bank rules. Gather ESG data, review, analyze risks. Report to ESG lead, offer disclosure - ready info. Promote ESG work for brand building.

During the reporting period, the Bank's board of directors and the following committee considered the following ESG issues.

#### ESG governance

Jiangxi Bank Environmental, Social and Governance (ESG) Action Plan, Management Measures for Environmental, Social and Governance (ESG) Work of Jiangxi Bank

#### Digital transformation

Digital Transformation Plan Report of Jiangxi Bank, 2023 Information Technology Work Report

#### Green finance

Report on the Implementation of green loan in Jiangxi Bank in 2023

#### Protection of consumer rights and interests

Report on Consumer Complaints of Jiangxi Bank in 2023  
Report on the Protection of Consumer Rights, Interests of Jiangxi Bank in 2023 Rules of Work of the Consumer Rights, Interests Protection Leading Group of Jiangxi Bank (Revised in 2024)

## Corporate governance

### Strengthening the leadership of Party building

The Bank adheres to Xi Jinping Thought on Socialism with Chinese Characteristics in the New Era, implements relevant spirits and the General Secretary's important speech. It promotes the integration of Party leadership and corporate governance to turn political and institutional advantages into governance effectiveness.



"July 1" Party building theme activities



#### Strengthens the Party's innovative theoretical armament

The Bank has made efforts to grasp theoretical learning. During the reporting period, the Bank strictly implemented the "first topic" and the Party Committee's theoretical study center group study system, followed up on 60 important speeches and instructions of General Secretary Xi Jinping in a timely manner, and carried out 10 center group studies in the form of expert tutorials and red walks around the spirit of the Third Plenary Session of the 20th CPC Central Committee, consolidating and expanding the results of thematic education, focusing on themes such as taking a stable and distinctive business path, and organizing 7 seminars, with a cumulative total of more than 2,000 participants.



#### Carrying out education on Party Discipline

The Bank actively promoted the study and education on Party discipline. During the reporting period, the Bank carried out 13 centralized studies and exchange seminars by way of thematic reading classes, and the Party committees directly under the Bank collectively studied the Regulations 54 times through the central group; 206 secretaries of Party organizations taught discipline Party courses in the light of their own work and the actual situation of the Bank.



#### Strengthen Grassroots Party Organizations

The Bank strengthened services and guidance for grassroots Party organizations. During the reporting period, it consolidated and deepened the "345" Party building project. There are 2 "5-star", 25 "4-star" and 23 "3-star" Party branches. It organized 58 "Secretary Pilot" projects, pushed the "Party Building +" model. 36 meeting matters were consolidated, reducing meeting frequency and length. The number of inspections on grassroots branches and arrangements for research and conversations were cut down, and training costs are expected to be reduced by about RMB6 million to free up time for grassroots cadres.



The case of party building was rated as an excellent case in the provincial local financial system

### Improvement of governance system

The Bank strictly complies with the Listing Rules, laws and regulations and the Articles of Association, and continuously optimizes the corporate governance system of "Leadership by the Party Committee - Strategic Decision-making by the Board of Directors - Implementation by the Senior Management - Supervision by the Board of Supervisors". During the reporting period, the Bank enhanced the effectiveness of corporate governance by standardizing the meeting procedures, improving the management system and strengthening the support for the performance of directors and supervisors.

#### During reporting period

Organized	reviewed
1 meeting of shareholders	10 proposals
10 meetings of the board of directors	97 proposals
5 meetings of the board of supervisors	20 proposals

Special Contribution Award for Corporate Governance of the 19th Golden Round Table Award of the Board of Directors of Chinese Listed Companies

#### Standardize the meeting process

Improve the meeting management mechanism, clarify the process and route for submitting board motions, and optimize the frequency of board meetings and the quality of motions.

#### Enhancement of job security

For the Board of Directors, the secretariat of the three special committees on strategy, remuneration and affiliation was established, the work support mechanism was improved, and the full-time supervisory power of the special committees was fully equipped and strengthened to help enhance the standardized operation of the Board of Directors; for the Supervisory Committee, the Supervisory Committee was assisted in focusing on the supervision of key areas and implementing regular supervision, and the Supervisory Committee Supervisory Management System functions were improved and optimized continuously.

#### Improvement of management system

Implementing the relevant requirements of the regulatory authorities, Jiangxi Bank formulated and submitted the Measures for the Management of Financial Standardization of Jiangxi Bank and the Work Plan for Financial Standardization of Jiangxi Bank to clarify the construction plan for standardization work, and strengthened the foundation of standardization management of the Bank. Jiangxi Bank revised the Measures for Evaluation of Directors' Performance of Duties, the Measures for Management of Employee Supervisors of Jiangxi Bank, and other relevant systems of the Board of Directors and Supervisors to further improve the corporate governance system.





### Director Diversity and Capacity Building

The Bank's Board of Directors consists of 10 directors, including 2 executive directors, 4 shareholder directors and 4 independent directors. The Bank attaches great importance to the management of board diversity. During the reporting period, the Bank organized anti-money laundering, corporate governance, Asian Financial Cooperation Alliance directors and supervisors workshop and one directors' special symposium to establish the basis for scientific decision-making for the directors to perform their duties.



Specialized training on corporate governance for directors



Asian Financial Cooperation Alliance Training Course for Directors and Supervisors

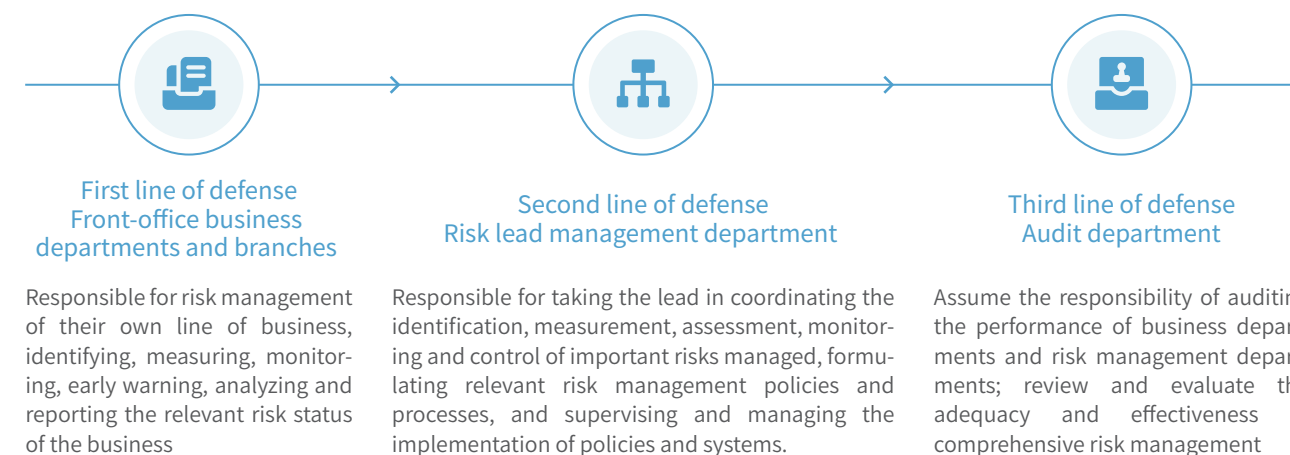
## Investor relations management

The Bank attaches great importance to the protection of the legitimate rights and interests of investors and strictly complies with the “Administrative Measures for Information Disclosure of Commercial Banks”, “Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited” and “Hong Kong Securities and Futures Ordinance”, etc. The Bank carried out information disclosure work in compliance with the law and actively conducts investor communication and participation activities to effectively communicate the Bank's investment value to investors. During the reporting period, the Bank achieved compliance, efficiency and zero error in information disclosure, disclosing a total of 3 periodic reports, 32 interim announcements and 23 other announcements such as decisions on administrative penalties.

The Bank has constructed a diversified investor information exchange system, established and maintained effective channels of communication with shareholders in various forms such as convening shareholders' general meetings and setting up investor hotlines. During the reporting period, the Bank continued to improve the daily service mechanism for small and medium-sized shareholders, and handled the transfer of about 100 million shares for 3 legal entities and 30,000 shares for 29 natural persons, and received more than 30 inquiries from shareholders on their doorsteps and over the phone.

## Risk management

The Bank continues to improve its comprehensive risk management system to further enhance its risk prevention and control capabilities. The Bank's risk governance structure consists of the Board of Directors, the Supervisory Committee, senior management, business units, various risk-led management departments and the internal audit department. The organizational structure of “centralized management and matrix distribution” jointly constitutes the three lines of defense for risk management, namely “self-control by business units, management by risk departments and supervision by audit departments”. Lines of defense for risk management, namely “self-control by business units, management by risk departments and supervision by audit departments”.



## Comprehensive risk management

The Bank's comprehensive risk management covers credit, liquidity, market, operational, country, banking book interest rate, reputation, strategic, and information technology risks. It has formulated the “Jiangxi Bank's Approach to Comprehensive Risk Management” and continuously improved risk management strategies in line with relevant laws.

The Board of Directors bears ultimate responsibility, including establishing a risk culture, setting strategies, and reviewing reports. The Risk Management Committee under the Board performs duties as authorized and shares information. The Supervisory Committee oversees comprehensive risk management, checking the Board and senior management's performance. The senior management implements Board resolutions and risk strategies. The Risk Director ensures important risks are controlled by building and improving prevention mechanisms. During the reporting period, the Bank standardized risk management, coordinated the optimization of the management structure and appraisal mechanism, consolidated the main risk management responsibility of the whole chain, and shifted the risk management mode from “after-the-fact disposal” to “forward-looking prevention and control”.



### Risk Management System Reform

Focusing on optimizing the risk management structure, clarifying responsibilities, and improving the management and assessment mechanism, Jiangxi Bank formulated the Risk Line Management Optimization Plan. It held briefing, research, and promotion meetings, and accelerated reform measures like implementing the headquarter risk management stationing system, defining branch risk line staff positions and responsibilities, and revising supporting systems. These efforts strengthened the risk line team and solidified risk management responsibilities.



### Improvement of comprehensive risk management system

Combining macroeconomic, industry trends, and its own resources, the Bank set risk tolerance and limits, regularly reviewed them to guide operations. It improved the comprehensive risk management system, established a risk management capability rating mechanism, and used assessment results for personnel evaluation and credit authority adjustment. The Bank also regularly conducted special risk assessments and completed ICAAP risk identification, stress test validation projects



### Enhance risk response capability

Continuously improve the “1+N” emergency management system, establish “dual-line reporting” and “dual-led disposal” mechanisms, conduct extreme - situation emergency drills, and give full play to the comprehensive risk management system.

## Compliance

The Bank adhered to “compliance first and risk - based” principle, promoted compliance system reform results application, enhanced employees' compliance awareness, strengthened compliance culture construction, and fostered a compliance culture atmosphere to support high - quality development. During the reporting period, 28 comprehensive compliance trainings were held, covering 18,173 employees, strengthening the Bank's “knowing, learning and abiding by the rules” compliance culture.



### Compliance culture Development

Developed the “Jiangxi Bank 2024 Compliance Culture Mission Implementation Plan” and “2024 System Mission Work Plan”. Held four “Compliance Lecture Halls” and three “Compliance System Salons”, inviting prosecutors, lawyers, senior industry experts to lecture, explain legal hot - topics, exchange experience, and analyze typical cases.



### Reform of the compliance system

Formulated the Compliance Lines Management Optimization Plan,, promoted the integration of “Compliance+Business” and the front-loading of compliance management to realize that compliance management “supports operation and implements control” for business lines.



### Internal control evaluation system

Further improve the internal control evaluation system, give play to the role of the internal control and compliance assessment “baton”, link its results with branches' annual KPI assessment, and use it as a tool to make the internal control and compliance work effective.

### Internal Control and Compliance Education Center



## Anti-Money laundering and counter-Terrorist financing

Money laundering risk is the risk that banking institutions may face from being used by illegal and criminal acts like money laundering, terrorist financing and proliferation financing in business and operation. The Bank complies with relevant laws and requirements, has established 13 systems including the Measures for the Administration of Anti-Money Laundering of Jiangxi Bank, formed the internal control system for anti-money laundering and counter-terrorist financing, and built a management structure with the Board of Directors, the Supervisory Board, the Senior Management Team and the Anti-Money Laundering and Counter-Terrorist Financing Leadership Team. It conducts anti-money laundering work following the principles of “risk-based, moving the gate forward, and implementing responsibilities” and takes measures to achieve the anti-money laundering management goals of “multi-party participation, synergy, treating at source, and being professional and efficient”.

- Give play to the “baton” role of the Leading Group, strengthen discussions on important matters and improve the money laundering risk management structure.
- Using RPA technology to empower business processing, the company has optimized the suspicious transaction monitoring model to help “reduce the burden of the grassroots, improve quality and increase efficiency”.
- Adhering to the “centralized, expert and systematic” principle, the Company has uploaded the processing of suspicious cases in Nanchang to enhance the intensive processing capability.
- Through “classroom learning, job access examination and special training”, 87 anti-money laundering training sessions were held, covering 7,313 employees to strengthen duty performance ability and promote team building.
- Organized the “Early Spring Walk” and “515” Publicity Day for Combating and Preventing Economic Crimes, and improved the public's ability to prevent money laundering temptations and traps via publicity, five walk-ins, and executives' speeches.
- Carried out pre-examination of money laundering risk of business, increased supervision and inspection in key areas, strengthened the reporting and disposal of suspicious clues, and built a defense against money laundering risk.

During the reporting period, the Bank's Jingdezhen Branch won the second prize in the “Navigating Jiangxi” Financial Intelligence Clues Research and Judgment Competition. Three employees were named “Outstanding Individuals in Combating Money Laundering and Illegal Crimes in Jiangxi Province in 2023”, and one was named “Outstanding Individuals in Combating Money Laundering and Illegal Crimes in Yingtan Municipality in 2023”. Some STRs reported by the Bank in 2023 provided effective analysis for clue transfer and case detection, achieving good results in clue formation and being commended by the General Office of the People's Bank of China.

## Internal audit

To improve corporate governance, strengthen internal control and risk management, and enhance internal audit, the Bank implemented systems like the “Internal Audit Charter of Jiangxi Bank” and continuously supervised key operational areas and links, playing the role of “the third line of defense”.

During the reporting period, the Bank formulated relevant opinions to build a closed-loop rectification model, improve rectification efficiency, and regulate internal audit behavior. It completed 45 audit projects and made 145 audit recommendations.



Completed audit projects

**45** items

Audit recommendations

**145** items



## Anti-corruption

The Bank thoroughly implemented the strategic policy of governing the Party strictly, deepened disciplinary education and warning education, and solidly promoted the construction of a clean financial culture. It always maintains a high-pressure situation and investigates and handles disciplinary cases in strict compliance with rules and regulations and the law.

### Pressing the main responsibility

Organized branches and departments of the head office to sign the 2024 Responsibility Letter for Implementing Comprehensive Strict Governance of the Party to tighten the responsibility chain.

### Push deeper and more practical warning education

Seriously organized the bank's party organizations at all levels to watch the anti-corruption film, held the "warning education month" activities and the "3-23" warning education meeting, played the relevant film, educated and guided party members and cadres to abide by rules, not overstep the bottom line, and strengthened the consciousness of clean practice, power use, cultivation and family.

### Strengthening the construction of family education and family style

The exhibition on the theme of "Carrying forward clean family style and building a clean and honest Jiangyin Bank" was held to display employees' excellent works and guide cadres and employees to practice socialist core values and carry forward the financial culture with Chinese characteristics.



## Employee Behavior Management

The bank organized all employees to sign the "Jiangxi Bank employees personal behavior responsibility commitment" based on the employee behavior "portrait" risk level. It formulated the "Ten Forbidden" line behavioral norms to guide employees to know the fear, be cautious, keep the bottom line, and firmly guard the bottom line of case prevention and compliance. It adopted a "zero-tolerance" policy for irregularities and disposed of them according to the relevant measures.

## Anti-unfair competition

The Bank complies with relevant laws like the Anti-Unfair Competition Law and the Commercial Banking Law in business operations, eliminates illegal practices, adheres to fair competition, helps create a good competitive environment for the banking industry and promotes its healthy development. It wasn't penalized for unfair competition during the reporting period.

## Responsible marketing

The Bank strictly abides by the Copyright Law of the People's Republic of China, the Advertising Law of the People's Republic of China and other relevant laws and regulations, and has formulated systems such as the "Rules for the Management of Advertisements of Jiangxi Bank" and the "Rules for the Management of Jiangxi Bank's New Media Ports" to strictly control the marketing of the Bank's financial services.. During the reporting period, the Bank was not penalized for false and excessive publicity.

## Intellectual property protection

The Bank strictly complies with the Intellectual Property Law of the People's Republic of China and other laws and regulations related to intellectual property rights, and strictly prohibits the use of any unauthorized text, images, fonts and software, and effectively enhances the awareness of respecting and protecting intellectual property rights and strengthens the protection of software copyrights. During the reporting period, the Bank continuously strengthened the review of intellectual property rights to prevent legal and reputational risks arising from the use of pirated software.





## 02 Services





## Theme Digital transformation

In 2024, Jiangxi Bank focused on digital finance, took "digitalization, online, intelligence and ecology" as the path to accelerate digital transformation, aiming to improve wind control ability, reduce operating costs and enhance service efficiency.

### Vertical decision support system

Establishing the Digital Transformation Leading Group, the Digital Transformation and Product Innovation Committee, and its evaluation team and office to promote digital transformation top-down via a complete standing operation mechanism process.



### Horizontal organization implementation system

The Information Technology Department established a cross-departmental team, assigned 16 technicians to seven business departments for integrating science and industry, set up the Branch Technology Department to drive the digital transformation of grassroots, and set up seven sections to serve line departments, responding to business needs quickly and enhancing service support effectiveness.

### Digital Transformation "432N" Strategy

#### "Four Excellence"

In digital operation, achieve "scenario and model excellence" and "journey excellence"; in digital management, achieve "efficiency excellence"; in digital risk control, achieve "response excellence".

#### "Triple"

In terms of data, systematization is achieved for a comprehensive plan of "having data, governing data, and using data". In terms of architecture, globalization is achieved to plan the bank-wide architecture. In terms of technology, platformization is achieved to enhance code development efficiency and quality.

#### "two-fold"

Organizational integration of technology and business, and integration of digital concepts.

#### "N Localized Leadership"

Based on the regional characteristics of Jiangxi Province and the unique endowment of Jiangxi Bank, we have created a number of province-leading and even nation-leading featured projects to boost the competitiveness of Jiangxi Bank in related fields with digital transformation.

### Fintech enablement

In the digital transformation wave, information technology is crucial for the bank's business innovation. After implementing major tech system reform in 2023 and launching related projects, the Bank adheres to the "stability and sensitivity + digital intelligence" concept. Taking key project construction as a carrier, it strengthens financial technology empowerment, builds a better security system and creates a digital technology platform to support business transformation. It will keep enhancing this empowerment, building the security system, creating the platform and providing an agile service model for business development.



