江西银行
JIANGXI BANK

Jiangxi Bank Co., Ltd.

2025 Environmental, Social and Governance Report

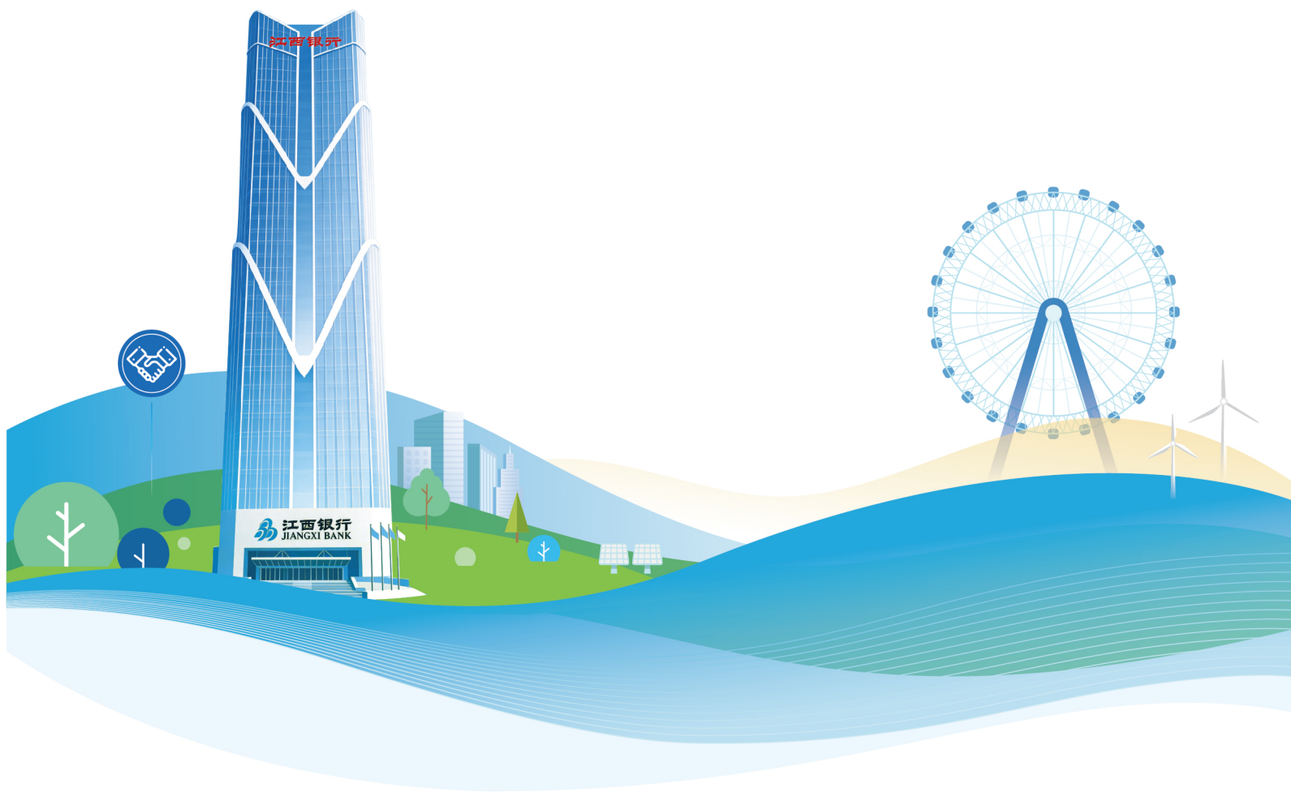
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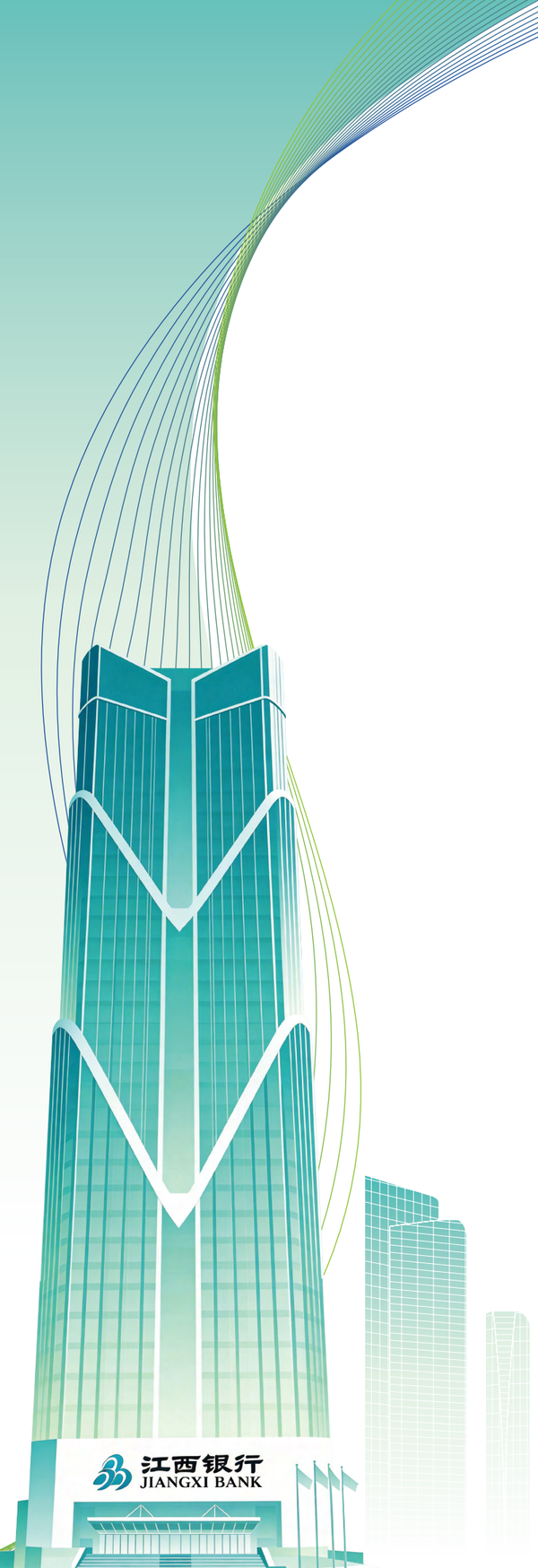
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CONTENTS

About this Report 04

Preface 06

Statement from the Board of Directors 06
About Us 06
2025 Highlights 08
2025 Honors and Awards 10

Sustainability Management 12

ESG Governance Structure 12
ESG Achievements 13
Stakeholder Communication 14
Materiality Assessment 16

01 Sustaining Long-Term Growth:
A Practitioner of Prudent Operations

Enhancing Corporate Governance 20
Strengthening Comprehensive Risk Management 24
Deepening Compliance Operations 27

02 Focus on Finance:
A Responsible Contributor to the Real Economy

Spotlight: Driving Regional Development through Inclusive Finance 34
Spotlight: Financial Guardianship for Senior Wellbeing 38
Spotlight: Digital Finance and Smart Banking 42
Serving the Real Economy 47
Supporting Rural Revitalization 50

03 Green Empowerment:
A Practitioner of Low-Carbon Transition

Spotlight: Green Initiatives in Jiangxi for Long-Term Sustainability 56
Addressing Climate Change 62
Advancing Green Finance 70
Scaling Transition Finance 73
Exploring Biodiversity Finance 75
Deepening Low-Carbon Operations 80

04 Caring for Livelihoods:
An Advocate of Inclusive Finance

Safeguarding Employee Rights and Interests 86
Facilitating Employee Growth 95
Consolidating Work Safety 98
Providing Targeted Rural Assistance 100
Fulfilling Social Responsibility 101

05 Building Trust:
A Guardian of Customer Rights

Safeguarding Customer Rights and Interests 108
Practicing Responsible Procurement 117

06 Appendices

GRI Content Index 118
SEHK ESG Reporting Code Content Index 124
PRB Content Index 131
Assurance Statement 135

About this Report

Report Overview

This report is the Environmental, Social and Governance Report (hereinafter referred to as "this Report") of Jiangxi Bank Co., Ltd. Through investigation and analysis, the Bank has identified topics of concern to stakeholders during its operations, and aims to disclose to stakeholders the Bank's relevant actions and achievements in social, environmental, and corporate governance aspects through this Report. This Report has complied with the mandatory disclosure requirements and the "comply or explain" provisions in the Environmental, Social, and Governance Reporting Guide of the Stock Exchange of Hong Kong Limited. In this Report, "Jiangxi Bank", "the Bank", and "we" all refer to Jiangxi Bank Co., Ltd.

Reporting Boundary

This Report covers the Head Office of Jiangxi Bank Co., Ltd., its branches, sub-branches, and subsidiaries, which is consistent with the previous year.

Reporting Period

This Report is an annual report with the period from January 1, 2025, to December 31, 2025.

Basis of Preparation

The preparation of this Report follows Appendix C2 Environmental, Social, and Governance Reporting Code to the Rules Governing the Listing of Securities on the Hong Kong Stock Exchange, and is prepared with reference to the GRI (Global Reporting Initiative) Sustainability Reporting Standards issued by the Global Sustainability Standards Board and Principles for Responsible Banking (PRB).

Data Sources

The financial data in this Report is derived from the Bank's 2025 Annua Report, while other data and cases are from the Bank's actual operational records. Unless otherwise specified,the monetary amounts in this Report are expressed in Renminbi (RMB), denoted by the symbol ¥. Unless otherwise specified, the statistical scope of the relevant information in the Report is consistent with the scope of the Bank's annual consolidated financial statements.

Reporting Language

This Report is prepared in both Traditional Chinese and English. In the event of any inconsistency between the two versions, the Traditional Chinese version shall prevail.

Reporting Principles

The contents disclosed in the Report follow the principles below:

Materiality Principle:

Through online and offline stakeholder surveys and management analysis, this Report identifies and responds to issues that have a significant impact on the Bank's sustainable development. For details, please refer to the section on material topics analysis in the Report.

Quantitative Principle:

This Report has disclosed key quantitative ESG data and explained the basis for their calculation.

Consistency Principle:

Unless otherwise specified, this Report adopts disclosure and statistical methods consistent with those of previous years' reports to ensure that the data during the Reporting Period is comparable with historical data and future targets.

Balance Principle:

The content of this Report reflects objective facts, disclosing both positive and negative indicators without any data falsification.

Third-Party Assurance

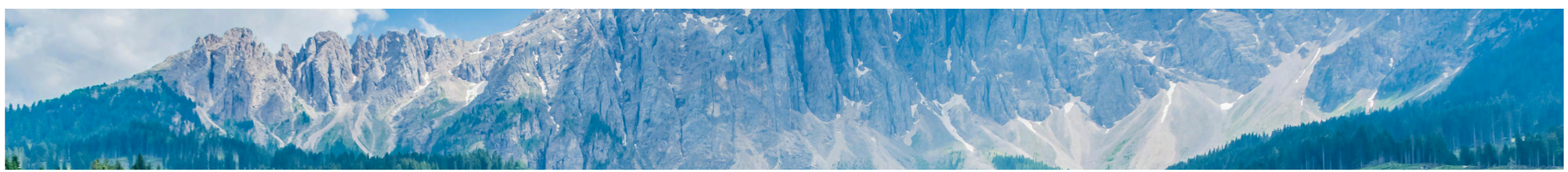
To ensure the truthfulness and reliability of this Report, the Company has engaged China Chengxin Certification (Hongkong) Limited to provide independent assurance for the Bank's 2025 Environmental, Social and Governance Report.

Board of Directors' Assurance

The Board of Directors and all directors of the Bank guarantee the truthfulness and accuracy of the content of this Report, and confirm that the Report contains no false records, misleading statements, or material omissions.

Access to the Report

The electronic version of this Report can be downloaded from the Bank's website (www.jx-bank.com) and the website of the Stock Exchange of Hong Kong (www.hkexnews.hk).



Preface

Statement from the Board of Directors

In compliance with the Environmental, Social, and Governance Reporting Code of the Stock Exchange of Hong Kong, the Board of Directors of Jiangxi Bank is responsible for supervising and approving the ESG management policies and strategies, establishing appropriate and effective ESG risk management and internal control systems, reviewing the progress made against ESG-related goals, and conducting as well as reviewing materiality assessments.

The aforementioned work, along with the management and practical progress of other ESG topics disclosed in this Report, has all been reviewed and approved by the Board of Directors of the Bank.

About Us

Jiangxi Bank is a provincial incorporated bank and a council member of the China Banking Association. It was officially established in December 2015 and listed in Hong Kong in June 2018.

As of the end of 2025

- Total Formal Employees **5,656**
- The Bank has **22** tier-one branches
- **27** functional departments
- **227** licensed operating institutions
- Our operating network covers all prefecture-level cities in Jiangxi Province
- The Bank has established two branches outside the province in Guangzhou and Suzhou, and initiated the establishment of the first financial leasing company in Jiangxi Province, as well as **4** rural banks

Since its establishment, under the sound leadership of the Jiangxi Provincial Party Committee and the Provincial People's Government, and with the strong support of all sectors of society, the Bank has achieved rapid development across all business lines, and its comprehensive strength has gained authoritative recognition. In the "Top 1000 World Banks 2025" ranking by the UK magazine *The Banker*, it ranked 250th; in the "Top 100 Chinese Banks 2025" ranking by the China Banking Association, it ranked 56th among commercial banks.

In 2025, Jiangxi Bank remained committed to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. In response to Jiangxi's initiative to build the Three Highlands and implement the Five Strategies, we further strengthened corporate governance, empowered the green and low-carbon transition, and delivered on our social responsibilities. By staying strategically aligned with Jiangxi's economic development, the Bank accelerated high-quality growth, providing robust financial support for the province's pursuit of the Chinese path to modernization.



2025 Highlights

Economic Performance

Revenue (RMB billions)

9.028

Net profit attributable to parent (RMB millions)

965

Total assets (RMB billions)

589.219

Deposits absorbed (RMB billions)

399.961

Total loans and advances to customers (RMB billions)

363.367

Non-performing loans ratio

2.00 %

Provision coverage ratio

161.95 %



Environmental performance

Green credit balance (RMB billions)

47.054

Green leasing business balance (RMB billions)

2.260

CO_2 equivalent emission reduced by green credit projects (tonnes)

9,481.293

Coal equivalent saved by green credit projects (tonnes)

40,216.62

Social performance

Balance of inclusive loans to small and micro enterprises(RMB billions)

56.658

Balance of agriculture-related loans (RMB billions)

36.361

Balance of inclusive agriculture-related loans (RMB billions)

9.791

Total number of employees

5,656

Percentage of female employees

52.56 %

2025 Honors and Awards

January 2025: In the 2024 Business Development Quality Evaluation for CCDC Members, the Bank was included in

Top 100 Proprietary Settlement Institutions

January 2025: As a member of the 2024 Domestic RMB Financial Bond Underwriting and Market-Making Group, the Bank was recognized by Agricultural Development Bank of China (ADBC) as

Featured Practitioner of Sannong (Agriculture, Rural Areas, and Wellbeing of Farmers)

January 2025: Recognized by the Beijing Financial Assets Exchange (CFAE) as

Institution with Greatest Market Potential in 2024

January 2025: At the 3rd Golden Toad Awards (2024), the Bank was named by Lianhe Zhiping Digital Technology Co., Ltd. as

Excellent Wealth Management Bank

April 2025: Awarded by Jiangxi Finance Society with

First Prize and Third Prize for 2024 Research Projects

June 2025: Awarded by PY Standard with

Outstanding Bank for Returns on Investment and Excellent Fixed-Income Wealth Management Product

June 2025: Recognized by the Corporate Party Building Work Committee of the China Enterprise Reform and Development Society and Guoqi magazine, the Bank was included in

The 6th Case Collection for Outstanding SOE Party Building Innovation

June 2025: Recognized by China Finance magazine, the Bank was included in

The 7th Case Collection for Outstanding Annual Financial Brands

September 2025: In the Jiangxi Regional Finals of the 2025 "Data Elements ×" Competition guided by the National Data Bureau and the People's Government of Jiangxi Province, and co-hosted by the Jiangxi Development and Reform Commission (Jiangxi Provincial Data Department) and 20 other provincial departments, the Bank won

First Prize (Commercial Circulation Category) and Excellence Award (Financial Services Category)

October 2025: Rated by the Jiangxi Financial Regulatory Administration as

Excellent in the 2024 Green Finance Evaluation

October 2025: Awarded by the PBOC with

Third Prize in the 2024 Financial Technology Development Awards

October 2025: Selected by China Financial Media as

2025 ESG Model Case in the Banking Industry

December 2025: Awarded by China Securities Journal with

Golden Bull Award for Sustainable Investment and Golden Bull Award for Fixed-Income Wealth Management Products

December 2025: Recognized by the Jiangxi Fire Protection Association as

Advanced Organization for Fire Safety Management (2025)

December 2025: Awarded by the Financial Working Committee of the CPC Jiangxi Provincial Committee with

2025 Outstanding Party Building Case in the Jiangxi Local Financial System

February 2025: Recognized by the China Foreign Exchange Trade System (CFETS) as

Market Innovator and Market Influence Leader

March 2025: Named by the China Banking Wealth Management Registration and Depository Center as

Outstanding Issuer for Wealth Management Information Registration (2024)

April 2025: Recognized by the PBOC Jiangxi Provincial Branch as

Outstanding Bank for Cross-Border RMB Business in Jiangxi Province (2024)

April 2025: In the provincial rural revitalization assessment jointly conducted by the PBOC Jiangxi Provincial Branch and the NFRA Jiangxi Office, the Bank was rated

Excellent

June 2025: Recognized by the Jiangxi Provincial Department of Public Security as

Outstanding Organization for Internal Security of Provincial Directly administered Institutions (2024)

July 2025: Awarded by the PBOC Jiangxi Provincial Branch with

Second Prize (Group Category) at the 2025 "Ganyin Cup" Financial Cybersecurity Offensive and Defensive Competition

July 2025: Rated by the PBOC Jiangxi Provincial Branch as

"Excellent" in the pilot program evaluation for comprehensively disclosing corporate loan financing costs

August 2025: Recognized by the Jiangxi Charity Federation as

Outstanding Organizer for the 2024 "One-Day Charity Donation" Campaign

October 2025: Awarded by the PBOC Jiangxi Provincial Branch and the Jiangxi Federation of Trade Unions with

Second Prize and Third Prize in the essay competition marking the 40th Anniversary of PBOC Managing the State Treasury & 15th Anniversary of State Treasury Deposit of Trade Union Funds in Jiangxi

October 2025: At the Jiangxi "Tiangong Cup" Financial Skills Competition, the Bank was awarded by PBOC Jiangxi Provincial Branch, Jiangxi Federation of Trade Unions, and Jiangxi Provincial Financial Supervision and Administration Bureau with

Group First Prize, Group Third Prize for Payment and Settlement Skills, First Prize for Green Finance Products, and Third Prize for Financial Product Optimization and Innovation in Key Areas

November 2025: Awarded by Securities Times with

Tianji Award for Outstanding Bank Wealth Management Team

November 2025: Included by the China Banking Association (CBA) in

Case Collection of Financial Culture with Chinese Characteristics in the Banking Industry

December 2025: In the 2025 Business Development Quality Evaluation for CCDC Members, the Bank was recognized by China Central Depository & Clearing Co., Ltd. As

Excellent Financial Bond Issuer

December 2025: Relevant projects selected by the City Commercial Banks Clearing (CCBC) as

Outstanding Cases in the 2025 Interbank Case Collection of Urban Financial Services

December 2025: Recognized by the Export-Import Bank of China (CEXIM) as

Outstanding Underwriter" for 2025 Domestic RMB Financial Bonds

Sustainability

The Bank continuously improved an ESG governance structure and operating mechanism under the overall coordination of the Board of Directors and the active advancement of senior management, so as to promote the deep integration of environmental, social and governance principles into the entire process of operation and management. During the Reporting Period, guided by the PRB, the Bank proactively benchmarked itself against new Chinese and international standards and requirements for sustainable development, continuously improved its ESG institutional framework and management procedures, strengthened the coordinated planning of green finance and transition finance, closely integrated ESG management with the "Five Key Priorities in Finance" (technology, green, inclusive, pension, and digital finance), continuously enriched the brand connotation of the "New Jiangxi Bank, Heartfelt Service," and steadily expanded the reach of its sustainable financial services.

ESG Governance Structure

Aligned with the requirements for optimizing its governance structure and practicing sustainability, the Bank has continuously enhanced its ESG governance system featuring "overall decision-making by the Board of Directors, division of responsibilities among specialized committees, organization and advancement by senior management, and coordinated implementation across departments." This seamlessly integrates ESG management into corporate governance, significantly improving governance outcomes.

Board of Directors

As the highest ESG decision-making body, the Board assumes ultimate responsibility for the Bank's ESG work. It reviews and approves medium- and long-term ESG strategies, annual action plans, and core management policies, while overseeing senior management's strategic execution and information disclosure. To align with SEHK regulatory requirements, the UN PRB, and International Sustainability Standards Board (ISSB) standards, the Board authorizes specialized committees to fulfill specific duties according to relevant regulations.

Strategy Development and Digital Transformation Committee

This Committee leads the formulation of medium- to long-term ESG development plans, annual ESG targets, and supporting policies, coordinating the deep integration of ESG with digital transformation, green finance, and transition finance. It reviews major ESG projects, product innovations, and resource allocation plans, regularly reporting strategy implementation progress to the Board and providing professional decision-making recommendations.

Audit Committee

Assuming relevant supervisory duties from the former Board of Supervisors, the Audit Committee focuses on the oversight and verification of ESG efforts, with responsibility for supervising ESG compliance, risk management, and strategy implementation. The Committee reviews the preparation process, data integrity, and disclosure standards of the annual ESG Report, with a particular emphasis on overseeing green finance, transition finance, and climate risk management, thereby providing robust oversight of ESG governance.

Senior Management

Senior management faithfully executes the Board's strategic decisions by formulating annual ESG implementation plans and detailing task delegations, with responsibility for coordinating key efforts across green finance, transition finance, social responsibility, and consumer rights protection. Members of senior management fully integrate ESG requirements into the whole process of credit approval, risk management, business operations, and digital development, enabling all departments, branches, and subsidiaries to meet ESG objectives through collaboration.

Departments and Branches

The Office of the Board of Directors (the "Board Office") serves as the lead department for all ESG efforts, giving shape to the Bank's ESG execution unit together with departments responsible for ESG-related affairs such as green finance, risk and compliance, and credit management, as well as branches and subsidiaries. Specifically, the Board Office manages daily ESG coordination, report preparation, external communications, and interactions with rating agencies. Business and management departments are charged with specific duties, including ESG risk identification, product innovation, and data collection and submission. Branches and subsidiaries advance ESG practices and awareness campaigns tailored to regional realities, ensuring top-down synergy and full-domain coverage of the Bank's ESG efforts.

ESG Achievements

1. Passed the Level 3 Certification of the Data Management Capability Maturity Model (DCMM), becoming the first corporate city commercial bank in Jiangxi Province to receive the certification.

2. Won the First Prize at the provincial level for innovation in data elements, offering a strong basis for digitized ESG management.

3. Upgraded to an "A" rating in Sino-Securities ESG Ratings, receiving sustainability recognition from a leading agency.

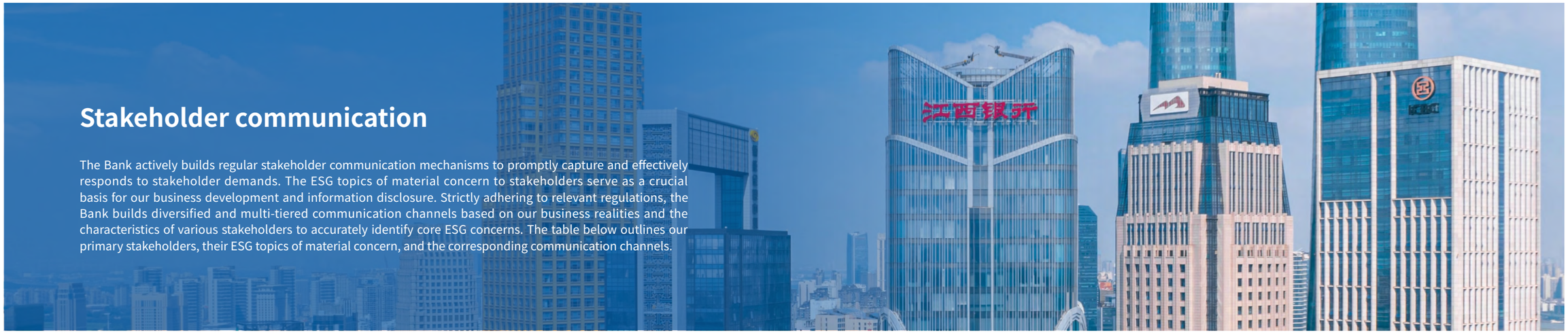
4. Selected as a "2025 ESG Model Case in the Banking Industry", establishing an ESG development benchmark for domestic city commercial banks.

5. Included in the 7th Case Collection for Outstanding Annual Financial Brands.

6. Recognized as a "Leading Private Enterprise in Fulfilling Social Responsibility in Jiangxi Province," demonstrating our commitment as a provincial corporate bank.

7. The "Green Transition Loan" product won the First Prize for Green Finance Products at the Jiangxi "Tiangong Cup" Financial Skills Competition.

8. Won the Group First Prize at the Jiangxi "Tiangong Cup" Financial Skills Competition, highlighting our superior services and innovation capacity.



Stakeholder communication

The Bank actively builds regular stakeholder communication mechanisms to promptly capture and effectively responds to stakeholder demands. The ESG topics of material concern to stakeholders serve as a crucial basis for our business development and information disclosure. Strictly adhering to relevant regulations, the Bank builds diversified and multi-tiered communication channels based on our business realities and the characteristics of various stakeholders to accurately identify core ESG concerns. The table below outlines our primary stakeholders, their ESG topics of material concern, and the corresponding communication channels.

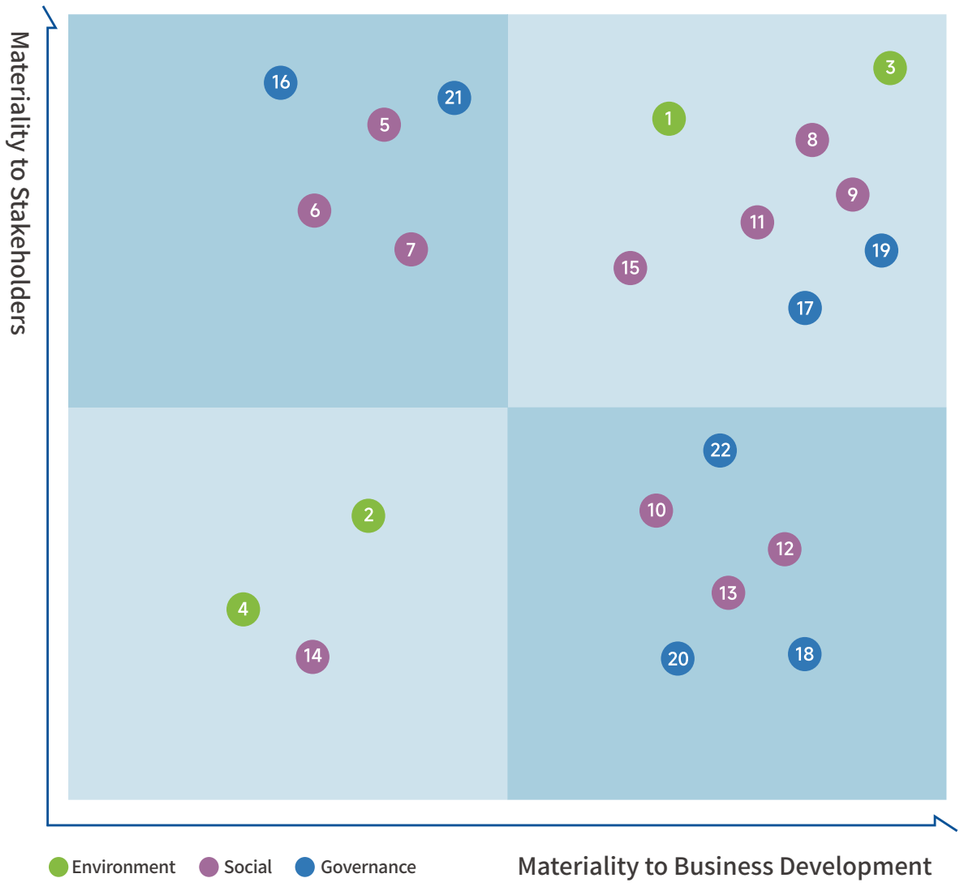
Stakeholders	ESG Topics of Material Concern		Our Response
Governments and Regulatory Authorities	Green Finance Climate Change Mitigation and Adaptation Occupational health and safety Inclusive Finance Pension Finance Social Contribution	Rural Revitalization Anti-Money Laundering Anti-Bribery and Anti-Corruption Compliance and Risk Management Anti-unfair Competition	· Work Reports · Special Meetings · Policy Implementation · Execution of Regulatory Requirements · Information Disclosure
Investors/ Shareholders	Inclusive Finance Pension Finance Anti-Money Laundering Anti-Bribery and Anti-Corruption Consumer Rights Protection	Shareholder Rights Protection Compliance and Risk Management	· Shareholders' General Meetings · Information Disclosure · 25Q1 Performance Release · Telephone and Email Communication
Employees	Employee Rights Protection Occupational health and safety Training and development		· Employees' Representative Congress · Employee Training · Employee Feedback · Employee Care and Outreach Programs

Stakeholders	ESG Topics of Material Concern		Our Response
Customers	Green Finance Climate Change Mitigation and Adaptation Inclusive Finance Pension Finance Consumer Rights Protection Social Contribution	Rural Revitalization Anti-Money Laundering Anti-Bribery and Anti-Corruption Information Security and Privacy Protection	· Conducting customer satisfaction surveys · Customer Service Hotline · Customer Research · Product Promotion Campaigns
Communities and Non-Governmental Organizations	Green Finance Green operations Climate Change Mitigation and Adaptation Biodiversity and Ecosystem Protection Inclusive Finance	Pension Finance Consumer Rights Protection Social Contribution Rural Revitalization	· Volunteer Activities · Financial Literacy Campaigns · Information Disclosure · Engaging in Welfare Projects
Suppliers	Responsible Supply Chain Information Security and Privacy Protection Anti-Money Laundering Anti-Bribery and Anti-Corruption		· Routine Business Communication

Materiality Assessment

In accordance with relevant regulations, and taking into account the concerns, opinions, and suggestions of the Board of Directors, management, employees, and primary external stakeholders, the Bank has systematically identified and assessed 22 material ESG topics that are highly relevant to our operations.

