



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



2025

Environmental, Social and Governance Report

Bank of Jiujiang Co., Ltd.

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About the Report

Bank of Jiujiang Co., Ltd. ("Bank of Jiujiang", "the Bank" and "we") issued 2025 Environmental, Social and Governance Report ("the Report"). The Report is the Bank's eighth ESG Report since the first report was issued in 2018. We aim to disclose to all stakeholders, through the Report, our practices and achievements in implementing sustainable development principles across economic, social, environmental, and governance dimensions. The Report complies with the "No Compliance, No Explanation" clause of the Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Code.



I Scope of the Report

Scope of the Report: The report covers the head office, branches, sub-branches, and county banks of Jiujiang Bank Co., Ltd.

Time period: 1 January 2025 to 31 December 2025

Report Period: Annual report.

I Basis of the Report

The Report has been prepared in compliance with Appendix C2 of the Hong Kong Stock Exchange Listing Rules, the "Environmental, Social and Governance Reporting Code," (ESG Code) and with reference to the Global Reporting Initiative's (GRI) Sustainability Reporting Standards (GRI Standards), the United Nations Environment Programme's Principles for Responsible Banking (PRB), the former China Banking and Insurance Regulatory Commission's Opinions on Strengthening the Social Responsibility of Banking Financial Institutions and the China Banking Association's Guidelines on the Corporate Social Responsibility of Banking Financial Institutions of China.

I Collection of Reporting information

The financial information in the Report is derived from the Bank's 2025 annual financial statements, while other data and case studies are based on the Bank's actual operational records. Unless otherwise stated, Renminbi is the functional currency throughout the Report.. Unless otherwise stated, the statistical methodology for relevant texts and figures in the report aligns with that used in the Bank's annual consolidated financial statements.

| Report Principle

Materiality Principle: the Report identifies issues with significant impact on the Bank's sustainable development through online and offline stakeholder surveys and management analysis, and provides corresponding responses. For details, refer to the substantive issue analysis section of the report.

Quantitative Principle: the Report discloses key ESG quantitative data and explains the calculation methodology.

Consistency Principle: Unless otherwise specified, the Report adopts the same disclosure and statistical methodology as previous reports to ensure comparability of data during the reporting period with historical data and future targets.

Balance Principle: the Report presents objective facts, disclosing both positive and negative indicators without data manipulation.

| Assurance for the Report

The Board of Directors of the Bank (the "Board") and all directors guarantee that there are no false representations, misleading statements or material omissions in the Report, and assume responsibility for the truthfulness, accuracy and completeness of its contents.

| Third-party Certification

To ensure the authenticity and reliability of the Report, we have engaged the Hong Kong Quality Assurance Board to audit this "2025 Environmental, Social and Governance Report".

| Preparer of the Report

Office of the Board of Directors, Bank of Jiujiang

| Issuance Form

The Report is published in three versions: Simplified Chinese, Traditional Chinese, and English. Where there are any discrepancies between these versions, the Chinese version shall prevail. The online version of the Report can be found and downloaded on the Bank's official Website (www.jjccb.com) as well as on the HKEX's website (address: www.hkex.com.hk).

Board Statement

The Board of Directors of the Bank adheres to the Environmental, Social and Governance Reporting Guidelines of the Stock Exchange of Hong Kong, assuming accountability for the deliberation and approval of ESG-related matters. The Board has established a Strategy Committee to oversee green finance initiatives and supervise/evaluate the implementation of the Bank's green finance development strategy. A Risk Management Committee is also under the Board, responsible for approving and implementing ESG risk management policies and systems, as well as overseeing/evaluating their execution.

The Bank is committed to actively fulfilling environmental and social responsibilities while developing its business. During the strategic planning process, we fully incorporate considerations for strategic positioning and national and local development policies, set corresponding targets, and require management to regularly report to the Board of Directors on the implementation and achievement of those targets.

The Bank engaged in communication and dialogue with stakeholders through multiple channels. Details regarding stakeholder participation, materiality analysis and prioritization can be found in the sections "Stakeholder Participation" and "Analysis of material topics" of the Report, which constitute part of the Board Statement.



About Us

In November 2000, Bank of Jiujiang was incorporated as a regional commercial bank from eight city credit cooperatives in Jiujiang upon approval from the Wuhan Branch of the People's Bank of China (PBOC). In October 2008, the Bank was renamed "Bank of Jiujiang Co., Ltd." On 10 July 2018, Bank of Jiujiang was listed on the Main Board of the Stock Exchange of Hong Kong (HKEX) (stock code: 6190).

In September 2020, the Bank completed the layout of its county-level institutions across Jiangxi Province, becoming the first to achieve full coverage of all 100 counties (cities and districts) in the province. As of the end of December 2025, the Bank had one head office, 13 branches, and 272 sub-branches.

Since its establishment, the Bank has always adhered to the guiding principle of "high-quality Party building leads to high-quality sustainable development", upheld the market positioning of "serving the local economy, small and micro enterprises, and urban and rural residents", and closely followed the fifteen-character guideline of "optimising structure, conserving capital, enhancing compliance, controlling non-performing loans, and ensuring stable growth". By proactively pursuing transformation based on current realities, the Bank is committed to becoming an inclusive finance bank, a green finance bank, an industrial chain finance bank, an auto finance bank, a people's bank, and a government bank. After more than 20 years of hard work and striving to be at the forefront, the Bank has become a true local financial mainstay. It ranked 280th on the "2025 Top 1000 World Banks" list published by the UK magazine The Banker, and has been ranked among the world's top 500 banks for nine consecutive years. It also ranked 299th on the "2025 China Top 500 Service Enterprises" list released by the China Enterprise Confederation, and 18th on the "2025 Jiangxi Top 100 Enterprises" list released by the Jiangxi Enterprise Confederation.



"2025 Top 1000 World Banks" list published by the UK magazine The Banker

Ranked 280th

"2025 China Top 500 Service Enterprises" list released
by the China Enterprise Confederation

Ranked 299th

Ranked among the world's top 500 banks for

9 consecutive years

"2025 Jiangxi Top 100 Enterprises"

Ranked 18th

2025 Sustainable Development Performance

	KPIs	Unit	2025
Economic KPIs	Operating income	RMB million	10,477.0
	Net profit	RMB million	841.0
	Basic and diluted earnings per share	RMB	0.17
	Total assets	RMB million	523,434.6
	Accept money deposits	RMB million	405,067.1
	Total amount of loans and advances disbursed	RMB million	328,842.7
	Average asset return rate	%	0.16
	Average equity return rate	%	1.40
	Non-performing loan ratio	%	1.93
	Provision coverage ratio	%	152.21
	Capital adequacy ratio	%	13.49
Environmental KPIs	Green credit balance	RMB 100 million	456.05
	Scale of green bond issuance	RMB 100 million	40.00
	Carbon emissions reduction loans	RMB 100 million	4.19
	Greenhouse gas emissions in the head office and branches	Ton	7,242.12
	Greenhouse gas emissions (Scope 1)	Ton	284.38
	Greenhouse gas emissions (Scope 2)	Ton	6,281.61
	Greenhouse gas emissions (Scope 3)	Ton	676.13
	Greenhouse gas emission intensity	Ton/Person	1.20
Social KPIs	Balance of loans to inclusive small and micro enterprises	RMB 100 million	634.52
	Total number of employees	Person	6,055
	Proportion of female employees	%	53.43
	Average training duration per person	Hour	88.52

Note: All loan statistics are strictly based on the People's Bank of China's credit statistical system.

2025 Annual Honors

2023 Jiangxi Province's Outstanding Enterprises

Jiangxi Enterprise Confederation
Jiangxi Entrepreneurs Association

"2025 Jiangxi Top 100 Enterprises", ranked 18th

Jiangxi Enterprise Confederation
Jiangxi Entrepreneurs Association

The 16th Golden Ding Award:—"2025 Award for Supporting Local Economic Development"

National Business Daily

Times Finance Golden Orange Outstanding Case – High-Quality Development Financial Institution

Time Media Group

2024 Jiangxi Social Responsibility (Leading) Enterprise

Jiangxi Daily (Press and Media Group), Jiangxi Provincial Department of Industry and Information Technology, Jiangxi Provincial Department of Transport, Jiangxi Provincial Department of Agriculture and Rural Affairs, Jiangxi Provincial State-owned Assets Supervision and Administration Commission, Jiangxi Provincial Local Financial Administration, Jiangxi Provincial Federation of Industry and Commerce

League of American Communications Professionals (LACP) Annual Report Competition – Platinum Award (Highest Level) in the Commercial Bank Category, Global Top 100 Reports, China Top 50 Reports

League of American Communications Professionals (LACP)

2025 Excellent Work Brand of the "Four Capabilities" in Financial Media Publicity by China Financial Media

China Banking and Insurance News, Financial Regulation Research, China Rural Finance, China Insurance Yearbook

2025 Corporate Social Responsibility Low-Carbon Model

China Chengxin Green Finance Technology (Beijing) Co., Ltd., Shenlan Media Think Tank

Greater Bay Area ESG Disclosure Excellence List

BenShi Consulting

2025 Social Responsibility Pioneer Bank

Lianban Group, Hexun

2025 Regional Service Leading Bank

Lianban Group, Hexun

2025 Regional Economy Star of the Year

The Economic Observer

2025 Golden Quality Bank Brand – Tianji Award

Securities Times

2025 Excellence in Brand Building Bank

China Business Journal

2025 Typical Case of Sci-Tech Financial Services

China Times

2025 Leading Bank in Supporting Real Economy Development

The Economic Observer

Stakeholder Participation

To effectively fulfill its social responsibilities and safeguard the fundamental rights of all stakeholders during operations, the Bank has identified key stakeholders—including the government, regulatory authorities, investors, customers, partners, employees, and the community—based on the characteristics of the financial industry and our own operational context. To ensure effective communication with all stakeholders, we continuously expand multi-level, comprehensive communication channels, enhance dialogue mechanisms built on mutual trust and commitment, actively listen to stakeholder feedback, and advance stakeholder engagement management.



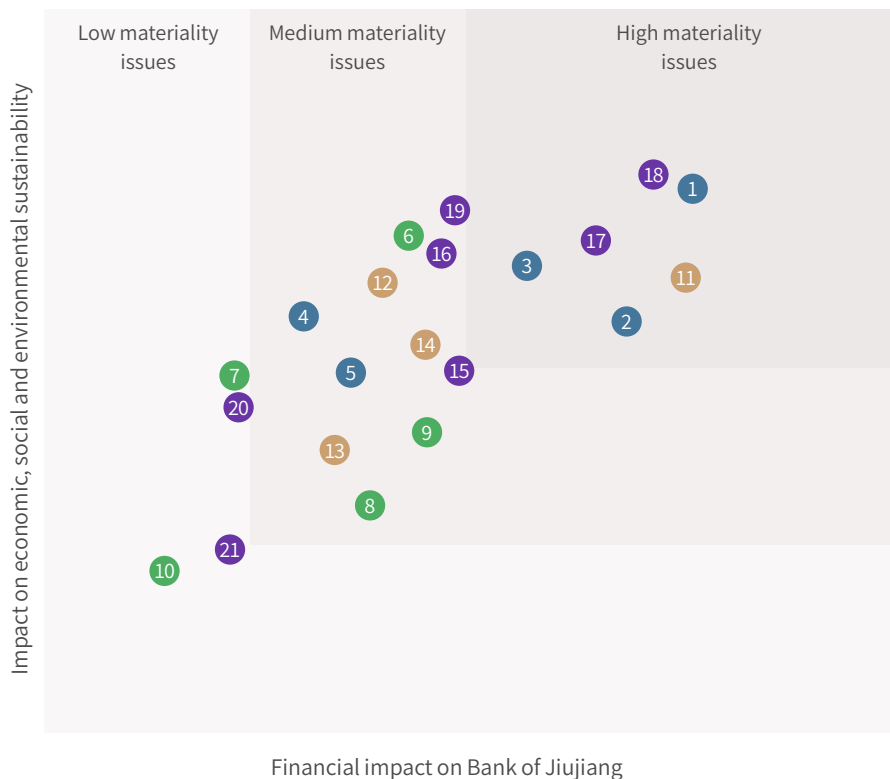
Stakeholder	Key issues of focus	Means of communication
 Government	Sustainable development, tech finance, inclusive finance, green finance, digital finance	Work reports, thematic meetings, policy implementation, and information disclosure
 Regulatory authorities	Corporate governance, risk management, and compliance operations	Work reports, thematic meetings, implementation of regulatory systems, and information disclosure
 Investors	Risk management, corporate governance, compliance operations, performance, sustainable development	Shareholders' meetings, information disclosure, earnings conferences, and communication via phone and email, etc.
 Customers	Enhance customer experience, data privacy and protection, and digital finance	Customer satisfaction surveys, customer service hotlines, customer research, and product promotion activities
 Employees	Employee benefits, employee development, employee care, corporate culture, performance	Employee representative conferences, employee training programs, employee feedback collection, and outreach visits for support and appreciation
 Partners	Compliant operations, supplier management, data privacy protection	Daily business communications, strategic partnerships, and information disclosure
 Communities	Engage in social welfare, biodiversity conservation, building sustainable communities, and green operations	Volunteer activities, financial literacy outreach programs, information disclosure, and participation in public welfare projects

Analysis of Material Topics

Through regular and real-time communication, as well as via internal and external exchanges, the Bank ensures that it fully communicates with various stakeholders and responds to them on a timely basis. By considering the State's guiding policies, the industry characteristics of the banking sector, and its own development strategies, the Bank identifies sustainability-related topics. It then evaluates the importance of these topics to the Bank's sustainable development from the perspectives of financial materiality and impact materiality. Topics that are financially material or impact material are referred to as "material topics".



【Bank of Jiujiang ESG topics materiality matrix】



Corporate governance

- 1 Corporate governance
- 2 Compliance
- 3 Risk management
- 4 Business ethics
- 5 Sustainable development governance

Economic responsibility

- 6 Green finance
- 7 Ecological and environmental protection
- 8 Energy and resource consumption
- 9 Respond to climate change
- 10 Waste emission management

Environmental responsibility

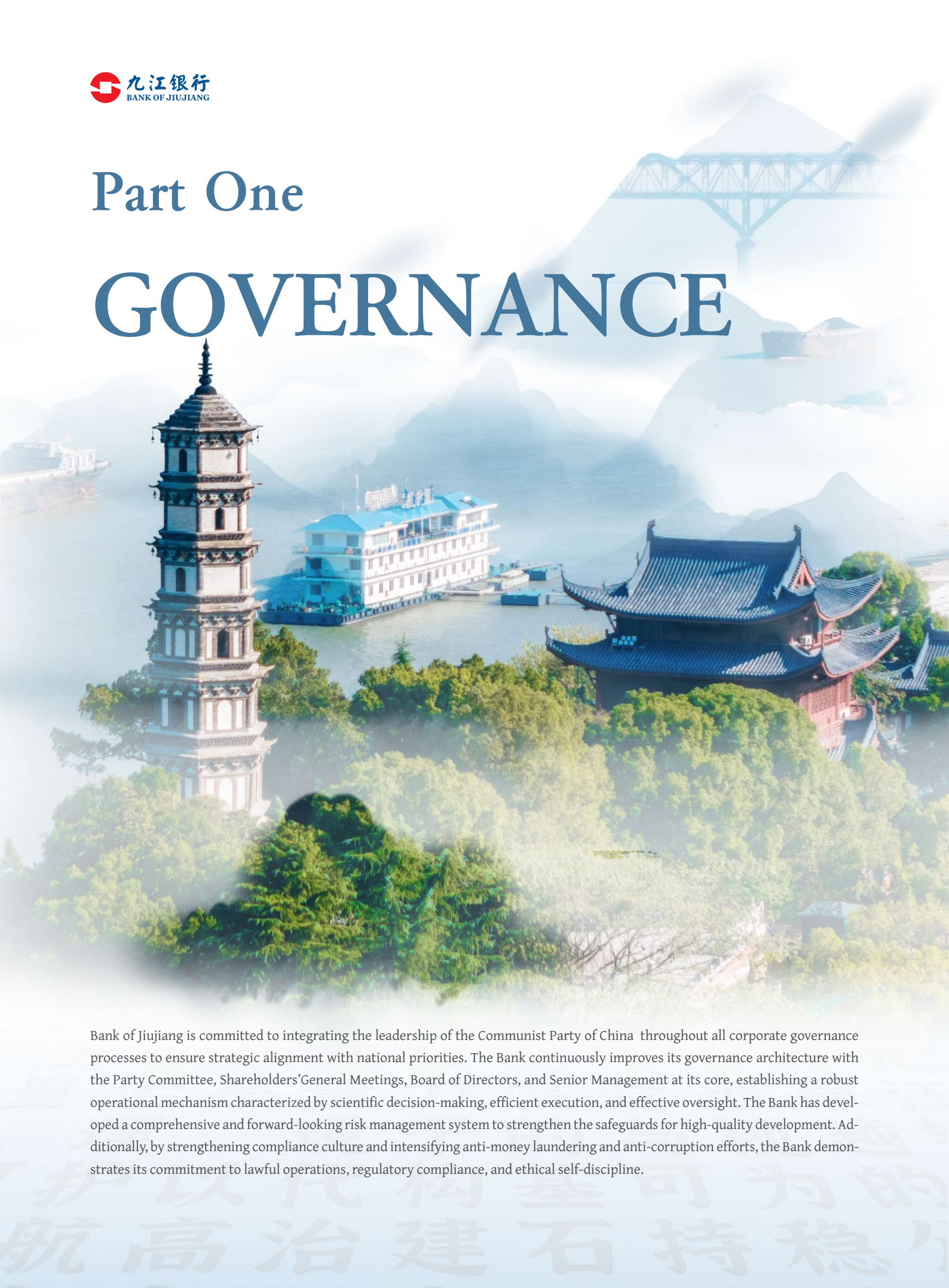
- 11 Inclusive finance
- 12 Pension finance
- 13 Tech finance
- 14 Digital finance

Employee and society

- 15 Employment
- 16 Compensation and benefits
- 17 Employee training and development
- 18 Consumer rights protection
- 19 Privacy and Data Protection
- 20 Supplier management
- 21 Social welfare and charity

Part One

GOVERNANCE



Bank of Jiujiang is committed to integrating the leadership of the Communist Party of China throughout all corporate governance processes to ensure strategic alignment with national priorities. The Bank continuously improves its governance architecture with the Party Committee, Shareholders' General Meetings, Board of Directors, and Senior Management at its core, establishing a robust operational mechanism characterized by scientific decision-making, efficient execution, and effective oversight. The Bank has developed a comprehensive and forward-looking risk management system to strengthen the safeguards for high-quality development. Additionally, by strengthening compliance culture and intensifying anti-money laundering and anti-corruption efforts, the Bank demonstrates its commitment to lawful operations, regulatory compliance, and ethical self-discipline.