### Construction of Major Projects

The new-generation credit system project group, with major projects like the new-generation credit management system, loan accounting platform and external data management platform, was successfully put into production. After its November 2024 launch, the bank became the first in the province to achieve localization and full-stack independent control of the credit management system. It also built a comprehensive management system for five key business systems' whole process and life cycle, upgrading the credit business's digital and intelligent level. By December 2024, business volume rose 37.27% and placement volume 15.43% year-on-year. The Head Office's data center room completed online intelligent expansion and transformation, realizing green and low-carbon transformation, and won the "Zero-Carbon Data Center Standard Pilot". In 2024, 20 digital transformation projects like the public intelligent marketing management platform were completed as per the "Jiangxi Bank Digital Transformation Planning Report (2024-2026)", accelerating the "432N" digitalization strategy.



### Better security protection system

The digital intelligent operation and maintenance system enables all-round monitoring. It has set up operation and maintenance protection teams for seven key customer systems, achieving a zero-failure rate. The company implemented the "Terminal Access Control" action for network security. It conducted security penetration tests, strengthened mobile apps and privacy compliance assessments, enhanced network monitoring and disposal, with no cybersecurity incidents in the year. Using network security attack and defense technology advantages, it won multiple prizes in the "Gan Yin Cup" and "Tiangong Cup" competitions in 2024.



### A smarter technology-enabled platform

The RPA platform has been widely used across the front, middle and back office, with 52 scenarios online, taking over processes like credit reporting and review, and saving nearly 14,000 hours for business staff annually. The OCR intelligent recognition platform and unified biometrics platform provided over 500,000 identification services per month for 13 channels. The new-generation intelligent double-recording system at the counter enhanced the audio-video platform's efficiency and cut video recording time by 45%. The DevOps platform improved the R&D management system, promoted integration capacity construction, opened up collaborative work, and achieved automated testing pipelines for 20 applications, boosting software delivery efficiency and quality. The R&D and investment integration platform, with projects like smart bill payment online, continuously enhanced self-research and self-build capabilities.



### A more agile technology service model

Responding to business needs via technology front-end and counterpart services. A digital and product innovation lab was set up for exploring and innovating digital technology applications, injecting vitality into digital transformation. The personal and corporate mobile banking Hongmeng Edition app was released on Huawei Application Market, being the first city commercial bank in Jiangxi Province to adapt to the Huawei Hongmeng native system. Personal mobile banking had 5 updated versions, adapting to the latest folding screen and online care function. Corporate Banking accessed multiple financial scenarios, expanded product application channels with enterprise cloud services, offered one-stop solutions for SMEs, and met key enterprises' needs in the province. New products like Huinong Express Loan and others were launched to support branch specialization, rural revitalization, enhance customer experience, improve processing efficiency and strengthen pre- and post-lending management.



## Diversified product system

In 2024, the Bank set up the Product Innovation Laboratory of the Head Office, launched the "i" series of industrial platforms, the "e" series of payments and settlements, the "Butler" series of comprehensive services, the "Wisdom" series of customized scenarios, and other digital products. The Bank launched digital products such as industrial platform "i" series, payment and settlement "e" series, comprehensive service "housekeeper" series, scene customization "wisdom" series, completed the upgrade of Jiangyin "i" agricultural platform, and landed "Jiangyin i Tao" industrial service platform, and won a number of honors.



### Integrated Services "Butler" Series

To assist enterprises in digital transformation, we launched "Payroll Manager", "Financial Management" and "Business Manager" software cloud service products. "Payroll Manager" automates payroll processes. "Financial Management" makes financial management more efficient and accurate. "Business Manager" makes enterprise inventory management smarter. By the end of the reporting period, these products had served 667 enterprises.

### Industrial Platform "i" Series

Based on Jiangxi's status as an agricultural province, the company built the "Jiangyin i Agriculture" digital financial service platform to sink financial services to Jiangxi's county areas and the agricultural industry, like "Jiangyin i Tao" which serves the ceramic industry. By the end of the reporting period, the "Jiangyin iNong" platform had 459 core enterprises, 10,455 users, and cumulative credit over RMB1 billion.

### Payment and Settlement "e" Series

To facilitate fund flow, we launched "eAccounts", "eHuiRong" and "ePayment". "eAccounts" offers intelligent sub-accounting and fund supervision. "eHuiRong" helps state-owned enterprises improve cash flow management efficiency. "ePayment" meets various payment needs. By the end of the reporting period, these products had served 34 enterprises.

### Scenario customization "Wisdom" series

For different industries, we launched customized digital products like intelligent general security, intelligent gravel, intelligent canteen and intelligent bidding. Intelligent comprehensive security aids administrative logistics management. Intelligent gravel uses IOT + blockchain for gravel supervision and sales. Intelligent canteen offers face recognition and data analysis for enterprise canteens. Smart Bidding helps with sunshine procurement. By the end of the reporting period, these products had served 26 enterprises.

## Protection of customer rights and interests

Quality customer service is the foundation of the bank's survival and development, as well as the embodiment of the political and popular nature of financial services. The Bank has strengthened the brand building of "XJB Heart Service" to continuously improve the service experience in online and offline channels and establish a good market image.

### Consumer protection

Financial consumers play important roles in the financial market and for the industry's sustainable development. The Bank implemented relevant spirits and requirements, took safeguarding consumers' legitimate rights and interests as the focus of its consumer protection work, built a new management mechanism, strengthened protection efforts, met consumers' growing service demands, and strived to create a new situation for this work. During the reporting period, it reviewed 872 transactions related to consumer rights and interests, formulated the "Jiangxi Bank 2024 Consumer Rights and Interests Protection Special Training Program", and enhanced employees' awareness of consumer rights and interests protection.



### Management structure

The Bank set up Consumer Rights Protection Committee under the Board of Directors, a Consumer Rights Protection Leading Group at the operation and management level, a new Consumer Rights Protection Department, and such groups at all branches. It defined management responsibilities, improved horizontal linkage and joint management. Also, a contact person system was established among different levels and departments, ensuring the orderly progress of consumer protection work.



### System building

The Bank actively integrated consumer protection work with corporate governance, culture construction and operation strategies, included it in the overall strategic planning, and planned and deployed it with business development while optimizing the institutional mechanism. During the reporting period, the Bank formulated the "Jiangxi Bank 2024 Consumer Rights and Interests Protection Implementation Plan", revised systems like the "Working Rules" and "Handling Management Measures", and formulated special systems. As a result, the consumer protection work norms better met regulatory requirements and the system was further improved.

### Financial literacy Education

The Bank aims to offer better financial services and created the "Jiangyin iYou" campaign to popularize financial knowledge and boost consumers' literacy and safety awareness. During the reporting period, it conducted over 7,600 education and publicity activities, distributed around 153,500 copies of materials, and reached an audience of about 1,278,200 people.

More than **7,600** financial consumer education and publicity activities were conducted about **153,500** promotional materials were distributed financial literacy reached about **127.82** people





### Integrated planning of special missions

Following the "integrated planning and whole bank participation" principle, we're building the "Jiangxi Bank iYou" consumer protection education brand. With the "normalization + specialization" idea, as per regulatory requirements and combined with consumer concerns, we planned the work plan and developed the "Jiangxi Bank 2024 financial literacy work program". We also carried out concentrated publicity activities like the "3-15" Protection Education and Publicity Week and "Financial Knowledge Popularization Miles".



### Build an online and offline showroom

The "Jiangyin iYou" Consumer Protection "Cloud Showroom" was established for efficient, low-carbon and environmentally friendly financial consumer publicity and education. It has four venues like the Brand Culture Hall. By exporting brand culture, popularizing knowledge, displaying activities and listening to voices to offer an "immersive experience", it helps consumers understand their needs and conveys the concept of good service and strong rights protection. The offline showroom, themed on "learning and understanding consumer protection", enables consumers to feel the power of Jiangyin's consumer protection in a relaxed atmosphere.



### Multi-point extension of missionary coverage

Relying on financial education scenarios such as branch positions, "financial publicity and education zones" at consumer rights protection stations, "Jiangyin i Lao" communities, "inclusive financial service stations" in rural areas, and financial education demonstration bases, the bank has extensively carried out outdoor offline publicity activities in enterprises, communities, shopping districts, and villages.

#### CASE

#### "Popularizing Financial Knowledge and Sharing a Better Life"

In June 2024, Jiangxi Bank and Jiangxi Banking Association went to the Century Central City "Jiangyin Ai Lao" community to jointly hold the "popularization of financial knowledge and share a better life" publicity and education activities. Employees popularized financial knowledge like the eight basic rights of financial consumers, fraud prevention and illegal fundraising prevention for residents through distributing leaflets, one-on-one explanations and case analyses. Meanwhile, they offered charity clinics and charity scissors to provide refined, personalized and heart-warming services for the community residents.



### Optimizing complaint management

The Bank actively fulfilled its complaint handling responsibility, optimized the work, aimed to enhance customer experience, and provided satisfactory solutions. During the reporting period, it received 2,971 consumer complaints, with a 100% settlement rate and fewer complaints than in 2023.



Established a "four-level management" mechanism for complaint resolution, configure and publicize consumer protection telephone lines, implement the first-responsibility system for complaints, and open up various online and offline channels for rights protection.

Focusing on reducing complaints, we refined the complaint processing flowchart based on different acceptance channels, clarified steps for complex complaint handling, standardized complaint resolution work of departments and branches, and improved its quality and efficiency.

The bank intensified monitoring, implemented relevant work requirements and insisted on consumer protection monitoring. It regularly compiled reports and bulletins, and conducted quarterly inspections of branch services to grasp complaint details in real time and supervise units for source management.





## Optimize customer experience

"User-centeredness is the key to good service. Against the backdrop of accelerated digitalization and increasingly diversified user needs, the Bank has made every effort to promote the upgrading of branch services and optimize the functions of online channels to continuously improve the experience of our financial consumers.

### Optimization of branch services

The Bank promoted branch operation efficiency improvement through various means to achieve "double enhancement" of efficiency and business development. During the reporting period, it further pushed branch service intelligentization, strengthened equipment application, and gave play to their substitution role. It also optimized STM business processes, with the menu number up 40% year-on-year and the transaction substitution rate rising 170% year-on-year.

- Promoting the online and offline synergistic mode, the proportion of public online account opening rose 90% year-on-year and the customer waiting time decreased 29%, improving business quality and efficiency.

STM transaction carrying capacity rose 40% year-on-year, enhancing self-service capability. The construction of scheduling models optimized the labor mix, cutting the number of teller sequence personnel.

Digital Operations

Enhancement of operational quality and efficiency

- Based on the bank's OCR platform, it solves the recognition of vouchers with handwritten amounts, adds 6 smart authorization transactions, expands the scope, and the number of such transactions increases to 32 with a 68.1% business replacement rate.
- Based on existing centralized operation mode, upgrade OCR recognition and manual one-record mode to improve processing efficiency, reduce costs and utilize centralization advantages.

#### CASE

#### Specialty Branches Construction

##### Guangzhou Pazhou Sub-branch-"Finance + Parent-child"

Pazhou sub-branch around the surrounding community customer demand, to create a special family park, set up children's play in the hall, reading area, crane machine, drink area, effectively enhance the temperature of financial services.



#### CASE

#### Specialty Outlet Construction

##### Jingdezhen Changnan Sub-branch-New Standardized Model Outlets

The standardization upgrade of Jingdezhen Changnan Sub-branch integrates "five articles" into its functions. It has several functional areas. The public can go to the corresponding area for services via the guide to reduce waiting time and improve processing efficiency.



### Upgrading of online services

The Bank actively promoted service digitalization and upgrading to offer a better remote financial service experience. During the reporting period, it launched the 4.0 version of Personal Mobile Banking with a counter services online rate over 90%. For public business, it optimized 67 corporate e-channel functions, enabling several functions and facilitating onlineization. By the end of the reporting period, it had 2,974,500 personal e-banking customers (up 265,700 from the previous year) and 72,602 corporate e-banking customers (up 6,754).

Personal mobile banking won the "2024 Digital Financial Innovation Competition Financial Innovation Case for the People" award issued by China e-Banking Network

"2024 Mobile Banking Leapfrog Growth Award" issued by China Financial Certification Center (CFCA)

"2024 Mobile Financial Client Annual Security Management Demonstration Organization" award issued by Beijing National Certification Center for Financial Technology

"2024 Mobile Financial Client Annual Security Management Demonstration Organization" award issued by Beijing National Certification Center for Financial Technology

"2024 Mobile Financial Client Annual Security Management Demonstration Organization" issued by the National Certification Center for Financial Technology (NCCFT)





# 03 Economics





## Theme Inclusive finance

The Bank has focused on serving urban and rural residents, SMEs, and the local economy, and has been committed to inclusive finance to support the "Jiangxi Chapter" of Chinese modernization. During the reporting period, it implemented regulatory requirements and its own circular to advance inclusive finance and integrate with rural revitalization. By the end of the period, the balance of inclusive loans (excluding discounting) reached RMB 52.602 billion, up by RMB 6.461 billion year-on-year, with a growth rate of 14%.

the balance of universal loans

RMB **526.02** billion

Net increase from the end of the previous year

RMB **64.61** billion

Growth rate

**14%**

## Fostering small and micro-enterprises

The Bank serves small and micro enterprises, individual businessmen, and other business entities. It issued the "Notice on the Establishment of the Coordination Mechanism of Jiangxi Bank for Supporting Financing of Small and Micro Enterprises" and launched the "393" working mode, including "three efforts," "nine commitments," and "three guarantees." These measures aim to reduce financing costs, support small and micro enterprise growth, broaden financial service coverage, and enhance inclusive finance accessibility.

### CASE

#### Carried out the action of "Financial Inclusion Promotion Month"

To implement the State Financial Supervision and Administration Bureau's requirement for the first "inclusive finance promotion month," Jiangxi Bank, guided by the local bureau, quickly launched a series of special actions across the bank. These actions aimed to benefit the public by reaching enterprises in parks, merchants in neighborhoods, and farmers in rural areas, thereby enhancing the quality and effectiveness of financial services.



Bank-enterprise docking, in-depth visits to research enterprise needs



Multi-point efforts to create a strong scope of publicity



Seize the farming season, dive into the spring plowing and preparation for cultivation

### Small Business Credit Center Shangrao Branch

The Shangrao Branch of the Small Business Credit Center visited the Sunrise Optical Industrial Park in Xinzhou District and learned that the Optical Industry Association would soon be established, with over 70 member units, mostly small and micro-enterprises engaged in optical lens processing and equipment manufacturing. The branch introduced the "Golden Finger" micro-credit series products to help these enterprises with financing. At the association's inaugural meeting, the branch signed a strategic cooperation agreement as one of the banks. It plans to provide customized inclusive financial services to support the development and upgrading of small and micro-enterprises.



### Won the 2024 Inclusive Financial Services Bank of the Year Tianguis Award

On November 28, 2024, Jiangxi Bank stood out from more than a hundred banking institutions and won the "2024 Inclusive Financial Service Bank Tianguis Award" for its outstanding performance in helping local small and micro-enterprises develop in high quality through inclusive finance.

## Jiangyin Inclusive

During the reporting period, the Bank upgraded its personal mobile banking inclusive finance zone, which was deeply docked with the Nanchang Employment and Entrepreneurship Center's governmental service scenario. The zone incorporated more practical functions and provided one-stop services from policy interpretation to entrepreneurship landing, to satisfy the needs of entrepreneurship and employment financial services for talents in the province, enhance the degree of customer experience, and meet the needs of comprehensive financial services in a practical manner.

### Financial Inclusion Zone Upgrade





## Inclusive financial Product Innovation

The Bank, based in Jiangxi, has launched special financial services and upgraded its inclusive finance product matrix. It introduced products such as "Digital Transfer Loan," "e-Enterprise Loan," "Plant Easy Loan," "Hi-Tech Science and Technology Innovation Points Loan," and others, creating a diverse "online + offline" product range. Yingtan Branch launched the first "number to loan" product, supporting the province's industrial development and digital transformation. Products like "Agricultural Insurance Loan" and "Political Procurement Easy Loan" received national awards for digital inclusive finance innovation. The "Public Welfare Forest Compensation Revenue Right Pledge Loan" won multiple awards, including the "Top 10 Outstanding Cases of Banks with Network Influence" and the "2024 National Typical Cases of Inclusive Finance." Additionally, "Agricultural Insurance Loan" received the "Second Prize of Excellent Financial Inclusion Project" in Jiangxi Province's regional financial reform project exhibition.

### Award

#### Won the "China Digital Inclusive Finance Innovation and Outstanding Case Award"

On June 27, 2024, at the Sixth China Digital Inclusive Finance Conference of the Ministry of Industry and Information Technology's 2024 National SME Service Month, Jiangxi Bank's "Agricultural Insurance Loan" and "Easy Loan for Government" products were awarded the Sixth China Digital Inclusive Finance Innovation Achievement and Excellent Case Awards respectively. Excellent Case Awards.



### Award

#### Won the "Second Prize of Excellent Project of Financial Inclusion" in the Exhibition of Excellent Projects of Regional Financial Reform in Jiangxi Province in 2024

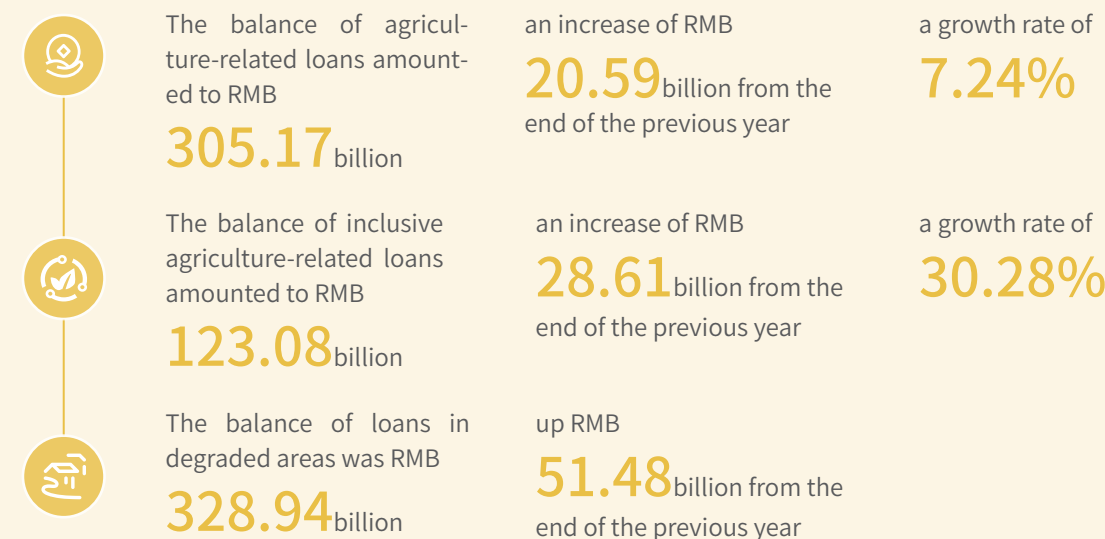
On December 19, 2024, Jiangxi Bank's project "Drawing a New Scroll of Rural Revitalization with the Pen of Financial Science and Technology—Jiangyin Nongbao Loan Makes Waiting for 'Loan' to Become 'Loan' in Seconds" won second place in the "Financial Inclusion Excellent Project" section at the 2024 Jiangxi Provincial Regional Financial Reform Excellent Project Exhibition.



