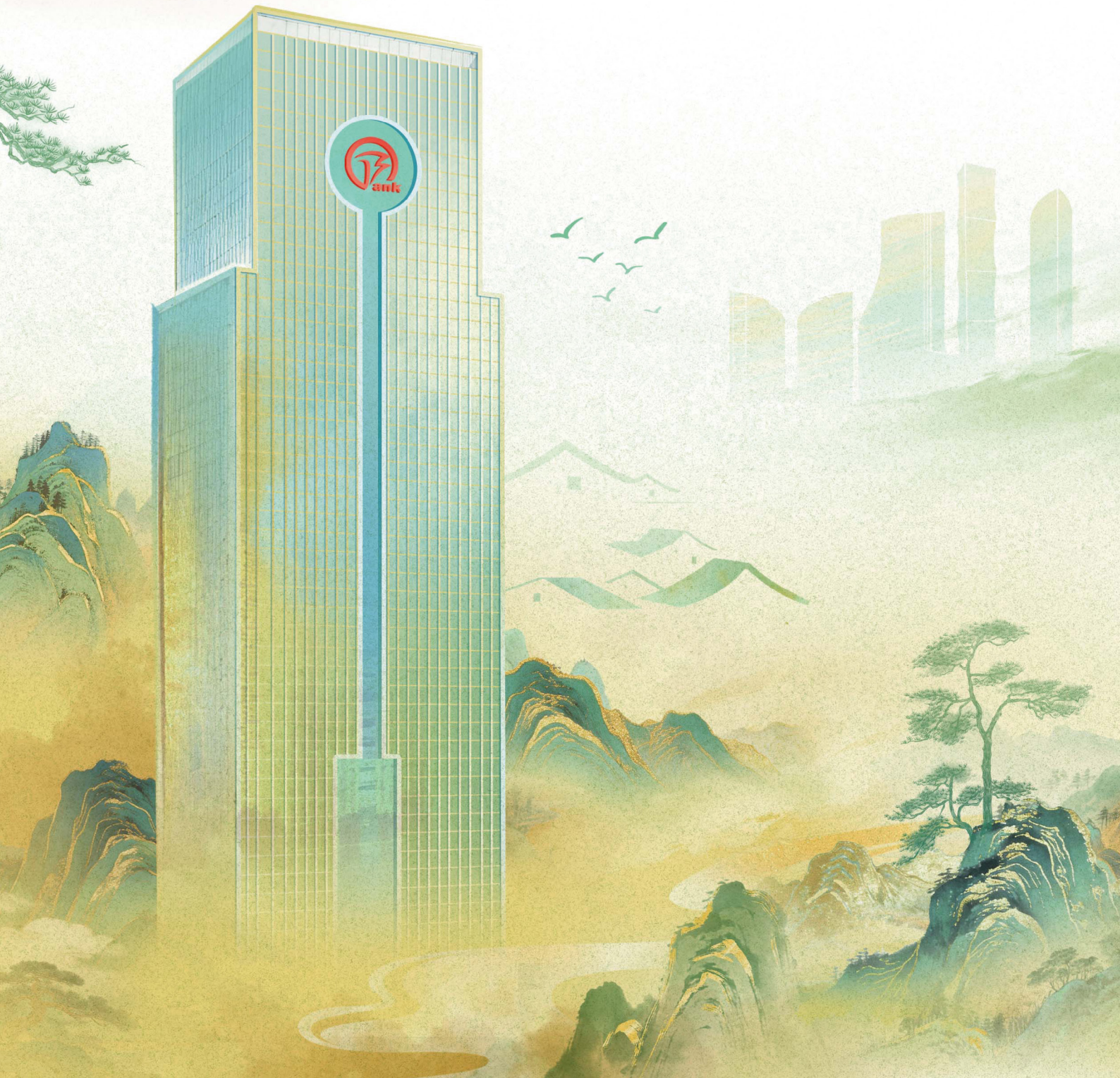


**2025**

**SOCIAL RESPONSIBILITY REPORT**



## About the Report

Huishang Bank Corporation Limited hereby issues the Bank's social responsibility report for the purposes of assisting all its stakeholders in understanding the Bank's ideas, practices, and achievements in sustainable development in 2025. This report is the 11<sup>th</sup> Social Responsibility Report we have published since 2015.

## Reporting Scope



This report includes Huishang Bank Corporation Limited, its branches and sub-branches. This report is an annual report covering the period from January 1, 2025 to December 31, 2025. To ensure the completeness and coherence of the narrative, some content in this report goes beyond the above-mentioned scope.

## Abbreviations



For ease of expression, "Huishang Bank" and "the Bank" refer to Huishang Bank Corporation Limited; "The Group" refer to Huishang Bank Corporation Limited and its subsidiaries in this report.

## References



This report is prepared in accordance with the *Environmental, Social and Governance Reporting Guide* issued by the Stock Exchange of Hong Kong Limited and the *GRI Sustainability Reporting Standards (GRI Standards) (2021)* issued by the Global Sustainability Standards Board (GSSB), with reference to:

- *Opinions on Strengthening the Social Responsibility of Banking Financial Institutions* issued by the former China Banking Regulatory Commission;
- *Guidelines on the Corporate Social Responsibility of Banking Financial Institutions of China* issued by the China Banking Association;
- *IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information (IFRS S1)* and *IFRS S2 Climate-related Disclosures (IFRS S2)* issued by the International Financial Reporting Standards Foundation (IFRS Foundation);
- *Guidance on Social Responsibility (ISO 26000: 2010)* issued by the International Organization for Standardization (ISO);
- *Guidance on Social Responsibility Reporting (GB/T 36001-2015)* issued by the Standardization Administration of China;
- *Standard for Commercial Banks* issued by the Sustainability Accounting Standards Board (SASB);
- UN Sustainable Development Goals (SDGs).

## Principles of this Report



This report is prepared in accordance with the reporting principles of materiality, quantification, consistency and balance.

- **Materiality:** This report identifies key stakeholders and determines key social responsibility issues through stakeholder engagement and materiality assessment.
- **Quantification:** This report presents the key performance indicators (KPIs) of environmental and social aspects in quantitative terms and includes descriptions of the indicator calculation methods, key assumptions, and sources of calculation factors to clarify their purposes and impacts. In addition, necessary comparative data is provided.
- **Consistency:** This report is consistent with the statistical and KPI disclosure methods used in *Huishang Bank's 2024 Social Responsibility Report*. Any minor adjustments are noted in the annotations.
- **Balance:** This report adheres to the principle of balance by fairly and objectively explaining the positive and negative impacts, mitigation measures, and performance of Huishang Bank across various material ESG issues, providing a comprehensive overview of the current status of the Bank's ESG management.

## Data Sources



The financial data presented in this report are all from *Huishang Bank's 2025 Annual Report* ("Annual Report"), which has been independently audited by KPMG Hua Zhen LLP (Special General Partnership), while others are from relevant statistical reports or official documents of the Bank. If there are any discrepancies in the listed data, the annual report shall prevail. Unless otherwise specified, the currency involved in this report is measured in Renminbi (RMB).

## Report Availability



This report is available in both hard and electronic copies. The electronic copies can be viewed on:

The Bank's official website: <http://www.hsbank.com.cn/>

The HKEXnews website: <https://www1.hkexnews.hk/search/titlesearch.xhtml>

This report is published in both Simplified and Traditional Chinese, as well as in English. In case of any discrepancy, the Simplified Chinese version shall prevail.

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## President's Statement



2025 marks the final year of the 14th Five-Year Plan and the 20th anniversary of Huishang Bank. Under the strong leadership of the CPC Anhui Provincial Committee and the People's Government of Anhui Province, Huishang Bank has been guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We have thoroughly studied and implemented the guiding principles from the 20th CPC National Congress and all plenary sessions of the 20th CPC Central Committee. We have resolutely committed to doing what is difficult yet right, further advanced cost reduction, quality improvement and efficiency enhancement, given full play to our inherent strengths, and taken solid steps to advance technology finance, green finance, inclusive finance, pension finance, and digital finance. Through reform and innovation, we have composed a remarkable chapter of common prosperity and development alongside the local economy.

By the end of 2025, the Group's total assets exceeded RMB 2.3 trillion, total loans outstanding surpassed RMB 1.1 trillion, net profit reached nearly RMB 17 billion, and actual tax payments exceeded RMB 7.6 billion. Our comprehensive value creation and social service capabilities have continued to rise, establishing Huishang Bank as a financial institution with important national influence.



### Holding High the Banner and Forging the Soul, Inspiring New Vitality for Dedicated Work.

We have always taken studying and implementing General Secretary Xi Jinping's important speeches, instructions and directives as the top political task, guiding all Party members and cadres to consciously enhance the Four Consciousnesses, strengthen the Four-Sphere Confidence, and uphold the Two Upholds. We have been rated "Excellent" in the comprehensive assessment by the CPC Anhui Provincial Committee for two consecutive years. We have earnestly carried out in-depth study and education on implementing the central Party leadership's eight-point decision on improving conduct, upgraded the Incorruptible Huishang Bank supervision platform, and resolved a number of prominent issues concerning the people. We have been awarded the title of "Excellent Organization for Handling Letter-or-Visit Matters in Anhui Province" for many consecutive years. Adhering to the Party's principle of managing cadres and talents, we have firmly established a talent selection and appointment orientation that values primary-level work and practice, as well as standards for cadre appointment. We have vigorously advocated the philosophy of "Acting with Public Mind, Collaborating with Heart", launched research on the "Backbone Program", and fostered an equal, open and inclusive workplace ecosystem. This has further enhanced employees' sense of responsibility and belonging, promoting the common growth of the Bank and its employees. Actively fulfilling the responsibilities of a state-owned enterprise, the Bank donated over RMB 2 million to public welfare causes.

### Rooted in Local Soil, Unleashing New Efficiency of Financial Services.

We have consciously positioned Huishang Bank's development within Anhui's overall strategy. We successfully held the Exchange Conference on Financial Empowerment for Anhui's High-Quality Development. The total value of loans in Anhui Province exceeded RMB 1 trillion for the first time, with an increase of over RMB 100 billion. Both deposit and loan market shares ranked first among commercial banks in the province. Serving the development of new quality productive forces, we issued RMB 5 billion of sci-tech innovation bonds, among the first batch nationwide and the largest single tranche in Anhui Province. The loan balance for science and technology exceeded RMB 210 billion, growing by 24.7%. Focusing on supporting the construction of a modern industrial system, we have continuously improved the accuracy and effectiveness of financial services for the real economy. Loan balances for manufacturing and strategic emerging industries reached RMB 163.4 billion and RMB 153.0 billion respectively, both growing by more than 21%. Deepening financing support for small and micro enterprises, the balance of inclusive loans for small and micro enterprises reached RMB 177.65 billion, an increase of 15.1%.

### Focusing on Rural Revitalization, Writing a New Chapter in Serving Agriculture, Rural Areas and Farmers.

We have promoted the financial service strategy for rural revitalization at a high level, strengthened coordination between banks and governments, newly established 9 county-level sub-branches, set up an independent assessment indicator for "Rural Revitalization Loans", and innovatively launched the "Harmonious Rural Construction Loan". By the end of the year, the balance of agriculture-related loans reached RMB 206.39 billion, an increase of 15.8% from the beginning of the year. We have vigorously promoted the integrated development of "Party Building + Finance", deepened the implementation of the "Joint Development Plan", and ranked first in the province in signed credit lines. We have ensured that financial resources accurately flow to key areas such as agricultural industrial upgrading, rural infrastructure construction, and increasing farmers' income and prosperity. Leveraging resource integration advantages, we have precisely implemented targeted assistance tasks, renovated and expanded infrastructure including roads, lighting and cultural squares for livelihood, health and education. We have been rated "Excellent" in the targeted assistance assessments by provincial-level departments for six consecutive years.

### Striving for Green Development, Leading a New Wave of Low-Carbon Transition.

We have explored new paths for financial support for green and low-carbon transition, optimized and upgraded the green financial management system, and continuously improved a multi-tiered product system covering green credit, bonds, investment and leasing. We were included as a key financial institution in the pilot implementation of the biodiversity finance standards. We successfully launched Anhui's first transition loan and invested in the first green financial bond for the financial leasing sector themed on Yangtze River Delta integration nationwide. By the end of the year, the balance of green loans reached nearly RMB 155.3 billion, an increase of approximately 45.8% from the beginning of the year. We won first prizes in the Anhui Green Finance Excellent Case Competition in the categories of "Green Financial Products", "Green Financial Governance" and "Sustainable Information Disclosure".

Celebrating two decades of joint progress, we extend our sincere gratitude for your continued company! Going forward, Huishang Bank will continue to root itself in Anhui and serve the overall national strategy. With higher-quality financial services, more innovative product systems and more robust risk prevention and control, we will deeply integrate into the national strategic layout, actively respond to regional financial needs, and continuously strengthen, optimize and expand our business. We are committed to building an outstanding local leading bank with national influence, so as to ensure a good start and solid foundation for the 15th Five-Year Plan, and make new and greater contributions to striving for a new chapter of Chinese-style modernization in Anhui!

### Serving with Ingenuity, Reaching New Heights in Customer Experience.

We have focused on advancing the "Digital-Intelligent Navigation" initiative, steadily implemented the fintech strategic plan, successfully launched Core System 3.0 and Mobile Banking 7.0, and greatly enhanced information security capabilities. We have actively expanded specialized businesses including technology finance, inclusive finance, bonds, funds and remote banking, successfully forging a series of distinctive flagship brands. Our services for technology-based enterprises, investment bank bond issuance and asset custody scale all rank among the top in Anhui's banking industry. We have practiced consumer rights protection on a regular basis, launched the "Financial Knowledge Popularization Tour" campaign, held consumer protection skills competitions, and strengthened a bank-wide consumer protection culture. We became the first commercial bank in the province to achieve system-to-system connection with the government service convenience hotline platform. We have continuously improved pension financial services, built 114 Changchunhua elderly-friendly payment service outlets, and upgraded the large font version and simplified E version of Mobile Banking. We have ranked first in the banking industry in Anhui's resident satisfaction survey of the service industry for many consecutive years.

### Consolidating Foundations, Building a New Barrier for Steady Operation.

Shouldering our unshirkable mission, we have safeguarded regional financial security and stability, strengthened comprehensive risk management, deepened the construction of the "Hui Zhixin" Project, and established a full-process digital risk control mechanism. The non-performing loan ratio stood at 0.98%, down 0.01 percentage points from the beginning of the year, the lowest level in nearly a decade. The Group's integrated risk management and control capacity has been significantly enhanced. We launched the "100-Day Compliance Improvement Campaign", strengthened risk screening in key areas and positions, and guided all staff to embrace the philosophy that "Compliance Creates Value". We advanced the "Safe Huishang Bank" initiative, earnestly carried out Work Safety Month activities, and was rated "Excellent" in the 9th round of safety assessment of banking financial institutions in Anhui Province.

Executive Director, President and Chief Compliance Officer of the Bank  
Kong Qinglong

## About the Bank

Headquartered in Hefei, Anhui Province, Huishang Bank is the first banking institution in China jointly established by city commercial banks and urban credit cooperatives, with the approval of the former China Banking Regulatory Commission. The Bank was incorporated on April 4, 1997, and was renamed "Huishang Bank Corporation Limited" on November 30, 2005. On December 28, 2005, the Bank officially merged with five city commercial banks—Wuhu, Ma'anshan, Anqing, Huaibei, and Bengbu—and seven urban credit cooperatives—Lu'an, Huainan, Tongling, Fuyang Technology, Fuyang Xinying, Fuyang Yinhe, and Fuyang Jinda—all located in Anhui Province, marking its formal inauguration. The bank officially commenced operations on January 1, 2006. On November 12, 2013, the Bank's H shares were listed on the main board of the Hong Kong Stock Exchange under the stock code "3698". The Bank holds a financial institution license (No. B0162H234010001) issued by the former China Banking Regulatory Commission Anhui Office, and a business license with the unified social credit code 913400001489746613 from the Anhui Provincial Administration for Market Regulation. The registered address is Huishang Bank Building, No. 1699 Yungu Road, Hefei City, Anhui Province, China. As of the end of 2025, the registered capital of the Bank was RMB 13,889,801,211.

The business scope of the Bank includes banking; custody of securities investment funds; sales of publicly offered securities investment funds; foreign exchange settlement and sales; and foreign exchange services. As of December 31, 2025, the Bank and its subsidiaries had 12,873 employees. Apart from its headquarters, the Bank has 21 branches, 475 front offices, and 505 self-service areas (points).

The Bank has four subsidiaries: Huishang Bank Financial Leasing Co., Ltd., Huishang Bank Wealth Management Co., Ltd., Wuwei Huiyin Rural Bank Co., Ltd., and Jinzhai Huiyin Rural Bank Co., Ltd. Additionally, the Bank holds shares in Chery Huiyin Motor Finance Service Co., Ltd. and Mengshang Bank Co., Ltd. Currently, the Bank has preliminarily established a business model that focuses on banking as its core and incorporates multiple business formats.

By upholding its market position as a bank dedicated to "serving the local economy, serving small and medium enterprises (SMEs), and serving the general public", the Bank has consistently experienced relatively rapid business growth. We have steadily improved our operational management standards, ensuring a coordinated development of scale, quality, and efficiency while continually strengthening our comprehensive strength. As a result, we have emerged as a leading mainstream bank that fully supports local economic and social development. In 2025, we moved up 11 places from the previous year to rank 101<sup>st</sup> in the "Top 1000 World Banks" by The Banker, a U.K. magazine.

### As of the end of 2025

the registered capital of the Bank was

RMB **13,889,801,211**

### In 2025

Apart from its headquarters, the Bank has

**21** branches

**475** front offices

**505** self-service areas (points)

## Awards in 2025

| Date          | Award  | Awarded by  |
|---------------|--|---|
| January 2025  | Annual Leading Bank in Social Responsibility Performance   | The Economic Observer   |
| January 2025  | Most Market-Innovative Institution   | Beijing Financial Assets Exchange   |
| January 2025  | 2024 Excellent Index Innovation Partner  | Shanghai Clearing House   |
| January 2025  | 2024 "Top 100 Proprietary Settlement Institutions" by China Central Depository & Clearing  | China Central Depository & Clearing Co., Ltd.   |
| January 2025  | The 6th "Wind Best Investment Bank" Selection<br>Rapid Progress Award for Bond Underwriting<br>Best Underwriter of Interbank Debt Financing Instruments                                | Wind Information  |
| February 2025 | 2024 Market Innovation Business Institution  | China Foreign Exchange Trade System   |
| March 2025    | Third Prize in the 2024 Provincial Excellent Research Achievement Selection of Discipline Inspection and Supervision System  | Commission for Discipline Inspection of the CPC Anhui Provincial Committee  |
| March 2025    | Rated "Excellent" in the 2024 Assessment of Anhui Financial Services for Rural Revitalization  | Anhui Provincial Branch of the People's Bank of China   |
| March 2025    | 2024 Anhui "Empowering Finance, Painting Five Splendid Chapters" Labor Competition on "Five Major Areas of Finance"<br>Champion of "Green Finance"<br>Second Prize in Large Bank Group | Anhui Provincial Labor Competition Committee<br>Anhui Federation of Trade Unions                                    |
| April 2025    | Huangshan Branch Committee of Huishang Bank Won the 2025 Provincial May 4th Red Flag Youth League Committee  | Anhui Provincial Committee of the Communist Youth League of China   |
| April 2025    | Technology Finance Innovation Team of Huishang Bank Won the 2025 Anhui Youth May 4th Medal Collective  | Anhui Provincial Committee of the Communist Youth League of China   |
| April 2025    | Corporate Banking Department of Huishang Bank Awarded "Anhui Provincial Worker Pioneer"  | Anhui Provincial Labor Competition Committee<br>Anhui Federation of Trade Unions                                    |
| May 2025      | Technology Finance Innovation Team of Huishang Bank Won the Second Prize in the National Youth Commando Contest for Scientific and Technological Innovation                            | Youth Development Department of the Central Committee of the Communist Youth League of China                        |
| May 2025      | 2024 Excellent Interbank Market Foreign Currency Pair Member   | China Foreign Exchange Trade System   |
| May 2025      | Class A Taxpayer for Tax Credit Rating in 2024 by Anhui Provincial Tax Service, State Taxation Administration  | Anhui Provincial Tax Service, State Taxation Administration   |
| May 2025      | 2024 Excellent Organization for Handling Letter-or-Visit Matters in Anhui Province   | General Office of the CPC Anhui Provincial Committee<br>General Office of the People's Government of Anhui Province |

| Date        | Award  | Awarded by   |
|-------------|--|--|
| May 2025    | Star of Social Responsibility Practice of the Year   | The Economic Observer  |
| June 2025   | Rated Grade A in the 2024 Market Evaluation of Lead Underwriting Practices for Non-Financial Enterprise Debt Financing Instruments   | National Association of Financial Market Institutional Investors   |
| June 2025   | Technology Innovation Golden Bull Award  | China Securities Journal   |
| June 2025   | The 5th Jinyu Award for Outstanding Private Bank in Regional Services  | PYSTANDARD   |
| June 2025   | The 5th Jinyu Award for Outstanding City Commercial Bank in Wealth Management  | PYSTANDARD   |
| June 2025   | Three First Prizes in Anhui Green Finance Excellent Case Competition Green Financial Products, Green Financial Governance, Sustainable Information Disclosure  | Anhui Provincial Branch of the People's Bank of China<br>Office of the Financial Committee of the CPC Anhui Provincial Committee |
| July 2025   | Ranked 101st among the World's Top 1000 Banks 2025   | The Banker (U.K. magazine)   |
| July 2025   | Rated "Excellent" in the 2024 Performance Assessment of Rural Revitalization Strategy Implementation   | Anhui Provincial Leading Group for Rural Work  |
| July 2025   | Ranked First in the 2024 Evaluation of Bond Underwriting Business of Anhui Financial Institutions  | Anhui Provincial Branch of the People's Bank of China  |
| July 2025   | Rated "Excellent" in the 2024 Evaluation of Credit Policy Guidance Effect for Technology Enterprises   | Anhui Provincial Branch of the People's Bank of China  |
| July 2025   | Third Prize in the 7th Anhui "Holding High the Banner & Delivering Theories" Micro-Promotion Competition & Youth Promotion Contest   | Publicity Department of the CPC Anhui Provincial Committee   |
| July 2025   | Outstanding Contributor to Patriotism and Military Support   | Anhui Association for Patriotism and Military Support  |
| August 2025 | Golden-shell Asset Management Competitiveness Case - 2025 Brand with Outstanding Influence   | 21st Century Business Herald   |
| August 2025 | "Huishang Bank Empowers High-Quality Development of Anhui County Economy" Selected as 2025 Excellent Case for Innovative Development of China's Banking Industry   | <i>Tsinghua Financial Review</i> , PBC School of Finance, Tsinghua University  |
| August 2025 | Model Award for Value Creation   | Institute of Commercial Bank Management, Central University of Finance and Economics   |
| August 2025 | "Huishang Bank Technology Finance Innovation Case: Construction of a 'Trinity' Digital Technology Finance System" Selected as 2025 Excellent Case for Innovative Development of China's Banking Industry | <i>Tsinghua Financial Review</i> , PBC School of Finance, Tsinghua University  |
| August 2025 | 2025 Outstanding Case Award for Bank Intelligent Risk Control  | Organizing Committee of Bank of China Digital-Intelligent Summit   |
| August 2025 | Awarded "Bauhinia Award - Banks Contributing to Regional Development in 2025"  | <i>Tsinghua Financial Review</i> , PBC School of Finance, Tsinghua University  |

| Date           | Award  | Awarded by  |
|----------------|--|---|
| September 2025 | Ranked 23rd among the Top 100 Chinese Banks in 2025  | China Banking Association   |
| September 2025 | "Cultivating Financial Culture and Boosting Brand Communication" Selected as 2025 Excellent Case for Corporate Culture Brand Communication in Banking Industry Brand Communication Selection   | Financial Sector Banking Research Institute   |
| September 2025 | Mini-Party Lecture "Forging the Spirit: A Southern Anhui Chapter of Red Finance" Awarded "Exquisite Party Lecture" in the 3rd Provincial Mini-Party Lecture Collection & Exhibition  | Organization Department of the CPC Anhui Provincial Committee   |
| September 2025 | Anhui Financial Industry Comprehensive Statistics & Five Major Areas of Finance Statistics Competition Second Prize for Group Best Demeanor Award  | Anhui Provincial Branch of the People's Bank of China   |
| September 2025 | Second Prize in Anhui "10 Years of Deposit Insurance" Promotion Competition  | Anhui Provincial Branch of the People's Bank of China   |
| September 2025 | Excellent Organization Award in Anhui Division of the 1st Round of the 4th National Accounting Knowledge Competition   | Anhui Provincial Department of Finance  |
| September 2025 | "Exploration on Digital-Intelligent Governance of Anti-Money Laundering Work of Huishang Bank" Won the 3rd Prize (Silver Award) in Financial Service Track of 2025 "Data Element X" Competition Anhui Sub-competition  | Anhui Provincial Data Resources Management Bureau   |
| October 2025   | Excellent Work Brand for "Four Forces" Construction of China Financial Media Publicity   | China Financial Media<br>China Banking and Insurance News<br>China Rural Finance Magazine<br>China Insurance Yearbook |
| October 2025   | Remote Video Service Project Won TOP8 in Ecological Innovation Track of "2025 Customer Service Center & Remote Bank Digital-Intelligent Innovation Application Competition"  | China Banking Association   |
| October 2025   | Second Prize for Group in 2025 Anhui "National Capital Flow Credit Information Platform" Business Knowledge & Skills Competition   | Anhui Provincial Branch of the People's Bank of China   |
| November 2025  | High-Quality Development Financial Institution (the 10th Finance Golden Orange Ceremony)   | Times Weekly  |
| November 2025  | "Practicing Upright and Innovative Financial Culture, Activating the Main Engine of Technological Innovation" Selected in the Chapter of Uprightness and Innovation of "Case Collection of Banking Industry Practicing Financial Culture with Chinese Characteristics" | China Banking Association   |
| November 2025  | 2025 Annual Best Development Award for Fintech • Financial Institutions  | Organizing Committee of Yangtze River Delta Fintech Innovation & Application Global Competition                       |
| November 2025  | Rated "Excellent" (Grade A) in the 2024 Performance Evaluation by Anhui Provincial Department of Finance   | Anhui Provincial Department of Finance  |
| November 2025  | Best Communication Award in the 5th "Guard Your Purse & Protect Your Happiness" Short Video Contest for Preventing Illegal Financial Activities  | China Financial Media Co., Ltd.   |

| Date          | Award  | Awarded by  |
|---------------|--|---|
| November 2025 | "Data Governance Capacity Building of Huishang Bank Empowering Digital Transformation" Selected as 2025 Top 100 Excellent Cases in Data Management at the 4th Data Governance Annual Conference & Expo                         | China Electronics Information Industry Federation   |
| November 2025 | Third Prize of 2024 Fintech Development Award - "Digital-Intelligent Credit System Empowering Product Innovation for Rural Revitalization"   | The People's Bank of China  |
| November 2025 | Third Prize of 2024 Fintech Development Award - "Construction and Practice of Financial Agent Middle Platform Based on Multi-Model Base"   | The People's Bank of China  |
| December 2025 | Annual Leading Bank in Supporting the Real Economy   | The Economic Observer   |
| December 2025 | Bank with Outstanding Competitiveness in Value Growth (2025 10th Selection of Outstanding Competitiveness Small & Medium Banks)  | China Business Journal  |
| December 2025 | Annual Quality Bank in Regional Influence  | The Paper   |
| December 2025 | Annual Quality Bank in Technology Finance  | The Paper   |
| December 2025 | Annual Pioneer Bank in Social Responsibility   | Hexun.com   |
| December 2025 | "'Capital Flow e-Loan' - Innovative Practice of Digital Empowerment for Inclusive Finance" Won the Pioneer Case of New Services & New Drivers in the 14th Financial Industry Annual Review                                     | Nanfang Metropolis Daily<br>N Video<br>Wancai Society   |
| December 2025 | "Campus Recruitment New Employee Pre-Job Training" Program Awarded as Brand Learning Program   | Training Magazine   |
| December 2025 | Annual Outstanding Leading Award   | Ping An Zhiniao   |
| December 2025 | Top 100 Best Employers in China  | Zhaopin<br>National Development Research Institute, Peking University<br>Center for Social Survey Research, Peking University |
| December 2025 | Most Popular Employer Among College Students   | Nowcoder  |
| December 2025 | "Huishang Bank Turning Green into Gold, Driving Comprehensive Green Transformation of Economic and Social Development" Won the 2025 Excellent Case for Urban Financial Service Peers   | City Commercial Banks Clearing Co., Ltd.  |
| December 2025 | "Huishang Bank's 'Specialized & Sophisticated e-Loan' Helping Enterprises Soar in New Tracks" Selected as a Case of Financial Support for High-Quality Development of Private Economy by City Commercial Banks & Private Banks | China Banking Association   |
| December 2025 | Typical Case of "One Bank, One Characteristic" Financial Support for Technological Innovation in Anhui   | Anhui Provincial Branch of the People's Bank of China   |
| December 2025 | "Huishang Bank Building a Comprehensive Financial Service Ecosystem for Intellectual Property" Selected as 2025 Golden Dragon Financial Power Case - Five Major Areas of Finance Case  | Financial News  |

| Date          | Award   | Awarded by  |
|---------------|---|---|
| December 2025 | 2025 Digital Bank · Light of Selection: Outstanding Case of Intelligent Operation of Mobile Banking                     | China Financial Certification Authority (CFCA) www.cefbnet.com.cn |
| December 2025 | 2025 4th Joint Intelligence Evaluation Golden Toad Award - Excellent Wealth Management Bank                             | Union Intelligence Evaluation                                     |
| December 2025 | 2025 Excellent Underwriter of Financial Bonds of China Development Bank   | China Development Bank  |
| December 2025 | 2025 "Flying Dragon in the Sky" Award of Financial Bonds of China Development Bank                                      | China Development Bank  |
| December 2025 | 2025 Top-Level Promotion Award of Financial Bonds of China Development Bank   | China Development Bank  |
| December 2025 | 2025 Special Contribution Award of Financial Bonds of China Development Bank  | China Development Bank  |
| December 2025 | 2025 Excellent Underwriter of Domestic RMB Financial Bonds of The Export-Import Bank of China                           | The Export-Import Bank of China                                   |
| December 2025 | Financial Digital Development Golden List Award - Huishang Bank Annual Most Popular Credit Card Award                   | Financial Digital Development Alliance                            |
| December 2025 | 2024 "Advanced Provincial Financial Enterprise" in Provincial Fiscal & Financial Business and Financial Statements Work | Anhui Provincial Department of Finance                            |
| December 2025 | 2025 Organization Award for Internal Audit Theory Seminar   | Anhui Institute of Internal Auditors                              |
| December 2025 | Golden Bull Award for Bank Wealth Management Services   | China Securities Journal  |
| December 2025 | Golden Bull Private Bank Award  | China Securities Journal  |



# Responsibility Management

Huishang Bank has earnestly fulfilled its main responsibilities as a financial institution by enhancing the ability to manage and practice social responsibilities. We have proactively responded to the expectations of our shareholders, customers, employees, and other stakeholders, effectively promoting a win-win result in economic, environmental, and social values.

## Social Responsibility

Huishang Bank adheres to the values of "treating people with sincerity, upholding justice while pursuing interests". Our mission is to "achieve customers' dreams, create values for shareholders, promote staff development, and assume civic responsibilities". We integrate social responsibility into our strategic decision-making process and value chain management system:



## ESG and Social Responsibility Governance

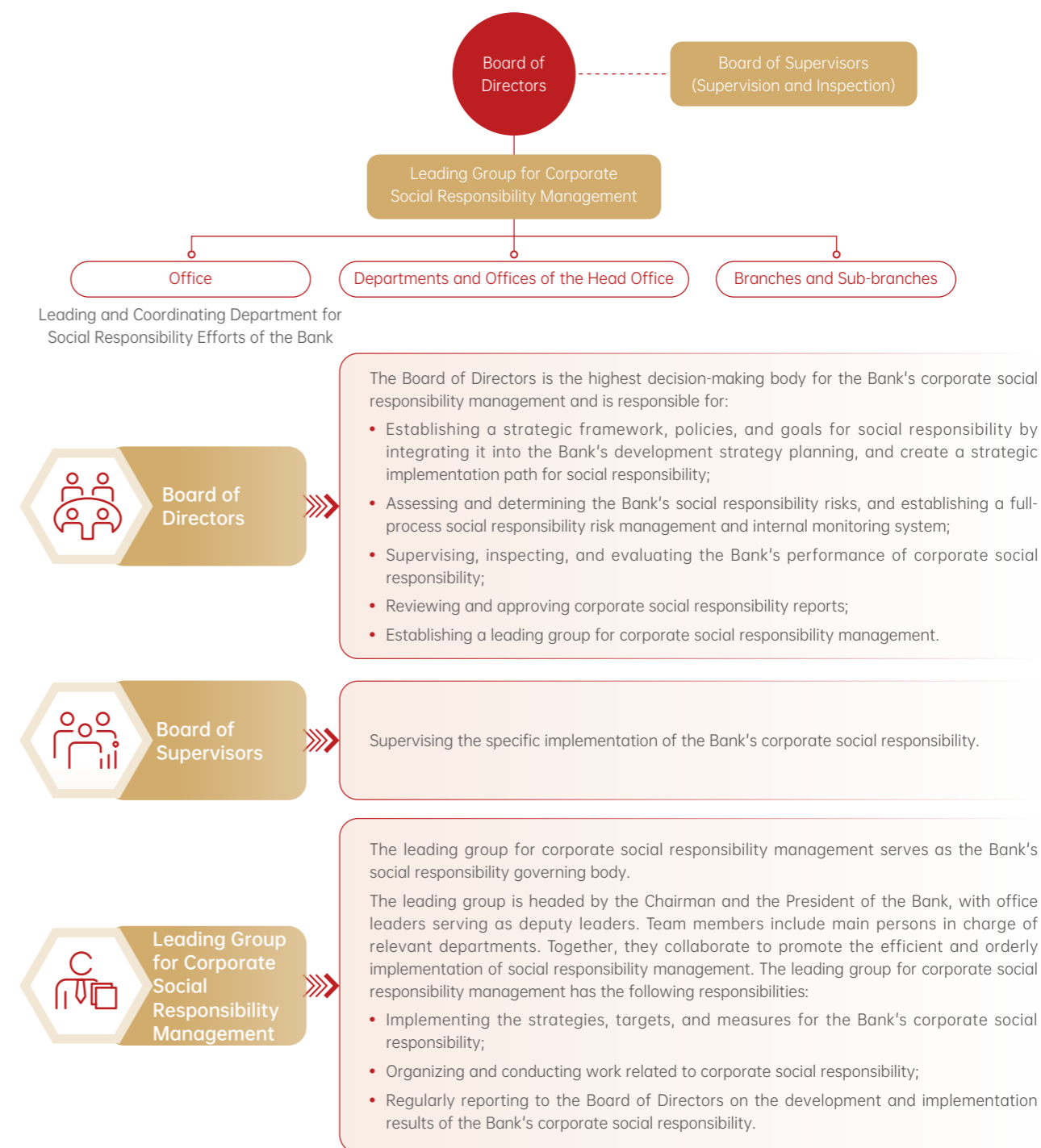
Huishang Bank consistently adheres to the relevant requirements outlined in the *Interim Measures for the Administration of Corporate Social Responsibility of Huishang Bank*. We have established and refined our social responsibility management system, integrating social responsibility into our strategic decision-making, governance framework, corporate culture, and business processes. Additionally, we have established a long-term mechanism for social responsibility.

## Management Structure and Responsibilities

The Board of Directors of the Bank, as the highest governing body responsible for ESG management, oversees all ESG matters. The Board thoroughly implements ESG governance in accordance with the *Environmental, Social and Governance Reporting Code*, regularly reviews the establishment and implementation of ESG goals, and ensures the effectiveness of ESG risk management and internal control systems. Additionally, the Board is actively involved in identifying and analyzing material ESG issues. For details, please refer to the "Stakeholder Engagement" and "Materiality Assessment Analysis" sections of this ESG report.