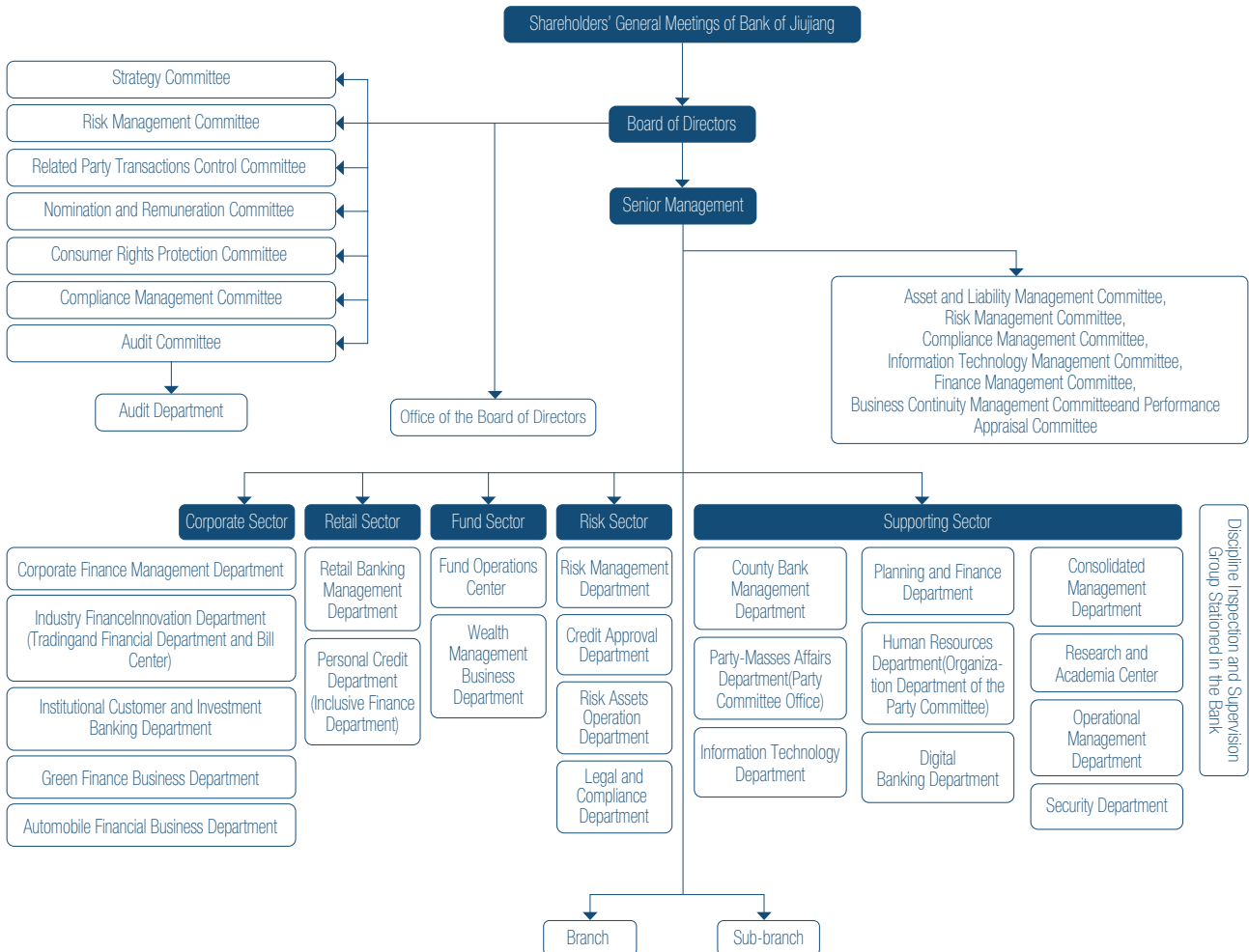
Sustainable Development Governance

Bank of Jiujiang's ESG initiatives in governance, partnerships, and product innovation have earned it consecutive Green Finance awards. As China's first city commercial bank to join HKGFA, sign the UN PRB, and join PCAF, it also initiated transformational finance cooperation with IFC, building a distinctive "Green Finance Bank" brand with Jiangxi characteristics.



ESG governance framework

The Bank's three-tier ESG governance framework includes Board leadership (Strategy Committee for green finance, Risk Committee for ESG risk), senior management execution, and departmental coordination. The Board Office oversees ESG reporting; the Green Finance Division sets ESG risk systems; Risk Management Department integrates ESG risks; and business units implement ESG initiatives within the scope of responsibilities.



Clear responsibilities and efficient operations form a closed-loop decision-to-execution system, solidly supporting ESG initiatives bank-wide.

ESG information disclosure

The Bank has consistently strengthened the standards and quality of ESG information disclosure, adhering to the Hong Kong Stock Exchange's "Environmental, Social and Governance Reporting Code" while referencing international benchmarks such as GRI and TCFD. For seven consecutive years, we have published ESG reports and independent audit reports to ensure data accuracy. During the reporting period, the Bank joined the Sustainable Information Disclosure Action Task Force established by the Green Finance 60 Forum to explore pathways for improving disclosure quality.

In addition, the Bank discloses corresponding self-assessment reports in compliance with the United Nations "Principles for Responsible Banking (PRB)", comprehensively showcasing achievements in green finance, inclusive finance, and social welfare initiatives.

Corporate Governance

The Bank steadfastly upholds and strengthens the Party's comprehensive leadership, deeply integrating it into every aspect of corporate governance. We continuously refine our governance framework centered on the Party Committee, shareholders' meetings, the Board of Directors, and senior management. By clarifying role boundaries and optimizing operational mechanisms, the Bank has established a closed-loop governance system characterized by scientific decision-making, robust execution, and effective oversight.



Strengthening party building leadership

The Party Committee of the Bank has consistently upheld and strengthened the Party's overall leadership. All staff members have thoroughly studied and implemented the spirit of the Fourth Plenary Session of the 20th CPC Central Committee and President Xi Jinping's important remarks on financial work. We have diligently carried out the directives from the Central Economic Work Conference and the National Financial System Work Conference, inherited the revolutionary legacy, and deepened the development of the "Jiu Jiu Hong Yin" Party building brand. This has facilitated the formation of a "1+N" brand matrix, promoting high-quality development through high-quality Party building efforts. We are driving all levels of Party organizations across the Bank to achieve dual integration and mutual reinforcement between Party building and business operations.



On 1 May 2025, "Jiangxi Workers' Daily" published an exclusive interview with the Party Committee Secretary and Chairman of Bank of Jiujiang.



On 26 September 2025, the "Jiujiang Daily" featured a special edition on the Party building initiatives of Bank of Jiujiang.



Political guidance strengthens foundations

The Bank prioritizes political development, thoroughly studying General Secretary Xi Jinping's important discourses on financial work to guide all staff in fully comprehending the "Two Establishments" and resolutely upholding the "Two Safeguards". We rigorously implement the "First Agenda" system, "Three Meetings and One Lecture" framework, regularly convene theoretical study sessions for the Party Committee's theoretical learning center group. These measures strengthen Party members' theoretical education and ideological guidance, consolidate ideological foundations, and foster collective momentum for development.



On 14 February, 2025, Bank of Jiujiang held its annual meeting on Party building and operational management for 2025.

Strengthening team building and cohesion

The Bank has strengthened Party organization development by deepening the "Secretary Leading the Way" initiative and implementing the "Four Grassroots Engagement" methodology. A collaborative mechanism has been established featuring Party committee members taking responsibility for designated areas, branch secretaries leading teams, and Party member leaders spearheading efforts, effectively integrating Party building with core operations. The Bank enhances organizational cohesion and operational effectiveness to ensure Party organizations play a pivotal role in reform and development while providing robust political support. We fully exercise Party leadership over personnel management, creating diversified promotion channels, implementing merit-based promotion systems, and recognizing exemplary performers to forge a financially resilient workforce with strong political integrity, professional competence, and exemplary conduct. Adhering to a customer-centric service philosophy, the Bank established the "Ganjin Red Shield" Xiaojiu Financial Volunteer Service Team, leveraging grassroots Party branches' role as strategic strongholds and Party members' exemplary leadership to develop distinctive volunteer service brands under the Bank of Jiujiang.

Party and industry integration promotes development

The Bank has refined its collaborative mechanism between Party building and business operations, establishing the "Jiu Jiu Hong Yin" Party-building brand. We implement the "Four Ones" Party-building methodology, innovate the "Party-building Chain Leading Industrial Chain" model, and proactively serve sci-tech enterprises, manufacturing sectors, and grassroots communities. By integrating Party-building theories with professional skills, the Bank addresses operational challenges and financial service bottlenecks, transforming Party-building advantages into innovative efficiency, competitive edge, and tangible development outcomes.

During the reporting period, the Ganzhou Branch Party Committee's initiative titled "Four Focuses Leading Financial Talent Team Building" was recognized as a distinctive case study by Jiujiang Municipal Government. Meanwhile, the Yingtan Branch's project "Tempering 'Bronze' Hearts Through Party Flags and Financial Support for Real Economy" was selected as one of Jiangxi Province's outstanding Party-building cases in the local financial sector for 2025, marking its second consecutive provincial-level honor.



Excellent cases of party building in local financial system of Jiangxi Province in 2025



I Improving corporate governance

The Bank complies with the Listing Rules, laws and regulations, and the provisions of the Articles of Association. We have optimized our governance framework, which consists of "preliminary review by the Party Committee—strategic decision-making by the Board of Directors—execution and implementation by senior management," ensuring clear delineation of responsibilities and mutual checks and balances across all levels. During the reporting period, the Bank revised its Articles of Association, the Rules of Procedure for the Shareholders' Meeting, the Rules of Procedure for the Board of Directors, and the detailed rules of operation for relevant specialized committees, thereby further refining the corporate governance framework and continuously enhancing the effectiveness of corporate governance.

Board of directors' performance capacity

The Bank's Board of Directors consists of 11 members, including 3 executive directors, 4 non-executive directors, and 4 independent directors. Emphasizing diversified governance, the Board members possess professional backgrounds spanning finance, economics, accounting, audit and management. The Bank has established a director performance mechanism featuring "intention consultation → operational activities → issue identification → reporting and discussion", conducting initiatives such as industrial finance research, institutional management studies, green finance seminars, and consumer rights protection forums to enhance managerial expertise. During the reporting period, the Board held 7 meetings and reviewed 96 proposals.



Board of directors

11 members

independent directors

4 members

Including executive directors

3 members

female directors

2 members

non-executive directors

4 members

Held board meetings

7 times

Reviewed proposals

96 items

Independence of directors

The proportion of independent directors in this bank's board of directors is 36.36%. None of the independent directors hold positions in more than three domestic listed companies or five domestic and foreign enterprises, nor do they serve as independent directors in more than two commercial banks simultaneously. The number, proportion, and qualifications of independent directors comply with relevant regulatory requirements.

Diversification of management

The Bank continues to promote board diversity (in terms of gender, age, culture, education, and professional background) to enhance the comprehensiveness and quality of decision-making. As of the end of 2025, the Bank's Board of Directors comprises two female directors.

Professionalism of directors

The Bank's board of directors comprises professionals from diverse fields including finance, economics, accounting, audit, management, and information technology, forming a collaborative decision-making team with specialized expertise.

Three executive directors have long served in core management roles at commercial banks, specializing in information technology, risk management, and credit operations, with deep expertise in business operations and risk control. Four non-executive directors come from government agencies, state-owned enterprises, financial institutions, and private companies, having held or currently serve as chairpersons or general managers, possessing experience in corporate operations, capital management, and financial auditing. The four independent directors are seasoned experts and scholars in economics, finance, accounting, and management, many with overseas backgrounds and experience as independent directors in listed companies and financial institutions, providing professional support in strategic consulting, risk assessment, and corporate governance.

CASE

Regular learning and training for the Board of Directors



The Bank enhances directors' professional competencies through a dual approach of "thematic training programs and monthly reference materials". In June 2025, all directors participated in a training session titled "Interpretation of New Corporate Governance Regulations for Commercial Banks". In October, independent directors attended online workshops covering "Interpretation and Response Strategies for HKEX Climate Disclosure Regulations" and "Key Elements for Building a Culture of Integrity". Directors regularly review board monthly reports and regulatory policy updates to deepen their understanding of policy developments and operational dynamics, thereby supporting evidence-based decision-making.

Former operations of the Board of Supervisors

The Bank no longer maintained a Board of Supervisors, as of December 31, 2025. During the reporting period, the former Board of Supervisors operated in accordance with the law and held a total of six meetings, during which it reviewed and considered 81 agenda items. Through meeting oversight, special investigations, and follow-up on feedback, the Board effectively fulfilled its supervisory responsibilities regarding the performance of the Board of Directors and senior management, as well as the Bank's finances and internal controls.



Held meetings of the former Board of Supervisors

6 times

Reviewed and considered

81 agenda items

Operation of Special Committees of the Board of Directors

In accordance with the Bank's operational framework, the Board of Directors has established specialized committees including the Strategy Committee, Related Party Transactions Control Committee, Risk Management Committee, Audit Committee, Nomination and Remuneration Committee, Consumer Rights Protection Committee, and Compliance Management Committee, with all members serving as directors. These committees have demonstrated high engagement through 100% attendance at annual meetings, providing robust support for evidence-based decision-making. During the reporting period, the Bank convened 45 specialized committee meetings.



Convened specialized committee meetings

45 times

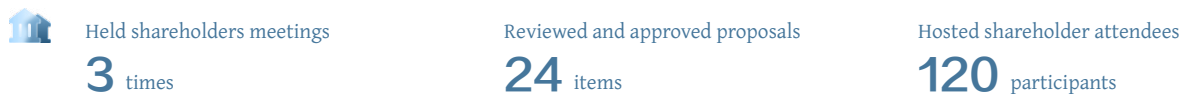


Investor relationship management

The Bank has established a systematic investor relations management framework, safeguarding investors' right to information and rights through proactive multi-channel communication, rigorous and transparent information disclosure, and prudent profit distribution, while balancing short-term returns with long-term development.

Enhancing investor communication

The Bank places high priority on investor communication and rights protection. Through multiple channels including solicitation letters, shareholder meetings, on-site visits, seminars, phone calls, emails, and the investor relations section on its official website, we maintain close engagement with shareholders while effectively safeguarding the interests of minority shareholders. During the reporting period, the Bank organized three shareholder meetings, reviewed and approved 24 proposals, and hosted a total of 120 shareholder attendees.



Investor relations liaison	Registered address and office address: China Jiangxi Province Jiujiang City Changhong Avenue No.619	Fax: 86-0792-8325019
	Postal code: 332000	Email: dshbgs6190@jjccb.com
	Tel: 86-0792-7783000-1101	Website: http://www.jjccb.com

Strengthening information disclosure

The Bank strictly complies with domestic and international information disclosure regulations, having formulated and continuously refined the "Information Disclosure Measures of Bank of Jiujiang Co., Ltd". Information disclosure operations are overseen by the Board of Directors, and implemented by the Board Office. A rigorous review process has been established to ensure the quality of disclosed information. During the reporting period, the Bank cumulatively released 46 listed company announcements, including annual reports, ESG reports, and interim reports.



Delivering positive shareholder return

The Bank places high priority on shareholder interests by establishing a sustainable and scientifically sound dividend distribution mechanism, enhancing corporate governance and operational performance, and sharing development achievements with shareholders and stakeholders. Moving forward, we will continue to prioritize balanced growth and value creation, optimize capital allocation efficiency, deliver long-term, stable, and sustainable returns to shareholders, and effectively safeguard investor rights.

Risk Management

The Bank is committed to establishing a forward-looking, precise, and dynamic risk prevention and control system. Guided by the overall risk appetite determined by the Board of Directors, it implements end-to-end risk management across credit, market, operational, and liquidity risks through institutional frameworks, measurement tools, and intelligent systems. Emerging risks such as ESG risks are also incorporated into the management scope to ensure high-quality business development and financial security.



Risk management framework

The Bank has established a risk management framework structured as "Board Decision-Senior Management Execution-Professional Committee Review-Functional Department Implementation", continuously refining systems and processes to incorporate emerging risks such as ESG risks into the system. During the reporting period, the Bank revised and enhanced the "Work Guidelines of the Bank of Jiujiang Risk Management Committee" and issued the "Notice on Further Improving the Comprehensive Risk Management Coordination Mechanism" to strengthen interdepartmental collaboration efficiency in risk management.

[Risk management organizational structure]



Comprehensive risk management

The Bank's comprehensive risk management covers: credit risk, market risk, operational risk, liquidity risk, book interest rate risk, compliance risk, reputational risk, strategic risk, information technology risk, money laundering risk, country risk, ESG risk, and other risks. In accordance with the Commercial Bank Law of the People's Republic of China and the Guidelines for Comprehensive Risk Management of Banking Financial Institutions, the Bank has established the "Bank of Jiujiang Key Risk Identification and Assessment Management Measures" and continuously refines its risk management strategies.

Improving the risk management institutional system

The Bank has established a comprehensive risk management framework centered on key risk categories, clearly defining the definitions of various risks, management principles, role assignments, identification and assessment methodologies, monitoring and reporting procedures, as well as control and mitigation measures.

During the reporting period, the Bank revised and issued key regulatory documents including the "Bank of Jiujiang Comprehensive Risk Management Basic Policy" "Bank of Jiujiang Risk Preference Management Measures", and "Bank of Jiujiang Risk Limit Management Measures". We also released three strategic documents: the "Bank of Jiujiang 2025 Risk Preference Statement" "Bank of Jiujiang 2025 Risk Limit Management Plan", and "Bank of Jiujiang 2025 Risk Strategy Implementation Guidelines" to provide policy guidance across the organization. Additionally, we continuously refined the "Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures", integrating ESG risk management into our comprehensive risk management framework.