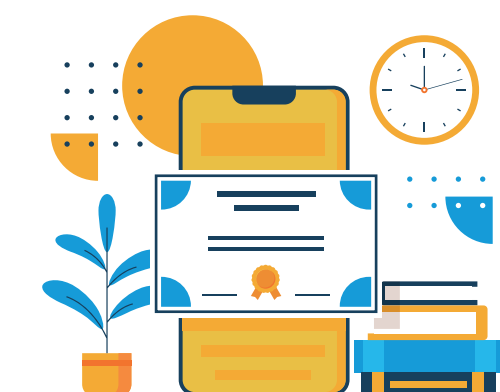
## Helping to revitalize the countryside

The Bank firmly implements the national rural revitalization strategy, focusing on financial support for food security production and improving the quality and efficiency of rural services. It formulated the Implementation Plan for Financial Services to Comprehensively Promote Rural Revitalization in 2024 and the Financial Services Work Plan for Spring Farming and Plowing Preparation in 2024. The Bank increased credit investment in key areas such as spring farming, summer grain storage, and agricultural support projects.

As of the end of the reporting period, the balance of agriculture-related loans was RMB 30.517 billion, up RMB 2.059 billion from the previous year-end, with a growth rate of 7.24%. The balance of inclusive agriculture-related loans was RMB 12.308 billion, up RMB 2.861 billion, with a growth rate of 30.28%. The balance of loans for poverty-stricken areas was RMB 32.894 billion, up RMB 5.148 billion.



The Bank actively serves the national strategy and the development of the "Three Rural Areas" and strongly supports the issuance of bonds to farmers, and was awarded the "Three Rural Areas" Characteristic Practitioner of the Agricultural Development Bank of China for the year 2024



### 中国农业发展银行

#### 中国农业发展银行关于表彰 2024 年度农发债优秀承销做市机构及优秀个人的函

江西银行股份有限公司：  
2024 年是农业发展银行（以下简称农发行）成立 30 周年。市场化发债 20 周年。在贵机构的大力支持下，农发行成功发行债券 2.1 万亿元，募集资金全力支持国家粮食安全、巩固拓展脱贫攻坚成果同乡村振兴有效衔接、农业现代化、农业农村建设、区域协调发展、生态文明建设等重点领域和薄弱环节。同时，农发行稳中求进、守正创新，推出到期日和票面利率相同的“绿色债券+普通债券”的“李生债券”发行模式，首次报价发行挂钩 DR007 的浮息债券，创新发行 385 天期债券和每半年付息一次的 30 年期超长期限债券，推出四大系列八大主题债券和支持国家乡村振兴重点帮扶县高质量发展等单主题债券，全年发行绿色债券 220 亿元，优化债券披露信息，持续加强农发债二级市场建设，为推动我国债券市场高质量发展、提升金融服务实体经济质效贡献积极力量。



## Support for rural specialty industries

The Bank actively integrates into the national strategy, prioritizes rural revitalization, and focuses on regional industries to improve credit approval efficiency and support local economic development. It has enhanced industry research, established a product innovation mechanism, and promoted financial service 下沉 to cities and counties. The Bank has implemented “one policy for one industry” and “one county for one product,” innovating products like “B&B loan,” “furniture loan,” “orange loan,” “rice loan,” “tea loan,” and “eel farming loan” to support key areas.

### CASE Supporting special industries and stimulating "new vitality"

An agricultural development company in Xiushui, Jiujiang City, applied for a RMB 180 million loan for a 17,200-mu Ninghong tea plantation renovation project, which includes upgrading inefficient tea gardens and building high-quality ones. This project supports rural revitalization, enhances tea quality and brand competitiveness, and benefits several townships. The Bank focuses on local industries, leverages its strengths, and provides strong financial support for the tea industry in Xiushui County, Jiujiang City, to promote regional development.

### CASE Helping key projects and building "supporting power"

An enterprise in Yujiang District, Yingtian City, applied for a RMB 60 million loan for a logistics support area project in an industrial park. The project includes a comprehensive service building, a logistics sorting and distribution center, and a general-purpose warehouse, covering 120,000 square meters. Upon completion, it will enhance logistics services, reduce costs, create employment, and boost regional industrial development. Jiangxi Bank integrates rural revitalization with business development, enhancing service capabilities by providing project loans and other financing support for key regional projects.

### CASE Nanchang Dafeng Village Bank: financial "living water"

Nanchang Dafeng Village Bank has always insisted on practicing inclusive finance, deeply promoting the extension of financial services to the countryside coverage, so that financial services into thousands of villages and households, watering the fields and benefiting more folks, and strive to enhance the effectiveness of financial services to the real economy.



### CASE "Fufu Farmer's Loan" to boost agricultural production

"FuNongLoan" from Jiangxi Bank Fuzhou Branch is an innovative rural financial product. Its pure credit and online design breaks through traditional services. The "wide before fine" approval mode of batch pre-credit and household verification simplifies the loan process and improves approval efficiency. This ensures funds are quickly and accurately invested in agricultural production, solving farmers' practical problems and guaranteeing the healthy growth of crops.

### CASE "Ginong loan" helps food production to be more productive

Jishui County is a large agricultural county and a national commercial grain production base. During peak periods of rice planting and grain acquisition, significant financial support is needed. "JINONG LOAN" is the first agriculture-related bulk pre-credit product tailored for old revolutionary areas through the "JIANGXI" platform. Its launch reflects Jiangxi Bank's enhanced digital inclusive services and support for the "three rural" business development.



### CASE "B&B loan" to help the integration of cultural tourism development

The B&B industry is a key part of rural tourism and a new driver for rural revitalization, which is also a focus of Jing'an County Government. In response to the local government's call, Jiangxi Bank, in cooperation with the People's Government of Jing'an County and the Jing'an County Financing Guarantee Company, launched the "Jing'an B&B Loan" to support the investment, construction, renovation, decoration, operation, and environmental improvement of B&Bs in Jing'an County. This product exemplifies Jiangxi Bank's government-bank cooperation and support for local industries, effectively promoting the upgrade and development of B&B clusters and achieving high-quality growth in Jing'an County.





## iNong platform

Relying on "big data + financial technology", the Bank enhanced professionalism and innovation, creating the "Jiangyin iNong" digital agri - financial service platform based on "wisdom + scene + finance". By the end of the reporting period, the platform's business covered all - level counties/townships in the province. It benefited leading agri - enterprises and numerous farmers, driving the growth of five major industrial chains like rice, oilseeds, etc., and two characteristic ones of tea and Chinese medicinal herbs. It also supported industries such as selenium - rich agri, under - forest economy, etc. As of the reporting period's end, the Jiangyin iNong platform had 459 core enterprises and 10,455 users, with cumulative credit exceeding 1 billion yuan.

Jiangyin iNong platform has  
**459** core enterprises  
cumulative credit granted exceeding  
RMB **10** billion

**10,455**  
iNong users



## Honors and Awards

Since the launch of "Jiangyin iNong," the platform has received strong support from the local government and recognition from various sectors. It has been positively reported by People's Daily, Xinhua News Agency, and other major media. The platform has won several awards, including the "Best Digital Construction Award for Rural Revitalization in the Ninth Golden Pine Award" and the "Outstanding Contribution Award for Technology-enabled Business Innovation in the Financial Industry" from the Financial Electronic Magazine. This year, it also received the "Third Prize of 2023 Financial Technology Development Award" from the People's Bank of China (PBOC) and other accolades. These awards highlight the industry's recognition of Jiangxi Bank's effective scenario finance construction and digital transformation achievements. Many other awards, reflecting the industry's recognition of the effectiveness of Jiangxi Bank's scenario finance construction. The awards reflect the industry's recognition of the effectiveness of Jiangxi Bank's scenario finance construction, and are a strong proof of the results of Jiangxi Bank's digital transformation.



## Inclusive financial service stations

With the national rural revitalization strategy, rural financial services gain more prominence. The Bank sped up inclusive financial service station building and refined the rural financial service system. By the end of the reporting period, it set up 139 such stations (including farm withdrawal points), achieving full city - and - county coverage in the province. Branches, using these stations, held over 2,000 financial knowledge publicity events, reaching nearly 60,000 rural residents.

Establish inclusive  
finance service stations **139** stations

Carry out financial  
knowledge publicity activities **2,000** times

Cover rural residents **60,000** person-times.



### CASE

#### Ji'an Qingyuan Case

In order to effectively enhance the coverage of financial services in the case of the mountain community, through the financial services of the urban and rural residents of the "last 100 meters". In the Qingyuan District Government support and the People's Bank of Ji'an under the careful guidance of Jiangxi Bank and the case of the mountain community together to build the establishment of the case of the mountain community inclusive financial services station, the realization of the organic combination of community convenience services and financial services.



Case Mountain Community Inclusive  
Financial Service Station (CIFS)



Carry out "Jiangyin i old"  
publicity activities



Introduction to the "Jiangyin i"  
series of service systems



Case Hill Community Inclusion  
Financial Service Station



## Theme Elderly finance

The Bank actively fulfills its social responsibility, advocates and promotes pension finance, and establishes a local pension financial service system in Jiangxi. It focuses on pension service ecology, wealth management, and aging finance to ensure a high-quality life for the elderly. As of the end of the reporting period, the Inclusive Elderly loan reached RMB269 million.



Inclusive elderly care credit disbursement  
**2.3** million yuan

Completed the construction of "Jiangyin Bank Loves the Elderly" community activity centers  
**435** centers

### Elderly service ecology

The Bank focuses on building the "Jiangyin i Lao" elderly - financial - service brand and co - builds the "Jiangyin i Lao" Community Activity Center with the community for wider service reach. It cultivates this brand, promotes community co - construction, and cooperates with various units to improve elderly - related services, bridging the "last - kilometer" of community people - benefiting services. By the end of the reporting period, the Bank completed 435 "Jiangyin i Lao" Community Activity Center constructions. Branches organized 1,308 sub - brand activities like "Jiangyin Respect for the Elderly Season", etc.



2024 Jiangxi Bank's Third Quarter "Jiangyin i Lao" Community Activity Center Construction Completion Ceremony

#### CASE

#### Sincere care for the silver-haired people, warmly guarding the red sunset

In order to create a good social atmosphere of respect for the elderly, love and respect for the elderly, and constantly enhance the sense of well-being of the elderly, Jiangxi Bank Ganzhou Branch branches under the jurisdiction of all actively carry out the "care for the silver hair, warmth of the family" series of activities, organizing the elderly friends to make dumplings, play games, help the majority of elderly friends have fun and live a fulfilling life.



#### CASE

#### Cross-border integration, tapping into the new dynamics of pension finance

Bayi Sub - branch focuses on the "living in peace, health and safety" concern of the elderly. It overcomes cooperation blockages with the community, agencies and government units. By integrating resources and creating a multi - scenario platform, starting from elderly - related work, it achieves cross - border integration, cost - efficiency and win - wins. The sub - branch pays heed to elderly community residents' demands, strengthens community cooperation. This year, it has conducted over 170 in - depth co - construction activities caring for elderly alone and empty - nesters, promoting both happy community building and financial service penetration.



Elderly client's family sends a banner

#### CASE

#### Innovative financial services to meet diverse needs

Jiujiang Branch has been firmly practicing "finance for the people" and upholding the belief of "I do practical things for the people". It has taken various measures to provide good financial services for the elderly and care for elderly customers. By cooperating with senior citizen activity centers, universities, service centers, and community activity centers, it has built a comprehensive service platform integrating community, financial, and senior citizen services.





## Aging-friendly financial services

The Bank enriches pension finance, aiming to meet elderly's financial needs. It promotes online ageing - friendly channels and refined services. In the community, the Bank optimizes outlet layout, equips outlets with ageing - friendly facilities like presbyopia glasses. It sets up "Jiangyin i Lao" zones, barrier - free channels, and "Caring Edition" functions in equipment. It retains traditional service modes and manual windows for convenience. The Bank created a senior - citizen demonstration outlet with new ageing - hardware, and was named "Most Beautiful Bank Outlet of Aging Payment Service in Jiangxi Province" in 2024. During the reporting period, it provided door - to - door financial services to over - 60 - year - olds nearly 700 times.



Provided door-to-door financial services for the elderly aged 60 and above: nearly

**700** times

### CASE

#### Creating the Bank's First Benchmark Senior Living Demonstration Outlet

The railroad sub - branch, serving an aging customer base in the old city, addresses pain points like lack of facilities, single - product holding, and narrow social circles among the elderly. It takes multi - measures, including hardware upgrades, financial "empowerment" of teams, and neighborhood finance initiatives. Through head - branch cooperation, it built Jiangxi Bank's first "Jiangyin i Lao" activities demonstration area. In terms of hardware, it introduced the bank's first elderly - exclusive mobile filling station, call button with elderly features, and elderly - helping handrails.



## Pension wealth management

The Bank has continued to promote the "Happy Deposit" based on the "silver-haired" customers' needs. Increased business cooperation with leading financial subsidiaries, selected and put on line distribution products to meet senior citizens' needs, introduced relevant insurance and fund products to enrich their asset allocation products. Also upgraded the professionalism of financial service personnel, improved the wealth management team and optimized the service experience for senior citizens.



### Pension Wealth Management Team

To serve the elderly, in addition to ageing-friendly and warm equipment, it is more necessary to promote systematic thinking, for this reason, the Bank has set up a professional wealth management team dedicated to serving the elderly customer groups. The Bank has set up a professional wealth management team dedicated to serving the elderly clients. Through the implementation of the three major plans of team image enhancement, quality enhancement and the "Caixin+" competition, the Bank has provided the elderly with a professional report on family wealth planning for the elderly.

### Elderly planning services

Facing delayed retirement and customers' retirement concerns, the Bank launched "Pension Planning" in mobile banking. Designed customer - centrically, it has four main parts: retirement age, pension, investment planning calculators, and pension product recommendations. This enables customers to easily and comprehensively understand details like retirement age, post - retirement income, and adequacy of pension. It guides investment planning for retirement and offers one - stop, professional financial services for it.

## Technology-enabled

The Bank has set up the "Jiangyin i Lao" online zone to enhance the coverage and accessibility of basic financial services for the elderly, and to provide them with more efficient, convenient, warm and caring services for the elderly.



Continuously updating and iterating the "Jiangyin i Lao" zone to help elderly customers cross the "digital divide".



Launched the "Elderly Club" applet, continued to iterate and optimize the display interface, and iterated the applet function twice throughout the year.



The electronic channel keeps configuring intelligent and convenient service facilities. It expands the service network via the official WeChat public number "Jiangxi Bank Microbanking", improves service quality continuously, and provides solid and meticulous services to elderly customers.



Considering the payment security needs of elderly customers and safeguarding their account funds, the bank accurately identifies their transfer transactions. Through in-transaction monitoring and prevention in e-banking, it intelligently matches suitable transfer channels and arrival modes.



Additionally, the bank has created security account protection features, offering night locks, commonly used locking zones, cardless transaction locks and other security mechanisms. These effectively help the elderly enhance their precautionary awareness.





## Theme Scientific fiance

Financial support is crucial for scientific and technological innovation. The Bank studies and implements the spirit of the Central Economic and Financial Work Conferences. It endeavors to excel in science and technology finance, boosts support for tech enterprises, and aids the development of new productivity.

### Development of science and technology finance

The Bank focuses on serving industrial chain transformation and upgrading, adheres to the "1269" action plan, and proactively supports tech enterprises while developing tech finance through multiple measures:

#### Precise service

It actively contacts provincial science and technology and industry departments, enhancing follow-up on visiting national high-tech, specialized and new, and tech SMEs. The service coverage rate reaches 100% for specialized and new enterprises, 80% for high-tech ones, and 70% for tech SMEs.

#### Innovative products

Launched products like "Science and Technology Credit Loan" and created a "four specialties" talent financial service system, offering diversified financing for tech enterprises via product system Q&A and pre-approval of public credit.

#### Specialized policies

Based on the life cycle of tech enterprises, it formulates differentiated service plans and flexible loan policies.

#### Strengthening management

Organized three tech finance working group meetings, informed progress, analyzed problems, and increased investment through measures like reminder letters.

During the reporting period, the loan balance of tech enterprises (excluding discounting) was 12.776 billion yuan, up 2.13 billion yuan from the start of the year with a 20% growth rate, and won the first prize of the Provincial Award for Contribution to the Development of Science and Technology Finance.

#### CASE

#### Tailor-made "loans" to promote the "new future"

A "Specialized, Specialized, Specialized, Specialized, High-tech" and "Green Manufacturing" chemical filler enterprise in Pingxiang City applied for an 8-million-yuan working capital loan for raw material purchase and R&D. Given its asset-light feature, the Bank quickly met its financing needs by determining the fund usage and enhancing settlement transactions, thus aiding the enterprise's development.

The balance of loans to technology-based enterprises

RMB **127.76** billion

The increase compared with the beginning of the year

RMB **2.13** billion

The growth rate

**20%**

#### CASE

#### Help science and technology enterprises "accelerate running"

A Ganzhou - based science and technology firm, a domestic segment leader with over 70% market share and possessing over 10 invention and 100 other patents, applied for a 1 - year, 10 - million - yuan credit to buy intelligent mineral processing equipment materials. The branch promptly submitted the credit materials. The head office optimized the plan, strengthened head - branch linkage, and implemented a time - bound review mechanism, efficiently completing the credit review. The new credit will boost the enterprise's market share and brand influence.

#### CASE

#### Helping the development of science and technology finance

Honggutan Sub-branch successfully issued a 5.9 million RMB governmental easy loan to a national high-tech enterprise in Nanchang (a representative enterprise of the local VR industry), which provided a solid guarantee for the company's technological research and development, product innovation and market expansion in the VR industry, and boosted the development of the VR industry.

#### CASE

#### Science and technology finance "loan"

Ltd. and its affiliates are key science and technology enterprises in Ganjiang New District, focusing on science and technology innovation and industrial upgrading. With the development of the enterprise, the shortage of liquidity has become a bottleneck. After understanding the situation, Jiangxi Bank Ganjiang New Area Branch quickly docked and conducted accurate research to provide 70 million RMB credit support, which was highly recognized by the customer.



### CASE "Loan to" science and technology finance "new vigor"

A Chinese medicine tablet company in Yichun Zhangshu applied for a new 5 million RMB science and technology credit loan with a term of 2 years for the purchase of raw materials. The company is a private enterprise integrating traditional craftsmanship and modern pharmaceutical technology, integrating planting, processing and sales, with invention patents and several utility model patents, and is a specialized, special and new small and medium-sized enterprise in Jiangxi Province. The new credit will help the enterprise to strengthen R&D and enhance brand competitiveness.

### CASE Support the development of advanced manufacturing industry

A Nanchang-based Ltd., mainly producing aluminum profiles, applied for a 1-year, 5-million-yuan science and technology credit loan to buy raw materials. The company has an annual production capacity of over 20,000 tons and owns more than 10 utility model patents. It is a national high-tech enterprise and a specialized, innovative SME in Jiangxi Province. The new credit will drive technological innovation, improve product quality and value, enhance market competitiveness, and support sustainable development.