An office dedicated to the leading group for corporate social responsibility management has been established at the Head Office. This office is responsible for overseeing daily operations. The office director, who is the primary person in charge at the Head Office, is tasked with managing and coordinating the Bank's social responsibility initiatives on a daily basis.

## Huishang Bank's Social Responsibility Governance Framework



## Management Mechanisms and Performance Evaluation

Huishang Bank has continually improved its social responsibility management system. By establishing a process management mechanism for crucial elements such as organization and implementation, supervision and inspection, end-of-term evaluation, and report release, we have achieved refined control over our social responsibility efforts. This approach has contributed to more scientific and efficient decision-making regarding social responsibility. Furthermore, to improve the Bank's social responsibility management, we have integrated social responsibility indicators into the personal performance assessment system for senior management in the *2025 Performance Assessment Plan for Senior Management of Huishang Bank*. We continue to reinforce the management's focus on social responsibility and incentivize them to actively engage in its implementation, which effectively promotes the continuous improvement of the Bank's ability to fulfill its social responsibilities.

# Stakeholder Engagement

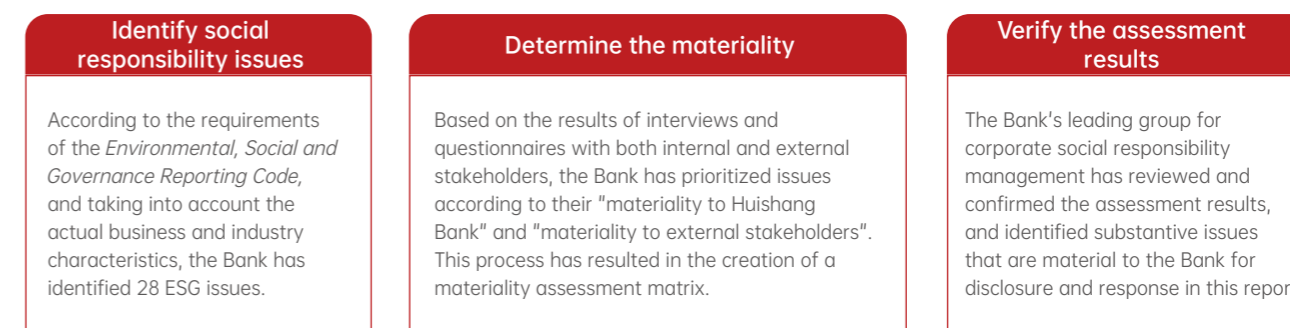
Huishang Bank attaches great importance to communication with stakeholders and utilizes a variety of effective channels to understand their expectations and demands regarding social responsibility. This feedback serves as a crucial reference for developing and implementing the Bank's social responsibility strategies and management practices.

| Stakeholders           | Communication Mechanism  | Stakeholder Expectations   | The Bank's Response  |
|------------------------|--|--|--|
| Government             | <ul style="list-style-type: none"> <li>Regulatory documents</li> <li>Work reports</li> <li>On-site inspection</li> <li>Off-site supervision</li> </ul>   | <ul style="list-style-type: none"> <li>Implement national economic policies</li> <li>Support real economy</li> <li>Serve small and micro enterprises</li> <li>Increase job opportunities</li> <li>Stable tax revenue increase</li> </ul>   | <ul style="list-style-type: none"> <li>Implement national and regional economic policies to propel economic transition</li> <li>Step up efforts in leveraging finance to serve real economy</li> <li>Achieve "two increases and two controls" in loans for small and micro enterprises</li> <li>Create job opportunities</li> <li>Ensure stable operations, achieve strong business performance, and pay taxes according to law</li> <li>Strengthen government-enterprise cooperation</li> </ul> |
| Regulators             | <ul style="list-style-type: none"> <li>Regulatory documents</li> <li>Work reports</li> <li>On-site inspection</li> <li>Off-site supervision</li> </ul>   | <ul style="list-style-type: none"> <li>Prudent and compliant daily operations</li> <li>Comprehensive, timely and accurate information disclosure</li> <li>Effective risk prevention</li> <li>Stable and orderly financial system</li> <li>Accelerate digital transformation</li> </ul> | <ul style="list-style-type: none"> <li>Compliance with laws and regulations, and integrity management</li> <li>Comply with information disclosure requirements</li> <li>Strengthen risk management</li> <li>Maintain financial order and reinforce compliance and disciplines</li> <li>Strive to establish a digital bank</li> </ul>   |
| Shareholders           | <ul style="list-style-type: none"> <li>General meeting of shareholders</li> <li>Board of Directors</li> <li>Results announcement conferences</li> <li>Daily communication</li> </ul>                 | <ul style="list-style-type: none"> <li>Continuous and reasonable return on investment</li> <li>Comprehensive, timely and accurate information disclosure</li> <li>Good corporate governance</li> </ul>   | <ul style="list-style-type: none"> <li>Achieve strong business performance</li> <li>Disclose information comprehensively, promptly, and accurately</li> <li>Effectively communicate with investors</li> <li>Improve corporate governance</li> </ul>  |
| Customers              | <ul style="list-style-type: none"> <li>Product promotion and introduction</li> <li>Customer service hotline 40088-96588</li> <li>Customer service center</li> <li>Regular customer visits</li> </ul> | <ul style="list-style-type: none"> <li>Diversified products</li> <li>Diverse service channels</li> <li>Continuously improved service quality</li> <li>Effective protection of consumers' rights and interests</li> </ul>   | <ul style="list-style-type: none"> <li>Create diverse innovative financial products</li> <li>Promote the development of service channels</li> <li>Improve civilized and standardized services</li> <li>Protect financial consumers' rights and interests</li> <li>Guarantee the health and safety of financial consumers</li> <li>Conduct customer satisfaction surveys</li> </ul>   |
| Employees              | <ul style="list-style-type: none"> <li>Staff communication</li> <li>Trade union</li> <li>Workers' congress</li> <li>Bank affairs disclosure</li> <li>Corporate cultural activities</li> </ul>        | <ul style="list-style-type: none"> <li>Reasonable compensation and benefits</li> <li>Satisfactory work environment</li> <li>Good career development</li> <li>Health and labor protection</li> </ul>  | <ul style="list-style-type: none"> <li>Protect the legitimate rights and interests of employees</li> <li>Enrich corporate culture</li> <li>Expand career development channels</li> <li>Protect safety and health</li> </ul>  |
| Suppliers and partners | <ul style="list-style-type: none"> <li>Centralized procurement</li> <li>Bidding center</li> <li>Business communication and cooperation</li> </ul>  | <ul style="list-style-type: none"> <li>Fair opportunities for cooperation</li> <li>Contract fulfillment based on integrity</li> <li>Stable win-win relationship</li> </ul>   | <ul style="list-style-type: none"> <li>Adhere to responsible procurement</li> <li>Strengthen strategic cooperation</li> </ul>  |
| Public and communities | <ul style="list-style-type: none"> <li>Financial community services</li> <li>Financial knowledge dissemination</li> <li>Community public welfare activities</li> </ul>                               | <ul style="list-style-type: none"> <li>Harmonious social relations</li> <li>Comprehensive and effective fulfillment of responsibilities as a corporate citizen</li> </ul>  | <ul style="list-style-type: none"> <li>Create diverse innovative financial products</li> <li>Disseminate financial knowledge</li> <li>Build a harmonious community environment</li> <li>Conduct charity and public welfare activities</li> </ul>   |
| Media                  | <ul style="list-style-type: none"> <li>Media information disclosure</li> </ul>   | <ul style="list-style-type: none"> <li>Open and transparent information disclosure</li> </ul>  | <ul style="list-style-type: none"> <li>Enhance media communication</li> <li>Disclose information comprehensively, promptly, and accurately</li> </ul>  |
| Environment            | <ul style="list-style-type: none"> <li>Business activities</li> <li>Environmental protection activities</li> <li>Policy information disclosure</li> </ul>  | <ul style="list-style-type: none"> <li>Green financial services</li> <li>Continuous reduction of energy consumption and carbon emissions</li> <li>Active environmental protection</li> </ul>   | <ul style="list-style-type: none"> <li>Develop green finance</li> <li>Improve green services</li> <li>Promote green operations</li> <li>Involve in green public welfare undertakings</li> </ul>  |

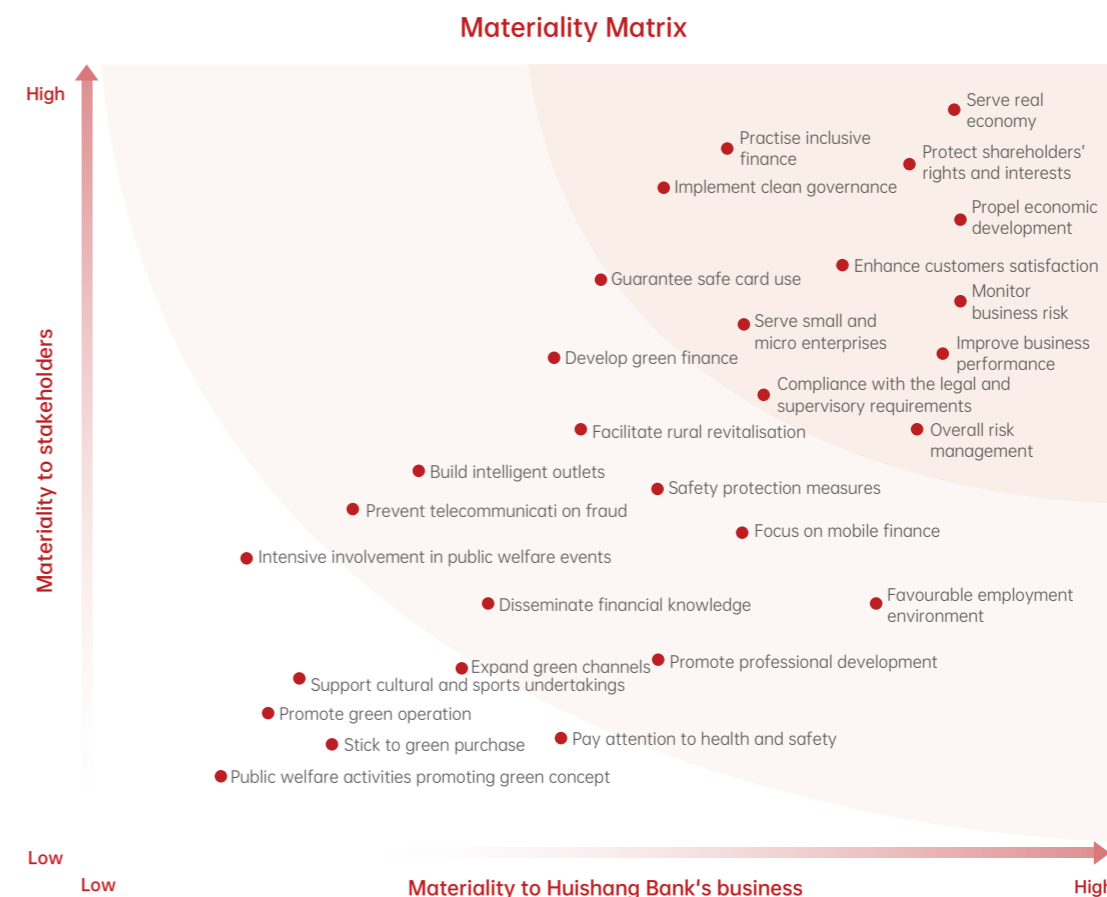
# Materiality Assessment Analysis

The Bank conducts a materiality assessment in accordance with the requirements of the *Environmental, Social and Governance Reporting Code*, taking into account the Bank's actual operations and management. By assessing the materiality of issues to both stakeholders and the Bank, we have identified our ESG management and information disclosure priorities, and developed a materiality matrix. The results of this assessment serve as an important reference for the Bank in developing social responsibility management strategies and preparing social responsibility reports.

## Steps of Materiality Assessment Analysis



## Results of Materiality Assessment Analysis



## Response to the UN SDGs

By aligning the identified ESG issues with the UN Sustainable Development Goals (SDGs), Huishang Bank has developed and implemented corresponding measures to actively respond to stakeholder expectations and major national strategic needs.

| SDG   | Specific Measures  | Social Responsibility Issues  | Chapter(s)   |
|---|--|---|--|
|    | <ul style="list-style-type: none"> <li>Conduct rural revitalization in an efficient and orderly way</li> <li>Boost infrastructure construction</li> </ul>  | <ul style="list-style-type: none"> <li>Contribute to rural revitalization</li> <li>Engage in inclusive finance practices</li> </ul>   | <ul style="list-style-type: none"> <li>Empowering Rural Revitalization</li> <li>Benefiting People's Well-being</li> </ul>  |
|    | <ul style="list-style-type: none"> <li>Create a safe working environment</li> <li>Care about employees' physical and mental health</li> </ul>  | <ul style="list-style-type: none"> <li>Safety protection measures</li> <li>Focus on health and safety</li> </ul>  | <ul style="list-style-type: none"> <li>Protecting Information Security</li> <li>Promoting Employee Development</li> </ul>  |
|   | <ul style="list-style-type: none"> <li>Actively support social cultural activities</li> <li>Carry out financial knowledge publicity activities in communities</li> <li>Provide vocational training and relevant skills training for employees</li> </ul>   | <ul style="list-style-type: none"> <li>Support cultural and sports undertakings</li> <li>Disseminate financial knowledge</li> <li>Actively engage in public welfare activities</li> <li>Promote career development</li> </ul>                           | <ul style="list-style-type: none"> <li>Protecting Customers' Rights and Interests</li> <li>Promoting Employee Development</li> <li>Engaging in Social Welfare</li> </ul>   |
|  | <ul style="list-style-type: none"> <li>Improve the governance system</li> <li>Ensure equal employment, and protect of employees' rights and interests</li> <li>Provide reasonable career development channels</li> <li>Vigorously support real economy</li> <li>Support small and micro enterprises</li> </ul> | <ul style="list-style-type: none"> <li>Serve small and micro enterprises</li> <li>Create a favorable employment environment</li> <li>Promote career development</li> <li>Improve business performance</li> <li>Comprehensive risk management</li> </ul> | <ul style="list-style-type: none"> <li>Improving Corporate Governance</li> <li>Supporting Regional Economy</li> <li>Empowering Rural Revitalization</li> <li>Promoting Transformation and Development</li> <li>Empowering Emerging Industries</li> <li>Promoting Employee Development</li> </ul> |
|  | <ul style="list-style-type: none"> <li>Digital transformation</li> <li>Support economic transformation</li> <li>Serve agriculture, rural areas, and farmers</li> <li>Rural revitalization</li> <li>Boost infrastructure construction</li> </ul>  | <ul style="list-style-type: none"> <li>Promote economic development</li> <li>Improve real economy</li> <li>Build intelligent outlets</li> <li>Inclusive finance in rural areas</li> </ul>   | <ul style="list-style-type: none"> <li>Empowering Rural Revitalization</li> <li>Promoting Transformation and Development</li> <li>Empowering Emerging Industries</li> <li>Benefiting People's Well-being</li> </ul>  |
|  | <ul style="list-style-type: none"> <li>Share information with regulators</li> <li>Maintain social stability</li> <li>Vigorously support real economy</li> </ul>  | <ul style="list-style-type: none"> <li>Prevent telecommunication fraud</li> <li>Actively engage in public welfare activities</li> <li>Disseminate financial knowledge</li> <li>Promote economic development</li> <li>Improve real economy</li> </ul>    | <ul style="list-style-type: none"> <li>Protecting Customers' Rights and Interests</li> <li>Engaging in Social Welfare</li> <li>Supporting Regional Economy</li> <li>Empowering Rural Revitalization</li> <li>Benefiting People's Well-being</li> </ul>   |
|  | <ul style="list-style-type: none"> <li>Provide green credit</li> <li>Support the development of clean technologies</li> <li>Advocate for a green office</li> <li>Carry out public welfare and environmental protection activities</li> </ul>   | <ul style="list-style-type: none"> <li>Develop green finance</li> <li>Promote green operations</li> <li>Expand green channels</li> <li>Adhere to green procurement</li> <li>Participate in green public welfare undertakings</li> </ul>                 | <ul style="list-style-type: none"> <li>Promoting Transformation and Development</li> <li>Responding to Climate change</li> <li>Practicing Green Operations</li> </ul>  |

## Responsibility Performance



### Economic performance

| Specific Indicator                               | Unit               | 2025      | 2024      | 2023      |
|--|--------------------|-----------|-----------|-----------|
| Total assets                                     | In RMB 100 million | 23,260.85 | 20,137.53 | 18,061.44 |
| Operating revenue                                | In RMB 100 million | 376.70    | 372.32    | 363.65    |
| Net profit                                       | In RMB 100 million | 169.26    | 159.17    | 149.91    |
| Non-performing loan ratio                        | %                  | 0.98      | 0.99      | 1.26      |
| Capital adequacy ratio                           | %                  | 13.77     | 13.72     | 13.21     |
| Balance of loans for small and micro enterprises | In RMB 100 million | 4,655.85  | 4,241.74  | 3,772.32  |
| Balance of agriculture-related loans             | In RMB 100 million | 2,063.92  | 1,782.10  | 2,284.65  |
| Green credit balance                             | In RMB 100 million | 1,552.96  | 1,065.18  | 824.04    |



### Social performance

| Specific Indicator                           | Unit      | 2025                | 2024     | 2023     |
|--|-----------|---------------------|----------|----------|
| Satisfaction with complaint handling         | %         | 94.26               | 96.5     | 92.12    |
| Total number of employees                    | Person    | 12,873 <sup>1</sup> | 12,837   | 11,619   |
| Proportion of female employees               | %         | 51.41               | 51.13    | 50.45    |
| Training cost per employee                   | RMB       | 3,362.76            | 3,360.66 | 3,437.76 |
| Total number of outlets                      | Nr.       | 475                 | 464      | 465      |
| Number of corporate online banking customers | In 10,000 | 45.44               | 41.77    | 38.41    |
| Number of telephone banking customers        | In 10,000 | 477.06              | 448.86   | 424.31   |
| Number of mobile banking customers           | In 10,000 | 1,217.01            | 1,092.48 | 970.35   |
| Number of personal online banking customers  | In 10,000 | 830.77              | 835.09   | 809.82   |



### Environmental performance

| Specific Indicator                          | Unit                     | 2025     | 2024     | 2023     |
|---|--------------------------|----------|----------|----------|
| Water consumption at the Headquarters       | In 10,000 tons           | 7.02     | 6.77     | 11.98    |
| Electricity consumption at the Headquarters | In 10,000 kWh            | 2,431.79 | 2,238.24 | 2,007.85 |
| Natural gas consumption at the Headquarters | In 10,000 m <sup>3</sup> | 59.22    | 63.06    | 70.83    |
| Gasoline consumption at the Headquarters    | In 10,000 L              | 2.39     | 2.45     | 3.32     |
| Number of bank-wide video conferences       | Nr.                      | 267      | 250      | 296      |

<sup>1</sup> The total number of employees in 2025 refers to the total number of employees at the head office and branches of Huishang Bank.

## Topic 1

# Building a Solid Foundation, Steering by the Financial Culture with Chinese Characteristics

Huishang Bank firmly implements the deployment requirements of the Party Central Committee, Anhui Provincial Party Committee and Provincial People's Government. We actively cultivate and promote a financial culture with Chinese characteristics across the Bank, fully integrating the "Five Dos and Five Don'ts" principles into key links of daily operation and management. We emphasize the synergy of action and knowledge, practice what we have learned, continuously consolidate cultural soft power, build an excellent corporate culture and values with our own characteristics, fulfill the social responsibility of a local mainstream bank, and effectively promote the high-quality development of finance.

### "Five Dos and Five Don'ts" of Financial Culture with Chinese Characteristics



## Promote Cultural Governance through High-level Deployment

Huishang Bank adheres to high-level promotion and comprehensive deployment. We have established a leading group, which is responsible for the overall deployment, progress supervision and effectiveness evaluation of the Bank's work in cultivating and promoting financial culture with Chinese characteristics. A comprehensive leadership mechanism provides fundamental impetus and guarantee for the governance of financial culture with Chinese characteristics. We clarify the primary responsibility of the Party Committee for financial culture with Chinese characteristics, incorporate relevant tasks into the annual work priorities of the Party Committee of Huishang Bank, the Party Committee directly under the Head Office and the Leading Group for Spiritual Civilization, strengthen supervision, and coordinate the normalized and long-term implementation of all actions under the "Five Dos and Five Don'ts".

## Consolidate Cultural Foundation through In-depth Integration

Huishang Bank continuously advances the systematic and institutionalized development of a financial culture with Chinese characteristics. The Bank is committed to embedding the "Five Dos and Five Don'ts" principles into key operational areas—including talent development, performance assessment, cadre management and organizational governance—thereby strengthening the ideological, cultural and institutional foundations for high-quality financial development.

## Integrate into the Education and Training System for Financial Practitioners

Huishang Bank integrates the "Five Dos and Five Don'ts" concepts into the Bank-wide education and training system by building a main front for financial culture education, formulating differentiated hierarchical training, and developing characteristic professional courses, so as to achieve full penetration and enhance the Bank's staff understanding of financial culture with Chinese characteristics.



In 2025, Huishang Bank established Huiyin Party School as the main channel and front for the education and training of Party members and cadres, as well as a driving force for the Bank's deepening reform, transformation and development. We formulated the *2025 Work Priorities of the Party School of the Committee of Huishang Bank of the Communist Party of China* and the *2025 Training Program Plan of the Party School of the Committee of Huishang Bank of the Communist Party of China*. Taking basic training as an important starting point, we continue to deepen members' grounding in the Party's innovative theories, strengthen professional competence training, enhance financial education and training, and cultivate a financial workforce characterized by integrity, professionalism and strong execution capability.

Relying on the "Hui" series training brands, we design differentiated and targeted financial culture learning contents:

- For new employees, strengthen basic professional ethics education and corporate culture promotion.
- For front-line staff such as customer managers, focus on compliance, case prevention and risk management training.
- For middle and senior managers, launch the "Broad Vision" Lecture and middle and senior management training courses to enhance Party spirit cultivation and deepen the understanding of the political and people-oriented nature of finance.

- Launch a special column on financial culture with Chinese characteristics on the "Zhiniao" platform, upload materials such as the spirit of General Secretary Xi Jinping's important speeches, and organize all staff to study;
- Hold the 3rd Season Huiyin Compliance Lecture & Final Round of Premium Compliance Courses Competition themed "Ingenuity Creates Quality, Compliance Promotes Development" in 2025, produce more than 40 complete excellent compliance courses and launch them on the "Zhiniao" platform. Focusing on real-life cases, we continuously reinforce staff awareness of professional integrity, commitment to serving the real economy, and the importance of compliance and innovation.

## Integrate into the Staff Assessment and Evaluation System

Centering on shaping the values of financial culture with Chinese characteristics, Huishang Bank fully embeds the "Five Dos and Five Don'ts" concepts into staff assessment and evaluation, and constructs a "Five-in-One" assessment and evaluation system.

In terms of honesty and trustworthiness: Set the "Management and Internal Control" subject in the special assessment for high-quality business development and customer manager assessment, strictly manage dishonest and illegal acts, and adhere to the bottom line of professional integrity.

In terms of seeking gains through righteousness: Establish assessment indicators that prioritize functional and social performance over short-term profitability, reasonably balance the assessment weights of short-term profitability and long-term value creation, and include inclusive finance, technology and innovation finance, green finance, and manufacturing loan issuance into customer manager assessment to effectively guide resources to the real economy.

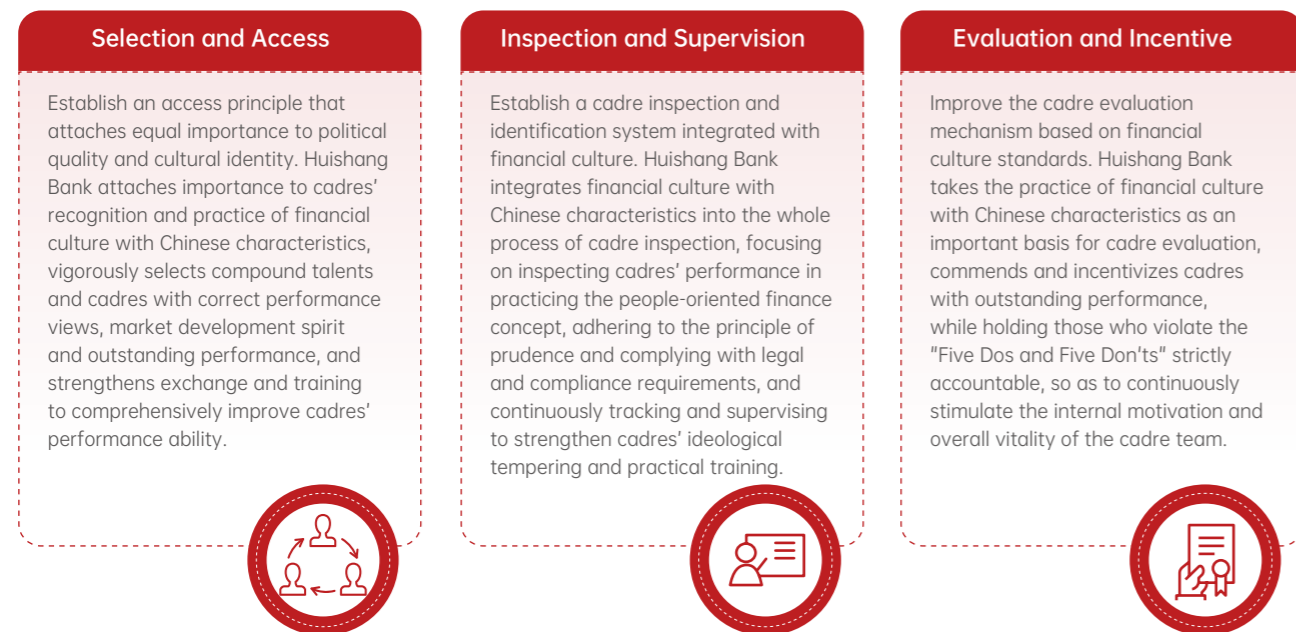
In terms of prudence and caution: Strengthen the assessment weight of "risk indicators", set up a separate risk management line assessment, focus on indicators such as the non-performing loan generation rate, and guide the establishment of a sound development concept.

In terms of integrity and innovation: Focus on assessing the innovation effectiveness of serving the real economy, include innovative businesses such as "Park Loan" and "Construction of Technology and Innovation Finance Ecosystem" into evaluation to improve the accuracy of financial services.

In terms of law-abiding and compliance: Link the implementation of supervision and compliance performance with the assessment of institutions and personnel, take violations of laws and disciplines as restrictive conditions for performance assessment, and strengthen the bottom line of compliant operation.

## Integrate into Cadre Selection and Appointment

Huishang Bank constructs a cadre management system that deeply integrates political quality and financial culture, and fully runs financial culture with Chinese characteristics through the whole process of cadre selection, training, inspection and evaluation.



## Integrate into Party Organization Construction and Governance

Huishang Bank insists on deeply embedding the construction of financial culture with Chinese characteristics into the Party building work pattern. By strengthening theoretical arming, promoting cultural guidance and improving cultural infiltration, we fully and deeply integrate Party building governance with financial culture, and construct a long-term mechanism for Party management and bank governance.



## Lead Value Trends through the Power of Examples

In order to thoroughly implement the requirements of the Anhui Regulatory Bureau of National Financial Regulatory Administration on the cultivation and promotion of financial culture with Chinese characteristics in 2025, Huishang Bank actively launched the lecture series "Advanced People Telling Advanced Stories" as a key vehicle for advancing this initiative. Bank-wide lectures on advanced deeds were organized to harness the inspirational power of cultural role models. Through a combination of "on-site + video", the event was simultaneously broadcast and made available for replay on the "Zhiniao" platform, reaching 21 branches and 4 affiliated institutions. This approach ensured broad coverage and effective dissemination, fostering a strong atmosphere of cultural learning across the organization. In addition, the Bank actively participated in the work of the Special Committee on Financial Culture with Chinese Characteristics of the Anhui Provincial Banking Association and was elected as the first deputy director unit, thereby strengthening its industry exemplary role and leadership, while advancing the deeper implementation of distinctive financial culture values.

### [Case: Lecture Activity of "Advanced People Telling Advanced Stories" of Huishang Bank]

On October 17, 2025, Huishang Bank held a bank-wide lecture activity of "Advanced People Telling Advanced Stories". At the lecture, 5 advanced model employees from the frontline who won the Anhui May 1st Labor Medal and the title of Anhui Gold Medal Worker shared their inspiring stories of upholding their founding commitment, delivering honest service, pursuing excellence, maintaining compliance and integrity, and embodying the "craftsmanship spirit" — all grounded in their frontline work experience, vividly embodying the core principles of the financial culture with Chinese characteristics of "honesty and trustworthiness, seeking gains through righteousness, prudence and caution, integrity and innovation, law-abiding and compliance".

In addition, the 5 employees formed an advanced deeds lecture group and actively participated in the lecture activities in Fuyang, Suzhou, Bozhou and other places organized by the Anhui Provincial Banking Association, contributing to the advancement of Anhui's financial culture promotion efforts through concrete action and fully demonstrating the professional ethos of the Bank's employees: "Working with Public Mind, Dedicating Oneself to the Bank's Development."



## Topic 2

# Forging Ahead for 20 Years, Composing a New Chapter of the "Five Major Areas of Finance"

2025 marks the 20th anniversary of the establishment of Huishang Bank. After 20 years of perseverance through challenges and steady progress, Huishang Bank has always adhered to the original aspiration of "finance for the people", thoroughly practiced the political and people-oriented nature of financial work, anchored the goal of building a financial powerhouse, fulfilled its mission as the "main force serving local finance", solidly performed well in the "Five Major Areas of Finance" and won many honors. We are committed to providing higher-quality, more efficient and convenient financial services for local small and medium-sized enterprises and the public, injecting solid financial power into the high-quality economic and social development of the region.



Huishang Bank won the Champion of Green Finance in the 2024 Anhui Labor Competition on "Five Major Areas of Finance"

## Technology Finance

Huishang Bank has always taken finance supporting scientific and technological innovation as an important strategy for the Bank's development, continuously promoting the in-depth integration of scientific and technological innovation and industrial innovation, and firmly doing a good job in the major article of technology finance. By the end of 2025, Huishang Bank has served more than 23,000 technology enterprises, with a science and technology loan<sup>1</sup> balances exceeding RMB 210 billion, an increase of 24.70% over the beginning of the year. We have also won many honors such as the first place in the Anhui financial institutions' technology finance service quality and efficiency evaluation, the Anhui Youth May 4th Medal Collective, and the second prize in the National Youth Commando Contest for Scientific and Technological Innovation.

Construct a professional technology finance service organizational structure in line with local conditions. Since establishing the first head office-level technology finance specialized sub-branch in 2015, Huishang Bank has always adhered to the strategy of advancing from point to area and steadily promoting, continuously improving the construction of the technology finance service system, and gradually building a "1+21+N" professional management structure: "Head Office Technology and Innovation Finance First-level Department + 21 Branch-level Technology and Innovation Finance Centers + Multiple Technology Finance Characteristic Sub-branches". We have jointly built a technology finance ecosystem alliance with leading industry institutions, and built "Technology and Innovation Home" in key technology industrial parks, achieving full coverage of key scientific and technological innovation regions across the province and promoting the in-depth integration of financial services and technology and innovation needs.

<sup>1</sup> Scope of technology loans: Statistics are compiled in accordance with the reporting instructions for the *S70 Technology Finance Report* issued by the National Financial Regulatory Administration.

By the end of 2025

Huishang Bank has served more than

**23,000**

technology enterprises

with a science and technology loan balances exceeding

RMB **210** billion

an increase of

**24.70%** over the

beginning of the year

Improve differentiated technology finance support policies and product system. Huishang Bank continuously encourages and guides branches to increase scientific and technological innovation and technology industry customer expansion through differentiated technology finance support policies, links the innovation chain, industrial chain and talent chain with the capital chain, opens up the service path of "talent - R&D - achievement transformation", and continuously improves the product system covering the whole life cycle of enterprises. For enterprises in the seed stage, start-up stage, growth stage and maturity stage, we have launched products such as "Youth Innovation Loan", "Technology Talent Loan", "Technology R&D Loan", "Technology Achievement Transformation Loan", "Intellectual Property e-Loan", "Technological Transformation Loan" to help enterprises solve the first loan problem, tackle key technologies, promote the transformation of scientific and technological achievements, and support enterprise transformation and expansion. Through these targeted offerings, Huishang Bank embeds financial support throughout the full lifecycle of enterprise development and promotes the transformation and implementation of scientific and technological achievements.

## Green Finance

Huishang Bank actively practices the "Two Mountains" theory, takes the initiative to serve the comprehensive green transformation of economic and social development, and strives to do a good job in the major article of green finance. By the end of 2025, the balance of green loans of Huishang Bank reached 155.296 billion yuan, an increase of 45.79% over the beginning of the year. We also won the Champion of Green Finance in the 2024 Anhui Labor Competition on "Five Major Areas of Finance" and three first prizes in the Anhui Green Finance Excellent Case Competition.

By the end of 2025

the balance of green loans of Huishang Bank reached

**155.296** billion yuan

an increase of

**45.79%** over the beginning of the year

Anchor strategic direction to build a systematic green finance service system. Huishang Bank continues to strengthen top-level design, establish a special leading group for green finance work, set up a green finance team, formulate *the Comprehensive Service Plan of Huishang Bank for Green Finance* and *the Action Plan of Huishang Bank for Green Finance (2022-2025)*, further clarify the specific action objectives, key work measures and resource guarantee mechanisms for green finance development, and make systematic arrangements for the Bank's green finance development. We continue to carry out environmental information disclosure and green finance self-evaluation, and continuously iterate and optimize the green finance service system and improve the quality and efficiency of green finance services from the aspects of system construction and business management by strictly implementing the "one-vote veto system" green credit policy for environmental and social risks, setting green credit assessment and incentive indicators, and establishing a green finance management system.

Build a diversified green finance product matrix around "energy conservation and environmental protection". Huishang Bank continuously expands the boundary of green finance product services, achieving leapfrog development and improvement of green finance business through continuous innovation. By actively participating in the country's first corporate bond of "carbon neutrality, rural revitalization and high-growth industries", using the People's Bank of China's carbon emission reduction support tools to support the development of new energy industries, and successfully issuing the first sustainability-linked loan in the iron and steel industry in Anhui Province, we effectively support industrial structure transformation and upgrading. We vigorously promote the innovation of Ecological-Oriented Development (EOD) model, focus on supporting provincial water-saving projects, actively carry out biodiversity pilot work, and support ecological protection with financial services. By the end of the reporting period, the Bank had accumulatively issued carbon emission reduction loans of more than 1 billion yuan, driving an annual carbon emission reduction of more than 142,000 tons. The development of green finance has achieved remarkable results, and the brand influence has been further enhanced.

By the end of 2025

the Bank had accumulatively issued carbon emission reduction loans of more than

**1** billion yuan

driving an annual carbon emission reduction of more than

**142,000** tons

## Inclusive Finance

Huishang Bank actively practices the market positioning of "serving local economy, serving small and medium-sized enterprises, serving the general public", insists on providing convenient, professional and efficient financial services for small and micro enterprises, and continuously does a good job in the major article of inclusive finance. By the end of 2025, the balance of inclusive loans for small and micro enterprises reached RMB 177.647 billion, ranking first among commercial banks in Anhui province, with 424,724 borrowing applicants.

Deeply cultivate the real economy and innovate inclusive finance service model. Huishang Bank continuously enhances financial services for key strategic areas and underserved segments, and deepens product and service innovation for small and micro enterprises. By launching products such as "Seed Industry Loan" and "Rong e-Loan", and optimizing offerings including "Park Loan" and "Specialized & Sophisticated e-Loan", the Bank precisely addresses differentiated financing needs. These efforts focus on supporting specialized and sophisticated enterprises with strong market positioning, robust innovation capacity and solid growth prospects, helping them overcome development bottlenecks. We thoroughly promote digital transformation, integrate multi-dimensional credit information to build an intelligent approval model, realize efficient and intelligent credit approval, and comprehensively improve the accessibility and efficiency of inclusive finance services.