Determining risk management preferences

The Bank strictly adheres to the principles of comprehensiveness, consistency, coordination, and applicability. Taking into account changes in the external operating environment and business development strategies, the Bank establishes annual risk appetite targets for the entire organization. The Bank has established a risk appetite management system covering the entire organization, creating a scientific and systematic framework for setting objectives and implementing them. Based on this risk appetite, the Bank formulates differentiated risk strategies, implements limit management, and integrates these measures into daily risk management practices. Through an independent oversight mechanism, the Audit Department conducts regular specialized audits of the enterprise-wide risk management system to evaluate the effectiveness of major risk management and the implementation of strategies, ensuring that risk appetite targets remain highly aligned with the Bank's risk management practices.

Compliant Operation

The Bank has established a compliance management system with clear responsibilities and effective operations, enhancing the legal compliance awareness of all employees, strengthening compliance culture development, and fostering a compliance-oriented environment to ensure lawful and compliant business practices.



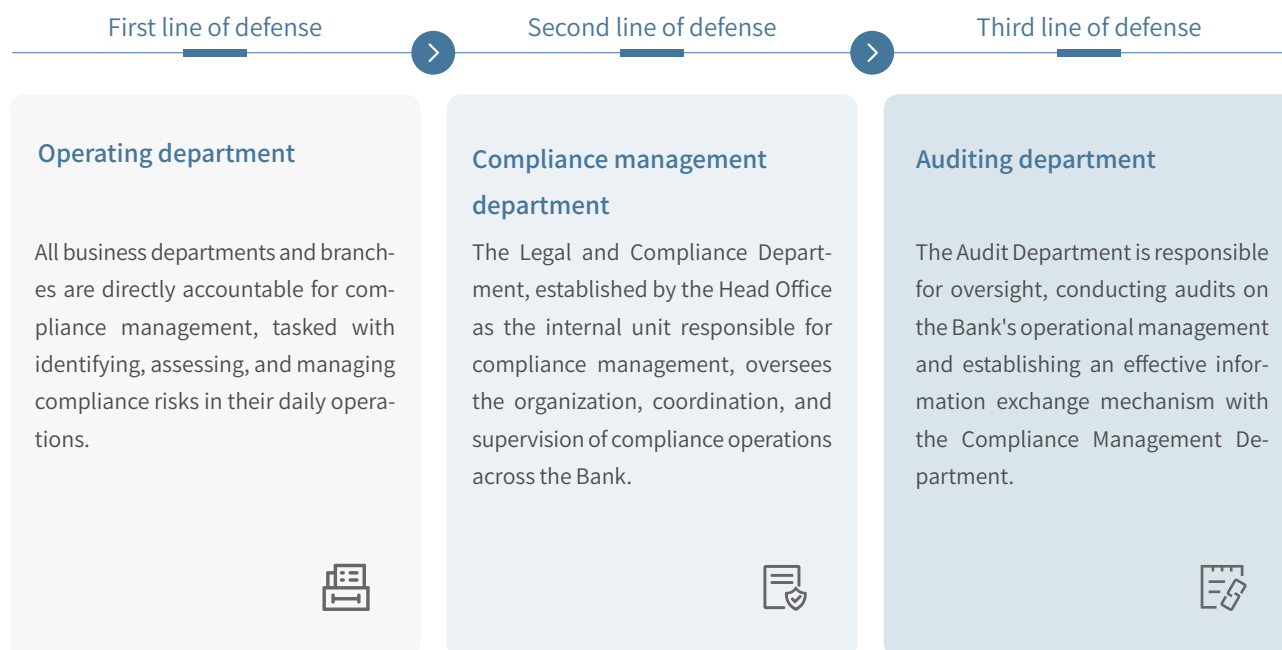
Compliance management system

In accordance with the "Compliance Management Measures for Financial Institutions" and the "Self-Regulatory Standards for Compliance Management of Banking Financial Institutions", the Bank has established and improved a compliance management system based on its actual operational conditions.

Compliance management mechanism

Guided by the "Bank of Jiujiang Compliance Policy" as its foundational framework, the Bank continuously refines its end-to-end compliance management system across all positions and processes. It has established a three-tiered defense mechanism with clearly defined responsibilities, thereby strengthening the compliance management foundation for all business lines.

【Three lines of defense in compliance management】



Cultivating compliance culture

The Bank actively promotes its "Five Dos and Five Don'ts" financial culture, making compliance management a mandatory component for key personnel including directors, senior executives, and new hires. Compliance requirements are internalized through training programs, risk awareness education, and case analysis. During the reporting period, the Bank conducted 309 compliance training sessions, covering 5,950 employee participants.



Conducted compliance training sessions

309 times

Covering employees

5,950 participants

CASE

Compliance speech contest

The Bank organized a themed speech contest titled "Compliance for All, Compliance in Everything", with 20 contestants advancing to the finals. The entire Bank participated in the online viewing through the "Jiu yin Yi xue" platform, and 10 winners were selected. Integrating workplace practices with case analysis, the competition enhanced compliance awareness across all staff. Moving forward, efforts will focus on transforming compliance consciousness into proactive actions to elevate internal control and compliance standards.



Anti-money laundering and anti-terrorist financing

Money laundering risk refers to the risk of criminals concealing the source of illicit funds through financial transactions. The Bank strictly adheres to the principle of "risk-based management" and has established a comprehensive Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) management system that covers the entire organization, with clearly defined responsibilities and closed-loop processes. This system aims to effectively identify, assess, monitor, and mitigate risks associated with money laundering and terrorist financing.

Anti-money laundering governance framework

The Bank has established and refined a tiered anti-money laundering organizational structure involving the Board of Directors, senior management, business units, functional departments, and branches. The Anti-Money Laundering Working Committee at the Head Office serves as the leadership and decision-making body for anti-money laundering initiatives. The committee is chaired by the Bank president, with an Anti-Money Laundering Office established under its framework. Operational responsibilities are led by the Legal and Compliance Department (Anti-Money Laundering Center) within the office.

Anti-money laundering systems and mechanisms

Guided by the "Bank of Jiujiang Anti-Money Laundering and Anti-Terrorist Financing Basic System" and supported by its "Implementation Rules for Anti-Money Laundering Operations", the Bank has established comprehensive operational frameworks covering customer due diligence, large-value and suspicious transaction reporting, risk classification of clients, watchlist monitoring, and freezing of terrorist-related assets. Building upon this foundation, the Bank has implemented a closed-loop management mechanism encompassing risk self-assessment, monitoring analytics, watchlist management, information reporting, document preservation, internal audits, performance evaluation with incentive mechanisms, and awareness training programs. Advanced technological tools such as anti-money laundering monitoring systems enable dynamic risk identification and control.

Anti-money laundering system construction

The Bank has established an anti-money laundering monitoring system with dynamic monitoring standards, interconnected with core business systems to cover functions including customer risk assessment, suspicious transaction detection, and list screening. During the reporting period, the Bank completed Phase II upgrades to the anti-money laundering monitoring system, comprehensively optimizing monitoring models and processes to significantly enhance detection accuracy and operational efficiency. The Bank has independently developed and continuously refined anti-fraud risk warning models, with 349 operational models deployed throughout the year to achieve intelligent protection across the entire transaction lifecycle from account opening review to transaction monitoring.

Anti-money laundering training and publicity

The Bank has developed an anti-money laundering system training program, providing customized training for employees to ensure their professional competence. Additionally, through various channels such as branch promotions and special campaigns, the Bank enhances public awareness of anti-money laundering and fraud prevention. During the reporting period, the Bank organized a total of 87 anti-money laundering themed training sessions, covering employees for 11,289 person-times.



Organized anti-money laundering themed training

87 sessions

Covering employees

11,289 person-times



Community outreach



School promotion



 Outbound centralized promotion


 Promotion for the Senior University


 On-site promotion for Jiujiang marathon


 On-site activities for financial education

*All photographs in this report were taken during the course of our business operations and were created and used as an inevitable part of our news reporting. As we are unable to obtain the contact information of the individuals depicted, we have been unable to reach them. Should the use of these images result in any infringement of portrait rights or other issues, please be assured that this was not done intentionally or for profit. Upon receiving notification from the relevant rights holders, we will take immediate corrective action.

Audit supervision

The Bank has established an independent and authoritative internal audit system, ensuring business compliance and operational stability through systematic and routine audit activities. During the reporting period, the Bank conducted audits on 120 projects, identified 864 issues, and rectified 783 of them, achieving a problem rectification rate of 90.62%.



Audit projects
120 items

identified
864 issues

rectified
783 issues

problem rectification rate
90.62%

Audit structure

The internal audit department is subordinate to the Audit Committee and reports regularly to the Board and its Audit Committee to ensure independence and objectivity. In accordance with the annual audit plan and regulatory requirements, it conducts comprehensive audits and special inspections covering all institutional branches, business lines and management activities of the bank. It focuses on financial revenue and expenditure, internal control, risk management, information technology and ESG-related areas including green credit and consumer rights protection, to assess their authenticity, compliance and effectiveness.

Audit working mechanism

The Bank's audit work covers the entire process from pre-event to post-event stages. Efficiency is enhanced through scientific planning formulation, data analysis, sampling inspections, walkthrough testing, and audit information systems. Mechanisms such as audit reminders, rectification progress reporting, and follow-up reviews on corrective actions are established to form a closed-loop system of "audit-feedback-rectification-validation".

| Anti-corruption management

Through a robust supervision system, stringent disciplinary enforcement and accountability measures, as well as in-depth cultural cultivation, the Bank has established a long-term mechanism to ensure that corruption is "deterred, prevented, and resisted".

Improving the supervision and disciplinary system

The Bank operates with the Discipline Inspection and Supervision Group stationed by the Jiujiang Municipal Commission for Discipline Inspection and Supervision as its core, fulfilling disciplinary inspection and supervision duties to conduct comprehensive oversight of leadership teams, Party committee administrators, and public officials. An internal Office for Party Conduct and Clean Governance has been established, with coordinated efforts between two administrative levels focusing on key areas such as credit approval, non-performing asset disposal, and bidding procurement, as well as "key personnel".

Regular integrity risk assessments and targeted supervision are routinely conducted. The accountability system has been systematically restructured, linking accountability outcomes rigidly to cadre evaluations, performance metrics, and promotions to enhance deterrent effectiveness.

Refining the petition and reporting mechanism

The Bank has established efficient channels for public complaints and reports, encouraging employees and external stakeholders to monitor and report violations. Relevant departments conduct legal verification and handling of cases, while proactively preventing integrity risks through employee conduct screening, case risk assessment, and grid-based management. Integrity requirements are integrated into recruitment, onboarding, promotion, and job rotation processes to achieve preventive measures at the source.

Building culture of integrity

Bank of Jiujiang has established the "Employee Code of Conduct" with strict prohibitions against bribery, strengthened anti-corruption culture initiatives, expanded publicity channels for integrity education, and innovatively implemented the "Six Measures for Integrity Promotion" to systematically advance clean financial culture development. The Bank rigorously enforces the "Employee Home Visit Management Measures", reinforcing family-based safeguards through warning education programs, court observation sessions, educational films, quarterly integrity alerts, and family ethics initiatives to reinforce ethical standards beyond working hours. During the reporting period, comprehensive integrity training programs were conducted across all staff, guiding employees to cultivate reverence for ethical boundaries, maintain vigilance against misconduct, and uphold fundamental principles.

CASE

Convening a warning education meeting on rectifying conduct and enforcing discipline

In June 2025, the Bank convened a disciplinary awareness and integrity meeting. The meeting required all Party members and cadres to take warning from cited cases, focusing on "upholding three commitments," strengthening "three areas of reinforcement," and demonstrating "goose-head leadership". The aim is to translate the effectiveness of conduct improvement into tangible results in serving the real economy and managing risks thereby foresting a clean and upright financial ecosystem.



Anti-unfair competition

The Bank strictly complies with regulations such as the Anti-Unfair Competition Law and the Commercial Bank Law, adhering to principles of fairness and integrity. We have integrated compliance practices and business ethics into our strategic development framework. We strictly prohibit unfair competitive practices including false advertising, commercial defamation, commercial bribery, and forced tied selling. Through internal compliance reviews and ongoing employee education programs, we ensure lawful and compliant operations, maintain financial market order, protect consumer and peer interests, and promote fair competition within the industry.

Responsible marketing

The Bank strictly complies with regulations such as the Copyright Law and Advertising Law, positioning responsible marketing as the cornerstone of consumer rights protection and business ethics. Adhering to principles of authenticity, transparency, and fairness, we rigorously prohibit false advertising, misleading sales practices, and improper inducements, while ensuring full disclosure of product features, risks and fees. Through pre-loan compliance notifications, post-loan sampling follow-ups, and collaboration with partner institutions, we rigorously prevent marketing violations. Continuous compliance training for marketing personnel is conducted to safeguard consumers' right to information and autonomous choice.



I Intellectual property rights

The Bank strictly complies with regulations such as the Intellectual Property Law, having established and implemented the Intellectual Property Protection Management Measures that cover patents, software copyrights, trademarks, and data assets. A comprehensive chain management mechanism has been implemented, utilizing code version control, data encryption, automated audit platforms, and least privilege access to mitigate infringement risks. In products like "Keqi Rong" (Science-Enterprise Integration), the Bank accepts intellectual property pledges and conducts client qualification reviews, imposing suspension or termination measures on infringing clients. Compliance awareness is reinforced through institutional frameworks, technical protocols, and regular training programs, building a solid barrier for business security and sustainable development.

During the reporting period, the Bank filed 21 new intellectual property applications, including 19 software copyrights and 2 invention patents. We also obtained 18 authorized software copyrights and 1 invention patent. Additionally, we pioneered China's first ABN (Asset-Backed Note) for intellectual property securitization backed by bank guarantees, significantly boosting the development of intellectual property in the financial sector.



New intellectual property

21 applications

authorized software copyrights

18

Including software copyrights

19

invention patent

1

invention patents

2

Part Two

ECONOMY



Bank of Jiujiang demonstrates a profound understanding of the political and people-oriented nature of financial work. Grounded in its market positioning to "serve local economies, support small and medium-sized enterprises (SMEs), and assist urban and rural residents", the Bank is committed to advancing the "Five Priorities". It actively integrates into national and regional development strategies, providing targeted financial services to bolster the real economy. Aligning with Jiangxi Provincial Party Committee's directives to establish "Three Strategic Highlands" and implement "Five Priorities", as well as Jiujiang Municipal Party Committee's goals to build "Three Regional Centers" and create "A Beautiful Hometown", the Bank has developed tailored financial service plans. Through a standardized performance evaluation system, it consistently enhances financial support for critical sectors including technological innovation, advanced manufacturing, green development, rural revitalization, private enterprises, and small and micro businesses.



Inclusive Finance

The Bank has been continuously enhancing its inclusive financial service system, improving financial accessibility and coverage through institutional innovation and service optimisation. Focusing on the genuine needs of small and micro enterprises, individual businesses, agricultural stakeholders, and urban-rural residents, we have bridged the "last mile" gap in financial services. By optimising resource allocation, innovating service models, and implementing fee reductions and profit concessions, the Bank has effectively alleviated financing challenges, precisely channelled financial resources to the grassroots of the real economy, and supported livelihood improvement and rural revitalisation. Through these concrete actions, it has demonstrated its responsibility and commitment as a local financial mainstay. As of the reporting period's end, the Bank's inclusive loans to small and micro enterprises reached RMB 63.452 billion, with 57,843 inclusive micro-enterprise clients. Additionally, the Bank has established 830 inclusive financial service stations in villages serving as township administrative centers.



Inclusive micro and small enterprise loans RMB

63.452 billion

Served inclusive micro and small enterprise

57,843 clients

established inclusive financial service outlets in rural townships

830 sites

【Refine the working mechanism】

Enhance assessment guidance

Define clear performance evaluation metrics for branch-level inclusive finance operations, using assessment leverage to guide all staff in focusing on small and micro enterprise services.

Funding pricing concession

Provide preferential loan interest rates for small and micro enterprises; strictly implement the People's Bank of China (PBOC)'s internal fund transfer pricing mechanism for preferential loans to small and micro enterprises.

Enable multi-party integration

Through close collaboration with government departments and industry associations, we regularly organize or participate in bank-enterprise matchmaking events to introduce our financial products and service policies, thereby precisely addressing corporate financing needs.

Exemption from liability for due diligence

The revised and issued "Implementation Rules for Due Diligence Exemption in Inclusive, Small and Micro, and Personal Credit Business of Bank of Jiujiang" further refines the due diligence exemption standards for different types of products in inclusive, small and micro, and personal credit business.

Supporting small and micro businesses

Adhering to its market positioning of "serving small and medium-sized enterprises (SMEs)", the Bank actively implements the State Administration of Financial Regulation's "Notice on Enhancing Financial Services for Small and Micro Enterprises in 2025" defined A "Four-Special" work mechanism and conducts the "Thousand Enterprises, Ten Thousand Households Outreach Program". Focusing on the financing needs characterised by "short cycles, high frequency, urgent requirements, and fast disbursement" of SMEs and individual businesses, we have launched a range of specialised financial products and services for small and micro enterprises, tailoring service solutions to local conditions and individual enterprise circumstances, thereby precisely addressing the diverse financing needs of enterprises.

【Featured product services】

Liushuiyidai 2.0

Liushuiyidai 2.0 was launched in 2024. The Bank has continuously upgraded and refined a standardized private microcredit approval process for private micro and small enterprises, specifically designed for lending to small and micro businesses. By fully leveraging data and fintech capabilities, the Bank has strengthened its ability to assess and control risks associated with small and micro enterprises. Based on risk identification for such enterprises, the Bank integrates data value with business scenarios, streamlining the credit approval process and enhancing the efficiency of financing for small and micro enterprises.

"Keqi Rong-Kedai Tong"

Under the guidance of the Department of Science and Technology of Jiangxi Province, the Bank has utilized the credit risk compensation fund for small and medium-sized technology enterprises to support branches in increasing credit supply to technology enterprises. The Bank has launched the "Keqi Rong - Kedaitong" credit service product. By the end of 2025, it has signed cooperation agreements with the science and technology administrative departments of multiple prefecture-level cities in the province and provided financing services to small and micro technology enterprises.

"Heart-to-Heart" Personal Entrepreneurship Guaranteed Loan

The "Heart-to-Heart" Personal Entrepreneurship Guaranteed Loan is the Bank's flagship product that promotes "government-bank collaboration, fiscal interest subsidies, and inclusive services". Through government credit enhancement and risk-sharing mechanisms, it effectively reduces financing thresholds and costs for entrepreneurs. By combining standardization with flexibility, it serves a wide range of entrepreneurial groups and specialized industries.