## Technology finance product matrix

The Bank focuses on the operating characteristics and life cycle of science and technology enterprises, innovates products and services, and helps accelerate the formation of new quality productivity.

Jiangxi Bank Science and Technology Financial Products Matrix



Technology Credit Loan	Technology Transaction Loan	Technology Mortgage	Hi-Tech Points Loan
Science and Technology Knowledge Credit	China Science and Technology Commission (CSTC), China's largest bank account	Hongcheng Science Loan	Science and Technology Achievement Transformation Loan

## Talent science and technology innovation

Focusing on "talents" as a key for tech innovation, the Bank offers precise, specialized, full - cycle financial services for high - level talents via "Settlement and Career" policies.



New municipal talent financial service centers were set up in Shangrao, Pingxiang, Nanchang, etc., with 10 in total covering the province.



Service policies were upgraded. Version 4.0 of "Genuine Gold and Sincere Benefits for Gan Talents" was launched, upgraded in matching talent levels, optimizing products, and expanding rights.

During the reporting period, the Bank established talent service orgs, products, and teams, with exclusive talent rights. National - talent - founded enterprises can get up to 100 - million - yuan credit loans at preferential rates. This promotes the integration of talent, innovation, industrial, and capital chains. By period - end, all talent pool talents were docked, and "Leye" enterprise loans exceeded RMB 20 billion.



Cumulative disbursement of "Le Ye" series enterprise loans

RMB **200** billion

## Serving the real economy

The Bank adheres to the financial services to the real economy as the fundamental purpose, focuses on serving the construction of modernized industrial system, actively explores more new modes of financial services, and injects a steady flow of financial water for local economic and social development.

### Support for industrial development

The Bank focuses on the "1269" action plan for key manufacturing chains, supports industry, and collaborates with local entities to build a new financial service ecology, fueling local economy. By the end of the reporting period, manufacturing loan balance rose 9.51% year - on - year. The "1269" advanced manufacturing loan balance reached 21.477 billion yuan, up 18.41% from the start of the year.

The balance of manufacturing industry loans

grew by **9.51%**

The balance of loans for advanced manufacturing industries under the "1269" Action Plan

RMB **214.77** billion

Growth

**18.41%**





## Formulated programs

Formulated programs like the Implementation Opinions on Financial Support for Key Industrial Chain Modernization, clarified host banks and co-organizing depts, compressed responsibilities, and coordinated to serve new-quality productivity.

## Combined products based on mfg enterprises' stages

using tech finance, green mfg loans, etc., to boost "Talent + Tech", "Tech + Mfg", "Mfg + Green" integration, and increase mfg finance, especially mid-long-term loans

## Introduced special interest

rate policies for mfg credit, increased incentives to guide bank's mfg credit, esp. in advanced mfg.

## Industry Platform "i" Series: Jiangyin "i" Agriculture

a rural revitalization platform with multiple functions; Jiangyin "i" Tao, providing one-stop financial services for Jingdezhen's ceramic industry to promote its upgrade.

## CASE

## Help the electronic information industry high-quality development

The High-tech sub-branch actively answers the government's call, deeply implements the "1269" plan. It focuses on the local electronic info industry, combs its chain structure, maps core firms' up-and-downstreams, and speeds up "chain-clustering" service docking to offer precise financial support for the local electronic info industry's innovation.

## CASE

## Supporting the development of the ceramics industry

The Jingdezhen branch uses its long-term-plowed "government, enterprise, people" resources. It actively serves firms like Tao Wen Travel Group and State Control Group. Relying on grid management, it sorts out nearby merchants, packages ceramic customer groups by proximity, visits regularly, maps credit demands, and sets up a loan-intention ledger. This improves inclusive service reach, helping "Jiangyin i Tao" take root in Jingdezhen.

## CASE

## Strengthening financial services in specialty industries

Nanchang County Sub-branch actively explored more new modes of financial services, and successfully provided a loan capital support of RMB196 million to an enterprise in Jiangxi, taking a solid step forward in supporting the upgrading of local specialty industries and assisting high-quality development, and injecting a steady flow of financial living water for local economic and social development.

## CASE

## Gathering financial synergy to serve the real economy

Jiangxi Bank uses its provincial legal-person bank platform and info edge. It actively brings in industrial funds, non-bank institutions, etc. to the "financial station". Led by Jiangxi Bank, station institutions have business synergies like info sharing, product complementarity in areas such as industrial fund investment and bond issuance. Focusing on key areas like tech innovation and the "1269" plan, the "financial station" uses its diverse product matrix to offer full-cycle, comprehensive financial services for enterprises, accelerating new productivity development.

## Developing cross-border finance

The Bank delves into cross-border finance, acts as a cross-border financial service window, and uses integrated local and foreign currency financial services to support Jiangxi's export-oriented economy's high-quality development. Also, it fully unleashes digital finance's technological dividends, making efforts at both the business and channel ends to comprehensively enhance cross-border financial service levels, assisting foreign trade enterprises in actively adapting to market changes and driving sustainable development.



## Optimize the local currency cross-border service

The Bank actively carried out the plan to "prudently and steadily promote RMB internationalization", responded to the call of serving the real economy and facilitating cross-border RMB trade and investment. It helped enterprises evade exchange rate risks via cross-border RMB settlements and supported the healthy operation of the foreign trade economy. By the end of the reporting period, Jiangxi Bank's cross-border RMB customers grew by 45% year-on-year, and cross-border RMB settlement volume made up 66.1% of the total local and foreign currency cross-border settlement volume.

A Jiangxi iron and steel group, a steel conglomerate covering mining to steelmaking, needed to optimize the efficiency of internal capital use because of its import and export business. Jiangxi Bank formed a professional team, led by the head of the head office, to provide a full range of financial services. In the service, the bank publicized the local currency trade facilitation policy, promoted and guided the landing of the centralized operation business plan for multinational corporations, and introduced overseas funds into the territory for use in the form of borrowings from the parent and subsidiary companies. 2024, the group settled nearly RMB300 million through cross-border RMB settlement, which significantly improved the efficiency of fund use.



## Establish the concept of risk neutrality

The Bank actively responded to regulatory guidance, implemented the State Administration of Foreign Exchange's requirements for exchange rate hedging, and promoted the cross-border financial service platform and exchange rate hedging to assist the high-quality development of foreign trade enterprises. As of the end of the reporting period, the cross-border financial service platform saw a 52.36% increase in export receivables financing and a 49.06% increase in export credit insurance policy financing compared with the end of the previous year. The Bank completed the first foreign exchange hedging account regulatory task, becoming the first provincial financial institution to complete the cross-border financial service platform task and the first city bank in the province to complete the exchange rate hedging task.





### Storing up cross-border platform scenarios

The Bank followed provincial policy guidance, integrated into high-level opening-up, and promoted the cross-border financial service platform. It utilized the advantages of the cross-border blockchain financing platform to offer diversified financing to enterprises, supporting the real economy. During the reporting period, cross-border financial service platform financing at Jiangxi Bank increased by 52.11% year-on-year, aiding foreign trade export enterprises.

#### CASE

#### Help with the export of stone materials

Jiujiang a trade export company exports stone products to Southeast Asia and Europe. Jiangxi Bank, learning of the enterprise's financing intention during marketing visits, recommended the "bank - enterprise financing docking" on the cross - border financial services platform due to its export business. The bank then successfully handled RMB1 million in export accounts receivable financing for the enterprise on this platform.



### Innovative online business channels

The Bank led in offering online and offline services, landing the province's first city commercial bank trade foreign exchange receipts/payments directory registration. It created a new corporate net banking foreign exchange trading platform, launched "Palm Foreign Exchange Manager" for SMEs, and developed product series like "Jiangyin Casual Junction" and "Jiangyin Zhihui" for online foreign exchange facilitation. Using tech "big data", with the international trade "Single Window" and the finance - tax - customs - treasury - bank networking system, it achieved online customs duty signing and real - time tax deduction. During the reporting period, the Bank's international business had nearly 30% year - on - year growth in effective customers, promoting Jiangxi's export - oriented economy.

#### CASE

#### Optimizing cross-border financial services

Under the care and guidance of the State Administration of Foreign Exchange Yichun Branch, Jiangxi Bank Yichun Branch deepened its financial innovation services, relying on the cross-border financial service platform, and exerted the synergies of "credit insurance + bank" to help a specialized foreign trade enterprise efficiently complete the "export credit insurance financing" business. "This not only meets the financial needs of the enterprise, but also improves the efficiency of enterprise financing.

#### CASE

#### Landed the first cross-border financial service platform

Jiangxi Bank Jiujiang Branch successfully landed the first city commercial bank in the province, the first of all financial institutions in Jiujiang City, the province's financial institutions, the third cross-border financial services platform "bank-enterprise financing docking" application scenarios, and continue to innovate the "digitalization empowered enterprise financing" initiatives.

#### CASE

#### Solve the difficulties of foreign dollar bonds payment

An enterprise in Jinggangshan Economic Development Zone, Ji'an City, faces the dilemma of increasing cost of renewing overseas bonds. Jiangxi Bank took the initiative to docking, proposed a new program through the domestic table loan financing, to help enterprises save nearly RMB130 million cost. This initiative has been recognized by the leadership of the park, that the bank helps enterprises to reduce costs and promote the development of the park.





A photograph of three white wind turbines in a green field under a blue sky with clouds. A large green curved shape is overlaid on the left side of the image.

# 04 Environment



# Climate change response

Responding to climate change has become a core issue of global sustainable development. Based on its business layout, the Bank pays close attention to the impacts related to climate risks, takes the initiative to do a good job of assessing the risks and opportunities of climate change, and regularly analyzes and evaluates the formulation of corresponding measures.

Transition risk



## Formulation exposures

Time frame/level of impact | Long-term/high

### Potential major financial impacts

Increased indirect (operating) costs

### Top climate-related risk drivers

Regulation of climate-related risks in the financial sector

#### ! Risk description

Governments have enacted laws on green, low-carbon, and circular economy, enhancing the "dual-carbon" policy framework. The Bank must comply with regulatory requirements from the People's Bank of China and the State Administration of Financial Supervision and Administration regarding green finance and disclosure. Failure to promptly study policies, set directions, and implement measures could put the Bank under operational pressure.

#### ✓ Response

The Bank values green finance and plans related work actively. It has reached consensus on green, low - carbon development, formulated the "New Journey" Strategic Plan according to policies, regulations and its own needs, and set up a top - down green financial governance framework to ensure policy implementation.

The Bank publishes quarterly Carbon Emission Reduction Loan Disclosure Reports and annual ESG Reports, detailing carbon emission reduction loan info and its ESG practices and achievements for stakeholders.



## Legislation exposures

Time frame/level of impact | Long-term/high

### Potential major financial impacts

Increased indirect (operating) costs

### Top climate-related risk drivers

Regulation of climate-related risks in the financial sector

#### ! Risk description

The People's Bank of China and seven other departments proposed in relevant guiding opinions to clarify lenders' environmental legal responsibilities. If the Company is negligent in approving lending enterprises' or projects' environmental compliance qualifications, causing environmental pollution accidents, it may be liable for such accidents.

In the future, the government and regulators are likely to raise green finance requirements for financial institutions, which may increase the Bank's compliance costs.

#### ✓ Response

Study climate change & green finance laws, regulations and supervisory requirements, and implement relevant provisions in the Bank's business processes.

As per regulatory green finance system requirements, the Bank will enhance its policy and system, categorize customer risks, manage businesses differently, and strengthen customer environmental and social risk management.



## Skill exposures

Time frame/level of impact | Short/medium term

### Potential major financial impacts

Increased indirect (operating) costs

### Top climate-related risk drivers

Transition to low-emission technologies

#### ! Risk description

When China is achieving the "dual-carbon" goal, traditional industries like power, steel, construction, building materials and chemicals will experience large-scale energy-saving, emission reduction renovation and technological upgrading. In the future, lack of adequate expertise in green tech transformation and environmental benefits among the Bank's business staff may impact the green loan business development and impede the overall development of the Bank's green finance.

#### ✓ Response

The Bank formulated the "New Journey" strategic plan for green and sustainable development, issued relevant management measures and operational rules for credit to guide credit business staff, and developed the "Green to Gold" product system. It actively participated in green and carbon finance training and exchange activities to broaden business departments' horizons and improve their green finance skills.

The Bank promoted digital transformation, continuously increasing IT investment in product diversification, risk management, data governance, smart network building and internal operations. It optimized customer experience, explored low-carbon technology applications and enhanced internal operational efficiency.



## Market exposures

Time frame/level of impact | Long-term/high

### Potential major financial impacts

Decrease in revenue due to lower demand for products and services

### Top climate-related risk drivers

Consumer Behavior Change

#### ! Risk description

An enterprise's intrinsic value is tied to its long-term sustainability. Increasingly, capital market participants and financial consumers focus on a company's climate change risk response ability as a measure of sustainability. If the Bank doesn't meet their expectations on climate change response, it may face lower investment value and less competitive financial products.

In achieving the "dual carbon" goal, coal and electricity consumption will drop, while solar and wind power will be supported. With the advancement of national and local carbon markets, high-emission industries like thermal power, steel, cement and chemicals may have higher compliance costs, affecting their repayment ability. If the Bank can't adjust its credit asset industry structure according to energy mix changes, its credit asset quality may decline and the non-performing asset ratio may rise.

#### ✓ Response

The Bank implements ESG development concepts, regularly releasing ESG reports and carbon emission reduction loan disclosure reports to show stakeholders its social responsibility fulfillment and climate change response. It offers diversified local-featured green and transition finance products for financial consumers.

The Bank yearly updates the "Credit Policy Guidelines", carefully engages in key monitored high-risk industries, guides the standardized and orderly development of credit business, and promotes the standardization of its green finance.

Transition risk



### Reputations exposures Time frame/level of impact | Short/medium term

#### Potential major financial impacts

Revenue decline

#### Top climate-related risk drivers

Climate-harming projects

#### ⚠ Risk description

The issue of global climate change is now a high priority for the public, and if the Bank or the Bank's credit customers cause damaging impacts on the climate or the environment in the course of their operations, this could result in the Bank being exposed to reputational risk and becoming less attractive to stakeholders, including customers, investors and employees.

#### ✓ Response

The Bank monitors and gives early warnings on climate change and green finance reputation risks, and sets up a public opinion response mechanism for potential negative events to promptly address public concerns and minimize risks. It promotes green office operations and regularly gathers energy consumption data for risk monitoring.

The Bank supports climate change mitigation and adaptation activities, like corporate and product emission reduction events at home and abroad.

### Acute exposures Time frame/level of impact | Long-term/ Medium-low

#### Potential major financial impacts

Increase in indirect (operational) costs

#### Top climate-related risk drivers

Increased severity of extreme weather events

#### ⚠ Risk description

The Company's main operating sites cover areas within Jiangxi Province and some areas outside the province, where the frequency of extreme weather caused by climate change has increased, including torrential rains and floods, high winds, droughts and other extreme weather that may lead to interruption of its own or its customers' business or destruction of equipment.

### Slow take effect Time frame/level of impact | Long-term/ Medium-low

#### Potential major financial impacts

Increased indirect (operating) costs

#### Top climate-related risk drivers

Increase in average temperature

#### ⚠ Risk description

Global warming's rainfall changes and other chronic disasters will hit Jiangxi and some other regions, hurting local economies. This will affect the bank and its in - province borrowers, likely worsening credit quality and forcing some business relocations.

#### ✓ Response

The Bank monitors weather changes and pre-files emergencies for impacts of extreme weather like heavy rain, floods, high winds and drought. It formulates contingency plans for extreme weather or events, conducts regular emergency drills at all operating sites, and implements relevant regulatory disaster preparedness requirements to boost the emergency recovery capacity of important information systems. The data center takes into account the regional climate. It's not in an earthquake zone or floodplain, has no nearby mudslide threats, and is a safe distance from the coastline, reducing the likelihood of being affected by typhoons and heavy rains.

### Resource Time frame/level of impact | Medium/Medium

#### Potential major financial impacts

Increased indirect (operating) costs

#### Top climate-related risk drivers

Practice green and low - carbon operations

#### ⚠ Opportunity description

As low-carbon technologies in the fields of green building and new energy become more mature and more widely applied, the Bank expects to extend such energy-saving and emission reduction technologies to its business premises to reduce operating costs.

#### ✓ Response

The Bank's headquarter building practices low-carbon operation concepts by monitoring the energy consumption database and implementing energy-saving and emission reduction strategies to gradually improve the efficiency of unit area usage and resource utilization on the office floors.

### Products & Services Time frame/level of impact | Long-term/high

#### Potential major financial impacts

Revenue growth

#### Top climate-related risk drivers

The development of low-emission products

#### ⚠ Opportunity description

In the process of realizing the goal of "double carbon" in China, all kinds of green environmental protection industries as the national strategic emerging support industries will have huge financing needs. As a local legal person bank in Jiangxi Province, the Bank is expected to complete the business transformation by meeting the diversified and personalized green financing needs of industrial and agricultural customers in the province and bring returns to investors.

#### ✓ Response

The bank enriches green credit. Partnered with Jiangxi's carbon trading center and forestry finance platform, we've integrated green sectors into R&D and launched diverse green financial products.

### Market (also in abstract) Time frame/level of impact | Long-term/high

#### Potential major financial impacts

Revenue decline

#### Top climate-related risk drivers

Increased diversification of financial assets

#### ⚠ Opportunity description

The comprehensive index of Jiangxi's green financial development ranks in the forefront of the country. The 14th Five-Year Plan of Jiangxi Province will continue to deepen the reform of green finance and build a green financial service system, and the People's Government of Jiangxi Province has issued the "Jiangxi Green Finance Development Plan (2022-2025)", which will enable the Bank to capitalize on the support of the government and regulatory bodies to develop green finance-related businesses and bring returns to investors.

#### ✓ Response

The bank rolled out the "New Journey" Green & Sustainable Development Strategic Plan to back green industries.



# Environmental risk management

## Environmental Risk Management System

To promote the green concept, optimize credit structure, and manage risks, the Bank formulated the "Measures for Environmental and Social Risk Management of Jiangxi Bank's Credit Business" based on relevant laws. It supports green, low-carbon, and recycling economies, enhances performance, and optimizes credit structure and service levels. The Bank optimized credit policies to curb "greenwashing" and "false transformation," integrated carbon data into risk assessment, and developed a green enterprise value assessment system. It also categorized credit customers based on their environmental and social risks and industry/project characteristics, applying differential credit policies to strictly control environmental risks.

## Quantitative analysis of environmental risks

The Bank strengthened environmental risk management. After qualitative identification and analysis of environmental and climate risks, it did loan concentration analysis during the reporting period. By end - 2024, credit in eight high - carbon industries accounted for 2.17% of total corporate credit. It'll keep eye on policies, manage environmental and social risks, and control lending risks for key industries.