Adhere to "rural revitalization" to serve county livelihood development. Huishang Bank deeply cultivates rural development, incorporates serving "agriculture, rural areas and farmers" into the Bank's overall strategy to support agricultural and rural economic development. By formulating and implementing a special improvement action plan for the high-quality development of county institutions, focusing on key areas such as urban-rural integration, infrastructure construction, consumption and people's livelihood, we continuously increase county financial supply. We actively connect with the financing needs of rural characteristic industries, innovatively launch exclusive products such as "Harmonious Rural Construction Loan" to empower the diversified development of rural industries. By the end of 2025, the balance of agriculture-related loans reached 206.392 billion yuan, an increase of 15.8% over the beginning of the year.

## Pension Finance

Huishang Bank actively deepens the supply-side structural reform of pension finance, improves the convenience and experience of elderly financial services, and makes solid progress in pension finance as a key priority. By the end of 2025, the balance of corporate pension industry loans reached 856 million yuan, 114 "Changchunhua" elderly-friendly characteristic outlets have been built, and 417 branches in Anhui Province have achieved full coverage of elderly-friendly services.

Help "care for the elderly" and build an elderly-friendly financial service ecosystem: Huishang Bank continuously improves the pension finance work mechanism, establishes a special leading group and formulates a work plan, innovates pension finance product packages such as "key areas + pension" and "special bonds + pension" for pension institution loans, enhances comprehensive service capacity and supports the development of the pension industry. We continuously optimize the quality and efficiency of elderly-friendly financial services for online and offline channels, launch characteristic elderly financial service functions and facilities such as the "Simplified E Version" of mobile banking APP, the elderly-friendly "Qingsong Version" of self-service terminals, the "Senior Hotline" of customer service hotline, the simplified version of "Huishang Bank Credit Card" APP, and the construction of "Changchunhua" elderly-friendly characteristic outlets. At the same time, we carry out regular anti-fraud publicity for the elderly, continuously expand the coverage of elderly customer services, and effectively improve the convenience and sense of happiness of elderly financial services.

By the end of 2025

the balance of inclusive loans for small and micro enterprises reached

RMB **177.647** billion

with

**424,724** borrowing applicants

the balance of agriculture-related loans reached

**206.392** billion yuan

an increase of

**15.8**% over the beginning

of the year

By the end of 2025

the balance of corporate pension industry loans reached

**856** million yuan

**114** "Changchunhua" elderly-friendly characteristic outlets have been built

**417** branches in Anhui Province

have achieved full coverage of elderly-friendly services

## Digital Finance

Following the development direction of "digitalization, ecologization, intelligence and grouping", Huishang Bank continuously strengthens the construction of digital basic capabilities and firmly does a good job in the major article of digital finance. By the end of 2025, Huishang Bank has achieved outstanding results in digital finance development, winning many financial technology awards and patents such as the People's Bank of China Financial Technology Development Award.

Professionally construct the strategic development direction of digital finance. Huishang Bank has established a leading group for Fintech Development headed by the Chairman and the President, with members of the Bank's Party Committee and senior management. We summarized *the Strategic Plan for Fintech (2023-2025) and Long-term Objectives through 2035*, steadily advanced the translation of digital finance strategies into practice, and has since launched a new Fintech Strategic Plan for 2026-2030.

Broaden financial service channel system driven by digitalization. With mobile banking as the primary service channel and remote banking as a key functional complement, Huishang Bank strives to build a digital channel operation service system covering all customers and carrying all products. In 2025, we deeply applied big data analysis and artificial intelligence technology, launched the new version 7.0 of mobile banking, and further expanded the boundary of financial services and scenario ecology. At present, the Bank has achieved full online and offline channel coverage in digital channel layout, providing convenient services for customers through mobile platforms such as mobile banking and WeChat banking online, and forming a three-dimensional service network relying on smart outlets and customer manager mobile business platforms offline.

Innovate financial service solutions empowered by digitalization. Huishang Bank accelerates the construction of digital platforms and systems, continuously optimizes customer intelligent operation and service strategies, and significantly improves the efficiency of technology-based enterprises in obtaining financial services by integrating big data resources such as industry and commerce, taxation and justice to build an online service platform. We have created a digital technology finance service system of "e-Check - e-Reach - e-Loan" and launched the online loan application channel "Technology e-Code Pass" to improve financing efficiency and customer experience through digital means.

# 01 Corporate Governance

## Steering by Party Building to Consolidate Governance Foundation

Huishang Bank has always been guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly implemented the guiding principles of the Fourth Plenary Session of the 20th CPC Central Committee, and integrated full and rigorous Party self-governance into all dimensions of corporate governance and business development. We strictly abide by business ethics, vigorously strengthen internal control, compliance and risk management, and are committed to building a local mainstream bank that is integrity-based, efficient, innovative and exemplary.

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## Strengthening Leadership by Party Building

Huishang Bank unwaveringly upholds the Party's leadership, advances high-quality corporate development led by high-quality Party building, and deeply implements the Four Major Initiatives: "Strengthening Political Foundations, Leading by Leadership Teams, Improving Team Quality, and Enhancing Role Effectiveness", forming a Party building work structure of "Party Building Leading and Jointly Promoting Development". In 2025, the Bank's Party building was rated "Excellent" in the comprehensive assessment by the CPC Anhui Provincial Committee. Eight Party branches, including the Party Branch of Wuhu Nanling Sub-branch, were selected into the demonstration and cultivation pools of the "Pilot" Program by the Financial Work Committee of the CPC Anhui Provincial Committee, achieving outstanding results in Party building.

### Continuously Advancing Party Building to Consolidate Foundations

#### Strengthening Ideological and Political Development

Huishang Bank always gives top priority to the Party's political development, implements the "Political Foundation Strengthening" Initiative, and enhances the political leading function, with all work carried out in a solid and orderly manner and remarkable results achieved. In 2025, the Bank Party Committee thoroughly carried out study and education on implementing the central Party leadership's eight-point decision on improving conduct, and advanced "learning, inspection and rectification" in an integrated way. A "five-dimensional" learning system was established, with study seminars and warning education covering more than 13,000 person-times. The special campaign of "Visiting Clients and Going to the Primary Level" collected and addressed more than 1,700 opinions and suggestions, delivering tangible results of study and education. We promoted the study and publicity of the guiding principles of the Fourth Plenary Session of the 20th CPC Central Committee, holding 101 centralized lectures throughout the year, covering 4,896 person-times. We solidly carried out theoretical study by the Bank Party Committee, organized on-site learning and grassroots research, and followed up on studying 70 items of General Secretary Xi Jinping's important speeches and instructions. We held Party building work meetings and work report reviews and assessments, formulated 10 key points for Party building work, coordinated line-of-business inspections and mid-term and annual Party building supervision, and ensured the implementation of Party building responsibilities and effectiveness of tasks through closed-loop management.

In 2025

with study seminars and warning education covering more than

**13,000** person-times

holding

**101** centralized lectures

throughout the year

#### Prioritizing the Primary-level Party Building Improvement Project

Huishang Bank regards primary-level Party building as a long-term and fundamental strategy, continuously strengthens the Party building foundation, and persists in promoting development through Party building, further enhancing the cohesion and combat effectiveness of primary-level Party organizations. In 2025, the Bank adopted a list-based and project-based approach to advance the annual key tasks of the primary-level Party building improvement project, with 22 work measures fully implemented. A new model of streamlined and efficient Party affairs management was created, and the first phase of the Party Building Information Management System was successfully launched, realizing online management of five business modules: Party organizations, Party member development, Party dues, inner-Party organizational life, and supervision and assessment. We promoted the grading and upgrading of primary-level Party organizations by category, further advanced the standardized development of Party branches, and compiled and issued 8 issues with 11 articles of work briefings on experience and practices in primary-level Party building, fostering a strong atmosphere of "striving with goals and learning from role models".

In 2025

with

**22** work measures fully

implemented

#### Cultivating an Advanced Party Member Team

Huishang Bank continues to enhance the capacity of Party members and cadres. Focusing on firm faith, strengthened Party spirit and improved quality, we emphasized differentiated training, precise guidance and practical orientation, consolidating education and training resources accordingly. Focusing on core tasks of education and training, we coordinated training on political theory, Party spirit, current situation and policies, Party discipline and regulations. In terms of professional development, we conducted regular capacity-building programs covering Party building operations, financial policies, compliance, risk management and institutional transformation. Throughout the year, the Head Office and branches held more than 170 training courses of various types. We enriched learning forms and innovated methods through Party lectures, visits to red education bases, warning education, case seminars and on-site practices, continuously enhancing the pertinence and effectiveness of Party member education and training. The "Team Quality Improvement" Initiative was implemented to continuously upgrade the quality of the Party member team. In 2025, guided by practical performance in the Party member development plan, the Bank admitted 157 probationary Party members, cultivated 148 development targets and 739 activists throughout the year.

In 2025

the Head Office and branches held more than

**170** training courses of

various types

### Deepening Integrated Development of Party Building and Business

Huishang Bank continues to cultivate Party building brands. We carried out the assessment and acceptance of the second round of Party building brand creation and the selection of the Top Ten Party Branch "Micro Brands", and commended 44 advanced collectives and 590 advanced individuals. We deepened joint construction of primary-level Party organizations. During the reporting period, party organizations at all levels of the Bank carried out 1,780 activities with external entities, effectively driving an increase of over RMB 22.6 billion in new deposits and loans. We precisely implemented targeted assistance tasks, leveraged resource integration advantages under Party building leadership, and completed 15 assistances throughout the year. The paired assistance to Wangzhou Village and Shuguang Village achieved growth in annual collective income, and the Bank was rated "Excellent" in the targeted assistance assessments by provincial-level departments for six consecutive years.

In 2025

commended

**44** advanced collectives

**590** advanced individuals

party organizations at all levels of the Bank carried out

**1,780** activities with external entities

completed

**15** assistances throughout the year

effectively driving an increase of over

RMB **22.6** billion in new deposits and loans

#### Case: Financial Empowerment and Digital Support for Agriculture Illuminate the Path to Rural Revitalization

In 2025, Huishang Bank fully leveraged the guiding role of Party building, fulfilled its responsibilities in village-based assistance, and utilized financial resources to support rural revitalization. The bank actively put the concept of "Digital Rural Development" into practice by capitalizing on the ecological resources and distinctive agricultural products of Wangzhou Village in Sixian County. It helped establish a full-chain operational system featuring "direct procurement from farmers + cloud-based exhibitions and sales + direct logistics delivery," thereby expanding sales channels for agricultural products.

The bank helped the village diversify its range of specialty agricultural products and established a multi-channel online sales network integrating "e-commerce, live streaming, and short videos." Through new media promotions and live-streamed sales, the initiative reached a cumulative audience of over 100,000 people, generated online sales exceeding 200,000 yuan, increased the income of 89 low-income villagers, and drove Wangzhou Village's collective economic income to surpass 3 million yuan in 2025. The results of these support efforts have been featured in reports by multiple mainstream media outlets, demonstrating concrete actions to revitalize rural industries and contribute to the comprehensive revitalization of rural areas.



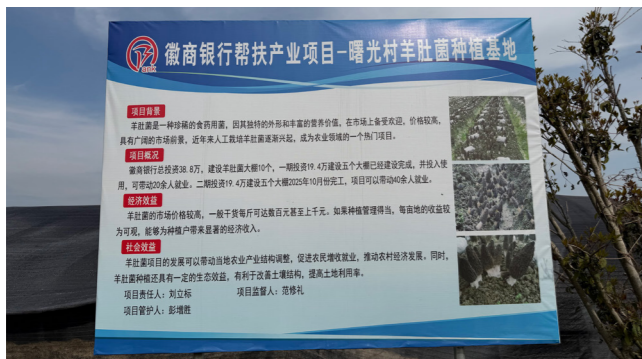
## 【Case: Huishang Bank's Village-Based Assistance for Rural Revitalization in Shuguang Village】

In 2025, Huishang Bank's village-based work team closely adhered to the overarching requirements for rural revitalization. Addressing key challenges such as Shuguang Village's weak industrial foundation and limited sales channels for agricultural products, the team focused its efforts on targeted assistance. The work team allocated special funds to construct standardized morel mushroom greenhouses and provided technical and market support. They facilitated the sale of agricultural products, such as pear syrup, through multiple channels including online marketplaces and employee group purchases, and coordinated funding to build a 1,000-mu modern agricultural industrial park. Simultaneously, they worked to improve the village's appearance, promote rural cultural development, and comprehensively drive the village's transformation.

After one year of assistance, Shuguang Village has achieved remarkable results: collective economic income reached 4.6 million yuan; the specialty crop industry has engaged nearly 600 farming households; the annual per capita income of households previously living in poverty has increased by over 10,000 yuan; and 86 new jobs have been created. The village's appearance has undergone a qualitative improvement, and the residents' sense of well-being has significantly increased. The village was successfully designated a "National Model Village," and the resident work team was recognized as an advanced collective. The success of the assistance efforts was featured in multiple mainstream media outlets, demonstrating the village's role as a benchmark for rural revitalization while enhancing the bank's social recognition and brand influence.



National Model Village Award



Morel Mushroom Cultivation

## Further Advancing Party Conduct and Clean Governance to Foster Integrity

Huishang Bank thoroughly implemented the strategic plan of the CPC Central Committee on full and rigorous Party self-governance, and unswervingly advanced Party conduct, clean governance and anti-corruption endeavors. Focusing on key areas and critical links, we improved the supervision system, deepened efforts to address both symptoms and root causes, and fostered a culture of financial integrity, providing a strong guarantee for the Bank's high-quality development.

### ·Pressing and Consolidating Political Responsibilities

Huishang Bank adheres to political leadership. We improved the reform of the discipline inspection and supervision system and mechanism, established a "five-responsibility coordination" mechanism for Party conduct and clean governance, formulated the responsibility list of the Bank Party Committee for fulfilling the main responsibility of full and rigorous Party self-governance, and issued provisions on the performance of "dual responsibilities for one post" by members of the Party Committee leadership. We held the annual meeting on Party conduct, clean governance and anti-corruption work, issued the work priorities of the leading group for the responsibility system of Party conduct and clean governance and the Party conduct and integrity education plan, carried out supervision, inspection and assessment of Party conduct and clean governance, and promoted the full implementation of the Party Committee's main responsibility, the Discipline Inspection Commission's supervision responsibility, the Party Secretary's first-person responsibility, the "dual responsibilities for one post" of leadership members, and the specific responsibilities of Party members and cadres.

### ·Strengthening Ideological and Theoretical Guidance

Huishang Bank continued to deepen study and education. In 2025, the Bank Party Committee solidly carried out study and education on thoroughly implementing the central Party leadership's eight-point decision on improving conduct, and formulated work plans for warning education, centralized rectification, and visiting clients and the primary level. We launched special rectification in 7 areas, formulated and revised 10 systems including the *Notice on Optimizing Financial Reimbursement Management* and the *Huishang Bank Optimization Plan for Assessment System*, further enhancing the integrity awareness of Party members and cadres.

### ·Fostering a Clean and Healthy Atmosphere

Huishang Bank deepened the rectification of the "four winds" and persistently addressed persistent misconduct. In 2025, the Bank carried out special supervision on work style construction during key holidays such as Labor Day and Dragon Boat Festival. In response to three problems found in supervision, including over-standard reception due to inflated number of diners, supervision reminders were issued to relevant departments, with refined reimbursement systems and strengthened implementation. We focused on random inspections of "two violations" and special governance on illegally accepting gifts and money, adopted strict measures against unauthorized dining through on-site inspections, identification of typical cases and issuance of public circulars, and conducted targeted inspections on drink-driving offences. We deepened the joint investigation and governance of work style and corruption, adhered to "investigating corruption from work style problems and rectifying work style through corruption cases", and strived to foster a clean and healthy atmosphere.

### ·Deepening Political Inspection and Supervision

Huishang Bank earnestly fulfilled the rectification responsibilities for the inspections by the CPC Anhui Provincial Committee and strengthened inner-Party inspection and supervision. In 2025, focusing on the "Four Focuses" of inspection and supervision, Huishang Bank organized the 7th and 8th rounds of inspections by the second session of the Bank Party Committee, successfully completed regular inspections of the Party committees of 5 secondary institutions including Bozhou Branch, and effectively extended the Party governance and bank management to the primary level. Adhering to strict standards, quality and efficiency, we continued to strengthen rectification assessment. Throughout the year, we carried out 3 rounds of inspection and assessment on the rectification of 6 secondary institutions including Chizhou Branch, helping recover economic losses of RMB 808 million.

## Coordinating United Front Work, Communist Youth League and Youth Work to Achieve Synergy

Huishang Bank adheres to focusing on the central task and serving the overall situation, coordinates united front work and Communist Youth League work with systematic thinking, effectively pools the strength of non-Party personages and a broad base of League members and youth, stimulating impetus and providing solid support for building an excellent local mainstream bank.

### ·Further Advancing United Front Work

Huishang Bank adheres to the implementation of the decisions and arrangements of the CPC Central Committee and the work requirements of the CPC Anhui Provincial Committee on united front work, and continuously improves the scientific, standardized and institutionalized level of united front work. In 2025, the Bank's united front work case "Focusing on 'Three Integrations and Three Promotions' to Leverage the Core Role of United Front Work" was selected as an excellent case of national state-owned enterprises by the United Front Work Department of the CPC Central Committee. The united front work has been commended by provincial competent authorities for five consecutive years.

**In terms of the united front responsibility system**, the Bank formulated a responsibility list for united front work and the work priorities of the leading group for united front work, incorporated united front work into political inspections, Party building supervision and performance assessment, and further improved the responsibility system of "clarifying responsibilities, fulfilling responsibilities, supervising responsibilities and assessing responsibilities". In strengthening the united front team, the Bank selected and appointed full-time and part-time grassroots united front staff, held the second training course for united front staff of the whole bank, and further improved the quality and capacity of grassroots united front workers.

**In promoting united front work**, in 2025, the Bank organized representatives of the Bank Intellectual Association to carry out practical activities at the Hefei Party History Museum, striving to build the "Five Hearts for Unity" Intellectual Association brand. Meanwhile, we deepened cooperation with the Yangtze River Delta Overseas Innovation Center of the Western Returned Scholars Association, Anhui Overseas Chinese Merchants Investment Enterprise Association, and Hefei Taiwan compatriots Investment Enterprise Association, providing credit support of over RMB 750 million to overseas innovation, overseas Chinese and Taiwan-funded enterprises.

### · Solidly Pooling the Strength of League Members and Youth

Huishang Bank adheres to strict management of the Communist Youth League, established and implemented the "Five Ones" working mechanism of Party building leading League building, carried out annual work report reviews and assessments of grassroots League secretaries, and comprehensively consolidated the grassroots foundation of the Communist Youth League. We implemented the Youth Contribution Initiative and promoted joint construction of the Communist Youth League. In 2025, the Bank fully supported and guaranteed the 15th "Chuangqingchun · Huishang Bank" Anhui Youth Innovation and Entrepreneurship Competition and Investment and Financing Matchmaking Event. We organized and guided youth to participate in the construction of the five major types of finance, won the second prize in the National Youth Commando Contest for Scientific and Technological Innovation, and was awarded the "Anhui Youth May 4th Medal Collective" for the first time, being the only financial institution commended this year. We persisted in empowering the growth of League members and youth, organized financial youth research, with 2 projects winning the second and third prizes in the 2025 Provincial Financial System Youth Federation Financial Youth Research and Academic Exchange Activities. We held the 9th selection of the "Top Ten Outstanding Youths", and held the report meeting on advanced deeds of Huishang Bank Top Ten Outstanding Youths for five consecutive years, enabling more youths to be discovered and recognized.



the 15th "Chuangqingchun · Huishang Bank" Anhui Youth Innovation and Entrepreneurship Competition and Investment and Financing Matchmaking Event



the second prize in the National Youth Commando Contest for Scientific and Technological Innovation



the 9th selection of the "Top Ten Outstanding Youths"



first awarded the "Anhui Youth May 4th Medal Collective"



the 9th report meeting on advanced deeds of Huishang Bank "Top Ten Outstanding Youths"

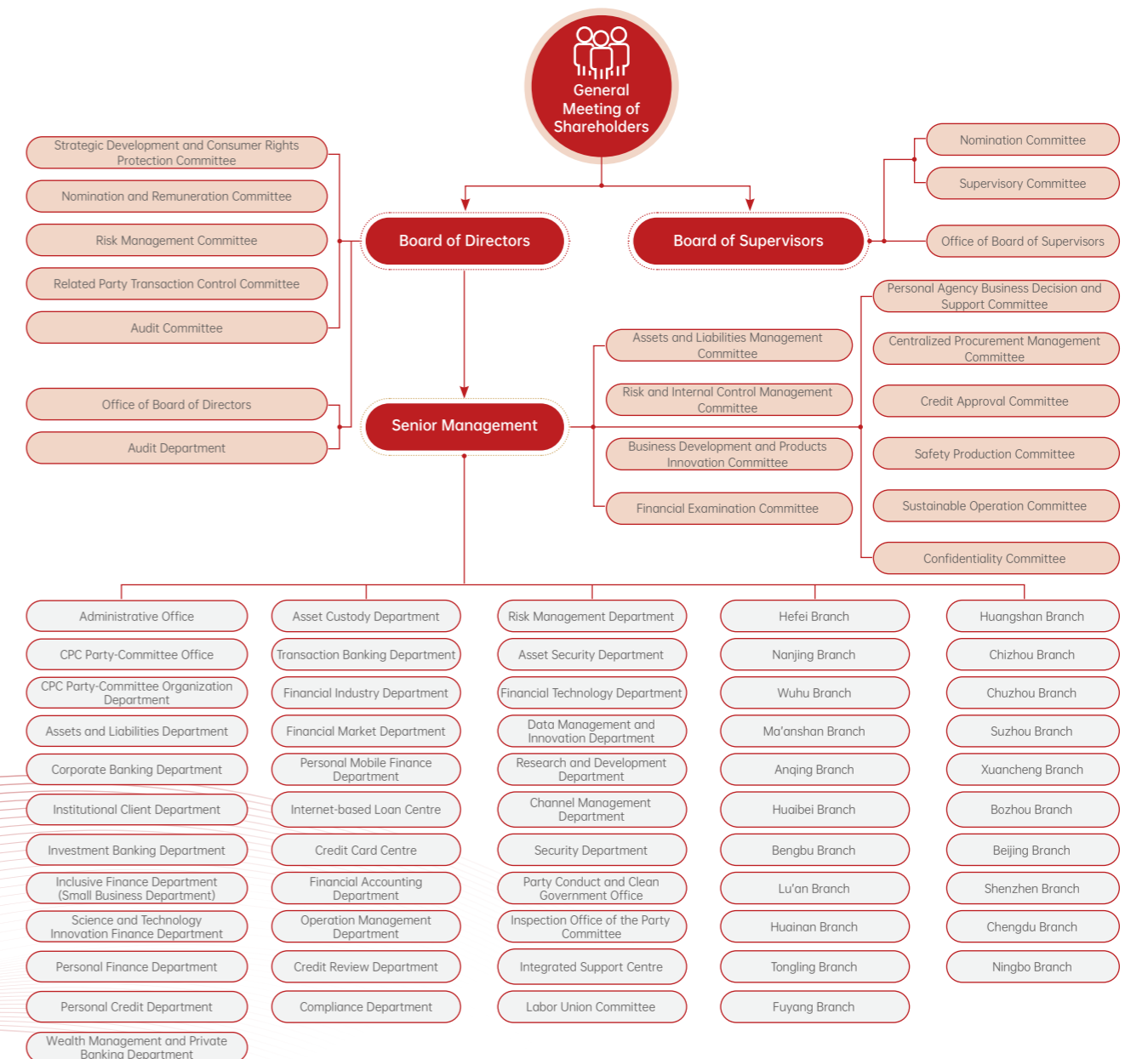
## Improving Corporate Governance

Huishang Bank strictly abides by the regulatory requirements of the capital market and financial industry. The Bank continues to explore modern corporate governance practices and improve corporate governance efficiency by establishing and improving the corporate governance structure, optimizing information disclosure methods, and unblocking investor communication channels.

### Governance Structure

Huishang Bank has established a corporate governance structure encompassing the General Meeting of Shareholders, the Board, the Board of Supervisors, and Senior Management. This framework clearly outlines their responsibilities, ensuring smooth, independent operations and balanced supervision, and fosters systematic, scientific, and effective decision-making and execution of significant matters in the Bank's daily operations.

#### Organization Framework of Huishang Bank by 2025



Authority

General Meeting of Shareholders

- In 2025, Huishang Bank convened one General Meeting of Shareholders, during which 19 proposals were reviewed and approved.

Decision-Making Organ

Board of Directors

- The Board is committed to maintaining independence and fairness in decision-making processes and promoting diversity in professional expertise and gender equality.
- In 2025, the Board had 14 members, including 1 executive directors, 7 non-executive directors, and 6 independent non-executive directors—over one-third of the Board total. Throughout the year, the Board held 13 meetings and reviewed 79 proposals. It convened 24 times of Special Committee to review 111 proposals.
- In 2025, there were 2 female directors. The expertise of directors on the Board covers management, economics, finance, and financial affairs and their experience involves government, enterprises, academia, and think tanks.

Supervisory Organ

Board of Supervisors

- The Board of Supervisors at Huishang Bank comprises 8 members, including 3 employee supervisors, 2 shareholder supervisors, and 3 external supervisors.
- In 2025, 10 Board of Supervisors meetings and 10 Board of Supervisors special committee meetings were organized onsite or via signing meetings to review 32 proposals, including annual reports, profit distribution plans, and performance evaluation reports, along with 43 reports related to comprehensive business plans, capital replenishment plans, and guidelines on risk management policies.

Executive Organ

Senior Management

- The Senior Management team at Huishang Bank consists of the President, Vice President, and senior managers designated by regulatory authorities. They are responsible for implementing the Board's resolutions, managing the Bank's daily operations, reporting regularly to the Board, and being subject to supervision from the Board of Supervisors.

## ESG Responsibility and Supervision

Huishang Bank places great importance on the guidance and supervision roles of the Board and the Board of Supervisors in the Environmental, Social, and Governance (ESG) efforts. We organize regular training sessions on ESG-related topics for directors every year to deepen their understanding of ESG governance and enhance our ESG management capabilities. In 2025, the 71st Meeting of the Fourth Board reviewed and approved *Huishang Bank 2024 Social Responsibility Report*, strongly improved our ESG management levels and performance.

## Information Disclosure/Investor Communication

In compliance with market supervision regulations and information disclosure laws, Huishang Bank conducted information disclosure in 2025 by releasing the *2024 Annual Report* and the *2025 Interim Report* accurately, truthfully, and on time. We also reinforced our communication with external investors through multiple channels, including the 'Investor Relations' section on our official website, our official contact number, and email. Our commitment to compliance and transparency of internal governance safeguards our investors' right to information and boosts their investment confidence in the Bank.

## Observing Business Ethics

Huishang Bank upholds business ethics in all business practices and firmly rejects any illegal or irregular acts such as telecommunications fraud, money laundering, illegal transactions, corruption and bribery. We continue to build a local commercial bank that is law-abiding, compliant, transparent and incorruptible.

### Anti-Telecommunications Fraud

Huishang Bank continues to implement the *Anti-Telecom and Online Fraud Law of the People's Republic of China*, collaborates with multiple parties to strengthen the supervision and governance of accounts suspected of involvement in gambling and fraud, intensifies internal and external education and publicity on anti-fraud, and further improves the effectiveness of telecommunications fraud governance.

#### ·Fraud Governance

Huishang Bank strictly implements the governance of the "fund chain" related to gambling and fraud, continuously optimizes the management of anti-fraud early warning models, and improves the risk monitoring mechanism for gambling and fraud-related accounts. We continuously enhance the accuracy of fraud prevention and control, reduce the probability of misjudgment and improper control, and maintain a dynamic balance between risk prevention and control of fraud and gambling-related risks and convenient services, so as to further improve the Bank's governance capacity over the "fund chain" involving gambling and fraud. In 2025, on the basis of effectively controlling telecommunications fraud risks, the Bank continuously improved the accuracy of anti-fraud governance and the satisfaction of payment services. The number of anti-fraud-related complaints decreased by 60.05% year-on-year.

In 2025

The number of anti-fraud-related complaints decreased by

**60.05%** year-on-year

#### ·Publicity and Education

In 2025, under the guidance of the People's Bank of China and the State Administration of Financial Regulation, Huishang Bank vigorously carried out anti-fraud publicity and education through diversified means such as centralized campaigns, short video collection and essay collection, effectively raising public awareness of fraud prevention.

The Bank launched the concentrated publicity month activity *National Anti-Fraud Action*. During this period, more than 500 offline publicity activities were held; more than 40 joint publicity events were organized with public security organs, the People's Bank of China, communities and other external institutions; nearly 40 publicity materials were released through online channels such as the WeChat official account, with over 12,000 views; 7 online activities including anti-fraud live broadcasts and quiz contests were held, covering nearly 726,000 people. In addition, the Bank carried out the "Anti-Fraud and Gambling Campus Tour" and the concentrated publicity campaign marking the 3rd anniversary of the promulgation of the *Anti-Telecom and Online Fraud Law of the People's Republic of China*, realizing extensive and comprehensive anti-fraud publicity and education.

The Bank actively participated in anti-fraud work competitions held at provincial and municipal levels. In the *Stories of Anti-Fraud in the Past Decade* collection contest organized by the People's Bank of China, the entry submitted by Huainan Branch won the "Excellent Story Award". In the 2nd Anhui Anti-Telecommunications Fraud Short Video Competition, works from Hefei Branch and Wuhu Branch won the "Excellent Short Video" and "Outstanding Short Video" awards respectively, demonstrating the Bank's emphasis on anti-fraud publicity.

In 2025

more than  
**500** offline publicity  
activities were held

more than  
**40** joint publicity  
events were organized  
with public security organs

with over  
**12,000**  
views

**7** online activities  
including anti-fraud live  
broadcasts and quiz  
contests were held

covering nearly  
**726,000**  
people



Anti-Fraud and Gambling Campus Tour



National Anti-Fraud Action

**【Case: Huishang Bank Holds Live Broadcast "Police-Bank Unity, Building a Financial Security Firewall"】**

In 2025, on the occasion of the 20th anniversary of Huishang Bank, the Bank jointly held a special live broadcast with public security authorities themed "Police-Bank Unity, Building a Financial Security Firewall". The live session explained the eight major rights of financial consumers, uncovered common telecommunications fraud routines, and introduced guidelines for personal information security protection, attracting more than 700,000 views.



**Anti-Money Laundering**

Huishang Bank abides by relevant national laws and regulations, and effectively consolidates the anti-money laundering compliance foundation and improves anti-money laundering risk management capabilities by improving systems, strengthening supervision, conducting awareness promotion, and implementing assessment and incentives.

**·Improving the Anti-Money Laundering Management System**

Huishang Bank designates the Head Office Compliance Department as the competent department for anti-money laundering, and established an Anti-Money Laundering Leading Group to coordinate anti-money laundering work across all branches and subsidiaries. The Bank has improved its anti-money laundering institutional framework by formulating and implementing key internal regulations, including the *Management Measures of Huishang Bank on Combating Money Laundering and Terrorism Financing*, *Regulations of Huishang Bank on Customer Money Laundering Risk Classification Management*, and *Operating Procedures of Huishang Bank on Large Transaction and Suspicious Transaction Report*, so as to continuously standardize the management processes and standards of anti-money laundering work.

**·Enhancing Anti-Money Laundering Management Capacity**

The Bank continuously strengthens money laundering risk supervision, introduces AI large model technology to build an intelligent customer money laundering risk rating module, and improves the anti-money laundering monitoring and analysis model supported by self-developed models supplemented by external information. We conduct regular back-testing and evaluation of models, and optimizes and iterates them based on regulatory risk alerts and internal suspicious identification early warnings. In 2025, the Bank independently designed and developed suspicious scenario models, continuously launched optimization requirements for the anti-money laundering system, and kept tuning model rules. A total of 56 key suspicious clues were submitted throughout the year, which successfully led to the filing of 4 cases by public security organs. The accuracy and coverage of anti-money laundering risk early warning have been continuously improved with remarkable results. In 2025, the Bank's research achievement *Digital and Intelligent Governance Exploration of Anti-Money Laundering Work at Huishang Bank* won the third prize (Silver Award) in the financial service track of the Anhui Sub-competition of the "Data Element X" Contest.



Huishang Bank won the third prize (Silver Award) in the financial service track of the Anhui Sub-competition of the "Data Element X" Contest.

**·Sustaining Anti-Money Laundering Awareness Promotion**

The Bank regularly provides training on customer money laundering risk rating operations via the Zhiniao platform, with a total of 8,448 participants. We organize experience-sharing training on anti-money laundering suspicious identification across branches on a regular basis, and holds 4 live training sessions on Zhiniao, with a total of 6,962 participants. In addition, the Bank strengthens the publicity and popularization of anti-money laundering knowledge and laws and regulations by inviting external experts to interpret anti-money laundering policies and holding themed activities for the "Anti-Money Laundering Culture Year". In 2025, the Bank's anti-money laundering publicity works won the third place of the national "Best Communication Award" and the first place recommended by the regulatory bureau channel.

**In 2025**

The Bank regularly provides training on customer money laundering risk rating operations via the Zhiniao platform, with a total of **8,448** participants

the Bank's anti-money laundering publicity works won **the third place of the national "Best Communication Award"** and **the first place recommended by the regulatory bureau channel**

**·Strengthening Anti-Money Laundering Assessment and Incentives**

In 2025, the Bank carried out annual selection activities for outstanding anti-money laundering collectives and suspicious identification work, selecting quarterly "Best Cases" and annual "Outstanding Individuals in Suspicious Case Analysis". It assessed and rewarded work achievements including major suspicious transaction clues, system or process optimization suggestions, and research reports, with a total reward of 145,000 yuan issued.

## Anti-Corruption

Huishang Bank strictly abides by the *Criminal Law of the People's Republic of China*, the *Interim Provisions on Prohibition of Commercial Bribery* and other relevant laws and regulations, always maintains a tough stance on punishing corruption, and promotes a transparent, honest and clean corporate culture.

### Forging a High-Quality Anti-Corruption and Discipline-Enforcement Team

Huishang Bank intensifies the development of its discipline inspection team, continuously strengthens the management of the resident discipline inspection line, and improves the case-handling capacity of anti-corruption supervision and investigation. In 2025, the Bank held the 2024 Annual Debriefing Meeting for Secretaries of Discipline Inspection Commissions of Secondary Units, the Half-Yearly Work Promotion Meeting for the Discipline Inspection Line, and a Special Meeting on Fulfilling the Primary Responsibility of Full and Strict Governance over the Party. It organized a training course for discipline inspection and supervision cadres of the whole bank, inviting professional backbones from the Provincial Commission for Discipline Inspection and Supervision to give lectures and conduct case simulations focusing on practical operations. Nine sessions of "Video Lectures" for the Bank's discipline inspection line were held, focusing on key links such as clue handling, preliminary verification, review and investigation, and case trial, with cadres in the team taking turns to deliver targeted lectures. A total of 13 personnel were selected to participate in case-handling work of the Provincial Commission for Discipline Inspection, so as to improve their professional capabilities through practical training. Ten special meetings on security and confidentiality were held to interpret the regulations of the Provincial Commission for Discipline Inspection and Supervision on the safety of "day-trip" talks in light of specific practices, strengthening strict internal management of the discipline-enforcement team.

### Improving the Anti-Corruption Management System

The Bank formulated the responsibility list for the Party Committee of Huishang Bank to fulfill the main responsibility of full and strict governance over the Party, and issued several provisions on the performance of "dual responsibilities" by members of the Party Committee leadership team. We held meetings on Party conduct, clean governance and anti-corruption work, as well as special meetings on full and strict governance over the Party. The Bank has continuously improved the "five-responsibility coordination" mechanism for the Party Committee, discipline inspection organs, Party Committee Secretary, leading team members and Party members and cadres to implement full and strict governance over the Party.