"County-specific policies" facilitate the development of characteristic industries

To enhance the quality and efficiency of county-level economies, the Bank has vigorously implemented the "One County, One Policy" development strategy. By thoroughly exploring the potential of distinctive local industries, focusing on key industrial layouts in regional areas, and precisely addressing the core demands of county-level industrial development, we provide customized differentiated financial service solutions to comprehensively support high-quality industrial growth in counties.

CASE

Supporting industrial development in county-level areas

- Yongxiu County features China's most complete organic silicon industry cluster with global competitiveness. Local tech-focused enterprises own rich intellectual property but lack traditional physical collateral. To address this, the Bank launched the exclusive Organic Silicon Industry Loan with favorable rates, built a government-bank-enterprise white list system, and opened a green channel to speed up loan approval.
- De'an County has a complete textile and apparel industrial chain, mainly composed of SMEs. The Bank launched the Textile Industry Loan, enabling enterprises to pledge raw materials, semi-finished and finished goods stored in bank-recognized, third-party supervised warehouses. This model revitalizes inventory assets and improves corporate capital turnover.
- Xiushui County prioritizes the mold manufacturing industry and strives to develop a large-scale digital mold industrial park. The Bank tailored a full-set Mold Loan solution for park enterprises, supporting their equipment purchases. It also extends financial services to upstream and downstream players, benefiting numerous micro and small enterprises in the whole industrial chain.

Service for agricultural entities

As a local city commercial bank in a major agricultural province, the Bank focuses on agriculture, rural areas, and farmers. It develops products and optimizes business scenarios, channeling financial resources into rural revitalization to support agricultural entities. During the reporting period, it formulated specialized agricultural marketing plans for Jiangxi provincial county branches and Jiujiang directly affiliated county branches, and launched a future income rights pledge loan program for agricultural operators, targeting characteristic agricultural industries to address farmers' financing difficulties. Leveraging inclusive financial service stations and "Rural Financial Specialists", it conducted "Financial Literacy Outreach to Rural Communities" initiatives, with specialists providing on-site services and one-on-one training on credit management and lending knowledge for new agricultural entities and returning entrepreneurs.

CASE

Future income pledge loan facilitates rural revitalization

Lushan Yunwu Tea, a local brand, faced funding shortages in developing processing technology and innovation platforms. Lushan Branch provided financing based on its existing and future tea revenue rights to support technological upgrading, with intelligent manufacturing post-launch enhancing product quality and efficiency, and aiding rural revitalization.



"One county, one product" initiative boosts development of specialty agriculture

To advance the development of agriculture, rural areas, and farmers (the "three rurals") and meet financial demands in these sectors at the county level, the Bank actively leverages regional resource advantages, strategically invests in key industries related to the 'three rurals', and nurtures a group of rural specialty industrial chain entities with competitive strengths, thereby comprehensively supporting rural industrial development.

CASE

Supporting agricultural industry development



As a signature industry of Nanfeng County, soft-shelled turtle farming serves as a key driver for agricultural growth and farmers' income. Local authorities are scaling up breeding, standardizing production and strengthening brand building to build a billion-yuan turtle industry cluster. The Bank has launched the customized "Turtle Loan", with flexible repayment terms adapted to breeding cycles and innovative guarantee models, greatly easing financing difficulties for turtle breeding enterprises.



Zengcheng boasts a time-honored litchi industry, with a cultivation area of 200,000 mu. Over 80% of its high-quality litchis yield an annual output of nearly 50,000 tons. The Bank launched tailored credit services to support seedling purchase, labor expenses and other key links, fueling the sustainable development of the litchi orchard.



Anyuan County has a solid edible mushroom industry foundation. Local authorities have included the industry in the agricultural industrialization plan to advance its standardized, large-scale and branded upgrading. Responding to local farmers' expansion needs, the Bank provides on-site professional financing services to boost the high-quality development of the edible mushroom industry.

Pension Finance

Actively responding to the national strategy for addressing population aging, the Bank has prioritized financial solutions tailored to senior citizens' needs and service challenges. As the first in the province to pioneer the "Jiuyin Happiness Era" elderly financial service brand, we have created a comprehensive pension ecosystem covering health management, lifestyle services, and wealth planning. These efforts are dedicated to enhancing the convenience and sense of security for elderly financial services.



 Bank of Jiujiang makes its debut at Jiangxi province's First Silver Economy Expo

Age-friendly financial services

To enhance the sense of fulfillment, security, and happiness among the elderly in the new era, the Bank leverages its role as a local legal entity bank committed to public welfare. We focus on addressing core needs such as daily financial services, wealth management, and pension security for senior citizens, precisely targeting service pain points in elderly client care while steadily expanding our range of retirement financial products. Additionally, we actively upgrade and optimize service channels—including physical branches, mobile banking, telephone banking, and home visit services—to ensure a seamless experience for senior customers.

Pension products and services

Age-friendly financial products with special features

With the core positioning of “Long-term Accompaniment for a Happy and Better Life”, the Bank focuses on the full-cycle financial needs of elderly customers. It innovatively launches inclusive pension wealth management products tailored for the senior group, adopts age-friendly design in subscription, redemption and dividend distribution links, and opens up dedicated green service channels.

Launched the "Small Change Service"

Focusing on business entities in livelihood consumption sectors such as transportation, healthcare, farmers' markets, supermarkets, and key commercial districts, the province-wide cash "Small Change Service" have been implemented at all business outlets to ensure the use of small change by business operators, elderly populations, and other members of the public, thereby facilitating the resolution of the "last mile" challenge in cash payment systems.

Financial services for retirees

Taking social security cards as the foundation and link, the Bank guides its branches to promote payroll agency services for retired and soon-to-retire personnel. It optimizes the whole process of social security card replacement, improves customer service efficiency, enabling customers to complete card replacement without an in-person visit. The processing time per customer is shortened from 8 minutes to 2 minutes.

Optimizing service experience for elderly customer groups

Through comprehensive efforts such as deepening the development of specialized bank branches and expanding distinctive payment service scenarios across the institution, we have significantly improved payment service experiences for senior citizens, advancing age-friendly payment solutions to new heights. These initiatives aim to deliver more convenient and secure financial services that meet the practical needs of elderly users. As of the end of the reporting period, our Care Edition mobile banking platform had served over 300,000 elderly customers, while the dedicated silver-haired service hotline had assisted more than 20,000 elderly customers. During the reporting period, we also provided 288 home visit services tailored for elderly customers.



Care Edition mobile banking platform had served over

300,000 elderly customers

Silver-haired service hotline had assisted more than

20,000 elderly customers

Provided **288** home visit services for elderly customers

● ● ● Online service optimization

Through mobile banking platforms, we have been steadily advancing age-friendly adaptations by introducing an Elder Mode with innovative interface and functionality. This mode restructures user experience through large-font layouts and minimalist interactive menus, prioritizing essential features like social security inquiries and utility payments while integrating smart tools such as voice assistance and one-click customer service access, significantly reducing operational barriers for senior users.



Providing remote video services to address financial service accessibility challenges for the elderly. By adopting an "online face-to-face" model, bank counters are "moved" to the fingertips of seniors, with remote tellers offering real-time visual guidance. This effectively alleviates operational difficulties faced by the silver-haired population due to mobility limitations, distant branch locations, and unfamiliarity with digital operations.

A dedicated silver-haired service hotline has been established for elderly clients, providing 7×24-hour online financial services. The system automatically matches customer identities based on call numbers, accurately identifying clients aged 60 and above, and offers a priority channel for "one-click direct access" to human assistance, significantly simplifying operational procedures.



Offline service upgrade

Offline branches have launched an "Senior Care Version" of smart counters for the elderly. While aligning with the usage habits of senior customers, the Bank has further optimized its age-friendly intelligent services. The system not only automatically identifies elderly customers upon card or ID insertion and prompts them to select the "Care Edition", but also adds a homepage option to proactively switch to the "Care Edition". Dedicated interfaces for high-frequency transactions feature larger fonts, more prominent key information, extended page dwell time, and default handwritten text input.

Offline service outlets are equipped with green channels (priority service windows for the elderly), dedicated seating for seniors, reading glasses, and passbook service windows. Regular scenario-based simulation exercises for elderly customer service are also organized.

For vulnerable groups such as the elderly and those with illnesses, a "special case special handling" home service mechanism has been established to meet the home service needs of the elderly population with high efficiency.

CASE

"Special treatment for special cases" door-to-door service receives praise

In June 2025, Xunyang Evening News featured a heartwarming case of Bank of Jiujiang's Wuning Branch implementing "special handling for special cases" services. For elderly clients hospitalized due to injuries who couldn't visit branches in person, the Bank promptly activated its door-to-door service mechanism. Dedicated staff were dispatched to hospitals for identity verification and authorization procedures, while a green channel was established to efficiently process time deposit password modifications and transfers. This swift response effectively resolved clients' financial management challenges, earning widespread recognition and praise from customers.





Ganxian branch implements "Special Handling for Special Cases" door-to-door service



Chaisang branch implements "Special Handling for Special Cases" door-to-door service

Ecosystem of elderly care services

Leveraging its extensive branch network and robust technological capabilities, the Bank focuses on delivering comprehensive safety, lifestyle, and financial services tailored for senior citizens. Through the "Senior Financial Services + Senior Community" platform system, it establishes a financial service ecosystem based on the "Finance + Scenario + Service" model, offering distinctive services that combine "Senior Safety Management" with "Lifestyle Service Management" for the silver-haired demographic.

CASE

Launching the "Jiuyin happy times" pension financial project

In March 2025, the Bank launched the "Deepening Government-Bank-Enterprise Collaboration to Build a 'Happy Time Club' for Elderly Customers" initiative in Nanhu Community, Jiujiang City. As the province's first demonstration zone for elderly financial services featuring "bank-led initiatives + community co-construction + technology empowerment", the Nanhu Community project marks a pivotal step in Jiujiang's pursuit of the goal of "elderly care and governance", and also serves as a demonstration model for innovation in elderly financial services across Jiangxi Province. The "Happy Canteen" system co-developed with civil affairs authorities utilizes "online payment + direct subsidy distribution" technology, enabling seniors to access government subsidies through facial recognition and significantly streamlining meal procedures. Additionally, the Bank integrates local healthcare resources to provide free services such as community medical consultations and health lectures at service outlets, effectively addressing the healthcare needs of the elderly population.



Tech Finance

In alignment with national policy directives, the Bank has dedicated full efforts to advancing technology-driven financial solutions, with a commitment to serving tech enterprises. By actively exploring innovative models integrating industry, policy, technology, and finance, we have provided robust financial support for Jiangxi Province's innovation-driven development strategy and modern industrial ecosystem construction. As of the reporting period's end, our technology finance loan portfolio reached RMB 44.568 billion, marking an 11.40% year-on-year increase, serving 6,412 tech enterprises in total. Specifically, loans to "specialized, refined, distinctive, and innovative" (SRDI) enterprises totaled RMB 12.898 billion, with cumulative support extended to 1,097 such enterprises.



Technology finance loan balance RMB

44.568 billion

SRDI enterprises loan balance RMB

12.898 billion

growth rate

11.40%

supported SRDI enterprises

1,097

served technology enterprises

6,412



Supporting technological innovation

To continuously enhance the quality and efficiency of technological innovation services, the Bank fully leverages the pivotal role of technology finance in advancing the development of technology-driven enterprises, strengthens financial support for innovation, and aligns with strategic objectives by optimizing credit approval processes, innovating service models, and elevating the effectiveness of technology financial services.

Innovative product services

The Bank actively promotes innovative technology credit products and service models, focusing on the financial needs of tech enterprises throughout their lifecycle. It has established a comprehensive service system covering all stages from startup to maturity, employing differentiated credit strategies to precisely match funding requirements at different development phases, contributing to high-quality development. During the reporting period, the Bank deeply participated in the pilot program of the "Sci-Tech Credit Enhancement Initiative", successfully establishing data transmission pathways with the provincial inclusive credit reporting system. The Sci-Tech Credit Report was efficiently applied to credit services for innovative enterprises, actively responding to the PBOC's Jiujiang City "Science and Technology Finance Alliance Implementation Plan". Taking "investment-loan linkage" as a core lever, the Bank innovatively established a dual-wheel drive model combining "equity and debt", opening up the first-ever linkage channel between investment and lending for technology enterprises in Jiujiang City. By providing "investment-loan linkage" financial products tailored for tech companies with innovation potential, the Bank leverages innovative financial tools to address the challenges of "light asset structure, high risks and financing difficulties" faced by tech enterprises.

Evaluation system for "technical stream"

- To address the development characteristics of sci-tech innovation enterprises—characterized by "light asset structure and heavy intellectual property investment"—the Bank has innovated its credit decision-making philosophy by establishing a "technology flow" credit service evaluation system. This approach focuses not solely on financial data or collateral value, but instead quantitatively assesses enterprises' innovation capabilities, R&D capabilities, and subsidy records.

The Bank innovatively launched technology-driven financial products and services including "Jiuyin Digital Intelligence

- Loan", "Sci-Tech Enterprise Financing-Sci-Tech Loan Connect" and "Investment-Lending Synergy".

CASE

Advancing the "science and technology innovation credit enhancement project" and innovating the "Ganke Xin Yi Loan"

The Jiangxi Branch of the PBOC pioneered the "Sci-Tech Innovation Credit Enhancement Program", launching the "Sci-Tech Innovation Credit Special Report" that covers the entire lifecycle of tech startups. Under the guidance of provincial and municipal People's Bank of China branches, the Bank swiftly responded and actively participated in implementing this initiative. By fully integrating with data systems, it applied the Sci-Tech Innovation Credit Report to actual lending processes and successfully launched the prototype of the "Ganke Xin Yi Loan" product. This innovative approach moves beyond traditional collateral models, leveraging the PBOC's Sci-Tech Innovation Credit Report to create precise corporate profiles. The report evaluates tech enterprises' core competitiveness through multiple dimensions including technological sophistication, innovation activity levels, and output achievements, effectively supplementing credit approval criteria beyond conventional financial data.

Bank of Jiujiang's "Sci-Tech Innovation Credit Enhancement Project" was recognized as a "2025 Typical Case of Sci-Tech Financial Services".



CASE

Facilitating the issuance of Jiangxi Province's first private enterprise technology innovation bond

In response to the Notice on Launching Sci-Tech Innovation Bonds to Establish a 'Tech Board' in the Bond Market issued by the Dealers Association, the Bank has actively promoted sci-tech innovation bonds to support private enterprises' financing needs. In August 2025, we successfully underwrote the first batch of Sci-Tech Innovation Bonds issued by Lianchuang Electronics Technology Co., Ltd. (abbreviated as "25 Lianchuang Electronics SCP001") with an issuance scale of RMB 30 million , marking Jiangxi Province's inaugural sci-tech innovation bond for private enterprises.



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25联创电子SCP001 (科创债)	3000万	2.8%

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Upgrading industrial capabilities

Committed to its mission as a partner bank for regional industrial upgrading, the Bank actively supports Jiangxi Province's "1269" Action Plan for modernizing key manufacturing supply chains and Jiujiang City's "9610" Manufacturing Project, aligning with the province's manufacturing transformation policies., accelerating the development of a modern industrial system that highlights Jiangxi's distinctive features and competitive advantages. As of the reporting period's end, our "1269" initiative had secured loans totaling RMB 54.779 billion across 4,200+ clients, while the "9610" project-related loans reached RMB 24.902 billion with 792 participating enterprises.



"1269" key industrial chain loan balance RMB

54.779 billion

serve clients

over **4,200**

"9610" project-related enterprise loan balance RMB

24.902 billion

serve clients

792

CASE

Supporting Jiujiang in establishing a regional shipping hub and implementing ship financing

The Bank has implemented the "3+N" model for financing under-construction new energy vessels, with a focus on supporting the manufacturing sector of new energy vessels such as LNG-powered ships. By comprehensively integrating industrial resources including capital, technology, and production capacity, it provides shipping logistics enterprises with integrated "Finance+" services covering financing, settlement, production scheduling, subsidies, and operations. This continuously accelerates the transformation and upgrading of traditional vessels and effectively smoothes the "capital flow" in the shipbuilding process. In March 2025, the Bank successfully launched the "3+N" model financing program for under-construction ships, granting a credit line to a shipping company specifically for equipment and material procurement in LNG-powered vessel construction projects. This initiative delivers financial empowerment to bolster Jiujiang's development as a regional shipping hub and strengthen its port economy.



CASE

Empowering the upgrading of nonferrous metals industry

As a trillion-yuan industry prioritized for development in Jiangxi Province, the non-ferrous metals sector serves as a crucial pillar for implementing the industrial strength strategy and driving high-quality industrial growth. The Bank has established a dedicated task force to conduct in-depth research on industry characteristics, customize financial service solutions, and innovatively launch special loans for the non-ferrous metals industry, injecting strong momentum into the high-quality development of the sector. Recognizing the asset-light and fast-turnover characteristics of non-ferrous metals enterprises, we have innovatively introduced an "inventory pledge + supply chain finance" integrated model. Unlike traditional loans that rely on fixed asset collateral, companies can secure financing based on inventories of raw materials (e.g., copper, aluminum) and finished products, with credit limits reaching up to 75% of inventory valuation, effectively revitalising the enterprise's "dormant assets".



Empowering Industrial Digital Transformation

In response to the "Jiangxi Province Manufacturing Digital Transformation Financing Support Policy" issued by the Jiangxi Provincial Department of Industry and Information Technology, the Bank has actively engaged with key segments of the industrial chain to provide targeted support for manufacturing enterprises' digital transformation. By focusing on scenario-based and customized financial product innovation, we are accelerating our transition from a "financial product provider" to an "industry ecosystem enabler". As of the reporting period's end, the outstanding balance of our digital transformation-related financial product "Digital Transformation Loan" reached RMB 351 million.



Financial product "Digital Transformation Loan" balance for industrial digital transformation RMB

351 million

Digital Transformation Loan

The initiative prioritizes upgrading digital transformation scenarios for manufacturing enterprises within the province, alongside the development of industrial platforms such as industrial brains and internet parks. By addressing key challenges, bottlenecks, and pain points in digital business operations, it provides enterprises with enhanced services integrating supply chain optimization, financial solutions, and data empowerment.

Jiuyin Digital Smart Loan

In collaboration with Jiangxi Gancai Digital Financing Guarantee Co., Ltd., we have innovatively launched the "Jiuyin Digital Smart Loan" product, a instant-guarantee lending solution. This initiative provides bulk guarantee services to digital economy enterprises, specialized and innovative companies, and industry leaders across the province, focusing on sectors such as digital transformation, digital industrialization, and industrial digitalization, significantly streamlining the loan application process.