To assess its "double carbon" transition risk ability, the Bank analyzed how higher carbon costs in traditional high - carbon industries affect credit quality and capital adequacy. It chose the steel industry, used a carbon - price - based financial model to calculate high - carbon firms' future performance, update clients' statements and risk indicators. Based on 2024 carbon price and free credit proportion, it tested steel - industry clients' repayment ability under different carbon - price and free - credit - proportion changes in 2030.

13 eligible steel - industry firms were tested. Results showed they faced various issues, yet none became insolvent. Thanks to strict policy implementation and risk management, future steel - industry carbon - cost rises won't materially impact the Bank's non - performing ratio, provision coverage, and capital adequacy ratios.

### The Results of the Stress Test on the Credit Customers in the Steel Industry of Jiangxi Bank (Statistics on the Number of Enterprises with Negative Net Profits)

	100% on carbon price (mild stress scenario)	Carbon price up 400% (Moderate stress scenario)	Carbon price rises 700% (Heavy stress scenario)
Free carbon allowances (90%)	1	2	2
Free carbon allowances (80%)	2	2	2
Free carbon allowances (70%)	2	3	3

## Theme Green finance

Green ecology is Jiangxi's greatest wealth, greatest advantage and greatest brand. The Bank actively implements the concept of sustainable development, continuously improves the quality and efficiency of green financial services, and injects new kinetic energy into Jiangxi's high-quality development with the power of finance. Anchoring the "dual-carbon" goal and promoting green development. During the reporting period, the Bank made a series of effective efforts in green finance, helping Jiangxi Province to build a national ecological civilization construction plateau.

**2025**  
Become a provincial green finance benchmark and a national green finance stand - out.

**2030**  
Actively spread and exemplify green finance

**2060**  
Create a leading domestic and top tier international small - medium green - sustainable bank.



## Green financial system

The Bank actively implements the concept of sustainable development, continuously improves the quality and efficiency of green financial services, anchors the goal of "dual-carbon", promotes green development, and injects new kinetic energy into Jiangxi's high-quality development with the power of finance.



### Establishment of a sound institutional system

#### Strategic planning

The Bank released the "New Journey" plan. It aims to be a provincial "benchmark" and a national "specialty" in green finance. It defines the development path, initiatives, and clarifies the green - development responsibilities of 14 departments with 13 specific actions.

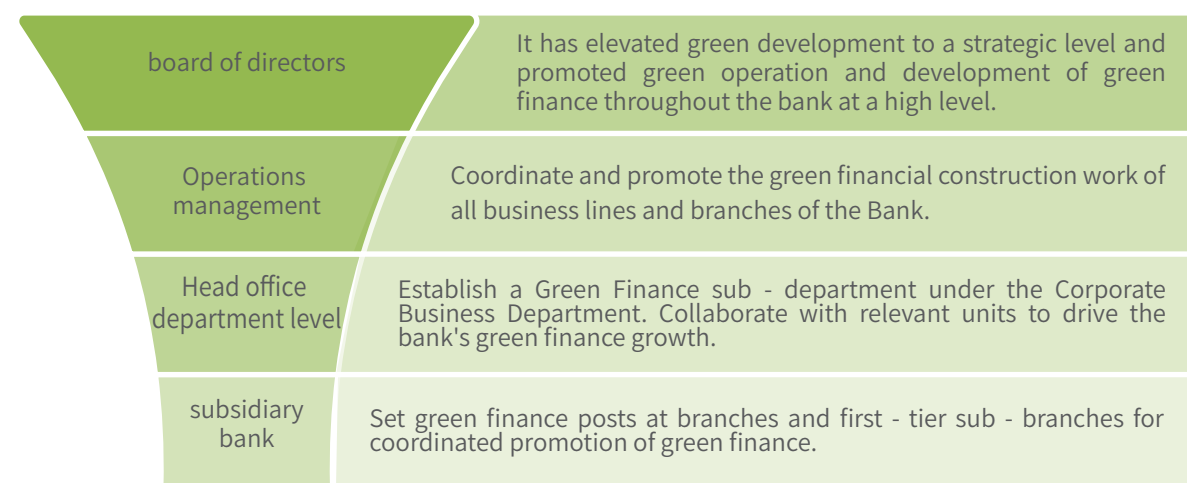
#### Implementation program

The Bank issued the "2024 Action Plan". Focused on carbon - peak and carbon - neutrality goals, it constructs a green - finance governance framework, designates a lead department, refines initiatives, and reinforces measures to boost the internal drive for green - finance development.



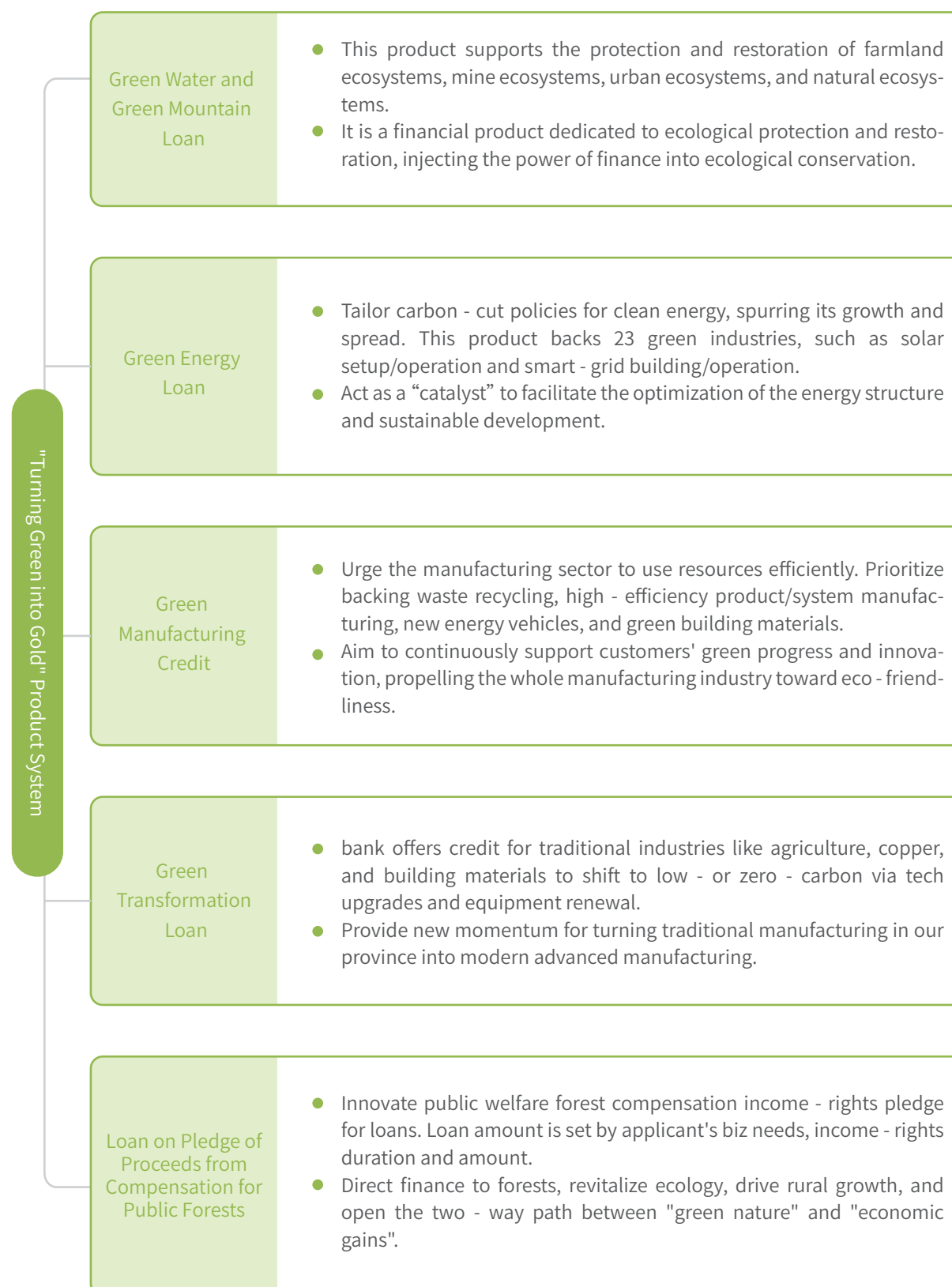
### 绿色金融管理架构

The Bank has established a top-down green finance management structure to promote the development of green finance.



### Releasing the "Turning Green into Gold" product system

The 20th CPC Central Committee's Third Plenary Session emphasized improving the ecological civilization system. During the reporting period, the Bank advanced its green product system. It made the "Turning Green into Gold" Product Manual and launched related products. These aim to cut corporate pollution at the source, boost clean energy use, and restore damaged ecosystems, thus converting "green mountains" to "silver mountains".





Green loan

The Bank integrates green and sustainable development into credit business, exploring related products and services for economic and environmental benefits.

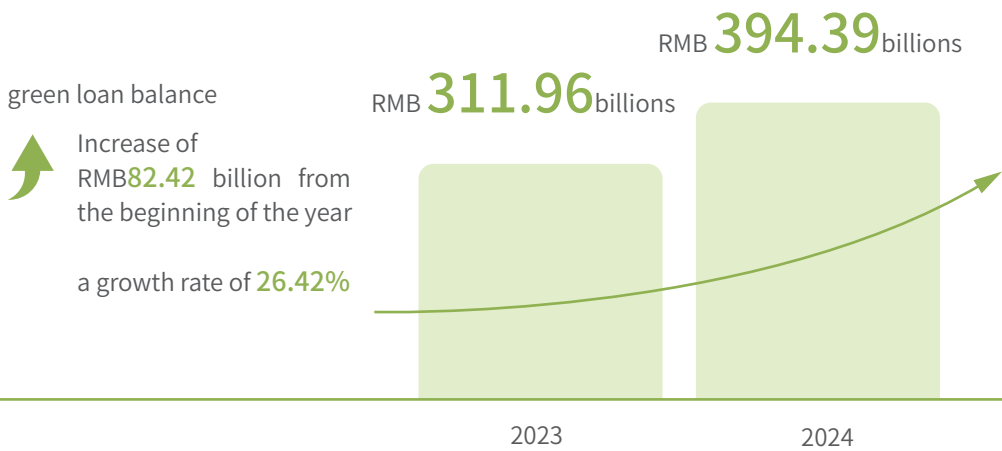
It formulated strategic plans like the "New Journey" plan, and strengthened docking with local green project databases. It expanded business in advantageous industries, innovated products, and refused loans to environmentally-violating enterprises. It focused on green industries and increased the proportion of green loans.

By the end of the reporting period, the green loan balance was RMB 39.439 billion, up RMB 8.242 billion (26.42%) from the previous year. The loans were distributed among different industries: RMB2.823 billion for energy-saving and environmental protection, RMB741 million for clean production, RMB1.731 billion for clean energy, RMB13.928 billion for ecological environment, and RMB20.207 billion for infrastructure green upgrading.

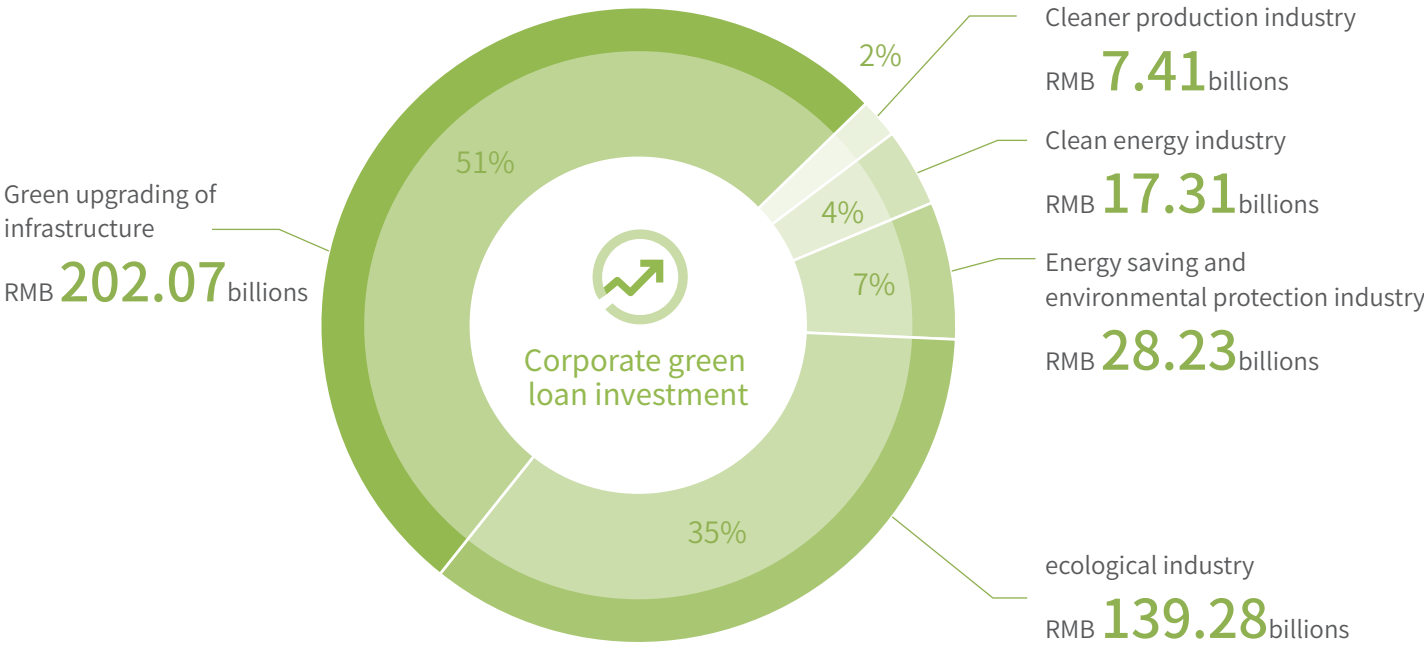
Based on relevant requirements and data from pre-credit reviews, the Bank's green loans during the period brought significant environmental benefits, saving 36,835.03 tons of standard coal and reducing emissions of CO2-equivalent (154.20 tons), sulfur dioxide (736.70 tons), chemical oxygen demand (50,357.52 tons), ammonia nitrogen (4,710.35 tons), total nitrogen (4,782.08 tons), total phosphorus (717.31 tons), and 4,991,500 tons of water.



Bank's green loan balance



The Bank's green loan investment in 2024



Environmental Benefits of the Bank's 2024 Green Project Loan

Savings in standard coal	<b>36,835.03</b> tons	Carbon dioxide emission reductions	<b>66,154.20</b> tons
Annual COD reduction	<b>50,357.52</b> tons	Emission reduction of sulphur dioxide	<b>736.70</b> tons
Annual ammonia nitrogen reduction	<b>4,710.35</b> tons	Equivalent water saved	<b>499.15</b> million tons
Annual TN reduction	<b>4,782.08</b> tons	Annual TP emission reductions	<b>717.31</b> tons



### CASE Agricultural Land Pollution Control Project

An ecological science and technology firm, a leading soil environment management service provider in China, received a Bank loan for a county project on contaminated arable land utilization and green recycling agriculture. Using "government procurement easy loan," the Bank designed a tailored financial plan. The project enhanced soil quality via organic fertilizers and conditioning, replacing chemical fertilizers with organic ones to boost agricultural yield and quality, cut costs, and increase farmers' income. It reduced fertilizer use by 15% per mu and reclamation costs by 500 yuan, prevented manure pollution, promoted resource recycling, increased employment, and contributed to agricultural upgrading.



### CASE Pledge Loan Program for Public Forest Revenue Rights

The Bank launched the Public Welfare Forest Revenue Right Pledge Loan Project, using innovative finance to combine the economic and ecological values of public welfare forests for rural revitalization and ecological protection. It offers forestry operators loans up to 90% of the annual subsidy by pledging subsidy proceeds, solving financing issues. The 1.1-billion-yuan project covers 1.1 million mu of forest land for conservation, expected to generate 330 million yuan in benefits yearly. It benefits 410,000 people in Anfu County and creates over 600 jobs. The project meets natural forest protection needs, absorbs 2.695 million tons of CO<sub>2</sub> annually, and enhances forest ecosystem stability and carbon sink, aiding climate change response and ecological civilization building.



### CASE Hukou County Water System Improvement and Upgrading Project

The Hukou County Water System Improvement Project, crucial for national green strategy and Yangtze River Belt's high - quality growth, covers 10 townships and 110.1 - km river channels. It aims to better the water environment, boost flood control, and foster ecological and sustainable development. The Bank used the "Green Green Mountain Loan" for ecological restoration, and a green financial system for project management. The project spurs agriculture, fishery, and tourism, driving regional economic growth. Managing five water systems across 10 townships benefits over 10,000 people, enhancing flood control, river function, and ecosystem stability.



### CASE Deep plowing into the recycling economy industry

The Bank's Small Business Credit Center, focused on inclusive SME loans, is dedicated to the green industry chain. It designs exclusive SME loan products for grass - roots industry players, driving green industry growth with quality finance.

The Yichun Branch of the Small Business Credit Center learned that small scrap - crushing and dismantling merchants in Fengcheng City Circular Economy Industrial Park, especially metal - crushing ones, had high costs and strong capital needs. As the park, a national green industry base and Jiangxi's first recycled - metal recycling base, had a complete circular economy chain, the branch quickly developed the "Circular Economy Loan" to aid park merchants.

## Green Leasing

The Bank expands its "Green Finance + Financial Leasing" to support economic and social low - carbon transformation. Its subsidiary, JF Leasing, promotes green leasing through service optimization. By the end of the reporting period, JF Leasing's green business balance was 2.091 billion yuan, with 913 million in clean energy, 505 million in the ecological environment, and 271 million in energy - saving and environmental protection.

In line with Jiangxi's "1269" plan and under Jiangxi Bank's green strategy, JF Leasing uses its "financing + property financing" feature. It focuses on the new energy power battery industry ecology, strengthens bank - leasing linkage, and launches the "Green Easy Lease" program for new energy power battery industry - chain business breakthroughs.



CASE

Help new energy to replenish and strengthen the chain

Jiangxi Gold Lease has established a new energy power battery industry - wide service system, spanning basic materials, manufacturing, terminal use, and recycling. It keeps optimizing service mechanisms and increasing green business content to contribute to the "double - carbon" goal



In the lithium - ion power battery sector

given an enterprise's heavy assets and capital needs, Jiangxi Gold Lease uses equipment - based financing. It designs repayment methods based on the enterprise's production cycle, helping a provincial power battery manufacturing base start production and upgrade equipment to maintain tech competitiveness.



In power battery recycling

for a specialized, innovative enterprise and a provincial green factory's tech - upgrade needs, the company customized the "Green Easy Rent" program. After funding, it eased the enterprise's financial burden and aided equipment update and upgrade.

## Green inclusive finance

The Bank adheres to the concept of "green mountains are golden mountains", actively lays out the green inclusive financial field, boldly innovates, pioneers and tries first, and is committed to promoting the green development of inclusive finance and contributing to the construction of a diversified, multi-level financial system in the local community.

### Carbon Inclusive Credit Card

The Bank has actively responded to the requirements of the high-quality development of the "Carbon Inclusion System for Public Institutions in Jiangxi Province" by promoting the "Low-Carbon Life Theme Credit Card", encouraging users' green consumption behaviors with distinctive rights and benefits, and allowing the general public to enjoy the convenience and benefits brought by green finance.