Jiangxi Bank Materiality Matrix 2025



Environmental Topics

1. Green Finance
2. Green Operations
3. Climate Change Mitigation and Adaptation
4. Biodiversity and Ecosystem Protection

Social Topics

5. Employee Rights Protection
6. Occupational Health and Safety
7. Employee Training and Development
8. Inclusive Finance
9. Pension Finance
10. Technology Finance
11. Consumer Rights Protection
12. Information Security and Privacy Protection
13. Responsible Supply Chain
14. Social Contribution
15. Rural Revitalization

Governance Topics

16. Shareholder Rights Protection
17. Anti-Money Laundering
18. Anti-Bribery and Anti-Corruption
19. Compliance and Risk Management
20. Anti-unfair Competition
21. Stakeholder Communication
22. ESG Governance

01 Sustaining Long-Term Growth:

A Practitioner of Prudent Operations



Enhancing Corporate Governance

The Bank is committed to strengthening corporate governance as a key foundation for high-quality sustainability. Guided by Party leadership and supported by continuous enhancements to its governance framework, the Bank strictly complies with the SEHK listing rules, relevant Chinese financial regulatory requirements, and the core principles of the UN PRB to enhance its governance structure and mechanisms, reinforce effective implementation, and advance the standardization, sophistication, and professionalism of its corporate governance. These efforts provide a solid governance foundation for the Bank's prudent operations and long-term development.

Strengthening the Guiding Role of Party Building

The Bank thoroughly implements the guiding principles from the 20th CPC National Congress, all plenary sessions of the 20th CPC Central Committee, and President Xi Jinping's important speech during his inspection of Jiangxi, fully acting on his key insights into Party building. Upholding political construction as the overarching principle, we have advanced full-spectrum efforts to strengthen Party building. Focused on bolstering Jiangxi's initiative to build "Three Highlands" and implement the "Five Strategies," the Bank has carried out four key Party building initiatives: consolidating ideological conviction, reinforcing our organizational base, refreshing our work style, and leveraging Party building for empowerment. We have adopted effective Party building measures to drive high-quality development, translating the Party's political and organizational strengths into developmental advantages and governance efficacy.

◎ Reinforcing Theoretical Foundations

Through the First Agenda Item protocol and the study sessions of the Party Committee Theoretical Learning Center Group, we have tracked and studied the guiding principles of President Xi Jinping's important speeches and instructions, covering all directly affiliated Party committees. We have rigorously implemented the responsibility system for ideological work and improved the Five Major Learning Platforms (e.g., Jiangyin Party School), developing a holistic map that encompasses policies, industries, and markets. Through research seminars, we have addressed 19 issues, including customer journey optimization and branch synergy. At Jiangxi Bank, the "reading-discussion-practice" approach has become a daily routine, turning genuine learning, deep comprehension, firm belief, and practical application into conscious habits.

◎ Launching Party Education Initiatives

The Bank maintains an integrated approach to learning, inspection, and rectification in Party education, establishing a four-pronged model to promote learning through reading, case studies, research, and lecturing. Specifically, these include thematic reading programs, warning education conferences, Red Heritage field trips, on-site prison education visits, court hearing observations, and Party lectures. To effectively identify and address relevant issues, we have implemented the six-pillar working mechanism of learning while benchmarking, screening while reviewing, and inspecting while rectifying. Furthermore, the Bank has established a three-dimensional protocol focusing on accountability, top-down coordination, and addressing both symptoms and root causes to tackle tough problems head-on in our rectification efforts. As a result, all 105 rectification measures have been fully implemented to address the 14 issues identified for centralized rectification. Additionally, we have adopted a closed-loop mechanism of "identifying issues, determining accountability, and addressing the issues identified." Upholding transparent Party education, the Bank has built an end-to-end process for tracking progress, resolving issues, and evaluating the effectiveness of our actions. We promptly publish the resolution of relevant issues and responses to feedback across the Bank, openly inviting supervision and evaluation. This approach allows employees and the public to feel the positive changes brought by our refreshed work style.

◎ Empowering General Staff and Reducing Administrative Burdens

The Bank has adopted implementation guidelines to reduce empty formalities and alleviate administrative burdens for general staff. Comprehensive reviews and reorganization of internal inspections, meetings, and training programs have achieved a 63.58% reduction in total inspections, a 38% decrease in meeting frequency, and a substantial reduction in training expenditure. We have improved the paired support mechanism for boosting performance, helping general staff resolve over 220 issues covering the improvement of risk management mechanisms and financial product innovation. Our practices were reported by Xinhua News Agency, garnering over two million views.

◎ Strengthening Primary-level Party Organizations

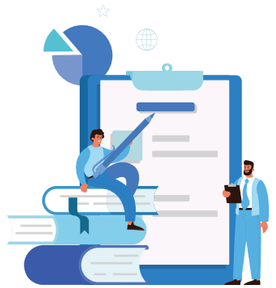
The Bank has deepened the development of the "Jiangxi Bank New Style" Party building brand, establishing 65 star-rated Party branches and fully staffing Party building liaisons. We recruited 142 outstanding Party members, facilitated the establishment of 57 independent Party branches, and launched 59 Secretary-Led initiatives. Category-specific and tiered training programs have been provided for primary-level Party secretaries, Party affairs workers, and Party members. In addition to innovative service skills competitions, we also launched the "Jiangxi Pioneers for the New Era" performance enhancement campaign, creating 359 pioneer posts for Party members and fulfilling 3,378 commitments. Furthermore, we have established the "Jiangxi Finance Red Shield" volunteer service team and set up 471 "Jiangxi Bank Senior Care" activity centers, covering all counties and municipal districts across the province. The Bank has hosted over 700 volunteer services (e.g., consumer rights protection and social outreach) and more than 2,200 public welfare events.

Several Party members at the Bank were awarded

Jiangxi Pioneers for the New Era

Our Party building cases were recognized as

Outstanding Party Building Cases in the Provincial Financial System



Case Study Jiangxi Bank Recognized with 2025 Outstanding Party Building Cases in the Jiangxi Local Financial System

The Party and Mass Work Department of Jiangxi Bank launched a campaign titled Empowering Primary Branch Party Building through Organizational Improvement: Jiangxi Bank's Practices in Addressing Incomplete Party Organization Coverage at the Primary Level. The Party Committee of Jiangxi Financial Leasing Co., Ltd., a subsidiary of the Bank, introduced an initiative named Holding High the Banner and Strengthening the Foundation to Open a New Chapter of Empowerment: A "Three Hearts and Four Strengths" Party Building System for Driving High-Quality Development. These two initiatives stood out and were selected as 2025 Outstanding Party Building Cases in the Jiangxi Local Financial System, and members of the Party Committee of Jiangxi Financial Leasing were selected to present their case at the 2025 Seminar of Outstanding Party Building Cases in the Jiangxi Local Financial System.



Enhanced Governance Framework

The Bank continues to improve its modern corporate governance framework, with a focus on strengthening governance synergies and overall effectiveness. Through coordinated efforts to optimize its organizational structure, refine governance mechanisms, and enhance governance capabilities, the Bank further streamlines its governance processes, clarifies roles and responsibilities, and standardizes decision-making procedures. These efforts have helped foster a more effective and well-coordinated governance model featuring clear accountability, sound decision-making, efficient execution, and strong oversight, further advancing the standardization, sophistication, and professionalism of the Bank's corporate governance.

◎ Optimizing the Governance Framework

With the approval of the NFRA Jiangxi Office (Jiangxi Financial Regulatory Approval No. [2025] 219), the Bank completed a major upgrade of its corporate governance structure by officially abolishing the Board of Supervisors, with its statutory supervisory functions legally transferred to the Audit Committee of the Board of Directors. Meanwhile, the Rules of Procedure for the Board of Supervisors of Jiangxi Bank Co., Ltd. and the supporting policies were repealed. We have established a highly efficient governance structure featuring "leadership by the Party Committee, coordination by the Board, delegated duties by specialized committees, execution by senior management, and cross-departmental collaboration." This framework effectively streamlines the governance hierarchy, enhances the synergy between decision-making and supervision, and aligns our governance structure with strategic development and regulatory requirements. Compared to the traditional Board of Supervisors, the advantages of the Audit Committee primarily include.

◎ Enhancing Decision-Making Oversight

The Board operates in a standardized and highly efficient manner, strictly fulfilling core responsibilities such as strategic decision-making, operational oversight, risk control, and major item review to make scientific, compliant, and forward-looking decisions. The Board has established six permanent specialized committees, including the Strategy Development and Digital Transformation Committee, the Audit Committee, and the Risk Management Committee. Each committee performs its duties independently according to the rules of procedure while collaborating synergistically. Specifically, the Strategy Development and Digital Transformation Committee oversees the Bank's medium- to long-term development strategies, digital transformation, and sustainability deployments. The Audit Committee, which assumes the supervisory functions of the former Board of Supervisors, focuses on full-process governance oversight and verification, strengthening supervision over areas such as information disclosure and risk management. This collaborative framework fosters a sound governance ecosystem characterized by "scientific decision-making, robust supervision, and efficient execution."

◎ Strengthening Governance Capacity Building

The Bank continues to strengthen its governance capacity building efforts by rigorously standardizing the mechanisms for the selection, duty performance, and performance assessment of Directors. Aligning with developmental needs, we reviewed and approved the appointment of Non-Executive Directors and offered targeted training focused on enhancing Directors' capabilities in corporate governance, strategic planning, and risk management. Furthermore, we have improved execution mechanisms for senior management, explicitly defining their core responsibilities in business management and strategy implementation to ensure cross-departmental and cross-branch coordination in executing governance requirements and business strategies. In tandem with the governance structure improvement, the rules of procedure for the Board and its specialized committees have been revised. We have improved core governance policies, including those pertaining to connected transactions, information disclosure, and internal controls. This builds a robust policy framework complying with regulatory mandates and aligning with the Bank's developmental needs, continuously driving iterative improvements in corporate governance.

◎ Board Diversity and Capacity Building

In 2025, as elected by the Shareholders' General Meeting, the Bank's fourth Board of Directors consisted of 11 directors. Directors serve a three-year term and are eligible for re-election. Specifically, the cumulative term for Independent Non-Executive Directors may not exceed six years. The Board is accountable to the Shareholders' General Meeting and bears ultimate responsibility for the Bank's operations, management, and equity management.

○ The Bank has a Board of Directors comprising **11** Directors

Including:

- **2** Executive Directors
- **5** Non-Executive Directors
- **4** Independent Non-Executive Directors

Note: As of the Latest Practicable Date, the appointments of Directors Yin Guangxing and Li Xiuhong remain subject to the approval of their director qualifications by the Jiangxi Office of the National Financial Regulatory Administration.

Investor Relations Management

The Bank attaches great importance to investor rights protection and value communication. Grounded in compliant disclosure, driven by efficient communication, and oriented toward long-term value, we have consistently perfected our investor relations management mechanisms. The Bank continues to improve the quality of information disclosure and investor services to effectively safeguard the rights to information, participation, supervision, and return for all investors, thereby maintaining an open, fair, and impartial capital market environment.

Improving Investor Relations Management Mechanisms

Strictly complying with the SEHK listing rules and other national and international regulatory mandates, the Bank has established a collaborative working mechanism covering the Board, senior management, the Investor Relations Management Department, and relevant departments. We have clarified the division of responsibilities and standardized workflows to ensure professional, institutionalized, and normalized investor relations management. The Bank continues to optimize investor communication channels, promptly responding to investor demands and addressing inquiries through multiple channels (e.g., telephone, email, in-person and virtual meetings), ensuring smooth and efficient communication.

Strengthening Compliant Information Disclosure

The Bank adheres to the principles of authentic, accurate, complete, timely, and fair information disclosure. Focusing on key areas of investor concern such as operating performance, corporate governance, risk management, and ESG practices, the Bank strictly fulfills disclosure obligations for periodic reports and ad hoc announcements. During the Reporting Period, we published disclosure documents on schedule, including the annual report, interim performance announcement, and announcements of resolutions passed at Shareholders' General Meetings. Concurrently, we updated the Investor Relations section of our official website to ensure equal access to information for investors in China and beyond. In alignment with the progress of governance structure optimization, we promptly disclosed major corporate events, such as amendments to the Articles of Association and adjustments to supervisory functions, thereby fully safeguarding investors' right to know.

Deepening Diversified Investor Engagement

The Bank builds multi-tiered investor communication platforms to proactively convey its business philosophy and development strategies. During the Reporting Period, the Bank convened Shareholders' General Meetings in accordance with statutory requirements and strictly executed the rules of procedure to fully safeguard shareholders' legitimate rights (e.g., the right to vote and the right to propose resolutions), encouraging active shareholder engagement in major corporate decision-making. Through performance briefings, roadshows, and one-on-one meetings, the Bank has maintained regular communication with institutional investors in China and beyond, objectively presenting its economic performance, strategic progress, and risk management status. Furthermore, we have attended to investor feedback as important references for perfecting business management, thereby gaining investor recognition and confidence.

Safeguarding Investor Rights and Interests

The Bank consistently prioritizes the protection of investor rights and interests, continuously improving rights protection mechanisms to ensure fair treatment for all shareholders. We strictly implement the profit distribution policy to balance reasonable shareholder returns with sustainability requirements, effectively safeguarding investors' rights to return. The Bank continues to perfect investor complaint handling mechanisms, streamlining workflows and improving response efficiency to properly address investor concerns. Through prudent operations and transparent governance, we have established a solid building block for securing investor trust in the long term.

Strengthening Comprehensive Risk Management

The Bank places a high priority on holistic risk management and has built a full-process, closed-loop risk management system encompassing "proactive prevention, real-time monitoring, and effective resolution." We continue to optimize our risk governance structure and strengthen risk control capabilities while deepening the application of digital risk control, effectively preventing and mitigating various financial risks. This builds a robust security barrier for the Bank's prudent operations and high-quality development, fulfilling our primary responsibility for risk prevention and control as a financial institution.

Continuous Improvement of the Risk Governance Structure

The Bank has further strengthened its risk management governance system and specified the boundaries of responsibilities across all levels, with the Chief Risk Officer (CRO) overseeing risk management efforts. At the level of senior management, the Risk Management Committee was established for reviewing and deliberating on the Bank's risk management strategies and policies, providing intellectual support and power checks for authorized decision-makers. At the Head Office, the Credit Management Department was established to specialize in credit management. At the branch and sub-branch levels, independent functional departments for risk preservation and credit approval were set up, giving shape to a management system featuring the separation of credit reviews from lending and tiered approval. Furthermore, credit risk management positions have been put into place for managing the Bank's credit risks.

Table: Optimization of the Risk Management Structure in 2025

First Line of Defense (front-office departments and branches)	Second Line of Defense (lead departments for risk management)	Third Line of Defense (audit department)
Responsible for the risk management of respective business lines, with specific duties that include identifying, measuring, monitoring, providing early warnings for, analyzing, and reporting on risk profiles.	Responsible for leading and coordinating the identification, measurement, assessment, monitoring, and control of key risks; formulating risk management policies and procedures; and overseeing the implementation of these policies and systems.	Responsible for auditing the performance of duties by business and risk management departments; and reviewing and evaluating the adequacy and effectiveness of holistic risk management

Marked Improvement in Digital Risk Control Capabilities

The Bank remains committed to empowering risk control through technology, continually advancing the digital and intelligent upgrading of the risk management system. We have thoroughly integrated data governance, model application, and system construction into the holistic risk management process for sustained improvement in the precision and timeliness of risk identification, measurement, monitoring, and control.

During the Reporting Period, the Bank continued to bolster its intelligent risk control platform and credit ecosystem. We improved our unified risk view and full-process risk monitoring capabilities, as well as essential functions such as early warnings, model reviews, and anomaly detection, shifting from experience-driven to data-driven risk control decisions. Relying on systematic, automated risk control instruments, the Bank has achieved dynamic monitoring and rapid response in key businesses, critical links, and high-risk areas, effectively improving risk forecasting and proactive resolution capabilities.

Case Study Focusing on Risk Management Practices to Jointly Explore New Frontiers in Intelligent Risk Control

During the Reporting Period, Jiangxi Bank hosted the 2025 Annual Conference of the Risk Management Committee of the Asian Financial Cooperation Association (AFCA). Attending the conference as the lead bank, we delivered the opening remarks to an audience of over 20 financial institutions. Amidst a complex and volatile economic and financial landscape, the Bank has deepened risk prevention and control efforts, advanced targeted initiatives to enhance credit risk controls, and consolidated the foundation for digital risk control, accelerating the transition of risk management toward proactive empowerment. The conference enabled member institutions to share information and experiences, build capacity through collaboration, and jointly manage risks, thereby improving our resilience against risk challenges.

Risk Appetite

During the Reporting Period, the Bank maintained a prudent and stability-oriented approach, setting an overall risk appetite that supports sound and sustainable development. With a focus on strengthening its risk appetite management framework, the Bank further aligned its risk appetite with strategic priorities, business plans, and risk management capabilities. It defined clear risk-taking boundaries and control standards through both quantitative metrics and qualitative requirements, and ensured effective implementation across business lines and branches. By embedding risk management into business transformation and portfolio restructuring, the Bank reinforced a solid risk foundation for high-quality development.

With a focus on the two key dimensions of capital adequacy and profitability, the Bank has established a three-tiered quantitative control framework comprising target value, early-warning threshold, and tolerance limit, with the tolerance limit adopted as the baseline for risk monitoring. In addition to meeting minimum regulatory requirements, we maintain a sensible capital buffer, uphold a focus on value creation, and reduce the cost-to-income ratio to achieve a dynamic equilibrium between business expansion and capital consumption, safeguarding capital adequacy and earnings stability.

Addressing nine specific risk categories—credit risk, liquidity risk, market risk, interest rate risk in the banking book (IRRBB), operational risk, information technology risk, reputational risk, strategic risk, and country risk—the Bank has adopted differentiated risk appetites and implemented precise controls:

- **Credit risk:** With a focus on improving asset quality, we strictly control non-performing indicators and concentration risks to accelerate the mitigation of existing risks while enhancing the control of incremental risks.
- **Market risk:** Through limit control and mark-to-market monitoring, we have strengthened the management of interest rate risk in the trading book and exchange rate risk in the banking book, reasonably controlling risk exposures.
- **IRRBB:** Closely monitoring market interest rate trends, we optimize the maturity-matching of assets and liabilities to contain the impact of interest rate fluctuations within an acceptable range.
- **Operational risk:** With a zero-tolerance policy for major cases, we have standardized management workflows and built robust information systems to strictly control the operating risk loss ratio and case risk ratio.
- **Information technology risk:** Safeguarding the sustained, stable operation of critical systems, we employ strict recovery metrics for system interruptions, preventing major business disruptions.
- **Liquidity risk:** We leverage technology to perfect closed-loop management, ensuring the steady performance of risk appetite indicators while preventing any material liquidity risk events.
- **Reputational risk:** Upholding a prevention-first approach, we maintain zero tolerance for major reputation risk events while strengthening public opinion monitoring and joint defense mechanisms.
- **Strategic risk:** We align with national and regional development strategies to promptly correct deviations in business execution, ensuring overall strategic risks remain well-controlled.
- **Country risk:** We implement regional risk grading assessments and limit management to rigorously control exposures to high-risk regions and make adequate provisions.

Risk Management Indicators of Jiangxi Bank (2023–2025)

Indicator	2023 Value	2024 Value	2025 Value
Non-performing loans balance (RMB billions)	7.299	7.588	7.279
Non-performing loans ratio (%)	2.17	2.15	2.00
Provision-to-loan ratio (%)	3.84	3.44	3.24
Provision coverage ratio (%)	177.16	160.05	161.95

Deepening Compliance Operations

The Bank upholds a "compliance first, risk-based" approach, supporting its strategy for high-quality development with a robust compliance management framework. Guided by regulatory requirements, focused on addressing identified issues, and centered on strengthening systems and processes, the Bank continues to enhance its compliance management capabilities. It further embeds compliance responsibilities across all levels of the organization and advances the shift from reactive compliance management to proactive risk prevention and control. These efforts have reinforced the Bank's compliance safeguards and provided a solid foundation for robust development.

Compliance Management System

During the Reporting Period, the Bank advanced the integration of compliance management with corporate governance, business operations, and risk prevention and control, in line with its priorities to optimize the governance structure and enhance comprehensive risk management. It continued to develop an integrated compliance control framework that covers all business activities, is embedded throughout the entire process, and assigns clear responsibilities to every role. These efforts have further strengthened the underlying foundation for compliant operations through a more systematic and structured approach.

Improving the Compliance Policy Framework A

The Bank has normalized the workflow of "establishing, revising, and abolishing" internal policies. Focusing on key areas such as credit business, asset management, and risk compliance, we strictly benchmark against regulatory documents in light of business realities for the sustained improvement of policy contents. This has created a compliance policy framework with clear hierarchies, full coverage, and seamless connections, ensuring that every facet of business management is rule-based, compliant, and auditable.

Optimizing the Compliance Management Structure B

The Bank has deepened the implementation of the "embedded compliance model" by fully integrating compliance positions into all business lines, branches, and key segments. We have clearly defined a tiered compliance responsibility structure comprising coordinated management by the Head Office, execution by branches, and specific implementation by individual positions. By enforcing the primary responsibilities of business lines and institutions, we ensure that compliance management and business development are planned, advanced, and evaluated concurrently, achieving seamless connections between compliance controls and business operations.

Adopting a Closed-Loop Compliance Supervision Mechanism

C

The Bank has launched a supervisory inspection and issue management module in the audit system. With respect to issues identified by financial regulators, internal control and compliance reviews, or internal audits, we have established a full-process, closed-loop management mechanism comprising "identification, root-cause tracing, accountability, rectification, review, and consolidation." This unique approach has strengthened the tracking, supervision, and effectiveness verification of rectification efforts to yield tangible results, driving the transition from "isolated issue resolution" to "systematic governance enhancement" in compliance management.

Internal Audit

The Bank consistently leverages internal audit as a key instrument to improve corporate governance, intensify internal controls, and fortify the Third Line of Defense in risk management. Strictly adhering to internal policies such as the Articles of Association for Internal Audit of Jiangxi Bank and the Guidelines for Internal Audit Rectification of Jiangxi Bank, we continue to improve the independent, authoritative, and efficient internal audit system. Focusing on key areas of business management and critical risk links to deepen supervisory inspections, we rely on professional audit supervision to perfect the bank-wide internal control system and pursue prudent operations, providing robust internal supervisory safeguards for high-quality development.

During the Reporting Period, the Bank continued to optimize internal audit management mechanisms and adopt more effective rectification measures, improving audit quality and efficiency. On one hand, to achieve the goals of "standardized procedures, clear responsibilities, value enhancement, and resource synergy," we focused on standardizing four key processes: audit initiation, reporting, rectification, and the coordination of bank-wide inspections. These efforts have unified operational standards and formalized control nodes to heighten the rigor and consistency of internal audits. On the other hand, the Bank optimized the remediation workflow, strictly enforced rectification accountability and performance assessments, and consistently pursued root-cause resolutions. The thorough follow-through of rectification efforts has facilitated the effective translation of audit outcomes into business improvements.

During the Reporting Period

Audit Projects Completed	Rectification Rate
64	99.33 %

Anti-Corruption Management

The Bank has rigorously advanced the comprehensive and strict governance of the Party, fostering a culture of financial integrity and a clean political ecosystem. Deepening remediation driven by inspections and case studies, we launched educational campaigns to thoroughly implement the guiding principles of the Eight-Point Decision on Improving Party and Government Conduct. We normalized the process of "abolishing, revising, and establishing" internal policies and introduced a series of warning education initiatives, building an educational hub for internal control and compliance. Furthermore, the reform of audit, compliance, and risk control frameworks has been deepened, enforcing discipline and combating corruption with unwavering resolve.

Case Study

Advancing Warning Education through the "Seven-Ones" Initiative

To thoroughly implement educational campaigns on the guiding principles of the Eight-Point Decision on Improving Party and Government Conduct, Jiangxi Bank launched the "Seven-Ones" warning education campaign plan. From March to June, focusing on the theme of "Understanding Discipline and Law, Adhering to Rules, Shouldering Responsibilities, and Promoting Integrity," we introduced multidimensional warning education through seven specific measures: warning education conferences, on-site anti-corruption education, targeted study sessions, disciplinary inspection exchanges, family values education, online disciplinary learning and quizzes, and attendances at court hearings. These measures encourage employees to improve their integrity, self-discipline, and anti-corruption capacity, continually deepening the development of a "Clean Jiangxi Bank."



"Seven-Ones" Warning Education Activities

Case Study

Strengthening the Cultivation of Family Education and Family Values

The Bank hosted a reading club event themed "Building a Good Family, Cultivating Good Family Education, and Fostering Good Family Values." The event promoted the family mottos of "nourishing the family with integrity" and "growing the family with love," guiding Party members, executives, and employees across the Bank to prioritize "inheriting family values and building character."

Anti-Money Laundering and Counter-Terrorist Financing

The Bank fully implements regulatory mandates and actively fulfills its Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) obligations. We have established an internal control policy framework for AML and CTF applicable across the Bank and a governance structure comprising the Board, senior management, and the AML & CTF Leadership Group.

During the Reporting Period, the Bank implemented multiple measures to effectively manage money laundering risks.

- **First**, in response to changes in regulatory laws and policies, such as the newly revised Anti-Money Laundering Law of the People's Republic of China, we swiftly revised the Bank's essential AML policies, optimized our AML performance evaluation indicator system, and improved our AML protocols.
- **Second**, focusing on areas of regulatory scrutiny and high-risk money laundering sectors, we improved our AML duty performance across the board to address risk loopholes.
- **Third**, we continued to conduct money laundering risk assessments, strengthening the proactive management of money laundering risks in new products and businesses, as well as the identification and control of high-risk customers.
- **Fourth**, we consistently optimized the functions of the AML system and our suspicious transaction monitoring models, thereby enabling more effective AML operations among general staff.
- **Fifth**, we launched 90 AML training sessions with over 11,800 attendances. Additionally, the Bank organized 251 AML public awareness campaigns, reaching an audience of 78,000 people.

During the Reporting Period

Employees from the Bank's Fuzhou Branch were awarded the title of

"2024 Outstanding Individual in Combating and Governing Money Laundering Crimes in Fuzhou City"

The Compliance Management Department of our Yingtan Branch was honored as a

"2024 Outstanding Collective in Combating and Governing Money Laundering Crimes in Yingtan City"

Intellectual Property Protection

The Bank strictly complies with relevant laws and regulations (e.g., the Intellectual Property Law of the People's Republic of China), rigorously enforcing internal policies such as the Measures for Software Licensing Compliance and Information Technology Intellectual Property Management of Jiangxi Bank (2024). At the Bank, IP compliance management has been integrated into the entire lifecycle of IT infrastructure development and daily business operations to prevent any infringement or piracy.

During the Reporting Period, the Bank continued to improve the lifecycle management of software and hardware assets, implementing standardized procurement, compliant use, and meticulous control of software and hardware products required for office and business systems. Licensed software and hardware products (e.g., Kylin OS, Adobe, WPS AI) are centrally procured, achieving full coverage of licensed use across all office terminals and business systems, ensuring the lawful, secure use of software and hardware from the source. Additionally, the Bank conducts regular IP compliance inspections, comprehensively reviewing the authorization and usage status of software and hardware. License renewals and asset upgrades are promptly completed to ensure that the use of all software and hardware products complies with IP regulations and internal requirements. Robust IP compliance management safeguards the stable operation of the Bank's information systems and the secure, compliant execution of business activities, thereby fulfilling our primary responsibility for IP protection.

Anti-unfair Competition

The Bank upholds the principles of fair competition and compliant operations, strictly complying with laws and regulations such as the Anti-Unfair Competition Law of the People's Republic of China and the Commercial Bank Law of the People's Republic of China, as well as banking regulatory requirements. At Jiangxi Bank, fair competition management is deeply integrated into the entire process of business operations, market expansion, and brand promotion. Illegal and non-compliant practices—including misleading advertising, false marketing, malicious price competition, and improper customer solicitation—are strictly prohibited to uphold the bottom line of industry competition. During the Reporting Period, the Bank was not involved in any violations related to unfair competition, nor was it subject to any related administrative penalties.

During the Reporting Period

- The Bank was not involved in any violations related to unfair competition, nor was it subject to any related administrative penalties.

Case Study

Bayi Branch Conducted Joint Training on Internal Control and Fraud Prevention, Audit Rectification, AML, and Consumer Rights Protection

In early July, the Bayi Branch conducted a joint training on internal control and fraud prevention, audit remediation, AML, and consumer rights protection to improve compliance awareness, facilitate more effective early-warning, monitoring, verification, and rectification, enhance the duty performance capabilities of AML personnel, and optimize consumer rights protection services.



Joint Training at the Bayi Branch

02 Focus on Finance

A Responsible Contributor to the Real Economy



Spotlight:

Driving Regional Development through Inclusive Finance

Upholding the development positioning of "serving urban and rural residents, SMEs, and the local economy," the Bank remains firmly committed to the original aspiration of "finance for the people." With the strategic focus of "advancing small, micro, and inclusive finance," we strive to provide more accessible and convenient financial services. Our services provide targeted support for micro, small, and medium-sized enterprises in navigating financial challenges and achieving steady growth, channeling financial resources into the real economy. The Bank is fully integrated into the broader paradigm of regional development, actively supporting industrial upgrading and livelihood improvement. Through pragmatic measures, we provide local communities with inclusive services to safeguard livelihoods and empower regional growth, thereby fulfilling our responsibility and mission as a provincial-level incorporated bank.