CASE

Precise support for local electronic information industry



The Bank continues to refine a modern industrial service mechanism spanning the entire lifecycle of the electronics information industry, systematically enhancing comprehensive service capabilities for the province's electronics sector. Enterprises in Ji'an's electronics industry face significant financial pressures during their digital and intelligent factory upgrades. Our specialized "Digital Transformation Loan" financial service focuses on supporting companies at L3-L5 digital transformation stages, providing tailored solutions to address bottlenecks in Ji'an's electronics industry and ensure seamless digital transformation implementation.

Supply chain finance

By establishing a next-generation integrated industrial finance service platform that combines supply chain management, procurement, and inventory systems, the Bank has effectively broken down barriers between industries and financial institutions. Focusing on core enterprises' industrial chains, we provide bulk support to upstream and downstream enterprises, strengthen our core client base, optimize customer structure, and drive high-quality development across various industries. As of the reporting period's end, the transaction volume on our industrial finance platform exceeded RMB 200 billion.



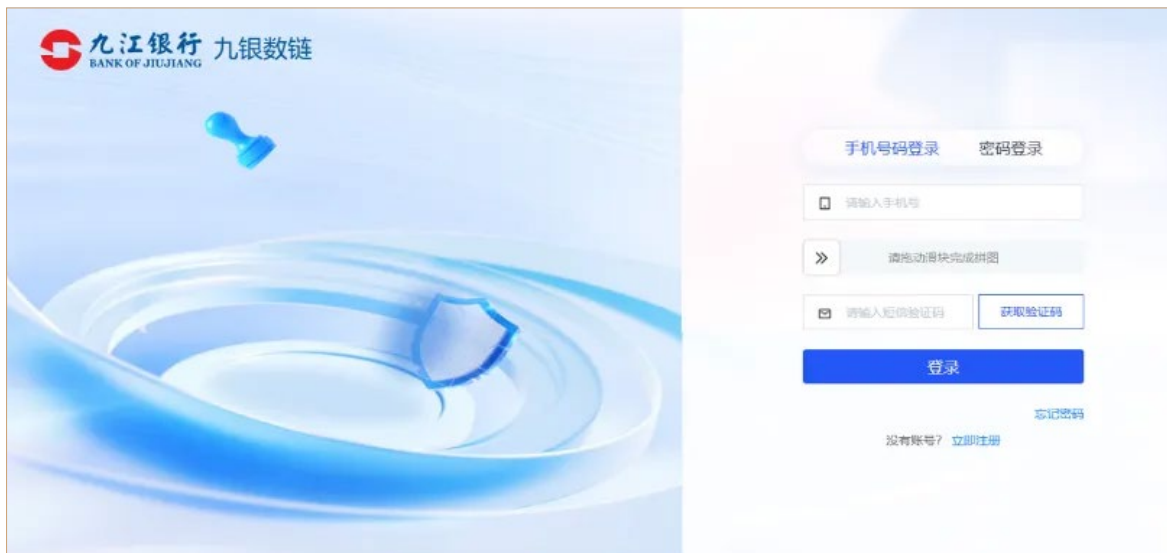
Industrial finance integrated service platform recorded transaction volumes RMB exceeded

200 billion

CASE

Launching the "Jiuyin Shulian" invoice supply platform

In December 2025, guided and supported by the PBOC Jiangxi Provincial Branch, Jiujiang Municipal Branch, regulatory authorities, and the Shanghai Commercial Paper Exchange, the Bank launched the "Jiuyin Digital Chain" bill supply platform. This marked the successful implementation of the first supply chain bill transaction, establishing us as the first corporate bank in Jiangxi Province to integrate with the Shanghai Commercial Paper Exchange's supply chain bill platform and achieve operational implementation. Built on supply chain transaction relationships, the platform provides end-to-end bill services—including issuance, endorsement, discounting, and maturity processing—for enterprises on the chain, particularly small and medium-sized manufacturing businesses. By leveraging bills as an efficient financial instrument, it precisely aligns corporate payment and financing needs, facilitates capital and credit circulation across industrial chains, and enhances overall operational efficiency.



Digital Finance

The Bank positions fintech as the core engine for high-quality development, steadfastly implementing the "Digital Jiuyin" strategy with technology empowerment as the central focus to comprehensively advance digital transformation, and building an online, intelligent, and ecosystem-based financial service system. Through digital technologies, the Bank enhances service quality and efficiency, empowers the real economy, and fortifies security safeguards.



Digital transformation objectives:

Over the next five years, the Bank will achieve solid progress in digital transformation, significantly enhancing the driving and supporting capabilities of digital technologies and the value realisation capacity of data elements. Notable advances will be made in digital finance governance, digital financial services, digital technology application, data element development, and digital risk prevention and control.



In response to the fintech revolution, the Bank has adopted a dual approach combining top-level design with grassroots exploration. We have established a robust framework for digital transformation across multiple dimensions, including strategic vision, governance mechanisms, organizational safeguards, capacity building, and infrastructure development.

Strategic vision

The strategic objectives were clearly defined: to establish "Digital Jiuyin" and strive to become a regional leader in "industry finance, digital finance, inclusive finance, and green finance bank". A systematic approach was adopted to advance the modernization of banking systems, progressing from electronic and digital solutions to intelligent technologies, ensuring that all technological investments ultimately serve the fundamental mission of enhancing service quality and efficiency for urban and rural residents, small and micro enterprises, and local economies.

Organizational support

A Digital Transformation Leadership Group was established to create a closed-loop management mechanism encompassing "strategy formulation, implementation execution, and performance feedback", ensuring alignment between technological approaches and business development. Organizational restructuring introduced five specialized capability enhancement teams focusing on marketing, risk control, technology, organizational development, and finance. Through a matrix-style operational model combining "vertical management with horizontal collaboration", the initiative achieves deep integration of technological empowerment with business scenarios, thereby laying a solid foundation for digital transformation.

Ability building

Guided by value creation objectives, has established business-technology integration teams, deployed technology specialists to business departments, and strengthened cross-domain, cross-departmental, and cross-functional horizontal collaboration with flat management structures. By breaking down departmental silos and embedding technological capabilities into business scenarios, the Bank efficiently responds to business needs, collaboratively advances key initiatives, and enhances cross-departmental communication efficiency and business response speed. By the end of 2025, a team of more than 40 members—comprising technology specialists and modeling and analytics professionals—work closely with multiple departments to conduct collaborative operations in key business areas such as digital marketing, risk control modeling, and account fraud prevention, thereby driving data-driven, precision-focused customer service.

Infrastructure

We will develop next-generation digital infrastructure to establish a secure, green, and efficient technological foundation. Green high-availability data centers will be constructed following the "large-scale remote locations, small-scale local centers" model, optimizing the two-site three-center layout. The local disaster recovery center employs synchronous replication technology to achieve near-zero recovery point objectives (RPO), while the three centers collaborate to ensure business continuity, providing stable support for digital transformation. A secure and ubiquitous financial network will be deployed to enable resource virtualization and automated operations. By leveraging 5G technology for mobile business expansion, we enhance customer service flexibility. Building on IPv6 upgrades, we pursue deeper integration with IoT and big data applications. An advanced computing power system will be deployed, with continuous strengthening of big data platforms and distributed databases, develop an open data service platform capable of providing massive storage, high-concurrency query capabilities, and distributed API services, and further enhance its real-time data processing capabilities.

Expanding product portfolio

Guided by market positioning and supported by fintech with big data applications as the key driver, the Bank is comprehensively advancing the digital transformation of its product ecosystem to deliver convenient, precise, and inclusive digital financial services to a broad range of consumers.

Ecological scenario construction

The Bank has actively expanded and deepened its smart ecosystem development, focusing on key industries and high-frequency application scenarios. It continues to advance the financial service model of "scenario empowerment and business synergy", enhancing the accessibility and inclusiveness of financial products and services. During the reporting period, the Bank successfully implemented 24 smart scenarios, including 11 smart cafeteria scenarios, 11 smart parking systems, and 2 smart sanitation solutions.



Newly implemented smart scenarios

24

smart sanitation scenarios

2

Including smart cafeteria scenarios

11

smart parking scenarios

11

Smart campus

A comprehensive financial and non-financial ecosystem has been established for diverse educational scenarios including K12 education, vocational colleges, and higher education institutions. This integrated system covers campus consumption, tuition payment, access control, utility bill payments, library services, and scholarship distribution, seamlessly integrating banking services with campus life.

Smart canteen

To address the differentiated needs of administrative agencies, campuses, enterprises, and other target groups, an integrated platform combining management, welfare, data, and financial services has been established. In administrative scenarios, the "Gan Can Code" enables cross-regional dining, automated subsidy distribution, and on-demand meal reporting, thereby promoting refined management and cost-effective operations in government canteens.

Smart housing and urban-rural development

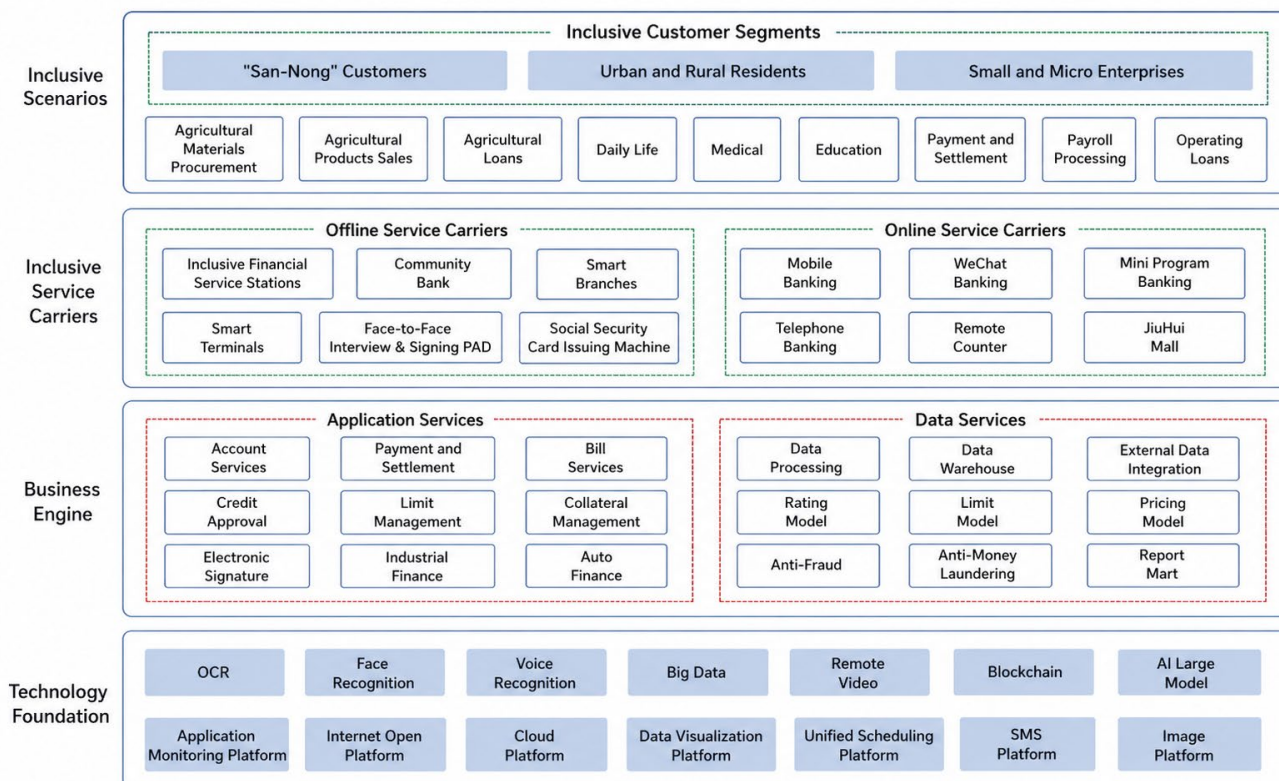
Centered on the affordable housing management system, we have established an integrated platform featuring "G-end empowerment, B-end connectivity, and C-end services". For the G-end sector, the system enables digital management of public rental housing and directly-administered public housing units, while integrating with fiscal non-tax systems and the provincial government's "One-Stop Service" platform to enhance administrative coordination and fund supervision efficiency. Regarding B-end services, we have developed online collaboration mechanisms for property management and maintenance providers, facilitating end-to-end services including property fee payments and repair requests. For C-end tenants, we utilize platforms like the "Ganfu Tong" App and WeChat official accounts to offer one-stop solutions for rent payments and administrative procedures, while integrating utility services such as water/electricity billing and smart parking systems to expand financial service accessibility.

Smart parking

By addressing customers' parking difficulties at physical locations, we leverage digital solutions to enhance service quality at service outlets, transforming parking benefits into a key operational tool for customer engagement and business integration. We have successfully established an online service chain encompassing "application processing, benefit distribution, and QR code verification", completed phased allocation of parking vouchers, and officially launched the campaign to customers.

Digital inclusive finance

The Bank has identified innovation in inclusive finance services and digital technology adoption as pivotal strategies for transformation. By focusing on small-scale operations and leveraging digital technologies such as artificial intelligence, blockchain, big data, cloud computing, and IoT, we are innovating financial products, business models, and operational processes to enhance the quality and efficiency of digital inclusive finance. We have established a four-tier digital inclusive finance framework comprising "inclusive scenarios, inclusive platforms, business engines and technological foundations".



Enhance operational quality and efficiency

The Bank has accelerated the construction of Digital Bank of Jiujiang, focusing on "strengthening the foundational capabilities for digital operations" and "empowering high-quality business development". We continue to enhance the level of fintech, deepen the integration of technology, data, and business, and accelerate the application of new technologies such as AI large language models, further strengthening technology empowerment and improving the quality and efficiency of business development. During the reporting period, the Bank comprehensively promoted digital culture initiatives to strengthen employees' digital capabilities. A total of seven specialized digital transformation training sessions were conducted, covering over 5,000 participants across key areas including data governance, data security, data application, and financial applications utilizing large language AI models.



During the reporting period, a total of **7** specialized training sessions on digital transformation were conducted

covering over **5,000** participants

Deepening technology empowerment

In terms of deepening the integration of business and technology, the Bank has continued to increase investment in technology resources, comprehensively advanced digital transformation, improved the agile organisational system, and promoted the deep integration of business and technology. On the one hand, we continue to improve the construction of three systems: digital marketing, digital operations, and digital risk control. We have refined the customer marketing system to enhance customer marketing conversion efficiency; optimised the customer integrated operations system to improve customer reach; and built a full-cycle intelligent risk control system covering "pre-loan, in-loan, and post-loan" to comprehensively strengthen risk prevention and control capabilities. On the other hand, we have promoted bank-wide process management and enhanced operational efficiency. We have streamlined management and business processes across the Bank, improved the process management mechanism, strengthened operational efficiency management, and effectively advanced the goal of "three reductions in processes".

In terms of new technology application, the Bank has been building an AI large language model ecosystem since 2023. Using domestic open-source large models as the foundation and combining cutting-edge technology frameworks, we have constructed a full-stack, independently developed technology platform – the "Jiuyin Brain". Based on the "Jiuyin Brain" foundational platform, we dynamically integrate large models of different types, domains, and vendors, steadily advancing the exploration and scenario construction of AI large language model applications in phases within a risk-controlled scope. In 2025, we developed multiple scenarios including customer marketing strategy recommendation, AI compliance review, and AI risk screening, proactively seeking innovation breakthroughs and continuously iterating to enhance fintech support for business. The platform's average daily calls increased by 183% year-on-year. The project has received several awards, including the 2023 Financial Technology Development Award from the People's Bank of China, providing new ideas for the digital transformation and AI innovation application of small and medium-sized banks.

In terms of strengthening foundational data capabilities, the Bank has continued to improve data governance management mechanisms, strengthen organisational processes, and completed the secure migration of county bank systems. We have enhanced management decision-making efficiency and employee data usage experience, upgraded data platforms, integrated external data to empower marketing and risk control, and achieved coverage of over half of employees using the "Jiuyin Brain", improving employee work efficiency. We have also established a data security responsibility system, regularly cleaned sensitive information, standardised outbound email controls, improved risk monitoring and emergency response mechanisms, and built a solid security defence line.

Enhancing technology support

In 2025, the Bank continued to improve the active-active transformation of key systems, accelerating the deployment of active-active access for key system applications to provide production business services, reducing failover time and improving emergency response efficiency. We continuously explored technological innovations based on business scenarios, and were granted 18 software copyright registration certificates and 1 invention patent. We persistently strengthened the all-round security defence system, actively participated in various security attack and defence competitions, and won the second prize in the individual category and third prize in the team category, as well as being awarded the "Excellent Organisation Award" in Jiangxi Province's "Ganyin Cup" financial industry cybersecurity attack and defence competition. We further strengthened data security management, established a data security responsibility system, regularly cleaned sensitive information, standardised outbound email controls, improved risk monitoring and emergency response mechanisms, and built a solid security defence line.

Part Three

ENVIRONMENT



Bank of Jiujiang has established green and sustainable development as its core strategy, aligning with China's national "dual carbon" goals. It has built a comprehensive system covering climate change, green finance, low-carbon transition, ecological value, and its own operations, striving to become a leading regional integrated green financial service provider.

Addressing Climate Change

The Bank has positioned climate change as a core strategic priority, integrating it into corporate governance, business strategy, and risk management to support the low-carbon transition of the economy and society.



Governance

The Bank has established an ESG management framework comprising the Board of Directors, senior management, relevant departments, and branches. The Board of Directors bears ultimate responsibility for addressing climate change, elevates green finance to a strategic level, authorizes the Risk Management Committee to oversee related risks, and senior management is responsible for specific implementation.

Board of Directors

Develop ESG strategic objectives, medium-to-long-term plans, and foundational management systems, and review annual ESG reports.

Board of Directors Risk Management Committee

Lead the formulation of ESG risk management systems, approve relevant policies, supervise and evaluate implementation, provide recommendations on major decisions, and conduct irregular inspections of ESG progress.

Senior Management

Implement ESG strategies to ensure all units comply with management requirements, organize the identification, evaluation, and management of ESG matters and target achievement, prepare annual ESG reports, and conduct information disclosure.

Office of the Board of Directors

Identify, evaluate, and manage key ESG matters; organize the formulation and assessment of ESG target progress; oversee ESG report preparation and disclosure; and report significant ESG matters to the Board of Directors.

All relevant departments of the Head Office, branches, and rural banks

Implement the ESG action plan by collecting relevant ESG metrics and information within scope of responsibilities, enhance risk management and information disclosure, conduct ESG practice activities and case studies for promotion, and strengthen brand image.