### Deepening Anti-Corruption Supervision and Governance

In 2025, Huishang Bank continued to advance the comprehensive governance of anti-corruption, adhered to promoting overall work through case handling, and continuously strengthened the case-handling capacity of the internal discipline inspection and supervision team. Throughout the year, 5 meetings of the anti-corruption coordination group were held, and discipline inspection and supervision agencies of the Bank handled a total of 312 problem clues. The Bank thoroughly carried out study and education on the spirit of the eight central regulations, effectively promoted seven centralized rectifications, and launched special governance on "two irregularities", further standardizing the conduct of Party members and cadres and continuously rectifying the "Four Malfeasances".

The Bank promoted bank-wide anti-corruption through coordinated efforts. We launched the "100-Day Compliance Improvement Campaign" across the Bank, issued and implemented the *Measures of Huishang Bank on the Rectification of Problems Found in Internal and External Supervision*, established a monitoring model for improper fund transactions among employees, and thoroughly investigated potential risks in key areas such as corporate credit granting, project financing and personal operating loans. In addition, we established case-handling cooperation mechanisms with public security bureaus and discipline inspection and supervision commissions in 3 counties and districts of Nanjing, Hefei and Shenzhen, improving case-handling quality and efficiently recovering economic losses.

The Bank carried out regular supervision on improving conduct and fighting corruption. To effectively prevent integrity risks and improve supervision effectiveness, the Bank empowered conduct improvement and anti-corruption work with big data and information technology, and orderly promoted the iterative upgrade of the "Incorruptible Huishang Bank" supervision platform. All 172 integrity risk data rules have been developed, tested and launched, further improving the receipt and handling efficiency of daily suspicious problems and clue reports, and strengthening the supervision over corruption risks across the Bank. In addition, a special research was conducted on how to proactively discover problem clues, and the research report won the third prize for outstanding research achievements in the provincial discipline inspection and supervision system in 2024.

### Strengthening Integrity Culture Education and Publicity

The Bank formulated and issued a Party conduct and integrity education plan to promote the orderly development of Party conduct and integrity publicity and education across the Bank.

Layered and Classified Warning Education. The Bank insisted on promoting discipline awareness, rectification and governance through cases. We held a bank-wide warning education conference and organized the viewing of a series of warning education films. Party committees at all levels held 24 case warning and ideological exchange meetings, with members of leading teams speaking one by one to reflect on people, events and thoughts. Party member managers, newly promoted cadres, young cadres and representatives of key post personnel were organized to participate in on-site warning education. The Bank compiled and printed the *Case Study* series of manuals to educate employees with "cases around them".



the Outstanding Works of "Anhui Integrity Culture Quality Project" Exhibition

Diverse Clean Finance Culture Activities. In 2025, the Bank participated in the 4th "Anhui Integrity Culture Quality Project" Exhibition, with 4 works awarded Outstanding Works. We carried out the activity of "Visiting and Promoting the Integrity Stories of Famous Financial Figures in Past Dynasties", winning 5 Excellent Works Awards from Anhui Provincial Banking Association. A touring exhibition of clean finance culture calligraphy and painting works was held. Integrity education was regularly carried out on important festivals such as New Year's Day, Spring Festival, May Day, Dragon Boat Festival, Mid-Autumn Festival and National Day, with integrity reminders and text messages sent to embed the concept of integrity in employees' minds.

### Case: Huishang Bank Hosts Integrity-Themed Calligraphy and Painting Exhibition

In November 2025, Huishang Bank hosted the touring exhibition of Anhui Provincial Banking Association's "Top 100" Clean Finance Culture Calligraphy and Painting Works in the Hall of Zone B, Huiyin Building, with a one-month exhibition period. The exhibition displayed 63 outstanding calligraphy and painting works from the industry, including 8 shortlisted works from Huishang Bank. It promoted integrity and uprightness through brush and ink, integrating artistic edification with integrity education. An interactive creation area was set up at the event, inviting calligraphy and painting lovers in the Bank to create on site, attracting numerous employees to watch and participate immersively. The activity imperceptibly strengthened employees' awareness of discipline and built a solid ideological line of defense, effectively expanded the communication path of clean finance culture, and effectively enhanced employees' ideological and action consciousness to resist corruption and prevent degeneration, providing a solid cultural support for fostering a clean, compliant and disciplined financial ecosystem across the Bank.



Diversified Integrity Education Bases. The Bank carried out more than 8,000 online and offline training sessions on Party spirit, Party conduct and Party discipline throughout the year by using education bases including Huiyin Party School and the "Huiyin Academy · Zhiniao Mobile Education Platform". Meanwhile, we maintained the daily operation and visit arrangement of the Party Conduct and Integrity Education Hall. In 2025, key groups such as new Party members, new employees, newly promoted cadres and key post cadres were organized to visit the Hall, with 87 layered and classified regular warning education sessions held for 3,571 person-times.

| Indicator  | Unit                        | Data in 2025 |
|--|-----------------------------|--------------|
| Participants of employees trained in anti-corruption training      | Number of person-times      | 4,390        |
| Number of anti-corruption training sessions provided for employees | Number of training sessions | 96           |
| Number of anti-corruption training sessions provided for the Board | Number of training sessions | 1            |

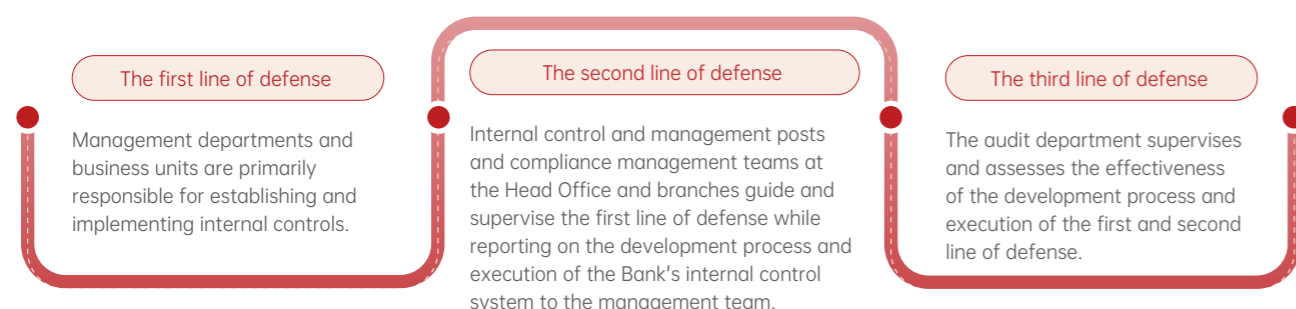
## Strengthening Internal Control and Compliance

In 2025, Huishang Bank centered on serving the high-quality development of the Bank and focused on building a value-oriented internal control and compliance management system. We launched the 100-Day Compliance Improvement Campaign themed "Everyone Talks About Compliance, Everything Abides by Rules". Through extensive compliance learning, promotion, inspection, rectification and improvement, we continuously enhanced internal control and compliance management capacity and raised the awareness of compliant operation across the Bank.

### Building an Internal Control and Compliance System

Huishang Bank adheres to regulatory requirements and internal control principles as outlined in the *Guidelines for Internal Control of Commercial Banks* and the *Measures for the Compliance Management of Financial Institutions and other regulatory documents*. We have established a three-tiered defense system for our internal control and compliance risk management, covering branch governance, business linear management, and process operation.

#### Three Lines of Defense for Internal Control and Compliance at Huishang Bank



### Improving the Quality and Efficiency of Internal Control and Compliance

#### Consolidating the Foundation of Internal Control and Compliance Management

In 2025, Huishang Bank implemented various regulatory arrangements, fulfilled regulatory requirements and met supervisory expectations, and achieved steady improvement in regulatory evaluations. We delivered a special interpretation of the *Measures for the Compliance Management of Financial Institutions* at executive meetings, formulated a special implementation plan to ensure its solid implementation, and continuously improved a compliance management system that covers all aspects both horizontally and vertically. We optimized the internal control and balance indicator system covering 11 business lines, 44 business types and 9,992 key control points. We refined the system of rules and regulations, catalogued 1,921 effective regulatory documents, carried out in-depth post-system evaluations, and formulated the 2025 annual regulatory development plan with 182 items which were implemented in an orderly manner. Throughout the year, we compiled 5 issues of compliance newsletters, 12 issues of legal updates, released more than 170 pieces of legal and regulatory information and 3 legal risk alerts. We collected regulatory updates on a weekly basis, disseminated updates on new regulatory rules, and provided legal and compliance guidance for business departments.

#### Strengthening the Investigation and Rectification of Internal Control and Compliance Issues

In 2025, Huishang Bank continuously improved the integrated internal control review mechanism for legal affairs, compliance and anti-money laundering. We issued the *Work Plan for Comprehensive Investigation of Prominent Problems in Key Areas of Huishang Bank* and the *Plan for Behavior Investigation of Personnel in Key Posts of Huishang Bank*. In accordance with the negative list of 24 prominent problems in 7 business types, we carried out in-depth investigation and rectification of compliance problems. For the first time, we leveraged off-site monitoring findings to conduct targeted on-site inspections on credit fund management across 6 branches, further improving the accuracy of inspections and guiding all employees to firmly establish the concept of law-based and compliant operation. In addition, to standardize the quality and efficiency of compliance problem rectification, the Bank revised the *Measures of Huishang Bank on the Rectification of Problems Found in Internal and External Supervision*, and further enhanced the scientificity, accuracy and orientation of assessment by optimizing the "Management and Internal Control" assessment plan. We promoted the efficient completion of liability determination for non-performing assets, rectification and accountability for problems identified in provincial Party committee inspections, and accountability for personnel involved in cases, fully implementing the requirements for rectifying internal control and compliance problems.

#### Promoting Digital Management Capacity of Internal Control and Compliance

Huishang Bank persisted in empowering the transformation and development of internal control and compliance management with digital technologies. In 2025, the Bank improved the internal control and compliance risk management system, completed more than 50 function optimizations including mobile system query and pending task processing, and innovatively developed outsourcing risk management functions. We continued to optimize the anti-money laundering system, built an intelligent customer money laundering risk rating module, enriched the functional applications of the internal control system, and strived to build a comprehensive service-oriented compliance management system. We improved functions of the related-party transaction management system such as non-credit data export and related-party historical inquiry to enhance system usability. We continued to optimize the monitoring model of the employee misconduct system and launched 7 new monitoring rules, providing an efficient digital tool for the investigation of abnormal behaviors across the Bank. In addition, we persisted in promoting the digital transformation of internal audit, realizing the whole-process online operation from audit execution to problem rectification and internal control evaluation, so as to improve the quality of internal control audit with technological empowerment.

### Promoting Internal Control and Compliance Culture

Huishang Bank has always attached importance to promoting a compliance culture. With the 100-Day Compliance Improvement Campaign as the main focus, we enhanced the awareness of compliant operation among all employees and fostered an excellent internal control and compliance culture through training and learning, knowledge competitions, themed essay contests, lectures and publicity.



Huishang Bank's 100-Day Compliance Improvement Campaign



Huishang Bank's "Everyone Talks About Compliance, Everything Abides by Rules" Compliance Knowledge Competition

## Comprehensive Risk Management

Huishang Bank is committed to building a "comprehensive risk control" system characterized by full coverage, end-to-end process management, quantitative modeling, intelligent digitalization and real-time monitoring. We are accelerating the improvement of the comprehensive risk management system, focusing on preventing and defusing risks in key areas, guiding the sound development of the Bank's business, and ensuring the effective control of various risks.

### Optimizing the Risk Management Framework

In terms of organizational structure, Huishang Bank has established a collaborative risk management mechanism that spans the Head Office, branches and sub-branches, covering front, middle and back offices. Vertically, we implement a tiered supervision system: the Board → the Board Risk Management Committee → Senior Management (Head Office Risk and Internal Control Management Committee) → Head Office Risk Management Department → Branch Risk Management Department → Sub-branch Business Departments. Horizontally, in accordance with corporate governance principles, we have established the Three Lines of Defense in risk management, including business lines, risk compliance departments and internal audit departments, which fully reflects the inclusiveness, comprehensiveness and professionalism of risk management.

In terms of responsibility division, to accelerate the construction of a digital risk control system, the Bank has optimized and adjusted the specific division of risk management responsibilities: a new Risk Model and System Management Team has been set up to take the lead in building a digital risk control system and oversee the development and application of related platforms, with particular focus on advancing the digital transformation and functional enhancement of the credit risk management system, thereby ensuring standardized and efficient end-to-end management of credit operations across the Bank.

### Improving the Risk Management Mechanism

Huishang Bank has established a risk management system covering nine areas: risk policy, risk coordination, risk monitoring, risk warning, risk investigation, risk reporting, risk assessment, risk disposal and risk accountability.

In 2025, the Bank further advanced the Comprehensive Risk Management Improvement Project, formulating and implementing 16 key measures covering the front, middle and back offices of business operations. We continued to reinforce policy-level direction for risk management through the issuance of the annual Guiding Opinions on Risk Management Policies. Integrating the latest regulatory requirements, we systematically put forward 48 policy points for 9 major risk categories including credit risk, market risk and operational risk, providing clear guidance for risk prevention and control in key areas of the Bank. We carried out solid annual risk assessment of individual institutions to proactively identify major risk sources. We updated the recovery plan on an annual basis in an orderly manner to further improve risk response plans and procedures. We optimized the annual asset quality control scheme and continued to promote the special collection and disposal of key non-performing asset projects. We formulated a special assessment plan for the risk management line of branches, encouraging branches to strengthen collection efforts and improve the effectiveness of asset quality control. A risk coordination and sharing mechanism between branches and the Wealth Management Subsidiary was established, significantly improving the integrated risk management and control capability of the Group.

Meanwhile, the Bank continued to promote the identification and management of environmental risks and intellectual property risks. With regard to environmental risks, the Bank strengthened the screening and assessment of environmental exposures associated with customers and projects throughout business processes, strictly upheld environmental compliance standards, and applied a one-vote veto system to enterprises and projects explicitly prohibited by the state or inconsistent with environmental protection regulations, so as to effectively avoid environmental risks. With regard to intellectual property risks, the Bank formulated and implemented the *Interim Measures for Intellectual Property Management in Huishang Bank*, clarified the ownership of intellectual property rights, and completed the trademark registration of the "Huitongying" brand, further strengthening brand intellectual property management and raising awareness of intellectual property protection among all employees. By the end of 2025, the Bank held 96 valid registered trademarks in the Chinese mainland, 7 valid registered trademarks overseas, and obtained 83 software copyrights.

In 2025

formulated and implemented

**16** key measures

put forward

**48** policy points for 9 major

risk categories

By the end of 2025

the Bank held

**96** valid registered trademarks

in the Chinese mainland

**7** valid registered trademarks

overseas

obtained

**83** software copyrights

## Boosting the Digital Transformation of Risk Management

In 2025, Huishang Bank deepened the development of the "Huizhixin" Project and formed a "388+X" digital risk control system. Relying on three basic platforms and eight intelligent tools, the Bank deeply integrated eight categories of data to comprehensively improve the digital level of credit risk management.

Streamlining Business Pain Points through Process Restructuring. We focused on resolving pain points across six modules: customers, business, guarantee, disbursement, post-lending management and archives. We unified customer access standards and intelligent screening to build a solid pre-lending defense line; applied large language models (LLMs) to automatically generate standardized intelligent due diligence reports; realized automatic filling of contract elements and a closed loop of electronic signing; connected the online direct access to real estate mortgage, greatly shortening the processing cycle; established an online disbursement review mechanism, reducing processing time by more than 90% on average; innovatively built a three-in-one linkage mechanism of "warning – post-lending management – classification" to strengthen the connection of risk control; and integrated a unified customer archive view to improve the efficiency of document access.

Enhancing Decision-Making Science through Model-Driven Approaches. We deeply integrated data to build a model library consisting of 2,977 indicators, and developed eight categories of scoring models covering the customer life cycle to fully quantify risks and values. For corporate financial statements, we innovatively developed dual assessment models of data reliability and financial soundness, enabling in-depth analysis through cross-peer customer benchmarking. We used graph computing technology to build a group customer risk transmission model to detect 46 explicit and implicit relationships. Meanwhile, we optimized the early warning indicator system and established a refined early warning mechanism by scale, industry and product.

Empowering Intelligent Risk Control through Tool Innovation. We actively applied cutting-edge technologies to create a series of intelligent tools: established a cash flow analysis tool to assess business conditions through precise tagging and invoice verification; realized automatic cross-verification and generation of financial reports; developed an intelligent generation mechanism for "three-stage inspection" reports, enabling automated report drafting guided by a "5:3:2" structured assistance framework; and developed an intelligent AI credit assistant to provide intelligent analysis support including corporate profiles and industry research.

Consolidating the Digital Foundation through Platform Construction. We innovatively built three enterprise-level platforms: The "Huizhixin" Big Data Platform, as the core hub, integrates more than 450 internal and external data tables to achieve in-depth data integration; The Credit Business Analysis Center integrates analysis tools to build a unified credit analysis platform; The Customer Panoramic Risk View Platform integrates multi-dimensional data and outputs a 360-degree risk view, providing strong data support for whole-process management.

In 2025

We focused on resolving pain points across **six modules**: customers, business, guarantee, disbursement, post-lending management and archives

We deeply integrated data to build a model library consisting of **2,977** indicators, and developed **8 categories** of scoring models covering the customer life cycle to fully quantify risks and values.

We innovatively built **3** enterprise-level platforms: The "Huizhixin" Big Data Platform; The Unified Credit Analysis Platform; The Customer Panoramic Risk View Platform

# 02 Innovation Development

## Focusing on the Real Economy and Stimulating Innovation Momentum

2025 marks the successful conclusion of the 14th Five-Year Plan. Huishang Bank remains committed to its original aspiration of serving the real economy. We closely follow the overall goal of high-quality development in Anhui, uphold the principle that "finance must return to its fundamental purpose", concentrate on our primary responsibilities and core businesses, and resonate and prosper together with the real economy. The Bank continues to focus on the five key areas of rural revitalization, green finance, urban renewal, strategic emerging industries, and specialized, high-end, and innovation-driven fields. We are fully committed to empowering the development of emerging industry clusters, facilitating in-depth breakthroughs in industrial transformation, and steadfastly supporting the development of the Three Places and One Zone. We will continue to inject strong financial momentum into writing a new chapter of a better Anhui in the pursuit of Chinese modernization.

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## Supporting Regional Economy

As a mainstream financial institution serving local development, Huishang Bank takes supporting the development of the real economy as its primary responsibility. Grounded in the fundamental purpose of finance in serving regional economy, the Bank has established outlets in four major economic circles: the Yangtze River Delta (Anhui, Nanjing, and Ningbo), Bohai Economic Rim (Beijing), Guangdong-Hong Kong-Macao Greater Bay Area (Shenzhen), and Chengdu-Chongqing Economic Circle (Chengdu). We precisely align with the strategic development needs of each region, continuously support the fostering of new quality productive forces, empower the construction of a strong manufacturing province, and bravely act as a financial "vanguard" in supporting regional economic development, demonstrating the role and value of local finance with concrete actions. In 2025, the number of institutional clients of the Bank exceeded 12,000, with 521 new valid institutional accounts added.

### Empowering High-Quality Economic Development in the Yangtze River Delta



#### Consolidating the Foundation for Regional Development

We deepened cooperation with provincial and local state-owned enterprises (SOEs), optimized service strategies, innovated financing models, and expanded financing support. This helped advance the implementation of major regional projects, foster emerging industries, and support the reform and transformation of local SOEs, consolidating the foundation for regional economic development. By the end of 2025, the loan balance for local SOEs reached RMB 348.67 billion, representing a year-on-year increase of 7.2%. The deposit balance of provincial SOEs stood at RMB 40.818 billion, up 6.4% year on year. The number of valid corporate deposit accounts exceeded 76,000, corporate loan clients surpassed 4,500, and 46,700 new corporate settlement accounts were opened.



#### Strengthening Financial Support for Infrastructure

Seizing business opportunities arising from the national 15th Five-Year Plan and the Yangtze River Delta Territorial Spatial Plan, we focused on supporting regional infrastructure and major project construction, optimized credit allocation, and increased lending. We actively participated in syndicated loans for large-scale infrastructure, diversified business scenarios, promoted urban organic renewal and standardized factory construction, refined service plans, and accelerated project implementation. By the end of 2025, Huishang Bank had approved a total of RMB 54.533 billion in loans for large infrastructure projects including expressways, railways, and power facilities, with 37 projects funded and a total disbursement of RMB 8.9 billion. In 2025 alone, newly approved loans reached RMB 32 billion, with RMB 6.953 billion disbursed, providing robust financial support for regional infrastructure.



#### Deepening Development of Industrial Parks

Issuing the *2025 Marketing Enhancement Plan for Core Industrial Parks*, we focused on 30 core industrial parks, formulated tailored marketing plans, expanded high-quality clients, increased credit issuance, and innovated service models to drive industrial transformation and upgrading. By the end of 2025, the growth rate of valid corporate deposit accounts in the 30 core parks exceeded 18%, and core indicators such as valid corporate loan accounts and outstanding corporate hard loans all grew by over 20%. This year, we successfully underwrote the nation's first ABS backed by intellectual property rights of sci-tech enterprises in industrial parks supported by data assets, and Anhui's first QFLP fund, creating strong demonstration and agglomeration effects.



#### Focusing on Cultivating New Quality Productive Forces

We actively explored new financial pathways to support new quality productive forces. Aligning with development needs, we created specialized financial scenarios and products, continuously increased credit issuance to advanced manufacturing, strategic emerging industries, and future industries, optimized and upgraded the industrial structure of credit allocation, and built a credit structure system matching the development of new quality productive forces. Meanwhile, through strategic emerging industry loans and high-quality asset support, we promoted the deep integration of new quality productive forces with regional industries. By the end of 2025, the loan balance for strategic emerging industries within Anhui reached RMB 136.007 billion, a year-on-year increase of 19.74%, providing solid financial support for cultivating new quality productive forces.



#### Improving the Regional Service System

Rooted in modern life services, we focused on scenario development led by platform clients, supported the growth of modern logistics services, prioritized the construction of seven logistics hub cities in the province, and helped improve the regional logistics infrastructure network. We explored the layout of information technology services, rolled out supporting financial products such as R&D loans, and selectively engaged with wholesale and retail, accommodation and catering, financial services, and real estate industries while strictly managing risks. This supported industrial restructuring and upgrading and stimulated innovative development momentum.



#### Enhancing Financial Security for Regional Development

We seized investment opportunities in thematic bonds to improve the efficiency of serving the real economy. We invested RMB 6.439 billion in various thematic bonds, a year-on-year increase of 40.96%, including several landmark deals: the nation's first green bond for Yangtze River Delta integration in the financial leasing sector, one of China's first and Anhui's first sci-tech innovation bonds, and Anhui's first bond for supporting micro, small and medium-sized enterprises (MSMEs). In sci-tech finance, we invested RMB 4.309 billion in sci-tech innovation bonds and high-growth bonds. In green finance, we invested RMB 1.540 billion in green bonds, carbon neutrality bonds, and sustainability-linked bonds. In inclusive finance, we invested RMB 590 million in MSME bonds and rural revitalization bonds, supporting the real economy across multiple dimensions.

#### [Case: Empowering Local Automakers to Go Global and Boost High-Quality Regional Economic Development]

As a leading local automaker and a representative of the emerging automotive industry in Anhui, Chery Automobile's pace of overseas market expansion is not only critical to its own development but also an important force driving the upgrading of the regional industrial chain and promoting improved quality and efficiency of the regional economy. In recent years, Chery Automobile has accelerated its overseas layout, facing pain points such as cross-border settlement, financing and risk management. To address its needs, the Bank innovatively launched a light-capital service model of export letter of credit forfaiting, and introduced international interbank cooperation to achieve non-recourse financing and zero capital occupation, significantly shortening the fund arrival cycle and helping enterprises "receive foreign exchange immediately upon export".

In 2025, the Bank steadily promoted the implementation of Chery Automobile's international letter of credit financing project, effectively providing financial guarantee for the enterprise's overseas expansion. By empowering local automakers to grow globally, we have driven the coordinated development of the regional automotive industry chain and activated growth momentum in foreign trade, earnestly fulfilling the financial responsibility of empowering high-quality regional economic development.

#### [Case: Full-Cycle Precise Support to Help Break the Deadlock of Localization of Core Semiconductor Materials]

Based on the positioning of regional economic development, Huishang Bank focuses on the demand for localization of core semiconductor materials. Since 2023, the Bank has continued to empower a photomask project with precise full-cycle financial services, providing credit support to help it break through "bottleneck" technologies in the mid-to-high-end photomask field, effectively ensuring the security and stability of China's memory chip industrial chain.

At present, the project has achieved small-batch supply to downstream cornerstone customers, becoming a leading photomask manufacturing base in China in terms of technical process. It provides important support for building an independent and controllable semiconductor industrial chain, continuously driving the coordinated development of relevant regional industries and enhancing the core competitiveness of the regional industry.



## Boosting Consumption Quality and People's Wellbeing



### Upgrading and Expanding Open Banking Scenarios

Through internal and external collaboration, we leveraged our account system and unified checkout counter to deploy services in government affairs, justice, livelihood and other sectors. We supported the payment of maintenance funds in regions including Tongling, Suzhou and Xiaoxian counties. We launched the "Medical Insurance Wallet" in Hefei and Wuhu to facilitate medical payment. We participated in scenarios such as the "National Subsidy", the "Trade-in" program of the Provincial Department of Commerce, and the distribution of consumption vouchers. As the first bank, we integrated the Yangtze River Delta integrated national standard code for buses and subways into our mobile banking app, enabling one-code access across multiple regions and boosting regional economic integration.

## Building a High-Quality Development Ecosystem for Counties



### Launching County Development Improvement Campaigns

We issued the *Notice on Organizing the 2025 Campaign to Improve the High-Quality Development of Corporate Business at County Branches*. Focusing on characteristic industrial clusters and leading agricultural enterprises, as well as core client groups including county government agencies, SOEs, industrial parks, characteristic industrial clusters, industrial enterprises above designated size, and newly introduced investment enterprises, we built a collaborative corporate business system for counties featuring "resource sharing and business coordination". By the end of 2025, the outstanding corporate hard loans in counties within the province reached RMB 225.64 billion, representing a year-on-year increase of 6.4%, injecting strong financial momentum into the integrated development of urban and rural areas.



## Empowering Emerging Industries

In 2025, to thoroughly implement the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and the guiding principles of the Fourth Plenary Session of the 20th Central Committee of the Communist Party of China (CPC), and follow the decisions and arrangements of the CPC Anhui Provincial Committee and the People's Government of Anhui Province on promoting high-quality development and accelerating the building of a modern industrial system, Huishang Bank, at the critical juncture of concluding the 14th Five-Year Plan and planning for the 15th Five-Year Plan, focuses on the strategic goals of building the Three Places and One Zone and developing a hub for emerging industries in Anhui Province. We continue to optimize the allocation of financial resources, increase credit support for strategic emerging industries, scientific and technological innovation, and specialized, high-end, and innovation-driven enterprises, and empower the development of regional new quality productive forces with financial vitality.

## Empowering the Development of Emerging Industries with Precision

Huishang Bank focuses on the upgrading of 6 major traditional industries, the development of 10 major emerging industries and the layout of 7 major future industries in Anhui Province. Taking the principle of "targeting high-quality entities, implementing precise policies and achieving coordinated progress" as the core, the Bank prioritizes resource allocation to high-quality customers and key industrial clusters. Through measures such as formulating and implementing differentiated marketing strategies and strengthening efficient collaboration among the front, middle and back offices, we comprehensively promote the high-quality development of the manufacturing industry and strategic emerging industries. Keeping abreast of the national strategic direction, we take proactive services and establish a future industry research team. Centering on future industrial chains such as semiconductors, quantum technology and artificial intelligence, we conduct detailed research on industry competition landscapes, enterprise distributions and development trends to provide strong financial resource support.

At the critical stage of accelerating the cultivation of strategic emerging industries in Anhui, strategic emerging industries marked by Hefei's "Xin Ping Qi He" and "Ji Zhong Sheng Zhi" are developing rapidly. Huishang Bank acts in response to the trend, precisely aligning with local industrial upgrading needs. We focus our financial empowerment on key strategic emerging industry sectors laid out by Anhui, with a focus on supporting 26 strategic emerging industry hubs in the province, covering fields such as high-end equipment manufacturing, integrated circuits, new-type displays, industrial robots, new energy vehicles and new materials, to boost the transformation and upgrading from "Made in Anhui" to "Created in Anhui". By the end of 2025, the loan balance for the manufacturing industry reached RMB 163.4 billion, representing a year-on-year increase of 21.34%; the loan balance for strategic emerging industries reached RMB 153 billion, up 21.23% from the beginning of the year; and the loan balance for science and technology exceeded RMB 210 billion, growing by 24.7% year-on-year.

As of the end of 2025

the loan balance for the manufacturing industry reached

RMB **163.4** billion

the loan balance for strategic emerging industries reached

RMB **153** billion

the loan balance for science and technology exceeded

RMB **210** billion

## Boosting the Development of Specialized, High-End, and Innovation-Driven Enterprises

Characterized by "specialization, refinement, uniqueness and novelty", specialized, high-end, and innovation-driven enterprises focus on core businesses and boast capabilities in specialized production, services and collaborative supporting. As an important cornerstone of China's high-quality economic development, such enterprises are key links in the industrial and supply chains, playing a vital role in promoting industrial transformation and upgrading and enhancing the stability of industrial chains. Huishang Bank has launched the exclusive "Specialized & Sophisticated e-Loan" product, focusing on supporting a number of specialized, high-end, and innovation-driven enterprises that focus on niche markets, concentrate on main businesses, boast strong innovation capabilities and sound growth potential to help them break through bottlenecks. Based on the three core dimensions of "operation, industry and technology flow", and supplemented by hard credit enhancement factors such as park, social security and provident fund data, the Bank achieves precise financing support and risk management for these enterprises. By the end of 2025, the loan balance for specialized, high-end, and innovation-driven enterprises approached RMB 38 billion, serving more than 3,900 relevant enterprises, with the loan balance increasing by nearly 40%.

As of the end of 2025

the loan balance for specialized, high-end, and innovation-driven enterprises approached

RMB **38** billion

serving more than

**3,900** relevant enterprises

the loan balance increasing by nearly

**40**%

## Innovating Financial Products and Services

Based on the characteristics of technology-based enterprises—high technology, high growth, high risk, high return and light assets, Huishang Bank has innovatively built a product system covering the whole lifecycle of enterprises, created a diversified product matrix, and developed seven major categories of full-chain and whole-lifecycle product systems. We pioneered the online "Intellectual Property e-Loan" product and developed a proprietary self-evaluation system for patent right values, taking the lead in realizing the full online process of "bank self-evaluation, zero cost for enterprises". We have granted nearly RMB 400 million of online intellectual property pledge loans to more than 100 enterprises. The Bank has created exclusive products for innovative regions. In line with regional industrial characteristics, we launched "Tech Spark Loan" in Hefei and "Jiuzhi Kechuang Loan" (Jiuzi Sci-Tech Innovation Loan) in Wuhu, providing over RMB 300 million of loans to more than 120 enterprises. We deepened cooperation with guarantee institutions and provided nearly RMB 12 billion of technology guarantee loans to nearly 2,700 enterprises through the bank-guarantee synergy model. We actively promoted innovation in debt financing business, successfully issuing 9 sci-tech innovation bills and sci-tech innovation bonds with a total issuance amount of RMB 9.3 billion. To promote the in-depth integration of the innovation chain, industrial chain, capital chain and talent chain, Huishang Bank continued to intensify the promotion of Technology Talent Loan, Technology R&D Loan, Technology Achievement Transformation Loan and Technological Transformation Loans. These efforts supported talent entrepreneurship, R&D investment, achievement transformation and technological transformation, providing nearly RMB 11 billion of loans to more than 1,600 enterprises—an increase of nearly RMB 7 billion from the previous year.

As of the end of 2025

granted nearly  
RMB **400** million of online  
intellectual property pledge loans

deepened cooperation with  
guarantee institutions and  
provided nearly  
RMB **12** billion

issuing 9 sci-tech innovation bills and sci-  
tech innovation bonds with a total issuance  
amount of  
RMB **9.3** billion

### 【Case: Issuing the First Batch of Sci-Tech Innovation Bonds Nationwide and the Largest Single One in Anhui, Empowering the Development of Sci-Tech Finance with Precision】

On May 20, 2025, Huishang Bank successfully issued the first 2025 tranche of sci-tech innovation bonds in the inter-bank bond market of China, with an issuance size of RMB 5 billion, an interest rate of 1.67% and a maturity of 3 years. It is among the first batch of sci-tech innovation bonds nationwide and the largest single-issuance sci-tech innovation bond in Anhui Province. The issuance received enthusiastic market subscription, with a full-house subscription multiple of 3.6 times, gaining wide recognition from various mainstream investment institutions. All the raised funds are used for credit granting in the field of sci-tech innovation in accordance with the statistical caliber of sci-tech finance specified in the General Statistical System for the "Five Major Tasks" in Finance (for Trial Implementation), effectively supporting sci-tech self-reliance and self-improvement and regional innovation-driven development with financial strength.

### 【Case: Innovating Intellectual Property Pledge Financing to Empower the Efficient Development of Technology-Based Enterprises】

Technology-based enterprises are featured by "asset-light and technology-heavy", and traditional financing models can hardly meet their needs. Huishang Bank independently developed an online internal evaluation system for intellectual property rights and launched the "Intellectual Property e-Loan" online pledge financing product, realizing full-process online operation and zero cost for enterprises. The credit line can be as high as RMB 10 million and the term can be as long as 3 years. The product won the 2025 Best Development Award for Financial Institutions in FinTech.

Anhui Jinguoyuan Traditional Chinese Medicine Co., Ltd., a provincial-level specialized, high-end, and innovation-driven enterprise, owns a number of core patents. During industrial upgrading, it faced financing difficulties due to lack of collateral. The Bank provided precise support through "Intellectual Property e-Loan" and granted a RMB 5 million loan in only 3 working days, helping the company complete the construction of 7 automated production lines and effectively activating the enterprise's innovation momentum through financial innovation.



## Promoting Transformation and Development

Huishang Bank is committed to the national carbon peaking and carbon neutrality goals and actively practices the concept that lucid waters and lush mountains are invaluable assets. Focusing on serving the development of the Comprehensive Green Transformation Zone for Economic and Social Development, the Bank injects more green, efficient and sustainable financial momentum into the high-quality development of the regional economy through systematic planning, innovative products and targeted investment.

## Promoting the Comprehensive Green Transition of Economic and Social Development

Huishang Bank continues to improve the green financial service system and keeps exploring innovative approaches for financial support to green and low-carbon transformation and development. With a focus on the six scenarios of green ecology, green intelligent manufacturing, green infrastructure, green energy, green trade and green consumption, the Bank continuously strengthens the supply of financial products and credit support, and keeps enhancing the capability and level of financial support for enterprises' green and low-carbon transformation and service for high-quality economic development. By the end of 2025, the Bank's green loan balance stood at RMB 155.296 billion, representing an increase of 45.79% from the beginning of the year.

As of the end of 2025

the Bank's green loan balance stood at  
RMB **155.296** billion

representing an increase of  
**45.79** % from the beginning of the year

### Promoting Industrial Green Upgrading

Following the development principle of cutting carbon emissions, reducing pollution, expanding greenery, and promoting growth, Huishang Bank has intensified green credit support to drive industrial green upgrading. Centering on the green and low-carbon transformation of energy, the Bank has deeply explored project financing demand in such sub-sectors as new-type energy storage, wind power generation and pumped storage hydropower. We have also focused on the implementation of a new round of green and low-carbon technological transformation and upgrading by enterprises, industrial parks and key industries, so as to promote the high-quality development of the Bank's green finance business. The Bank has accelerated breakthroughs in transition finance to help key industries achieve green and low-carbon transformation in a steady and orderly manner. In 2025, Huishang Bank successfully launched the first transition loan in the building materials industry in Anhui Province, issued the Bank's first sustainability-linked syndicated loan for the coal-fired power industry, and obtained approval for the first pumped storage hydropower plant project loan, providing strong support for the transformation of high-carbon industries and the construction of green projects.