Balance of Inclusive MSE Loans
¥56.658 billion

YoY Increase
¥4.056 billion

The number of inclusive loan borrowers
38,533

Serving Micro and Small Enterprises

The Bank continues to improve the development of an inclusive financial service system. We have deployed a comprehensive suite of measures including targeted policy guidance, key resource allocation, and performance incentives to drive improvements in the scale and quality of inclusive finance while improving our portfolio structure. While steadily expanding our service coverage, we have intensified credit origination for "first-time borrowers" and unsecured loans, effectively broadening the accessibility of inclusive finance. Sustained efforts have been made to deepen the financing coordination mechanism for micro and small enterprises, strictly implementing the "393" model of "three key focuses" for implementation, "nine commitments" for service optimization, and "three major guarantees" for robust support, which allows us to respond promptly to corporate financing needs. We have fully integrated the Field Visit Program for Businesses and Households with the Service Month for Self-Employed Individuals, shifting the focus of financial services downward and channeling resources directly to market players. Working with stakeholders such as federations of industry and commerce and industry associations, we launched the innovative "Jiangxi Bank Smart Financing" financial advisory service and normalized the "Together for Businesses" matchmaking events, offering more targeted and effective financial services.

Case Study

Zhongshan Road Branch Issued Its First "Chain-e Loan," Empowering the Real Economy with Inclusive Finance

Jiangxi Bank's Zhongshan Road Branch issued its first Chain-e Loan to provide targeted credit support for a machinery company in Nanchang, unlocking new momentum in inclusive finance through an innovative supply chain finance model. Since its launch, the branch has prioritized Chain-e Loan, mobilizing marketing teams to assess the supply chain financing needs of core enterprises. Through intensified online customer acquisition, key businesses have been integrated into the database in accordance with the core eligibility criteria. During the marketing process, the branch pinpointed key financing demands, conducted proactive visits, and resolved online operational challenges on the spot. From eligibility assessment and due diligence to review, signing, and disbursement, the branch provided efficient and convenient one-stop services, which effectively lowered the financing costs and access thresholds for micro and small enterprises. The successful rollout not only built experience for the branch's subsequent promotion of Chain-e Loan but also channelled inclusive financial resources into the very ends of the industrial chain through supply chain finance. Our targeted support for businesses in the real economy demonstrates the Bank's commitment to serving the real economy.



Case Study

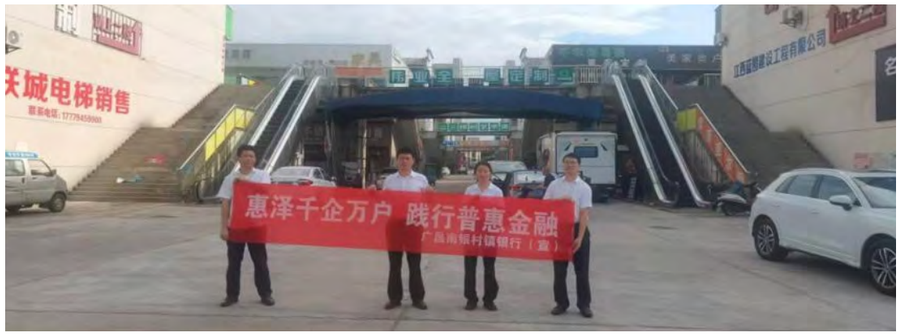
Ganjiang New Area Branch Introduced "Trade-in Merchant Loan" to Support Businesses and Stimulate Consumption

To thoroughly implement the decisions and arrangements of the CPC Central Committee and the State Council on invigorating consumption, and to align with Jiangxi's requirements of consumption upgrade, the Ganjiang New Area Branch took proactive steps and launched the Trade-In Merchant Loan in Nanchang. On June 17, the branch issued the Bank's first Trade-In Merchant Loan to fully meet the financing needs of local merchants participating in national subsidy programs, providing prompt financial support that effectively alleviated their funding pressures and enabled steady growth. The successful rollout of the Trade-In Merchant Loan serves as a clear example of the branch's commitment to serving the local economy and upgrading consumption through inclusive finance.

Case Study

Guangchang Nanyin Rural Bank Empowered Micro and Small Businesses with Field Visit Program for Businesses and Households

To provide more effective financial services for supporting the real economy, accurately meet the funding needs of self-employed individuals within the county, and facilitate the high-quality development of micro and small enterprises (MSEs), Guangchang Nanyin Rural Bank launched the Field Visit Program for Businesses and Households. Through a field visit to the Guangchang County Yifeng Commercial and Trade Expo City, bank staff learned that local self-employed businesses and MSEs had achieved steady growth and expanding order volumes in recent years, urgently needing financial support for raw material procurement and equipment upgrades. Recognizing these needs, the bank immediately established a fast approval channel and deployed a financing team for comprehensive corporate assessments. In light of the business realities and funding requirements of the enterprises, the team recommended suitable loan products to efficiently resolve urgent liquidity demands, empowering the development of county-level market players through targeted financial services.



Pathways and Measures for Small and Medium-Sized Commercial Banks to Excel in the Key Priority of Inclusive Finance Under the New Situation

the Third Prize from Jiangxi Finance Society

On September 22, 2025, the "Jiangxi Bank 'Digital Transformation Loan' Service Plan" , awarded by PBOC Jiangxi Provincial Branch

the Third Prize for Financial Product Innovation in Key Areas at the 2025 Jiangxi Province "Tiangong Cup" Financial System Competition

Pursuing Innovation in Inclusive Finance

The Bank provides innovative inclusive finance products to accurately address the financial needs of micro, small, and medium-sized enterprises, self-employed individuals, and urban and rural residents, continually optimizing product portfolios and service models. With a focus on the key demands and challenges within the real economy, we have introduced targeted and accessible inclusive credit products with streamlined procedures, improved efficiency, and lowered financing costs. This channels financial liquidity to precisely "drip-irrigate" micro and small market players. The Bank pursues product innovation to advance inclusive finance, while expanding the coverage, accessibility, and customer satisfaction of financial services to fuel the high-quality development of local economies.

Product Innovation for Inclusive Finance

The Bank has deepened and upgraded the "1269" Action Plan for the modernization of key manufacturing chains. With a focus on the digital transformation needs of manufacturers, we have introduced the "Digital Transformation+" financial products, which are tailored to diverse digital transformation scenarios, including technological retrofitting, smart upgrades, and scenario-specific applications. Such customized financial solutions help manufacturers improve business performance and achieve digital transition. *(*Note: The "1269" Action Plan aims to significantly strengthen and expand 12 key manufacturing industry chains, build six advanced manufacturing clusters, and achieve an average annual growth rate of around 9% in operating revenue from industrial enterprises a above designated size.)*

The Bank has expanded the supply of the e-series products by introducing Chain-e Loan, an online working capital loan. This product thoroughly extends "off-anchor supply chain" scenarios, offering targeted services to high-quality MSEs upstream and downstream of anchor enterprises. Chain-e Loan provides digital and intelligent financial services, efficiently responding to the financing needs of MSEs while improving the quality and efficiency of supply chain financial services.

Product Innovation for Inclusive Finance

Targeting MSEs engaged in technological innovation, we introduced the Jiangxi Sci-Tech Innovation Loan, a customized credit product based on the PBOC's Credit Report on Scientific and Technological Innovation. By quantifying the sci-tech innovation capacity of businesses, we accurately profile their growth potential to provide differentiated credit support. This effectively resolves the financing difficulties faced by asset-light, R&D-intensive MSEs, leveraging financial solutions to support regional technological innovation and industrial upgrading.

We upgraded existing inclusive credit products, including the e-Enterprise Loan, Gov-Procurement e-Loan, Agri e-Chain, Enterprise Procurement e-Loan, and Live Livestock Mortgage Loan. Our upgrades have consistently improved product adaptability and service efficiency to better respond to market developments and accurately meet the diversified financing needs of market entities.

Empowering Inclusive Finance with Digital Intelligence

The Bank has deepened the application of financial technology, leveraging digital and intelligent tools to empower the high-quality development of inclusive finance. Relying on big data, we have established a credit scoring system for MSE customers to aggregate multidimensional, real-time data through online channels, generating accurate credit profiles. Meanwhile, intelligent risk control models and online service channels are employed to consistently optimize business processes, improving approval efficiency and service accessibility across the board. In order to meet the financing needs of micro, small, and medium-sized enterprises, self-employed individuals, and urban and rural residents, we continue to expand the coverage and availability of our financial services. The Bank harnesses the power of technology to bridge the "last mile" of inclusive finance, injecting strong momentum into the real economy.

Case Study Empowering Inclusive MSE Finance with the Innovative "Jiangxi Bank Score"

Fully committed to inclusive finance, Jiangxi Bank has leveraged big data technology to build a comprehensive credit scoring system for MSE customers, which has been adopted across all critical stages of the credit lifecycle, including eligibility assessment, post-disbursement management, and loan renewal. To improve scoring accuracy, we have launched the Jiangxi Bank Scorecard, an innovative scoring tool that integrates multidimensional data, to establish a scientific and highly efficient scoring model for MSE customers. Concurrently, we have implemented a differentiated authorization model based on "score grading," where the approval authorities of branches are dynamically adjusted according to overall customer scores. This organic integration between accurate risk identification and efficient workflows not only safeguards the bottom line against credit risks but also improves service efficiency, building a robust "entry gate" for the high-quality development of our inclusive credit business while providing MSE customers with more targeted and convenient financial services.

Case Study Technology Empowerment—Intelligent Due Diligence Reports for Inclusive Finance Customers

In inclusive MSE credit services, Jiangxi Bank acquires and integrates multidimensional, real-time data through online channels, driving the intelligent upgrade of due diligence reviews. This intelligent system features two essential functions. First, the system offers automated report generation. Relying on multidimensional big data, the AI engine completes data extraction, cleansing, and risk scoring within five minutes to generate an intelligent due diligence report. Second, the system allows for thorough risk penetration. Utilizing multidimensional cross-analysis, the system accurately identifies hidden and associated risks while generating dynamic diagnostic recommendations, providing account managers with intelligent support for due diligence reviews. Additionally, this system effectively improves the efficiency of due diligence reviews and the precision of risk identification, enabling us to provide inclusive credit services in an efficient and compliant manner.

Spotlight:

Financial Guardianship for Senior Wellbeing

The Bank remains firmly committed to its original aspiration of "finance for the people" and goes all out to excel in pension finance development. Centered around the "Jiangxi Bank Senior Care" brand, we have established a comprehensive financial system encompassing pension wealth, pension services, and the senior care industry. We have built senior-friendly branches and community service hubs, introducing customized products and heart-warming services to safeguard the financial security and life quality of our senior customers. The Bank empowers senior care initiatives through finance and optimizes elderly services to deliver humanistic care. These efforts continue to improve the sense of fulfillment, happiness, and security among the elderly, safeguarding senior wellbeing with a firm commitment and compassionate care.

○ Number of "Jiangxi Bank Senior Care" Activity Centers

471

○ Jiangxi Bank Senior Care Members

80,900

The Bank continues to advance pension finance, leveraging financial resources to bolster the silver economy. We actively respond to key senior care projects and the specific needs of county-level elderly care, facilitating the optimization of the local senior care service framework and industry upgrades with pragmatic measures.

Case Study **A New Chapter of Pension Finance—Jiangxi Bank Issued Its First Pension Finance Loan**

On June 30, through seamless collaboration between the Head Office and the local branch, Jiangxi Bank disbursed its first pension finance loan at the Pingxiang Branch. Supported by the Head Office's Credit Approval Department, the Pingxiang Branch leveraged its local expertise to proactively engage with the enterprise and efficiently prepare the project documents. This top-down synergy streamlined the application process, laying a solid foundation for the Bank's strategic expansion into pension finance. This loan marks an important step in advancing the "Five Key Priorities of Finance" and building a robust pension finance ecosystem. By providing stable funding for senior care projects, the Bank bolsters the development of high-quality elderly care facilities to meet growing demands for elderly care services. The successful execution of this transaction also provides valuable experience, establishing a strong basis for the systematic and scalable growth of our pension finance operations.

Case Study **Empowering the County-Level Silver Economy to Drive Pension Finance Development**

Jiangxi Bank actively responds to the Guiding Opinions on Financial Support for Senior Care with Chinese Characteristics and High-Quality Development of the Silver Economy issued by the People's Bank of China and eight other departments, as well as the Jiangxi Provincial Government's instructions on advancing the silver economy and improving elderly welfare. Embracing our social responsibilities, we continue to scale up credit support for the senior care industry, driving the high-quality development of pension finance through actions. Regarding the RMB 95 million loan project for a health company in Poyang County, the Head Office implemented a "one-on-one" approach to guide the local branch in offering a fast approval channel. By establishing an efficient three-tier coordination mechanism covering the Head Office, branch, and sub-branch, we accelerated document processing and precisely addressed the client's needs, efficiently resolving financing challenges with an agile, time-bound review process. The project is expected to increase the number of elderly care beds across four wellness centers in Poyang County (including Tianfanjie and Gaojialing towns) to 1,210. With senior care facilities comprehensively upgraded and wellness environments continuously optimized, it will satisfy the senior care needs of advanced-age, solitary, and incapacitated elderly groups within the county, providing seniors with higher-quality and more reassuring senior-friendly services. By empowering the silver economy with financial solutions, Jiangxi Bank has advanced pension finance, safeguarding the golden years of the elderly community with a firm commitment and compassionate care.

Deepening Bank-University Collaboration to Build a New Senior Care Ecosystem

In response to senior care demands, the Bank has built strategic partnerships with universities for the elderly to leverage the "Jiangxi Bank Senior Care" brand for co-building "Silver Age e-Stations" as dedicated service hubs. By integrating the Bank's network resources with expertise in elderly education, we offer one-stop services (e.g., financial literacy programs) for the senior community, empowering the high-quality development of elderly care initiatives through bank-university collaboration.

Case Study **Jiangxi Bank Partnered with Jiangxi Open University to Launch "Silver Age e-Stations" for the Senior Community**

In December, the Jiangxi Bank Nanchang Railway Sub-branch delivered caring financial services, as Jiangxi Bank and Jiangxi Open University officially unveiled the "Silver Age e-Station" at the sub-branch. This marks a key milestone in fully integrating premier regional financial services with elderly education, signaling the official launch of a service platform designed to provide seniors with financial security, lifelong learning opportunities, and engaging recreation. The partnership in building the "Silver Age e-Station" is not only a clear demonstration of responding to the national strategy for an aging population but also an innovative effort to leverage mutual strengths and complementary resources. By consolidating diverse resources across financial services, education, and cultural entertainment, we have created a comprehensive, one-stop service space for our senior friends. Looking ahead, the Nanchang Railway Sub-branch will use the "Silver Age e-Station" as a bond to deepen its collaboration with Jiangxi Open University. This partnership is expected to enrich our financial products and service scenarios, providing the senior community with superior, accessible, and compassionate services to meet their diverse needs for a high-quality life.





Silver Age e-Station

Expanding Service Network to Build a Three-in-One Senior Care Framework

Relying on the Bank's 227 business outlets, 471 "Jiangxi Bank Senior Care" community service centers, and over 260 community teaching sites of the Jiangxi Open University for the Elderly, we have fully integrated our network resources with the university's expertise in elderly education. Together, we are building a three-in-one senior care framework comprising finance, education, and services, giving shape to an extensive, accessible, and compassionate support network for the elderly.

A Value Network of Community & Lifestyle for the Elderly	Promoting"Jiangxi Bank Senior Care" in local communities, the Bank and Jiangxi Open University jointly launched a welfare campaign that combines community finance and lifestyle services. We provide residents with financial literacy classes, cultural arts, and health and wellness programs to weave financial services and educational resources into the fabric of everyday life.
An Emotional Network of Outreach & Education for the Elderly	We have established senior-friendly service demonstration centers at eligible business outlets, leveraging the educational expertise of Jiangxi Open University to provide learning hubs and social spaces. These centers provide a one-stop experience for senior clients by integrating educational courses, financial consulting, and convenience services.
A Network of Finance & Exclusive Benefits for the Elderly	Backed by the rich educational resources of Jiangxi Open University, we have co-developed non-financial customer benefits tailored to the needs of senior clients. These include exclusive privileges such as course discounts, complimentary classes for asset upgrades, wellness study tours for high-net-worth clients, and talent showcases for vocal music and calligraphy. Additionally, senior students of Jiangxi Open University are provided with financial courses on pension planning and wealth inheritance, expanding the reach of our financial services to benefit a broader senior demographic.

Promoting "Jiangxi Bank Senior Care" as a Community Service Advisor

Focusing on the essential demands of our senior demographic (e.g., fund security and prudent wealth management), the Bank goes the extra mile and builds a robust service network to uphold the bottom line of consumer rights protection and streamline financing channels for consumers. We have advanced senior-friendly facility upgrades to create a seamlessly integrated online-to-offline service ecosystem. These efforts have built a cohesive support network for elderly care services, positioning the Bank as a vital contributor to community governance.

The Bank has developed the "Happiness Deposit," a product exclusively offered to senior clients featuring a low minimum deposit threshold and automatic rollover upon maturity. Additionally, we also introduced the "Care e-Certificate of Deposit." By deepening partnerships with leading wealth management firms, we have selected wealth management products under agency distribution specifically tailored to pension needs. Furthermore, with the introduction of participating endowment policies and publicly offered funds under agency distribution covering medical and elderly care services, we continue to enrich the portfolio options for senior clients, fully safeguarding their financial security.

The Bank has introduced the "Financial Literacy in the Community: Safeguarding the Silver Generation" campaign, covering themed actions such as "Optimizing Financial Accounts with Care for the Elderly" and "Delivering Financial Care to Seniors." Branch-led elderly care teams have visited "Jiangxi Bank Senior Care" communities to conduct engaging activities that include "Storytelling for the Elderly," "Senior Vocal Classroom," "Charity Haircut," and "Immersive Anti-fraud Workshop," providing senior residents with heartwarming financial services and engaging cultural experiences.









Anti-fraud Workshop for Seniors

The Bank has consistently upgraded senior-friendly services, striving to build a heartwarming, refined, and accessible financial service framework for the elderly. Centered around the "Jiangxi Bank Senior Care" brand, we have established service zones and barrier-free facilities for seniors. Across our digital channels (e.g., smart teller machines and self-service kiosks), we have rolled out a large-font, minimalist "Care Interface," significantly lowering the user threshold for the elderly demographic. Moreover, the Bank fully respects the traditional banking habits of seniors by retaining basic services such as cash transactions, certificates of deposit, and passbooks. We continue to improve the link between in-person counters and self-service channels to deliver a more inclusive and thoughtful service model, offering a secure, comfortable, and reassuring financial experience for seniors in the surrounding communities.

Pension Finance Performance

Indicator	2025 Value
"Jiangxi Bank Senior Care" activities	2,203
Door-to-door financial services for seniors aged 60 and above	690

Spotlight:

Digital Finance and Smart Banking

In 2025, Jiangxi Bank thoroughly implemented the national strategy for digital finance development. In accordance with the Bank's "Ten Major Actions" and the "432N" digital transformation strategy, we have anchored our efforts on the core principle of "empowering business through technology and safeguarding development with security." We continue to deepen the application of digital technology across all aspects of financial services, building a "fully empowered, locally leading" digital bank. Acting on the key priority of digital finance, we have provided powerful momentum for developing a smart bank and delivering higher-quality and more efficient financial services.

Prioritizing Strategy for the Structured Development of a Smart Bank

The year 2025 marked a critical juncture for fully advancing Jiangxi Bank's digital management transformation. Guided by the Jiangxi Bank Digital Transformation Planning Report (2024–2026) and the overarching "432N" strategic objectives established in 2024, the digital transformation projects planned and executed in 2025 covered multiple business lines (e.g., transaction banking, retail credit, consumer rights, and personal banking), upgrading digital capabilities across the Bank.

In 2025, Jiangxi Bank adopted a central risk decision-making platform. By breaking down system silos, we developed a digital, intelligent corporate risk control platform that integrates internal and external data sources, covers the entire credit lifecycle (pre-, mid-, and post-loan), and focuses on key sectors in inclusive finance such as MSEs and issues related to agriculture, rural areas, and wellbeing of farmers. Additionally, we developed a smart corporate marketing platform featuring maps and analyses for dozens of industry chains. The platform's external and industry-specific customer acquisition features allow account managers to accurately identify upstream and downstream players, advancing digital, online, and intelligent corporate marketing efforts.

Looking ahead, building on the Lean Action for Digital Management Transformation, Jiangxi Bank will continue to thoroughly integrate technology with business operations, consolidate the digital banking infrastructure, and foster a new digital finance ecosystem with enhanced resilience, agility, and security.

Driving Digital Transformation by Building Platforms

The Bank steadfastly advances the Lean Action for Digital Management Transformation. Through the development and optimization of a series of information systems, we have significantly improved financial service efficiency and risk control capabilities, driving the digital transformation of business operations.

- **Developing a digital, intelligent credit framework:** We developed a new group of credit systems, establishing six major platforms: business middle-office, accounting back-office, intelligent risk control, mobile operations, data mart, and external data management. Spanning all business lines, products, processes, and lifecycles, the platforms digitize loan applications, standardize reporting procedures, and streamline approvals, ensuring accurate risk controls. We continue to advance system upgrades, develop innovative mobile applications, and deepen intelligent empowerment, thereby reinforcing risk management and accelerating business approvals.
- **Establishing a unified risk decision-making platform:** We launched a standardized, bank-wide intelligent risk decision-making platform to centrally manage risk models and rule strategies. This lowers operational and maintenance costs for risk control and improves the precision of risk identification and mitigation, providing more effective risk controls.
- **Building a service platform for precision marketing:** By integrating data resources and marketing tools, we created a smart personal marketing platform that offers a panoramic customer view, standardized marketing workflows, and the intelligent push of dynamic strategies. This empowers wealth management staff to carry out precision marketing, effectively improving the efficiency of internal collaborations.
- **Upgrading the channel service experience:**

  Mobile banking: We upgraded the personal mobile banking structure by introducing new technologies, improving both system performance and user experience.

  Corporate portal: We developed a unified corporate portal to an open, scenario-specific, and smart financial ecosystem tailored for entire industry chains. The portal has been integrated with multiple systems, including Jiangxi Bank Cloud Chain, Jiangxi Bank i-Farmer, and Corporate Online Banking, providing clients with a superior, comprehensive financial service experience.

  Acquiring platform: We consolidated the service capabilities of the unified acquiring platform and completed the merchant data migration from three acquiring platforms. This effort achieved the centralized management of the Bank's acquiring business, driving a breakthrough from "fragmented support" to "centralized empowerment" in acquiring services.

Data Governance: Unlocking the Potential of Data Elements

The Bank prioritizes data as a fundamental resource and an engine for innovation. We have made consistent efforts to improve data governance, data infrastructure, and management capabilities, unlocking the value of data elements.

- **Refining the data governance system:** The Bank has optimized the "1+N" data governance framework. In 2025, five key internal policies, including the Data Governance Management Measures and the Data Quality Management Measures, were issued or revised to establish a governance framework covering the entire data lifecycle.
- **Advancing data integration and application:** The Bank completed the integration and upgrade of its data lakehouse architecture, significantly enhancing platform performance and establishing four prototypes for specialized data marts. In addition, progress was made in developing the single-report platform, the credit risk data mart, and the external data management platform, establishing a strong basis for data applications.



Case Study Jiangxi Bank Awarded DCMM Level 3 Certification

In August 2025, Jiangxi Bank was awarded the "Robust" (Level 3) certification under the national Data Management Capability Maturity Model (DCMM) by the China Information Technology Industry Federation, becoming the first corporate city commercial bank in the province to receive this certification. The DCMM certification marks a national recognition in data management following the Bank's successful digital transformation practices.


DCMM
数据管理能力成熟度（甲方）
等 级 证 书
依据国家标准《数据管理能力成熟度评估模型》（GB/T 36073-2018），
经评估，江西银行股份有限公司 数据管理能力成熟度达到
稳健级（3 级），特发此证书。
评估机构：广电计量检测集团股份有限公司
评估依据：《数据管理能力成熟度评估模型》（GB/T 36073-2018）
证书编号：DCMM-I-3-3600-005684
查询平台：https://www.dcmm-cfeii.com
发证日期：2025 年 08 月 05 日
有效日期：2028 年 08 月 04 日止
中国电子信息行业联合会

DCMM Level 3 Certification of Jiangxi Bank

Case Study Jiangxi Bank Achieved Outstanding Performance in the "Data Elements ×" Competition

In the Jiangxi Regional Finals of the 2025 "Data Elements ×" Competition, three teams from Jiangxi Bank received awards in two categories. Notably, the project titled Using Data as the Pen and Finance as the Ink: Jiangxi Bank Explores New Pathways for Data-Driven Consumption in Jiangxi won the only First Prize in Trade and Circulation. Jiangxi Bank became the only bank to win awards in two separate categories, ranking first in the province's banking industry in both the number and level of awards. This achievement underscores the Bank's expertise in integrating data elements with technological innovation.


2025年“数据要素X”大赛江西分赛
获奖证书
商贸流通赛道 一等奖

First Prize in Trade and Circulation in the Jiangxi Regional Finals of the "Data Elements × " Competition

AI Application: Empowering Operations with Advanced Technology

The Bank actively explores the seamless integration between AI and financial services. Leveraging LLMs, we aim to build an intelligent computing infrastructure, expand smart service scenarios, and improve business efficiency.

- **LLMs computing infrastructure:** The Bank has endeavored to build an AI computing infrastructure to optimize resource scheduling and integrate multi-source data to build a financial AI library, providing the computing power, data, and technical support required for large-scale AI adoption.
- **AI knowledge assistant:** Built on the "Jiangxi Bank Connect" platform, the AI assistant integrates standards from all business lines and offers light applications such as "Tide" and "Jiangxi Bank Digital Governance" to provide employees with real-time, standardized support in daily operations, product design, and risk control.
- **Smart AI agent assistant:** The Bank's AI assistant offers key functions such as real-time voice transcription, knowledge recommendation, and intelligent ticket generation, as well as active knowledge push, automated ticketing, and intelligent script adaptation. Since its launch, the assistant has significantly improved the efficiency of the customer service team and the quality of customer service.
- **RPA implementation:** Focusing on three core scenarios—front-office customer acquisition, back-office operations, and spreadsheet processing—the Bank continues to deploy RPA to significantly boost business efficiency and customer satisfaction.

Security Controls: Ensuring the Steady Operation of Digital Finance

The Bank consistently prioritizes security, establishing a "digital and intelligent security" control system to fully safeguard customer data and funds, thereby ensuring the security and stability of all business activities.

- **Building a secure office platform:** We independently developed "Jiangxi Bank Connect," a bank-wide instant messaging and office platform powered by AI LLMs, offering a smart office hub that seamlessly combines communication, collaboration, knowledge management, and task supervision. In 2025, a research project declared relying on this platform won the Third Prize in the 2024 Financial Technology Development Awards by the PBOC.
- **Developing a comprehensive cybersecurity defense system:** The Bank deployed a new terminal security management system, bringing all bank terminals under centralized control. Throughout the year, we effectively identified and defended against various cyberattacks, achieving the goal of zero security incidents. We mobilized staff to participate in cybersecurity skills competitions, winning honors and awards such as the Group Second Prize at the 2025 "Ganyin Cup" Financial Cybersecurity Offensive and Defensive Competition.
- **Strengthening lifecycle data security controls:** The Bank reinvented the data query application process, strictly enforcing the principles of case-by-case review and data minimization.

Product Innovation: Broadening Financial Service Scenarios

Focusing on customer needs, the Bank consistently advances the innovation and upgrading of digital products to expand financial service scenarios while deepening and broadening support for the real economy.

Developing supply chain finance products:

We launched a comprehensive supply chain finance system covering accounts receivable, factoring, and inventory scenarios. This platform enables the splitting, transferring, financing, and settlement of electronic debt vouchers, as well as accounts receivable pledges and movable property financing. We also rolled out an integrated Cloud Chain product matrix comprising proprietary supply chain products such as the Cloud Enterprise Chain, Cloud Warehouse Chain, and Cloud Merchant Chain. As of the end of the Reporting Period, the outstanding balance of our supply chain finance business reached RMB 10.339 billion, a year-on-year growth of 23%. Serving 1,871 enterprises across different chains this year, our digitized, scenario-based, and inclusive supply chain financial services provided robust momentum to stabilize, supplement, and reinforce industry chains.

Innovative credit products:

Leveraging digital maturity assessments and big data-backed risk controls, we launched the "e-Enterprise Loan: Digital Transformation e-Loan" to provide online working capital for MSEs undergoing digital transition. Leveraging big data, we introduced invoice data on the basis of tax data, offering the "Chain e-Loan" to serve MSEs with excellent transaction backgrounds. In collaboration with the Nanchang Human Resources and Social Security Department, we introduced the "Talent Entrepreneurship Loan" to support young entrepreneurs. To meet varying demands in specific scenarios, we rolled out two innovative products, "Rural Revitalization Loan" and "Micro Flash Loan," and launched the retail-focused "Good Life Flash Loan" and the "Good Business" inclusive finance solution.

Upgrading existing credit products:

The"Jiangxi Bank Flash Loan" was upgraded to integrate housing provident fund data across four municipalities, including Shangrao and Jiujiang. "Jiangyin i-Porcelian" expanded its offerings to include entrepreneurship guarantee loans and B&B loans, offering a fully online application process for customers. Regarding collateral and guarantee services, we introduced online pledge and registration for forestry rights and connected the function to Jiangxi's financing guarantee system, facilitating the online processing of the "Easy Finance Loan."

Upgrading e-Account Express:

In 2025, the Bank continued to upgrade e-Account Express. Targeting the essential demands of key SOEs and institutional clients, we deepened innovations in payment and settlement to deploy e-Account Express in major digital scenarios, including Jiangxi expressway gas stations, the province's first dining platform for officials, and a union welfare platform, setting a fine example for scenario-specific financial services with large-scale implementation. Our projects were selected as featured financial culture cases by the China Banking Association. Notably, Jiangxi's first official dining platform was not only featured in a special report by People's Daily but also selected as a National Outstanding Case of Innovation in Party Building, which fully demonstrates the innovative edge and social value of the Bank's digital financial services.