Strategy

In compliance with the Hong Kong Stock Exchange's climate regulations and IFRS S2 standards, the Bank identifies and analyzes climate risks from both physical and transition risk perspectives under the TCFD framework. We concurrently conduct climate-related opportunity assessments, integrating climate change response into sustainable development and business strategies while continuously strengthening ESG risk management.

Climate risk identification and response



Risk description

Under the "dual carbon" context, regulatory requirements for green finance, transition finance, and environmental information disclosure have become increasingly stringent. Failure to implement these measures in a timely manner may result in compliance pressures, penalties, or reputational damage. Concurrently, environmental legal liabilities have been strengthened. Inadequate ESG risk assessment of clients may lead to joint liability for environmental pollution incidents caused by such clients.

Potential major financial impact

Increase in indirect (operational) costs (e.g., compliance costs, potential fines); risk of asset impairment

Primary climate-related risk driver

Regulation of Climate-related Risks in the Financial Industry

Countermeasures

Strategy: Elevate green finance to a strategic level by incorporating it into the Strategic Planning Report (2025–2027) and formulating the "Action Plan for Comprehensively Advancing Transition Financial Services".

Policy and Procedures: In 2025, revised the "Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures" and issued the "Bank of Jiujiang 2025 Green Credit Policy" to integrate ESG risk management requirements into credit operations.

Law risk



Time range

Long-term



Impact level

High

Risk description

According to regulations such as the "Guidelines on Establishing a Green Financial System", insufficient ESG risk assessments of clients or projects may result in joint legal liabilities for lending institutions if they cause significant environmental pollution or safety incidents (including cleanup costs, administrative penalties, and civil lawsuits). Meanwhile, with the strengthening of environmental public interest litigation mechanisms and public oversight, major environmental violations by clients could trigger derivative lawsuits or public backlash against the Bank.

Potential major financial impact

Increase in indirect (operational) costs;
Asset impairment risk; potential business loss due to reputation damage

Primary climate-related risk driver

Regulatory oversight of climate-related risks in the financial sector; Strengthening and enforcement of environmental regulations

Countermeasures

Policy and Procedures: In accordance with regulatory requirements for green finance, continue to refine the Bank's policy and procedural framework. In 2025, revised the "Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures" and integrated ESG risk management requirements into our credit operations.

Monitoring: Established a reporting mechanism for significant ESG risk incidents, with the Legal and Compliance Department responsible for contract review and consultation.

Technology risk



Time range

Short-to-medium term



Impact level

Medium

Risk description

The transition of traditional industries towards green and low-carbon models is accelerating. If business personnel lack professional expertise in energy conservation, carbon reduction, and environmental benefit assessment, it may impair the accurate identification and risk pricing of green/transition finance. Meanwhile, with the deepening of digital transformation, failure to effectively leverage financial technology to enhance operational efficiency and customer experience could lead to a decline in competitiveness.

Potential major financial impact

Increase in indirect (operational) costs (training, system investments); loss of revenue opportunities

Primary climate-related risk drivers

Transition to low-emission technologies

Countermeasures

Product and System Innovation: Developed and launched the "Green Finance Intelligent Approval Process" to enhance the efficiency and accuracy of business approvals.

Digital Transformation: Leveraging fintech applications, we have comprehensively expanded the use cases for remote video banking to create an intelligent, digital, and convenient "virtual bank," providing customers with a more convenient and efficient remote financial service experience.

Market risk



Time range

Long-term



Impact level

Medium to High

Risk description

Investors and consumers are increasingly focusing on corporate ESG performance. If the Bank's climate action initiatives and disclosures fail to meet market expectations, it could negatively impact valuation and product competitiveness.

The energy structure transition has triggered asset value revaluation in high-carbon industries. If the credit structure fails to be optimized promptly, it may face downward pressure on asset quality.

Potential major financial impact

Revenue reduction due to decreased demand for products and services; decline in credit asset quality

Primary climate-related risk drivers

Consumer behavior change; asset revaluation

Countermeasures

Active disclosure and communication: Regularly publish annual ESG reports, the 2024 report received an international award (LACP Platinum Gold Award). In 2025, joined the Sustainable Information Disclosure Action Working Group to enhance disclosure quality.

Optimize asset structure: Update credit policies annually, exercise caution in entering high-risk industries, and consistently allocate credit resources to green and low-carbon sectors.

Reputation risk



Time range

Short



Impact level

Medium

Risk description

If the Bank's own operations or credit clients' activities cause significant negative environmental impacts and are reported by the media, it may damage brand reputation and undermine stakeholder confidence.

Potential major financial impact

Revenue reduction due to decreased demand for products and services; increased financing costs

Primary climate-related risk drivers

Negative news coverage related to support for projects or activities that have a negative impact on the climate

Countermeasures

Active Management: Establish a public opinion monitoring and response mechanism. Integrate green and low-carbon concepts into operations by formulating the "Bank of Jiujiang Green Office Management Measures", and implement paperless office practices and energy-saving renovations.

Positive Guidance: Actively promote green finance practices, and in 2025, receive honors such as "Corporate Social Responsibility Low-Carbon Model" to establish a responsible bank image.



Physical risk			
Acute physical condition risk		Slow in taking effect Physical risk	
 Time range	Over a long period of time	 Time range	Over a long period of time
 Impact level	Medium to Low	 Impact level	Low
Risk description		Risk description	
In Jiangxi Province and other regions outside the province where operations are conducted, the frequency and intensity of extreme weather events (such as heavy rainfall, floods, and droughts) may increase, potentially leading to operational disruptions at business outlets and data centers or asset damage.		Long-term climate model changes (such as rising average temperatures and altered rainfall patterns) may gradually impact regional economies, agriculture, and operations of clients in specific industries, indirectly affecting bank asset quality.	
Potential major financial impact		Potential major financial impact	
Direct asset loss; increased indirect operating costs (maintenance, business interruption)		Increase in indirect (operational) costs; potential decline in credit asset quality	
Primary climate-related risk drivers		Primary climate-related risk drivers	
Increased severity and frequency of extreme weather events (e.g. cyclones and floods)		Rising average temperature; changes in precipitation patterns, etc.	
Countermeasures			
Emergency Preparedness: Develop and regularly update business continuity emergency response plans, revise the "Bank of Jiujiang Business Continuity Management Strategy" by 2025, conduct in-depth business impact analysis, and continuously advance data center disaster recovery enhancement projects.			
Practical drills: In 2025 Sep, lead cross-departmental and cross-regional business continuity exercises to validate disaster recovery system effectiveness.			
Infrastructure site selection: Data center locations are determined by comprehensive evaluation of climatic and geological conditions, with avoidance of high-risk areas.			
Continuous monitoring: Through post-loan management, continuously track clients' operational status and regional economic changes to dynamically adjust risk strategies.			

Climate opportunity identification and response

Opportunities			
Resource productiveness			

	Time range	Medium		Impact level	Medium
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Opportunity Description

By adopting green buildings and energy-saving technologies, companies can reduce operational energy consumption and costs, implement low-carbon practices, and enhance their corporate image.

Potential major financial impact

Increase in indirect (operational) costs

Primary climate-related risk drivers

Implement green and low-carbon operations

Countermeasures

Green Operations: The headquarters building implements energy consumption monitoring and management, promotes green office practices, deploys an electronic signature system and fixed asset management system, and enhances resource utilization efficiency.

Product and service innovation			
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	Time range	Long-term		Impact level	High
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Opportunity Description

The "dual carbon" goals have spurred substantial financing demands for green industries and transformational activities. The Bank can innovate financial products and services to meet diverse client needs and explore new business growth opportunities.

Potential major financial impact

Revenue growth driven by increased demand for products and services

Primary climate-related risk drivers

Development and/or expansion of low-emission products and services

Primary climate-related risk drivers

Diversified Product Portfolio: Established a comprehensive green finance product and service matrix that includes "PV Loan""Copper Refinancing Loan""Digital Carbon Finance""Carbon Efficiency Loan", CCER forest carbon sink revenue rights pledge loans, and pollution discharge rights pledge financing.

Key Support Areas: Focus on green industries such as energy conservation and environmental protection, clean energy, ecological conservation, and the green upgrading of infrastructure. In 2025, issued 4 billion yuan in green finance bonds to provide targeted funding for key projects.

Business development



Time range

Long-term



Impact level

High

Opportunity Description

Jiangxi Province has been continuously advancing its green finance reforms with substantial policy support, creating a favorable environment for the Bank to deepen local market penetration and establish a distinctive green finance brand.

Potential major financial impact

Entering new development markets boosts revenue growth add

Primary climate-related risk drivers

Enhancement of financial asset diversification (e.g. green bonds and carbon asset financial products)

Primary climate-related risk drivers

Government-bank-enterprise collaboration: As the sole financial institution supporting the "Jiangxi Symposium on Promoting the Integrated Development of the 'New Energy + Energy Storage' Industry," the bank was invited to participate in events such as the "Provincial Exhibition and Promotion Conference on New Wall Materials and Building Insulation Materials" and the "Green Technology Promotion Event for the Jiangxi Brewing Industry"; as the only local legal-person bank in the province, it participated in the research and drafting of the "Financial Standards for the Transformation of the Copper Industry".

Setting industry benchmarks: The Bank's green finance initiatives have garnered multiple accolades, significantly enhancing brand influence.





| Risk management

The Bank has established a comprehensive ESG risk management system. The Risk Management Committee under the Board of Directors is responsible for approving and overseeing ESG risk management policies, incorporating climate risk into the overall risk management framework. The Bank strengthens collaboration with government departments and industry associations, jointly conducting training and exchanges with internal and external experts to enhance ESG risk identification and management capabilities.

| Indicators and objectives

The Bank has actively responded to China's "Dual Carbon" strategy by aligning with Jiangxi Province's "1269" Action Plan for Modernizing Key Manufacturing Industry Chains. We have issued specialized green finance guidelines and established green and low-carbon investment and financing as medium-to-long-term development objectives. Through expanding green credit allocations, utilizing carbon reduction support instruments, and innovating transformational financial products, we provide targeted support for low-carbon transitions in high-carbon industries while deepening international cooperation and exchanges.

The Bank continuously monitors and discloses key climate-related performance indicators, actively showcasing its progress in green finance and low-carbon operations. Detailed carbon emission data and resource/energy consumption metrics are provided in the "Green and Low-Carbon Operations-Resource Utilization Management" subsection of this chapter.

Green Finance

Bank of Jiujiang has integrated green and low-carbon principles into its development strategy and operational management processes, continuously refining its policy framework for green finance and transition finance. The Bank has innovatively launched distinctive products such as "Carbon Efficiency Loans", "Digital Carbon Financing" and "Copper Transition Loans" to channel financial resources toward targeted support for industrial decarbonization and structural upgrades.

Recognized for its contributions, Bank of Jiujiang has consecutively received honors including the "Green Finance Development Contribution Award" and "Green Finance Specialized Institution Award", and was selected as an "Advanced Collective in Financial Sector Responsibility and Innovation" at the provincial level.



On January 20, 2025, "Jiangxi Daily" featured a full-page article on Bank of Jiujiang's distinctive ESG management system.

Green financial system

Guided by the vision of 'becoming a key driver of local green and low-carbon development', the Bank continuously advances multidimensional collaborative innovation in green finance, enhances the quality and efficiency of green financial services, and promotes sustainable development.

Establishing green financial management system

The Bank has established a top-down management structure and pioneered the creation of Jiangxi Province's first Green Finance Division at the Head Office level in 2017.

Board of Directors

Elevate green development to a strategic priority and drive the Bank-wide advancement of green finance through high-level initiatives.

Green Finance Division

Provide support and guidance, and coordinate the promotion of green finance initiatives across all business lines and branches.

Functional Departments

Support the promotion of green finance development.

Branches

Establish dedicated green finance positions to provide comprehensive and high-quality green financial services, and promote green finance development through coordinated efforts at all levels.

Strengthening innovation in green finance systems

The Bank has established a series of regulatory frameworks including the "Bank of Jiujiang Green Finance Business Marketing Guidelines", "Jiangxi Province '1269' Action Plan – Green Finance Business Guidelines", "Bank of Jiujiang Green Credit Management Measures", and "Bank of Jiujiang Green Credit Management Implementation Rules". These initiatives integrate green finance into strategic planning, define the Bank's market positioning as a "green finance bank", incorporate green credit targets into comprehensive performance evaluations, and implement corresponding incentive policies. During the reporting period, the Bank successfully launched an intelligent green loan identification system incorporating OCR recognition and large-scale modeling technologies. The system automatically identifies loan purposes and provides categorized recommendations for green financing solutions.

Expanding the green financial product portfolio

In terms of green financial product innovation, the Bank consistently centers on market demand and continuously innovates green financial products and service models. It launched Jiangxi's first carbon emission right pledge financing business and green carbon-linked loan business, helping enterprises advance green and low-carbon transition and injecting new vitality into the development of green finance.

Green credit

The Bank integrates green sustainability principles with credit operations, continuously developing products and services aligned with carbon peaking and carbon neutrality goals. We have formulated and updated key documents including the Green Credit Management Measures, Green Credit Implementation Guidelines, and 2025 Green Credit Policy, establishing clear criteria for green credit certification, statistical methodologies, operational workflows, and risk management requirements.

As of the reporting period's end, the Bank's total green loan balance reached RMB 45.605 billion, up RMB 7.117 billion from the previous year-end, representing a growth rate of 18.49%.



【Balance of green credit of the bank】

Class	2024	2025
Green Credit Balance (RMB Billion)	38.488	45.605

The Bank has strengthened business expansion in its core industries and explored innovative financial products, providing robust support for carbon reduction, decarbonization, low-carbon initiatives, and carbon sequestration sectors. It has launched an innovative low-carbon product portfolio including "Guang fu Loan", "Digital Carbon Financing", "Carbon Efficiency Loan", and "Copper Transition Loan". The Bank strictly prohibits green loan approvals to enterprises violating environmental protection regulations, focusing instead on green industries to steadily increase the proportion of green credit business.

CASE “Guangfu Loan” boosts the development of clean energy



Closely focusing on the construction demands of industrial and commercial distributed photovoltaic projects, the Bank leverages its edge as the first corporate banking institution in the province to join the Jiangxi New Energy Industry Association. By studying industrial policies and market capacity, it has launched the “Guangfu Loan” product, covering all links including project design, construction, equipment procurement and installation, providing strong financial support for the development of distributed photovoltaic power stations. The Bank continues to deepen government-bank-enterprise collaboration, supporting the launch of distributed photovoltaic projects in Jiujiang, Shangrao, Ganzhou, Pingxiang, Yichun, Nanchang and other cities, and facilitating the optimization of regional energy structure.

CASE Precisely bolstering green economy for waste plastic recycling



The Ganzhou Branch of the Bank granted a comprehensive credit line of RMB 50 million to a renewable resources company for its “Annual 100,000-Ton Plastic Recycling Project”. By establishing an ecological closed-loop system encompassing “resources → products → consumption → recycled materials”, the project converts waste plastics into high-value recycled materials. The Bank formed a dedicated financial task force to develop customized financing solutions, supporting equipment upgrades and production capacity expansion. Upon full operation, the project is projected to reduce annual tree deforestation by 1.8 million trees, save 300,000 tons of crude oil, and cut carbon emissions by 200,000 tons.



CASE Activate “Green Inventory”, empower circular economy with finance



A green manufacturing pioneer in Lichuan County has transformed discarded PET plastic bottles into recycled resources. The Bank innovatively introduced a “shuangcang” financing solution, using both waste PET bottles as raw materials and polyester bottle flakes as finished products as joint collateral. By engaging third-party institutions for on-site supervision, verifying inventory value, and setting collateral ratios, the company secured a RMB30 million loan through a green channel. This model revitalizes inventory, ensures production continuity, and establishes a new benchmark for financing solutions tailored to light-asset green enterprises.

Green bond

The Bank positions green bonds as a core instrument to support the "dual carbon" strategy and regional green transition. In compliance with GBP regulations and domestic regulatory requirements, it has established mechanisms for project screening, closed-loop fund management, and third-party certification to ensure precise allocation of funds to key sectors such as clean energy and ecological restoration. Going forward, the Bank will continue innovating green bond products, expanding issuance channels, and further supporting the green transformation of the real economy.

CASE

Successful issuance of green financial bonds for 2025

In July 2025, the Bank successfully issued RMB 4 billion in green financial bonds in the national interbank bond market. The raised funds will be precisely allocated to sectors such as energy conservation and environmental protection, clean energy, ecological environment, and green infrastructure upgrades, contributing to the high-quality green and low-carbon development of the Yangtze River Economic Belt.



Green note

The Bank regards green bills as a key tool for supporting green transformation, innovatively launching the "Jiuyin Green Bill Financing" service and establishing specialized management measures to ensure precise capital allocation to industries such as energy conservation, environmental protection, and clean energy. Through standardized and scaled applications, it guides commercial and banking credit to support green industrial chains, thereby broadening financing channels for small and medium-sized green enterprises.



Transition Finance

The Bank has actively participated in Jiangxi Province's pilot program for transformational finance, issuing the "Bank of Jiujiang Action Plan for Comprehensive Transformational Finance Business Development" and the "2025 Bank of Jiujiang Carbon Emission Reduction Support Tool Special Marketing Campaign". Addressing challenges in low-carbon transitions for traditional agriculture and industry, it has innovated financial products, streamlined processes and prioritized project reserves to drive carbon reduction initiatives. Multiple innovative practices have been established in key sectors such as copper industry and agriculture, with selected cases recognized as provincial-level benchmarks. By the end of the reporting period, the Bank had successfully implemented carbon reduction loans across six prefecture-level cities—Nanchang, Jiujiang, Shangrao, Pingxiang, Ganzhou, and Xinyu—delivering cumulative loans totaling RMB 419 million and achieving annual emission reductions equivalent to 84,800 tons of CO₂.



Issued carbon emission reduction loans total RMB

419 million

driving an annual emission reduction of

84,800 tons of CO₂ equivalent

Industrial transition

Jiujiang City. By linking loan interest rates to comprehensive carbon emission performance, these initiatives guide enterprises toward energy conservation and carbon reduction, while providing targeted support for low-carbon transformation in high-carbon industries including copper, electrical porcelain, and chemical sectors.

Carbon Efficiency Loan

The Bank has innovatively launched a sustainability-linked financial product, the "Carbon Efficiency Loan", in Hukou County, Jiujiang City. This product ties loan interest rates to corporate carbon emission performance and adjusts rates periodically based on actual conditions to guide enterprises in implementing energy conservation and carbon reduction requirements.