### Enriching the Green Product Portfolio

The Bank continues to make innovations in green financial products and services, enriching the green credit product spectrum. Through a range of policies such as carbon emission reduction support tools, special fees, and loan interest rate subsidies, we optimize the green credit structure and service methods and enhance support for low-carbon economy, circular economy, and green economy. The Bank has stepped up the issuance of carbon emission reduction loans, granting a total of over RMB 1 billion to 16 projects, driving an annual carbon emission reduction of 142,101.47 tons of carbon dioxide equivalent. We have actively carried out biodiversity pilot initiatives and has been included as a key financial institution to pilot the application of biodiversity finance standards and a financial institution to pilot nature-related disclosures. The balance of biodiversity loans, which have an equivalent mapping relationship with green loans, stood at approximately RMB 26 billion. In addition, the Bank issued two green-themed fixed income plus wealth management products during the year. The equity assets are mainly invested in public funds covering key themes such as green and ESG, with no less than 80% of the investment allocated to the "green-themed asset portfolio".

### Special Products



#### Sustainability-related loans

Link loans with the sustainability performance goals jointly agreed upon by the Bank and enterprises. It can achieve the unity of economic benefits and social benefits, promote the effective connection between green finance and transitional finance, and help green and low-carbon transformation and development.



#### Green loans for mine ecological restoration

Loan services provided for restoration entities that undertake the ecological restoration of mines under construction and production as well as the ecological restoration of abandoned mines, specifically for offering the funds required for their implementation of mine ecological restoration tasks.



#### Carbon emission rights pledge financing

This financing scheme allows borrowers to use their carbon emission rights or rights held by authorized third parties as collateral. Credit funds are issued to the borrower, provided they meet the necessary conditions for credit approval.



#### EOD project financing service scheme

This scheme offers special loans to borrowers who have been determined as EOD project implementation entities through competitive procedures. The loans are specifically intended to support the construction of projects that closely relate to ecological environment management, significantly drive economic growth, and integrate ecological governance with resource development based on the EOD model.



#### Water-saving loans

The loans are financing solutions provided for water-saving enterprises, water-saving projects (including urban and rural water supply integration, construction of water-saving industrial parks, water-saving city development, and sewage resource utilization), and water-saving service providers.



#### Green loans for ecological protection and restoration

This loan scheme is designed for entities engaged in ecological protection and restoration activities, providing the necessary funding to support their protection and restoration efforts in these critical areas.



#### Carbon emission reduction loans

Leveraging the carbon emission reduction support tools established by the People's Bank of China, we offer preferential interest rate loans to projects that demonstrate substantial carbon emission reduction benefits. Our focus areas cover clean energy, energy conservation and environmental protection, and the development of carbon emission reduction technologies.



#### Digital Empowerment for Green Transformation

Huishang Bank integrates innovative technologies such as big data and artificial intelligence into green finance practices and launched the Green Finance Management System. During the reporting period, the Bank completed 5 version iterations of the Green Finance Management System and optimized a total of 25 functional points. By the end of 2025, the system had been accessed by more than 400 people with over 5,000 visits, becoming an important tool for green business management and effectively improving the quality and efficiency of green finance services.

### 【Case: Rolling Out Anhui's First Transition Loan to Boost Regional Green and Low-Carbon Transformation】

As a major local bank comprehensively serving regional economic and social development, Huishang Bank adheres to low-carbon development, actively responds to regulatory policy guidelines, focuses on the building materials industry in Anhui Province, and vigorously promotes the effective connection between green finance and transitional finance.

In 2025, in accordance with the transition finance standards for the building materials industry issued by the People's Bank of China, Huishang Bank successfully launched Anhui's first transition loan, which precisely supports the "Annual Output of 1.5 Million Tons of High-Transmittance Components for New Energy Equipment Project" of a local enterprise in Chuzhou. The Bank issued a RMB 165 million transition loan for the building materials industry, effectively meeting the enterprise's funding needs for low-carbon transformation and strongly promoting regional green and low-carbon transformation and the achievement of carbon peaking and carbon neutrality goals.



### Fostering a New Trend of Green Consumption

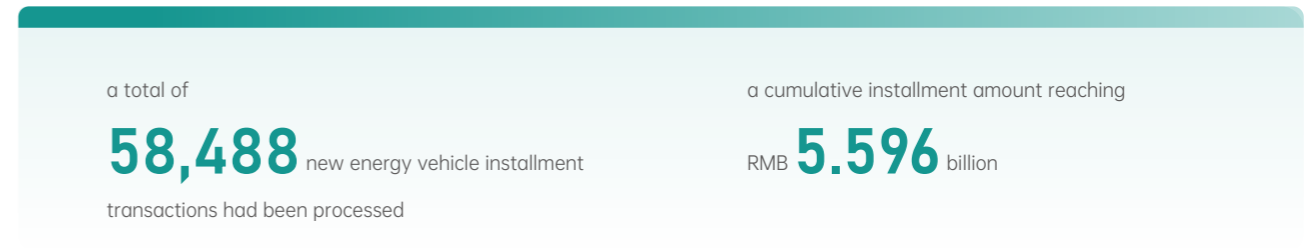
To actively fulfill social responsibilities and promote the development of innovative green finance businesses, Huishang Bank focuses on personal green consumption scenarios. Through product innovation and empowerment via rights and interests, the Bank cultivates green consumption habits and helps foster a new trend of green consumption.



#### Optimizing New Energy Vehicle Installment Services to Facilitate Green Travel

The Bank focuses on the new energy vehicle consumption sector, deepens cooperation with leading new energy vehicle brands including BYD, Chery, JAC, NIO, Volkswagen New Energy, Huawei, XPENG, and Li Auto, continuously optimizes new energy vehicle installment products, improves service efficiency and quality, and provides customers with convenient and preferential new energy vehicle installment services. To fully support new energy vehicle consumption, the Bank has launched a number of exclusive preferential policies. For customers purchasing new energy vehicles, the down payment ratio can be as low as 0%. By the end of December 2025, a total of 58,488 new energy vehicle installment transactions had been processed, with a cumulative installment amount reaching RMB 5.596 billion. For new cardholders applying for new energy vehicle-related services, the Bank offers charging preferential activities, providing fixed-amount coupon subsidies for customer charging, effectively reducing customers' green travel costs and promoting the popularization of green travel consumption.

By the end of 2025



## Empowering Rural Revitalization

Huishang Bank is deeply rooted in the fertile land of Jianghuai. With finance as the pen and original aspiration as the ink, the Bank empowers and adds luster to all-around rural revitalization with a strong sense of responsibility and commitment, allowing financial vitality to flow across mountains and rivers and nourish rural areas, writing a touching chapter of "strong agriculture, beautiful countryside, and prosperous farmers". As a state-owned enterprise, Huishang Bank incorporates support for rural revitalization into the Bank's overall development strategy, establishes a Rural Revitalization Work Leading Group, and is committed to building "a leading bank in the county-level market in the province and a new force in the province's rural revitalization strategy".

Huishang Bank earnestly implements the decisions and arrangements of the Anhui Provincial Party Committee and Provincial Government, strictly follows the work requirements of the Anhui Branch of the People's Bank of China and the Anhui Regulatory Bureau of National Financial Regulatory Administration, and continuously promotes financial services for the rural revitalization strategy at a high level, guided by policies, guaranteed by systems, driven by innovation, and supported by services. The Bank actively promotes the diversified development of rural industries with the "Company + Base + Farmer + Large-scale Production + Professional Operation + Finance" model. Through the "traditional village + culture" model, we aim to activate the "potential assets" of rural areas and support the expansion of the rural cultural tourism industry. We innovate the financial support model of combining franchise and good as well as average benefits to activate operating income in the field of ecological quality improvement through franchising.

By the end of 2025, the Bank's balance of agriculture-related loans reached RMB 206.392 billion, an increase of RMB 28.18 billion or 15.8% from the end of the previous year. The number of financial products serving agriculture, rural areas, and farmers (the three rural issues) at 22. Meanwhile, the Bank actively promotes the Rural Industrial Revitalization and Joint Development Program. By the end of 2025, the Bank ranked first in the province with a total signed credit line of RMB 7.024 billion, serving a total of 1,117 signed enterprises. Both its service coverage and support strength are among the top tier in the province.

As of the end of 2025

the Bank's balance of agriculture-related loans reached

RMB **206.392** billion

total committed credit line under the Bank's Rural Industrial Revitalization and Joint Development Program

RMB **7.024** billion

number of signed enterprises under the Bank's Rural Industrial Revitalization and Joint Development Program

**1,117** enterprises



### Strengthening Policy Implementation to Consolidate the Foundation for Rural Revitalization

The Bank continues to strengthen top-level design and organizational advancement to ensure the effective implementation of various policies. We issued the *Implementation Plan for Huishang Bank to Offer Financial Support for Rural Revitalization and Accelerating the Development of a Strong Agricultural Province*, and added a statistical indicator for rural revitalization loans to ensure that financial resources are precisely directed to key areas such as agricultural industrial upgrading, rural infrastructure construction, and increasing farmers' income and prosperity. The Bank established a Rural Revitalization Work Leading Group, formed a professional coordination team, and held regular inter-departmental coordination meetings, forming a work pattern of vertical linkage and collaborative efforts. Meanwhile, we established a bank-government cooperation mechanism, improved supporting measures such as an agile product development mechanism and performance appraisal and incentives, and precisely aligned with key priorities including food security, green food industry, consolidation of poverty alleviation achievements, and development of a beautiful and harmonious countryside that is desirable to live and work in. By the end of 2025, the Bank's outstanding loans for farmland infrastructure construction reached RMB 17.645 billion, outstanding loans for the production and processing of the three major staple crops (rice, corn, and wheat) amounted to RMB 867 million, and outstanding loans for the ten 100-billion-yuan level green food industries stood at RMB 12.032 billion.



### Improving Institutional Development to Strengthen Support for Agriculture-Related Financial Services

The Bank continuously optimizes the differentiated performance appraisal system for agriculture-related credit business, guiding credit resources to tilt toward agriculture, rural areas, and farmers (the three rural issues), thereby providing solid support for financial services in rural revitalization. We have delegated the approval authority for agriculture-related credit, with the maximum corporate credit approval authority for branches reaching RMB 200 million. Loan approvals for agricultural business entities are basically completed within the authority of branches, improving service efficiency. Preferential internal pricing resources are allocated to fully support branches in increasing credit supply in rural revitalization areas. The Bank has improved the due diligence exemption system for agriculture-related credit, established a special leading group, clarified exemption requirements, and publicized typical cases. This has stimulated the motivation of frontline staff and ensured the steady progress of agriculture-related credit business.



### Deepening Financial Innovation to Enhance the Effectiveness of Targeted Empowerment

Focusing on the needs of rural development, the Bank continues to promote product and service innovation and broaden the scope of financial services. In terms of product innovation, the Bank launched the online "special customer groups" business of Huinong Revitalization Loan, developed regional characteristic products such as "Feather & Down Loan" and "Agricultural Machinery Loan", and optimized products including "Agricultural e-Loan" and "Intellectual Property e-Loan". By the end of 2025, new loans for special customer groups reached RMB 748 million, and the balance of loans to agriculture-related tech enterprises stood at RMB 3.383 billion. The Bank expanded the scope of the right to use rural collective commercial construction land for mortgage and pledge, and improved the online bank-guarantee cooperation model. By the end of 2025, new disbursement under the bank-guarantee cooperation business exceeded RMB 158 million. In terms of service innovation, the Bank deepened the implementation of the Common Development Program and promoted the "Leading Agricultural Enterprise + Farmers" supply chain finance model. By the end of 2025, the cumulative disbursement of agricultural supply chain financing amounted to RMB 4.27 billion. The Bank launched "Agricultural Insurance + Credit" credit services, with a cumulative disbursement of RMB 1.337 billion for related businesses. We promoted the integration of Party building and finance, signed joint construction agreements with 124 credit villages, and held 513 joint construction activities to achieve two-way empowerment. Meanwhile, the Bank increased support for new agricultural business entities, with the balance of relevant loans reaching RMB 6.083 billion, precisely meeting the needs of various business entities.

### Strengthening Diversified Support to Broaden Financing Channels for Rural Revitalization

The Bank actively expands agriculture-related financing channels to help improve the quality and efficiency of rural industries. In terms of credit profit concessions, the Bank launched Huinong Card, issuing a total of approximately 5.9 million cards and exempting or reducing a number of fees. Relying on mobile banking, the Bank supported 8 branches in issuing government consumption vouchers worth RMB 43.95 million, boosting rural consumption upgrading. In terms of bond investment and underwriting, the Bank made new investments of RMB 590 million in rural revitalization-related bonds, bringing the balance of such bond investments to RMB 1.335 billion by the end of the year. We underwrote and issued one rural revitalization bill worth RMB 1 billion, further broadening agriculture-related financing channels and injecting diversified financial momentum into rural revitalization.

### Optimizing the Financial Environment and Bridging the "Last Mile" of Inclusive Services

The Bank continues to advance the construction of rural financial infrastructure and extend financial services to the grassroots. We have optimized the layout of physical outlets in counties. By the end of 2025, the Bank had 165 business outlets in counties and below within the province, achieving full coverage of all counties. We have deployed 280 ATMs, 236 STMs and over 5,000 POS machines and Huiyin e Pay, improving the self-service network. The Bank upgraded Mobile Banking to Version 7.0, optimized the large-font version and intelligent voice navigation for elderly customers, and launched 273 "Finance + Scenario" services in 18 counties. We established 133 Party Building-led Service Demonstration Sites, enriching functions such as financial publicity and knowledge popularization, and effectively enhancing the rural people's sense of gain from financial services.

### Deepening the County Market and Developing a Reproducible Service Model

Focusing on key customer groups in counties, the Bank has shifted the focus of financial services to the grassroots, with village (community) committee members and quasi-public officials as the priority, and extended its proprietary products and services to the county market. Through pilots in Shouxian County, the Bank has explored and formed a reproducible county service model, accumulating experience for full-scale promotion. By the end of 2025, the new loan balance under this special program reached RMB 405 million.

## 【Case: "Integrating High- and Low-Yield Projects" Empowers Beautiful and Harmonious Countryside and Enables Finance to Precisely Boost Rural Revitalization】

In 2025, responding to the policy and deployment of Anhui Province for building beautiful and harmonious countryside, Huishang Bank formulated the *Financing Service Plan of Huishang Bank for Accelerating the Construction of Exemplary Villages of Beautiful and Harmonious Countryside*. Adopting the project construction model of integrating high- and low-yield projects, the Bank integrated public welfare rural construction projects with operational projects such as agricultural industrialization and cultural tourism, to precisely support the development and construction of exemplary villages of beautiful and harmonious countryside.

By the end of 2025, the Bank had submitted a total of 33 applications for beautiful and harmonious countryside projects, benefiting 43 exemplary villages of beautiful and harmonious countryside, with an approved amount of RMB 1.811 billion and a disbursed amount of RMB 845 million, effectively promoting the improvement of the rural living environment and the upgrading of enriching industries. The Bank was fully recognized by the Anhui Provincial Local Financial Regulatory Bureau in the financial matching work for exemplary villages of the "Ten Thousand Village Demonstration" Project, demonstrating its responsibility and commitment to boosting rural revitalization.

As of the end of 2025

|  |                          |  |
|--|--------------------------|--|
| the Bank had submitted a total of  | approved amount of       | benefiting   |
| <b>33</b> applications for beautiful and harmonious countryside projects | RMB <b>1.811</b> billion | <b>43</b> exemplary villages of beautiful and harmonious countryside |

## 【Case: Insurance Safeguards Agricultural Development and Credit Empowers Common Prosperity — Huishang Bank's "Government-Insurance Loan" Injects Financial Vitality into Rural Revitalization】

Responding to the reform deployment of Anhui's "Agricultural Insurance+" initiative, and to break the financing bottleneck for new agricultural business entities, Huishang Bank innovatively launched Huinong Revitalization Loan, an integrated product of "agricultural insurance + credit", with the "Government-Insurance Loan" model as the core tool to empower rural revitalization in an all-round way. The Bank innovatively established an in-depth bank-insurance cooperation mechanism with provincial agricultural insurance companies, jointly sorted out the credit support list, and launched differentiated "Government-Insurance Loan" plans for different business entities. By providing regular front-line visits to deliver services to the grassroots, the Bank precisely meets the urgent financing needs of farmers, optimizes the approval process and improves loan disbursement efficiency. In addition, relying on digital development, Huinong Revitalization Loan was successfully launched on the Wanshitong APP and web portal in August 2025, realizing the entire online process of business handling.

By the end of 2025, the Bank had issued a total of RMB 7.928 billion in "Government-Insurance Loan" and agriculture-related guaranteed loans during the year, serving 9,204 customer visits, covering 185 agricultural characteristic customer groups. It effectively alleviated difficulties for agricultural business entities and boosted the construction of a strong agricultural province in Anhui with inclusive finance.

As of the end of 2025

|  |                              |  |
|--|------------------------------|--|
| the Bank had issued a total of   | serving                      | covering   |
| RMB <b>7.928</b> billion in "Government-Insurance Loan" and agriculture-related guaranteed loans during the year | <b>9,204</b> customer visits | <b>185</b> agricultural characteristic customer groups |

## Benefiting People's Well-being

Upholding the original aspiration of "finance for the people", Huishang Bank is rooted in local communities and people's livelihood. The Bank has always taken people's livelihood needs as the core driving force of financial service innovation. We support major provincial social livelihood projects and urban renewal actions to improve the inclusive and basic public service network. By enriching credit product supplies and optimizing the aging-friendly service system, the Bank guarantees the rights and interests of special groups and implements inclusive finance, delivering the warmth of inclusiveness to people's daily lives and market entities. We effectively enhance the public's sense of gain, happiness and security, comprehensively safeguards people's well-being and empowers a better life.

## Facilitating Consumption and Empowering Life Quality Improvement

Huishang Bank continuously enriches credit product supplies and builds a new service model of "scenario + finance". We accelerate the construction of a digital and online consumer loan product system. Focusing on residents' daily scenarios including clothing, food, housing, transportation and shopping, the Bank launches featured products such as "Huiyin E-loan", "Renovation E-loan" and "Consumer E-loan". With advantages of high credit limit, favorable interest rate, flexible term and convenient repayment, these products boost consumer demand. In addition, the Bank fully implements the requirements of the *Implementation Plan for Promoting Household Appliance Trade-in in Anhui Province* issued by the Provincial Party Committee, helping upgrade and expand the provincial consumer market. Focusing on the upgrading of consumption scenarios such as automobiles, home appliances and home decoration, we carry out various special installment marketing campaigns, forming a joint consumption force with government subsidies to bring tangible benefits and convenience to cardholders. In terms of online loan business, the Bank has completed docking and cooperation with mainstream platforms. As the first local corporate institution in Anhui Province to launch self-operated online loan products, we improve the accessibility of convenient financial consumption services and supports customers' consumption upgrading.

By the end of 2025, the balance of personal consumption loans reached RMB 159.184 billion, an increase of RMB 10.442 billion or 7.02% over the end of last year. The balance of the key product Huiyin E-loan stood at RMB 23.318 billion, growing by RMB 4.495 billion or 23.88% from the beginning of the year. By the end of 2025, the credit card consumption transaction volume reached RMB 28.302 billion, the consumer credit investment amounted to RMB 11.934 billion, and the balance increased by RMB 3.149 billion year-on-year. By the end of 2025, the online loan balance hit RMB 79.273 billion, an increase of RMB 15.42 billion from the start of the year. The annual operating income reached RMB 4.34 billion, a year-on-year increase of 46.28%. The number of active loan customers exceeded 12.09 million, a net increase of 2.53 million or over 26% compared with the beginning of the year.

As of the end of 2025

|   |  |                            |
|---|--|----------------------------|
| the balance of personal consumption loans reached | the credit card consumption transaction volume reached |                            |
| RMB <b>159.184</b> billion                        | RMB <b>28.302</b> billion                              |                            |
| the online loan balance hit                       | the annual operating income reached                    | a year-on-year increase of |
| RMB <b>79.273</b> billion                         | RMB <b>4.34</b> billion                                | <b>46.28</b> %             |

## Building a Diversified Ecological Scenario and Strengthening Relief Support

The Bank actively builds diversified ecological scenarios and connects with government service platforms such as "My Nanjing" and "Citizen Cloud". It continues to operate existing platforms, with the accumulated new loan balance reaching RMB 404 million. It has completed system docking with UnionPay QuickPass, and connected with key scenarios such as new energy vehicles and battery trade-in, negotiating service cooperation with Weineng and Zhongan Energy. Meanwhile, the Bank launches special relief plans, promotes asset restructuring in an orderly manner, develops self-service online repayment negotiation functions, optimizes disposal processes, and improves service efficiency and coverage. By the end of 2025, it has provided relief support to 1,379 customers involving a restructuring amount of approximately RMB 119 million, effectively easing customers' capital pressure and defusing asset risks.

## Deepening Pension Finance and Safeguarding Elderly People's Well-being

Focusing on the financial needs of the elderly, Huishang Bank comprehensively upgrades pension financial services, launches diversified products and considerate services, effectively protects the financial rights and interests of the elderly, facilitates their daily lives and delivers financial warmth.

### Optimizing Pension Financial Services



The Bank launches combined financial product packages of "Key Fields + Pension" and "Special Bonds + Pension" for pension institution loans. It has provided a total credit of over RMB 3 billion for more than ten pension industry projects, supporting 7 comprehensive pension fixed asset investment projects to apply for and issue local government special bonds worth RMB 2.4 billion. It strengthens cooperation with local social security bureaus, taking advantages such as cross-bank real-time pension payment to provide pension payment services and improve the comprehensive service level of existing pension payment customers. It continuously develops exclusive debit cards and savings products for elderly customers, actively participates in elderly public welfare undertakings, fulfills social responsibilities of respecting and caring for the elderly, and further meets the diverse needs of elderly customers in deposits, consumption and wealth management.

### Building Diversified Pension Financial Service Scenarios



The Bank accelerates the construction of bank card payment acceptance environments, promoting the deployment of bank card terminals in public service fields such as water, electricity, gas and administrative fee payment, as well as daily consumption scenarios for the elderly including retail, supermarkets and catering, to provide higher-quality and more convenient payment services. It cooperates with local civil affairs departments to upgrade meal settlement equipment and optimize password-free payment functions for convenient dining services for the elderly. Working with relevant hospitals, it integrates payment settlement, medical care and public service functions via mobile banking APP to launch "Yinyitong", a one-stop service integrating internet, social security, medical care and finance. The elderly can make online appointments, receive medical treatment, complete payments and enjoy medicine delivery services at home.

### Improving Offline Aging-friendly Services



The Bank optimizes outlet layout by relocating and establishing new physical outlets in areas with dense elderly population and strong offline financial demand. It promotes the construction of barrier-free environments in all outlets, posts convenient service window signs, equips waiting areas with comfortable seats, and sets up service kits with reading glasses and magnifying glasses in convenience service areas, together with first aid kits, wheelchairs, barrier-free ramps and handrails. It further improves the scenario-based construction of "Changchunhua" elderly-friendly payment service outlets. Based on existing hardware facilities, it sets up "Leling Pay" elderly service zones with emergency call buttons in business halls, enabling the elderly to operate independently or call specialists with one click. All self-service equipment has completed aging-friendly upgrades with the "elderly-friendly version" installed, and the "Qingsong version" smart self-service terminals with large icons and fonts (without English words) are launched to solve operation difficulties for elderly customers. The Bank organizes exclusive promotional activities for elderly customers, builds a financial marketing system for pension services, and promotes service concepts such as "refusing cash payment is illegal" and "rejecting bank card payment is prohibited" among merchants to protect the financial rights and interests of the elderly.

### By the end of 2025

- By the end of 2025, **114** qualified "Changchunhua" featured outlets have been built, accounting for over **25%** of all provincial outlets. Full coverage of aging-friendly services has been realized in **417** sub-branches across Anhui Province.
- By the end of 2025, all outlets are equipped with barrier-free passages, with **523** convenient service windows and **1,027** retained passbook service windows.



### Upgrading Online Aging-friendly Services



The Bank continuously upgrades mobile banking and telephone banking to bridge the digital divide for the elderly. Considering their special needs, it launches Version 7.0 of the mobile banking APP, retaining the "simple version" and "large font version" for elderly users. The mobile banking APP optimizes the verification code input process and supports copy and paste functions. It carries out scenario cooperation with Huaining Senior University to provide integrated online course selection and payment services, and launches a 7×24-hour digital intelligent customer service supporting voice consultation and business handling for the elderly. The telephone banking launches exclusive SMS links for mobile banking services and multi-screen collaboration for video services, together with manual verification for elderly risk warnings. These measures enhance service convenience while safeguarding the capital safety of elderly customers, allowing them to share the achievements of financial development.

### By the end of December 2025

the mobile banking had served **1.4229** million elderly customers, a year-on-year increase of **25%**.

**[Case: Maanshan Taibai Avenue Sub-branch Builds a Model of Aging-friendly and Barrier-free Services]**

As a National Top 1,000 Standardized Service Outlet, Maanshan Taibai Avenue Sub-branch strictly implements standardized outlet requirements. Centering on the concept of respecting and caring for the elderly, it comprehensively optimizes the aging-friendly and barrier-free service system. In July 2025, it was designated as a pilot outlet for "featured aging-friendly services" by the Maanshan Banking Association, setting an industry benchmark.

The sub-branch sets exclusive convenient service windows and green channels for the elderly, the disabled and vulnerable groups, providing full guidance and accompanying services to improve efficiency. In terms of facilities, it is equipped with barrier-free passages, handrails, emergency bells and barrier-free parking spaces with clear safety reminders. It also provides reading glasses, wheelchairs and first aid kits to meet the needs of special groups, delivering financial warmth through meticulous services.



**Deepening Livelihood Projects and Serving Key People's Livelihood Initiatives**

Closely following national and provincial livelihood policies, Huishang Bank promotes the implementation of key livelihood projects. In the medical sector, it successfully won the bid for the account opening and fund deposit project of the Anhui Population Health Foundation to protect people's health and well-being. In the pension sector, it was shortlisted as one of the first banks approved to manage pre-charged funds of pension institutions by the Anhui Civil Affairs Department, safeguarding the elderly's pension funds and supporting the healthy development of the pension service industry. In the housing and construction sector, it actively responds to new policies including property maintenance fund management, housing ticket resettlement pilot, pre-sale housing fund supervision and housing rental fund supervision, accelerating business development, optimizing service processes and improving efficiency to uphold the principle of finance for the people. In addition, the Bank provides loan financing for livelihood projects included in the urban renewal project list to optimize urban structure, improve urban functions and enhance urban quality. It actively promotes special financial products such as "City Vitality Loan" and "Urban Organic Renewal Loan" to offer targeted financial support.

**By the end of 2025**

the Bank had supported **58** urban renewal projects with a total direct loan investment of approximately RMB **20** billion.



# 03 Digital and Intelligent Integration

## Promoting Digital and Intelligent Integration to Empower Financial Upgrading

As the only provincial-level legal entity bank in Anhui, Huishang Bank is rooted in its local community and committed to its core business. We consistently enhance the quality and efficiency of our financial services, increase financial support, and continually refine our financial service system. The Bank focuses on the digital transformation of customer rights and interests protection, takes customer needs as the guide, and remains committed to delivering excellent, convenient and secure financial services to its customers. Meanwhile, we place great emphasis on the update and iteration of our information security mechanisms, strictly protect customer privacy and financial information security, establish a robust and comprehensive financial information security protection network, and effectively safeguard the legitimate rights and interests of customers.



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## Protecting Customers' Rights and Interests

Huishang Bank attaches great importance to the protection of consumers' rights and interests. Adhering to the concept of "customer-centric", we strictly comply with laws and regulations such as the *Law of the People's Republic of China on Protection of Consumer Rights and Interests*. We have developed internal policies such as the *Huishang Bank Administrative Measures for Consumer Rights and Interests Protection*, the *Huishang Bank Administrative Measures for Consumer Rights and Interests Protection Review*, the *Huishang Bank Customer Complaint Management Measures*, and the *Huishang Bank Interim Administrative Measures for Diversified Resolution of Customer Complaint Disputes*. Efforts are also made to deepen the consumer rights and interests protection system construction, incorporating this protection into all facets of corporate governance. "Customer rights and interests protection" is considered a strategic priority and is incorporated into our five-year strategic action plan.

Huishang Bank has launched a "Consumer Protection Work Proposal" system, establishing a long-term communication mechanism for consumer rights and interests protection. Focusing on regulatory priorities and current hot topics in financial consumer rights protection, and in light of prominent conflicts and disputes, the Bank irregularly sends work proposals to relevant responsible institutions for written communication, requiring rectification of identified issues to continuously protect the legitimate rights and interests of consumers. In 2025, Huishang Bank completed more than 5,100 consumer protection-related pre-reviews covering administrative measures for products and services, marketing promotions, and customer agreements, representing an increase of 1,251 items or a year-on-year growth of 32.22% compared with the same period last year.

### Continuously ensuring smooth complaint channels

Huishang Bank has kept complaint channels unobstructed on a sustained basis. As the first bank in the province to realize direct connection with the provincial 12345 government service hotline system, we have added a special consumer protection hotline for internet loans, achieving a 100% answer rate for calls guided by the 12378 hotline. The Bank has specified the processing time limits for internally received complaints and enforced strict control via the system. We have further improved the authorization mechanism for diversified resolution of customer complaints and disputes, and dispatched personnel to the Anhui Financial Dispute Mediation Committee to increase the response rate for mediation and case-handling efficiency. By the end of 2025, the number of complaints related to credit card, personal loan and account management businesses dropped significantly, with decreases of 33.51%, 20.04% and 60.05% respectively.

### Innovating Diversified Dispute Resolution Methods

Huishang Bank took the lead in signing the Memorandum on Diversified Resolution of Small-dispute Cases with Anhui Provincial Financial Consumer Dispute Mediation Committee. For financial disputes with clear facts and appropriate disputed amounts, the Bank has established a rapid response and handling channel, entrusted Anhui Financial Dispute Mediation Committee to conduct mediation to improve efficiency, deepened connection with internal governance, and promoted the effective implementation of relevant clauses. We have continuously enhanced complaint handling capabilities by deploying full-time hotline agents, further optimized the authorization mechanism for diversified dispute resolution, strengthened coordination with external mediation institutions, and improved the quality and efficiency of dispute resolution. In 2025, Huishang Bank held nearly 20 special meetings with key cooperative institutions to strengthen coordinated dispute resolution. By sorting out high-frequency work orders, we identified 16 reducible scenarios, alleviating handling pressure from the source.



## Intensifying Complaint Management Efforts

Huishang Bank has developed a regular complaint accountability mechanism, concentrating on essential dimensions such as business process standardization, service timeliness, and service quality to perform targeted inspections. The Bank strictly enforces the internal complaint management systems and carries out dual-dimensional assessments and accountability for institutions and individuals. Following the principle of "identifying similar issues for rectification based on each identified complaint", the Bank achieves simultaneous improvement in both customer complaint resolution quality and business operational efficiency. For customer phone complaints, the Bank has formulated standardized comfort procedures and scripts, emphasizing the priority of acknowledging and comforting customer emotions during calls. Meanwhile, it has clarified the work order types, recording formats and processing time limits for customer complaints, accelerating the circulation of complaint work orders and enhancing the efficiency of customer complaint handling.

### Ensuring Traceability and Rectifying Issues

Huishang Bank has initiated a systematic approach to addressing service shortcomings reflected in customer complaints. The Bank conducts monthly analyses of the issues raised, performs root cause analysis and service process reviews of complaint cases, and prompts improvements in products and services. In 2025, Huishang Bank persisted in holding monthly Head Office Consumer Protection Leading Group meetings chaired by the Bank's leader in charge of consumer protection. Throughout the year, 10 typical consumer protection cases were presented, with a total of 23 work recommendations for consumer protection put forward, and the rectification requirements were supervised and implemented.

## Carrying Out Solid Consumer Protection Training

Huishang Bank issued the *2025 Financial Education Work Plan of Huishang Bank*, coordinating the annual financial education initiatives across the Bank. The Bank has established a consumer protection training mechanism featuring internal-external coordination, online-offline integration, and joint efforts between consumer protection and business departments. Following the consumer protection training plan, Huishang Bank proactively conducts both internal and external training sessions focused on consumer protection, covering middle and senior management, junior employees, and new employees. The Bank is committed to increasing both the frequency and intensity of training in key business areas, aimed at continuously enhancing the overall capability and efficacy of consumer rights protection bank-wide. A financial education generation mechanism has been established, further strengthening the application of the "Hui Xiao Bao" IP in financial education to improve the quality and efficiency of financial education initiatives.

In 2025, Huishang Bank invested 1.918 million yuan in financial consumer protection public welfare activities. We conducted over 200 specialized training sessions on consumer protection, reaching more than 25,000 participants; and held over 8,000 financial education activities, covering 53 million consumers, with media coverage exceeding 200 times.

In 2025

held over

**8,000** financial education activities

covering

**53** million consumers



**【Case: Special Activity of "Delivering Financial Knowledge to Markets" to Bring Consumer Protection Publicity Closer to the Public】**

To fully fulfill the responsibility of protecting consumers' rights and interests and make financial knowledge benefit the general public, during the March 15 Consumer Rights Protection Period, Huishang Bank launched the special activity of "Delivering Financial Knowledge to Markets" at Hefei Wanguo Farmers' Market, the largest farmers' market in Anhui Province. The whole activity was reported by Anhui TV Station.

The Bank compiled financial knowledge closely related to people's daily lives into catchy jingles, and carried out regular publicity by hanging banners in different zones of the market. Breaking the dullness of traditional publicity methods, financial knowledge was presented in an easy-to-understand and popular way, enabling residents to understand and master relevant content quickly. The activity effectively improved public financial literacy, fostered a sound financial education atmosphere of "everyone learns finance and everyone safeguards their rights", and delivered practical consumer protection services to the public.



**【Case: Launching Campus Financial Safety Empowerment Program with Universities to Protect Young Consumers' Rights and Interests】**

On September 16, 2025, to strengthen campus financial education and safeguard the rights and interests of young student consumers, under the guidance of the Anhui Financial Regulatory Bureau, Huishang Bank co-organized the 2025 Financial Education Publicity Week campus special activity themed "Enhancing Financial Literacy to Protect Youth Growth" with Anhui University.

Adopting innovative publicity forms including issuing *A Letter to Freshmen*, distributing financial knowledge handbooks, and organizing situational dramas, RAP performances, financial knowledge mini-classes and immersive interactive experiences at the "Financial Knowledge Fair", the Bank disseminated core financial knowledge such as rational consumption, card usage safety and credit reporting protection to students. It guided young students to establish correct consumption concepts and financial safety awareness. This activity laid a solid foundation for Anhui Province to fully promote the "Four Ones" campus financial safety empowerment program, namely "one letter, one lesson, one handbook and one video", and effectively built a solid defense line for protecting the rights and interests of young student consumers.



**【Case: Holding Consumer Protection Skills Competition to Boost Learning through Competitions and Enhance All-staff Consumer Protection Capabilities】**

To deepen all employees' awareness of consumer rights and interests protection and strengthen professional service capabilities, Huishang Bank held the 2025 Consumer Protection Business Skills Competition. Adhering to the principle of boosting learning through competitions, the Bank created a strong atmosphere of "everyone understands, abides by and practices consumer protection", and further strengthened the appropriateness management in business handling.

During the competition, employees created a number of high-quality financial education programs including allegro shows, musical dramas and cross-talk performances, transforming professional consumer protection knowledge into interesting artistic forms to enhance the attractiveness and communication efficiency of publicity. Relying on online and offline multi-channel platforms, outstanding financial education works were promoted to campuses, communities, villages, enterprises and business districts, and further disseminated through new media, greatly improving the inclusiveness and accessibility of financial knowledge. Among them, the consumer protection program *Youth Free from Debt* created by Lu'an Branch was recommended by the Anhui Financial Regulatory Bureau and featured in special reports by *China Banking and Insurance News*, fully demonstrating the outstanding achievements and influence of the Bank's consumer protection work.