Serving the Real Economy

The Bank steadfastly adheres to the central mission of finance: serving the real economy. Thoroughly implementing the relevant national and provincial policies, we have closely aligned our operations with Jiangxi's initiative to build Three Highlands and implement the Five Strategies, as well as the "1269" Action Plan for modernizing key manufacturing chains. Grounded in our role as a provincial corporate bank, we have fully integrated real-economy support into our corporate strategy, focusing on key pillars such as manufacturing upgrades, support for strategic emerging industries, inclusive finance development, and green development. The Bank has optimized credit allocation, developed innovative financial products, and improved service efficiency to deliver targeted, efficient, and heartwarming financial solutions. Our services have helped alleviate the financing challenges of the real economy, empowering high-quality local economic growth while fulfilling our corporate responsibilities.

Focusing on Manufacturing Upgrades

With a focus on high-quality manufacturing development, the Bank has increased credit issuance to support advanced manufacturing, private manufacturers, and the digital transformation of the manufacturing sector. By streamlining credit approval mechanisms and offering innovative, customized financial products, we have contributed to the transition from "Jiangxi Manufacturing" to "Jiangxi Smart Manufacturing," serving the modernization of industry chains.

As of the end of the Reporting Period

YoY Increase of Outstanding Manufacturing Loans	Loan Balance for Advanced Manufacturing under the "1269" Action Plan	YoY Increase
23.19 %	¥30.578 billion	42.37 %

Case Study Unlocking Momentum for Industry Growth with Digital and Intelligent Transformation

The Ji'an Branch deepened its collaboration with the municipal telecommunications company, government platforms, and the provincial inclusive financing guarantee company to establish a four-party mechanism integrating "government, bank, enterprise, and guarantor." The branch effectively leveraged the "One Map & Two Lists" policy toolkit to identify target enterprises with a strong intent for transformation and significant growth potential. Cumulatively, the branch has engaged with over 1,400 enterprises undergoing digital transformation, precisely addressing their financing needs to ensure that capital is directly channeled into the critical nodes of digital transition. This approach fostered effective collaboration for digital upgrading, injecting fresh momentum into the high-quality development of Ji'an's manufacturing sector.



Matchmaking Event for Digital Transformation Financial Services at the Ji'an Branch

Case Study **Jiangxi Bank Issued Nanchang's First "Digital Transformation Loan" to Support the Digital Transformation of Manufacturers**

To support Jiangxi Province's "1269" Action Plan for modernizing key manufacturing industry chains and Nanchang's "8810" initiative, the Bank developed a dedicated "Digital Transformation Loan" product. Combined with government interest subsidies, it can reduce the overall financing cost to as low as 2.1%, with guarantee fees as low as 0.8%, helping ease the financial burden on companies undergoing transformation. One example is Jiangxi Nanyuan Cable Co., Ltd., which needed to upgrade its equipment after a surge in orders. Jiangxi Bank's Nanchang High-tech Sub-branch responded quickly by opening a green channel and adopting an innovative government-bank-guarantee cooperation model to overcome collateral challenges. As a result, it issued a RMB 10 million loan within just five working days, supporting the company's transformation and efficiency improvement. The successful rollout of this "Digital Transformation Loan" reflects the sub-branch's deeper coordination among government, banks, and enterprises, as well as its commitment to advancing the strategy of intelligent upgrading, digital transformation, and network connectivity.

Case Study **Empowering the Green New Materials Manufacturing Cluster**

The Green New Materials Science and Technology Industrial Park operates on a "Factory + Base + Farmer" model designed to maximize resource efficiency and foster industrial synergy. By integrating bamboo and timber cultivation, board production, and furniture manufacturing, the project establishes a comprehensive, sustainable supply chain ecosystem. This initiative plays a pivotal role in optimizing and upgrading the regional industrial structure. Consequently, it is recognized as a core supply chain project under the "1269" Action Plan, a major provincial construction initiative, and a designated project for economic transformation loans. To support this initiative, Jiangxi Bank leveraged seamless coordination between its Head Office and local branches. The bank proactively conducted thorough early-stage due diligence, streamlined the credit approval process, and offered favorable interest rates to ensure the highly efficient disbursement of funds. Since its launch, the project has successfully generated over 1,500 local jobs. Beyond employment, it has facilitated the widespread sharing of advanced forestry management practices and significantly boosted the incomes of local farmers, ultimately injecting vital financial momentum into the sustainable growth of the regional industrial cluster.

Empowering Strategic Emerging Industries

Guided by national strategic priorities, the Bank actively targets strategic emerging sectors such as the low-altitude economy and scientific and technological (sci-tech) innovation. By proactively identifying industry needs, we are optimizing our financial service models and prioritizing credit allocation to these areas. This approach helps cultivate new drivers for local economic growth and promotes the scaled, high-quality development of emerging industries.

Case Study **Issuing the First Dedicated Loan for the Low-Altitude Economy to Support Industrial Development in Jingdezhen**

Closely aligning with the Jiangxi Provincial Government's initiative to integrate the aviation industry into the "1269" Action Plan and broader future industry cultivation strategies, Jiangxi Bank quickly capitalized on the growth opportunities within the low-altitude economy. Through seamless coordination between our Head Office and local branches, we successfully issued our first dedicated low-altitude economy loan in November 2025. With an initial credit line of RMB 90 million, the funds are earmarked to support the industrial internet infrastructure for Jingdezhen's low-altitude economy. Following an on-site assessment of the funding needs of Jingdezhen Aviation Industry Investment and Development Co., Ltd., the Bank mobilized a specialized team to provide dedicated, one-on-one support. We designed a customized, full-lifecycle financial service plan and opened a fast channel for expedited processing. As a result, the credit approval was completed in just five days after all materials were submitted. This rapid and targeted financial injection effectively accelerates the integration of upstream and downstream resources. By strengthening the industrial ecosystem of the low-altitude economy, the Bank helps Jingdezhen build a comprehensive, full-chain industrial layout.

Empowering the "Five Chains" via "Five Dedicated Mechanisms"

Firmly supporting the provincial strategy to build a robust industrial economy, the Bank has taken a proactive approach by establishing a core framework of "Five Dedicated Mechanisms"—comprising specialized measures, customized services, dedicated institutions, professional expertise, and targeted resources. This strategic framework is designed to drive the deep integration of five key economic pillars: policy, industry, talent, innovation, and capital (the "Five Chains"). By leveraging digital and intelligent financial solutions, we are precisely channeling resources into 12 key manufacturing supply chains and six advanced manufacturing clusters. This targeted financial backing is vital for extending, fortifying, and bridging gaps within modern industrial ecosystems.

(1) Dedicated Measures to Accurately Deliver the "Policy Chain"

Closely aligning with the provincial industrial strategy and the "1269" Action Plan, we have rolled out specific support measures to ensure that strategic policies are implemented efficiently and reach their intended targets accurately.

(2) Customized Services to Strengthen and Extend the "Industrial Chain"

Focusing on the 12 key supply chains and six advanced manufacturing clusters, we tailor our financial products and solutions to help bridge operational gaps and reinforce the overall resilience of the industrial network.

(3) Dedicated Institutions to Activate and Expand the "Talent Chain"

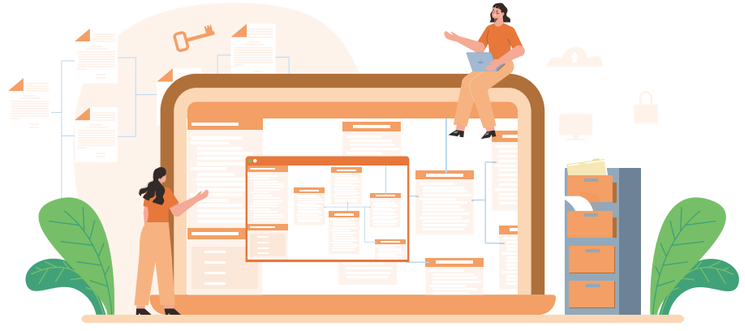
We have established specialized service structures and teams to provide full-lifecycle financial backing for talent-driven innovation, entrepreneurial ventures, and corporate talent recruitment and development.

(4) Professional Expertise to Optimize the "Innovation Chain"

Utilizing a comprehensive matrix of digital finance and sci-tech innovation products, we actively support corporate R&D expenditure, technological iterations, and digital transformations.

(5) Targeted Resources to Revitalize the "Capital Chain"

We inject steady financial momentum into industrial development by prioritizing credit allocations, opening fast channels for expedited credit approvals, and lowering overall corporate financing costs.



Supporting Rural Revitalization

The Bank has deeply integrated the national and Jiangxi provincial strategies for rural revitalization into its overarching corporate strategy. Grounded in local resource endowments and the unique economic characteristics of county-level regions, our approach is centered on "financial empowerment, targeted financing, and the integration of industry and finance." To institutionalize and systematize our support, we issued two core policy documents: the 2025 Implementation Plan for Comprehensive Financial Services in Rural Revitalization and the Special Financial Services Plan for Spring Plowing and Preparation. Furthermore, we continuously channel greater financial resources into county-level economies, optimize our service frameworks, and innovate product models. These comprehensive efforts elevate agricultural quality, drive rural development, and boost farmers' incomes, actively fulfilling our social responsibilities as a financial institution.

By the end of the Reporting Period

Balance of Agriculture-related Loans	¥36.361 billion	YoY Increase	¥5.844 billion
Growth Rate	19.15 %		
Balance of Inclusive Agriculture-related Loans	¥9.791 billion	YoY Increase	¥2.592 billion
Growth Rate	36.01 %		

Targeted Support for Local Specialty Industries

Leveraging Jiangxi's county-level agricultural resources, the Bank meticulously aligns with the developmental needs of local specialty agriculture. We provide customized financial products and targeted credit support to help local industries achieve scale and brand recognition, ultimately empowering rural revitalization through industrial finance.

Case Study Jiangxi Financial Leasing Executed the Industry's First Economic Forest Financial Leasing Project

Strengthening the "bank-leasing synergy" mechanism, Jiangxi Financial Leasing actively explored innovative financing models in collaboration with a corporate group in Shangrao. This partnership resulted in the successful launch of the industry's first financial leasing project for certified economic timber (Majiayou pomelo trees). By disbursing RMB 110 million to the group's subsidiary, the Bank innovatively activated the asset value of over 100,000 Majiayou pomelo trees. This landmark project validated the feasibility of utilizing economic timber as eligible leased assets. It provides a highly replicable business model for leveraging green finance to revitalize rural areas and monetize rural biological assets. Ultimately, it serves as a vivid embodiment of the philosophy that "lucid waters and lush mountains are invaluable assets," while actively implementing the provincial government's mandate to deepen the reform of the collective forest tenure system.



Majiayou Pomelo Trees

Case Study Securing Agricultural Production with Timely Spring Plowing Financing

Aligning with the central government's 2025 directives on issues related to agriculture, rural areas, and wellbeing of farmers, Jiangxi Bank's Leping and Fuliang branches in Jingdezhen proactively addressed the critical funding needs of farmers during the vital spring plowing and planting season. Rather than waiting for loan applications, the Bank conducted proactive on-site field research, innovated tailored agricultural financial products, and streamlined service channels. By delivering timely and accessible credit exactly when it was needed most, the Bank ensured uninterrupted agricultural production, directly supporting the broader goals of industrial prosperity, robust county-level economies, and rural wealth creation.



Jingdezhen Fuliang Sub-branch Conducting Field Research in the Farmland of Ehu Town, Fuliang County, to Assess Demand for the "Agricultural Insurance Loan" product

Case Study Empowering the "Winter Economy" to Catalyze Rural Tourism and Employment in Wugong Mountain

Fulfilling its mandate to support local development as well as agriculture, rural areas, and wellbeing of farmers, the Pingxiang Luxi branch optimized its credit processes by opening a fast channel for expedited approvals. The Bank successfully disbursed an RMB 80 million syndicated loan specifically targeted at the construction of a ski resort in the Wugong Mountain scenic area. Entering trial operations in January 2025, the resort is projected to attract 150,000 visitors annually. This project serves as a powerful regional economic engine: it is expected to directly stimulate the dining, bed-and-breakfast (B&B), and local agricultural retail sectors across more than 10 surrounding villages, ultimately creating over 1,000 jobs. By accurately channeling financial resources into this eco-tourism initiative, the Bank is resolving rural funding bottlenecks and transforming rural revitalization strategies into tangible community prosperity.

Case Study Modernizing Agricultural Heritage through the Nanfeng Honey Mandarin Industry

The Nanfeng Honey Mandarin is a signature regional product, officially recognized on both the national list of premium agricultural products and the national list of intangible cultural heritage. When a local ecological company applied for a project loan to build a Nanfeng Mandarin rural revitalization demonstration park, Jiangxi Bank's Head Office coordinated closely with local branches to fast-track the review and disbursement process using specialized policy frameworks. Upon implementation, this project will directly benefit 16 villages across six townships. Crucially, the financing enables the local citrus industry to transition toward large-scale, intensive, and brand-oriented development. This not only preserves a culturally significant agricultural product but also significantly enhances its comprehensive market competitiveness and brand awareness and reputation.

Inclusive Finance Service Stations

In the grand blueprint of comprehensive rural revitalization, the financial sector plays a pivotal, foundational role. Actively responding to national policies and upholding its mission of serving the public, Jiangxi Bank has implemented a series of robust measures to continuously expand the reach of its inclusive finance. By delivering accessible, targeted, and efficient financial services to countryside, the Bank is successfully bridging the "last mile" of rural finance. This sustained injection of capital acts as a catalyst, unlocking new momentum for rural development.

Grassroots Stations: Achieving "Zero-Distance" Financial Services

Jiangxi Bank is rapidly advancing the implementation of Inclusive Finance Service Stations across the province. By the end of 2025, the Bank had successfully established 237 of these stations. This network now provides comprehensive coverage across 82 counties and districts, 190 townships, and 237 villages and communities, serving as our frontline outposts for grassroots financial delivery.

By the end of 2025

The Bank had successfully established **237** Inclusive Finance Service Stations

Covering **82** counties and districts, **190** townships, **237** villages and communities

Tailored Credit Products: Alleviating Farmers' Financial Constraints

Closely aligned with Jiangxi Province's strategic layout for specialty agriculture, the Bank targets key local industries such as navel oranges, tea, traditional Chinese medicinal herbs, and grains and oils. We are systematically increasing financial support for new rural business entities, particularly family farms and professional cooperatives. Through innovative financial products and service models, we accurately identify customer needs and streamline approval processes to rapidly resolve funding bottlenecks in agricultural production and operations.

Whole-Village Credit Allocation: Driving "Broad Coverage" in Rural Finance

To further scale the reach of our rural financial services, Jiangxi Bank has introduced a batch-credit model specifically designed for rural revitalization. By integrating the development of a rural credit system directly into the operations of our service stations, we collaborate closely with local governments and village committees. This synergy allows us to efficiently evaluate and grant pre-approved credit lines to entire farming communities at scale.



Inclusive Finance Service Station of Ji'an Branch, Jiangxi Bank

Technology-Driven Upgrades in Rural Financial Services

The Bank utilizes digital transformation as a core catalyst to deepen innovation in rural finance. By optimizing digital platforms, diversifying product offerings, and upgrading service models, we leverage technological empowerment to enhance both the quality and efficiency of our rural financial services. This ensures that the momentum of digital finance acts as a precise, targeted catalyst across all dimensions of rural revitalization.

Case Study Continuous Enhancement of the "Jiangxi Bank i-Farmer" Platform

The Bank continued to enhance the ecosystem by consolidating product access, improving batch pre-approval processes, developing branch-specific business models, deepening its open banking approach, expanding digital agriculture-related service scenarios, and accelerating the rollout of digital capabilities.

To strengthen the platform's service foundation, the Bank optimized credit product workflows and integrated agriculture-related services into a unified access point, further improving the efficiency of financial services. It also created eight dedicated "iFarmer" branch zones in areas such as Ji'an, Yichun, and Jingdezhen, focusing on themes including cultural tourism, B&B, and the navel orange industry. This enabled more precise alignment between financial service resources and local agricultural strengths.

To develop distinctive digital scenarios, the Bank expanded the platform's "smart grain storage" service network across two prefecture-level cities and eight county-level sub-branches in Jiangxi, covering 11 key grain enterprises. In partnership with Jiangxi Mobile, it also supported enterprises in Dayu County, Ganzhou, in applying for a provincial smart granary digital transformation project under the Jiangxi Provincial Department of Industry and Information Technology. The scenario won third prize for financial product optimization and innovation in key sectors at the 2025 Jiangxi "Tiangong Cup" Financial System Business Skills Competition.

As of the end of December, the iFarmer platform had attracted 481 core enterprises and 16,000 iFarmer users, with outstanding loans to core enterprises and iFarmer users reaching RMB 1.72 billion, providing strong momentum for the expansion of inclusive finance.

Case Study Launching the Online Agriculture-Related Loan Product "Agricultural Insurance Loan"

The Bank launched "Agricultural Insurance Loan," an innovative online agriculture-related loan product featuring a "301" service model: loan application in three minutes, no collateral or guarantee required, and approval in one minute. The product directly addresses farmers' difficulties in accessing affordable financing.

Case Study Building an End-to-End Financial Services System

Leveraging its digital platform "One Beautiful Life," the Bank built a benchmark online integrated financial services model for agriculture. By partnering with "Gannongbao," a platform under the Jiangxi Provincial Department of Agriculture and Rural Affairs, the Bank enabled seamless integration and efficient connection between agricultural product sales and financial services.

03 Green Empowerment:

A Practitioner of Low-Carbon Transition



Spotlight:

Green Initiatives in Jiangxi for Long-Term Sustainability

The Bank has built a comprehensive green finance product portfolio, using a range of instruments, including loans, leasing, and bonds, to support the low-carbon transition. It has continued to deepen its presence in areas such as inclusive green finance and green consumption, embedding the concept of sustainable development throughout the full financial services value chain. Through ongoing innovation and targeted support, it channels financial resources into ecological protection and industrial upgrading, creating sustained green momentum for high-quality regional development.

Green Credit

The Bank continues to strengthen its green credit strategy by fully integrating green development principles into the entire credit process. It has optimized its approval mechanisms and introduced a green fast-track for priority areas such as green finance, featuring "priority acceptance, priority due diligence, and priority submission." This enabled efficient support for a number of landmark projects, including modern forestry in Ji'an and construction waste recycling in Pingxiang. In 2025, the Bank approved 73 green credit projects totaling RMB 10.985 billion, with growth in green credit continuing to lead among city commercial banks in Jiangxi Province.

As of the end of the Reporting Period

The Bank's Outstanding Green Loan Balance	YoY Increase	Growth Rate	3-year Compound Annual Growth Rate
¥47.054 billion	¥7.607 billion	19.28 %	27 %

2025 Green Credit Performance

Indicator	2025 Value	
	Amount	Percentage
Outstanding corporate green loans (RMB billions)	46.164	/
Including: Green upgrading of infrastructure (RMB billions)	21.336	46.22%
Ecological protection, restoration and utilization (RMB billions)	16.93	36.67%
Environmental protection industry (RMB billions)	3.602	7.8%
Green and low-carbon energy transition (RMB billions)	2.094	4.54%
Energy conservation and carbon reduction industry (RMB billions)	1.295	2.81%
Resource recycling industry (RMB millions)	815	1.77%
Green services (RMB millions)	71	0.15%
Green trade (RMB millions)	21	0.04%

In line with the disclosure requirements of the *Technical Guidelines for Carbon Accounting by Financial Institutions (Trial)* and the guidelines for measuring the energy-saving and emissions-reduction impact of green credit projects, and based on data from pre-loan reviews, project approvals, feasibility studies, and implementation plans, the Bank's green credit portfolio delivered significant environmental benefits during the Reporting Period. These projects are expected to save 40,216.62 tce (tonnes of coal equivalent), reducing 94,812.93 tonnes of CO_2 equivalent, 54,597.17 tonnes of chemical oxygen demand (COD), 10.87 tonnes of sulfur dioxide, 4,927.25 tonnes of ammonia nitrogen, 5,829.97 tonnes of nitrogen, and 954.09 tonnes of phosphorus, as well as saving 380,500 tonnes of water.

saving 380,500 tonnes of water

Indicator	2025 Value
Coal equivalent saved (tonnes)	40,216.62
CO_2e emissions reduced (tonnes)	94,812.93
COD emissions reduced (tonnes)	54,597.17
SO_2 emissions reduced (tonnes)	10.87
Ammonia nitrogen emissions reduced (tonnes)	4,927.25
Total nitrogen emissions reduced (tonnes)	5,829.97
Total phosphorus emissions reduced (tonnes)	954.09
Water saved (tonnes)	380,500

Case Study Jiangxi Bank Extended RMB 250 Million Green Loan to Support the Green Development of Nanchang Rail Transit

Jiangxi Bank's Nanchang Bayi Sub-branch successfully won the bid for a RMB 250 million, five-year working capital loan project for Nanchang Rail Transit Group Limited Corporation. The funds are dedicated to the construction and operation of urban rail and metro lines and are fully included in the Bank's green loan management framework, supporting the steady advancement of related green industry projects.

Case Study Jiangxi Bank Pingxiang Branch Used Carbon Emissions Reduction Support Facility to Boost Green Development in the Photovoltaic Industry

Jiangxi Bank's Pingxiang Branch successfully utilized the carbon emissions reduction support facility to provide a RMB 240 million photovoltaic loan to Jiangxi Ganxiang Industrial Investment Group Co., Ltd., together with a preferential interest rate policy. The arrangement is expected to save the company more than RMB 2 million in annual interest expenses. By accurately identifying the project's emissions-reduction attributes and efficiently completing the interest rate adjustment, the Bank translated policy support into tangible benefits for the enterprise and helped advance regional clean energy development.

Green Leasing

The Bank has fully leveraged the distinctive strengths of its subsidiary, Jiangxi Financial Leasing Co., Ltd. ("Jiangxi Financial Leasing"), particularly its integrated model of financing and asset leasing, to significantly increase the green share of its business. In 2025, new investment in green sectors exceeded RMB 1.278 billion. During the year, the company successfully completed the country's first economic forest financial leasing project, Jiangxi Province's first hydrogen-powered bus line, and its first drone leasing project, providing strong support for key areas such as new energy infrastructure, the power battery supply chain, and ecological and environmental protection. Through specialized green leasing services, Jiangxi Financial Leasing has contributed to the region's low-carbon transition.

By the end of the Reporting Period

- Jiangxi Financial Leasing's Green Business Balance

  ¥2.26 billion

- Including sectors of Clean Energy

  ¥884 million

- Ecological Environment

  ¥827 million

- Energy-Saving & Environmental Protection

  ¥65 million



Case Study Jiangxi Financial Leasing Supported the Low-Altitude Economy Through Its First Drone Leasing Project

Jiangxi Financial Leasing provided more than RMB 83 million in commercial drone leasing to a key low-altitude enterprise in the province. The leased assets were domestically produced drones used in agriculture, logistics, emergency rescue, and other fields. The successful launch of this project marks an innovative step for Jiangxi Financial Leasing in supporting the aviation industry chain and fostering the development of new quality productive forces in the low-altitude economy. It also represents an important exploration in Jiangxi's financial leasing sector to serve this emerging frontier industry.



Unmanned Aerial Vehicle (UAV)

Case Study Jiangxi Financial Leasing Enabled Jiangxi's First Hydrogen Fuel Bus Route

Drawing on its professional capabilities in financing and asset leasing, Jiangxi Financial Leasing provided funding for the purchase of 15 hydrogen fuel cell buses for a city in the province, helping establish Jiangxi's first hydrogen-powered bus line. In 2025, through models such as vendor leasing and sale-and-leaseback, Jiangxi Financial Leasing also supported the replacement of nearly 50 new energy buses across the province. These efforts are expected to reduce annual carbon dioxide emissions by more than 1,500 tonnes, bringing cleaner travel options to residents through professional green finance services and supporting the region's carbon peaking and carbon neutrality goals.



Hydrogen Fuel Cell Bus

Jiangxi Financial Leasing has used green leasing to advance rural revitalization, providing targeted support to sectors such as rural photovoltaic power and economic forestry. By revitalizing underutilized rural assets and helping increase stable income for village collectives, the company has applied professional financial solutions to promote greener rural development and inject new momentum into the countryside's sustainable transformation.

Case Study Jiangxi Financial Leasing Supported Rural Revitalization Through Photovoltaic Projects in 17 Counties Across Jiangxi

Jiangxi Financial Leasing has continued to strengthen its signature "Green Easy Leasing" service by providing RMB 29 million in financing lease funding to a rural solar power operator in one county of Jiangxi Province. Recognizing the high upfront investment and long payback period typical of photovoltaic facilities, the company conducted in-depth research into the client's needs and designed a tailored financing solution, disbursing funds promptly to address urgent capital needs. The project has generated long-term electricity income for village collectives and created stable employment opportunities. At present, these rural new energy projects have expanded to 17 counties and districts across the province, demonstrating how green leasing can effectively contribute to rural revitalization.



Rural Photovoltaic Power Station

Case Study Jiangxi Financial Leasing's First Economic Forest Leasing Project Revitalized 100,000 Majiayou Pomelo Trees

Strengthening the "bank-leasing synergy" mechanism, Jiangxi Financial Leasing actively explored innovative financing models in collaboration with a corporate group in Shangrao. This partnership resulted in the successful launch of the industry's first financial leasing project for certified economic timber (Majiayou pomelo trees). By disbursing RMB 110 million to the group's subsidiary, the Bank innovatively activated the asset value of over 100,000 Majiayou pomelo trees. This landmark project validated the feasibility of utilizing economic timber as eligible leased assets. It provides a highly replicable business model for leveraging green finance to revitalize rural areas and monetize rural biological assets.

Green Inclusive Finance

The Bank places green development at the core of its inclusive finance strategy and actively explores ways to combine financial innovation with social and environmental value. By embedding green principles into its multi-level service system, the Bank is able to serve a broader range of market participants while expanding the scope of green inclusive finance. In doing so, it is helping green financial services reach more businesses, communities, and everyday consumers.

Green Bonds

The Bank continues to leverage green bonds as an important financing instrument to expand green funding channels, optimize its liability structure, and enhance its service capacity. By channeling capital more precisely into green industries, the Bank supports the green transition of the economy and society through sustainable finance practices, demonstrating its responsibility and commitment to low-carbon development.

Case Study Jiangxi Bank Successfully Issued RMB 4 Billion in Green Financial Bonds

Jiangxi Bank successfully issued its first tranche of green financial bonds for 2025 in China's interbank bond market, with a total issuance size of RMB 4 billion and a coupon rate of 1.81%. The bond was oversubscribed by market institutions, with investors including major state-owned banks, fund companies, and other mainstream financial institutions. All proceeds will be directed toward green and low-carbon projects. This issuance represents an important step for Jiangxi Bank in supporting China's carbon peaking and carbon neutrality goals and in building itself into a benchmark green finance bank in Jiangxi Province. It also provides strong financial momentum for the development of a more beautiful Jiangxi.

Green Consumption

The Bank has actively developed green consumer finance, using auto installment financing as a key entry point to bring the concept of green mobility into everyday life. During the Reporting Period, the Bank added 349 new partner car dealers, and its auto installment business exceeded RMB 1.05 billion, serving a total of 8,627 car buyers. Through special subsidies, charging discounts, and other benefits, the Bank provided new energy vehicle owners with a "benefits package" worth around RMB 1,000, helping lower the cost of green consumption. Installment financing for new energy vehicles reached RMB 278 million. Through these efforts, Jiangxi Bank is using finance to encourage greener consumption and promote closer integration between sustainable lifestyles and green development.

During the Reporting Period

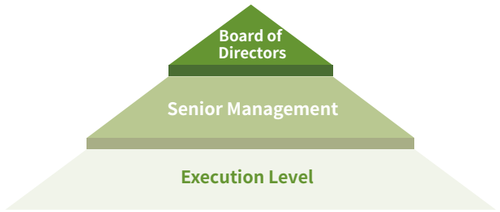
- New Car Dealer Partners: **349**
- Auto Installments: **¥1.05** billion
- Car Buyers Served: **8,627**
- Through special subsidies, charging discounts, and other benefits, the Bank provided new energy vehicle owners with a "benefits package" worth around **¥278** million

Addressing Climate Change

The Bank continues to enhance its climate risk management framework, with a focus on strengthening the identification, ongoing monitoring, and mitigation of both transition risks and physical risks. Through the forward-looking refinement of its green credit policies and climate stress testing mechanisms, the Bank has further improved its resilience and strengthened its capacity for sustainability.

Climate Governance

The Bank has clearly defined the Board of Directors' decision-making responsibilities in climate governance and incorporated climate-related risks and opportunities into its overall strategic planning. Senior management is responsible for coordinating research on climate issues and leading the implementation and guidance of climate risk management, while also assisting the Board in continuously improving related strategies. The Bank has established a top-down accountability mechanism, under which Head Office departments and branch institutions work together to ensure that climate actions are effectively communicated and carried out in both strategic decision-making and day-to-day operations, thereby strengthening the governance foundation for addressing climate change.



Climate Risk Management Structure

In line with regulatory requirements and its green development strategy, the Bank has continued to improve its environmental risk management system. It has issued the Administrative Measures for Environmental and Social Risk Management of Credit Business of Jiangxi Bank, incorporating environmental risk into the full lifecycle of credit management. By optimizing credit policies, guarding against greenwashing risks, and exploring the use of carbon emissions data, the Bank applies differentiated credit management to support the high-quality development of green finance through more refined risk controls.

Environmental Risk Management Measures

Clarifying policy direction	Strengthen support for the green economy, low-carbon economy, and circular economy; optimize the credit structure; improve service quality; and promote changes in development models.
Strictly controlling transition risk	Improve credit policies and standards; prevent greenwashing and "false transition" practices; and ensure that green business is conducted in a compliant and orderly manner.
Deepening data application	Strengthen the assessment of green and transition-related indicators in budgeting and evaluation; establish a value assessment system for green enterprises; explore the development of credit rating and risk early-warning models; and enhance risk identification, assessment, and monitoring capabilities.
Implementing classified management	Classify credit management according to clients' environmental and social risk levels and industry characteristics; strictly control environmental risks; and improve the precision of risk management.