Digital Carbon Financing

To promote the green and low-carbon development of electrical porcelain in Luxi County, Pingxiang City, the Bank has innovated a dedicated "Digital Carbon Financing" product, linking loan pricing to borrowers' comprehensive carbon emission performance. Through policy guidance and incentives, this initiative aims to encourage electrical porcelain enterprises to adopt energy-saving and consumption-reduction measures.

Copper Transition Loan

In adherence to the national green and low-carbon strategy, the Bank takes part in the pilot of copper industry transition finance standards. It launches the Copper Transition Loan for Yingtan's copper enterprises, tying loan pricing to corporate carbon performance, bolstering private manufacturing and driving the green low-carbon transformation of the provincial copper industry.

Agricultural transformation

The Bank has established a specialized team for agricultural transformation finance, optimized financial service models for agricultural transition, and strengthened end-to-end management of agricultural transformation loans. Through precision-targeted transformation finance, we have facilitated the greening and intelligent upgrading of traditional agriculture, supported low-carbon agricultural transformation, and promoted the development of agricultural transformation finance in our province. During the reporting period, the Bank successfully implemented its first livestock industry transformation finance project.

CASE

First financial transition for livestock industry transformation



The Bank extended a RMB 3 million agricultural transformation special loan to a leading black goat farming enterprise in a village, marking the first implementation of financial services for livestock industry transition. Adopting an integrated model combining raised-bed farming, underground fermentation systems, and smart ventilation technology, the enterprise produces approximately 1,568 tons of organic fertilizer annually while achieving 60% reductions in labor costs, 95% decreases in machinery expenses, and 90% cuts in medication usage. The loan funds specifically support its green circular economy development in farming and breeding, with annual training programs benefiting 500 farmers and creating income opportunities for over 100 cooperative households.

This loan strictly adheres to the "Comprehensive Emission Reduction of Livestock and Poultry Manure" standard outlined in the "Catalogue of Transformation Finance Supporting Economic Activities (Agriculture) (Trial Draft)". The Bank established a dedicated service team to develop customized transformation finance solutions for enterprises, incorporating their carbon reduction potential and agricultural engagement effectiveness into credit assessment criteria. The project was further supported by the PBOC's agricultural relending program.



Ecological Finance

The Bank has actively implemented the "Three-Year Action Plan for Financial Support of High-Quality Development in the Yangtze River Economic Belt" issued by the Jiujiang Municipal Government, establishing "ecological finance" as a core pillar of our green finance strategy. Through systematic financial innovation and resource allocation, we are committed to serving the national ecological civilization construction.



Realization of ecological product value

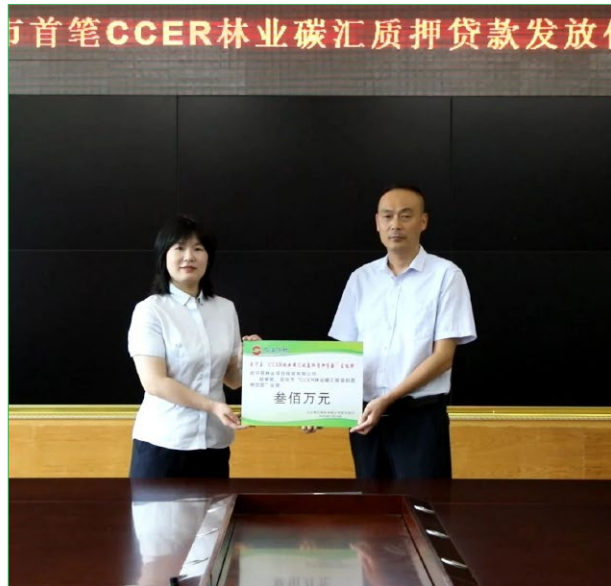
The Bank will support the realization of ecological product value and establish a comprehensive financial support system, aiming to transform ecological advantages into sustainable economic momentum. During the reporting period, the Bank actively explored environmental equity financing models such as emission rights and carbon sink revenue rights to facilitate the effective conversion of ecological value.

CASE

First CCER forestry carbon sink revenue rights pledge loan for innovation implementation



The Bank granted a RMB 3 million green loan to a forestry company in Wuning, pledged against the income right of CCER forest carbon sinks, marking the first CCER forest carbon sink income right pledged loan in Jiujiang. This innovative solution effectively addresses the financing challenge of forestry operators who possess resources but lack collateral, converting 20,800 mu (approximately 1,380 hectares) of afforestation projects into 127,400 tons of projected carbon emissions reductions over 20 years as tradable assets. The loan funds will be exclusively allocated to expand industrial operations and enhance forest quality, with an estimated carbon sink revenue of RMB13 million, creating a virtuous cycle of "financing through forestry and sustaining forests with capital".



CASE

Jiujiang City's first pollution discharge right mortgage loan



The Bank innovated an environmental equity collateral financing model, providing a credit line of RMB 4 million to a papermaking industry company. This transaction leveraged Jiujiang City's "Pilot Program for Emission Rights Reserve Trading", utilizing the company's emission rights as collateral to effectively activate its environmental assets.

CASE

Activation of bamboo forest green assets through "bamboo tickets" pledge

Anfu Branch granted a tentative credit line of RMB 400,000 to an economic cooperative with bamboo bills as pledge. Anfu County boasts 450,000 mu (approximately 30,000 hectares) of bamboo forests and 58.46 million standing bamboo poles. This innovative model transforms bamboo forest resource revenue rights into financing capital, establishing a pathway for converting ecological product value. It represents a groundbreaking practice in green finance supporting bamboo industry development and rural revitalization.



CASE

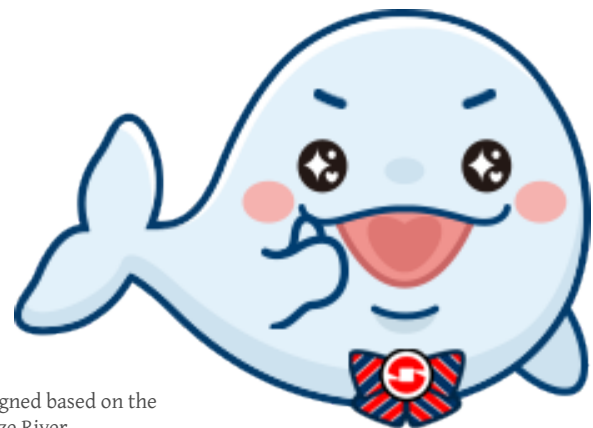
Ji 'an Branch successfully secures city's first wetland operating revenue rights pledge loan

The Ji 'an Branch successfully issued the city's first "Wetland Management Revenue Rights Pledge Loan" of RMB 300,000, supporting a company in Wan 'an County to conduct ecological aquaculture of filter-feeding fish by leveraging 145,800 mu (approximately 2,300 hectares) of high-quality wetland resources. Using the city's inaugural Wetland Management Revenue Rights Certificate as collateral, the Bank transformed the ecological value of the wetlands into finactable assets, completing credit approval within a week to effectively address the funding challenges associated with ecological aquaculture projects characterized by high investment costs and extended cycles.



Bio-diversity protection

The Bank actively explores the "Biodiversity+" financial model, linking credit support to the effectiveness of ecological restoration efforts, and directing funds precisely toward ecological restoration projects such as wetlands and water bodies. By channeling financial resources into key areas of biodiversity conservation, the Bank contributes to strengthening ecological security barriers and promoting harmonious coexistence between humans and nature.



The animated IP character "Xiao Jiu" of Bank of Jiujiang, designed based on the endangered Yangtze finless porpoise species along the Yangtze River



CASE

A new model of "forest-pharmaceutical symbiosis"



Shangrao Branch granted a RMB100 million credit line to a company in Yugan County, specifically supporting the "Understory Herbal Planting" project in the Poyang Lake Ecological Economic Zone. The project adheres to the standards outlined in the *Biodiversity Finance Catalog (Trial Draft)*, preserving existing vegetation while utilizing tree shade and shrub moisture retention to develop a "forest-herb symbiosis" ecological industry, achieving soil conservation, nutrient retention, and a virtuous cycle. The project strengthens regional vegetation and enriches habitats, with projected annual income increases of RMB2,000-3,500 per mu for surrounding farmers, successfully integrating ecological conservation, rural revitalization, and biodiversity finance.

Enhancing Green Capabilities

By intensifying green finance promotion efforts, continuously strengthening green finance exchanges and interactions with various stakeholders, and actively conducting green finance research, the Bank is steadily enhancing its green finance influence to contribute more effectively to sustainable socio-economic development.



Green finance outreach and communication

The Bank has established an integrated green finance communication and collaboration system that connects internal operations with external engagement. Internally, it promotes green strategies through platform-based training programs and Party-building initiatives. Externally, it creates multi-tiered exchange platforms, participates in government-enterprise partnerships, adopts internationally advanced concepts, and enhances regional and global influence. Leveraging its official website and new media platforms, the Bank showcases innovative products, exemplary cases, and accolades to continuously strengthen its "Green Finance Bank" brand and foster a supportive development ecosystem.

During the reporting period, Bank of Jiujiang actively participated in several green finance exchange seminars:

- In January 2025, the Bank was invited to the press conference on "Financial Support for High-quality Economic Development of Jiangxi" co-hosted by the Jiangxi Provincial Government Information Office and the People's Bank of China Jiangxi Branch, and shared its practical achievements in green finance.
- In March 2025, the Bank attended the policy interpretation press conference on the Interim Measures for Deepening the Pilot Trading of Emission Right Reserves in Jiujiang jointly held by Jiujiang Municipal Government Information Office and the Municipal Ecology and Environment Bureau, and delivered a keynote speech.
- In March 2025, as the sole financial institution, the Bank undertook the Seminar on Integrated Development of "New Energy + Energy Storage" Industry in Jiangxi and delivered a thematic presentation.
- In May 2025, the Bank participated in the Jiujiang Energy Conservation Campaign & Energy Service Supply-Demand Matching Fair, and promoted its green financial products and services.
- In July 2025, the Bank was invited to the 2025 International Conference on Zero-carbon Urban-Rural Development and Zero-carbon Buildings & Technical Equipment Expo, and shared its practical experience.
- In September 2025, the Bank attended the Provincial Promotion Fair for New Wall Materials and Building Thermal Insulation Materials and delivered a special report.
- In October 2025, the Bank participated in the Jiangxi Green Manufacturing Service Tour & Green Technology Promotion Event, and provided tailored green financial solutions.

Green finance research

Guided by a research-driven approach, the Bank leverages its Green Finance Division to collaborate with the Research Bureau of the PBOC, universities, the International Finance Corporation (IFC), and industry associations. We have participated in sustainable finance initiatives such as the central bank's "Implementation of Transformation Planning Elements in Developing Countries". Specialized research has been conducted in cutting-edge areas including carbon accounting for investment and financing (PCAF), biodiversity finance, and ecological product valuation, yielding operational guidelines and policy recommendations. During the reporting period, as the sole banking institution involved in the National Financing Guarantee Fund project "Innovative Practices of Government Financing Guarantees in Green Finance", we provided intellectual support for green finance development.

CASE

Comprehensive ecological environment protection management project achieves outstanding results

The research achievement "Comprehensive Environmental Protection Management Service Application Centered on Pollutant Discharge Permit System", in which the Bank played a key role, was awarded the "First Prize in Financial Services Category" at the 2025 Jiangxi Provincial Final of the "Data Elements ×" Competition, organized under the guidance of the National Data Bureau and Jiangxi Provincial People's Government. This project achieves deep integration between ecological environment data and green finance practices, establishing a data application system centered on the pollutant discharge permit system.



Green finance talent training

The Bank positions professional expertise as the core driver for high-quality green finance development, enhancing employees' competencies in green standard identification, ESG risk management, and environmental benefit assessment through a combination of online and offline training programs, expert lectures, and international seminars.

During the reporting period, the Bank's "Carbon Accounting Case Study for Clients and Investment/Financing Portfolios" and "Innovation Case in Green Financial Products and Services" were both awarded the "Outstanding Case Award" at the "Greater Bay Area Green Finance Skills Competition", making us the only city commercial bank to have two cases selected. In the Jiangxi Provincial Financial System Business Competition, we secured the first prize in the individual category of the "Five Priorities Statistical Competition" and achieved second place in the team category alongside an individual first prize in the "Green Financial Business Competency Competition".

中国金融工会全国委员会办公室文件

金工办发〔2025〕20号

关于“粤港澳大湾区绿色金融技能大赛” 获奖单位及个人的通报

各参赛机构：

近年来，中国金融工会组织引领金融系统各级工会坚持以习近平新时代中国特色社会主义思想为指导，全面贯彻落实党的二十大和二十届二中、三中全会精神，深入学习贯彻中央经济工作会议、中央金融工作会议精神，在国家金融监督管理总局党委和全国总工会的正确领导下，结合金融系统实际，开展了“粤港澳大湾区绿色金融技能大赛”活动，以此探索建立绿色金融技能竞赛长效机制，推进绿色金融实践创新，构建适应绿色发展的金融新格局。

活动自今年7月启动以来，得到了大湾区银行、证券、保险等各类金融机构的积极响应与热情参与，动员共计70支团队，456名一线职工报名参加。此次大赛是我国绿色金融领域首次面向金融机构职工开展的系统化、专业化的技能

Award announcement of the "guangdong-hong kong-macao greater bay area green finance skills competition"

中国人民银行江西省分行办公室

中国人民银行江西省分行办公室 关于江西省金融系统“精研五篇大文章 竞展统计新作为”业务竞赛结果的通报

人民银行省内各市分行，国家开发银行江西省分行，各政策性银行江西省分行，各国有商业银行江西省分行，各股份制商业银行南昌分行，中国邮政储蓄银行江西省分行，江西农商银行，北京银行南昌分行，江西银行、九江银行、赣州银行、上饶银行，南昌辖内各农村商业银行、村镇银行，各外资银行南昌分行，江西裕民银行，南昌辖内各财务公司、信托投资公司，江西金融租赁股份有限公司：

根据《江西省金融系统“精研五篇大文章 竞展统计新作为”业务竞赛活动方案》（赣银办发〔2025〕72号）安排，人民银行江西省分行举办了江西省金融系统“精研五篇大文章 竞展统计新作为”业务竞赛。金融统计业务竞赛方面，全省金融系统209家单位的1469人次经过初赛、现场决赛两个阶段的激烈角逐，人民银行鹰潭市分行等6家单位获得了人民银行系统团体

Award announcement for the 'five major articles in-depth research and innovative statistical performance exhibition' business competition in jiangxi province financial system

Green and Low-carbon Operations

Positioned at a new stage of development, the Bank regards green and low-carbon operations as both an intrinsic requirement and a key pathway to drive high-quality growth. By refining long-term mechanisms, fostering sustainable practices, optimizing resource allocation, and enhancing emission control measures, we aim to boost the Bank's low-carbon operational efficiency and sustainable development resilience. We actively integrate green development concepts into strategic decisions, embed them across business operations, and translate them into concrete actions, thereby continuously demonstrating the mission commitment and contemporary value of financial institutions.



Green operation management

In strict compliance with "Environmental Protection Law of the People's Republic of China" and "Energy Conservation Law of the People's Republic of China", Bank of Jiujiang has formulated "Green Office Management Measures (Trial)" and "Infrastructure Management Measures" to comprehensively implement energy-saving and consumption-reduction optimization measures. Through enhanced supervision, regular implementation reviews, and active engagement of all employees in daily operations to practice electricity/water/-paper conservation while strictly controlling waste generation, the Bank integrates energy efficiency requirements into every operational process. This approach fosters a culture of diligence, thrift, and sustainable management practices, significantly improving resource utilization efficiency and minimizing environmental impacts from operations.

Energy conservation and consumption optimization measures

Save electricity



Administrative area

- After work, individuals are responsible for turning off office equipment such as computers, printers, and scanners. If remote work is required due to special circumstances, the computer display must be turned off.
- After working hours, all institutions shall gradually turn off equipment such as air conditioning and lighting based on personnel departure times and areas, strictly limiting usage to necessary ranges. Upon final departure, all office equipment, including air conditioning and lighting, must be completely deactivated.
- After using the meeting room, all staff should immediately turn off the meeting equipment, air conditioning, and lighting.



Business outlet

- After closing, all business outlets must disconnect the power supply to non-essential equipment (excluding automated teller machines) and simultaneously turn off non-essential devices such as air conditioning, water dispensers, and lighting fixtures in the lobby.
- The opening hours for storefront light boxes and rooftop advertisements at institutions within Jiangxi Province are 19:30–24:00 (summer time) or 18:00–24:00 (winter time) nightly. Institutions outside the province may adjust operating hours based on local residents' daily routines and must notify the Head Office Security Department in advance.

Water saving

- Under the premise of ensuring operational continuity, water-saving labels are posted and water-saving equipment is installed to guide employees in developing water conservation habits.
- Strengthen regular inspection and maintenance of water use facilities, and strictly implement demand-based water withdrawal and utilization.

Go easy on the paper

- We will advance paperless office practices and digital transformation of business operations by establishing a seal monitoring center and electronic signature system, achieving electronic seal management and online business signing.
- Establish a comprehensive archive management system for the entire bank, advance the 'Three Enhancements' initiative for standardization, normalization, and digitization in archive management, and support various online paperless services.
- Advocate rational paper use, implement double-sided printing, and prioritize the use of the reverse side of waste paper.

Standardized waste disposal

- Maintain long-term cooperation with professional waste disposal enterprises to conduct daily collection and transportation of domestic waste, followed by completion of harmless treatment processes.
- Electronic waste office supplies undergo demagnetization first, followed by centralized pricing and recycling by designated companies to minimize resource waste.
- Implement classified disposal of construction waste in renovation projects, with reusable building materials prioritized for reuse in subsequent renovations.

CASE

Implementing frugality in bank operations through multi-pronged measures



The Bank implemented targeted cost-efficiency initiatives, reducing energy consumption and optimizing canteen procurement to lower food expenses, while leveraging strategic partnerships to optimize travel costs and overhauling low-value consumable procurement. Concurrently, infrastructure governance was enhanced through the release of "Branch Renovation Standardization Plan (2026)" and "Renovation Materials Price List", strengthening project quality alongside rigorous cost controls. These multi-pronged measures optimized resource allocation and established a benchmark for precise operational management. Upholding a commitment to prudent operations, the Bank embedded a culture of diligence and sustainability across the organization.