CASE

Carbon Inclusive Credit Card

Taking the opportunity of the local government's all-out efforts to promote the energy-saving and carbon inclusive work platform - "Greenbelt Carbon Exchange", Jiangxi Bank Fuzhou Branch actively supported the promotion of carbon inclusion in Fuzhou City, and jointly launched a green digital credit card with the Fuzhou Carbon Inclusion Office "Low Carbon Life Theme Card".

Low Carbon Living Theme Credit Card ►



## Green bond

The Bank actively integrated green finance with its business, improving the quality and efficiency of green financial services. During the reporting period, it issued 6 billion yuan of green financial bonds, all for green projects. These projects cover nine categories such as water conservancy, rural land remediation, green transportation, etc., further advancing the Bank's green finance business and enhancing financial service levels in this field.

### Sewer type projects for which the proceeds

sewage treatment category

The sewage treatment category has two projects

that collect regional sewage via a pipeline network and use advanced technology to boost pollutant degradation efficiency. This can effectively cut water pollution discharge, expand sewage treatment scale, improve effluent water quality, and reduce regional water pollutants. Such projects' construction and operation positively impact the regional water environment and ecological construction.

Quantitative environmental benefits

Annually, it's expected to reduce

BOD by 21,420.03 tons	COD by 12,874.28 tons
suspended solids by 1,335.90 tons	ammonia nitrogen by 198.20 tons
total nitrogen by 2.37 tons	total phosphorus by 7,181.38 tons

After discounting, the Bond proceeds investment is expected to cut

BOD by 10,916.54 tons	COD by 6,731.44 tons
suspended solids by 697.69 tons	ammonia nitrogen by 64.73 tons
total nitrogen by 0.77 tons	total phosphorus by 4,000.85 tons

Qualitative benefits

These projects enhance regional pollution control, reduce pollutant emissions, boost sewage treatment and collection, improve water environment quality, create jobs, and promote regional sustainable development.

## Green investment

The Bank upholds green investment concepts, actively addresses climate change, and is dedicated to promoting renewable energy, clean technology, and sustainable infrastructure, driving the green investment economy's transformation.

During the investment process, it incorporates ESG factors. In due diligence, it monitors clients' reputation, business, finances, management, and compliance to control risks, and prudently engages with environmentally sensitive industries like the "two highs and one leftover" sectors. By the end of the reporting period, its green bond investment scale reached 570 million yuan.



## Biodiversity conservation

The Bank fully considered the impact of credit customers' business activities on society and the environment. During the reporting period, the Bank implemented the "Jiangxi Bank Green Finance Eco-Environmental Restoration Financing Service Program", which is dedicated to the protection of biodiversity and ecological restoration, and further meets the financing needs of eco-environmental restoration enterprises.

### CASE

#### Conservation of endangered species of spiny-breasted frogs

A Jing'an County Agricultural Co., Ltd. focuses on aquaculture and aquatic product sales. The Bank offered a liquidity loan for buying insect meal feed for echinoderm frog breeding and supported the repurchase of adult echinoderm frogs raised by farmers for ecological release. Spiny-breasted frogs are rare and crucial for the ecological environment. Scientific breeding has notably increased their breeding success and survival rates, effectively replenishing the wild population. Also, the project encourages local farmers to engage in eco-breeding and boosts their eco-protection awareness. Protecting the endangered spiny-breasted frogs, it promotes regional biodiversity recovery and serves as a valuable example of financial support for biodiversity conservation.

### CASE

#### Green finance supports eel farming industry

Jiangxi Bank Nanchang Jinxian Sub-branch supports the eel farming industry in Sanli Township through green finance to promote its green transformation. The project adopts the "eel + water spinach" ecological net box farming technology, combined with photovoltaic solar energy system, to reduce the use of feed and waste emissions, and improve the water environment. Meanwhile, the upgrading of tail water treatment and water quality monitoring system effectively reduces the pollution to the surrounding water environment and protects the ecology of Poyang Lake. The model realizes a win-win situation of ecological and economic benefits, and provides a demonstration for the development of green fishery.



### CASE

#### Protecting forest ecosystem stability

The Bank supported Nancheng County's Magu Mountain Scenic Spot tourism project through green financial innovation, providing a loan that accounted for 25% of the project's total investment. Magu Mountain has an 80% forest coverage rate and a 63.9% forest greening rate, with rich biodiversity. The project implements measures like forest closure and forest phase modification to enhance forest ecosystem stability and provide wildlife habitats, while reducing ecological pollution from tourism. The Bank's green finance promotes Magu Mountain's ecotourism and safeguards biodiversity, achieving a win-win for economic and ecological development.



## Explore Transformational Finance

The Bank regards transformation finance as a key means to serve the real economy. Based on the features of the province's agriculture, copper, and building materials industries and market actual needs, it has formulated the "Transformation Credit Support Program for Key Industries of Jiangxi Bank". By innovating differentiated credit policies and products, the Bank injects financial impetus into the low-carbon transformation of traditional industries.

### copper industry

The Bank carries out the national green and low-carbon development strategy in depth, actively responds to and explores the pilot work of financial standards for the transformation of the copper industry, supports the development of the private manufacturing industry through innovative credit products and service models, and assists the green and low-carbon transformation of the copper industry in the province.

### CASE

#### First copper industry transformation intelligent factory construction loan

Jiangxi Bank Yingtan Branch issued the province's first copper industry transformation intelligent factory construction loan, supporting a private copper tech firm's intelligent factory digital transformation. The enterprise focuses on copper-clad aluminum alloy tech R&D and application. A 2024 carbon monitoring report shows its carbon emission intensity will drop 4.03% year-on-year. The branch helped the firm make a low-carbon plan, aiming to cut intensity by another 10% by end-2025. In future, the Bank will deepen copper industry transformation financial standard application, explore innovative products and services, back private manufacturing, and aid the province's copper industry in achieving high-quality, sustainable growth, creating a "Jiangxi model" for green and low-carbon transformation.





## Agricultural transformation

The Bank actively pushed forward the "Jiangxi Bank Agricultural Transformation Finance Pilot". It set up a professional team, optimized the financial service model, and strengthened loan process management for agricultural transformation finance, helping with the province's agricultural low-carbon transformation. During the reporting period, the Jiangxi branch of the People's Bank of China held a promotion meeting. The Bank, as the province's sole financial institution, presented a case study on agricultural transformation finance at the meeting.



### Establishment of the Agricultural Transformation Finance Business Action Group

The Agricultural Transformation Finance Business Action Team was established in the Green Finance Level 2 Department of the Corporate Business Division of the Head Office, with team members consisting of personnel from multiple departments of the Head Office, all members of the Green Finance Level 2 Department, and members of each off-site branch.



### Development of a special financial credit support program for agricultural transformation

Projects eligible for agricultural and copper industry transformation finance will continue to receive greater support in terms of credit policy, pricing system, and guarantee conditions on the basis of enjoying the original preferential policies for green loan. The scope of agricultural and copper industry catalog support will be included in the green transformation credit to support the low-carbon development of the agricultural and copper industries.



### Regular tracking of the results of the advancement of transformational finance work

During the 1-year trial period (September 2024-September 2025) of the province's Agricultural Transition Finance Standard, the Action Team shall track the progress of the transition finance work on all fronts.



### Inclusion of transformational finance work in disclosure reports

Strengthening the "E" (environment) section of ESG disclosure, and creating a sub-section on transformational finance in the report to disclose, within a certain scope, the results of the Bank's transformational finance work in recent years.

Carrying out research on carbon accounting methods for agricultural transition finance in conjunction with the Catalog of Transition Finance Supporting Economic Activities, and providing intellectual output for the province's agricultural transition finance work.

Form a cooperation and exchange mechanism with agricultural enterprises and professional third-party organizations, cooperate in the formulation of transformation plans, carbon accounting and information disclosure, and form unified and standardized disclosure reports.



### Conducting special awareness-raising campaigns on transformational finance

In conjunction with the regulatory guidance, it has solidly pushed forward the trial work of green financial transition standards and achieved practical results, and actively publicized the application cases of transition finance.

Actively publicize the pilot work of the Agricultural Transformation Finance Standard to agricultural customers, and guide them to understand the agricultural transformation finance business and help agricultural transformation.

## CASE

### Invited to Share Excellent Cases in the Financial Support

In December 2024, the Jiangxi Branch of the People's Bank of China held a meeting to advance financial support for the Yangtze River Economic Belt and agricultural transformation. The Bank, as the sole financial institution in the province, presented its "practice and layout in agricultural transformation finance" and a "standard-trial case of agricultural transformation finance". The Bank's experiences and cases were highly commended by the Financial Research Department of the Jiangxi Branch of the People's Bank of China and other financial institutions. This highlights the Bank's innovative initiatives in agricultural transformation finance, establishes an exchange platform for provincial financial institutions, and deepens communication with regulatory authorities, laying a foundation for future development in this area.

## CASE

### Issuing the province's first recognized agricultural transformation loan

Jiangxi Bank provided Jiangxi Province's first recognized agricultural transformation loan to a company in Jiujiang City. The loan is used for upgrading 16,000 acres of inefficient tea plantations, building a 1,000-acre boutique tea plantation base, and constructing a 200-acre tea seedling breeding base. The company, integrating tea planting, technical services, and agricultural product wholesale, focuses on renovating inefficient tea gardens. It has improved soil quality, reduced nitrogen fertilizer use, enhanced tea tree quality, and lowered carbon intensity. The company also adopted water-fertilizer integration technology to improve fertilizer utilization and reduce NH<sub>3</sub> and N<sub>2</sub>O emissions. In 2023, its nitrous oxide emissions were about 11.51 tons, and carbon dioxide emissions were about 157.71 tons. The company supports the national "dual-carbon" strategy and has developed a low-carbon transformation plan. By the end of 2025, its carbon intensity is expected to decrease by 26.1% compared to the end of its first year. By 2030, it aims to meet the UN Framework Convention on Climate Change goals and national, provincial, and municipal "dual-carbon" targets.



## CASE

### Conducting Transformational Financial Exploration

Under the head office's guidance, Jiangxi Bank Ji'an Branch has been actively conducting transformation finance pilots to support the intelligent transformation of the traditional agricultural sector. Ji'an Branch added RMB 0.7 billion in project loan credit for Qingyuan District Two Hills Company to support the intelligent agriculture green agricultural products project in Qingyuan District. The project plans to build 612 acres of new intelligent planting greenhouses with advanced agricultural management systems. It aims to improve low-yield and idle agricultural land, optimize land use, and increase efficiency. The project is expected to generate vegetable sales revenue of RMB 247 million, boosting production and income for local farmers.



# Green and Low Carbon Operation

## Green operations

The Bank strictly complies with China's environmental protection and energy conservation laws and has formulated related administrative systems to minimize environmental impact. During the reporting period, it had no environmental violations or major accidents and received no penalties or lawsuits. The Bank practices the "dual-carbon" strategy and green development concept, increasing green field investments and improving green operation and management.

## Robust system

The Bank developed the Management Measures for Energy Conservation and Emission Reduction to enhance its management mechanism. It also formulated measures for electricity consumption and air-conditioner use to regulate energy use. Additionally, it promotes green procurement, prioritizing energy-saving and eco-friendly products to reduce waste. Systematic initiatives in energy and water conservation, waste reduction, and green travel have been implemented to improve resource efficiency and promote green, low-carbon development.



### energy conservation

The Bank's main energy consumption is from electricity, so saving electricity is key to reducing overall energy use. The Bank optimizes the air-conditioning system for better energy efficiency, guides employees to create an energy-saving culture, promotes office informatization, and encourages electronic and paperless office practices to reduce paper use, contributing to energy saving and emission reduction.

### Reduction of waste generation

The Bank advocates all institutions to implement household garbage classification, strictly configure garbage classification facilities, and post guidelines at centralized drop-off points. It ensures proper garbage classification and collection, establishes standardized waste removal and transportation records, and strengthens employee environmental awareness through education and voluntary activities.

### Conservation of water

The Bank advocates employees to develop the habit of saving water by posting water-saving slogans and installing water-saving equipment. At the same time, the Bank strengthens the daily maintenance and management of water-saving equipment and encourages employees to bring their own cups when attending meetings or activities to avoid waste.

### Green travel

The bank centralizes management and unified allocation of official vehicles to enhance efficiency. High - fuel - consuming vehicles are inspected for energy - consumption compliance. New - energy vehicles are prioritized during vehicle renewal to encourage green travel.





## Zero Carbon Data Center

The Bank's data center is essential for digital transformation, business continuity, efficiency improvement, and data security and privacy protection. It has developed digital energy data center solutions with advanced architecture and technology to create a secure, green, intelligent, and low-carbon data center. The Bank has increased its power supply and distribution system efficiency from 80% to 96%, saving up to RMB1 million annually in electricity costs.

### CASE

#### Creating a green, low-carbon data center, awarded "zero-carbon data center" pilot

On November 8, 2024, the 5th International Conference on Carbon Neutrality and Green Investment and the 3rd Zero Carbon China City Summit were successfully held at the 7th China International Import Expo. The conference was hosted by the China Investment Association (CIA) and co-organized by the Energy Investment Committee of CIA and the Zero Carbon China Research Center of CIA. In the "Zero Carbon China" launching session of the conference, Jiangxi Bank's headquarter data center was awarded the "Zero Carbon Data Center" standard pilot.



## Advocating green living

The Bank advocates a green, low-carbon lifestyle and fulfills its "low carbon and energy saving first" social responsibility. It promotes the Lvbao Carbon Sinks APP to encourage employee participation in low-carbon actions and creates a "low-carbon life zone" and "green rights and benefits system" for customers. Additionally, the Bank organizes environmental protection-themed voluntary activities to enhance green and low-carbon awareness among employees and customers, demonstrating its commitment to green development.

### CASE

#### Greensboro Carbon Sinks APP

The Bank promotes a green, low-carbon lifestyle by encouraging employees to use the "Green Treasure Carbon Exchange" platform. This platform awards carbon points for low-carbon activities such as walking, shared travel, subway use, and online bill payments. These points can be used for discounts on phone bill recharges and agricultural product sales.

### CASE

#### Low Carbon Life Zone

Relying on financial technology, the Bank has independently researched, developed and created the "Low Carbon Life Zone", and has become the first local legal person bank in the province to put into operation a personal low carbon integral account on line in the mobile banking. Individual users who use their debit cards to pay for Nanchang Metro tolls or purchase wealth management, insurance and funds online can obtain green low carbon energy, which can be exchanged for takeaway coupons, discounts and other green rights and benefits. Users will exchange the carbon energy for green benefits such as takeaway coupons and discounts, and as the user's level grows, the benefits in hand will be even more generous.

### CASE

#### Green Equity System

Focusing on the theme of "Greening the Future", the Bank has crafted a layered, graded and grouped green rights and services system, aiming to deeply integrate the concept of green and low carbon with personal consumption behavior. For example, the "One Beauty" platform has been launched on the mobile banking client, Jiangxi Bank and Jiangxi Bank Credit Card WeChat public number, with eight levels ranging from "Carbon Trainee" to "Carbon Invincible". With the interactive game "Use Scene - Accumulate Energy - Redeem Benefits", the platform guides users to become green activists.

### CASE

#### Volunteerism, Youth in Action

The youth members of Bayi Sub-branch spontaneously formed the "River Youth" volunteer service team, brought their own sanitation tools, came to the Ganjiang River to carry out environmental protection volunteer activities, while cleaning up garbage along the way, while patrolling the river to carry out environmental protection knowledge propaganda, with practical actions to protect Jiangxi's "Mother River".



Youth members of Xinjian Sub-branch came to Linggang Wetland Park to carry out voluntary tree-planting activities. They worked together, dug pits, supported seedlings, filled in the soil, and watered the trees, practicing and transferring the green ecological concept in the process of tree-planting, and adding new greenery for the construction of beautiful Jiangxi Province.







### Energy and resource consumption

The Bank's main waste includes office paper and food waste, which are non-hazardous. It has promoted online business and approval to reduce paper usage. For hazardous waste, mainly discarded electronic equipment, the Bank encourages recycling through trade-ins and auctions and entrusts professionals to handle end-of-life equipment to meet environmental standards.

		unit (of measure)	2024
Direct energy	diesel	liter	40,830.45
	diesel fuel	liter	120.00
	petroleum	cubic meter (unit of volume)	137,132.41
Indirect energy consumption	Purchased electricity	kilowatt-hour (kWh)	38,140,268.16
	Intensity of consumption of purchased electricity	kWh/person	7,055.17
Depletion of resources	water consumption	ton (loanword)	188,575.72
	water intensity	Tons/person	34.88
	Volume of office paper used	kilogram	86,189.21
	Intensity of office paper usage	kg/person	15.94



### greenhouse gas emission

The Bank is committed to reducing greenhouse gas emissions by proactively identifying emission sources and implementing corresponding control measures, such as regular monitoring and recording of emission data, and making improvements based on the assessment results. The following summarizes the Bank's GHG emissions during the reporting period:

	unit (of measure)	2024
NOx emissions <sup>1</sup>	kilogram	708.53
Sulphur oxide emissions <sup>1</sup>	kilogram	0.60
Particulate emissions <sup>1</sup>	kilogram	67.89
Carbon dioxide equivalent emissions (Scope I) <sup>2</sup>	ton (loanword)	382.01
Carbon dioxide equivalent emissions (Scope II) <sup>2</sup>	ton (loanword)	20,466.07
(CO <sub>2</sub> equivalent emissions (Scope III) <sup>3</sup>	ton (loanword)	413.71
Total CO <sub>2</sub> equivalent emissions	ton (loanword)	21,261.79
Carbon dioxide emission intensity	Tons/person	3.93

1.Reference to the Environmental KPI Reporting Guidelines issued by the Hong Kong Stock Exchange on May 28, 2021  
 2.Reference to the "Announcement on the Release of CO2 Emission Factors for Electricity in 2022" issued by the Ministry of Ecology and Environment of China and the National Bureau of Statistics on December 20, 2024  
 3.Scope III emissions are calculated based on the amount of office paper used for operating office activities.



## Cultivating a green heritage

The Bank integrates the concept of green development into all operational areas. It promotes green finance, enhances exchanges with all parties, and conducts related research to boost its influence and contribute to sustainable economic and social development.

## Strengthening green finance advocacy

The Bank implements the concept of green development, enhancing public awareness of green finance. It publicized the national "dual-carbon" goals and green finance policies, promoted its "Green to Gold" and "Green Finance" product systems, and supported ecological protection and industrial transformation in Jiangxi Province. These efforts aimed to boost "Carbon Reduction, Pollution Reduction, Green Expansion, and Growth." During the reporting period, over 60 branches participated in various green finance publicity activities.