Climate Strategy

Climate-Related Risks

The Bank views climate change response as a strategic driver of green transformation and sustainable development. In line with leading international disclosure frameworks, the Bank identifies and assesses both climate-related physical risks and transition risks, and closely examines their potential operational and financial impacts over the short term (0–1 year), medium term (1–5 years), and long term (more than 5 years). Based on this analysis, the Bank develops targeted strategies to manage risks and capture opportunities. Internally, it works to optimize service processes and reduce carbon emissions; externally, it expands support for green projects to promote low-carbon development, thereby laying a solid foundation for sustainable growth.

Transition Risk Management

Policy and legal risk — Timeframe/Level of Impact: Long term/High

Primary Climate-Related Risk Driver

Climate-related regulation of the financial sector

Current and Expected Financial Impact

Current: Rising compliance costs and higher operating expenses.

Expected: If policies continue to tighten, compliance investment will increase further.

Risk Description

Green and low-carbon policies are becoming more stringent, and regulatory requirements continue to tighten. If the Bank fails to respond in a timely manner, it may face both greater operational pressure and rising compliance costs.

Response Measures

- Formulate green development plans and establish a governance framework to ensure policies are implemented in a timely manner.
- Conduct in-depth research on climate-related policies and regulations and integrate relevant requirements throughout the business process.
- Regularly disclose ESG and carbon reduction information and proactively respond to stakeholder concerns.

Technology Risk — Timeframe/Level of Impact: Short to medium term/Medium

Primary Climate-Related Risk Driver

Transition to low-emission technologies

Current and Expected Financial Impact

Current: Increased investment in digital transformation and higher short-term costs.

Expected: Delayed technology capabilities may limit green business growth and weaken long-term competitiveness.

Risk Description

Under the carbon peaking and carbon neutrality goals, traditional industries are accelerating their green transition. The insufficient understanding of the relevant technologies could constrain the development of the Bank's green finance business. In addition, digital transformation also creates pressure in the adoption and application of new technologies, which may affect operational efficiency and customer experience.

Response Measures

- Develop a green and sustainable development plan; improve policies and systems; expand green finance products; strengthen staff training;
- Advance digital transformation; increase technology investment; and enhance customer experience

Transition Risk Management

Market risks

Timeframe/Level of Impact: Medium to long term/Medium

Primary Climate-Related Risk Driver

Changes in consumer behavior

Current and Expected Financial Impact

Current: Asset quality in high-carbon sectors is under pressure.

Expected: Insufficient product innovation may slow green business growth.

Risk Description

Failure to meet market expectations for climate responsiveness may affect the Bank's investment appeal and product competitiveness. Rising costs in high-carbon sectors driven by the energy transition and carbon market expansion may also pressure asset quality if credit policies are not adjusted in a timely manner.

Response Measures

- Publish ESG reports regularly;
- Develop locally tailored green and transition finance products;
- Update credit policies dynamically; take a prudent approach to high environmental-risk sectors; and promote standardized green finance practices.

Reputational Risk

Timeframe/Level of Impact: Short to medium term/Medium

Primary Climate-Related Risk Driver

Public scrutiny related to climate-negative projects

Current and Expected Financial Impact

Current: Higher customer acquisition and brand management costs.

Expected: Escalating negative publicity may increase customer attrition and reduce market share.

Risk Description

Inadequate support for the orderly transition of high-carbon clients, or the allocation of credit to environmentally non-compliant projects, may lead to negative public scrutiny, damage the Bank's brand, and weaken stakeholder confidence.

Response Measures

- Establish reputational risk monitoring and early-warning mechanisms; respond promptly to public concerns;
- Promote green operations and regular energy-use monitoring;
- Support climate action initiatives and enhance brand reputation through responsible practices.

Physical Risk Management

Acute Risks

Timeframe/Level of Impact: Short to medium term/Medium

Primary Climate-Related Risk Driver

Increased frequency and intensity of typhoons, floods, and other extreme events driven by climate change

Current and Expected Financial Impact

Current: Higher emergency response and facility repair costs.

Expected: Increased business interruptions, higher insurance expenses, and greater asset impairment risk.

Risk Description

More frequent and severe extreme weather events may disrupt operations and damage assets, affecting both the Bank and its borrowers.

Response Measures

- Improve emergency warning systems by continuously monitoring weather conditions and filing emergency response plans for extreme weather events;
- Strengthen disaster recovery capabilities through regular emergency drills at business premises and enhanced recovery capacity for critical information systems;
- Optimize infrastructure site selection by avoiding earthquake zones, flood discharge areas, and regions highly exposed to typhoons.

Chronic Risks

Timeframe/Level of Impact: Long term/Medium

Primary Climate-Related Risk Driver

Global warming

Current and Expected Financial Impact

Current: Higher risk alerts in climate-sensitive industries and increased post-loan management costs.

Expected: Increased pressure on regional credit asset quality and a rising risk of non-performing loans.

Risk Description

Ongoing climate change may weaken regional economic performance, hurt the operations of credit customers, and increase downside risk to the Bank's credit quality.

Response Measures

- Improve emergency warning systems by continuously monitoring weather conditions and filing emergency response plans for extreme weather events;
- Strengthen disaster recovery capabilities through regular emergency drills at business premises and enhanced recovery capacity for critical information systems;
- Optimize infrastructure site selection by avoiding earthquake zones, flood discharge areas, and regions highly exposed to typhoons.

Climate Opportunities

Climate Opportunity Management

Resource Efficiency — Timeframe/Level of Impact: Medium term/Medium

Primary Climate-Related Risk Driver

Wider adoption of low-carbon technologies

Current and Expected Financial Impact

Current: Increased investment in energy-saving upgrades;

Expected: Continued savings in operating expenses.

Risk Description

As low-carbon technologies become more mature, the Bank can apply them across its operations to improve resource efficiency and reduce operating costs.

Response Measures

- Monitor energy consumption data, advance energy-saving and emissions-reduction measures, and improve resource efficiency.

Products and Services — Timeframe/Level of Impact: Long term/High

Primary Climate-Related Risk Driver

Development and expansion of innovative green financial products and services

Current and Expected Financial Impact

Current: Higher product R&D expenditure;

Expected: Growth in green business revenue and a higher share of total income.

Risk Description

The Bank can capture growing financing demand from green industries under the carbon peaking and carbon neutrality goals, supporting business transformation and value creation.

Response Measures

- Deepen cooperation with carbon trading centers and forestry-related platforms; enrich green credit products; and meet diverse green financing needs.

Climate Opportunity Management

Market — Timeframe/Level of Impact: Long term/High

Primary Climate-Related Risk Driver

Revenue growth from entering and developing new markets

Current and Expected Financial Impact

Current: Increased investment in policy coordination and market expansion.

Expected: Additional revenue from new markets and improved overall returns.

Risk Description

By leveraging Jiangxi Province's supportive green finance policies, the Bank can expand its green finance business with government support and create greater returns for investors.

Response Measures

- Implement the Bank's green finance strategy; strive to become a benchmark bank for green finance in Jiangxi and a nationally recognized specialist bank;
- Deepen exploration of carbon finance and expand carbon allowance hypothecation and pledge to support the low-carbon transition of energy-intensive industries.

Climate Resilience

Jiangxi Bank uses climate scenario analysis as a core tool to assess the climate resilience of both the Bank and its clients. Drawing on the technical framework of the United Nations Environment Programme (UNEP) and locally calibrating authoritative scenarios developed by the Network of Central Banks and Supervisors for Greening the Financial System (NGFS), the Bank has built transmission models for both transition risk and physical risk. By integrating internal and external data, it systematically assesses the impact of climate factors on credit assets across different time horizons.

During the Reporting Period

- Jiangxi Bank also drew on the experience of leading peer institutions to conduct short-term climate risk stress testing, further enhancing its quantitative analysis capabilities and supporting green transition through prudent risk management.

Risk Management

The Bank places great importance on the management of climate-related risks and opportunities and has established a full-process management framework covering identification, assessment, and response. The Bank systematically reviews transition risks and physical risks, regularly evaluates the effectiveness of related measures, and dynamically refines its strategies. At the same time, it actively captures financing opportunities arising from green industries and, through innovative financial products and services, supports both its own low-carbon transition and that of its clients while managing risks effectively.

Identification

With reference to the ISSB climate disclosure standards and relevant national policies and regulations, and based on regional industrial characteristics and the Bank's business profile, Jiangxi Bank systematically identifies physical risks, transition risks, and green development opportunities. This provides a solid foundation for addressing climate change and capturing opportunities in the green transition.

Assessment

Based on the identified risks and opportunities, the Bank conducts both qualitative and quantitative analysis to determine their key drivers, time horizons, and potential financial impacts. The assessment process takes into account both short-term response needs and medium- to long-term strategic planning, ensuring that management measures are both robust and forward-looking.

Response

Based on the assessment results, Jiangxi Bank formulates targeted management measures and action plans. By optimizing credit policies, innovating green financial products, and implementing other practical measures, the Bank seeks to reduce risk exposure effectively and translate climate-related opportunities into new drivers of business growth.

Metrics

The Bank recognizes carbon accounting as a fundamental part of environmental management and continues to improve the identification and regular monitoring of greenhouse gas emission sources. It has deepened its research into carbon accounting methodologies, aligned its practices with leading domestic and international ESG disclosure standards, and explored approaches for calculating Scope 3 emissions. These efforts support more robust climate and environmental disclosure and further enhance the transparency and credibility of the Bank's ESG information.

During the Reporting Period, the Bank actively planned its greenhouse gas emission reduction pathway and strengthened the foundation for carbon management. It continued to review baseline data and systematically map its carbon emissions profile. At the same time, the Bank advanced the development of internal carbon management systems to ensure that energy-saving and emission-reduction measures are effectively implemented in its operations. In addition, Jiangxi Bank issued the Operating Rules for the Carbon Emission Reduction Tool of Jiangxi Bank (2025 Revised Edition), further standardizing management procedures, improving the compliance and operability of the tool, and providing institutional support for the sound development of green finance.

In 2025, the Bank's total GHG emissions were 20,923.03 tCO_2e, including 360.36 tCO_2e of Scope 1 emissions, 19,946.16 tCO_2e of Scope 2 emissions, and 616.50 tCO_2e of Scope 3 emissions.

GHG Emissions Performance

Indicator	2024 Value	2025 Value
NOx emissions (kg)	708.53	754.34
SOx emissions (kg)	0.60	0.64
Particulate matter emissions (kg)	67.89	72.28
Direct GHG emissions (Scope 1) (tCO_2e)	382.01	360.36
Indirect GHG emissions (Scope 2) (tCO_2e)	20,466.07	19,946.16
Other indirect GHG emissions (Scope 3) (tCO_2e)	413.71	616.50
Category 1: Purchased goods and services: office paper emissions (tCO_2e)	413.71	434.70
Category 6: Business travel emissions (tCO_2e)	/	181.80
Total GHG emissions (tCO_2e)	21,261.79	20,923.03
GHG emissions intensity (tCO_2e / person)	3.93	3.70

Notes: 1. Scope 1 and Scope 2 GHG emissions data cover the Headquarters and all branches. Scope 3 GHG emissions Category 1 data also cover the Headquarters and all branches, while Category 6 data cover the Headquarters only.

2. Scope 2 GHG emissions were calculated using the average electricity carbon dioxide emission factor for Jiangxi Province, as set out in the Announcement on the Release of 2023 Electricity Carbon Dioxide Emission Factors issued by the Ministry of Ecology and Environment and the National Bureau of Statistics on December 31, 2025.

Advancing Green Finance

Jiangxi Bank is committed to the principle of green development and regards green finance as a defining feature of its high-quality growth. Guided by China's carbon peaking and carbon neutrality goals, the Bank continues to improve its green finance service framework and channel resources more precisely toward low-carbon and environmentally friendly sectors. We are committed to channeling the power of finance into green development, supporting Jiangxi's ecological progress, and helping build a future where humanity and nature thrive in harmony.

Green Finance Framework

The Bank has implemented its "New Journey" Green and Sustainable Development Strategic Plan, with the goal of becoming a benchmark green finance bank in Jiangxi Province and a nationally recognized specialist bank in green finance. In terms of governance, the Board of Directors is responsible for top-level planning, while management coordinates implementation across the Bank. At the Head Office level, a dedicated secondary green finance division has been established within the Corporate Banking Department, and green finance positions have been set up at branches and primary sub-branches, creating a coordinated organization-wide structure. In 2025, in line with the latest national and regulatory requirements, the Bank issued the Measures for the Administration of Green (Transition) Credit of Jiangxi Bank, which clarifies identification standards and departmental responsibilities to ensure that green business is carried out in a standardized and orderly manner. Through this professional framework, Jiangxi Bank continues to support regional green transformation with specialized financial services.

Board of Directors	Elevates green development to the strategic level, provides overall leadership for green operations across the Bank, and promotes the development of green finance.
Management	Coordinates and advances green finance development across all business lines and branches.
Head Office Departments	Establishes a dedicated secondary green finance division or specialized green finance unit within the Corporate Banking Department, working with relevant departments to advance the Bank's green finance development.
Branches and Sub-branches	Assigns dedicated green finance staff at branches and first-tier sub-branches, forming a top-down coordinated mechanism to drive green finance development.

Green Finance Organizational Structure

The Bank has developed its distinctive "Green-to-Gold" product portfolio to promote the high-quality development of green finance through a more systematic approach. It continues to enhance its range of green credit, environmental rights pledge financing, carbon finance, and other related products, gradually building a diversified and well-structured green finance product matrix. By strengthening the connection between transition finance and high-carbon industries, and by making greater use of carbon reduction tools, the Bank has created a model that combines product innovation with practical case experience. These efforts improve both the quality and efficiency of its green finance services and help convert ecological value into tangible economic value.

"Green-to-Gold" Product Portfolio

Ecological Conservation Loan

This product supports projects in farmland ecosystem conservation and restoration, mine rehabilitation, urban ecosystem restoration, and natural ecosystem protection and restoration.

Focused on ecological protection and rehabilitation, it channels financial resources into environmental recovery and helps build a strong financial foundation for restoring natural ecosystems.

Green Energy Loan

This product directs the benefits of carbon reduction policies toward the clean energy sector, accelerating the development and adoption of green energy and supporting the transition from traditional energy sources to cleaner and more sustainable solutions. It focuses on 23 energy-saving and environmental protection industries, including the construction and operation of solar energy facilities and smart grids.

By serving as a catalyst for clean energy growth, it supports energy transition, a more optimized energy mix, and sustainable development.

Green Manufacturing Loan

This product encourages manufacturers to improve resource efficiency, reduce energy consumption and waste generation during production, and promote the circular use of resources. It mainly supports sectors such as recycled resource recovery, the manufacturing of high-efficiency products and systems, new energy vehicles, and green building materials.

It is designed to continuously support clients' green development and innovation, enabling enterprises to invest with greater confidence in clean technologies and sustainable industries while promoting the environmental transformation of the manufacturing sector.

Green Transition Loan

Transition finance refers to credit support provided by the Bank to help traditional industries reduce pollution and move toward low- or zero-carbon operations through technological transformation and equipment upgrades. Key supported sectors include agriculture, the copper industry, and building materials.

This product injects new momentum into the upgrading of traditional industries in Jiangxi and supports their transition toward advanced modern manufacturing.

Public Welfare Forest Compensation Income Pledge Loan

Public welfare forests are valuable ecological resources, but once placed under protection, they may not generate immediate economic returns. In response, Jiangxi Bank has worked closely with provincial and municipal forestry authorities to launch the Public Welfare Forest Compensation Income Pledge Loan, an innovative product that uses compensation income rights from public welfare forests as collateral. Loan amounts are determined based on the borrower's production and operating needs, the duration of the income rights, and the amount of expected compensation income.

This product helps channel financial resources into mountains and forests, activate ecological assets, support rural revitalization, and open up a two-way pathway between "lucid waters and lush mountains" and "invaluable assets."

Jiangxi Bank continues to accelerate green innovation and has achieved a number of first-of-its-kind milestones. In Jiujiang, the Bank completed the province's first chemical industry transition loan, in the amount of RMB 5 million, to support a client's waste heat recovery project. In Yingtan, it issued the province's first smart factory construction loan for the copper industry transition, worth RMB 10 million, helping speed up the sector's move toward low-carbon and intelligent development. In Ji'an, the Bank launched China's first collaborative forestry financing model, which helps address key challenges in traditional forestry finance, such as information barriers, lengthy approval processes, and difficulty in risk management.

Green Finance Promotion

The Bank continues to strengthen its green finance brand and improve its market influence and public awareness through multiple channels. During the Reporting Period, it successfully hosted the provincial meeting on promoting transition finance and shared its practices as a model case, further enhancing the visibility of its transition finance brand. Through high-level industry dialogue and broad-based communication efforts, the Bank has helped bring green finance concepts to a wider audience while reinforcing its professional image.

Case Study "Jiangxi Finance Red Shield" Brought Green Finance Awareness to Campus

The Party branches of the Data Governance Department and the Ganjiang New Area Branch of Jiangxi Bank formed the "Jiangxi Finance Red Shield" financial volunteer service team and visited East China University of Technology to carry out a themed public awareness campaign. Through presentations and interactive activities, the team engaged more than 300 students. The event not only helped strengthen students' awareness of financial risk prevention, but also promoted green finance concepts. By linking Party-building work with youth outreach, the Bank fulfilled its social responsibility and showcased a positive corporate image.

Green Finance Engagement

The Bank has continued to conduct in-depth research and improve the quality and effectiveness of its green finance services in support of rural revitalization. During the Reporting Period, it systematically reviewed the current status and gaps in financial services for rural revitalization in Nanchang. Based on this work, a special report titled A Study of Jiangxi Bank's Financial Services for Rural Revitalization in Nanchang was produced. Through policy coordination and detailed analysis, the Bank has strengthened the foundation of its green finance services with professional research, while further enhancing its brand influence in the integrated green and inclusive finance sector.

The Bank has also continued to deepen international cooperation and improve information disclosure, promoting low-carbon transition in tandem with its customers. As an ISSB "Early Adopter" and a signatory to the Principles for Responsible Banking (PRB), the Bank has deeply integrated sustainability principles into its business practices and continued to enhance its expertise in transition finance. This report is the Bank's eighth consecutive ESG report, through which it continues to disclose the results and representative cases of its green finance business and actively responds to stakeholder concerns. Through ongoing and transparent disclosure, the Bank has strengthened market trust and demonstrated its firm commitment to sound operations.

Scaling Transition Finance

Drawing on the industrial characteristics of the region, the Bank regards transition finance as a key lever for supporting the low-carbon transformation of traditional industries. Focusing on major sectors such as chemicals and agriculture, it has continued to improve its transition finance service framework and, through product innovation, launched a number of the province's first transition loans, creating a series of replicable best-practice cases. In 2025, the Bank provided precise and system-wide financial support to help enterprises in key industries advance their low-carbon transition, injecting green momentum into the region's high-quality economic development.

Chemical Industry Transition

The Bank has focused on the transition financing needs of key provincial industries, including the chemical sector, which is one of Jiangxi's distinctive pillar industries. By the end of 2025, its outstanding transition loans had reached RMB 1.206 billion, covering all prefecture-level cities across the province. Through its financial support, the Bank has helped drive the agricultural and manufacturing sectors toward a low-carbon, efficient, and sustainable future.

Case Study Jiangxi Bank Issued the Province's First Chemical Industry Transition Loan

Under the guidance of the PBOC Jiangxi Provincial Branch and Jiujiang Branch, Jiangxi Bank successfully issued the province's first transition loan for the chemical industry. The loan was used to support the construction of a waste heat recovery project at a fine chemicals company in Pengze County, Jiujiang. The project installed a closed-loop steam heat recovery system that converts low-grade residual heat from waste steam into reusable high-grade heat. This helps reduce energy waste and improve energy efficiency. With the Bank's support, the company also developed a transition action plan setting out clear emissions-reduction targets. By the end of 2025, the project is expected to reduce carbon emissions by 1,296 tonnes and lower carbon intensity by 22%.



Transition Finance Case

Agricultural Transition

The Bank has also made transition finance a priority in the agricultural sector. It has continued to improve policy guidance and resource allocation, strengthen internal and external collaboration, enhance information disclosure, and promote transition concepts through outreach activities, encouraging agricultural clients to pursue low-carbon development. Aligned with China's carbon peaking and carbon neutrality goals and the rural revitalization strategy, the Bank has focused on key areas such as low-carbon transformation in crop cultivation, methane reduction in livestock farming, and the upgrading of agricultural facilities. It has implemented multiple transition loan projects to support the shift of traditional agriculture toward greener, smarter, and more efficient development. Among these, the Wan'an Reservoir VEP loan project has become a benchmark case in agricultural transition finance and has been promoted by the PBOC Jiangxi Provincial Branch as a model example. The project continues to inject green momentum into Jiangxi's transformation from a major agricultural province into a stronger one.

Case Study

Jiangxi Bank Issued the Province's First Transition Loan for a Camellia Oil Agricultural Project

Jiangxi Bank's Yichun Branch successfully launched Jiangxi Province's first agricultural transition loan for a camellia oil project. The Bank extended RMB 140 million in financing, under a total credit line of RMB 280 million, to a local agricultural development company in Yuanzhou District for its smart agriculture transition project. The loan will support the low-carbon upgrading of 100,000 mu (approximately 66,666,667 square meters) of camellia oil forest. The project is promoting a smart, low-carbon transformation through improved planting techniques, upgraded irrigation and water infrastructure, and soil testing–based fertilization. By the end of 2025, carbon emissions intensity in the camellia oil forest is expected to decline by 28%. In the future, the project is expected to develop into a modern low-carbon agricultural demonstration zone integrating ecological conservation, carbon sink trading, and agritourism.

Case Study

Financial Support Drove Low-Carbon Transition at a Vegetable Base in Leping

Jiangxi Bank's Jingdezhen Branch provided an RMB 80 million agricultural transition loan for a company in Leping to support the development of a modern vegetable production base. The project introduced Israeli soilless cultivation and integrated water-fertilizer technologies, along with smart greenhouses, helping overcome long-standing bottlenecks in traditional farming such as outdated growing facilities and low fertilizer efficiency. Once completed, the project is expected to reduce water and fertilizer costs by 30% compared with the domestic average and increase yield per unit by five times, while also effectively reducing nitrous oxide emissions. Through a combined service approach of transition planning advisory and tailored financing solutions, the Bank has supported the shift of traditional agriculture toward smart, low-carbon development.





A Vegetable Production Base Financed by the Bank

Thematic Research

The Bank has continued to explore green finance theory and use its professional research capabilities to support transition practices. Based on the G20 transition finance framework and the realities of agricultural transition in Jiangxi, it independently developed the Guidelines for Preparing Transition Plans for Agricultural Enterprises. Covering eight major modules, including strategic objectives and financing plans, the guidelines provide agricultural enterprises with a standardized planning template. The guidelines have been adopted by the Jiangxi Finance Society and have become an important reference for financial institutions in the province serving agricultural transition. Through solid research results, the Bank continues to play a leading role in regional green finance innovation.

Honors and Recognition

Jiangxi has been selected as a national pilot province for transition finance standards in the agricultural and copper sectors. In response to local industrial characteristics and the transition needs of enterprises, the Bank launched an innovative dedicated product, the Green Transition Loan, helping to fill a gap in transition finance services for traditional industries. In 2025, this product won First Prize for Green Finance Product at the Jiangxi "Tiangong Cup" Financial Skills Competition of Jiangxi Province. In recognition of its systematic planning, solid results, and innovation leadership in transition finance, as well as its outstanding contribution to green and sustainable development, the Bank was also named "Product Innovation Enterprise of the Year" in Caijing's 2025 financial industry awards.





First Prize for Green Finance Product at the 2025 Jiangxi Province "Tiangong Cup" Financial Skills Competition(Green Transition Loan)

Exploring Biodiversity Finance

Building on Jiangxi's rich ecological endowment, the Bank actively explores pathways to unlock the value of ecosystem products and leverages financial innovation to support environmental protection. Through instruments such as forestry certificates, pomelo certificates, and carbon certificates, the Bank helped activate ecological assets and facilitate the transformation of resources into assets and assets into capital. The Bank has also integrated biodiversity considerations into its credit decision-making process, supporting projects related to watershed protection and understory economy development. By providing professional financial services, the Bank is helping accelerate the conversion of ecological value and strengthen the region's sustainability foundation.

Ecological Protection

The Bank has continued to implement its Green Finance Service Plan for Ecological and Environmental Restoration Projects, integrating ecological protection into its financial practices and strengthening environmental safeguards through green credit. It focuses on areas such as water-source protection, forest restoration, and biodiversity conservation. Through dedicated loans, it supports projects in key ecological areas such as Poyang Lake, using specialized financial solutions to advance ecological restoration and green development while fulfilling its responsibilities in supporting ecological civilization.

Case Study

Jiangxi Bank Provided RMB 255 Million Water Source Protection Loan to Strengthen the Ecological Barrier of Poyang

Jiangxi Bank's Poyang Sub-branch in Shangrao extended a loan of RMB 255 million to Poyang County Taijie Water Resources Co., Ltd. to support environmental improvement and upgrading works for the water source area of Bintian Reservoir. The project covers 235 villages across four townships and includes ecological restoration, remediation of protected areas, water supply pipeline construction, and monitoring capacity enhancement. By improving the water source protection system, the project is expected to effectively address water quality issues and provide more than 100,000 residents with safer and better-quality water services. At the same time, it will help improve the overall appearance and living environment of both urban and rural areas in the region, demonstrating how finance can deliver both ecological protection and social benefits.

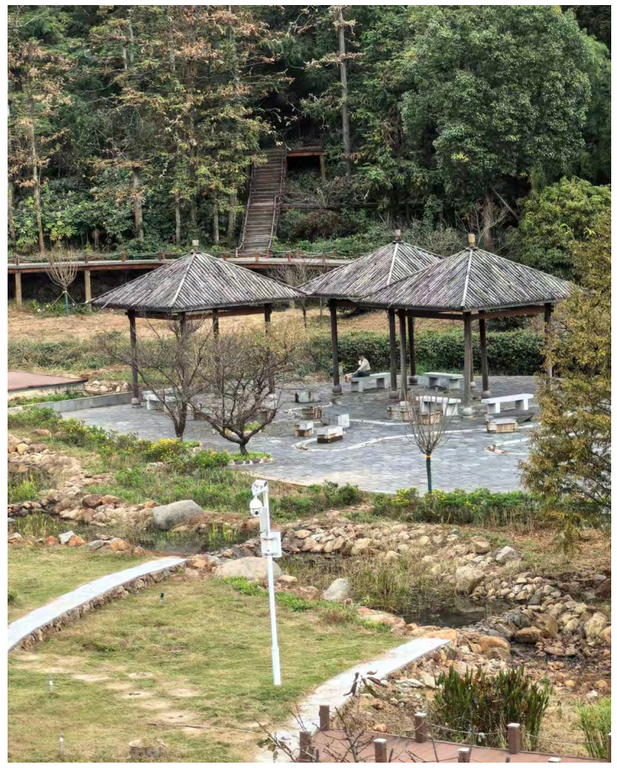


Environmental Governance Project

Case Study

Innovative Revenue Rights Pledge Brought Financial Support to Magu Mountain's Eco-Cultural Tourism Development

Jiangxi Bank's Nancheng Sub-branch in Fuzhou has provided more than RMB 93 million in loans to a cultural tourism project at Magu Mountain, supporting the scenic area's development of eco-health and wellness tourism based on its high forest coverage and abundant woodland resources. To address the project's lack of sufficient collateral in its early stages, the Bank innovatively adopted a project revenue rights pledge structure and coordinated efficiently across branch levels to complete the approval process. This financial innovation helped overcome financing bottlenecks for an ecological project and supported the integrated development of biodiversity conservation and the local economy.



Credit Support for Scenic Area Projects

The Bank has incorporated biodiversity conservation into its broader vision for sustainable development. Through financial services, it helps protect species habitats and maintain ecological balance, fulfilling its responsibilities in promoting harmony between humanity and nature and laying a solid green foundation for long-term sustainable development.

Case Study

Jiangxi Bank Participated in the Nation's First Biodiversity KPI-Linked Syndicated Loan for Both the Manufacturing Sector and Foreign-Invested Enterprises

In May 2025, Jiangxi Bank's Jiujiang Branch, as a participant in a banking syndicate, signed a syndicated loan agreement totaling RMB 500 million with Sateri (China) Fibre Co., Ltd., a subsidiary of the Sateri (China) / Royal Golden Eagle Group. The loan is linked to biodiversity protection indicators in the Poyang Lake area. The loan's interest rate is tied to performance against indicators such as wetland conservation area, the number of biodiversity education participants, and the concentration of corporate effluent discharge. A third-party institution will conduct ongoing monitoring and assessment throughout the life of the loan, and the borrower may qualify for preferential pricing if the targets are met. This cooperation represents the country's first biodiversity indicator-linked syndicated loan of its kind for both the manufacturing sector and foreign-invested enterprises, and is an innovative example of Jiangxi Bank's support for ecological protection.



Signing Ceremony

Case Study

Jiangxi Bank's Fuzhou Branch Lauched a "Biodiversity + Under-Forest Economy" Loan

Jiangxi Bank's Fuzhou Branch granted RMB 100 million in credit to a project in Le'an County focused on under-forest economy development and high-yield cultivation of dual-purpose bamboo forests for both bamboo shoots and timber, and has already disbursed RMB 46.43 million. Through intensive cultivation of dual-purpose bamboo forests and ecological intercropping of under-forest crops, the project is building a three-dimensional ecological system integrating forest, bamboo shoots, and crops. This approach not only improves the productivity and economic value of bamboo forests, but also helps protect biodiversity and preserve wildlife habitats. Once completed, the project is expected to increase farmers' annual income by more than RMB 12,000 on average and expand the under-forest habitat area by 30%, achieving both ecological and economic benefits.



"Forest–Bamboo Shoot–Crop" Three-dimensional Ecological System

Ecological Value Realization

Building on local ecological resource advantages, the Bank has innovatively launched its "Lucid Waters and Lush Mountains Ticket Warehouse Loan" product. Relying on ecological rights certificates issued by government authorities, such as pomelo certificates, forestry certificates, and carbon certificates, the Bank has developed a certificate-based financing model that effectively opens up a path for transforming ecological resources into financial assets. The Bank took the lead in achieving the province's first pomelo certificate loan and bamboo certificate loan, proactively revitalizing the ecological assets of agricultural and forestry enterprises through pilot innovations. It has also helped expand the use of fishery certificates, tea certificates, and forestry certificates across county-level areas, providing replicable financial solutions for realizing the value of local ecological products.