## Delivering Excellent Service

Huishang Bank always adheres to the customer-centric principle, integrating excellent service into the entire business process and covering all service scenarios. With professional, efficient and caring services, the Bank effectively enhances customer experience and conveys the warmth of finance. Relying on a sound service system, we optimize online and offline service channels: simplifying processing procedures and improving response efficiency online; while deepening outlet services and refining convenience measures offline, taking into account the convenient handling for ordinary customers and exclusive care for special groups. Meanwhile, we strengthen the improvement of all-staff service literacy, standardize service standards, optimize service details, focus on customer demand pain points, and accurately connect with financial services. We are committed to building a warm, high-quality and excellent financial service brand, practicing the responsibility and commitment of a local bank with concrete actions, and winning the recognition and trust of the vast number of customers.



In the Customer Satisfaction Survey conducted by the Anhui Center for Provincial Survey, Huishang Bank garnered honors for 2025, including "Top Ten Most Satisfied Enterprises in Fulfilling Social Responsibilities" and "Most Satisfactory Wealth Management Bank for Residents".



## Standardizing the process of outlet construction

Huishang Bank is upgrading its capability for standardized outlet construction. In accordance with the requirements of "streamline administration, delegate power, improve regulation and upgrade services", the Bank has revised and implemented the *Huishang Bank Outlet Channel Decoration Project Construction Engineering Specifications*, optimized work processes, and ensured the efficient implementation of the outlet expansion plan. The Bank has completed the internal review and regulatory reporting procedures for the *2025 Outlet Development Plan of Huishang Bank* and the *2025 Outlet Development Plan (Adjusted) of Huishang Bank*. It has conducted surveys of branch and sub-branch outlet site selection through a combination of online and offline methods, systematically promoted the implementation of the plans, and continuously optimized the outlet planning and layout.

### By the end of 2025

the Bank had established **417** business outlets across **16** prefecture-level cities in Anhui Province, including **165** outlets in counties and below. It boasts **1** National Top 100 Civilized and Standardized Service Outlet and **2** National Top 1000 Civilized and Standardized Service Outlets.

## Enhancing the overall service quality across the Bank



### Conducting Star-Rated Outlet Establishment

Huishang Bank has continued its internal star-rated outlet service establishment, further optimizing the establishment standards and scientifically formulating implementation plans. Led by benchmark demonstrations, the Bank has elevated its service level and image throughout the process, delivering a superior service experience to customers. In 2025, the Bank successfully completed the second phase of bank-wide star-rated outlet establishment, adding 75 star-rated service outlets, including 15 five-star, 23 four-star, and 37 three-star outlets, thereby creating a tiered group of service benchmark demonstration outlets.



### Tracking Top 1000 Outlet Establishment

The Bank has continuously strengthened guidance for outlets intending to participate in the Top 1000 establishment, collaborated with the Banking Association to conduct on-site investigations at selected outlets, and actively participated in the re-inspection of Top 100 and Top 1000 outlets organized by the Provincial Banking Association. In 2025, Ma'anshan Taibai Avenue Sub-branch successfully passed the Top 1000 re-inspection by the Banking Association inspection team, further consolidating its achievements as a Top 1000 service benchmark outlet.



### Implementing Regular Outlet Service Supervision

The Bank has continuously advanced remote monitoring of outlet services, strengthened service supervision during peak periods such as peak marketing seasons and major holidays, and effectively ensured the steady improvement of outlet service quality. It completed mystery shopper inspections of outlet services in the first and second halves of the year, announced the inspection results bank-wide, organized problem review and training sessions, and promoted the rectification of service shortcomings.



### Advancing Integrated Hall Service Construction

The Bank has comprehensively investigated the current status of hall service resources, actively planned the construction of an integrated hall service platform, and optimized hall service resources empowered by technology and big data. Meanwhile, it has actively cooperated with the Provincial Banking Association in the implementation and monitoring of the outlet rotation convention, guided branches in arranging outlet rotations during major holidays, and ensured the continuity of customer service.



### Promoting Value-Added Service System Development

The Bank has standardized the rules for the issuance and use of value-added rights and interests, optimized the tiered allocation plan for value-added services for individual customers bank-wide, and realized the issuance of rights and interests based on the financial asset levels of existing customers. Additionally, it has strengthened the integration and statistical analysis of relevant usage data of value-added services to support precise customer service.

## Optimizing Convenient Hardware Facilities at Outlets

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Caring for people with disabilities, all types of outlets are fully equipped with accessible ramps and emergency call buttons where physical conditions permit, facilitating barrier-free access for people with disabilities. In case of emergencies, they can call lobby staff through the emergency call buttons for assistance with entering, exiting and conducting business.
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Dedicated waiting areas are established, providing free hot water and wireless internet (Wi-Fi). Heating and air conditioning are installed at outlets in winter and summer, offering shelter from cold and heat for sanitation workers and the public. Caring seats are provided in waiting areas for pregnant women, the elderly and people with disabilities.
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The scenario-based construction of "Changchunhua" age-friendly payment service featured outlets has been deepened, with the establishment of "Leling Pay" service zones for the elderly in the hall interactive marketing areas to meet the usage needs of elderly customers.
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Public education zones are equipped with electronic display screens, books, newspapers and magazines, available for customers and surrounding people to read while waiting for services or taking a rest.
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Nursing rooms are set up at eligible outlets, equipped with commonly used maternal and infant supplies, providing a convenient space for pregnant women and infants to rest, breastfeed and receive care; dedicated children's play areas are provided for children to relax and play.
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The design specifications for four new types of signs have been added, namely, benefit-for-people stations, employee information boards, caring seats and water dispenser replacement time information boards, with clear requirements for specifications, materials, craftsmanship, guidance styles and supporting sign locations.
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All types of outlets are standardly equipped with convenience service cabinets, and in accordance with the 3.0 Manual, branches are required to provide free caring wheelchairs, sewing kits, wireless internet (Wi-Fi), reading glasses, currency counters, pet cages, umbrellas and other personalized convenience service facilities. Comprehensive outlets are equipped with trade union stations, featuring dedicated rest areas and facilities such as microwave ovens, first-aid kits and water dispensers. In 2025, the number of trade union stations at the Bank's outlets reached 169.

## Deepening Digital Channel Construction

Huishang Bank continues to deepen its digital banking construction, focusing on the coordinated layout of online and offline omnichannels, and continuously optimizing the capabilities of channels such as mobile banking, remote banking, smart outlets and self-service equipment. The Bank is committed to building an integrated, intelligent and coordinated financial service system to comprehensively enhance customer service experience and operational efficiency. At present, Huishang Bank has achieved full coverage of online and offline channels in its digital channel layout. Driven by the concept of "omnichannel collaboration", all channels work in an organic and coordinated manner to pursue the ultimate customer experience. No matter where customers enter, they can receive consistent, smooth and professional service responses.

The Bank provides convenient mobile financial services to customers through platforms such as mobile banking and WeChat Banking. As the main and core service channel, mobile banking serves as the core main front for empowering online operations, focusing on "gathering traffic and optimizing experience", and is the primary platform for customers to proactively reach the Bank and conduct business. Positioned as the main front for collaborative empowerment, remote banking realizes "7×24-hour attentive service" through "human-machine collaboration". By combining "proactive + passive" approaches, it extends the services of professional investment advisors and customer managers to customers' side.

## Newly Upgraded Mobile Banking 7.0

Mobile Banking 7.0 of Huishang Bank takes convenience, thoughtfulness, intelligence and security as its development goals. It continuously promotes business model innovation and product process optimization, accelerates the building of a diversified scenario ecosystem, and has initially formed an online service ecosystem with distinctive Huishang Bank features. Supported by the data brain, operation middle platform and intelligent technologies, the mobile banking platform has been built into an easier-to-use and user-friendly comprehensive service portal. Enabled by technological empowerment and channel collaboration, the platform has enhanced its capabilities in digital perception, omnichannel services and full-cycle marketing, achieving the transformation from "customer service" to "customer operation" and setting a new benchmark for the "online Huishang Bank".

In May 2025, Huishang Bank officially launched the upgraded Mobile Banking 7.0 at the themed launch event *Arriving with Version 7, Embracing a Brighter Huishang*. Centering on scenario iteration and digital-intelligent collaboration, Mobile Banking 7.0 has achieved comprehensive upgrades in four dimensions: full independent research and development, customer perception optimization, scenario ecosystem expansion and channel coordination. It strives to deliver a new mobile financial service experience that is safer, smarter, more convenient and more considerate. Since its launch in May 2025, Mobile Banking 7.0 has recorded 230 million visits and accumulated registered users of 6.6308 million.

Since its launch in May 2025

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### Safer with Independent Control

Adopting an integrated development framework, the Bank has achieved full independent R&D and control, further enhancing system security and stability. The Security Center section has been fully upgraded with new functions such as login log query, one-click loss reporting, and online unblocking. It integrates account security and password management sub-modules, providing users with more comprehensive security management tools. The personal information collection list and system permission management have been optimized, strengthening device risk monitoring in scenarios such as screen sharing and APP calls, and improving protection measures for minor customers, effectively safeguarding customer transaction security.

### More Precise Customer Perception

The Bank has integrated a behavioral data tracking and analysis platform for the first time, conducting user behavior analysis based on quantitative indicators to strongly support customer experience optimization. Focusing on the customer journey, Mobile Banking 7.0 has prioritized behavioral data tracking in business scenarios including registration, card binding and login, online account opening, and password reset, providing critical data support for product iteration, user experience enhancement, and sales conversion.

### More Comprehensive Scenario Ecosystem

The Bank has strived to develop "One Bank, One Interface" and multiple local city-specific zones, building localized feature function clusters close to users' daily lives. New featured scenarios such as Court Funds Express, Campus E-Payment, and Property Payment have been added, expanding various convenience scenarios including catering, travel, utility payments, and social security, providing users with one-stop lifestyle services. A data-driven operation system centered on local life and diversified activities has been established, forming a scenario operation pattern of "Headquarters Empowerment, Branch Characteristics" with growing brand benefits.

### Smarter Channel Collaboration

Supported by the "Zhice" Brain and technical middle platform, the Bank has realized seamless connection between mobile banking and multiple channels including remote banking, intelligent customer service, and offline outlets. Through a unified customer view and service process, an integrated service model of "Online Appointment, Offline Processing" and "Remote Consultation, Mobile Operation" has been built, effectively improving service efficiency and user experience. A sound cross-channel collaboration mechanism enables customers to flexibly choose service methods based on their needs, achieving a convenient experience of "One Point Access, Full Process Response".

To continuously improve mobile banking service quality, focusing on customer experience optimization and operational convenience, the Bank has taken the following measures guided by customer needs and aimed at service quality enhancement:

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### Conduct customer experience monitoring and optimization

Based on the behavioral data tracking platform, the Bank regularly tracks and analyzes experience issues of high-frequency transaction customers. Through the Customer Voice and User Experience Improvement Platform of the Customer Service Center, 153 customer opinions and 98 experience improvement suggestions were received, with over 30 suggestions adopted to drive demand implementation.
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### Simplify mobile banking operation processes

A new "Cloud Services" zone has been launched, providing online channels for counter services and simplifying menu navigation. White screen timeout prompts in weak network environments have been optimized, with new services such as left-swipe deletion of payee information added, and verification code input processes streamlined to enhance customer experience.
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### Improve mobile banking usability

A personalized limit setting function has been added, increasing mobile certificate authentication tool limits to meet large-amount transfer needs. Loading times for homepage opening, voice search, and online customer service have been shortened, as well as download time for pre-built offline packages.
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### Launch screen-sharing collaboration function

This enables screen-to-screen guidance between video service agents and customers, improving service efficiency and user experience. Based on existing SMS services, mobile banking short links have been added, allowing customers to directly access product or service pages, shortening operation paths and increasing conversion rates.
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### Steadily advance HarmonyOS adaptation

The Bank accelerated adaptation and acceptance testing of 193 functions in Phase I, completing over 14,000 case tests. Internal verification is underway to accelerate launch on the HarmonyOS App Gallery.

**By the end of 2025**

mobile banking net new customers reached **1.2453** million, with **3.5060** million active customers.



The Bank's case *Mobile Banking 7.0: Arriving with Version 7, Embracing a More Brilliant Huishang* has been officially included as an excellent case in the *2025 Collection of Urban Financial Service Peer Cases* by the City Bank Service Center.

**[Case: "A New Chapter of Trading, A Smart Start to the Future" — Revamped Launch of Trader APP 3.0 to Support Steady Development of Enterprises]**

The Trader Mobile APP is an exclusive corporate mobile banking channel for Huishang Bank's corporate customers, and a key carrier for the Bank's in-depth commitment to excellent corporate services. In November 2025, the Bank successfully completed the upgrade and implementation of Trader APP 3.0, with a redesigned new Huizhou-style UI drawing on the color aesthetics of Huizhou style. The upgrade streamlined mobile office processes and shortened operation paths. We have focused on building Huishang Bank e-Remit, which realizes full-scenario cross-border financial services with convenient and efficient mobile operation, supporting corporate customers in expanding into the international market. Our supply chain finance covers the entire "production-supply-sales" chain, opening up data links and providing customized solutions to meet industry-specific demands. The wealth management zone enables full-process coverage of corporate wealth management services, offering a clear overview of position holdings and transactions at a glance. This has delivered a more optimized interactive customer experience and more comprehensive mobile product and service offerings.

Since the launch of Trader APP 3.0, multi-dimensional optimizations have been made to business processes, customer office efficiency has been generally improved, and data analysis capabilities have been continuously enhanced. With excellent services, we have further elevated the reputation and competitiveness of the Trader platform.

## Actively Promoting the Construction of Remote Banking

### Enhancing System Capabilities

#### Deepening the Innovative Application of AI Large Model Technology



- Firstly, we launched the large model knowledge assistant for the customer service center, which intelligently summarizes and categorizes the content of the existing customer service knowledge base, and completed the connection with the bank-wide "Huizhidao" AI Large Model Comprehensive Service Platform. This helps agents acquire business content quickly and accurately, improving the quality of customer service.
- Secondly, we launched the large model work order assistant, which realizes real-time transcription of customer call content, automatic extraction of key information, summarization of customer intentions, and generation of standardized processing procedures. This effectively saves manual work order creation time and significantly improves service response speed and business processing standardization.

#### Continuously Improving the Intelligent Quality Inspection System



- Firstly, we continued to optimize the functions of the intelligent quality inspection system, completing a total of 94 function optimizations throughout the year. We newly built 85 quality inspection rule models covering 12 scenarios such as data screening, professional expression, processing procedures, service attitude, information accuracy and risk awareness. We also tuned and launched 31 quality inspection models, with the overall model accuracy rate reaching 80.9%.
- Secondly, we successfully expanded the quality inspection scenarios for the text workbench of the remote banking operation platform, realizing full quality inspection coverage of the service content of text agents.
- Thirdly, we added a new "large-model quality inspection" functional module, which automatically summarizes key interaction information from customer service recordings, intelligently generates answers based on the knowledge base, and enables accurate judgment of the correctness of agent responses. The intelligent quality inspection system has shifted from the traditional model relying on keyword matching to a new model of intelligent understanding and judgment based on AI large-model technology. Through automated and intelligent quality inspection methods, we have effectively improved service standardization and risk control capabilities, providing a solid guarantee for the continuous improvement of service quality.

#### Deepening the Application of RPA Robotic Process Automation



- Firstly, we have deeply embedded RPA robotic process automation into the entire workflow of work order management at the customer service center, covering automatic entry, follow-up, and dispatch of work orders, replacing a large number of repetitive and simple tasks, ensuring efficient work order circulation and shortening customer waiting time. In 2025, the RPA intelligent work order dispatch of the customer service center reached 114,100 transactions, accounting for 61.5% of the total work orders.
- Secondly, the application of RPA robotic process automation has been extended to multiple dimensions such as operation management, customer service, and data circulation, realizing automatic monitoring of agent attendance, scheduled screen projection of operation data, and notification triggering for new card delivery.

## Strengthening Internal Management Improvement



### Optimizing the Business Outsourcing Model

We have guided the establishment of a performance appraisal-oriented supplier management model, focusing on improving outsourcing service quality and remote empowerment efficiency, and promoting comprehensive quality and efficiency improvement in business outsourcing. Meanwhile, we have actively responded to the requirements of the whole-process outsourcing risk management, conducted proper risk monitoring and assessment in all outsourcing links, and ensured the compliant and orderly conduct of business outsourcing activities.

### Improving the Business Management System

We have formulated the *Management Measures for Video Customer Service Business of Huishang Bank*, further optimized the business management process, and provided solid institutional support for the standardized and standardized operation of remote services.



### Carrying Out Team Competition Activities

We organized a series of activities for the "2025 Annual Quality Service Month", including multiple competitions such as the Customer Service Staff Service Quality and Efficiency Improvement Contest and the Service Pioneer Contest. Simultaneously, we carried out supporting activities such as knowledge base point redemption and comprehensive evaluation of intelligent text robots, effectively enhancing employees' service awareness.

### Strengthening Internal Business Training

In 2025, we organized a total of 15 major internal and external training programs, with 1,483 sessions, a total teaching duration of 1,055.68 hours, and 22,000 participants, covering various positions such as frontline agents, supervisors, and operation support staff, effectively improving the professional quality and overall service capabilities of the customer service team.



### In 2025

customer satisfaction surveys were conducted across the telephone inbound service, text service, and video service channels of the customer service center, with an overall customer service satisfaction rate of **99.33%**.

In the 2025 Digital and Intelligent Innovation Application Competition for Customer Service Centers and Remote Banks – Ecological Innovation Track hosted by the China Banking Association (CBA), Huishang Bank competed with 24 institutions including large state-owned banks and joint-stock banks. Through demonstrations in four aspects: innovative content, operation management, innovation effects, and innovative cases, it finally ranked among the top eight and won the Ecological Innovation Award.

## Empowering Self-Service Equipment for Quality Improvement and Efficiency Enhancement

### Optimizing Equipment Operation and Maintenance Management

Focusing on improving the efficiency of self-service equipment, we carried out assessment of core indicators such as the startup rate, failure rate, and untimely consumables maintenance rate of CRS and STM equipment. Driven by assessment, we optimized operation and maintenance management and significantly improved the efficiency of STM equipment utilization. In 2025, the average daily transaction volume per STM increased by 9.45% year-on-year.

### Improving Equipment Utilization Efficiency

We promoted the digital and age-friendly upgrading of self-service equipment, deployed a new generation of information technology application innovation (Xinchuang) self-service equipment, enhanced service security, and reduced sub-branch operation and maintenance costs. Among them, 138 new-generation Xinchuang CRS machines successfully helped customers retrieve 717 retained cards by themselves. The substitution rate of non-cash counter services by STM reached 62.58%, and the card opening time at intelligent self-service terminals was shortened from 15 minutes to 5 minutes, improving the customer service experience at outlets.

### Promoting Equipment Service Innovation

We continued to promote service innovation of self-service equipment and build "intelligent counters". We led relevant departments in formulating the functional configuration standards and appearance operation platforms for Intelligent Counters (CSTM). At present, the equipment has passed four national standard tests including the *Security Requirements for Banking Business Area (GA 38-2021)*, is undergoing certification in accordance with the *Technical Specification for Authentication Capability of RMB Cash Authentication Machines (GB 40560-2021)* issued by the People's Bank of China, and is carrying out joint debugging and testing in an orderly manner.

### Optimizing the Layout of Self-Service Equipment

We continued to optimize and integrate the bank-wide self-service channels, release ineffective investments, and support the business growth of the entire bank. In 2025, 11 sub-branches added self-service equipment, with 1,792 self-service machines in operation. On the premise of sustained business growth across the bank, we achieved the dual goals of cost reduction and efficiency enhancement as well as continuous and reliable customer service support.



### Strengthening Equipment Risk Control Management

We encouraged branches to strictly implement the management requirements for self-service equipment and suppliers, ensuring stable equipment operation. In 2025, the Bank's CRS machines verified 220 million banknotes, with a banknote verification pass rate of 96.7%, an annual equipment startup rate of 98%, and a real-person authentication pass rate of over 98% for both CRS and STM, ensuring the safe and compliant operation of the self-service equipment management system.




## Protecting Information Security

Huishang Bank continues to enhance its information security management level. By thoroughly implementing the Bank-wide risk prevention and control requirements, we have further strengthened and improved our information protection mechanisms, integrating information security and data security into the entire data management process. Through a series of measures including technological upgrading, institutional improvement, and risk control, we have built a solid line of defense for data security, safeguarding the security of the Bank-wide data assets and ensuring compliant business operations.

In compliance with laws and regulations such as the *Law of the People's Republic of China on Guarding State Secrets*, the *Regulation on the Implementation of the Law of the People's Republic of China on Guarding State Secrets*, the *Cybersecurity Law of the People's Republic of China* and the *Data Security Law of the People's Republic of China*, we formulated relevant systems and plans such as the *Archives Management Measures of Huishang Bank*, the *Information Technology Security Management Measures of Huishang Bank*, the *Measures for Data Security Management of Huishang Bank*, the *Implementation Rules for Data Extraction of Huishang Bank*, the *Office Desktop Information Security Management Specifications of Huishang Bank*, the *Emergency Plan for Data Security Incidents of Huishang Bank*, the *Technical Specifications for Data Desensitization of Huishang Bank*, the *Implementation Rules for Security Management of Information System Data Permissions of Huishang Bank*, the *Data Security Risk Assessment Specifications of Huishang Bank*, the *Implementation Rules for Security Management of Huishang Bank Financial Private Network*, and the *Management Measures for Mobile Internet Applications of Huishang Bank*. We also issued the *Information System Security Coding Specifications of Huishang Bank* and the *Information System Security Requirements Specifications of Huishang Bank*. These policies and plans specify regular management standards of financial information and handling processes for unexpected information leakage, to effectively reduce the risk and mitigate consequences of information leakage. In an attempt to improve information security management, we appoint data security officers across the Bank. They are responsible for taking data security measures and further refining the data security grid management system.


## Strengthening the Data Security Defense System

Huishang Bank consistently prioritizes data security as a key task in driving the Bank's high-quality development. The Bank actively develops and refines its data security protection system, implements security control measures throughout the entire data lifecycle, and continuously improves its data security protection mechanisms.




### Management Mechanisms

A comprehensive data security management system has been developed, encompassing decision-making, management, execution, and supervision levels. The Bank has set up the Huishang Bank Financial Technology Development Leadership Group, the Huishang Bank Consumers' Rights Protection Work Leadership Group, and the Huishang Bank Internet Information Security Disposal Leadership Group. By clarifying the responsibilities and work rules of the guiding and decision-making institutions in information technology security and data security-related fields, the Bank ensures the implementation of data security management responsibilities at every level to further refine the data security grid management system.




### System Construction

- ✓ We have formulated and implemented the *Data Security Construction Plan of Huishang Bank (2024-2026)* to continuously strengthen data security construction from three aspects: data security management system, data security technology system, and data security monitoring system.
- ✓ We have established an enterprise-level data security protection mechanism, integrating data security into the financial technology strategic planning. A separate security architecture planning has been established to coordinate the management of network security, data security, and application security. We have organized and conducted Data Management Capability Maturity Model (DCMM) assessment and obtained the Level 4 certificate.
- ✓ We have revised the data security management measures, independently conducted bank-wide data security risk assessments, strengthened the operational control of external data, and standardized the usage procedures of various types of data.




### Data Classification and Hierarchical Management

In accordance with regulatory requirements and combined with the Bank's actual conditions, we have formulated data classification and hierarchical standards. Data classification, grading, and tagging are carried out through the data classification and hierarchical system, laying a solid foundation for subsequent data security management and the application of data hierarchical control scenarios.




### Data Security Technical Prevention and Control

We have strengthened the construction of data security technical capabilities, promoted the application of terminal transparent encryption and decryption technology, completed the distribution of encryption strategies across the head office and branches, upgraded the classification and hierarchical system to improve classification and grading efficiency. We have built a data security dashboard that integrates security tools such as data classification and hierarchy, and data safes, realizing the unified display of data security monitoring data.



### Supervision and Audit

We have conducted regular special audits focusing on anti-money laundering management, credit reporting management, consumer rights protection, and similar areas. We have also maintained ongoing attention to personal information security management during the Bank's internal control testing and certain economic responsibility audits, ensuring timely supervision and the advancement of rectifying audit-identified issues and weaknesses in management.



### Data Security Culture Construction

We have leveraged the Zhiniao platform to provide employees with multiple data security training sessions. We have conducted on-site training for new employees and personnel involved in business-technology integration respectively. Through violation cases, we have enhanced the data security awareness of trainees. Additionally, we have organized bank-wide data security training via the online learning platform Zhiniao to enhance the overall data security awareness within the Bank.



### By the end of 2025, Huishang Bank:

- Organized online data security training for all bank staff.
- Won the Excellent Case of Network Data Security awarded by the Cyberspace Administration of the CPC Anhui Provincial Committee.



the Excellent Case of Network Data Security awarded by the Cyberspace Administration of the CPC Anhui Provincial Committee.

**【Case: Empowerment through Training to Strengthen Protection and Build a Strong Financial Cybersecurity Line】**

In 2025, to implement national cybersecurity laws and regulations as well as the Bank's internal security management requirements, enhance the cybersecurity awareness and protection skills of technical personnel, and build a strong financial cybersecurity line, Huishang Bank launched special cybersecurity training. This training invited experts from leading domestic security service companies to give lectures, covering technical staff in security, network, development and other technical lines. Centered on the core idea of combining "technical prevention" with "human prevention" and integrating "theory" with "practice", the training covered cybersecurity awareness courses such as personal information protection, data security, and social engineering, as well as cybersecurity skill courses including CTF, cryptography, and Web security. A graduation examination was organized after the training, and all trainees passed smoothly and received graduation certificates, effectively enhancing the cybersecurity risk awareness and practical response capabilities of technical personnel.



**Strengthening Data Protection Throughout the Entire Process**

In accordance with the *Measures for Data Security Management of Huishang Bank*, the *Information Technology Security Management Measures of Huishang Bank*, and the *Archives Management Measures of Huishang Bank*, the Bank has defined the organizational structure for data security management, established principles for data security management, and set forth rules for data security classification and grading. It also presents management standards and requirements for securing data across its entire lifecycle, including stages such as data collection, transmission, storage, utilization, deletion, and destruction.

- During the data collection process**

When personal information is collected directly through the app, authorization from the individuals whose information is being collected must be obtained via contractual clauses such as the *Huishang Bank Electronic Banking Customer Service Agreement (Individual)* and the *Privacy Policy*. Before collecting data from external suppliers, the Bank conducts external data introduction assessments to clarify the scope, frequency, and purpose of data collection. It also defines the responsibilities and obligations of both parties regarding data security through contracts and agreements, ensuring the legality and compliance of external data introduction.
- During the data transmission and storage process**

The Bank has adopted security technologies and equipment such as firewalls and functional intrusion detection to ensure the security of the data transmission network. Meanwhile, an assessment and approval mechanism for outgoing sensitive information has been established. Data classified as Sensitive Level or above must undergo assessment and approval authorization before being transmitted outside the Bank, and shall be transmitted via methods such as data encryption and secure transmission channels.
- During the data utilization process**

The Bank has formulated customer sensitive data identification rules, optimized data anti-leakage strategies, completed the bank-wide promotion and deployment of office terminals, strengthened the management of data outbound channels, and monitored and protected the flow of sensitive data, continuously enhancing the data security control capability of the Bank's office terminals. At the same time, the Bank continues to promote cloud desktop application scenarios, enabling functions such as technical operation and maintenance, data query, emergency office work, and system development within cloud desktops. This meets the requirement that data does not leave the secure environment, effectively preventing the risk of sensitive data leakage.
- During the information destruction process**

Using professional technologies and tools such as media degaussing, dismantling and crushing, the Bank timely deletes and destroys data stored in media, preventing the risk of information leakage caused by malicious data recovery.

**Enhancing the Development of the Disaster Recovery System**

Huishang Bank has continued to exert efforts in the construction of disaster recovery centers, steadily expanding the coverage of dual-active information systems, and consistently refining the framework of the disaster recovery system with "three centers in two cities". In 2025, the number of the Bank's critical information systems increased from 13 to 22, and the related disaster recovery construction was successfully completed. In addition, the Bank actively carried out emergency drills in various fields, covering infrastructure, application systems, network security, fire protection, disaster recovery switching and other aspects, with a total of more than 280 drills conducted.

**Improving Data Security Assurance**

Huishang Bank coordinates the advancement of security management, security technology, and security operation. It comprehensively strengthens security protection in networks, systems, hosts, terminals, and other fields, effectively preventing and resolving various information technology security risks. This provides a solid and reliable security guarantee for the Bank's digital transformation and sustainable and healthy business development, and comprehensively builds a strong line of defense for network and data security.

- Strengthening Security Management**

The Bank regularly organizes emergency drills for information systems and networks under various scenarios to continuously improve emergency response plans. It strictly standardizes network access and exit management, optimizes system access policies, and strictly controls network security risks. The Bank continuously strengthens the full-process management of information technology outsourcing, standardizes the behavior of outsourcing personnel, conducts on-site inspections of outsourcing service providers, and effectively consolidates outsourcing security responsibilities.
- Enhancing Security Technology**

The Bank steadily promotes the construction of a development security management platform and completed the deployment of tools such as threat modeling and interactive security testing. It continues to optimize the unified security management platform, realizing data docking across multiple systems, promoting the rapid association and closed-loop management of vulnerabilities and assets. The Bank improves the host intrusion detection system, strengthens security protection for anti-virus, containers, micro-segmentation, applications, and other aspects, and comprehensively enhances underlying protection capabilities.
- Ensuring Security Operation**

The Bank completed security detection and assessment of Internet information systems, conducts regular inspections of the Bank's Internet assets, and timely rectifies various security vulnerabilities. It thoroughly promotes the special rectification of "Two Highs and One Weakness", comprehensively investigates high-risk vulnerabilities and insecure ports, and continuously eliminates security risks. The Bank carries out regular security operations for hosts, terminals, and networks, timely handles suspicious events, and ensures the stable operation of the Bank's technology systems.

**By the end of 2025, Huishang Bank:**

- Unified planned and constructed an Internet Zone for Affiliated Institutions, organized the migration of a total of **32** sets of Internet and external connection application systems for **4** affiliated institutions, and completed risk investigations for **118** existing external cooperative institutions, continuously reducing potential network security risks.
- Completed the deployment of Intranet EDR functions, covering a total of **3,050** devices such as head office intranet office terminals, further improving terminal threat detection capabilities.

# 04 Green Operation

## Anchoring Dual Carbon Goals, Building a Green Future Together

Against the backdrop of joint global action to address climate challenges and accelerate the green and low-carbon transition, China's dual carbon goals serve not only as an important guide for the sustainable development of humanity, but also as a major strategic arrangement for the country to advance ecological civilization and achieve high-quality development. As a leading local financial institution, Huishang Bank takes the initiative to shoulder its responsibility for green development, proactively addresses climate change, follows the national strategic direction, deeply integrates green transformation into its entire development process, supports ecological civilization construction with practical measures, and continuously injects financial momentum into the realization of the dual carbon goals.



Responding to Climate Change

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Practicing Green Operations

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## Responding to Climate Change

In recent years, increasingly complex and volatile climate risks have triggered extreme weather and numerous uncertainties worldwide, continuously affecting the steady development of various industries. As a result, environmental and climate risks faced by financial institutions have been on the rise, and have now become a key risk factor that cannot be ignored in the financial sector. In response, China has clearly set the dual carbon goals of peaking carbon emissions by 2030 and achieving carbon neutrality by 2060, firmly anchoring the direction of green and low-carbon transition.

Against this background of both opportunities and challenges, Huishang Bank proactively follows the trend of green transformation, strictly follows the framework requirements of the Task Force on Climate-related Financial Disclosures (TCFD), deeply integrates climate governance, risk management and control with strategic development, and comprehensively enhances its systematic capacity to address climate change. The Bank has established a Leading Group for Corporate Social Responsibility Management, incorporating climate and environmental risks into the Bank's overall governance. It promotes the identification of potential financial risks arising from climate change and, in accordance with TCFD definitions, classifies them into physical risks and transition risks. For physical risks caused by extreme weather such as typhoons, rainstorms and floods, the Bank has formulated special emergency response plans including the Emergency Response Plan of Huishang Bank for Natural Disasters and the Emergency Response Plan of Huishang Bank for Flood Control, continuously advances the construction of a "Safe Huishang Bank", and improves emergency response and operational support capabilities. For risks arising from policy and market transition, the Bank has established an intelligent risk control system that realizes forward-looking risk prediction and dynamic early warning through a combination of online monitoring and offline inspections. Environmental and climate risks are fully embedded into the whole-process management of credit granting, post-loan management and other links, effectively safeguarding the stability and continuity of financial businesses and actively responding to climate change with sound operations.

At the same time, climate change has provided development opportunities for the vigorous rise of green industries. As societal attention to and demand for green and low-carbon development continue to grow, green finance has become an inevitable trend. Huishang Bank actively responds to national and local green finance policies, improves its green finance management system, sets up dedicated green finance teams, and keeps abreast of cutting-edge policy developments. The Bank increases support for key green and low-carbon projects and actively guides credit resources toward energy-saving, emissions-reduction, low-carbon and environmentally friendly green enterprises and projects. It continuously innovates and improves a multi-tiered green financial product system covering green credit, bonds, investment, leasing and other instruments, enhances the quality of green financial services, and achieves sound and sustainable development while supporting the national dual carbon goals.

## Practicing Green Operations

With a long-term perspective, Huishang Bank strictly abides by the Environmental Protection Law of the People's Republic of China and other relevant laws and regulations, incorporates environmental goals into its operations, continuously enhances the depth, scope and precision of energy and resource utilization, and strives to achieve green, low-carbon and sustainable development in its own operations.

## Reducing Emissions

As a financial institution, the Bank's daily operations do not generate industrial wastewater, waste gas or hazardous waste. Huishang Bank actively reduces the discharge of solid waste, domestic wastewater and carbon dioxide through compliant disposal, recycling and energy structure upgrading, continuously minimizing the negative environmental impact of its business.



- The Bank strictly complies with the Law of the People's Republic of China on Prevention and Control of Environmental Pollution by Solid Waste. All waste in office buildings is sorted; non-recyclable waste is disposed of by sanitation companies on a regular basis, and recyclable waste is collected and processed by specialized recycling companies on time.
- Domestic wastewater from office activities is treated and discharged in compliance with the Water Pollution Prevention and Control Law of the People's Republic of China and other relevant laws and regulations.
- The Bank has formulated the Action Plan of Huishang Bank on Food Conservation and Anti-Food Waste, strengthening management to reduce food waste and food waste discharge.



### Promoting Circular Utilization

- To improve resource recycling efficiency, in 2025 the Bank conducted a comprehensive inventory of old furniture in the Binhu Office Area, Wanxun Building and other premises, and developed a recycling plan to maximize the reuse of old furniture.



### Advancing Energy Consumption Transition

- The primary sources of the Bank's greenhouse gas emissions are purchased electricity and the combustion of fossil fuels such as gasoline used in business vehicles. The Bank reduces greenhouse gas emissions by replacing traditional lighting with LED lights and replacing old fuel vehicles with new energy vehicles.

| Emissions                                  | Unit                        | 2025      | 2024      | 2023      |
|--|-----------------------------|-----------|-----------|-----------|
| Total GHG emissions (Scopes 1 and 2)       | tCO <sub>2</sub> e          | 25,180.20 | 25,212.14 | 24,203.13 |
| Direct GHG emissions (Scope 1)             | tCO <sub>2</sub> e          | 2,223.90  | 2,518.58  | 2,965.16  |
| Including: natural gas emissions           | tCO <sub>2</sub> e          | 1,403.38  | 1,612.99  | 1,727.20  |
| Including: diesel emissions                | tCO <sub>2</sub> e          | 38.32     | /         | /         |
| Including: gasoline emissions              | tCO <sub>2</sub> e          | 782.20    | 905.59    | 1,237.96  |
| Indirect GHG emissions (Scope 2)           | tCO <sub>2</sub> e          | 22,956.30 | 22,693.55 | 21,237.97 |
| Including: purchased electricity emissions | tCO <sub>2</sub> e          | 22,956.30 | 22,693.55 | 21,237.97 |
| Per capita GHG emissions                   | tCO <sub>2</sub> e/employee | 4.43      | 4.45      | 3.25      |
| Wastewater discharge                       | 10,000 tons                 | 14.58     | 13.81     | 21.52     |
| Total non-hazardous waste emissions        | tons                        | 73.86     | 65.75     | 92.80     |
| Non-hazardous waste emission density       | tons/employee               | 0.040     | 0.032     | 0.055     |

Notes:

<sup>1</sup> The statistical scope for key environmental performance indicators related to resource use covers the data of Huishang Bank's head office and branches. (Among them, the total volume and intensity of non-hazardous waste emissions are based on the head office's data only.) Per capita GHG emissions include personnel at head office and branch offices.