### Solidly carry out green financial propaganda, Jiangxi Bank in action



**Jinxian Sub-branch**  
Serving Green Transformation and Helping Economic Development



**Hongcheng Sub-branch**  
Promoting Transformation with Points



**Head Office Business Department**  
Practicing Saving Behavior

## Enhanced green finance exchange

The Bank broadens its international perspective and explores green finance breakthroughs. It participated in domestic seminars like the 2024 China Brand Forum and the Inaugural Meeting of the Green Finance Committee of the Asian Financial Cooperation Alliance, enhancing its green development governance and brand influence.



The Bank has become a "pioneer partner" of the International Sustainability Standards Board (ISSB) and formally acceded to the Principles for Responsible Banking (PRB). On July 30, 2024, it held a conference to launch its strategy for acceding to the UN Principles for Responsible Banking (PRB) and its green sustainable development "new journey". The conference released Jiangxi Bank's ESG brand video "Commitment", which detailed the Bank's work on formulating green and sustainable development strategies, building a corporate green loan product system, launching a personal green rights and benefits system, and adhering to green and low-carbon operations. It also outlined how the Bank would implement the six principles of the PRB.



## Green Field Awards

In 2024, the Bank received several awards for its achievements in financial services and green finance. It was honored with the title of "financial high-quality development cases" at the China Brand Forum. It also won the "Excellent Case Award" in the annual collection of excellent cases of urban financial services and the "Excellent Green Finance Project Award" in the exhibition of excellent projects of regional financial reform in Jiangxi Province.

Jiangxi Bank Wins Several Green Sector Awards ▶



## Green Finance Theme Study

The Bank joins domestic and international green finance and carbon-related organizations to learn advanced experiences and track cutting-edge information. It collaborates with regulatory agencies, research institutes, universities, and industry associations to research green finance topics, such as diversified green financial products, carbon finance business development, carbon emission measurement tools for projects, and improving the environmental risk quantification system for different industries. During the reporting period, it studied carbon accounting methodologies for the agricultural and copper industries in its province, providing theoretical support for their green and low-carbon development. The Bank pays close attention to climate risks based on its business layout, proactively assesses the risks and opportunities of climate change, and regularly analyzes and evaluates the formulation of corresponding measures.





# 05 Society



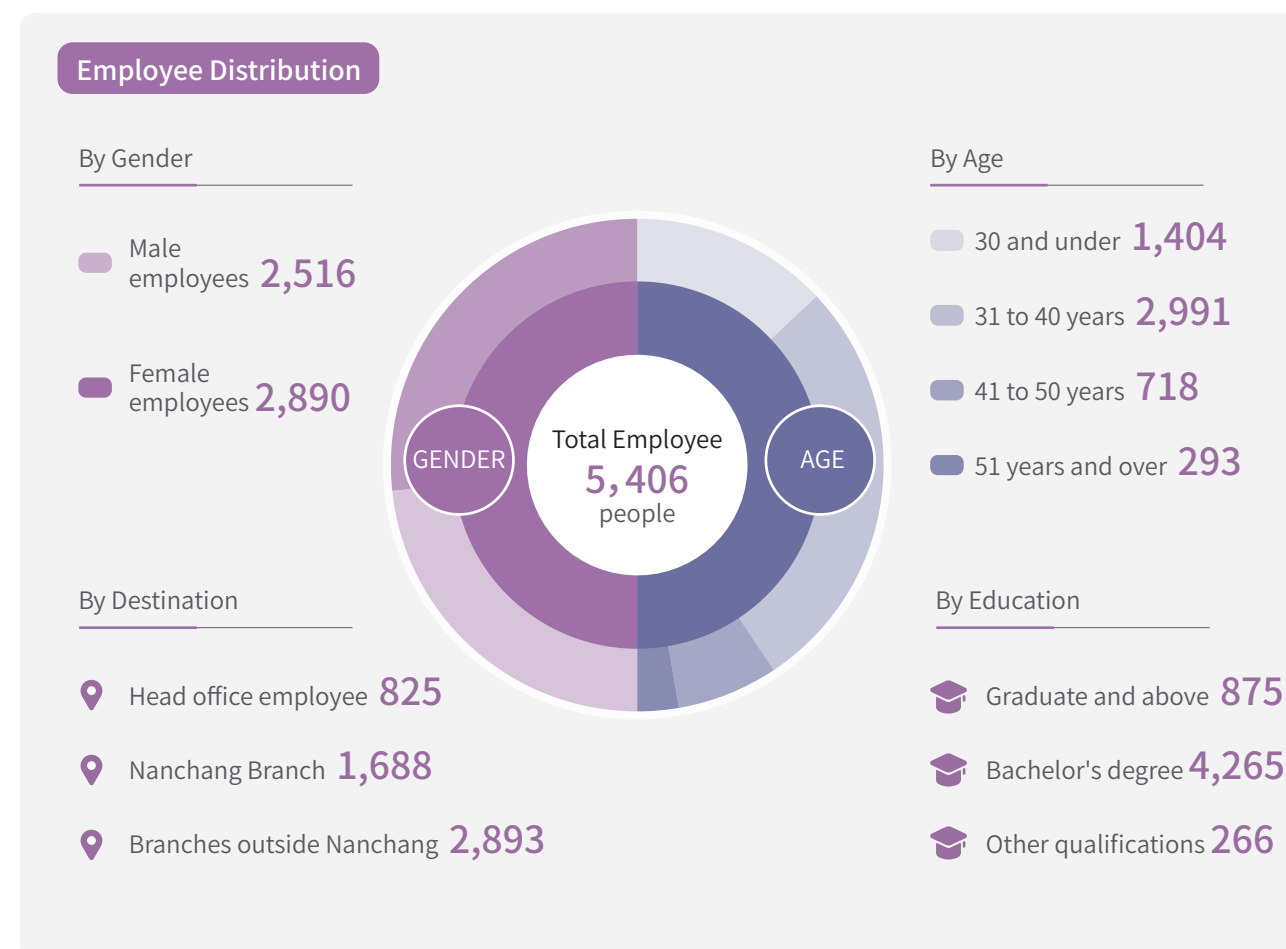


## Protecting the rights and interests of employees

The Bank strictly follows relevant national and local laws and regulations, implements policies on wages and benefits, and formulates and improves human resources rules like recruitment, remuneration and attendance management measures to build an equal, inclusive, diverse and positive workplace environment.

### Employment

The Bank adheres to recruitment principles and formulates relevant measures and plans to strengthen talent team construction and promote rational human resource allocation. In recruitment, it eliminates unfair treatment related to age, gender, ethnicity and religious beliefs, offers fair employment opportunities and signs labor contracts with all employees legally.



### Employee turnover rate

aged 51 and over	0%
age 41 to 50	1.95%
age 31 to 40	2.84%
aged 30 and under	6.55%

Female employee turnover rate	3.36%
Male employee turnover	3.74%
Head office employee	2.06%
branches in Nanchang	3.55%
branches outside Nanchang	3.94%

### Compensation and benefits system

The Bank adheres to certain remuneration concepts and considers talent competition and market positioning to reflect a reasonable and competitive pay level. It complies with relevant regulations to establish a remuneration system matching the career development system. Employee pay includes basic salary, performance salary and welfare. Besides statutory benefits, they also get enterprise annuity and supplementary medical insurance.

During the reporting period, the Bank improved its remuneration management mechanism and enhanced welfare management. It adjusted the supplementary medical insurance plan, optimized the medical insurance system to form a triple system reducing employees' medical burdens. It also selected the trustee manager of corporate pension through public bidding and followed up the handover work to safeguard employees' long-term interests.



### Employee communication

In line with the Trade Union Law of the People's Republic of China, the Bank set up trade union organizations at the Head Office and branches and built a diversified communication system with employee congresses and trade union platforms to implement employees' rights in democratic management, information access and supervision and play their supervisory roles. During the reporting period, it held three sessions of the employee Congress.





## Promoting employee development

The Bank aims to combine employees' growth and value realization with its high-quality development. It improves the "management and professional" dual-channel grade system, upgrades employees' abilities via diverse online and offline training, stimulates their innovation and vitality, and provides talents for achieving strategic goals.

### Development and assessment

The Bank widens employees' career development channels, set up a scientific and standardized job level promotion mechanism, realize the "management and professional" dual-channel career development system for all employees with clear paths, levels and rules, and formulate the "Jiangxi Bank Level Sequence Management Measures" to open up their development channels.

### employee training

The Bank takes education and training as the foundation to enhance all employees' comprehensive quality. It offers targeted training courses for different employees to improve professionalism. During the reporting period, it formulated the "Key Points of Education and Training for Cadres and Employees of Jiangxi Bank for the Year 2024" and carried out planned, hierarchical and high-quality education and training across the bank. The cumulative investment in training was 6.63 million yuan, with 1,049 training sessions held and a cumulative total of 68,955 employee training sessions.

**6.63**  
million RMB was  
invested in employee  
training

**1,049**  
various training  
sessions were held

covering a total of  
**68,955**  
employees

Improve the platform construction of "Jiangyin iSchool", "Jiangyin Party School" and "United Front Work House", innovate training methods and create a good learning atmosphere.

Online and  
offline  
training  
system

Strengthen bank-school cooperation, build financial talent training bases, explore new cooperation modes, and integrate resources for mutual benefit.

#### male employees

Total number  
of training hours **221,990** hours

Number of  
training hours **88.23** hours  
/person

#### female employees

Total number  
of training hours **254,998** hours

Number of  
training hours **88.23** hours  
/person

capita at senior  
management level **194** hours  
/person    capita at middle  
management level **202.84** hours  
/person    basic employee  
member **84** hours  
/person

#### CASE

#### Operations Supervisor Capacity Enhancement Training Course

To enhance the professional capabilities of the Bank's cadres and employees like business executives, county branch heads and account managers, the Bank held two training courses for business executives at Jiangxi University of Finance and Economics during the reporting period, with 104 participants to deepen their understanding of relevant aspects. It also organized 80 county branch heads to attend training at the Central University of Finance and Economics, which broadened their horizons and improved their political literacy, management level and working ability through various means like expert lectures, exchanges and seminars and on-site teaching.



#### CASE

#### "Digital Intelligence and Financial Dream" Innovative Service Skills Competition

To study and implement Xi Jinping's thought of socialism with Chinese characteristics in the new era, enhance financial service quality and efficiency for the real economy, and carry forward relevant spirits, the Bank held the "Digital Intelligence and Financial Dreams of Colorful People of Jiangyin Bank" Innovative Service Skills Competition. The employee team showed the Bank's excellent financial services programs in seven aspects like the financial "five articles" through speeches and scene reenactment. Focusing on aspects like being closer to the province's situation and customer needs, the Bank explores operation specialization and achieves exemplary effects in finance "five articles" practice.





## Enhancing employee care

The Bank adheres to the people-oriented approach, strengthens humanistic care for employees, cares for their health, provides work and life convenience, enhances their sense of security, belonging and happiness, and promotes harmonious enterprise-employee relations. During the reporting period, it regularly carried out activities to care for employees in difficulty and offered assistance and condolences to those in difficulty or their families.



Employee Cafeteria

### CASE

#### "Adjusting Mindset, Releasing Stress" Mental Health Lecture

To study and implement General Secretary Xi Jinping's important spirit on "Promoting the construction of a healthy China" and caring for workers, and enhance workers' physical and mental health, relieve work pressure and improve work efficiency, the Bank organized a mental health knowledge seminar titled "Adjusting the mindset and releasing pressure" in November 2024. From the perspective of "enjoying a happy life and shaping a sunny mindset", the lecturers guided employees to master practical psychological adjustment skills and methods through interactive Q&A and on-site demonstration.



## Female employee care

The Bank focuses on female employees' career development and life balance, strictly follows laws on women's protection and safeguards their legitimate rights. During the reporting period, it organized activities on family, family education and family culture on International Women's Day. Seven advanced female representatives from various positions gave talks on these aspects. As of the end of the reporting period, the Bank had set up mother and baby rooms in 17 office locations.

## Health and safety management

The Bank is committed to providing a safe and comfortable working environment for employees, focusing on four safety priorities and continuously improving the security capability of the whole Bank's operation. During the reporting period, it organized 133 emergency drills involving 3,109 employees. In the past three years, there were no work-related injuries or deaths among its employees.



Safety Hazard Detection



Fire Safety Drill

### In-depth security checks

Upgraded and transformed the security monitoring system, built an intelligent security integrated management platform across the bank, realized the standardization and normalization of security inspection, and formed the closed-loop management of rectifying, supervising and closing hidden problems.

### Conducting safety campaigns

Organized the Jiangxi Bank 2024 training course on peace building and safety knowledge. Invited external experts to lecture on relevant regulations, internal safety, emergency drills, fire fighting governance modernization, fire response and self-rescue, and the people's line of defense, enhancing trainees' safety awareness.

### Practical Emergency Response Exercise

The Bank has strengthened fire prevention professional training for key position holders. In line with relevant requirements like the centralized rectification of the fire fighting "life channel", it has organized the bank-wide "One Police Officer, Six Officers" campaign with 1,813 participants, strengthening the foundation of grass-roots group prevention and control and enhancing the ability to resist fire risks.



## Enrichment of employee's leisure life

The Bank actively organizes and carries out colorful cultural and sports activities to further satisfy the growing spiritual and cultural needs of its employees, stimulate their positive spirit and create a healthy and harmonious corporate cultural atmosphere.



"Building Dreams in the New Era and Offering Odes to the Motherland" Staff Choir Performance

"Welcoming May Day, Strengthening Physical Fitness" Baduanjin Training Activity

"Employee Walking Activity "Vibrant Jiangyin Showing its Style and Healthy Life to the Future

## Privacy and data security

The Bank strictly complies with relevant laws, attaches great importance to network and information security and the protection of financial consumers' privacy. During the reporting period, to enhance information security management, it actively organized training, regularly carried out training on information security, password security and emergency response, and promoted risk prevention and control awareness to boost employees' information security awareness. It also regularly assessed the privacy compliance of its Internet APPs and mini-programs to strengthen user privacy protection.

### Network security monitoring

Strengthening network security protection architecture, defending against attacks in real time, safeguarding online business security, promoting monitoring of Internet counterfeiting applications, promptly disposing of counterfeits and unauthorized apps to prevent Internet counterfeiting incidents.

### Mobile Security Hardening

Preventing the risk of app reversal and source code leakage, and effectively improve mobile application security.



### Privacy Compliance Assessment

Comparing with laws and regulations and regulatory requirements, we ensure the compliance of mobile Internet applications in collecting and using customer privacy to protect consumers' rights and interests.

### Information security control

Standardize the process of sending external documents, control the authority of network document transmission, and prevent the transmission of sensitive documents to the Internet.

### CASE

### enhancing mobile banking security

The Bank's personal mobile banking improves security protection capability, implements financial security quality certification requirements, adopts high-standard control measures, improves the management system, manages personal information collection and use as per regulatory requirements, standardizes SDK introduction criteria, and conducts regular assessments. It constructs a trinity prevention and control system for online transactions, introduces technical means like user device verification, etc., builds an anti-fraud platform to enhance risk identification and protection capability and protect customers' funds. At the 6th expo and 2024 conference, it was awarded for its outstanding mobile client management capabilities.





## Vendor management

To standardize management and scientifically select suppliers, the Bank formulates relevant rules. It improves the internal procurement mutual constraint mechanism, prevents risks and provides an organizational guarantee for centralized procurement. The Bank's centralized procurement follows principles like "standardization, efficiency" and mainly solicits suppliers publicly and examines their qualifications. For supplier management, it has performance evaluation standards and implements dynamic management. During the reporting period, it cooperated with 395 suppliers, 113 in Jiangxi Province and 282 outside.

## Assistance in villages

The Bank implements the relevant decision-making and work requirements. To consolidate and expand poverty alleviation and rural revitalization results, it actively assists rural development through dispatching cadres, investing special funds, building infrastructures and coordinating industrial development. As of the end of the reporting period, it had 2,000 employee members. By then, it had set up 50 helping points, assigned 38 village cadres and invested RMB 1,928,800 in helping funds.



Set up  
**50** helping points

Assigned

**38** village cadres

Assistance funds

RMB **12.88** million

### CASE

#### In-depth research to help the village

In January 2024, Pingxiang Branch went deep into the rural revitalization of the village to help the village Fanglou Township Yangqiao village of the people in need of pre-Spring Festival visits, and on-site research of rural revitalization of the village work, a detailed understanding of the mass of the village of Yangqiao production and life, the development of rural industries, infrastructure construction and other situations.



## Practicing social welfare

The Bank supported public welfare and charitable causes while promoting high-quality development. It formulated a notice to carry out activities around certain themes and pushed forward the construction of "Peaceful Volunteers" as a group defense and governance force. During the reporting period, it registered 2,662 volunteers, up 127.8% year-on-year, and carried out over 1,042 activities, up 47% year-on-year.

a total of  
**2,662**  
volunteers registered

Year-on-year increase in  
registered participants  
**127.8%**

**1,042**  
activities carried out

an increase of about  
**47%** in the number  
of activities compared to  
the same period last year



Guangzhou Branch joined hands with the community committee to visit 8 families with disabled children and donated school supplies and other materials to care for special children and convey the warmth of Jiangxi Bank.



Ganjiang New District Branch set up a youth volunteer team to help farmers detect flood conditions, survey the terrain, dredge waterways, drain rice paddies in a timely manner, prevent natural disasters, and help with flood control and flood prevention.



Nanchang County Sub-branch, in conjunction with Chenghu West Road Community Organization, carried out the volunteer activity of "clearing snow and removing ice".



Jingdezhen Branch sent cool greetings and love to the sanitation workers and traffic police on duty who were fighting in the high temperature and heat.



The High-tech Sub-branch guides civil boarding, maintains station order and public area decorum, and ensures passengers' safe travel.