Case Study

The Province's First "Pomelo Certificate Loan" Opened a New Path for Realizing the Value of Ecological Products

In July 2025, Jiangxi Bank's Ji'an Branch successfully completed the province's first Pomelo Certificate Loan, granting RMB 10 million in credit to an agricultural company in Jishui County. Under this innovative financing model, the ecological value embedded in the company's 1,085 mu (approximately 723,333 square meters) of honey pomelo orchards was quantified and converted into a financial certificate worth RMB 36.42 million, creating a pathway from resources to assets, assets to capital, and capital to funds. This practice effectively unlocked the value of ecological assets held by agricultural enterprises and provided a replicable green finance solution for realizing the value of ecological products.



Credit Granting Ceremony for the "Pomelo Certificate Loan"

Case Study

"Forestry Certificate Loan" Unlocked the Value of Nearly 37,000 Mu (approx. 24,666,667 m^2) of Ecological Resources

Jiangxi Bank's Qingyuan Sub-branch in Ji'an extended an RMB 5.1 million Forestry Certificate Loan to Baiyunshan Forest Farm, helping it activate the value of 36,920.1 mu (approx. 24,666,667 square meters) of forest land resources. This loan was the first innovative product jointly explored by the Bank and Qingyuan District's Liangshan Group. Leveraging Jiangxi Bank's digital platform, the financing process enabled efficient end-to-end services covering certificate verification, valuation, and approval, converting ecological assets valued at RMB 296 million into usable financial resources. This cooperation represents an innovative outcome of government-bank-enterprise collaboration in advancing collective forest tenure reform, and it has injected fresh momentum into the region's green economic development.



Credit Granting Ceremony for the "Forestry Certificate Loan"

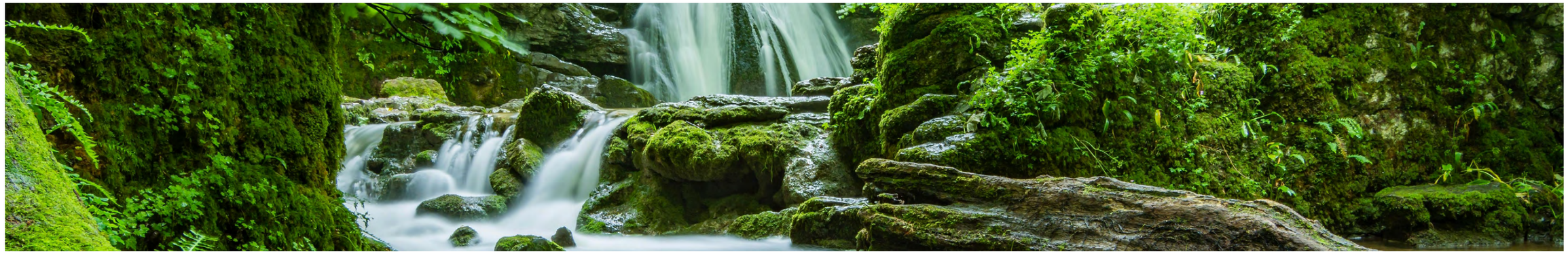
Case Study

Innovative "Bamboo Certificate" Financing Delivered Inclusive Finance to Jinggangshan's Bamboo Industry

Jiangxi Bank's Jinggangshan Sub-branch in Ji'an issued the province's first Bamboo Certificate Loan, with cumulative credit totaling RMB 10 million to support the development of state-owned forest farms and a forest tourism company. Using the innovative "Green Bamboo Certificate" model, the Bank scientifically assessed bamboo forest resources and converted them into financial assets, enabling more precise funding support for the bamboo industry. This practice effectively unlocked dormant rural ecological resources and helped promote the development of local characteristic industries.



Credit Support for Bamboo Industry



Deepening Low-Carbon Operations

The Bank has embedded low-carbon operations into its day-to-day management and continues to align its own operations with China's carbon peaking and carbon neutrality goals. It actively promotes green office practices by digitizing business processes to reduce resource consumption, while strengthening waste sorting and recycling. It has also steadily advanced the development of a zero-carbon data center and improved energy efficiency and carbon emissions management. Through refined management, the Bank is building a solid foundation for green operations and turning low-carbon principles into both a corporate responsibility and a consistent course of action for its development.

Resource Management

The Bank follows a green operations philosophy and continues to promote resource conservation and recycling. It has further digitalized its business processes to reduce the use of paper documents and lower office paper consumption. It has also established a sound waste classification and management system. For waste such as discarded LED tubes and other used materials, the Bank ensures compliant handling throughout the entire process through trade-in programs and disposal by qualified professional institutions. Through refined management, the Bank continues to improve resource efficiency and integrate green development principles into every aspect of its daily operations.



Resource Consumption Performance

Indicator		2024 Value	2025 Value
Direct resource consumption	Gasoline (liters)	40,830.45	43,470.16
	Diesel (liters)	120.00	300.00
	Natural gas (m^3)	137,132.41	123,365.98
Indirect resource consumption	Purchased electricity (kWh)	38,140,268.16	37,591,716.24
	Purchased electricity intensity (kWh / person)	7,055.17	6,646.34
Resource consumption	Water consumption (tonnes)	188,575.72	189,855.41
	Water intensity (tonnes / person)	34.88	33.57
	Office paper consumption (kg)	86,189.21	90,563.12
	Office paper consumption intensity (kg / person)	15.94	16.01

Green Office

The Bank has deeply embedded green office principles into its day-to-day operational management. It issued the Measures for the Management of Green Branches of Jiangxi Bank, which sets clear standards for branch outlet construction and provides an institutional foundation for green operations. Guided by the goal of energy saving and consumption reduction, the Bank has taken measures such as optimizing air-conditioning operations, upgrading to LED lighting, and reusing equipment to effectively reduce energy consumption. It has also expanded online approval processes and smart vehicle management to improve the efficiency of resource use. At the same time, the Bank has strengthened controls over hospitality expenses and improved the reallocation of office supplies, saving more than RMB 400,000 over the course of the year. Through refined management and technological innovation, the Bank integrates green principles into every stage of its operations.

Green Office Measures

Energy Conservation

Optimize energy-consuming equipment: Continue improving air-conditioning system operations to enhance energy-saving performance and reduce electricity consumption.

Promote energy-saving behaviors: Encourage all employees to save energy and create a low-carbon office atmosphere by reducing consumption through everyday habits.

Advance paperless operations: Strengthen digital infrastructure, promote electronic office work and online workflows, and reduce paper use.

Water Conservation

Raise water-saving awareness: Post water-saving slogans and encourage employees to develop water-conserving habits.

Improve equipment management: Install water-saving fixtures, strengthen routine maintenance of water facilities, and eliminate material leaks, drips, and spills.

Promote green meetings: Encourage employees to bring their own water bottles, reduce the use of disposable items, and avoid wasting water resources.



Waste Reduction

Improve sorting facilities: Provide standardized waste-sorting bins and post sorting guidelines at centralized collection points to ensure proper source-level sorting.

Standardize waste disposal: Strictly implement sorting and collection requirements, maintain disposal records, and ensure all waste is handled in compliance with regulations.

Strengthen awareness and outreach: Conduct recycling and waste-sorting education and volunteer activities to raise employees' environmental awareness and internalize green practices.

Green Travel

Improve vehicle dispatch and use: Adopt centralized management and unified scheduling to reduce unnecessary vehicle use and improve fleet efficiency.

Strictly control energy consumption standards: Conduct special inspections of high-fuel-consumption vehicles to ensure operating energy use meets regulatory requirements.

Promote green vehicles: Prioritize the purchase of new energy vehicles when replacing fleet vehicles and gradually increase the share of green vehicles to support low-carbon mobility.

Enhancing Environmental Awareness

The Bank integrates environmental awareness into its corporate culture, using value guidance, cultural influence, and employee participation to continuously strengthen its foundation for green development. Through regular communications and a wide range of activities, it helps employees move from simply understanding low-carbon concepts to genuinely embracing them. Green living and energy-efficient practices have become part of employees' day-to-day habits, building a shared sense of responsibility for creating a beautiful Jiangxi through practical action.

Case Study

Jiangxi Bank Hosted a "Zongzi for a Green Dragon Boat Festival, Embrace Low-Carbon Living" Event

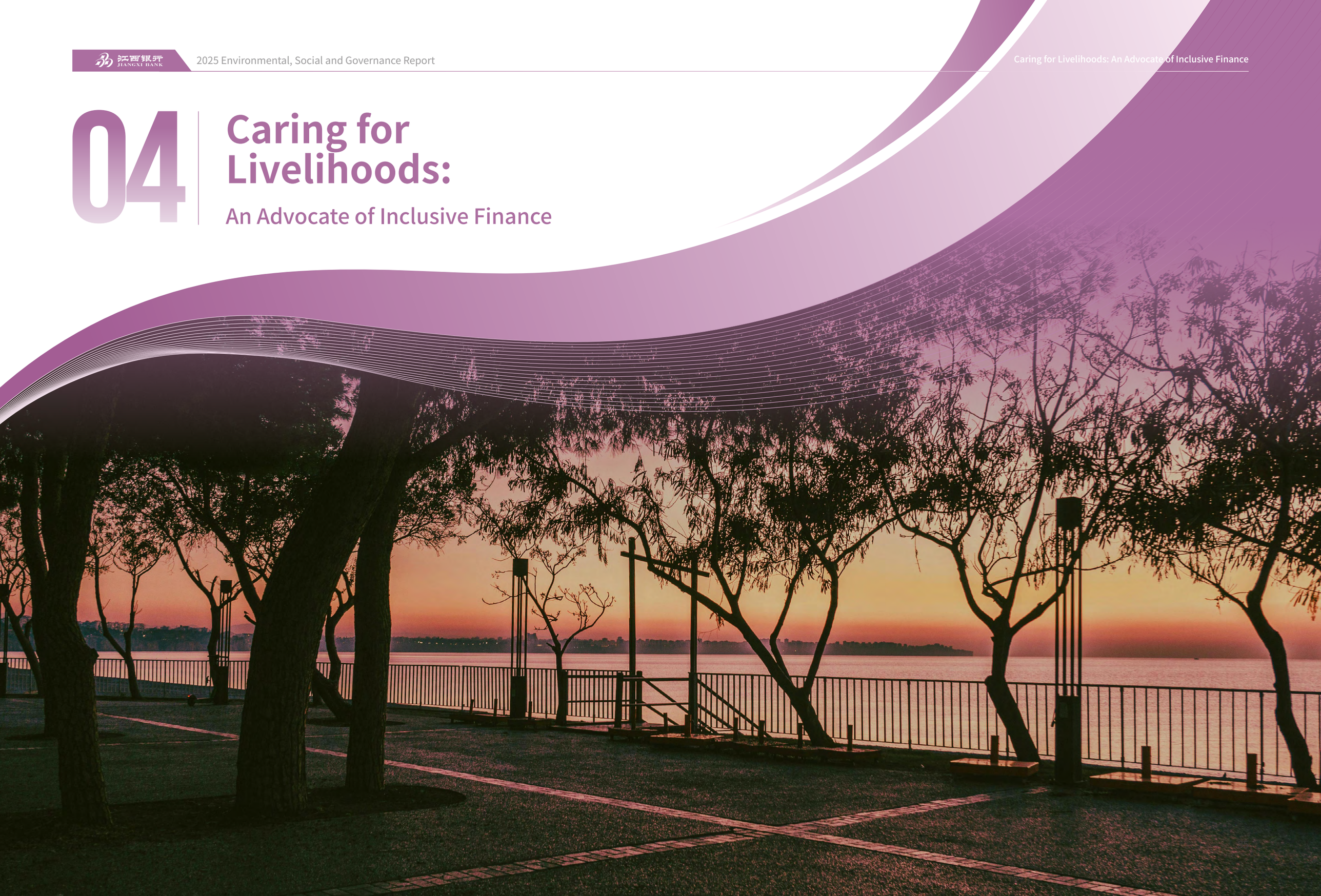
In May 2025, Jiangxi Bank's Head Office hosted a themed event titled "Zongzi for a Green Dragon Boat Festival, Embrace Low-Carbon Living", inviting all employees at the Head Office to participate. The event featured fun activities such as sachet making and dragon boat racing, creating a festive Dragon Boat Festival atmosphere. Staff also distributed pamphlets encouraging a simple, moderate, green, and low-carbon lifestyle and way of working. By combining traditional culture with low-carbon advocacy, the event not only improved employees' awareness of energy conservation but also strengthened team cohesion.



Event Site

04 Caring for Livelihoods:

An Advocate of Inclusive Finance



Safeguarding Employee Rights and Interests

The Bank has established a comprehensive and multi-level system to protect employee rights and interests. It strictly upholds the principle of fair employment and firmly opposes all forms of workplace discrimination. Guided by market standards, the Bank continues to improve a competitive compensation, incentive, and benefits system, while fostering an inclusive, diverse, respectful, and collaborative workplace. In doing so, it is building a strong talent foundation to support its long-term and sustainable development.

Lawful and Compliant Employment

The Bank strictly complies with laws and regulations such as the Labor Law of the People's Republic of China and the Labor Contract Law of the People's Republic of China, and safeguards employees' lawful rights to rest and leave in accordance with the law. Employees are ensured access to annual leave, marriage leave, maternity leave, parental leave and other forms of paid leave in accordance with relevant regulations.

During the Reporting Period

- both the Bank's labor contract signing rate and social insurance coverage rate remained at 100%.

Diversity and Equal Opportunity

The Bank consistently follows recruitment principles of fairness and openness, merit-based selection, streamlined efficiency, scientific allocation of talent, both integrity and competence with integrity taking priority, appointing people based on merit, and matching people to roles. Standardized and sound talent selection runs through the entire recruitment and appointment process. To continuously optimize its talent structure and enhance the credibility and fairness of its hiring practices, the Bank has actively formulated institutional documents such as the Measures for the Recruitment Management of Cadres and Employees, using standardized, process-based, and transparent mechanisms to regulate recruitment and ensure rigorous talent selection.

The Bank strictly prohibits discrimination in any form and is committed to ensuring that no applicant or employee is treated differently in recruitment, hiring, promotion, or other employment practices on the basis of race, skin color, religion, gender, nationality, disability, or any other protected characteristic. At the same time, the Bank fully implements the principle of equal pay for equal work regardless of gender and is committed to building an equal and inclusive workplace.



Indicator		2025 Value
	New employees	134
New employees	Male	66
	Female	68
By recruitment channel	Social hiring	45
	Campus hiring	89
	Other recruitment channels	0

The Bank respects regional cultural differences and the diversity of its employees as individuals. It strictly prevents and eliminates all forms of discrimination and is committed to creating a fair, respectful, and inclusive workplace. The principles of fairness and impartiality are deeply embedded in all aspects of talent promotion, compensation determination, and day-to-day management. The Bank does not treat employees differently on the basis of gender, ethnicity, skin color, religion, region of origin, marital status, or other differences. It firmly prohibits any form of workplace harassment, bullying, or improper conduct, and makes every effort to safeguard employees' lawful employment rights and interests.

In 2025

- the Bank recorded **zero** violations involving child labor, forced labor, employment discrimination, or other unlawful conduct affecting employees' rights and interests.

Diversity Profile Performance

Indicator		2025 Value
	Total employees	5,656
By gender	Male	2,683
	Female	2,973
By age	≤ 30	1,082
	30 to 40	3,240
	41 to 50	808
	≥ 50	526
By education	Postgraduate degree and above	936
	Bachelor's degree	4,366
	College diploma and below	354

Indicator		2025 Value
By employer	Headquarters	859
	Branches in Nanchang	1,880
	Branches outside Nanchang	2,917
Ethnic minorities		42
By age (%)	≤ 30	5.73
	31 to 40	2.65
	41 to 50	1.73
	≥ 51	0.57
By gender (%)	Female	3.09
	Male	2.72
Employee turnover rate by employer (%)	Headquarters	1.28
	Branches in Nanchang	2.34
	Branches outside Nanchang	3.77

Improving Compensation and Benefits

The Bank strictly complies with relevant regulations and guidelines, including the Detailed Rules for Implementing the Wage Determination Mechanism for State-owned Financial Enterprises, the Guidelines on Sound Compensation Regulation for Commercial Banks, and the Jiangxi Province Provisions on Wage Payment. In light of its own development needs, the Bank has formulated and refined the Measures for the Compensation Management of Jiangxi Bank Employees (Trial). By establishing a compensation management system that is scientifically designed, effectively incentive-based, and supported by strong controls, the Bank seeks to fully mobilize employees' motivation, initiative, and creativity. This helps continuously strengthen internal momentum and organizational vitality, improve operating performance and market competitiveness, and provide strong support for the effective implementation of the Bank's overall strategic goals.

In 2025, the Bank fully launched a new supplementary medical insurance system and continued to strengthen employee health protection. It completed the tender process for outsourced supplementary medical insurance management in strict accordance with relevant regulations and formally signed an Entrusted Health Benefits Management Agreement, along with agreements related to employee disability and accidental death insurance, with a third-party institution. These measures further reinforced the Bank's employee health and safety protection framework, provided solid support for safeguarding employee rights and interests, and helped reduce the risk of employees falling into financial hardship due to illness. At the same time, the Bank worked closely with the third-party service provider to further refine claims standards, required documentation, and processing procedures. By standardizing claims management, optimizing service processes, and improving processing efficiency, the Bank has provided more efficient and convenient protection services, thereby enhancing employees' sense of gain and belonging.



Staff Cafeteria



Laundry Room

The Bank has also actively established a dynamic compensation adjustment mechanism closely linked to its overall business performance, and continued to improve its performance appraisal system for all employees. It has strengthened the link between performance-based compensation, job responsibilities, and individual contribution, while upholding scientific and precise assessment and fair and equitable distribution. In doing so, the Bank continues to stimulate employees' motivation, initiative, and creativity, providing strong support for high-quality development.

Standardizing the Compensation Structure and Unifying Grade and Pay Scales A

The Bank has established a standardized compensation system in which each employee grade corresponds to a specific pay scale. A unified, standardized, and transparent grade-based salary system is implemented to ensure fairness, orderliness, and clear standards in compensation management.

Maintaining Overall Market Competitiveness While Strengthening Targeted Advantages B

The Bank ensures that its overall compensation level remains aligned with the market, while appropriately tilting compensation toward key positions where talent is scarce in the market and toward frontline employees. This further strengthens incentives for professional talent and general staff, and enhances the Bank's ability to attract and retain talent.

Expanding Career Development Space and Encouraging Vertical Growth C

Supported by a dual career path system, the Bank adjusts compensation dynamically based on employee grade progression. At the same time, it continues to strengthen the differentiated application of key pay factors such as grade, performance, qualifications, and capabilities. This helps employees perceive greater fairness in compensation and enables the Bank to better attract, motivate, and retain talent through its pay system.

Strengthening Democratic Communication

In strict accordance with the Trade Union Law of the People's Republic of China and other relevant laws and regulations, the Bank has established trade union organizations across its Head Office and all branches to effectively protect employees' lawful rights and interests. At the same time, the Bank has built a diversified employee communication system centered on the Employees' Representative Congress and supported by trade union platforms. By convening staff representative meetings on a regular basis, the Bank listens extensively to employee concerns and provides clear channels for employees to participate in corporate management. This system not only serves as a bridge for communication between employees and management, but also helps strengthen employees' sense of ownership, laying a solid foundation for harmonious and stable labor relations.

Case Study Protecting Employees' Rights in Accordance with the Law and Building a Better Future for Jiangxi Bank — The Third Session of the Third Employees' Representative Congress Successfully Held

On the afternoon of July 28, 2025, Jiangxi Bank successfully convened the Third Session of the Third Employees' Representative Congress in the conference room on the third floor of the Head Office. At the meeting, employee representatives carefully reviewed and heard reports including the 2024 Jiangxi Bank Work Report. They deliberated on major matters directly affecting employees' interests, such as compensation and benefits, career development, and the handling of rule violations, and conducted votes by secret ballot in accordance with laws and procedures. The entire voting process was orderly, well-regulated, and conducted with appropriate seriousness, fully reflecting the genuine views and legitimate concerns of employees. All agenda items were passed successfully. This meeting fully safeguarded employees' rights to be informed and to participate, and effectively protected the voting and oversight rights of employee representatives. It was an important example of Jiangxi Bank's efforts to strengthen democratic management and improve channels for employees to express their views.



Employees' Representative Congress

Case Study Signing Together to Build Momentum and a Shared Future—Jiangxi Bank Held Collective Contract Signing Ceremony

To the uplifting melody of On the Fields of Hope, Comrade Zeng Hui, Party Secretary and Chairman of Jiangxi Bank, as the enterprise's chief representative, and Comrade Ning Manlin, Chief Representative of the employee side and Trade Union Chairman, jointly signed the Collective Contract of Jiangxi Bank and two other collective agreements. The signing ceremony was solemn, orderly, and properly conducted, with both sides formally putting pen to paper and reaching the agreement as pledged. The signing of these collective contracts is not only a strong safeguard for the lawful rights and interests of employees, but also a vivid reflection of Jiangxi Bank's commitment to upholding employees' principal role and deepening democratic management practices. It fully demonstrates the confidence and determination of the Bank's cadres and employees, under the strong leadership of the Head Office Party Committee, to take initiative, play a leading role, and work together with unity and resolve to build a better Jiangxi Bank and promote high-quality development.



Signing of the Collective Contract

Case Study A Warm Farewell, Passing the Torch — Hongcheng Sub-branch Trade Union Held a Retirement Send-off Ceremony

To further strengthen employees' sense of belonging and honor, and to provide thoughtful and detailed care for retired staff, the Hongcheng Sub-branch Trade Union held a warm and respectful retirement send-off ceremony on December 25 under the theme "Cherished Years, Grateful Journey." The branch trade union chairperson and the head of the Party and government office gathered with the retired employee in a warm and friendly atmosphere to look back on years of hard work, pay tribute to dedicated service, and extend sincere best wishes. At the meeting, the retired employee representative spoke one by one, fondly recalling his or her career journey and personal growth at Jiangxi Bank, expressing deep gratitude for the job, colleagues, and collective, and sincerely thanking the branch for its long-standing care and support. This send-off ceremony not only affirmed the retired employee's many years of commitment and selfless contribution, but also further carried forward the branch's warm and caring corporate culture, while strengthening the shared spirit and determination needed for continued hard work and future progress.





Retirement Send-off Ceremony

Caring for Employees' Wellbeing

The Bank places great importance on enriching employees' cultural and spiritual life. It has built a diverse and inclusive system of cultural activities to help employees enjoy a more fulfilling life outside work. Through themed events during traditional festivals, regular sports competitions such as employee games, and a variety of team-building activities, the Bank continues to create new platforms and channels for employee participation. By responding to employees' diverse cultural and recreational needs, the Bank strengthens team cohesion, improves collaboration, and fosters a positive, harmonious, and engaging corporate culture.



Case Study

Bank of Jiangxi Held Employee Walking Event

On the afternoon of November 23, 2025, Jiangxi Bank held an employee walking event at Fenghuangzhou Citizen Park in Honggutan under the theme "Walking to the Riverside Rhythm of Health, Uniting Financial Strength for Progress." Employees participated with great enthusiasm and energy. Some walked together while exchanging work experiences and sharing stories from daily life, while others enjoyed a relaxed stroll along the riverside, taking in the natural scenery. Interactive sandbag-throwing games were set up along the route, adding fun and excitement to the event. Employees stopped to take part, aiming, throwing, and cheering each other on, filling the scene with laughter and applause. The event showcased the Bank's positive, united, and collaborative spirit. More than a healthy walk, it was also a journey of self-challenge, personal growth, and shared progress.





Employee Walking Event

Case Study

Jiangxi Bank Held Reading Session on Family Values and Integrity

The Jiangxi Bank Head Office Labor Union organized a themed reading session at the "Scholarly Bank of Jiangxi" reading space, focusing on family education, family traditions, and positive family values. Under the theme "Women Taking on New Missions, Upholding Integrity at Bank of Jiangxi," the event encouraged participants to share reflections on building good families, nurturing sound family education, and cultivating strong family values. Using books as a bridge, participants studied the fine family traditions of older-generation revolutionaries and other role models. With integrity as a guiding principle, the event helped foster a strong culture of reading, encouraging employees to love reading, read good books, and read effectively. The reading session was a practical step in strengthening family values and promoting a culture of integrity within the Bank.





Reading Session on Family Education and Family Values

Case Study

Jiangxi Bank Held Spring Festival Gala to Celebrate the New Year

On the evening of January 24, 2025, Jiangxi Bank held its Spring Festival Gala on the third floor of the Head Office building. Under the theme "Welcoming the Spring Festival with Energy and Starting a New Journey of Innovation and Development," the gala reflected the spirit of "upholding tradition while embracing innovation, and moving forward together with warmth." The event featured a variety of performances, including songs, dances, and comedy sketches. With great enthusiasm and vitality, employees expressed their best wishes for the New Year and their confidence in the Bank's future. More than a festive celebration, the gala served as an opportunity to strengthen unity, inspire morale, and encourage employees to work together with renewed determination. It further motivated all Jiangxi Bank employees to strive for excellence and contributed positive momentum to the Bank's high-quality development.









Spring Festival Gala



Case Study "Strengthening Body, Advancing the Journey"—Nanchang Dafeng Village Bank's 3rd Staff Sports Meeting

In November 2025, Nanchang Dafeng Village Bank held its third staff sports meet under the theme "Vibrant Dafeng, Stronger Together — Showcasing Staff and Building Financial Craftsmanship." The program featured both competitive and fun events—badminton, trick-shot basketball, shuttlecock kicking, jump rope, and more—with enthusiastic participation from teams across departments and branches. The games not only boosted physical fitness and relieved workplace stress but also strengthened communication, friendship and trust among colleagues, enhancing team cohesion and company spirit.



Third Employee Sports Meeting

Case Study "Keep Moving, Advance Together"—Jiangxi Bank Hongcheng Branch Autumn Team-Building in Autumn 2025

To enrich employees' cultural and recreational life, strengthen team cohesion, and inspire greater motivation, Jiangxi Bank's Hongcheng Sub-branch held an autumn team-building event on November 1, 2025, under the theme "Keep Moving, Advance Together." Aimed at breaking down departmental barriers and building stronger collaboration and trust, the event brought all participants together at the scenic Yunjuzhidian in Yongxiu for a fun and challenging outdoor treasure hunt. Surrounded by beautiful mountain and lake views, employees strengthened team spirit through interactive teamwork and cooperation. The activity served not only as an opportunity to relax and relieve stress, but also as a practical team exercise to build discipline and unity. In a cheerful and relaxed atmosphere, participants improved communication and teamwork, while further enhancing their sense of belonging and collective cohesion.



Autumn Team-Building Event

◎ Assistance for Employees in Need

The Bank follows a people-first approach and has built a routine, practical support system for employees facing financial or personal difficulties. By combining day-to-day care with targeted financial aid, it seeks to address real needs, resolve problems, and provide emotional support so staff feel more secure, valued and connected to the organization.

The Bank complies with its internal Measures on Assistance for Employees in Need and runs ongoing programs such as educational aid for employees' children. Eligible children receive an annual scholarship of RMB 5,000. These efforts aim to provide targeted educational support for employees' children, helping to ease the financial burden on families facing hardship.

In 2025

- the bank assisted 45 employees with a total of RMB 75,200 in support.

Facilitating Employee Growth

The Bank is dedicated to fostering employee growth by continuously optimizing its career development frameworks and incentive systems. We prioritize talent cultivation, providing our staff with a broad platform to showcase their skills and advance their careers. Through standardized policies, diverse career pathways, and practical training initiatives, we aim to motivate our workforce, build a highly collaborative culture, and fuel the Bank's high-quality development.

Employee Promotion Channels

To broaden career opportunities for its staff, Jiangxi Bank has established a fair, transparent, and structured promotion mechanism. We implemented the Jiangxi Bank Job Rank Sequence Management Measures to create a comprehensive "dual-channel" career development system. Covering all employees, this framework features clear progression paths, logical hierarchies, and explicit rules. By doing so, we ensure the development of a highly qualified, professional team equipped to support the Bank's long-term success.

Supporting Employee Growth

Driven by a talent-first strategy, we place a premium on the continuous development of our people. We have built a systematic, multi-tiered, and comprehensive training framework designed to elevate both general competencies and specialized skills. Through continuous upskilling, targeted coaching, and hands-on practical experience, we are cultivating a top-tier team of financial professionals. These efforts provide the solid talent foundation necessary for the Bank's sustainable and robust expansion.

◎ Talent Development

The Bank adheres to the principles of Party leadership over personnel and talent management, merit-based appointments with a strong focus on role suitability, coordinated planning and systematic talent development, and alignment of talent management with the Bank's central priorities and long-term development. Aligned with the year's overall targets and key initiatives, including the "Ten Actions," it issued the 2025 Work Plan for Strengthening the Cadre and Talent Team. The plan advances leadership and talent development in a practical, structured way: creating categorized and tiered talent pools, coordinating selection and appointment, and focusing on recruitment, training and retention. The goal is to accelerate the cultivation and promotion of a high-quality, professional cadre of financial leaders to provide strong organizational support for the bank's high-quality development.



◎ Training System

The Bank's 2025 Training Plan targets key programs such as joint training for middle and senior leaders, training for head-office business managers, and onboarding for campus and external hires. It enforces strict, end-to-end review of course content, instructors and venues to raise the standard and institutionalize training. Using the "Jiangyin iLearn" platform, the bank delivers online training for management trainees and requires mandatory anti-corruption refresher courses around major holidays. Specifically, it ran a 10th-anniversary learning series, encouraging departments to offer live online sessions and high-quality recorded courses. These efforts expand digital learning resources and boost staff capabilities and on-the-job effectiveness.