<sup>2</sup> Based on operational characteristics, the Bank's direct GHG emissions (Scope 1) come from gasoline, diesel and natural gas; indirect GHG emissions (Scope 2) come from purchased electricity.

<sup>3</sup> Greenhouse gas emissions are presented in carbon dioxide equivalent. The average net calorific values of various energy sources are derived from General Principles for Calculation of Comprehensive Energy Consumption (GB/T 2589-2020 issued by the State Administration for Market Regulation and Standardization Administration of China), with the average net calorific value of natural gas at 356.09 GJ/10,000 m<sup>3</sup>, gasoline at 43.12 GJ/t, and diesel at 42.7 GJ/t. Carbon content per unit calorific value and fuel oxidation rate are sourced from the *Accounting Methods and Reporting Guide for Greenhouse Gas Emissions from Public Building Operators (Trial)* issued by the National Development and Reform Commission. Emissions from purchased electricity adopt the 2023 national average power carbon emission factor of 0.5306 tCO<sub>2</sub>/MWh. GWP values are sourced from the IPCC Sixth Assessment Report (AR6) 2022.

<sup>4</sup> The hazardous waste generated during the Bank's operations mainly consists of a small number of used toner and ink cartridges from office printing equipment. These are all properly recycled and disposed of by suppliers and pose no material impact. Therefore, KPI A1.3 (total amount of hazardous waste produced) is not disclosed in this Report.

<sup>5</sup> The 2025 wastewater discharge volume is calculated using an effective contaminant ratio of 0.8, as per the *Manual of Pollutant Discharge Coefficients for Domestic Pollution* issued by the Ministry of Ecology and Environment of the People's Republic of China.

## Conserving Resources

Huishang Bank strictly abides by the Energy Conservation Law of the People's Republic of China, takes improving energy use efficiency as one of the core priorities of operational management, continuously strengthens the refined management and allocation of energy and resources, and effectively establishes a resource-efficient operational model.

### Promoting Paperless Office

The Bank vigorously promotes paperless counter services by enabling customers to sign on digital terminals instead of paper vouchers and storing electronic vouchers in the system instead of keeping paper business certificates at branches. This not only improves service efficiency and optimizes customer experience, but also saves costs on voucher printing, distribution, sorting, scanning and archiving, and reduces paper waste. In 2025, the paperless penetration rate of counter services reached 88%, effectively implementing the green operation model.

### Reducing Energy Consumption

The Bank strengthens precise control over energy use, upholds standardized electricity use practices, improves electricity efficiency, and conserves power consumption:

- Adjust air conditioning operating hours according to weather changes and set temperature limits to minimize electricity and natural gas consumption.
- Reduce standby time of office equipment such as computers, printers and copiers.
- Maximize natural lighting in office areas to reduce power consumption for lighting.
- Install intelligent settings for elevators to avoid unnecessary single operation.
- Urge property management personnel to strengthen equipment maintenance.
- Increase building inspections to eliminate "daytime lights" and "all-night lights".
- Implement centralized lighting control, adopt LED energy-saving lamps and install sensor switches in public areas.
- Enhance monitoring through the energy consumption analysis system and promptly resolve abnormal energy consumption data.

### Practicing Water Conservation

The Bank continuously improves water resource utilization efficiency and reduces water consumption through technological upgrades and management optimization, building a water-saving operational environment.

- Install sensor faucets in canteens and restrooms.
- Strengthen pipeline inspection and maintenance to detect leaks; in 2025, the Bank carried out leak repairs in the canteen kitchen to eliminate hidden dangers of water waste.
- Strengthen water use management in key areas and eliminate running, bubbling, leaking and dripping through signage and routine inspections.
- Adopt a rain-sewage diversion system to improve water resource reuse rate.
- Enhance monitoring via the energy consumption analysis system and promptly resolve abnormal water use data.

| Item                                | Unit                  | 2025      | 2024      | 2023      |
|-------------------------------------|-----------------------|-----------|-----------|-----------|
| Total energy consumption            | MWh                   | 53,535.72 | 50,850.32 | 46,487.47 |
| Total direct energy consumption     | MWh                   | 10,270.92 | 8,558.94  | 9,247.47  |
| Including: gasoline                 | 10,000 L              | 35.71     | 39.8      | 54.4      |
| Including: diesel                   | 10,000 L              | 1.4       | /         | /         |
| Including: natural gas              | 10,000 m <sup>3</sup> | 70.9      | 74.5      | 79.8      |
| Total indirect energy consumption   | MWh                   | 43,265    | 42,291    | 37,240    |
| Including: purchased electricity    | 10,000 kWh            | 4,326.5   | 4,229.1   | 3,724.0   |
| Total energy consumption per person | MWh/person            | 9.42      | 8.97      | 6.24      |
| Water consumption                   | 10,000 tons           | 18.2      | 17.3      | 26.9      |
| Water consumption per person        | tons/person           | 32.06     | 30.5      | 36.08     |

Notes:

<sup>1</sup> The statistical scope for key environmental performance indicators related to resource use covers the data of Huishang Bank's head office and branches; intensity data includes personnel at head office and branch offices.

<sup>2</sup> Total energy consumption is calculated based on electricity, natural gas and fuel consumption, as well as standard coal conversion coefficients (reference values) for various energy sources in Table A.1 of *General Principles for Calculation of Comprehensive Energy Consumption (GB/T 2589-2020)* issued by the State Administration for Market Regulation and Standardization Administration of China. Gasoline and diesel densities used in the calculation are from the *Statistical Report System for Energy and Water* released by the National Bureau of Statistics in January 2025.

<sup>3</sup> Energy consumption conversion: 1 liter of gasoline = 8.7 kWh, 1 liter of diesel = 10.2 kWh, 1 cubic meter of natural gas = 9.9 kWh.

<sup>4</sup> KPI A2.5 (consumption of packaging materials in total for finished products) is not applicable to the Bank since its operations do not involve the usage of packaging materials.

## Awareness Promotion

In 2025, Huishang Bank continued to deepen publicity and education on green operations, promoted low-carbon concepts through diverse channels, and carried out various environmental public welfare activities such as "Zero-Waste Initiative, All Things OK!", "Earth Hour" and "Clean Plate Campaign" to popularize energy-saving knowledge. The Bank has further integrated green and low-carbon concepts into its operation management and business development, contributing Huishang Bank's strength to the realization of the national dual carbon goals.

### 【Case: Huishang Bank Launches National Energy Conservation Publicity Week with the Theme "Energy Conservation & Efficiency Improvement, Innovation-led Renewal"】

In June 2025, to enhance the environmental awareness of all employees and advocate a green and low-carbon working and lifestyle, Huishang Bank launched an energy conservation publicity week under the theme "Energy Conservation & Efficiency Improvement, Innovation-led Renewal". The Bank carried out all-round and three-dimensional publicity and guidance by designing themed posters displayed on electronic screens in office buildings and launching special columns on WeChat Official Accounts, encouraging all employees to participate actively. Employees were called on to save every kilowatt-hour of electricity, every drop of water and every sheet of paper starting from daily trivial matters, and to explore more efficient and intelligent energy-saving management models with new technologies, methods and ideas, leading a new trend of green office through innovation.



National Energy Conservation Publicity Week



"Zero-Waste Initiative, All Things OK!" Campaign



The "Clean Plate Campaign"

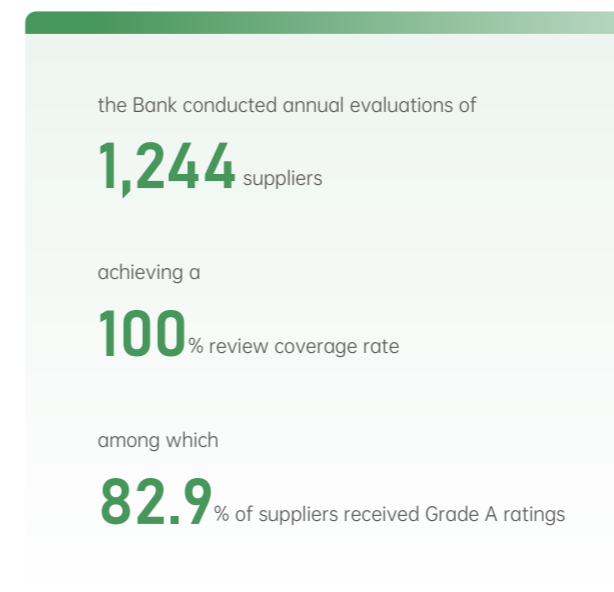
## Green Procurement

In accordance with the Bidding Law of the People's Republic of China, the Regulation on the Implementation of the Bidding Law of the People's Republic of China and other relevant national laws and regulations, Huishang Bank continues to standardize evaluation criteria for supplier access, annual supplier assessment and other aspects, and further promotes green and sustainable procurement management.

At the supplier admission stage, the Bank gives priority to the procurement of green, energy-saving and environmentally friendly products. Based on project conditions, suppliers with environmental management system certification and quality control system certification are given priority for admission, and suppliers are required to explain their green, energy-saving and low-carbon environmental practices. In addition, during the bidding stage, the Bank requires suppliers to sign integrity commitments and provides integrity training for cooperating bidding agencies and internal centralized procurement personnel, further tightening supplier screening and access.

In terms of supplier supervision and evaluation, the Bank has formulated the Detailed Rules of Huishang Bank on the Management of Centralized Procurement Suppliers' Misconduct (Trial), established and improved a supplier adverse information notification mechanism, and conducts daily supervision and annual evaluation based on indicators such as product performance, service capacity and business ethics. It strengthens the integrity management of suppliers, urging them to improve internal management and enhance the quality of supplied products and services. Regarding supplier rectification, suppliers with deficiencies in supply or services are required to submit rectification plans and implement them to effectively improve product and service quality. In 2025, the Bank conducted annual evaluations of 1,244 suppliers, achieving a 100% review coverage rate, among which 82.9% of suppliers received Grade A ratings. Five suppliers violating integrity requirements were identified and blacklisted.

In 2025



# 05 Harmonious Coexistence

## Practising Financial Goodness and Sharing a Better Home

Huishang Bank has always adhered to the talent concept of "attracting talents with ambition, cultivating talents with potential, and appointing talents with competence". We effectively protect the legitimate rights and interests of employees, build a sound training system and career development paths for employees, support their career growth and personal development, and are committed to creating a diverse, inclusive, healthy and safe working environment to promote the common progress and win-win development of the Bank and its employees. Meanwhile, Huishang Bank continues to deepen the practice of social responsibility, actively participates in public welfare and charitable causes, and demonstrates its corporate social responsibility and humanistic care through concrete actions.



Promoting Employee Development

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Engaging in Social Welfare

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## Promoting Employee Development

Guided by the strategy of "Strengthening the Bank through Talent", Huishang Bank continues to deepen the reform of the talent development system and mechanism. The Bank earnestly safeguards the legitimate rights and interests of employees, strictly abides by the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China*, the *Provisions on the Prohibition of Using Child Labor* and other relevant national labor laws and regulations, and has formulated the *Measures for the Management of Employees' Compensation of Huishang Bank*, the *Measures for the Management of Employee Recruitment of Huishang Bank*, the *Measures for the Management of Employee Demission of Huishang Bank*, the *Attendance Management Policy for Huishang Bank* and other management systems. In 2025, the Bank continued to make efforts in cadre development, talent training, performance and compensation, organizational optimization and employee protection, providing solid talent support and intellectual guarantee for the high-quality development of the Bank.

### Recruitment

Following the principle of "setting up posts and prescribing staffing quota; filling vacant posts with qualified personnel; upholding equality, fairness and openness and practicing two-way selection; selecting the superior and ensuring quality", Huishang Bank continues to regulate and enhance its employee recruitment management, improve market-based talent selection mechanisms, optimize recruitment procedures, and support workforce restructuring and optimization. These efforts help attract and select top talent and provide strong talent support for the Bank's talent strategy.

In 2025, Huishang Bank continued to broaden talent recruitment channels, systematically built school-enterprise cooperation channels, and continuously enhanced its brand influence. It consolidated cooperation with key universities in Anhui Province, added cooperation channels with renowned universities in Hong Kong and Macao, and organized presentations at Tsinghua University, Peking University and other prestigious universities, continuously improving the influence of campus recruitment and the building of the employer brand. Taking management trainees as an example, applications for management trainee positions in 2025 campus recruitment exceeded 6,000, injecting fresh vitality into the workforce.

By the end of 2025, Huishang Bank had a total of 12,873 full-time employees<sup>1</sup>. The majority were under the age of 30 or between 30 and 39. More than 95% held a bachelor's degree or higher, and over 20% had intermediate or senior professional titles. The localized employment rate reached 86.66%. In 2025, the Bank hired 824 new employees and had 281 employee departures, resulting in a turnover rate<sup>2</sup> of 2.14%.

As of the end of 2025

Full-time employees

**12,873**

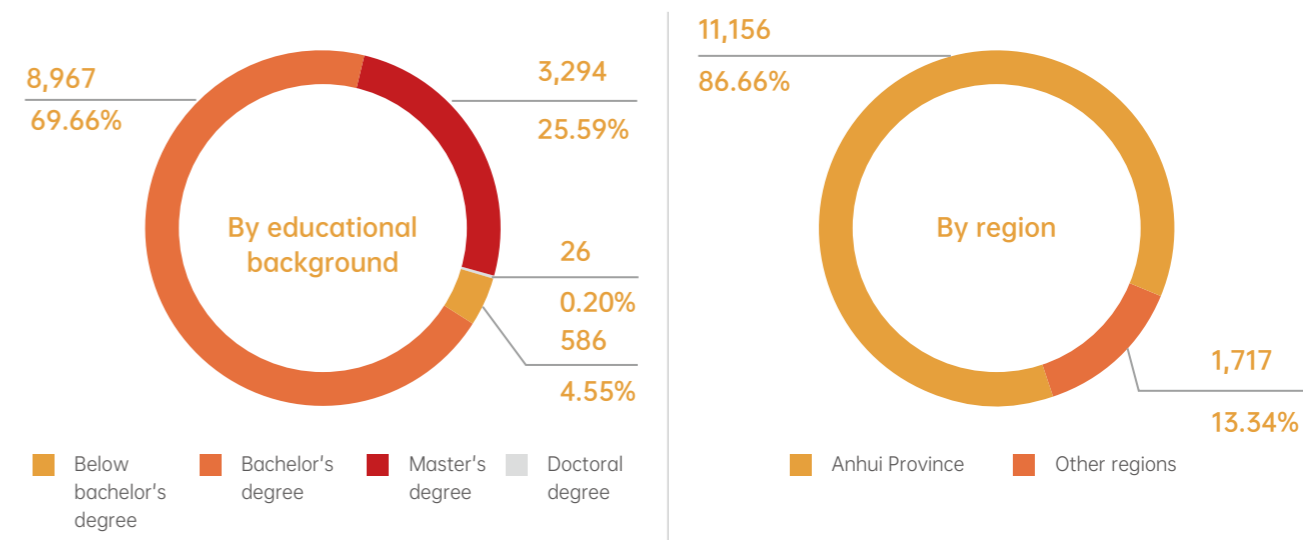
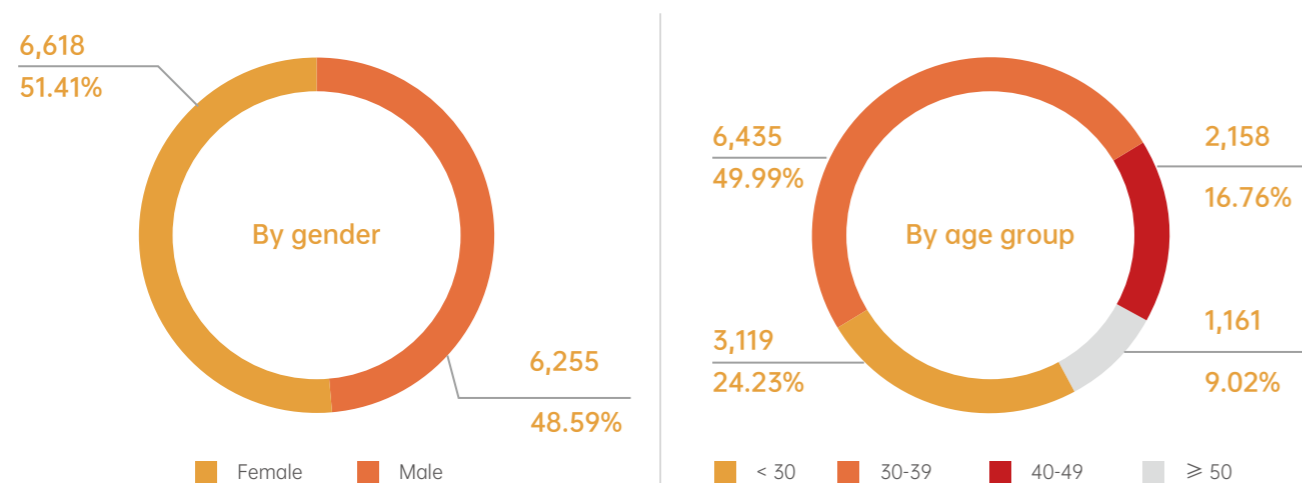
Localized employment rate

**86.66%**

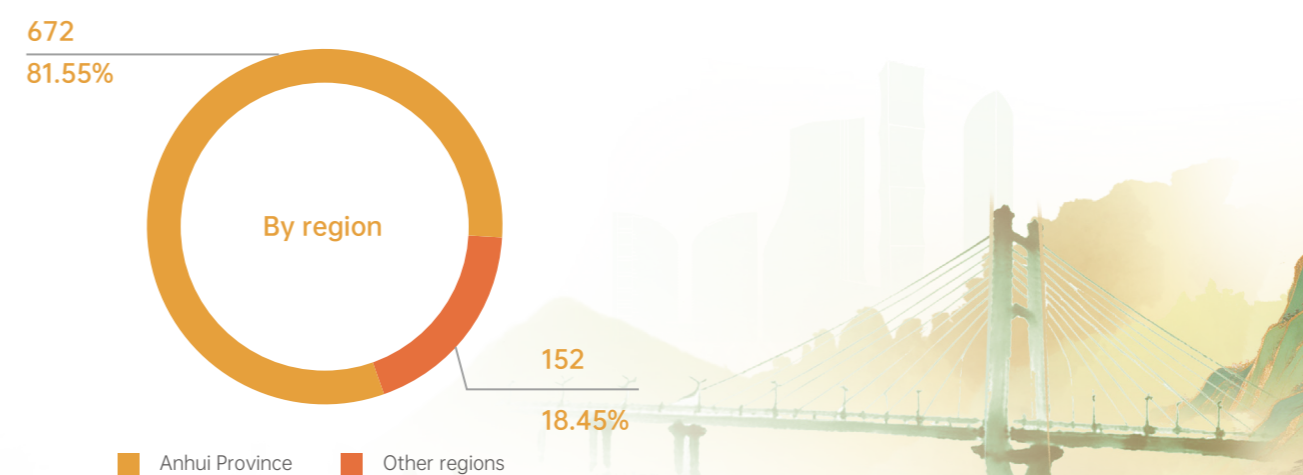
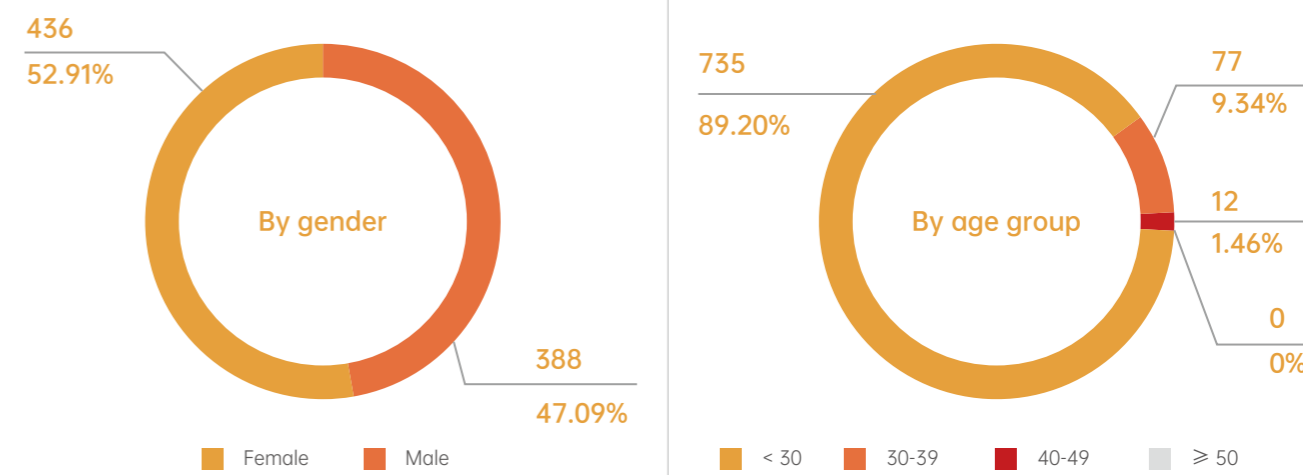
Employee turnover rate

**2.14%**

### Employee Structure in 2025



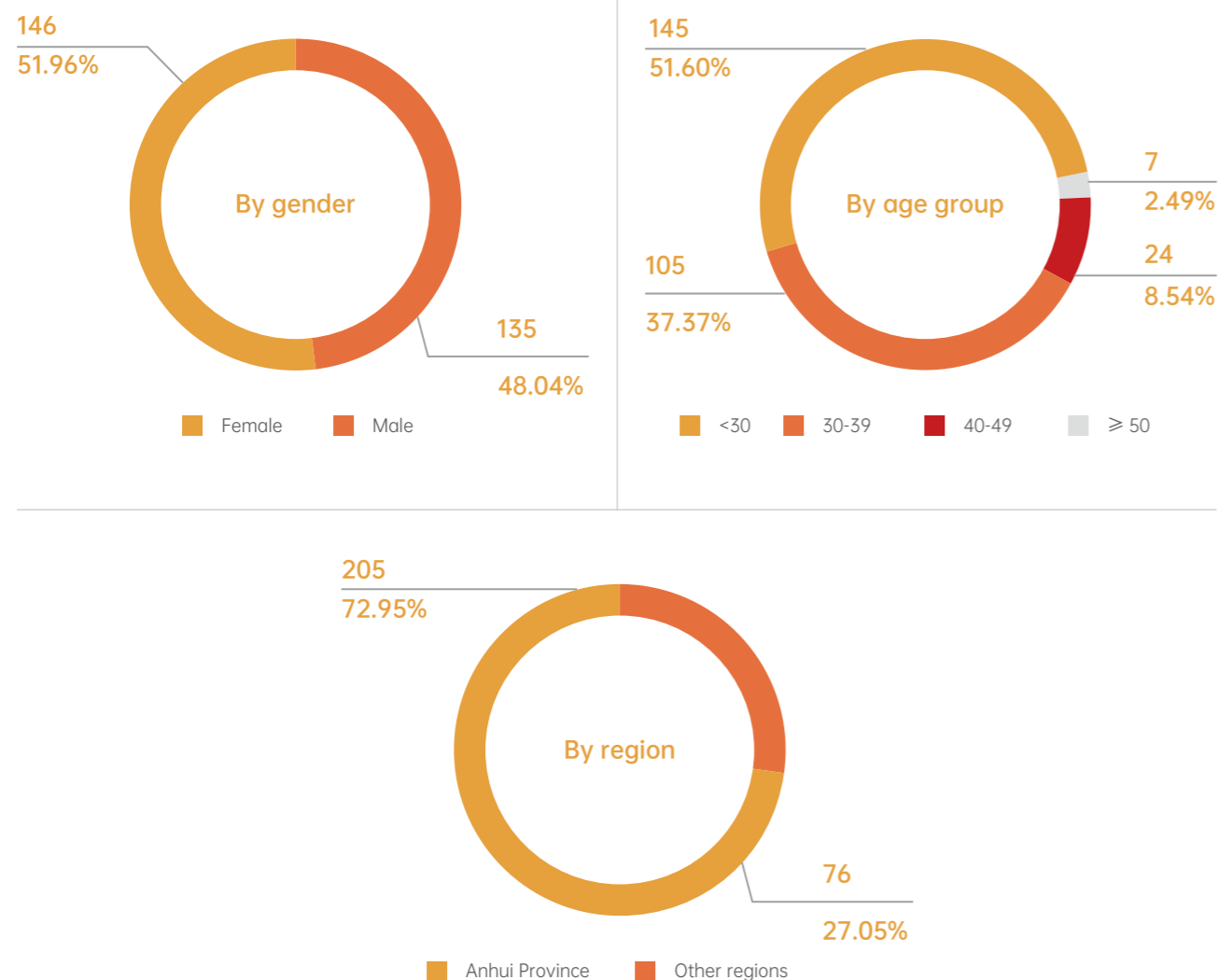
### New Recruitment Structure in 2025



<sup>1</sup> The total number of the Bank's employees includes all personnel across the head office, branches, and affiliated institutions.

<sup>2</sup> Employee turnover rate = Number of employees who left during the reporting period / (Total number of employees at the end of the period + Number of employees who left during the reporting period) × 100%.

### Employee Turnover in 2025



### Equality and Diversity

Huishang Bank is committed to creating a diverse and inclusive work environment. Upholding the principle of openness, fairness and impartiality, we ensure that every employee enjoys equal career development opportunities and a harmonious workplace. The Bank firmly prohibits any form of discrimination, whether based on ethnicity, gender, religion, physical condition, age, health status, marital status, childbirth status or sexual orientation. In 2025, the Bank continued to expand recruitment channels for diverse talents and actively attracted talents from different backgrounds, with 233 ethnic minority employees during the reporting period. It also actively promotes the resettlement of veterans.

In 2025

**233** ethnic minority employees

### Labor Standards

Huishang Bank strictly complies with the *Labor Law of the People's Republic of China*, the *Provisions on the Prohibition of Using Child Labor* and other relevant laws and regulations, and maintains a zero-tolerance policy toward child labor. To prevent inadvertent employment of child labor, the Bank has established a rigorous employment review process to strictly verify the authenticity of candidates' identity documents. If any such case is identified, the Bank will immediately terminate the labor contract in accordance with laws and regulations, properly handle the matter, and send the minor back to his or her parents or other guardians at the place of residence to protect their legitimate rights and interests. The Bank strictly abides by national laws and regulations, sets working hours for employees, and opposes all forms of forced labor. As of the end of 2025, no cases of child labor or forced labor were found at the Bank. In 2025, the Bank achieved a 100% labor contract signing rate and 100% social insurance coverage, effectively safeguarding the basic rights and interests of employees.

### Compensation Management

Huishang Bank's compensation management is linked to employee position sequence management, with the total amount adapted to risk-adjusted performance. Distribution follows efficiency first with due consideration to internal fairness, adapts to changes in the regional market environment, and implements institutional adjustments in strict accordance with macro policies.

Huishang Bank attaches great importance to talent incentives and development, regards compensation and benefits as a key strategy for attracting, retaining and motivating outstanding talents, and continuously improves the compensation and benefits system. In compliance with relevant national laws and regulations, it provides all employees with five social insurances, one housing fund, supplementary medical insurance, corporate annuities and other benefits, striving to enhance the comprehensiveness and perceived value of employee welfare security.

In 2025, Huishang Bank continued to promote compensation optimization, and advanced the establishment of a compensation standard featuring "clear position value, reasonable distribution gradient and effective incentive and restraint". It innovated welfare models, actively promoted the "Huimin Insurance" and employee voluntary welfare insurance purchase programs internally, improved the third pillar of employee health security, and explored the building of a "personal + family" health security closed loop. The Bank strengthened the management of entrusted annuity funds, improved manager assessment rules, reinforced incentives and restraints for investment managers, and promoted the long-term and steady appreciation of employees' annuity assets.

### Proportion of Employees Receiving Regular Performance and Career Development Assessments in 2025

| Type      | Indicator                   | Proportion (%) |
|-----------|-----------------------------|----------------|
| By gender | Female                      | 100            |
|           | Male                        | 100            |
| By title  | Senior management employees | 100            |
|           | Middle management employees | 100            |
|           | Junior employees            | 100            |

### Democratic Communication

Huishang Bank advocates democratic communication and maintains open communication channels for employees. It thoroughly implements the Workers' Congress system, holds regular Workers' Congress and Trade Union Members' Congress meetings, gives full play to the role of employee representatives and trade union representatives, promotes employee representatives' participation in formulating systems concerning the vital interests of employees, and effectively safeguards employees' rights to know, participate, express and supervise. The Bank has formulated the Implementation Rules for Employee Compensation Management of Huishang Bank, *Implementation Rules for Employee Compensation Management of Huishang Bank*, *Measures for the Management of Dispatched Workers of Huishang Bank*, *Measures for the Management of Designated Position Employees of Huishang Bank*, *Measures for the Management of Employee Demission of the Huishang Bank*, *Attendance Management Policy for the Huishang Bank*, *Abnormal Behavior Management Measures for Employees of Huishang Bank*, and *Annual Performance Assessment Measures for Employees of Huishang Bank*. These efforts significantly enhanced employees' democratic involvement in corporate governance.

In 2025, the Bank had a trade union established at every single business location with all employees signing in. In addition, all departments of the Bank have prepared a variety of anonymous feedback and satisfaction surveys to better listen to the voices of employees. Employees can also submit their thoughts and suggestions via proposals collection, the "Employees' Home" intranet forum, and the "Code Makes It Quicker" WeChat mini program.

## Employee Care

Huishang Bank provides thoughtful care to various employee groups, including female employees, employees in difficulties and customer service staff. The Bank actively implements the *Special Provisions of Anhui Province on Labor Protection for Female Employees* and the *Program for the Development of Women of Anhui Province (2021–2030)*, and carries out activities to care for female employees. The Bank pays close attention to the protection of the rights and interests of female employees, collects suggestions and opinions on women's work, and effectively protects pregnant and postpartum female employees during their three critical periods. In accordance with the Implementation Opinions on Building a Harmonious Labor Relationship, the Bank pays attention to employees in difficulties, conducts comprehensive surveys of extremely poor employees to fully understand their actual conditions, and enables them and their families to truly feel the warmth and care of the Huishang family. To further enhance employees' sense of belonging and happiness, Huishang Bank continues to provide holiday care for employees and sends festival greetings in conjunction with traditional national festivals.

### 【Case: Trade Union of Huishang Bank Builds Lactation Room to Warmly Protect Female Employees】

To effectively care for female employees, the Trade Union of Huishang Bank's Directly Affiliated Organizations has built a lactation room (Mom Care Center). Open to all female employees of the directly affiliated organizations, the center mainly serves pregnant and lactating female employees, providing a warm space for rest, leisure and communication, and has been well received. The center adopts eco-friendly materials and furniture, rationally divides functional areas such as partitions and leisure zones, and is equipped with blood pressure monitors, fetal heart monitors, disinfection cabinets and other equipment as well as parenting magazines to fully meet the needs of female employees. In 2025, the center was awarded the title of "Anhui Provincial Sunshine Home", reflecting the Bank's humanistic care and enhancing employees' sense of belonging.



### 【Case: Branches of Huishang Bank Build Stress Relief Rooms】

To care for employees' physical and mental health, relieve pressure on frontline employees and enhance team cohesion, the branch offices of Huishang Bank have built high-standard stress relief rooms. The rooms adopt a warm and comfortable design style. Indoor walls and columns are fully wrapped with eco-friendly soft-pack materials, and non-slip and wear-resistant soft floors are laid, effectively ensuring employees' safety while creating a soft and relaxing atmosphere. A special "Energy Transmission Station" is set up outdoors, equipped with inspirational slogan display boards and emotional counseling tips to provide immersive psychological guidance for employees before stress relief. The rooms are equipped with professional massage chairs, interactive somatosensory instruments and other equipment as well as leisure areas, meeting the diverse stress relief needs of employees and empowering them with humanistic care.



## Recreational and Sporting Activities

To foster a positive working atmosphere and improve employees' physical and mental health and work efficiency, Huishang Bank continues to improve the services of its Employee Activity Center.

Huishang Bank actively advocates national reading, extensively carries out various reading activities, continuously builds the "Scholarly Huishang Bank" brand, enriches employees' spiritual and cultural lives, and was awarded the title of "Top Ten Reading Promotion Institutions (Organizations)" of the province. The Employee Activity Center consists of calligraphy and painting areas, reading areas, fitness areas, chess and card rooms and dining areas. Employees can exercise, read and entertain in their spare time, release work pressure and return to work with a better mental state. In addition, the Bank actively organizes a variety of recreational and sports activities such as parent-child activities, walking activities, table tennis competitions, basketball competitions, badminton competitions and riddle guessing, enriching employees' spare time cultural life and enhancing their sense of happiness and team cohesion.

In 2025, Huishang Bank actively participated in various activities organized by higher-level authorities and won seventh place in the National Financial System Five-a-Side Football Tournament, achieving a historic breakthrough for Anhui's financial system in this event. In provincial competitions, it successively won excellent results including first place in the women's team event at the Provincial Organ Badminton Tournament, first place in the five-a-side and three-a-side mixed basketball tournaments at the Provincial Organ Basketball Games, second place in the mixed team event at the Anhui Banking Industry Badminton Tournament, second place in the men's basketball tournament at the Anhui Banking Industry Basketball Games, and third place in the five-a-side football tournament at the Provincial Organ Games.



Badminton Tournament



Football Tournament



Basketball Tournament

## Training and Development

Huishang Bank attaches great importance to talent training, systematically promotes the development of cadres and employees, and builds a sound training system and career development platform. We remain committed to the leadership of the Party and strive to offer employees diverse and professional training content. We continuously strengthen systematic and targeted training for management talents to meet the needs of technological innovation and digital transformation. We are actively building a unique talent training program system aligned with the Bank's development needs and innovating mechanisms for education and training. Our training system covers employees of all age groups and career stages, with both online and offline programs tailored by type and level. By prioritizing the allocation of training resources to grassroots departments, frontline employees, and key talents, we aim to enhance the overall capabilities of our leaders and employees and provide strong intellectual and talent support for high-quality business growth.

To continuously promote the scientific, institutionalized and standardized development of the Bank's education and training, improve the overall capabilities and qualities of employees, and drive the Bank's high-quality development, Huishang Bank has formulated the *Key Work Plan for Education and Training of Huishang Bank in 2025* and the *Guiding Opinions on Education and Training of Huishang Bank in 2025* to complete the annual planning and guidance. Meanwhile, it has taken the lead in revising the *Measures for the Management of Certified Post Employees of Huishang Bank*, fully implementing the requirements of "one person, one form" and "certificate holding as required", effectively ensuring the compliance, orderliness and implementation efficiency of certificate holding for posts across the Bank, and providing solid institutional support for business development.

Huishang Bank continues to upgrade and optimize various learning platforms, fully leveraging "Internet Plus" technologies to expand access to high-quality education and training resources. Based on continuously improving the three training platforms of the "Training Center", "Huiyin Online School" and "Huiyin Academy", we have steadily promoted the development of several special training programs for many years, such as the special training on Party building, training on creating "Hui" brands and the project on building a learning bank. These efforts have provided strong guarantees for the Bank's high-quality development.