# Appendice

## Guidelines of the Stock Exchange of Hong Kong

Part B: Mandatory disclosure requirements		
Mandatory disclosures	Descriptions	Chapter
Governance structure	A statement issued by the Board containing the following: (i) Disclosure of the Board's oversight of environmental, social and governance matters; (ii) The Board's approach and strategy for environmental, social and governance management, including the process for assessing, prioritising and managing significant environmental, social and governance related matters, including risks to the issuer's business; and (iii) How the Board reviews progress against environmental, social and governance related objectives and explains how they relate to the issuer's business.	Board statement; sustainable development
Reporting principles	Describe or explain how the following reporting principles were applied in the preparation of the ESG report: Materiality: the ESG report should disclose: (i) the process for identifying material environmental, social and governance factors and the criteria used to select them; and (ii) where the issuer has undertaken stakeholder engagement, a description of the material stakeholders identified and the process and results of the issuer's stakeholder engagement. Quantitative: Information on the criteria, methodologies, assumptions and/or calculation tools used to report emissions/energy consumption (where applicable) and the source of the conversion factors used should be disclosed. Consistency: the issuer should disclose in the ESG report changes in statistical methodology or KPIs (if any) or any other relevant factors that affect meaningful comparisons.	Notes on the preparation of the report
Scope of reporting	Explain the reporting scope of the ESG report and describe the process for selecting which entities or operations to include in the ESG report. If the scope of reporting has changed, the issuer should explain the difference and the reasons for the change.	Notes on the preparation of the report

Part C: Explanation of non-compliance			
Dimensions, general disclosures and key performance indicators		Descriptions	Chapter
A. Environment			
A1: Emissions	General disclosure	Policies relating to emissions of waste gases and greenhouse gases, discharges to water and land, generation of hazardous and non-hazardous waste, etc.; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Green and low-carbon operations
	A1.1	Types of emissions and related emission data.	Green and low-carbon operations
	A1.2	Direct (Scope 1) and energy indirect (Scope 2) GHG emissions (in tonnes) and, if applicable, intensity (e.g. per unit of production, per facility).	Green and low-carbon operations
	A1.3	Total amount of hazardous waste generated (in tonnes) and, if applicable, density (e.g. per production unit, per facility).	Green and low-carbon operations
	A1.4	Total amount of non-hazardous waste generated (in tonnes) and, if applicable, density (e.g. per unit of production, per facility).	Green and low-carbon operations
	A1.5	Describe the emission targets set and the steps taken to achieve them.	Green and low-carbon operations
	A1.6	Describe the methods used to deal with hazardous and non-hazardous waste and describe the waste reduction targets set and the steps taken to achieve them.	Green and low-carbon operations
A2: Use of resources	General disclosure	Policies for the efficient use of resources (including energy, water and other raw materials).	Green and low-carbon operations
	A2.1	Total direct and/or indirect energy (e.g. electricity, gas or oil) consumption (in thousands of kWh) and intensity (e.g. per unit of production, per facility) by type.	Green and low-carbon operations
	A2.2	Total water consumption and density (e.g., per production unit, per facility).	Green and low-carbon operations



Dimensions, general disclosures and key performance indicators		Descriptions	Chapter
A2: Use of resources	A2.3	Policies for the efficient use of resources (including energy, water and other raw materials).	Green and low-carbon operations
	A2.4	Total direct and/or indirect energy (e.g. electricity, gas or oil) consumption (in thousands of kWh) and intensity (e.g. per unit of production, per facility) by type.	Green and low-carbon operations
	A2.5	Total amount of packaging material used in finished products (in tonnes) and, if applicable, per unit of production.	The Bank is in the financial sector and this indicator is not applicable
A3: Environment and natural resources	General disclosure	Policies to minimise the significant impact of the issuer on the environment and natural resources.	Green and low-carbon operations
	A3.1	Describe the significant impacts of the business activities on the environment and natural resources and the actions that have been taken to manage the impacts.	Green and low-carbon operations
A4: Climate change	General disclosure	A policy for identifying and responding to significant climate-related matters that have had and may have an impact on the issuer.	Climate change response
	A4.1	Describe the significant climate-related matters that have had and may have an impact on the issuer, and the actions taken in response.	Climate change response
B. Society			
Employment and labour practices			
B1: Employment	General disclosure	policies on remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, anti-discrimination and other treatment and benefits; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Protecting Employee Rights and Interests
	B1.1	Total number of employees by sex, type of employment (e.g. full-time or part-time), age group and district.	Protecting Employee Rights and Interests
	B1.2	Employee turnover rate by sex, age group and region.	Protecting Employee Rights and Interests
B2: Health and Safety	General disclosure	Policies relating to the provision of a safe working environment and the protection of employees against occupational hazards; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Enhancing Employee Care

Dimensions, general disclosures and key performance indicators		Descriptions	Chapter
B2: Health and Safety	B2.1	Number and rate of work-related deaths in each of the past three years (including the reporting year).	Enhancing Employee Care
	B2.2	Number of working days lost due to work-related injuries.	Enhancing Employee Care
	B2.3	Describe the occupational health and safety measures adopted and the related implementation and monitoring methods.	Enhancing Employee Care
B3: Development and Training	General disclosure	Policies related to upgrading employees' knowledge and skills to perform job duties. Describe training activities.	Promotion of staff development
	B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Promotion of staff development
	B3.2	Average number of hours of training completed per employee, by gender and type of employee.	Promotion of staff development
B4: Labour norms	General disclosure	Policies relating to the prevention of child labour or forced labour; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Protecting Employee Rights and Interests
	B4.1	Describe measures to review recruitment practices to avoid child and forced labour.	Protecting Employee Rights and Interests
	B4.2	Describe the steps taken to eliminate the situation when a violation is detected.	Protecting Employee Rights and Interests
operating practice			
B5: Supply Chain	General disclosure	Manage environmental and social risk policies for the supply chain.	Supplier management
	B5.1	Number of suppliers by region.	Supplier management
	B5.2	Describe the practices related to the engagement of suppliers, the number of suppliers to whom the practices have been implemented, and the related enforcement and monitoring methods.	Supplier management
	B5.3	Describe practices for identifying environmental and social risks at each point in the supply chain, and related implementation and monitoring methods.	Supplier management



Dimensions, general disclosures and key performance indicators		Descriptions	Chapter
B5: Supply Chain Managementa	B5.4	Describe the practice of promoting the use of environmentally preferable products and services in the selection of suppliers, and the related implementation and monitoring methods.	Supplier management
	General disclosure	policies on health and safety, advertising, labelling and privacy matters and remedies in relation to the products and services offered; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Compliance; optimising the customer experience
B6: Product Liability	B6.1	Percentage of total products sold or shipped that are subject to recall for safety and health reasons.	The Bank is not involved in the production and distribution of goods, so the indicator is not applicable.
	B6.2	Number of complaints received about products and services and how they were responded to.	Protection of customer rights and interests
	B6.3	Describe practices related to the maintenance and protection of intellectual property rights.	Protection of customer rights and interests
	B6.4	Describe the quality check process and product recall procedures.	The Bank is not involved in the production and distribution of goods, so the indicator is not applicable.
	B6.5	Describe the consumer data protection and privacy policy, and the relevant enforcement and monitoring methods.	Privacy and data security
B7: Anti-Corruption	General disclosure	Information on policies to prevent bribery, extortion, fraud and money laundering; and compliance with relevant laws and regulations that materially affect the issuer.	Compliance
	B7.1	The number and outcome of corruption proceedings instituted and concluded against the issuer or its employees during the reporting period.	Compliance
	B7.2	Describe the precautionary measures and reporting procedures, as well as the related implementation and monitoring methods.	Compliance
	B7.3	Describe the anti-corruption training provided to directors and employees.	Compliance
Communal			
B8: Community investment	General disclosure	Policies on community involvement to understand the needs of the communities in which they operate and to ensure that their operations take into account the interests of the community.	Theme: Universal Financial Services, Benefiting Thousands of Enterprises and Ten Thousand Households; Assisting Rural Revitalisation; Theme: Caring for "Silver-Haired" Customers, Serving the Needs of the Elderly; Practising Social Welfare

Dimensions, general disclosures and key performance indicators		Descriptions	Chapter
Communal			
B8: Community investment	B8.1	Focus on areas of contribution (e.g. education, environmental issues, labour needs, health, culture, sports).	Assisting villages; practising social welfare
	B8.2	Resources (e.g., money or time) used in the area of concentration.	Supporting villages; practising social welfare



## Global Reporting Initiative GRI Standard Index

GRI 2 General Disclosure 2021			
Serial number	Element	Chapter	
Organisation and reporting methods	2-1	Organisational details	foreword
	2-2	Entities included in the organisation's sustainable development report	foreword
	2-3	Reporting period, frequency of reporting and contact person	Notes on the preparation of the report
	2-4	restatement	There are no significant changes in the Bank's organisational size, structure, ownership, etc., compared to the 2023 ESG Report
	2-5	External Testimonials	Third Party Testimonials
Activities and staff	2-6	Activities, value chains and other business relationships	foreword
	2-7	workers	Protecting Employee Rights and Interests
	2-8	Collaborators beyond employees	All workers who work for the Bank are employees. The Bank does not have any workers other than employees
governance	2-9	Regulatory structure and composition	Sustainable development
	2-10	Nomination and selection of the highest governance body	Sustainable development
	2-11	Chairman of the highest governing body	foreword
	2-12	Oversight role of the highest governance body in terms of managerial influence	Sustainable development
	2-13	Delegation of responsibility for managing impact	Sustainable development
	2-14	Role of the highest governance body in sustainable development reporting	Sustainable development
	2-15	conflict of interest	Please refer to the Bank's Annual Report 2024-
	2-16	Communication of critical issues of concern	Sustainable development
	2-17	Common knowledge of the highest governance bodies	Sustainable development
	2-18	Performance assessment of the highest governance body	Sustainable development
	2-19	remuneration policy	Protecting Employee Rights and Interests
	2-20	Procedures for determining remuneration	Protecting Employee Rights and Interests
	2-21	Annual total remuneration ratio	Please refer to the Bank's Annual

GRI 2 General Disclosure 2021			
Serial number	Element	Chapter	
strategic Policies and practices	2-19	remuneration policy	Protecting Employee Rights and Interests
	2-20	Procedures for determining remuneration	Protecting Employee Rights and Interests
	2-21	Annual total remuneration ratio	Please refer to the Bank's Annual Report 2024
	2-22	Statement on sustainable development strategies	Sustainable development
	2-23	Policy commitments	Sustainable development; compliance
	2-24	Integration policy commitments	Climate Change Response; Theme: Turning Green into Gold for Eco-Development
	2-25	Procedures for remedying negative impacts	Compliance; risk management
	2-26	Mechanisms for seeking advice and raising concerns	Stakeholder communication
	2-27	Compliance with laws and regulations	Compliance
	2-28	Membership of the Association	foreword
Stakeholder engagement	2-29	Methods of stakeholder engagement	foreword
	2-30	Collective bargaining agreements	Stakeholder communication
GRI 3 Substantive topic 2021			
3-1	Process of identifying substantive topics	foreword	
3-2	List of substantive issues	foreword	
3-3	Management of substantive issues	foreword	
GRI 201: Economic Performance 2016			
201-1	Directly generated and distributed economic value	Please refer to the Bank's Annual Report 2024	
201-2	Financial implications of climate change and other risks and opportunities	Climate change response	
201-3	Obligatory defined benefit plans and other retirement plans	Protecting Employee Rights and Interests	
GRI 203: Indirect Economic Impacts 2016			
203-1	Infrastructure investment and support services	Serving the real economy	
203-2	Significant indirect economic impacts	Theme: Universal Financial Services, Benefiting Thousands of Enterprises and Ten Thousand Households; Serving the Real Economy; Theme: Caring for "Silver-Haired" Customers, Serving the Needs of the Elderly; Theme: Enabling Science and Technology, Accelerating Innovative Development	
GRI 205: Anti-Corruption 2016			
205-1	Operational sites for which corruption risk assessments have been conducted	Compliance	
205-2	Communication and training on anti-corruption policies and procedures	Compliance	



GRI 206: Undue competitive		
206-1	Lawsuits Against Undue Competitive Behaviour, Antitrust and Antimonopoly Practices	Compliance
GRI 207: Taxation 2019		
207-4	Country reports	Please refer to the Bank's Annual Report 2024
GRI 302: Energy 2016		
302-1	Energy consumption within the organisation	Green and low-carbon operations
GRI 303: Water Resources and Wastewater 2018		
303-5-a	water consumption	Green and low-carbon operations
GRI 304: Biodiversity 2016		
304-2-b	Significant impacts of activities, products and services on biodiversity	Theme: Turning green into gold to promote eco-development
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Green and low-carbon operations
305-2	Energy Indirect (Scope 2) Greenhouse Gas Emissions	Green and low-carbon operations
GRI 305: Emissions 2016		
401-1	New hires and employee turnover	Protecting Employee Rights and Interests
401-2	Benefits offered to full-time employees (excluding temporary or part-time employees)	Protecting Employee Rights and Interests
GRI 403: Occupational Health and Safety 2018		
403-3	Occupational health services	Protecting Employee Rights and Interests
403-5	Occupational health and safety training for workers	Enhancing Employee Care
403-6	Promoting the health of workers	Enhancing Employee Care
403-9	industrial injury	Enhancing Employee Care
GRI 404: Training and Education 2016		
404-1	Average number of hours of training per employee per year	Promotion of staff development
404-2-a	Employee Skills Upgrading Programme and Transition Assistance Programme	Promotion of staff development
GRI 405: Diversity and Equal Opportunities 2016		
405-1	Diversity in governance bodies and staff	Protecting Employee Rights and Interests
GRI 414: Supplier Social Assessment 2016		
417-1-a	Requirements for product and service information and labelling	Compliance
417-3	Marketing-related breaches	Compliance
GRI 418: Customer Privacy 2016		
418-1-c	Substantiated complaints related to invasion of customer privacy and loss of customer data	Protection of customer rights and interests; privacy and data security

Index of Principles for Responsible Banking (PRB)

Principles for Responsible Banking	Outline	Chapter
Principle 1 Alignment	1.1 The main business model and operation of the institution	Openings
	1.2 How the Bank’s business strategies fit sustainable development goals	Service Economics Environment
Principle 2 Impact and target setting	2.1 The impact of the main businesses on social sustainable development and the challenges to and opportunities for sustainable development	Economics Environment
	2.2 The sustainable development goals set by the institution	Environment
	2.3 The measures and plans taken by the institution to achieve the above goals	Governance



Principles for Responsible		Outline	Chapter
Principle 3 Clients and customers	3.1 The practices that promote responsible relationships between the institution and clients	The bank implements the spirit of the Central Financial Work Conference and relevant work arrangements. It practices the political and people-oriented nature of financial work, takes safeguarding consumers' rights and interests as the starting point of consumer protection work, constructs a new consumer protection mechanism, strengthens rights and interests protection and meets consumers' growing financial service needs.	Service Economics Environment
	3.2 The sustainable development practices and sustainable economic activities to which the institution and clients are committed	The bank adheres to the green development concept and integrates it into its operation and development. By strengthening green finance publicity, intensifying exchanges and carrying out research, it enhances its green influence and contributes to the sustainable development of the economy and society.	Environment
Principle 4 Stakeholders	4.1 Confirmation and resolution of issues of interest to stakeholders	Based on the financial industry and its own business, the bank has identified main stakeholders like the government, regulatory authorities, investors, etc. To communicate effectively, it expands communication channels, optimizes the dialogue mechanism, listens to stakeholders' requirements and promotes demand management.	Openings
Principle 5 Governance and culture	5.1 The corporate governance structure and policy framework that comply with the principles of responsible banking	The bank has formulated the "Administrative Measures for the Environmental, Social and Governance (ESG) Work of Jiangxi Bank" and established an ESG management structure composed of the board of directors, senior management and working level to promote the implementation of ESG-related work across the bank.	Governance
	5.2 Cultivation of employees' corporate culture of responsible banking	The bank implements the "compliance first and risk-oriented" concept, integrates compliance management into business development, improves the supervision and assessment mechanism, and strengthens employees' compliance education. The bank values employees' career development and training, sets up a clear promotion system and smooths development channels. Also, it formulates training plans according to its goals, promotes the "strengthening the bank with talents" strategy and grows with employees.	Governance Society

Principles for Responsible		Outline	Chapter
Principle 6 Transparency and accountability	6.1 The good practices and progress of the institution in implementing the principles of responsible banking	The bank regularly evaluates and reviews the implementation of the principles of a responsible bank, and fully and accurately discloses relevant information. In 2024, the bank made breakthroughs in the fields of transformative finance, fintech, inclusive finance, etc. It appointed the Hong Kong Quality Assurance Agency to conduct an independent verification of the report.	Openings Governance Serives Economics Environment Soceity Appendix
	6.2 Other reporting	The bank prepares reports in accordance with Appendix C2 "Environmental, Social and Governance Reporting Guide" of the Listing Rules of the Stock Exchange of Hong Kong and with reference to the "GRI (Global Reporting Initiative) Sustainability Reporting Standards" of the Global Sustainability Standards Board.	Opennings
	6.3 Outlook	The bank will closely monitor the relevant impacts of climate risks, take the initiative to conduct risk and opportunity assessments regarding climate change, integrate them with the existing risk management framework, and regularly analyze, evaluate and formulate corresponding measures.	Environment



Third-party assurance



Verification Statement

Scope and Objective

Hong Kong Quality Assurance Agency ("HKQAA") was commissioned to conduct an independent verification for Jiangxi Bank Co. Ltd. ("Jiangxi Bank")'s Sustainability Disclosures (the "Selected Disclosures") stated in its Sustainability Report 2024 ("the Report"). The selected disclosures covered the period from 01/01/2024 to 31/12/2024 and represented the sustainability performance of Jiangxi Bank.

The objective of this verification is to provide an independent opinion with a limited level of assurance on whether the selected disclosures are prepared in accordance with the following reporting criteria: the Environmental, Social and Governance Reporting Guide ("ESG Guide") set out in Appendix C2 of the Listing Rules of The Stock Exchange of Hong Kong Limited (version effective from 31 December 2023, which remains applicable to annual reports for financial years commencing before 1 January 2025).

Level of Assurance and Methodology

HKQAA's verification procedure has been conducted with reference to the International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information ("ISAE 3000") issued by the International Auditing and Assurance Standards Board. The evidence gathering process was designed to obtain a limited level of assurance as set out in the ISAE 3000 by using a risk-based approach.

Our verification procedure included, but not limited to:

- Sampling the sustainability information stated in the Report, e.g. claims and performance data for detail verification;
- Verifying the raw data and supporting information of the selected samples of the sustainability information;
- Interviewing responsible personnel; and
- Checking the internal control mechanism

Roles and Responsibilities

Jiangxi Bank is responsible for the organization's information system, the development and maintenance of records and reporting procedures in accordance with the system, including the calculation and determination of sustainability information and performance. HKQAA verification team is responsible for providing an independent verification opinion on the selected disclosures provided by Jiangxi Bank for the reporting period. The verification was based on the verification scope, objectives and criteria as agreed between the commissioning party and HKQAA.

Independence

HKQAA did not involve in collecting and calculating data or compiling the reporting contents. Our verification activities were entirely independent and there was no relationship between HKQAA and Jiangxi Bank and commissioning party that would affect the impartiality of the verification.

Limitation and Exclusion

F1025-SR-HKOCMO-1E-OB

18 March 2025

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The following limitations and exclusions were applied to this verification due to the service scope, nature of verification criteria, and characteristics of the verification methodology.

- I. Our verification scope is limited to verifying the transcription/transformation of the raw data or information into the selected disclosures, e.g., Claims and Performance Data stated in the Report. This Sustainability Information may be subject to inherent uncertainty.
- II. Evaluating the quality of execution and implementation effectiveness of the ESG practices, the appropriateness of the assumptions made, and the estimation techniques applied are outside the scope of our verification.
- III. The verification of raw data or information is based on the use of a sampling approach and reliance on the client's representation. As a result, errors or irregularities may occur and remain undetected.
- IV. Any information outside the established verification period has been excluded.

Conclusion

Based on the evidence obtained and the results of the verification process, it is the opinion of the verification team that, with a limited level of assurance, nothing has come to the team's attention that the Report has not been prepared, in all material respects, in accordance with the ESG Guide set out in Appendix C2 of the Listing Rules of The Stock Exchange of Hong Kong Limited (former version, which remains applicable to annual reports for financial years commencing before 1 January 2025).

Signed on behalf of Hong Kong Quality Assurance Agency

Kado Zhang  
Assistant Director, Business Development  
Apr 2025  
Ref: 14958017

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18 March 2025

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