Workforce Training Performance

Indicator		2025 Value
Expenditure on employee training (RMB millions)		6.23
Training sessions		798
Training attendances		67,499
Coverage (%)		100
By gender	Total training hours of male employees	238,503
	Total training hours of female employees	264,282
By category	Training hours of senior management	1,441
	Training hours of middle management	42,788
	Total training hours of general staff	458,556

Case Study Jiangxi Bank Strengthened Professional Capabilities among Its Managers and Employees

The Bank places strong emphasis on building the professional capabilities of its managers and employees, with a focus on improving skills, efficiency and service quality. It combines external learning opportunities with in-house training, drawing on high-quality resources from universities and peer institutions to deliver targeted programs in key areas such as the digital economy, financial innovation, fintech and risk management. Industry experts were invited to lead sessions on topics including the impact of artificial intelligence on the financial sector and its practical applications, helping employees stay current with emerging trends and deepen their professional understanding. The Bank also organized capability-building programs for head-office business managers and intensive in-person training for staff in marketing functions, with the aim of strengthening service awareness, business competence and hands-on execution at the front line.



Special Training Sessions

Case Study Focusing on Online Learning Platforms to Improve Access to Training Resources

Using its in-house learning platforms, "Jiangyin Party School" and "Jiangyin iLearn," the Bank has developed a wide range of online training programs, including courses on building China into a financial powerhouse and management trainee development. It also launched a series of learning activities to mark the platform's 10th anniversary and organized online knowledge tests. By making full use of digital learning tools, the bank is better able to meet employees' individual learning needs in a flexible and targeted way. To date, the bank's online learning platforms host more than 3,000 finance-related courses, creating a broad and content-rich resource library. This allows employees to learn anytime, anywhere and more conveniently, while also improving the sharing, integration and overall effectiveness of training resources.



Online Platform Training

Consolidating Work Safety

The Bank strictly complies with the Law of the People's Republic of China on Work Safety, the Fire Protection Law of the People's Republic of China, the Administrative Measures for Emergency Response Plans, and other relevant laws, regulations, and policy requirements. In light of its operational and management needs, it has formulated and improved internal policies such as the Jiangxi Bank Measures for Work Safety Management and, in alignment with the Jiangxi Province Regulations on Peaceful Community Development, continues to strengthen its workplace safety management framework. At the same time, the Bank rigorously enforces accountability at all levels, including the primary responsibility of the head of each unit, the responsibility of supervising leaders, and the management responsibility of each business line, ensuring that safety responsibilities are effectively implemented throughout the organization.

We follow the principle of "self-inspection of safety, self-removal of hazards, and self-accountability," strengthen whole-process supervision and routine control, and have established a closed-loop management mechanism integrating overall guidance, inspection and supervision, and performance evaluation, thereby providing solid support for the Bank's safe and stable operations.

Case Study Strengthening the Safety Line and Building a Safe Jiangxi Bank—Jiangxi Bank Conducted Special Training on Peaceful Development

To further improve the quality and effectiveness of peace and safety development across the Bank, we held the 2025 special training program on peaceful development and security knowledge from December 3 to 5 in the conference room on the second floor of the Head Office. More than 370 relevant personnel from Head Office departments and branches participated through a combination of online and offline formats. During the training, participants systematically learned emergency first-aid skills such as cardiopulmonary resuscitation (CPR) and response to airway obstruction. They also deepened their understanding of how to implement work safety responsibilities, build an intrinsically safe bank, and shift from passive defense to proactive risk prevention and control. In addition, they enhanced their mediation skills and strategies for resolving disputes and clarified the approach to advancing the people's line of defense for national security. The training effectively improved the ability of the Bank's security personnel to carry out their responsibilities in peaceful development, strengthened safety awareness among all employees, and laid a solid foundation for continuing to build a harmonious, stable, and "Safe Jiangxi Bank."



Special Training on Peaceful Development

Case Study Creating a Safety Culture and Building a Strong Foundation for a Safe Jiangxi Bank

In 2025, branches and offices across the Bank actively invited experts from fire rescue, emergency management, and related fields to deliver special training on work safety. The sessions covered key topics such as fire prevention, fire alarm reporting, initial fire suppression, and emergency evacuation. Trainers also demonstrated how to properly use fire extinguishers on site, and used real-life cases to raise awareness and reinforce the importance of work safety. At the same time, the Bank made full use of electronic display screens in office buildings and branch outlets to continuously broadcast work safety slogans, posted themed posters for Work Safety Month, and launched electronic screen savers promoting work safety. Through multiple channels, the Bank created a strong safety culture centered on the idea that "everyone talks about safety, can respond to emergencies, and looks for hidden safety risks." Looking ahead, Jiangxi Bank will continue to strengthen leadership accountability, improve the effectiveness of safety education and training, and enhance its routine safety hazard inspection mechanism, with the aim of creating a safe, stable, and harmonious operating environment and supporting the Bank's high-quality development with a high level of safety.





Special Training on Work Safety









"Quasi-firefighter" Assessment

Providing Targeted Rural Assistance

The Bank has earnestly implemented the decisions and arrangements of the CPC Central Committee and the State Council on work related to agriculture, rural areas, and wellbeing of farmers, as well as the requirements of the provincial Party committee and government. To support the effective transition from consolidating poverty alleviation achievements to advancing rural revitalization, the Bank has actively contributed to rural development by assigning staff from the Head Office and branches to villages, providing dedicated funding, improving infrastructure, and coordinating industrial development. These efforts have helped make targeted assistance more effective and impactful.

As of the end of the Reporting Period

- The Bank had established **35** assistance sites
- assigned **40** village-based officials
- Provided assistance funds worth **¥1.5708** million

Case Study

Building a Beautiful Luoxi and Painting a New Picture of Rural Revitalization

Shen Qiang, the First Secretary stationed in the village and leader of Jiangxi Bank's Luoxi Village task force, has led the team in promoting rural revitalization through Party-building. Under his leadership, the team launched an initiative encouraging Party members to "show their identity and lead by example," established a grid-based household visit mechanism, and strengthened the role of grassroots Party organizations. He also expanded the village's "fishery-solar hybrid" photovoltaic project and promoted the construction of industrial facilities, creating a dual-engine development model of "solar power + factory buildings" that has raised the village collective's annual income to more than RMB 700,000. Drawing on the Bank's financial expertise, he helped set up an inclusive finance service station, which has supported the disbursement of more than RMB 26 million in agriculture-related loans. In addition, the team organized Luoxi Village's first "Golden Autumn Education Support" campaign, providing RMB 20,000 in student aid. The team also carried out practical initiatives to serve local residents, including working with the Yanshan County Court to hold public legal education activities, securing construction funding to pave 9,200 meters of roads, and installing 136 solar streetlights.



The Village Task Force Holds a Children's Day Celebration

Fulfilling Social Responsibility

While advancing high-quality development, the Bank has also remained committed to the principle of serving the public through finance and actively supporting philanthropy and charitable causes. To thoroughly implement General Secretary Xi Jinping's important statements on charity and carry out the guiding principles of the Third Plenary Session of the 20th CPC Central Committee and the Eighth Plenary Session of the 15th CPC Jiangxi Provincial Committee, the Bank organized a "One-Day Charity Donation" campaign across the entire organization, raising a total of RMB 447,797.76. The Bank has also continued to improve its volunteer service mechanism under the Safe Jiangxi initiative. Focusing on areas such as public safety, dispute resolution, care for vulnerable groups, and public awareness campaigns on safety, it has carried out volunteer activities on a regular basis and continued to strengthen community-based prevention and governance efforts. Through these actions, the Bank has delivered caring financial services and fulfilled its social responsibilities. During the Reporting Period, the Bank had 1,317 registered volunteers and carried out more than 1,815 volunteer activities, representing a year-on-year increase of about 74.18%.

Case Study

"Jiangxi Finance Red Shield" Supported Students During the College Entrance Examination

During the national college entrance examination, Jiangxi Bank actively demonstrated the political responsibility and people-centered nature of financial work by mobilizing the "Jiangxi Finance Red Shield" Financial Volunteer Service Team to provide thoughtful support for students. Through these efforts, the Bank helped ensure that candidates could take their exams smoothly, demonstrating the care and responsibility of a provincial corporate bank.



Jiangxi Bank's support activities for the college entrance examination

Case Study Bringing Financial Care to Communities and Supporting Children's Wellbeing

Jiangxi Bank has actively responded to community needs by making donations to support the development of child-friendly communities, helping to improve local wellbeing in a meaningful way. In recognition of the Bank's contributions to community service and public welfare assistance, the Party Working Committee Secretary of Weidong Subdistrict presented the Bank's Business Department with a commemorative banner reading, "Financial Care for the Community, Jiangxi Bank's Kindness Nurtures Children."



Donation and Appreciation Ceremony



Case Study Protecting Financial Rights and Planting Green Hope

Consumer rights protection staff from Jiangxi Bank's Business Department carried out a distinctive themed campaign titled "Protecting Financial Rights and Planting Green Hope" at Chihai Ecological Park. Combining financial literacy education with environmental protection activities for public benefit, the event promoted both financial security and environmental awareness through tree planting, case-based education, and other interactive activities, offering employees "double protection" in both finance and environmental responsibility.



"Protecting Financial Rights and Planting Green Hope" Themed Event

Case Study Inclusive Payment Services for People's Livelihoods, Working Together Against Fraud

Through a Party-building partnership, the Jiangxi branch of the People's Bank of China, together with Jiangxi Bank's Operations Management Department and Business Department, gave full play to the exemplary role of Party members by providing residents with professional financial advice, sharing practical anti-fraud tips for everyday life, and patiently answering their questions.



"Inclusive Payment Services for People's Livelihoods, Working Together Against Fraud" Awareness Promotion Event

Case Study Jiangxi Financial Leasing's Youth Volunteer Service Campaign Inspired by the Spirit of Lei Feng

Party members, Youth League members, and employee representatives from Jiangxi Financial Leasing formed a youth volunteer service team and visited Xingyuan Community in Dongjiayao Subdistrict, Donghu District, to carry out the "Warmth for the Community, Service in Action" initiative. Guided by a model of Party building leading Youth League development, the campaign provided community residents, especially elderly people and other key groups, with financial literacy sessions and public safety awareness activities. Aligned with themes such as the March 15 Financial Consumer Rights Protection Month and Public Safety Promotion Month, the volunteers organized prize quizzes, distributed informational leaflets, and shared practical knowledge on anti-money laundering, preventing illegal fundraising, personal credit awareness, and fire safety. These efforts effectively strengthened residents' awareness of risk prevention.



"Warmth for the Community, Service in Action" Volunteer Event

Case Study Sharing Hope Through Blood Donation

The Youth League Committee of Jiangxi Bank, together with the Jiangxi Province Blood Center, organized a public welfare blood donation campaign themed "Sharing Hope Through Blood Donation." Employees, Youth League members, and young staff from the Head Office departments and Nanchang urban branches responded enthusiastically and took part actively, demonstrating care and sharing warmth through concrete action. A total of 6,600 milliliters of blood was donated during the event. Through this heartfelt initiative, participants helped safeguard lives and vividly embodied the volunteer spirit of "dedication, friendship, mutual assistance, and progress." The event also showcased the strong sense of social responsibility and public-mindedness of financial professionals in the new era.



Blood Donation Event Site



05 Building Trust:

A Guardian of Customer Rights



Safeguarding Customer Rights and Interests

Jiangxi Bank is committed to building a responsible and trustworthy financial services system. Protecting consumer rights and interests is a concrete reflection of the bank's role in serving the public interest and upholding its social responsibility. In strict compliance with regulatory requirements, we have continued to improve our consumer rights protection review and complaint-handling mechanisms. Focusing on branch enhancement and brand development, we have promoted financial literacy education, strengthened employee professionalism, and effectively safeguarded customers' right to be informed and their right to make their own choices, with the goal of delivering a more customer-friendly and secure financial experience.

Customer Rights Protection Framework

The Board of Directors has a Compliance Management and Consumer Rights Protection Committee. At the management level, a Consumer Rights Protection Leading Group has been established, together with a dedicated first-tier Consumer Rights Protection Department. In addition, consumer rights protection leading groups have been set up across all levels of branches, creating a clearly defined governance structure and strengthening the foundation for consumer rights protection.

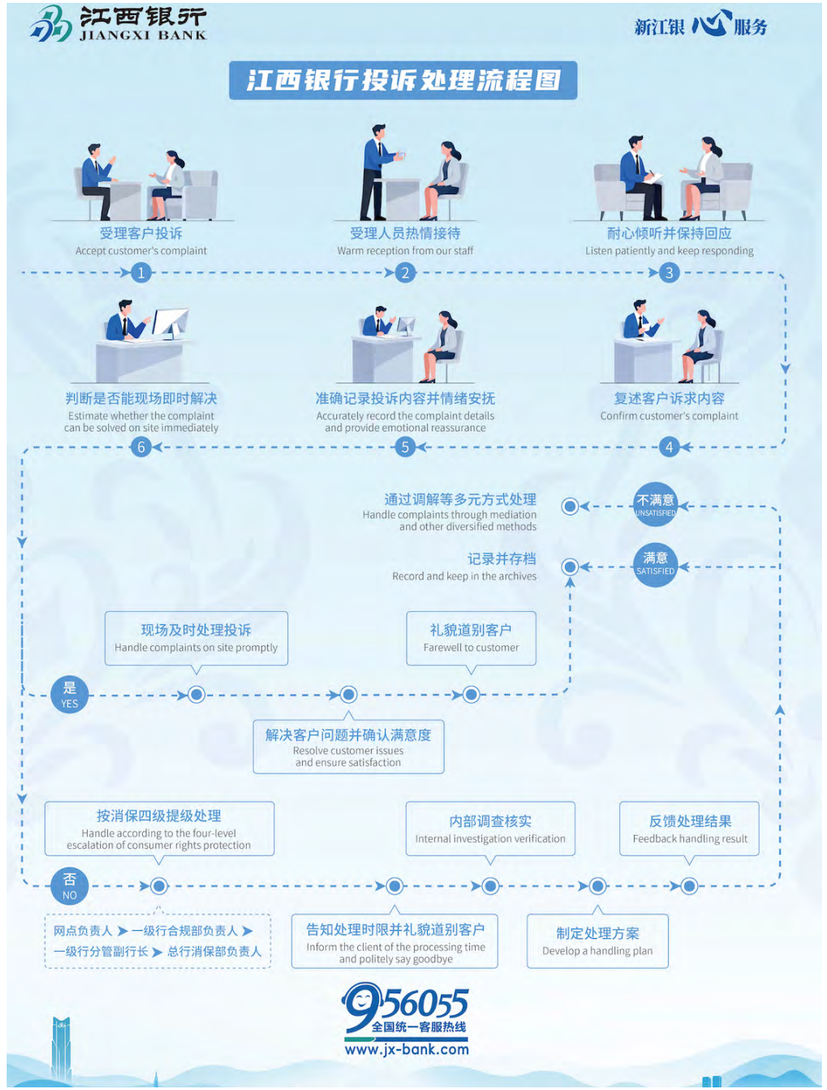
In response to the evolving requirements of financial regulation, the Bank has worked to integrate consumer rights protection into corporate governance, corporate culture, and business strategy. Consumer rights protection has been incorporated into the Bank's overall strategic planning and aligned with business development. We have continuously improved our consumer rights protection systems and mechanisms, including the formulation of the Measures for Consumer Rights Protection Review Management and Measures for Managing the Protection of Financial Consumer Rights. During the Reporting Period, the Bank revised and enhanced 10 rules and procedures, including the Measures for the Diversified Resolution of Consumer Financial Disputes and the Working Rules for the Consumer Rights Protection Leading Group of Jiangxi Bank. In addition, two specialized policies were introduced, including the Measures for the Rapid Handling of Complaint Disputes and the Measures for Managing Intelligent Outbound Calls. As a result, consumer rights protection practices have become more aligned with regulatory expectations, and the consumer rights protection system has been further strengthened.

The Bank has also established a regularized and standardized internal audit mechanism for consumer rights protection. An audit plan has been developed, and consumer rights protection has been included in the annual audit scope. On a five-year cycle, this framework provides full coverage of relevant departments at the Head Office and first-tier branches.

Customer Complaint Management

Jiangxi Bank has established a multi-channel, end-to-end customer complaint management system to ensure that customers have accessible and convenient ways to express their concerns. Complaints can be submitted through a variety of channels, including business outlets, the national unified customer service hotline, mobile banking, online banking, WeChat banking, the service supervision email, and written correspondence to the Head Office. In terms of process, the Bank follows a closed-loop complaint handling mechanism covering acceptance, reception, recording, verification, resolution, and feedback, ensuring timely and efficient responses. At the same time, we have put in place complaint investigation and dispute resolution mechanisms to continuously improve service quality and customer satisfaction. During the Reporting Period, the Bank further strengthened its root-cause analysis framework for complaints and carried out targeted governance initiatives. A closed-loop management approach of "complaint tracing – issue rectification – system-based prevention and control" has been initially established, laying a solid foundation for the long-term enhancement of consumer rights protection.

In addition, the Bank enhanced complaint process management by setting and tracking indicators such as first-attempt resolution rate and complaint escalation rate. Complaint data is monitored daily and reviewed monthly, supported by a formal interview mechanism for complaint-related accountability. The Bank also compiled the Collection of Typical Consumer Rights Protection Cases at Jiangxi Bank, covering areas such as service quality, key precautions in business areas with a high volume of complaints, and practical skills for fraud prevention and protection against illegal financial activities. This has helped branches continuously improve the quality and effectiveness of financial consumer rights protection services. At the same time, the Bank has focused on improving the precision of customer service responses. Using complaint data as a barometer, we identify service gaps and emerging customer concerns, refine service scripts accordingly, and enhance the accuracy and effectiveness of customer service interactions. In 2025, the Bank handled 5,337 consumer complaints through internal and external channels, representing a year-on-year decrease of 4.78%.



Jiangxi Bank Complaint Management Process

Consumer Rights Protection Risk Review

The Bank has strictly implemented a pre-review mechanism for consumer rights protection matters and completed 725 consumer rights protection reviews during the year, helping prevent risks of consumer rights infringement at the source. At the same time, the Bank has advanced the digital transformation of its review process by establishing consumer rights protection review forms for both the Head Office and branches in the OA testing environment, and by optimizing form design and approval workflows. In addition, we closely tracked regulatory penalty developments in the market to further strengthen pre-emptive risk control over products and services.

Branch Network Upgrading

With the goal of developing star-rated branches, the Bank has deepened its special initiative of "Branch Enhancement and Brand Development" and strengthened coordination with branches across the network to carry out the full process of star-rated branch evaluation. These efforts have effectively improved service quality and strengthened the Bank's brand image. The Bank formulated the Implementation Plan for the 2025 Star Branch Rating Program and adopted a dual-control model of "online data verification + on-site inspection" to comprehensively assess the implementation of branch service standards. During the Reporting Period, the Bank completed the evaluation of 207 branches, achieving its annual goals of eliminating one-star branches, increasing the share of three-star branches to 25%–30%, and ensuring that each out-of-region institution had at least one four-star branch.

Case Study

Four-Star Branches	Three-Star Branches	Two-Star Branches
16	58 (28%)	133

At the same time, the Bank actively promoted the development of specialized branches by integrating financial services with diverse real-life scenarios. Through the creation of various "Finance +" branch models, it has sought to serve different customer segments more precisely and create a more comfortable, efficient, and customer-friendly financial experience.

Case Study "Finance plus Senior-Friendly Service" Branch Development

Jiangxi Bank is actively developing senior-friendly demonstration outlets to provide elderly customers with convenient, comfortable, and caring financial services. We strive to foster a supportive environment by establishing dedicated convenience zones, hosting joint financial literacy and wellness seminars, installing accessible facilities, and introducing priority counters and dialect-specific hotlines.



Jiangxi Bank Senior Care Service Zone at the Business Department of Nanchang Railway Sub-branch

Case Study "Finance plus Cross-Industry Integration" Branch Development

In partnership with the Xihu District People's Court, the Business Department of the Hongcheng Sub-branch established a Pre-litigation Dispute Resolution Workstation to pioneer a bank-court collaboration model. This initiative transforms the branch into a specialized hub with enhanced operational efficiency, effectively preventing financial disputes at the source and resolving disputes prior to litigation. This accessible, efficient, and cost-effective dispute resolution channel for financial consumers significantly improves the quality and efficiency of our services.



Pre-litigation Dispute Resolution Workstation

Case Study "Finance plus Special Services" Branch Development

Guided by the Organization Department of the Jiangxi Provincial Party Committee and the Office of Financial Affairs of Jiangxi Provincial People's Government, Jiangxi Bank pioneered the establishment of the Nanchang Talent Financial Service Center, which officially commenced operations at the Ganjiang New Area Jingkai Sub-branch. The sub-branch continues to upgrade talent services in the banking hall to address the financial needs of professionals across all levels. This approach has optimized the service ecosystem and improved the sense of gain and satisfaction for customers, establishing our brand as a premier bank for talent services.



Nanchang Talent Financial Service Center

Case Study "Finance plus Culture" Branch Development

Leveraging cultural empowerment, the Business Department of the Yingtan Branch themed its operations around Yingtan's heritage as the "World Copper Capital" with industry leadership across multiple fields. The branch offers a dedicated exhibition area detailing the history of the local copper industry, as well as digital displays broadcasting real-time copper prices. This immersive experience allows clients to fully engage with the region's rich industrial legacy while streamlining operations.



Copper Culture Branch

Improving Customer Service Efficiency

The Bank seamlessly synchronizes business policies with operational standards while actively adopting cutting-edge LLMs. We have launched the "Intelligent Agent Assistant" to establish an AI-driven customer service ecosystem featuring human-machine collaboration. Furthermore, to deepen technological empowerment, we adopted the Measures for Managing Intelligent Outbound Calls of Jiangxi Bank, specifying the principles, role divisions, and protocols of outbound calls. By the end of the Reporting Period, the Bank successfully deployed scenarios of intelligent outbound calls for post-loan follow-ups, collections, and replacement for undelivered cards, which boosted business efficiency and improved customer experience. In 2025, the satisfaction rate for the 956055 Customer Service Center telebanking reached 99.59%.

Additionally, the Bank continues to track the financial needs of vulnerable groups, including the elderly and persons with disabilities. To solve the "difficulties in traveling and getting things done" for special groups, we have improved door-to-door services, established priority windows, and intensified staff training on senior-friendly service skills. We have provided more accessible financial services with standardized counter services, door-to-door transaction processing, streamlined procedures, and attentive care.

Case Study Building a Bridge of Communication with Sign Language Services

The Business Department of the Yingtan Branch consistently prioritizes the demands of vulnerable groups. To better serve the local hearing-impaired community, the branch has included a "Ten-Minute Sign Language Training" segment in morning meetings. Through video tutorials, role-playing, and scenario-based drills, employees strive to master high-frequency banking vocabulary and daily communication phrases in sign language, ensuring seamless, barrier-free communication when assisting hearing-impaired clients.



Sign Language Training for Serving Vulnerable Groups

Case Study Building Bridges of Compassion with Inclusive Financial Services

The Ganzhou Chongyi Sub-branch is fully equipped with accessible facilities, including wheelchair ramps, lowered service counters, and Braille service guides, offering a barrier-free service protocol. The sub-branch has established a "Priority Window" dedicated to the elderly, the frail, the ill, the disabled, and pregnant women. It conducts regular drills on inclusive financial services such as wheelchair assistance. Furthermore, clients with limited mobility are provided with personalized services such as door-to-door appointments and remote guidance. These efforts fulfill our commitment to "compassionate services and effective rights protection" at Jiangxi Bank.



Activating the Barrier-Free Service Protocol to Assist Clients

Case Study Door-to-Door Services at Zero Distance

Saving clients a trip means taking our service a step further. To better fulfill social responsibility and provide accessible financial services, since 2025, the Jingdezhen Branch has mobilized its sub-branches to actively conduct on-site card issuance and account opening services, providing caring support to enable corporate development, empower market operations, and address diverse financial demands.

During a door-to-door service, staff deployed mobile card issuance equipment, setting up a temporary counter right in the conference room. Through clear workflows and efficient collaboration over three consecutive mornings, the team processed and activated social security cards for over 100 workers.



Providing Door-to-Door Services to Support Corporate Development

Customer privacy protection

Jiangxi Bank strictly complies with the requirements concerning consumer information security outlined in the Measures for Managing the Protection of Financial Consumer Rights of Jiangxi Bank. Following the principles of "compliant, proper, necessary, and honest conduct," the Bank prohibits the collection of consumer information unrelated to the relevant business during design and development activities, as well as the collection of unrelated consumer information disguised as mandatory requirements. Within our business systems, we implement a least privilege access control policy, leveraging technological measures such as encrypted transmission and secure isolation to prevent data breaches. Moreover, we have strengthened employee conduct management, strictly prohibiting illegal inquiries and downloads of customer information, safeguarding the security of customers' financial information with the strictest standards.

Deepening Consumer Rights Protection Education and Publicity

The Bank continues to advance the "Jiangxi Bank i-You" consumer rights protection education brand, introducing public awareness campaigns focused on three key demographics: the elderly, the youth, and new citizens. In 2025, the Bank launched 5,714 offline educational sessions with 425,900 attendances and published 187 reports through media outlets. Notably, nine reports were featured by central media such as Xinhua Finance and China Media Group, and 91 reports were covered by provincial media including Jiangxi Finance, Dajiang Net, Jiangxi Daily, and Jin Video, garnering about 958,500 views. Furthermore, we established the "Jiangxi Bank i-You" knowledge base, creating original content for more effective educational campaigns. We have released 58 original works, including short videos, brochures, and risk alerts, many of which have received provincial and national awards.

Case Study

Jiangxi Bank Fully Lauched the Awareness Month for Preventing Illegal Financial Activities and the Financial Literacy for All Campaign

Since June 2025, centering on the Financial Security for Family Well-Being Initiative and the Financial Literacy for All Campaign, Jiangxi Bank has mobilized executives and employees—including Party and Youth League members, financial knowledge lecturers, and Jiangxi Finance Red Shield volunteers—to conduct extensive public awareness campaigns. Targeting key demographics such as the elderly, the youth, and new citizens, the campaigns focused on critical areas including anti-fraud and anti-illegal fundraising, account security, payment security, rational consumption, credit reporting knowledge, and illicit intermediaries. By deploying a segmented, multi-channel, and diversified approach, we launched 409 targeted educational sessions across "Five Entries" (entering rural areas, communities, schools, enterprises, and business districts), attracting 35,700 attendances. These efforts have effectively improved the public's financial security awareness and self-protection capabilities, fostering a safe and healthy environment for financial consumption.

· Financial Literacy on Campus

Jiangxi Bank developed the "Jiangxi Bank i-You" Four Seasons Classroom promotional booklet for students and visited universities to raise awareness among students and faculty about personal information protection and common campus-related fraud and illegal fundraising risks.

Jiangxi Bank's Jingdezhen Branch visited Jingdezhen Ceramic University to deliver targeted financial literacy education for young people. Focusing on topics such as responsible consumption and personal information protection, the branch set up an outreach booth at the university's one-stop student service center, distributed informational booklets, and provided financial education to students. It also held a financial literacy lecture addressing issues of particular concern to students, including student loans, online lending, and credit repair, helping them develop a sound and responsible approach to financial consumption.



Financial Literacy Campaign at Jingdezhen Ceramic University

· Financial Literacy for Older Adults

For elderly groups, Jiangxi Bank organized Party-member volunteer teams to visit "Jiangxi Bank Senior Care" communities and carry out outreach activities in forms that are popular with senior residents, such as "Jiangxi Bank Senior Care + Vocal Music Classes" and "Jiangxi Bank Senior Care + Charity Haircuts."

Jiangxi Bank's Xinyu Branch, together with Longquanwan Community, also organized the event "Mugwort in Bloom: Bank and Community Safeguarding Every Home." By combining financial literacy promotion with traditional holiday activities, the event delivered a financial and cultural service experience that was both meaningful and community-oriented.



Integrating Financial Literacy Education with Traditional Handicraft Activities

· Financial Literacy in Rural Communities

Jiangxi Bank continued to promote balanced financial education by leveraging inclusive finance service stations to conduct on-site outreach and expand coverage in rural areas. Volunteer teams visited villages, community areas, and farmers' markets to carry out tailored awareness activities suited to local conditions, helping improve rural consumers' financial literacy and awareness of financial security.

Jiangxi Bank's Fuzhou Branch further expanded its grassroots outreach to nearby inclusive finance service stations, focusing on elderly residents. The branch explained common scams such as "abnormal pension account" fraud, promoted the "do not trust, do not disclose, do not transfer" rule, distributed educational leaflets, and used real cases to expose fraudulent tactics and the risks of illegal financial activities.



Anti-Fraud Outreach at Nearby Rural Inclusive Finance Service Stations

·Financial Literacy in Commercial Districts

Jiangxi Bank mobilized its branches in busy commercial areas to carry out anti-illegal-finance awareness campaigns through educational booths and other outreach formats. The activities focused on topics of concern to local merchants, including fraud prevention, credit information, commercial loans, and credit ratings, helping both passersby and nearby business owners strengthen their awareness of financial risks.

Jiangxi Bank's Nanchang Railway Branch also hosted a Children's Day parent-child event titled "Banking and Families, Nurturing Dreams for the Future." Customers and their children spent a warm and enjoyable time together, answering questions on anti-money laundering, illegal fundraising, investment traps, and credit awareness in exchange for prize activities. The event incorporated the traditional virtue of honesty and trustworthiness into the storyline, helping children develop a sound understanding of credit from an early age.



"Banking and Families, Nurturing Dreams for the Future" Event

Consumer Rights Protection Awareness and Public Education Performance

Indicator	2025 Value
Financial literacy campaigns	5,901
Customers reached through financial literacy campaigns	1,384,443
Public education activities conducted	5,700
Publicity materials distributed	114,200
Public education audience reached	425,900

At the same time, the Bank placed strong emphasis on improving the quality and effectiveness of consumer rights protection across the organization. It carried out dedicated consumer rights protection inspections and training programs, achieving full coverage of staff in key positions. Through initiatives such as "Senior Management on Consumer Rights Protection," policy interpretation, and case reviews, the Bank continuously strengthened employees' consumer protection awareness and their ability to fulfill related responsibilities.

Case Study Dedicated Consumer Rights Protection Training to Strengthen Awareness and Capability

In November 2025, in line with the latest external regulatory requirements, the Bank enhanced consumer protection awareness through its "Senior Management on Consumer Rights Protection" program. Nie Guiping, Party Committee member and Vice President of the Bank, delivered a training session titled Advancing Consumer Rights Protection to Support the Bank's High-Quality Development.