## Highlights of education and training in 2025

### 【Case: Establishment of Huiyin Party School to Strengthen Party Theoretical Education】

In February 2025, Huishang Bank inaugurated the Party School of the CPC Huishang Bank Committee (Huiyin Party School for short), positioned as the main channel and front for the education and training of Party members and cadres, as well as a driver for deepening reform, transformation and development across the Bank. Throughout the year, various training sessions were organized, including joint study of Volume 1 of Xi Jinping: The Governance of China – Economic Selections, online study of Xi Jinping: The Governance of China (Volume V), and a reading class on studying and implementing the spirit of the eight-point central regulation, enabling in-depth understanding of political theories and ideological education.

### 【Case: Building a Categorized and Hierarchical Training System to Enhance Comprehensive Competencies】

Taking the establishment of Huiyin Party School as an opportunity, Huishang Bank has built a categorized and hierarchical training system featuring "Party building leadership, categorized and hierarchical training, and digital empowerment". It held 9 sessions of the "Big Vision" forward-looking leadership lecture series, and carried out more than 40 key offline programs including the "Huizhuo Plan" for middle and senior executives, the "Huiyang Plan" for senior managers of the whole bank, the "Huiying Plan" for heads of secondary teams at the Head Office, the "Huihang Plan" for new campus-recruited employees, and training for organization personnel, covering approximately 4,600 person-times. The new employee program won the "Talent Development Elite" award by Training magazine.

In 2025

carried out more than  
**40** key offline programs

### 【Case: Focusing on Business to Support the Development of Business Talents】

To consolidate professional foundations and build a high-quality workforce, Huishang Bank launched the "Chenguang Training Camp" – a special training program for corporate business relationship managers across the Bank in 2025. Adopting an innovative "training combined with practice" model, the training closely focuses on actual business, integrates theory and practice, helps participants build knowledge frameworks and strengthen practical capabilities. All participants successfully completed the training, injecting new vitality into the high-quality development of the Bank's corporate business and fulfilling the responsibility of talent cultivation and sustainable development.



Huishang Bank "Chenguang Training Camp" - Bank-wide Training Program for Corporate Business Customer Managers

### 【Case: Enriching Training Content to Further Improve Training Effectiveness】

Firstly, to continuously enhance the professional capabilities of the financial accounting line, Huishang Bank has steadily carried out a series of financial compliance training by combining "online + offline" and "inviting in + going out". By inviting external tax experts to conduct special training on tax risk management, organizing participation in online training on new accounting standards and VAT law by the State-owned Assets Supervision and Administration Commission of the State Council and high-end accounting talent training by the Anhui Accounting Society, the Bank further strengthened the professional literacy and compliance awareness of financial personnel, and comprehensively consolidated the foundation of financial compliance management across the Bank.

Secondly, to respond to the trend of digital transformation in the banking industry, as well as challenges such as narrowing net interest margin and intensifying competition, the Bank actively follows the national strategic direction of "digital finance", and organized the 2025 Digital Talent Training Camp, incorporating digital talent team construction into the "Nine Major Improvement Projects". Aiming to build a versatile digital talent team that "understands business, masters technology and excels at collaboration" through hierarchical certification and precise training, it drives business upgrading through talent upgrading and lays a solid foundation for high-quality development.

### 【Case: Strengthening Training Support to Assist Line Training】

To improve the talent training system, strengthen the professional literacy of the workforce and fulfill the responsibility of sustainable development, Huishang Bank has promoted talent training in multiple dimensions. In terms of the teacher system, it carried out the "Huidao Program" senior internal trainer training camp, organized the selection and employment of internal trainers, and guided branches to hold internal trainer competitions to consolidate the training faculty. In terms of the curriculum system, more than 700 courses were launched throughout the year, continuously improving the diversity and practicality of online courses. In terms of the channel system, it completed the bidding of training suppliers, broadened training channels and absorbed high-quality resources. In terms of the post qualification system, it revised the *Measures for the Management of Certified Post Employees of Huishang Bank*, held 34 internal qualification examinations throughout the year with 8,726 applicants and 4,853 passers, encouraged employees to obtain cross-certificates and carried out certificate incentives, organizing 2 sessions of certificate incentives for Head Office employees covering 605 person-times in total, comprehensively improving employees' job performance capabilities.

In 2025

held **34** internal qualification examinations throughout the year with **4,853** passers certificate incentives for Head Office employees covering **605** person-times in total

### 【Case: Implementing Learning Points Assessment to Stimulate Employees' Learning Enthusiasm】

To promote the construction of a learning-oriented organization, strengthen the process management and application of training results, Huishang Bank has established a differentiated points management system covering all positions and levels, creating an atmosphere of active learning. The Bank strictly implements the *Learning Points Management Plan*, clarifies the application mechanism of learning points in annual performance assessment and internal sequence evaluation and appointment, guides cadres and employees of the Head Office and branches to carry out regular learning in their spare time, helps improve the capabilities of all employees and empowers the sustainable development of the organization.

Key talent programs are an important starting point for training. In accordance with the requirement of "categorized and hierarchical training with prominent priorities", Huishang Bank has continuously developed and improved the characteristic training program system for key talents, including the "Big Vision" forward-looking leadership lecture series for middle and senior management personnel, and the "Huizhuo", "Huiyang", "Huiying", "Huidun", "Huijing", "Huidao", "Huihang" and "Huixing" programs, providing precise and systematic development paths for talents at different levels and positions, and effectively improving the overall quality and competitiveness of the talent team.

## “Big Vision” Forward-looking Leadership Lecture Series for Middle and Senior Management

### Training Highlights

- It enhances the Party spirit and comprehensive abilities of middle and senior management by delving into cutting-edge topics such as the interpretation of the spirit of the third plenary session of the 20th CPC Central Committee, macroeconomics, and new quality productive forces.

### Training Achievements in 2025

- The Bank hosted 9 sessions of the “Big Vision” forward-looking leadership lecture series for middle and senior management, with about **2,700** participants in total.

## Huizhuo Plan

### Training Highlights

- Constructs a “four-in-one” system covering Party spirit, trend analysis, business decision-making and risk compliance, with both political height and professional depth. The content focuses on cutting-edge industry topics such as digital economy and ESG integration, and innovatively integrates traditional Chinese culture with modern management.
- Adopts a “classroom + on-site visit” model combining red education and enterprise visits to efficiently implement theories and improve capabilities.

### Training Achievements in 2025

- Held in five phases this year, attended by about **300** middle and senior management personnel of the Head Office and executives of affiliated institutions.

## Huiyang Plan

### Training Highlights

- The training design closely follows the spirit of the annual work conference. Based on an in-depth analysis of the capability structure and growth needs of senior managers, it builds a curriculum system with “broadening vision, deepening professionalism and refining management” as the three core pillars, and correspondingly sets five modules including macro vision, regional development, digital-intelligent finance, organizational management and visit study.

### Training Achievements in 2025

- Comprehensive capability improvement training for senior managers of the whole bank in 2025, with **83** senior managers participating.

## Huidun Plan

### Training Highlights

- Integration of training and practice with focus on actual combat: breaking the traditional training model, taking real business problems as topics to promote learning by doing and practicing in battles.
- Categorized training based on aptitude: designing differentiated courses according to participants’ backgrounds and development stages to improve training pertinence and effectiveness.
- Full-process empowerment and closed-loop management: forming a complete closed loop from topic selection to result review to ensure effective learning and practical achievements.
- Resource sharing and achievement transformation: promoting excellent cases through the “Zhique” platform to realize experience sharing and value extension.

### Training Achievements in 2025

- Organized and implemented a series of training programs for heads of urban and county sub-branches.

## Huiying Plan

### Training Highlights

- Closely focuses on annual key work and research needs, centering on five core modules: “management efficiency, communication and coordination, business knowledge, industrial analysis and innovative thinking”. Adopts a diversified teaching mix of “theoretical teaching + enterprise visits + sand table simulation” to ensure in-depth integration of theory and practice, and targeted enhancement of participants’ practical management and communication capabilities and application of cutting-edge knowledge.

### Training Achievements in 2025

- A total of **209** secondary team leaders from the Head Office participated in the training.

## Huidao Plan

### Training Highlights

- Sets up a project roadshow session where participants present innovations around core businesses to realize immediate transformation of training effects.
- Carries out special training for senior internal trainers for the first time, builds a curriculum system of “professional skills + comprehensive literacy”, and cooperates with top universities to ensure forward-looking and high standards.
- Emphasizes “output after learning”, requiring each participant to develop high-quality courses and directly transform training effects into organizational knowledge assets.

### Training Achievements in 2025

- 43** participants from the Head Office and branches attended the training.

## Huihang Plan

### Training Highlights

- Innovative training model: builds an immersive growth ecosystem with a “five-vertical and five-horizontal” three-dimensional model, reforming single classroom teaching.
- Deepens school-enterprise cooperation: carries out pre-job training for new employees jointly with universities for the first time, expanding teaching venues.
- Training boosting business: establishes stable cooperation with Anhui Public Security College, promotes account opening at the college and opens a new path for cost reduction and efficiency improvement.

### Training Achievements in 2025

- The pass rate of new employees in the completion assessment reached **96%**, generally achieving the training goal of promoting learning through examination. **16** themed activities were carried out, more than **1,000** learning experiences collected, **19** official accounts published, **12** short videos produced, and a journal *Huiyin Freshmen 2025* compiled.

## Huijing Plan

### Training Highlights

- Innovatively introduces the “Huiyin Academy” online platform to realize the full-process digitalization of training management. From attendance check-in and course tasks to data sharing, it efficiently supports training operation, reflecting modernized and refined teaching methods.

### Training Achievements in 2025

- A total of **118** exemplary core young employees from the Head Office, branches, and affiliated institutions participated in the training.

### Huixing Plan

#### Training Highlights

- Focusing on self-improvement, quality enhancement, and skill honing, the plan is structured around five key modules: efficient communication management, effective problem-solving, development of structural thinking, personal organization leadership, and career development.

#### Training Achievements in 2025

- From May 26 to 29, 2025, the special training for campus-recruited management trainees of the Head Office under the "Huixing Program" was successfully held at Nanjing University, with **28** management trainees participating.
- From December 1 to 5, the second phase of training was successfully implemented at Nanjing Overseas Business Administration College, with **29** management trainees participating.

### Huiyun Plan

#### Training Highlights

- Leveraging the online learning platform, this plan innovates training formats and enhances the learning effect by offering a rich array of courses, live training sessions, online exams, and specialized roadmap learning.

#### Training Achievements in 2025

- The cumulative number of learning sessions of all employees reached **1.2987** million, with a total learning duration of **1.033** million hours.

#### Employee Training in 2025

| Type      | Indicator         | Average Hours of Training (Hours/Person) | Number of Trainees (Person) | Proportion of Trainees (%) |
|-----------|-------------------|--|-----------------------------|----------------------------|
| By gender | Female            | 195.70                                   | 6,590                       | 99.58%                     |
|           | Male              | 196.92                                   | 6,212                       | 99.31%                     |
| By title  | Senior management | 77.35                                    | 10                          | 100%                       |
|           | Middle management | 100.01                                   | 280                         | 95.56%                     |
|           | Junior employees  | 198.63                                   | 12,512                      | 99.54%                     |

## Health and Safety

Adhering to the objectives of "enhancing safety awareness, improving safety capabilities, creating a safe atmosphere and shaping a safety culture", Huishang Bank has high-quality promoted the 2025 "Safe Huishang Bank" campaign, conducted a full-coverage on-site inspection of 21 branches, urged all branches to carry out work safety in daily work, enforce strict requirements on a regular basis and implement practices in ordinary times, creating a sound atmosphere of "promoting construction through creation", and comprehensively protecting employees' health and safety.

### Huishang Bank has implemented multiple measures to continuously refine the security management of the Head Office building:

#### Optimizing team building

In line with the functional adjustment of Head Office departments, 119 employees were carefully selected to enrich the safety officer team of the Head Office based on strict standards of political quality, work style and physical fitness, consolidating the staffing guarantee for safety.

#### Strengthening equipment support

400 fire extinguishers and 3,500 self-rescue respirators were replaced in a timely manner, and expired equipment was recycled for practical training and drills, achieving both the recycling of equipment and the improvement of safety guarantee.

#### Improving the inspection mechanism

The Head Office carried out 6 pre-holiday safety inspections and 2 special inspections of key areas in the park throughout the year, and promoted part-time safety officers to conduct daily safety patrols covering fire control, electricity use, venue management and other contents.

#### Realizing closed-loop management

Special personnel were assigned to track the rectification throughout the process, forming a closed-loop management system for hidden danger investigation, reporting, handling and review.

Huishang Bank also attaches importance to the security work of its branches and sub-branches. The Bank continuously advances the creation of "Safe Huishang Bank" and has selected 21 "optimally safe branches" and 297 "optimally safe sub-branches". The branches and sub-branches are encouraged to share their security experience. The Bank also conducts off-site checks of its branches, oversees the transformation of outlets to meet security standards, and urges all branches and sub-branches to enhance safety management. Furthermore, to increase its early warning capability, the Bank has initiated a pilot program for a three-level alarm system, allowing alarm information from the pilot branches' outlets to be uploaded in real-time to the Head Office.

#### Measures and achievements

#### Implementing "Five Special Activities"

Ensuring safety and stability during major festivals, and intensifying the special action for "fire prevention and control in winter and spring".

Conducting all-staff education and publicity, and diligently organizing the activities for Work Safety Month and National Fire Prevention Day.

Consolidating and strengthening fire safety measures, and promptly carrying out "special inspections for fire hazards".

Resolutely preventing accidents and incidents, and conducting solid work on "special inspections for major accident hazards and security risks".

Enhancing national security publicity, and effectively implementing the work of "national security and people's defense line construction" and anti-espionage activities.

#### 【Case: Building an Innovative Training Model to Improve Employees' Safety Awareness】

To comprehensively improve employees' safety awareness and emergency response capabilities, Huishang Bank has built a safety publicity and education model featuring online-offline interaction and integration of training and drills. It launched the "Work Safety Lecture Hall" on the Zhiqie platform and released 42 micro-courses to promote fragmented learning of safety knowledge. Focusing on the key link of pre-job training for new employees, it provided the "first lesson" on security for more than 400 new employees, consolidating the foundation of occupational safety.

Adhering to the in-depth integration of training and business inspection, the Bank carried out 9 sessions of "sending training and drills to branches" and 48 sessions of "sending training and drills to departments", covering more than 2,800 employees. Focusing on real scenarios such as office building fires, armed robberies and electric vehicle spontaneous combustion, more than 30 "micro-drills" were conducted unexpectedly to strengthen practical skills in a frontline and practical manner, effectively improving the safety and emergency response level of all staff.

**【Case: Carrying Out Work Safety Month Activities to Create an All-Participatory Safety Culture】**

During Work Safety Month, Huishang Bank carried out a series of safety publicity, education and practical drill activities, creating a strong atmosphere where all staff understand safety, abide by safety and focus on safety. The Bank organized 32 sessions of centralized safety knowledge training, 235 sessions of self-rescue and mutual-rescue skill training, 22 office building fire drills and 421 various emergency "micro-drills" across the Bank, promoting practice through learning and preparing for emergencies through drills.

It thoroughly carried out the "Snap Safety Hazards" activity, encouraging employees to act as public safety "whistleblowers". A total of 608 hidden danger pictures were collected, and 20 "Most Valuable Safety Hazard Discoverers" were selected. The Head Office sorted out 66 hidden danger pictures and 100 common inspection points, incorporating them into the Bank's training content, forming a sound working pattern of "everyone is a safety officer, and everyone manages to ensure safety".

**Employee Health and Safety in 2025**

| Type                              | Unit   | Data in 2025 |
|-----------------------------------|--------|--------------|
| Number of work-related fatalities | Person | 0            |
| Number of work-related injuries   | Person | 0            |
| Lost days due to work injury      | Day    | 0            |

**Engaging in Social Welfare**

The prosperity of enterprises is closely tied to the progress of society. Only by actively giving back to society can a business achieve sustainability and earn respect and trust from the community. Huishang Bank upholds the mission of "achieving customers' dreams, creating values for shareholders, promoting staff development and assuming civic responsibilities", actively fulfilling social duties and demonstrating social commitment.

Huishang Bank has always actively fulfilled its social responsibilities and demonstrated corporate responsibility. It provides services deeply rooted in communities and people's livelihoods, continuously expands the coverage and influence of volunteer services, warms society and serves the people with sincere and friendly actions, and strives to build a normalized, branded and targeted volunteer service system and working mechanism. Focusing on the three dimensions of financial publicity, social responsibility and urban empowerment, Party organizations and volunteer service teams of all levels and branches regularly organize employees to enter communities, villages and schools on important nodes such as Lei Feng Memorial Day, Double Ninth Festival and school opening season, carrying out rich and diverse public welfare volunteer activities.

In 2025, the Bank's total external donations amounted to RMB 2,081,950, providing strong support for public welfare undertakings such as science, education, culture, health and public infrastructure construction. It extensively carried out more than 470 youth volunteer service activities including financial knowledge popularization, care for vulnerable groups and green and low-carbon development, with volunteer service hours exceeding 1,000 hours.



Continued title sponsorship of the Hefei Marathon



On-site of the Rescue Activity for Orphans and Disabled Children



Launching the 'Have a Glass of Water' charity initiative through our branches

**【Case: Huishang Bank Calls on Employees to Actively Participate in Voluntary Blood Donation】**

In 2025, the directly affiliated organizations of the Head Office actively responded to the call of Wannianbu Sub-district, encouraging employees to enthusiastically sign up and participate in voluntary blood donation. A total of 45 employees successfully donated blood, with a total blood donation volume of 11,100 ml. The activity was highly recognized by the sub-district and relevant units, which awarded Huishang Bank a thank-you letter and a silk banner, vividly demonstrating the strong sense of social responsibility and noble spiritual outlook of the Bank's employees.



**【Case: Huishang Bank Actively Builds the "Huishang Bank Red" Youth Volunteer Service Brand】**

The Bank focuses on the long-term development of volunteer services, actively builds a number of influential characteristic projects, solidly promotes the construction of youth volunteer service stations, and fully cultivates the "Huishang Bank Red" youth volunteer service brand. It fully stimulates youth vitality and creativity, leads young people to show their deeds in volunteer services, and interprets the responsibility and commitment of Huishang Bank with practical actions.



**【Case: Huishang Bank Officially Launches the "Hui Angel" Public Welfare Initiative】**

In May 2025, Huishang Bank jointly launched the "Hui Angel" public welfare brand with the Anhui Women and Children Development Foundation. With the theme of "Eco Walk – Environmental Cleanup", it focuses on urban ecological protection and carries out regular cleanup activities in community green belts, park dead corners and other areas. In addition, the project continuously carries out warm volunteer activities such as sending coolness in summer, sending warmth in winter, free support for college entrance examinations, caring for the elderly and children, and helping vulnerable groups. In 2025, the total raised funds exceeded RMB 140,000. The volunteer service team of Hefei Branch of Huishang Bank was awarded the "Anhui Volunteer Star of 2025", becoming the only financial institution collective in the province to win this honor.



## Appendix

### ESG Reporting Guide Index

| KPI                         | Description   | Chapter(s)                  | Remarks  |
|-----------------------------|---|-----------------------------|--|
| <b>A1: Emissions</b>        |   |                             |  |
| General Disclosure          | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. | Practicing Green Operations |  |
| A1.1                        | The types of emissions and respective emissions data.   | Practicing Green Operations |  |
| A1.2                        | Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility).   | Practicing Green Operations |  |
| A1.3                        | Total hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility).  | Not applicable              | Hazardous wastes produced from the Bank's operations are recycled by suppliers for disposal. |
| A1.4                        | Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility).  | Practicing Green Operations |  |
| A1.5                        | Description of emission target(s) set and steps taken to achieve them.  | Practicing Green Operations |  |
| A1.6                        | Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.  | Practicing Green Operations |  |
| <b>A2: Use of Resources</b> |   |                             |  |
| General Disclosure          | Policies on the efficient use of resources, including energy, water and other raw materials.  | Practicing Green Operations |  |
| A2.1                        | Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).  | Practicing Green Operations |  |
| A2.2                        | Water consumption in total and intensity (e.g. per unit of production volume, per facility).  | Practicing Green Operations |  |
| A2.3                        | Description of energy use efficiency target(s) set and steps taken to achieve them.   | Practicing Green Operations |  |
| A2.4                        | Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.  | Practicing Green Operations |  |
| A2.5                        | Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced.  | Not applicable              | This item is not relevant to the Bank's operations.  |

| KPI  | Description   | Chapter(s)                           | Remarks   |
|--|---|--------------------------------------|---|
| <b>A3: The Environment and Natural Resources</b> |   |                                      |   |
| General Disclosure                               | Policies on minimizing the issuer's significant impacts on the environment and natural resources.   | Not applicable                       | This item is not relevant to the Bank's operations. |
| A3.1   | Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.   | Not applicable                       | This item is not relevant to the Bank's operations. |
| <b>B1: Employment</b>                            |   |                                      |   |
| General Disclosure                               | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. | Recruitment, Compensation Management |   |
| B1.1   | Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.  | Recruitment                          |   |
| B1.2   | Employee turnover rate by gender, age group and geographical region.  | Recruitment                          |   |
| <b>B2: Health and Safety</b>                     |   |                                      |   |
| General Disclosure                               | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.   | Health and Safety                    |   |
| B2.1   | Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.   | Not occurred                         |   |
| B2.2   | Lost days due to work injury  | Health and Safety                    |   |
| B2.3   | Description of occupational health and safety measures adopted, and how they are implemented and monitored.   | Health and Safety                    |   |
| <b>B3: Development and Training</b>              |   |                                      |   |
| General Disclosure                               | Policies on improving employees' knowledge and skills for discharging duties at work.<br>Description of training activities.  | Training and Development             |   |
| B3.1   | The percentage of employees trained by gender and employee category (e.g. senior management, middle management).  | Training and Development             |   |
| B3.2   | The average training hours completed per employee by gender and employee category.  | Training and Development             |   |
| <b>B4: Labor Standards</b>                       |   |                                      |   |
| General Disclosure                               | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor.   | Labor Standards                      |   |

| KPI                                | Description  | Chapter(s)  | Remarks   |
|------------------------------------|--|---|---|
| B4.1                               | Description of measures to review employment practices to avoid child and forced labor.  | Labor Standards   |   |
| B4.2                               | Description of steps taken to eliminate such practices when discovered.  | Labor Standards   |   |
| <b>B5: Supply Chain Management</b> |  |   |   |
| General Disclosure                 | Policies on managing environmental and social risks of the supply chain.   | Green Procurement   |   |
| B5.1                               | Number of suppliers by geographical region.  | Green Procurement   |   |
| B5.2                               | Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.  | Green Procurement   |   |
| B5.3                               | Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.   | Green Procurement   |   |
| B5.4                               | Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.  | Green Procurement   |   |
| <b>B6: Product Responsibility</b>  |  |   |   |
| General Disclosure                 | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress. | Protecting Customers' Rights and Interests, Protecting Information Security |   |
| B6.1                               | Percentage of total products sold or shipped subject to recalls for safety and health reasons.   | Not applicable  | This item is not relevant to the Bank's operations. |
| B6.2                               | Number of products and service related complaints received and how they are dealt with.  | Protecting Customers' Rights and Interests                                  |   |
| B6.3                               | Description of practices relating to observing and protecting intellectual property rights.  | Comprehensive Risk Management   |   |
| B6.4                               | Description of quality assurance process and recall procedures.  | Not applicable  | This item is not relevant to the Bank's operations. |
| B6.5                               | Description of consumer data protection and privacy policies, and how they are implemented and monitored.  | Protecting Information Security   |   |
| <b>B7: Anti-corruption</b>         |  |   |   |
| General Disclosure                 | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.   | Observing Business Ethics   |   |
| B7.1                               | Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.   | Observing Business Ethics   |   |
| B7.2                               | Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.   | Observing Business Ethics   |   |

| KPI  | Description  | Chapter(s)   | Remarks   |
|--|--|--|---|
| B7.3                                       | Description of anti-corruption training provided to directors and staff.   | Observing Business Ethics  |   |
| <b>B8: Community Investment</b>            |  |  |   |
| General Disclosure                         | Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. | Empowering Rural Revitalization, Engaging in Social Welfare                          |   |
| B8.1                                       | Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).   | Empowering Rural Revitalization, Engaging in Social Welfare                          |   |
| B8.2                                       | Resources contributed (e.g. money or time) to the focus area.  | Empowering Rural Revitalization, Engaging in Social Welfare                          |   |
| <b>Part D: Climate-related Disclosures</b> |  |  |   |
| (I) Governance                             |  | Responsibility Management, Practicing Green Operations, Responding to Climate Change |   |
|  |  | Climate-related risks and opportunities  |   |
|  |  | Business model and value chain   | Practicing Green Operations, Innovation Development, Responding to Climate Change |
| (II) Strategy                              |  | Strategy and decision-making   |   |
|  |  | Financial position, financial performance and cash flows                             |   |
|  |  | Climate resilience   |   |
| (III) Risk Management                      |  | Practicing Green Operations, Innovation Development, Responding to Climate Change    |   |
| (IV) Metrics and Targets                   |  | Greenhouse gas emissions   | Practicing Green Operations   |
|  |  | Climate-related targets  | Practicing Green Operations   |

## GRI Standards Index

|                  |  |
|------------------|--|
| Statement of use | Huishang Bank has reported in accordance with the GRI Standards for the period January 1, 2025 to December 31, 2025. |
| GRI 1 used       | GRI 1: Foundation 2021   |

| GRI Standard | Disclosure | Chapter(s) | Remarks |
|--------------|------------|------------|---------|
|--------------|------------|------------|---------|

### General Disclosures

#### GRI 2: General Disclosures

| GRI Standard                                 | Disclosure   | Chapter(s)                               | Remarks |
|--|--|--|---------|
| The organization and its reporting practices | 2-1 Organizational details   | About the Bank                           |         |
|  | 2-2 Entities included in the organization's sustainability reporting             | About the Report                         |         |
|  | 2-3 Reporting period, frequency and contact point                                | About the Report                         |         |
| Activities and workers                       | 2-6 Activities, value chain and other business relationships                     | About the Bank                           |         |
|  | 2-7 Employees  | Promoting Employee Development           |         |
|  | 2-8 Workers who are not employees  | Promoting Employee Development           |         |
| Governance                                   | 2-9 Governance structure and composition   | Improving Corporate Governance           |         |
|  | 2-10 Nomination and selection of the highest governance body                     | Improving Corporate Governance           |         |
|  | 2-11 Chair of the highest governance body  | Improving Corporate Governance           |         |
|  | 2-12 Role of the highest governance body in overseeing the management of impacts | Improving Corporate Governance           |         |
|  | 2-13 Delegation of responsibility for managing impacts                           | Improving Corporate Governance           |         |
|  | 2-14 Role of the highest governance body in sustainability reporting             | ESG and Social Responsibility Governance |         |
|  | 2-16 Communication of critical concerns  | Improving Corporate Governance           |         |
|  | 2-17 Collective knowledge of the highest governance body                         | Improving Corporate Governance           |         |
|  | 2-18 Evaluation of the performance of the highest governance body                | Improving Corporate Governance           |         |
|  | 2-19 Remuneration policies   | Compensation Management                  |         |
| Strategy, policies and practices             | 2-20 Process to determine remuneration   | Compensation Management                  |         |
|  | 2-22 Statement on sustainable development strategy                               | ESG and Social Responsibility Governance |         |
|  | 2-23 Policy commitments  | ESG and Social Responsibility Governance |         |

| GRI Standard                     | Disclosure  | Chapter(s)   | Remarks                   |
|----------------------------------|---|--|---------------------------|
| Strategy, policies and practices | 2-24 Embedding policy commitments                       | ESG and Social Responsibility Governance                                       |                           |
|                                  | 2-25 Processes to remediate negative impacts            | ESG and Social Responsibility Governance                                       |                           |
|                                  | 2-26 Mechanisms for seeking advice and raising concerns | Stakeholder Engagement   |                           |
|                                  | 2-27 Compliance with laws and regulations               | Digital and Intelligent Integration, Green Development, Harmonious Coexistence | No significant violations |

### Material Topics

#### GRI 3: Material Topics

| GRI Standard                       | Disclosure   | Chapter(s)   | Remarks |
|------------------------------------|--|--|---------|
| Disclosures on material topics     | 3-1 Process to determine material topics   | Materiality Assessment Analysis                    |         |
|                                    | 3-2 List of material topics  | Materiality Assessment Analysis                    |         |
|                                    | 3-3 Management of material topics  | Materiality Assessment Analysis                    |         |
| GRI 201: Economic Performance      | 201-1 Direct economic value generated and distributed                                | Responsibility Performance                         |         |
|                                    | 201-2 Financial implications and other risks and opportunities due to climate change | Responding to Climate Change                       |         |
|                                    | 201-3 Defined benefit plan obligations and other retirement plans                    | Compensation Management                            |         |
| GRI 203: Indirect Economic Impacts | 203-1 Infrastructure investments and services supported                              | Benefiting People's Well-being                     |         |
|                                    | 203-2 Significant indirect economic impacts  | Innovation Development, Engaging in Social Welfare |         |
| GRI 205: Anti-corruption           | 205-2 Communication and training about anti-corruption policies and procedures       | Observing Business Ethics                          |         |
|                                    | 205-3 Confirmed incidents of corruption and actions taken                            | Observing Business Ethics                          |         |
| GRI 302: Energy                    | 302-1 Energy consumption within the organization                                     | Practicing Green Operations                        |         |
|                                    | 302-2 Energy consumption outside of the organization                                 | Practicing Green Operations                        |         |
|                                    | 302-3 Energy intensity   | Practicing Green Operations                        |         |
|                                    | 302-4 Reduction of energy consumption  | Practicing Green Operations                        |         |
|                                    | 302-5 Reductions in energy requirements of products and services                     | Practicing Green Operations                        |         |
| GRI 303: Water and Effluents       | 303-1 Interactions with water as a shared resource                                   | Practicing Green Operations                        |         |
|                                    | 303-2 Management of water discharge-related impacts                                  | Practicing Green Operations                        |         |

| GRI Standard                               | Disclosure  | Chapter(s)                             | Remarks |
|--|---|--|---------|
| GRI 303:<br>Water and Effluents            | 303-3 Water withdrawal  | Practicing Green Operations            |         |
|  | 303-4 Water discharge   | Practicing Green Operations            |         |
|  | 303-5 Water consumption   | Practicing Green Operations            |         |
| GRI 305: Emissions                         | 305-1 Direct (Scope 1) GHG emissions  | Practicing Green Operations            |         |
|  | 305-2 Energy indirect (Scope 2) GHG emissions   | Practicing Green Operations            |         |
|  | 305-3 Other indirect (Scope 3) GHG emissions  | Practicing Green Operations            |         |
|  | 305-4 GHG emissions intensity   | Practicing Green Operations            |         |
|  | 305-5 Reduction of GHG emissions  | Practicing Green Operations            |         |
| GRI 306: Waste                             | 306-1 Waste generation and significant waste-related impacts  | Practicing Green Operations            |         |
|  | 306-2 Management of significant waste-related impacts   | Practicing Green Operations            |         |
|  | 306-3 Waste generated   | Practicing Green Operations            |         |
|  | 306-4 Waste diverted from disposal  | Practicing Green Operations            |         |
|  | 306-5 Waste directed to disposal  | Practicing Green Operations            |         |
| GRI 308: Supplier Environmental Assessment | 308-1 New suppliers that were screened using environmental criteria   | Green Procurement                      |         |
|  | 308-2 Negative environmental impacts in the supply chain and actions taken  | Green Procurement                      |         |
| GRI 401: Employment                        | 401-1 New employee hires and employee turnover  | Recruitment                            |         |
|  | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees            | Compensation Management, Employee Care |         |
|  | 401-3 Parental leave  | Employee Care                          |         |
| GRI 403: Occupational Health and Safety    | 403-1 Occupational health and safety management system  | Health and Safety                      |         |
|  | 403-2 Hazard identification, risk assessment, and incident investigation  | Health and Safety                      |         |
|  | 403-3 Occupational health services  | Health and Safety                      |         |
|  | 403-4 Worker participation, consultation, and communication on occupational health and safety                       | Health and Safety                      |         |
|  | 403-5 Worker training on occupational health and safety   | Health and Safety                      |         |
|  | 403-6 Promotion of worker health  | Health and Safety                      |         |
|  | 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | Health and Safety                      |         |

| GRI Standard                             | Disclosure  | Chapter(s)                                   | Remarks      |
|--|---|--|--------------|
| GRI 403: Occupational Health and Safety  | 403-8 Workers covered by an occupational health and safety management system                        | Health and Safety                            |              |
|  | 403-9 Work-related injuries   | Health and Safety                            |              |
|  | 403-10 Work-related ill health  | Health and Safety                            |              |
| GRI 404: Training and Education          | 404-1 Average hours of training per year per employee   | Training and Development                     |              |
|  | 404-2 Programs for upgrading employee skills and transition assistance programs                     | Training and Development                     |              |
|  | 404-3 Percentage of employees receiving regular performance and career development reviews          | Training and Development                     |              |
| GRI 405: Diversity and Equal Opportunity | 405-1 Diversity of governance bodies and employees  | Governance Structure, Equality and Diversity |              |
| GRI 406: Non-discrimination              | 406-1 Incidents of discrimination and corrective actions taken                                      | Equality and Diversity                       | Not occurred |
| GRI 408: Child Labor                     | 408-1 Operations and suppliers at significant risk for incidents of child labor                     | Labor Standards                              | Not occurred |
| GRI 409: Forced or Compulsory Labor      | 409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor      | Labor Standards                              | Not occurred |
| GRI 414: Supplier Social Assessment      | 414-1 New suppliers that were screened using social criteria  | Green Procurement                            |              |
|  | 414-2 Negative social impacts in the supply chain and actions taken                                 | Green Procurement                            | Not occurred |
| GRI 416: Customer Health and Safety      | 416-1 Assessment of the health and safety impacts of product and service categories                 | Protecting Customers' Rights and Interests   |              |
|  | 416-2 Incidents of non-compliance concerning the health and safety impacts of products and services | Protecting Customers' Rights and Interests   | Not occurred |
| GRI 417: Marketing and Labeling          | 417-1 Requirements for product and service information and labeling                                 | Protecting Customers' Rights and Interests   |              |
|  | 417-2 Incidents of non-compliance concerning product and service information and labeling           | Protecting Customers' Rights and Interests   | Not occurred |
|  | 417-3 Incidents of non-compliance concerning marketing communications                               | Protecting Customers' Rights and Interests   | Not occurred |
| GRI 418: Customer Privacy                | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data  | Information Security Protection              | Not occurred |

## Reader Feedback Form

Thank you for reading the *2025 Social Responsibility Report of Huishang Bank*. To better provide valuable information to our stakeholders and improve our capability and level of fulfilling our social responsibilities, we sincerely invite you to offer your valuable feedback and suggestions on this report.

You may fill out this feedback form and return it to us through any of the following methods:

Email: bangongshi@hsbank.com.cn

Mailing address: Huishang Bank Building, No. 1699 Yungu Road, Hefei City, Anhui Province, China

How would you evaluate this Social Responsibility Report in general?

Good  Fairly Good  Average  Poor  Very Poor

How would you evaluate the Bank's performance in fulfilling its economic, social, and environmental responsibilities?

|                              |                               |                                      |                                  |                               |                                    |
|------------------------------|-------------------------------|--------------------------------------|----------------------------------|-------------------------------|------------------------------------|
| Economic responsibility      | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |
| Social responsibility        | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |
| Environmental responsibility | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |

How would you evaluate this Report's effectiveness in reflecting the economic, social, and environmental impact the Bank has brought about through its social responsibility practices?

Very High  High  Average  Low  Very Low

How would you evaluate the clarity, accuracy, and completeness of the information, data, and indicators presented in this Report?

|              |                               |                                      |                                  |                               |                                    |
|--------------|-------------------------------|--------------------------------------|----------------------------------|-------------------------------|------------------------------------|
| Clarity      | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |
| Accuracy     | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |
| Completeness | <input type="checkbox"/> Good | <input type="checkbox"/> Fairly Good | <input type="checkbox"/> Average | <input type="checkbox"/> Poor | <input type="checkbox"/> Very Poor |

Do you find this Report easy to read in terms of its content and layout?

Yes  Average  No

Any other comments and suggestions you may have regarding our work and this Report:

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