Relevant departments at the head office and branches assigned designated staff to cascade the training content and organize post-training assessments. More than 300 employees attended the session in person, including tellers, lobby managers, customer managers, wealth managers, branch managers, and consumer rights protection officers from branches and the head office, covering different positions and levels across the Bank. In addition, the online video session achieved full coverage of all customer managers in the retail banking line, bringing total participation to more than 2,000 employees and ensuring full coverage of key positions.



Special Consumer Rights Protection Training Session on "Advancing Consumer Rights Protection to Support the Bank's High-Quality Development"

Practicing Responsible Procurement

To standardize supplier management and select partners in a fair and scientific manner, the Bank conducts procurement in strict compliance with applicable laws and regulations, including the Government Procurement Law of the People's Republic of China, the Bidding Law of the People's Republic of China, the Civil Code of the People's Republic of China, and the Interim Provisions on Centralized Procurement Management for State-Owned Financial Enterprises. Procurement activities are also governed by internal policies such as the Centralized Procurement Management Measures of Jiangxi Bank. Through institutionalized and standardized management, the Bank ensures that procurement processes are open, transparent, risk-controlled, efficient, and quality-oriented. The relevant policies define the scope, methods, and procedures for centralized procurement. For projects where bidding is not explicitly required by national laws or regulations, the Bank selects the most appropriate procurement method based on the specific circumstances of the project and strictly controls the use of single-source procurement, ensuring efficient resource allocation and sound decision-making.

The Bank follows the principles of "standardization, efficiency, orderliness, and collaboration" in centralized procurement. It publicly invites suppliers from the market, conducts qualification reviews, and continuously expands channels for introducing high-quality suppliers, thereby creating a fair and competitive procurement environment. In supplier management, the Bank has established performance evaluation standards and conducts dynamic supplier management through a combination of regular assessments and post-contract performance evaluations. These efforts help optimize the supplier base, enhance supply chain stability, and improve service quality. During the Reporting Period, the Bank worked with 105 head-office-level suppliers, including 24 suppliers based in Jiangxi Province and 81 from outside the province.

Appendices

GRI Content Index

No.		Content	Location in the Report
GRI 2: General Disclosures 2021			
Organizational profile and reporting method	2-1	Organizational details	Preface
	2-2	Entities included in the organization's sustainability report	Preface
	2-3	Reporting periodReporting period, frequency and contact point	About This Report
	2-4	Restatements of information	/
	2-5	External assurance	Assurance Statement
Activities and workers	2-6	Activities, value chain and other business relationships	Preface
	2-7	Employees	Protecting employee rights and interests
	2-8	Workers who are not employees	/
Governance	2-9	Governance structure and composition	Sustainability Management
	2-10	Nomination and selection of the highest governance body	Sustainability Management
	2-11	Chair of the highest governance body	Preface & Sustainability Management
	2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability Management
	2-13	Delegation of responsibility for managing impacts	Sustainability Management
	2-14	Role of the highest governance body in sustainability reporting	Sustainability Management
	2-15	Conflicts of interest	/
	2-16	Communication of critical concerns	Sustainability Management
	2-17	Collective knowledge of the highest governance body	Sustainability Management
	2-18	Evaluation of the performance of the highest governance body	Sustainability Management
Governance	2-19	Remuneration policies	Protecting employee rights and interests
	2-20	Process to determine remuneration	Protecting employee rights and interests
	2-21	Annual total compensation ratio	/
Strategy, policies and practices	2-22	Statement on sustainable development strategy	Sustainability Management
	2-23	Policy commitments	Sustainability Management & Ensuring Compliance Operations
	2-24	Embedding policy commitments	Climate Change Mitigation and Adaptation & Spotlight: Green Initiatives in Jiangxi for Long-Term Sustainability
	2-25	Processes to remediate negative impacts	Sustainability Management & Ensuring Compliance Operations
	2-26	Mechanisms for seeking advice and raising concerns	Sustainability Management
	2-27	Compliance with laws and regulations	Ensuring Compliance Operations
	2-28	Membership associations	Preface
Stakeholder engagement	2-29	Approach to stakeholder engagement	Sustainability Management
	2-30	Collective bargaining agreements	/
GRI 3: Material Topics 2021			
3-1		Process to determine material topics	Sustainability Management
3-2		List of material topics	Sustainability Management
3-3		Management of material topics	Sustainability Management
GRI 101: Biodiversity 2024			
101-1		Policies to halt and reverse biodiversity loss	Exploring Biodiversity Finance
101-2		Management of biodiversity impacts	Exploring Biodiversity Finance
101-3		Access and benefit-sharing	Exploring Biodiversity Finance
101-4		Identification of biodiversity impacts	Exploring Biodiversity Finance
101-5		Locations with biodiversity impacts	/

No.	Content	Location in the Report
101-6	Direct drivers of biodiversity loss	/
101-7	Changes to the state of biodiversity	/
101-8	Ecosystem services	Exploring Biodiversity Finance
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	Preface
201-2	Financial implications and other risks and opportunities due to climate change	Climate Change Mitigation and Adaptation
201-3	Defined benefit plan obligations and other retirement plans	Protecting employee rights and interests
201-4	Financial assistance received from the government	/
GRI 202: Market Presence 2016		
202-1	Ratios of standard entry-level wage by gender compared to the local minimum wage	/
202-2	Proportion of senior management hired from the local community	/
GRI 203: Indirect Economic Impacts 2016		
203-1	Infrastructure investments and services supported	Spotlight: Driving Regional Development through Inclusive Finance Spotlight: Financial Guardianship for Senior Wellbeing Serving the Real Economy & Supporting Rural Revitalization
203-2	Significant indirect economic impacts	Spotlight: Driving Regional Development through Inclusive Finance Spotlight: Financial Guardianship for Senior Wellbeing Providing Targeted Rural Assistance & Fulfilling Social Responsibility
GRI 204: Procurement Practices 2016		
204-1	Proportion of spending on local suppliers	Implementing responsible procurement

No.	Content	Location in the Report
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Enhancing Corporate Governance & Ensuring Compliance Operations
205-2	Communication and training about anti-corruption policies and procedures	Enhancing Corporate Governance & Ensuring Compliance Operations
205-3	Confirmed incidents of corruption and actions taken	Enhancing Corporate Governance & Ensuring Compliance Operations
GRI 206: Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, antitrust, and monopoly practices	Ensuring Compliance Operations
GRI 207: Tax 2019		
207-1	Approach to tax	/
207-2	Tax governance, control, and risk management	Strengthening Comprehensive Risk Management
207-3	Stakeholder engagement and management of concerns related to tax	/
207-4	Country-by-country reporting	/
GRI 301: Materials 2016		
301-1	Materials used by weight or volume	Deepening Low-Carbon Operations
301-2	Recycled input materials used	Deepening Low-Carbon Operations
301-3	Reclaimed products and their packaging materials	Deepening Low-Carbon Operations
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Deepening Low-Carbon Operations
302-2	Energy consumption outside of the organization	/
302-3	Energy intensity	Deepening Low-Carbon Operations
302-4	Reduction of energy consumption	Deepening Low-Carbon Operations
302-5	Reductions in energy requirements of products and services	Deepening Low-Carbon Operations

No.	Content	Location in the Report
GRI 303: Water and Effluents 2018		
303-1	Interactions with water as a shared resource	Deepening Low-Carbon Operations
303-2	Management of water discharge-related impacts	/
303-3	Water withdrawal	/
303-4	Water discharge	/
303-5	Water consumption	Deepening Low-Carbon Operations
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Climate Change Mitigation and Adaptation
305-2	Energy indirect (Scope 2) GHG emissions	Climate Change Mitigation and Adaptation
305-3	Other indirect (Scope 3) GHG emissions	Climate Change Mitigation and Adaptation
305-4	GHG emission intensity	Climate Change Mitigation and Adaptation
305-5	Reduction of GHG emissions	/
305-6	Emissions of ozone-depleting substances (ODS)	/
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Climate Change Mitigation and Adaptation
GRI 306: Waste 2020		
306-1	Waste generation and significant waste-related impacts	/
306-2	Management of significant waste-related impacts	Deepening Low-Carbon Operations
306-3	Waste generated	/
306-4	Waste diverted from disposal	/
306-5	Waste directed to disposal	/
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Protecting employee rights and interests
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Protecting employee rights and interests
401-3	Parental leave	Protecting employee rights and interests
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Safeguarding Employee Rights and Interests & Consolidating Work Safety
403-2	Hazard identification, risk assessment, and incident investigation	Consolidating Work Safety
403-3	Occupational health services	Consolidating Work Safety
403-4	Worker participation, consultation, and communication on occupational health and safety	Consolidating Work Safety
403-5	Worker training on occupational health and safety	Consolidating Work Safety
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Facilitating Employee Growth
404-2	Programs for upgrading employee skills and transition assistance programs	Facilitating Employee Growth
404-3	Percentage of employees receiving regular performance and career development reviews	/
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	Protecting employee rights and interests
405-2	Ratio of basic salary and remuneration of women to men	/
GRI 406: Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	Protecting employee rights and interests
GRI 408: Child Labor 2016		
408-1	Operations and suppliers at significant risk for incidents of child labor	Protecting employee rights and interests
GRI 409: Forced or Compulsory Labor 2016		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Protecting employee rights and interests

No.	Content	Location in the Report
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Ensuring Compliance Operations
417-2	Incidents of non-compliance concerning product and service information and labeling	/
417-3	Incidents of non-compliance concerning marketing communications	/
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Safeguarding Customer Rights and Interests

SEHK ESG Reporting Code Content Index

ESG Indicator	Content	Location in the Report
Part B: Mandatory Disclosure Requirements		
Statement from the Board of Directors		Statement from the Board of Directors
Materiality		About This Report
Quantitative		
Consistency		
Reporting Boundary		
Part C: "Comply or explain" Provisions		
Environment		
Aspect A1: Emissions		
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 emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Climate Change Mitigation and Adaptation & Deepening Low-Carbon Operations
A1.1	The types of emissions and respective emissions data.	Climate Change Mitigation and Adaptation & Deepening Low-Carbon Operations
A1.2	[Repealed 1 January 2025]	
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Climate Change Mitigation and Adaptation & Deepening Low-Carbon Operations
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g., per unit of production volume, per facility).	Climate Change Mitigation and Adaptation & Deepening Low-Carbon Operations
A1.5	Description of emission target(s) set and steps taken to achieve them.	Climate Change Mitigation and Adaptation
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.	Climate Change Mitigation and Adaptation & Deepening Low-Carbon Operations
Aspect A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Deepening Low-Carbon 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).	Deepening Low-Carbon Operations
A2.2	Water consumption in total and intensity (e.g., per unit of production volume, per facility).	Deepening Low-Carbon Operations
A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Deepening Low-Carbon 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.	Deepening Low-Carbon Operations
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	This metric is not applicable as the Bank operates in the financial industry.

ESG Indicator	Content	Location in the Report
Aspect A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	Deepening Low-Carbon Operations
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Deepening Low-Carbon Operations
Social		
Aspect B1: Employment		
General Disclosure	Information on: relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Protecting employee rights and interests
B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Protecting employee rights and interests
B1.2	Employee turnover rate by gender, age group and geographical region.	Protecting employee rights and interests
Aspect B2: Health and Safety		
General Disclosure	Information on: (a) the policies; (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Protecting employee rights and interests
B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Protecting employee rights and interests
B2.2	Lost days due to work injury.	Protecting employee rights and interests
B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Protecting employee rights and interests
Aspect B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.	Facilitating Employee Growth
B3.1	The percentage of employees trained by gender and employee category (e.g., senior management, middle management).	Facilitating Employee Growth
B3.2	The average training hours completed per employee by gender and employee category.	Facilitating Employee Growth
Aspect B4: Labour Standards		
General Disclosure	Information on: relating to preventing child and forced labour. (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Protecting employee rights and interests
B4.1	Description of measures to review employment practices to avoid child and forced labour.	Protecting employee rights and interests
B4.2	Description of steps taken to eliminate such practices when discovered.	Protecting employee rights and interests
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Implementing responsible procurement
B5.1	Number of suppliers by geographical region.	Implementing responsible procurement
B5.2	Description of practices relating to engaging suppliers, the number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Implementing responsible procurement
B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Implementing responsible procurement
B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Deepening Low-Carbon Operations
Aspect B6: Product Responsibility		
General Disclosure	Information on: relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Ensuring Compliance Operations & safeguarding Customer Rights and Interests

ESG Indicator	Content	Location in the Report
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	This metric is not applicable as the Bank is not involved in the production and circulation of goods.
B6.2	Number of products and service-related complaints received and how they are dealt with.	Safeguarding Customer Rights and Interests
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Ensuring Compliance Operations
B6.4	Description of quality assurance process and recall procedures.	This metric is not applicable as the Bank is not involved in the production and circulation of goods.
B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Safeguarding Customer Rights and Interests
Aspect B7: Anti-corruption		
General Disclosure	Information on: relating to bribery, extortion, fraud and money laundering. (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Ensuring Compliance Operations
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.	Ensuring Compliance Operations
B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Ensuring Compliance Operations
B7.3	Description of anti-corruption training provided to directors and staff.	Ensuring Compliance Operations
Aspect B8: Community Investment		
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.	Spotlight: Driving Regional Development Through Inclusive Finance Spotlight: Financial Guardianship for Senior Wellbeing
B8.1	Focus areas of contribution (e.g., education, environmental concerns, labour needs, health, culture, sport).	Providing Targeted Rural Assistance & Fulfilling Social Responsibility
B8.2	Resources contributed (e.g., money or time) to the focus area.	Providing Targeted Rural Assistance & Fulfilling Social Responsibility

ESG Indicator	Content	Location in the Report
Part D: Climate-related Disclosures		
(I) Governance	An issuer shall disclose information about: (a) the governance body(s) or individual(s) responsible for oversight of climate-related risks and opportunities; and (b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities.	Climate Change Mitigation and Adaptation: Climate Governance
(II) Strategy	Climate-related risks and opportunities: An issuer shall disclose information to enable an understanding of climate-related risks and opportunities that could reasonably be expected to affect the issuer's cash flows, its access to finance or cost of capital over the short, medium or long term.	Climate Change Mitigation and Adaptation: Climate Strategy
	Business model and value chain: An issuer shall disclose information that enables an understanding of the current and anticipated effects of climate-related risks and opportunities on the issuer's business model and value chain.	Climate Change Mitigation and Adaptation: Climate Strategy
	Strategy and decision-making: An issuer shall disclose information that enables an understanding of the effects of climate-related risks and opportunities on its strategy and decision-making. Specifically, the issuer shall disclose information about how the issuer has responded to, and plans to respond to, climate-related risks and opportunities, including how the issuer plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation, and information about the progress of such plans and how the issuer is resourcing, and plans to resource, such plans.	Climate Change Mitigation and Adaptation: Climate Strategy
	Financial position, financial performance and cash flows—Current financial effect: An issuer shall disclose qualitative and quantitative information about how climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period, and the qualitative and quantitative information for which there is a significant risk of a material adjustment to the carrying amounts of assets and liabilities reported in the related financial statements. Anticipated financial effect: The issuer shall provide qualitative and quantitative disclosures about how the issuer expects its financial position, financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities.	Climate Change Mitigation and Adaptation: Climate Strategy
	Climate resilience: An issuer shall disclose information about the resilience of the issuer's strategy and business model to climate-related changes, developments and uncertainties, and use climate-related scenario analysis to assess its climate resilience.	Climate Change Mitigation and Adaptation: Climate Strategy
(III) Risk Management	An issuer shall disclose information about the processes and related policies it uses to identify, assess, prioritise and monitor climate-related risks and opportunities.	Climate Change Mitigation and Adaptation: Risk Management

ESG Indicator	Content	Location in the Report
(IV) Metrics and Targets	Greenhouse gas emissions: Scope 1, Scope 2 (by geographic region), and Scope 3 greenhouse gas emissions. Regarding Scope 3 greenhouse gas emissions, SEHK provides reasonable data exemptions and, in certain circumstances, allows an issuer to use information for reporting periods that are different from its own reporting period when measuring greenhouse gas emissions.	Climate Change Mitigation and Adaptation: Metrics
	Climate-related transition risks, physical risks, and opportunities: An issuer shall disclose the amount and percentage of assets or business activities vulnerable to climate-related risks and opportunities.	The Bank is building a climate risk identification and quantitative assessment framework, gradually improving the data aggregation and analysis capabilities for affected assets to ensure the accuracy and comparability of future disclosures.
	Capital deployment: An issuer shall disclose the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities.	The Bank is establishing effective statistical scopes and accounting methods for climate-related investment and financing, continuously improving data management and disclosure capabilities.
	Internal carbon prices: An issuer shall disclose an explanation of whether and how the issuer is applying a carbon price in decision-making, or an appropriate negative statement that the issuer does not apply a carbon price in decision-making.	The Bank has not yet established an internal carbon pricing mechanism, but is closely monitoring policy dynamics and industry trends to make adequate preparations for future strategy formulation.
	Remuneration: An issuer shall disclose how climate-related considerations are factored into remuneration policy, or an appropriate negative statement that climate-related considerations are not factored into remuneration policy.	The Bank is studying the feasibility of incorporating climate performance metrics into relevant remuneration systems, steadily advancing mechanism design and evaluation work.
	Industry-based metrics: An issuer shall consider industry-based disclosure requirements under international ESG reporting frameworks and make disclosures that the issuer deems appropriate.	The Bank is actively benchmarking against international ESG disclosure frameworks, advancing capacity building for relevant industry metrics in light of business realities.
	Climate-related targets: An issuer shall disclose any targets the issuer is required to meet by law or regulation, including any greenhouse gas emissions targets. An issuer shall also disclose more detailed information about its approach to setting and reviewing climate-related targets, as well as information about its performance against each climate-related target and an analysis of trends or changes in the issuer's performance. Where an issuer has yet to set and disclose climate-related targets, such issuer is encouraged to provide information on the work plan, progress and timetable for setting and disclosing climate-related targets.	Having clarified the strategic direction for addressing climate change, the Bank is studying the establishment of scientific and quantifiable medium- and long-term climate targets while perfecting target management and tracking mechanisms.
	Applicability of cross-industry metrics and industry-based metrics: An issuer shall refer to and consider the applicability of cross-industry metrics and industry-based metrics.	The Bank will continue to assess the applicability of cross-industry metrics to our specific business operations.

PRB Content Index

Principles for Responsible Banking (PRB)		Summary	Location in the Report
Principle 1 Consistency	1.1 Main Business Model and Operations of the Institution	Committed to high-quality development, the Bank upholds the market positioning of "serving urban and rural residents, serving SMEs, and serving the local economy." With a precise focus on differentiated and multi-layered customer demands, we continue to improve services and pursue product innovation in order to provide premium, efficient, accessible, and diverse integrated financial solutions for broader segments of society.	Preface
	1.2 Alignment Between the Bank's Business Strategy and Social Sustainable Development Goals	Adhering to the principle of strategic consistency, the Bank comprehensively benchmarks against the United Nations Sustainable Development Goals (SDGs) and national and regional development blueprints. With a focus on key sectors such as inclusive finance, green finance, technology finance, pension finance, and digital finance, we have adopted differentiated strategic frameworks and action plans to accurately allocate resources to areas of national strategic importance, thereby providing robust and effective financing support.	Focus on Finance: A Responsible Contributor to the Real Economy Green Empowerment: A Practitioner of Low-Carbon Transition Building Trust: A Guardian of Customer Rights
Principle 2 Impact and Target Setting	2.1 Impact of the Institution's Principal Businesses on Social Sustainability, and the Sustainability Challenges and Opportunities Facing the Institution	Adhering to the principle of strategic consistency, the Bank comprehensively benchmarks against the United Nations Sustainable Development Goals (SDGs) and national and regional development blueprints. With a focus on key sectors such as inclusive finance, green finance, technology finance, pension finance, and digital finance, we have adopted differentiated strategic frameworks and action plans to accurately allocate resources to areas of national strategic importance, thereby providing robust and effective financing support. The Bank fully recognizes the pivotal role of financial services in driving social sustainability. Leveraging the dual drivers of green finance and inclusive finance, we have integrated responsible banking principles into every aspect of our business practices. With respect to green finance, the Bank thoroughly implements the principle of green development to consistently improve the quality and efficiency of green financial services. We have introduced the innovative Green-to-Gold financial products to guide capital for precise "drip-irrigation," helping businesses reduce emissions from the source. Furthermore, the Bank provides strong support for clean energy projects and low-carbon transitions, contributing financial strength to the realization of carbon peaking and carbon neutrality goals. In terms of inclusive finance, the Bank maintains a strategic focus on "advancing small, micro, and inclusive finance," with a commitment to serving the local real economy and a fertile ground for inclusive finance. We have advanced annual inclusive finance work plans and fostered the organic integration between inclusive finance and rural revitalization, enabling high-quality development. The Bank continues to improve the direct reach and effectiveness of financial support for the real economy, contributing to the realization of Chinese-style modernization in Jiangxi with compassionate financial practices.	Focus on Finance: A Responsible Contributor to the Real Economy Green Empowerment: A Practitioner of Low-Carbon Transition

Principles for Responsible Banking (PRB)		Summary	Location in the Report
Principle 2 Impact and Target Setting	2.2 Description of the institution's sustainability targets	In 2024, the Bank officially released the "New Journey" Green and Sustainable Development Strategic Plan of Jiangxi Bank, outlining a medium-to-long-term roadmap. The plan establishes reasonable phased objectives for 2025, 2030, and 2050, providing clear guidance for green finance activities across the Bank. As of the end of December 2025, the bank-wide green loan balance reached RMB 47.054 billion, an increase of RMB 7.607 billion or 19.28% from the end of the previous year.	Green Empowerment: A Practitioner of Low-Carbon Transitio
	2.3 Measures and plans to achieve the targets	Focusing on the Five Key Priorities of Finance, the Bank has adopted the Environmental, Social, and Governance Action Plan of Jiangxi Bank to further improve its ESG governance framework, as well as ESG management and governance capabilities.	Sustaining Long-Term Growth: A Practitioner of Prudent Operations
Principle 3 Clients and Customers	3.1 Practices for Promoting Responsible Relationships Between the Institution and Customers	The Bank fully implements the decisions of the Central Financial Work Conference, upholding the mission of "Finance for the People." In consumer rights protection (CRP), we prioritize prevention while ensuring effective remedial measures. We have actively built a new full-chain CRP management mechanism to facilitate more proactive and targeted CRP efforts. By optimizing service experiences and broadening service boundaries, the Bank strives to meet the diverse aspirations of financial consumers for a better life, turning CRP efforts into heartwarming services.	Focus on Finance: A Responsible Contributor to the Real Economy Green Empowerment: A Practitioner of Low-Carbon Transition Building Trust: A Guardian of Customer Rights
	3.2 Joint Commitment of the Institution and Customers to Sustainable Development Practices and Sustainable Economic Behaviors	The Bank fully integrates green development into the entire process of business operations, management, and high-quality development. We have consistently improved our market presence and public awareness by intensifying promotional efforts for our green finance brand. We strive to foster an open, win-win green finance ecosystem by deepening collaboration with governments, peers, and professional organizations. The Bank conducts green finance research to provide professional support for business innovation and risk control. Through green practices that combine knowledge with action, the Bank has comprehensively improved its green brand influence, contributing financial solutions to the transition toward a green, low-carbon, sustainable economy.	Green Empowerment: A Practitioner of Low-Carbon Transition

Principles for Responsible Banking (PRB)		Summary	Location in the Report
Principle 4 Stakeholders	4.1 Identification and Resolution of Topics of Concern to Stakeholders	Based on the characteristics of the finance industry and business realities, the Bank has systematically identified core stakeholders, including government and regulatory authorities, investors, customers, partners, employees, and the public. To ensure efficient, smooth communication, we maintain multi-tiered and comprehensive channels and have established a dialogue mechanism built on mutual trust and win-win outcomes. We attend to the demands and expectations of all stakeholders. This feedback is incorporated into decision-making and management improvements to further improve how we respond to and manage stakeholder demands, thereby facilitating joint value creation and sustainable development.	Sustainability Management
Principle 5 Governance and Culture	5.1 Corporate Governance Structure and Policy Framework of the Institution Compliant with PRB	Under the ESG Work Management Measures of Jiangxi Bank, we have established a three-tier ESG governance structure comprising "coordination by the Board, decision-making by senior management, and implementation by cross-departmental collaboration." This structure ensures the orderly and effective implementation of ESG efforts across the Bank.	Sustaining Long-Term Growth: A Practitioner of Prudent Operations
	5.2 Fostering a Responsible Banking Culture Among Employees	Committed to the management philosophy of "compliance-first and risk-based operations," the Bank integrates compliance into all business processes. We continue to improve supervisory pathways and evaluation mechanisms while strengthening compliance culture and awareness education for employees. The Bank has established a robust baseline for prudent operations, providing an effective safeguard for sustainable development. The Bank highly values employee growth and career development, offering a clear promotion framework and diverse development channels, including job rotation, two-way temporary postings, and internal recruitment. In addition, aligned with our strategic goals for corporate development, we have formulated systematic talent training programs and implemented the "talent-driven bank development" strategy to foster an ecosystem where employees and the Bank grow together.	Sustaining Long-Term Growth: A Practitioner of Prudent Operations Caring for Livelihoods: An Advocate of Inclusive Finance

Principles for Responsible Banking (PRB)		Summary	Location in the Report
Principle 6 Transparency and Accountability	6.1 Good practices and progress of the institution's implementation of the PRB	The Bank regularly reviews and assesses its implementation of PRB to ensure the complete, authentic, accurate, and timely disclosure of relevant information. In 2025, we achieved positive results and significant milestones in key areas, including transition finance, technology finance, and inclusive finance. Furthermore, we engaged China Chengxin Certification (Hongkong) Limited conduct independent assurance of this Report, further improving our credibility and transparency.	Preface Sustaining Long-Term Growth: A Practitioner of Prudent Operations Focus on Finance: A Responsible Contributor to the Real Economy Green Empowerment: A Practitioner of Low-Carbon Transition Caring for Livelihoods: An Advocate of Inclusive Finance Building Trust: A Guardian of Customer Rights Appendices
	6.2 Other Reporting Frameworks	The Bank prepared this Report in compliance with Appendix C2 Environmental, Social and Governance Reporting Guide to the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited, with reference to the GRI (Global Reporting Initiative) Sustainability Reporting Standards issued by the Global Sustainability Standards Board and the Principles for Responsible Banking.	About This Report
	6.3 Outlook	The Bank closely monitors the profound impacts of climate change and conducts systematic assessments of climate-related risks and opportunities. We endeavor to fully integrate climate risk factors into our existing risk management framework. Through regular analysis and assessment, the Bank accurately identifies risk exposures and adopts targeted response measures. With a prudent and pragmatic approach, the Bank continues to improve climate risk management capabilities, ensuring that business development advances in the same direction as climate resilience goals.	Green Empowerment: A Practitioner of Low-Carbon Transition

Assurance Statement

Independent Assurance Statement

2025 ESG Report Assurance

No.: CCXC_SDV_202604003

Jiangxi Bank Co., Ltd.

China Chengxin Certification(Hongkong) Limited.('CCXC') was engaged Jiangxi Bank Co., Ltd.('Jiangxi Bank 'or 'Reporting organization') to provide Type II Moderate Assurance of Jiangxi Bank 's 2025 ESG report to the reporting period of 1 January 2025 to 31 December 2025 in accordance with AA 1000 Assurance Standard V3 (AA1000 AS).

The assurance was conducted in accordance with AA 1000 AS.

2025 ESG report has been prepared by Jiangxi Bank in accordance with the HKEX Appendix C2: Environmental, Social and Governance (ESG) Reporting Code.

Our Conclusion

On the basis of the work undertaken, nothing came to our attention to suggest that the selected information is not fairly stated and has not been prepared, in all material respects, in accordance with the Criteria. This conclusion relates only the selected information, and is to be read in the context of this Independent assurance report, in particular the inherent limitations explained below. We performed a reasonable assurance engagement of specified data and information using GRI &GHG protocol. A statement with a 'reasonable assurance level' was issued for use by Jiangxi Bank and its stakeholders.

Selected Performance information for the 2025 ESG Report

* **Environment:** Greenhouse gas (GHG) emission intensity (Scope 1 and Scope 2), Scope 3 (Categories 1 & 6), Green credit balance
* **Society**: Number of employees, Investment in employee training, Total employee training hours (male and female), Training hours for senior management, Training hours for middle management, Training hours for frontline employees, Employee turnover rate (male and female), Agriculture-related loan balance, Number of Jiangyin Ai Lao (elderly care) activities, Number of customers reached through financial literacy promotion.
* **Governance**: Number of annual internal audit projects, Number of anti-money laundering (AML) training sessions.

During the verification process of the above performance data, no systematic or material errors were found.

Limitations

Due to the absence of internationally recognized and universal standards for the assessment and measurement of non-financial information, different but acceptable assessment methods and measurement techniques may have a certain impact on the comparability of data among different institutions;

CCXC did not conduct verification on other key performance indicators beyond those indicated in the verification statement; This verification only involved interviews with management team members of Jiangxi Bank and examination of documents, and did not extend to external stakeholders.

Independence and Competence

CCXC established policies and procedures are designed to ensure that CCXC, its personnel and, where applicable, others are subject to independence requirements (including personnel of other entities of CCXC)and maintain independence required by relevant ethical requirement . This engagement work was carried out by an independent team of sustainability assurance professionals. Our multi-disciplinary team consisted of professionals with a combination of ESG and sustainability assurance experience.

Effective Date: 2026/04/16

Approved by

China Chengxin Certification(HongKong) Limited.

Unified Social Credit Identifier: 76521826-000-05-24-6

Suites 1902-1903, 19/F Jardine HSE 1 Connaught Place Central, Hongkong, P.R. China

中诚信认证 CCXC | 独立·客观·专业 Independence Objectivity Professionalism

This assurance statement is based on the information provided by the organization to CCXC and the aforementioned agreed conditions. CCXC shall not be liable to any party that relies on or uses this.