Advocating green living

The Bank actively promotes green and low-carbon lifestyles, fostering sustainable development awareness among both customers and employees. Leveraging credit card benefits for eco-friendly travel, we encourage the public to prioritize public transportation like buses and subways to reduce carbon emissions. We also regularly organize environmental initiatives such as tree planting and waste cleanup campaigns, integrating ecological principles into daily routines. By inspiring employees and customers to embrace small yet meaningful actions, we collectively cultivate a green, healthy, and sustainable lifestyle, working together to build a harmonious home where humans and nature thrive in harmony.

CASE Credit card green travel campaign

The Bank has innovatively launched a green travel campaign for credit cards, offering practical incentives such as "50% off bus and subway fares" and "50% travel discounts" to encourage customers to prioritize public transportation, promote reduced private car usage, and actively adopt low-carbon lifestyles. This initiative aims to foster civilized and environmentally friendly travel habits.



CASE "Planting this verdant greenery" tree planting and green protection campaign

In March 2025, the Communist Youth League Committee of Bank of Jiujiang's Pingxiang Branch actively responded to the call from the Youth League Working Committee, organizing members and young volunteers to participate in the "Youth Volunteer Forest" tree-planting initiative. Over 60 desert sand trees were successfully planted during the event. This activity further strengthened young employees' ecological conservation awareness, effectively promoting the civilized trend of "loving greenery, planting greenery, and protecting greenery" throughout the Bank. Through concrete actions, Bank of Jiujiang demonstrated its commitment as a steadfast practitioner of green finance.



Resource utilization management

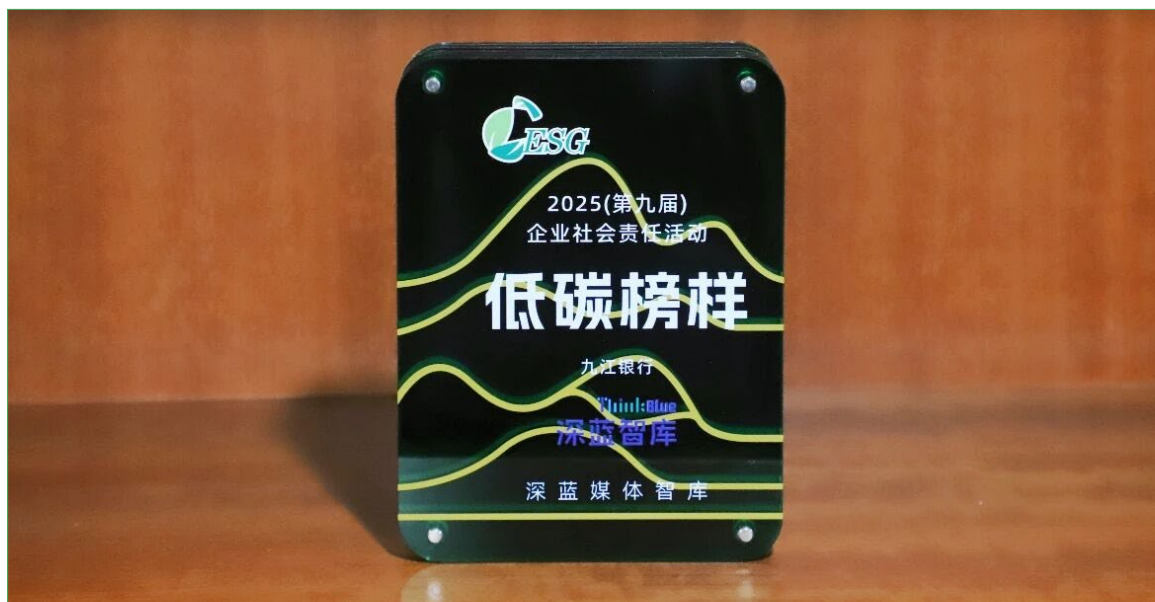
As a pioneer in green finance development in Jiangxi Province, the Bank has consistently embraced sustainable development principles. We continuously strengthen energy management, optimize energy consumption structures, and implement energy-saving measures. Simultaneously, we conduct comprehensive carbon emission audits and dynamically align with industry accounting standards to lay a solid foundation for the Bank's green and low-carbon transition. Committed to building "Jiangxi's Green Finance Bank", we are fully dedicated to supporting the realization of carbon peaking and carbon neutrality goals.

CASE

"2025 Corporate social responsibility low-carbon role model"



In December 2025, the Bank was honored with the "2025 Corporate Social Responsibility Low-Carbon Model" title for its systematic practices and outstanding achievements in green finance and low-carbon transition. This recognition highlights the industry's high esteem for the Bank's innovations in green finance and low-carbon development, further demonstrating our commitment as a pioneer in Jiangxi's green finance sector and reinforcing our brand image.



Energy and resource consumption

The Bank has been continuously optimizing energy consumption structures through comprehensive monitoring and statistical analysis of major energy sources including water, electricity, gasoline, diesel, and natural gas. By implementing specialized energy conservation measures, we have steadily improved resource utilization efficiency while prioritizing the procurement of new energy vehicles to reduce environmental impact in operations. All operational waste is rigorously managed through strict classification, precise measurement, and compliant disposal protocols: harmless materials like office paper and kitchen waste are handled under standardized procedures, while hazardous items such as discarded electronics are processed by certified professional agencies to ensure end-to-end safety, environmental compliance, and traceability. These initiatives demonstrate our systematic approach and commitment to energy resource management.

【Energy resource consumption statistics table】

Class	Unit	2025
Direct energy consumption		
Natural gas	cubic meter	59,014.10
Liquefied petroleum gas	kilogram	2,566.00
Gasoline	litre	68,676.42
Indirect energy consumption		
External power purchase	kWh	11,838,698.85
Consumption intensity of externally purchased electricity	kWh/person	1,955.19
Resource consumption		
Water consumption	ton	65,983.74
Water intensity	ton/person	10.90
Office paper consumption	pcs	14,279,388
Office paper consumption	ton	62.34
Office Paper Intensity	ton/person	0.01

【Operating activity waste statistics table】

Class	Unit	2025
Computer	unit	543
Indicator	unit	99
Printer	unit	254
Self-service ATM	unit	77
Self-service terminal	unit	90
Other electronic devices	unit	311

Green house gas emission

In alignment with China's national "dual carbon" strategic goals, the Bank has proactively conducted independent greenhouse gas emission surveys. Simultaneously, we closely monitor policy updates on carbon accounting standards within our industry, continuously enhancing the accuracy and completeness of emission statistics. By developing scientifically sound and actionable emission reduction pathways, we are driving carbon mitigation efforts to deeper levels, thereby providing robust support for achieving green and low-carbon transformation.

During the reporting period, the Bank's total greenhouse gas emissions (covering Scope 1, Scope 2, and Scope 3) amounted to approximately 7,242.12 tons of CO₂ equivalent, with Scope 1 emissions at 284.38 tons, Scope 2 emissions at 6,281.61 tons, and Scope 3 emissions at 676.13 tons. The greenhouse gas emission intensity was calculated as 1.20 tons of CO₂ equivalent per capita.

【Greenhouse gas emission statistics table】

Class	Unit	2025
Nitrogen oxide emissions 1	kilogram	779.69
Sulfur oxide emissions 1	kilogram	1.01
Particulate matter emissions 1	kilogram	74.66
Carbon dioxide emission equivalent (Range 1) 2	ton	284.38
Carbon dioxide emission equivalent (Scope 2) 2	ton	6,281.61
Carbon dioxide emission equivalent (Scope 3) 3	ton	676.13
Total carbon dioxide emission equivalent	ton	7,242.12
Carbon dioxide emission intensity	tons/person	1.20

1. Refer to the "Reporting Guidance on Environmental KPIs" issued by the Hong Kong Stock Exchange on May 28, 2021;

2. Refer to the "Announcement on the Release of 2023 Power Carbon Dioxide Emission Factors" issued by China's Ministry of Ecology and Environment and the National Bureau of Statistics on 31 December 2025;

3. Scope 3 emissions are calculated based on carbon emissions generated from business travel transportation modes such as aircraft, high-speed rail, and automobiles, as well as accommodation expenses incurred during business trips.

Part Four

SOCIAL

The Bank has consistently integrated social responsibility into its development strategy, establishing a multi-dimensional accountability framework centered on customer service, employee welfare, collaborative partnerships, and social initiatives. Through sustained efforts and remarkable achievements in social responsibility, we have been honored with titles such as "2024 Jiangxi Social Responsibility (Leading) Enterprise" and "2025 Social Responsibility Pioneer Bank", demonstrating widespread recognition of us across various sectors.



Honors of "2024 Jiangxi social responsibility (leading) enterprises and entrepreneurs"



Honors of "social responsibility pioneer bank" and "regional service leading bank"

Protecting Customer Rights

Protecting customer rights is not only a core manifestation of social responsibility fulfillment but also a lifeline for maintaining bank credibility and ensuring stable business development. The Bank consistently adheres to the business philosophy of "Customer First, Service Excellence", strictly aligning with regulatory requirements to comprehensively safeguard customers' legitimate rights. We continuously optimize complaint resolution mechanisms to enhance response speed and solution quality, while establishing a regular financial literacy education system to empower customers with self-protection capabilities. Committed to fostering a fair, transparent, and trustworthy financial service ecosystem, we actively practice our service ethos through concrete actions, safeguard customer trust, and support high-quality development.



I Consumer rights protection

The Bank has thoroughly implemented the directives from the Central Financial Work Conference and financial regulatory requirements. By leveraging institutional frameworks such as the "Bank of Jiujiang Consumer Rights Protection Management Measures" and "Bank of Jiujiang Consumer Complaint Management Measures", we have established a robust institutional foundation centered on protecting eight key consumer rights. In organizational support, we established a Consumer Rights Protection Committee that holds regular meetings to address rectification issues and integrate consumer protection requirements into business processes. For capacity building, we continuously enhance staff expertise and service awareness through regular training programs and emergency drills. Additionally, our efficient risk response mechanism has successfully mitigated multiple risks and recovered customer losses, ensuring timely protection of consumer rights across all business operations. These efforts demonstrate our commitment to the people-centered financial service philosophy through concrete actions.

【Protecting eight key rights of financial consumers through concrete actions】



Right to be informed

Bank of Jiujiang consistently employs clear and accessible language in product promotions and service agreements, ensuring timely, truthful, accurate, and comprehensive information disclosure to consumers while providing thorough risk disclosures. For instance, it publishes service price lists on its official website and at branch offices, and includes risk warnings in wealth management contracts.

Right to independent choice

When providing financial products and services to consumers, Bank of Jiujiang fully respects their preferences, allowing customers to independently choose whether to purchase products or accept services. The Bank only activates relevant permissions or offers services after clear notifications and customer confirmation. Dedicated sales zones are established with "dual recording" systems, employing standardized procedures to assist consumers in selecting suitable products and services.

Right to fair transaction

Bank of Jiujiang adheres to equal treatment for every consumer, providing products and services tailored to consumers' actual circumstances and needs on the basis of fairness and justice. A signing reminder is displayed on the first page of standard contracts, informing consumers that they may promptly consult the Bank for inquiries regarding the contract terms.

Right to property security

Bank of Jiujiang has continuously increased resource investment to ensure consumer asset security through practical measures; established an anti-fraud monitoring and early warning information platform to identify and block transfer transactions related to telecom fraud, safeguarding customer funds; and participated in deposit insurance programs to provide insurance coverage for consumers' deposits within the Bank.

Right to legal redress

Bank of Jiujiang has established smooth and diversified channels for collecting consumer opinions and suggestions, fully listening to consumer feedback and addressing their legitimate and reasonable requests. The Bank has implemented a processing mechanism for consumer opinions and suggestions characterized by "dual-line handling, diversified resolution, and source governance".

Right to education

Bank of Jiujiang firmly fulfills its role as a leading force in financial knowledge education and publicity, conducting various financial literacy campaigns to enhance consumers' financial security awareness and risk prevention capabilities. It utilizes its business outlets and inclusive financial service stations to disseminate financial knowledge to the general public.

Right to respect

Bank of Jiujiang adheres to its corporate philosophy of "Respect, Care, and Sharin", fully respecting consumers' personal dignity and cultural traditions. While providing high-quality financial services to customers of diverse genders, ages, ethnicities, and nationalities, the Bank prioritizes support for vulnerable groups. It has launched a dedicated Care Edition mobile banking app featuring enlarged text display, AI-powered voice assistance, and personalized account manager services to facilitate online transactions for senior clients.

Right to information security

Bank of Jiujiang adheres to the principles of legality, propriety, necessity, and integrity in handling consumer personal information. It has established a personal financial information protection mechanism and employs various technical measures to safeguard consumer data security. In terms of technical safeguards, the Bank deploys comprehensive security tools to achieve multi-layered protection across endpoints, networks, and systems. Additionally, it implements a data anonymization system to anonymize all development and testing data, effectively preventing information leaks.

Strengthen the accountability chain

The Bank has established a comprehensive organizational framework for consumer rights protection, providing solid safeguards for consumer protection initiatives. As the highest decision-making body, the Board of Directors bears ultimate responsibility for consumer protection efforts, tasked with formulating strategies, policies, and objectives. The Consumer Rights Protection Committee under the Board oversees the deliberation and supervision to ensure strategic implementation. The Head Office's Legal and Compliance Department serves as the lead agency for consumer rights protection, coordinating and guiding consumer protection efforts across all bank branches. Each branch has established a Consumer Protection Task Force with clearly defined responsibilities, creating a vertically integrated and horizontally collaborative system where headquarters departments fulfill their respective roles while branches implement specific measures.

Establishing clear working mechanisms

The Bank has continuously enhanced its consumer rights protection framework by revising and refining the "Bank of Jiujiang Consumer Rights Protection Management Measures" to establish a scientific and rigorous consumer protection mechanism. The consumer rights review mechanism has been integrated throughout the product lifecycle, with strict oversight at key stages including design, pricing, marketing, and contract formulation. Leveraging the consumer suitability management system, the Bank implements product risk classification and dynamic management, while conducting customer risk assessments to precisely match supply and demand. Financial technology is employed to enable traceable sales management systems, ensuring transparent sales processes and accountability. Through the cooperative institution listing mechanism, the Bank strictly controls entry and exit criteria, with contractual agreements clearly defining responsibilities regarding information security, data disclosure, and dispute resolution. Additionally, a routine internal audit mechanism for consumer rights protection has been incorporated into annual plans, forming a closed-loop management system that covers source prevention, process control and post-event supervision.

Training and public education

The Bank regards training programs and public awareness campaigns as crucial pillars for enhancing consumer protection initiatives. Through regular implementation of employee training programs and the establishment of a consumer protection examination system, we leverage assessments to drive learning and practical application, comprehensively strengthening staff accountability, complaint resolution efficiency, and customer service standards. We coordinate consumer education efforts by aligning with social hotspots and regulatory priorities, leveraging branch offices as primary platforms to continuously improve consumer protection service zones. This ensures consumer education remains accessible and service-oriented, fostering a harmonious financial consumption environment. During the reporting period, the Bank conducted six specialized consumer rights training sessions and one consumer rights protection specialized examination.



Conducted consumer-rights protection specialized training sessions

6 times

Consumer-rights protection specialized examination

1 time

CASE

Warm-hearted consumer protection to safeguard a better life

To thoroughly implement the people-centered value orientation and advance consumer rights protection efforts, the Bank launched a multi-level consumer awareness campaign under the theme "Protecting Financial Rights, Empowering a Better Life" ahead of International Consumer Rights Day (15 March). Branch offices served as primary platforms, extending outreach to key areas including schools, rural communities, and residential neighborhoods. Through on-site seminars, interactive Q&A sessions, and material distribution, we delivered consumer protection knowledge directly to the public, effectively enhancing financial risk awareness and self-protection capabilities.



Consumer Rights Protection Knowledge Enters Campus



Consumer Rights Protection Knowledge Enters Rural Areas



Consumer Rights Protection Knowledge Enters Communities



Consumer Rights Protection Knowledge Enters Enterprises



Women's Micro Salon Event on Consumer Rights Protection



Consumer Rights Protection Quiz with

Anti-fraud emergency response

To effectively safeguard consumer rights and strengthen financial fraud prevention mechanisms, the Bank has continuously enhanced emergency response capabilities through a three-pronged approach integrating human vigilance, technological safeguards, and collaborative coordination. By conducting regular anti-fraud case studies and scenario simulations, we continuously improve frontline staff's risk identification and on-site response skills. Leveraging intelligent risk control systems for customer rating assessments and transaction limit calculations, we dynamically adjust credit thresholds to reinforce consumer protection through technological solutions. Enhanced police-bank collaboration enables immediate freezing of suspicious transactions and timely interception of illicit funds, creating a robust consumer protection synergy that significantly boosts financial consumers' sense of security and trust. During the reporting period, we successfully intercepted 208 unauthorized account openings, identified and blocked 184 telecom fraud attempts, and effectively prevented fraudulent fund transfers totaling RMB 15.4277 million.



Intercepted abnormal account opening total

208

successfully intercepted fraudulent funds RMB

15.4277 million

identified and blocked telecom fraud

184 cases

CASE

Efficient police-bank collaboration to prevent corporate fraud cases

In November 2025, supported by the police-bank coordination mechanism, Bank of Jiujiang's Pingxiang Branch collaborated seamlessly with the Head Office's Anti-Money Laundering Center. Leveraging sharp risk assessment capabilities and professional emergency response expertise, they successfully thwarted a corporate fraud case involving RMB 800,000 effectively safeguarding client funds and earning high praise from both public security authorities and financial consumers.

萍乡市反信息网络诈骗中心文件

表 扬 信

中国人民银行萍乡市分行、九江银行萍乡分行：

贵行在2025年11月，成功拦截一起涉及金额800,000元的电信诈骗案件，有效保护了客户资金安全，维护了金融稳定。此次行动充分体现了贵行在反电信诈骗方面的高效协作和专业能力。贵行在接到预警信息后，迅速启动应急预案，通过多渠道核实信息，最终成功拦截了诈骗资金。这一成果离不开贵行一线员工的辛勤工作和高度责任感。希望贵行继续保持警惕，进一步加强与公安机关的协作，共同打击电信诈骗犯罪，维护人民群众的财产安全。

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在此，对九江银行萍乡分行以及银行工作人员彭鑫、付欣、何薇、刘莹洁的表现进行表扬，望今后九江银行能继续推进涉诈资金拦截、“断卡”行动，打击涉诈违法犯罪等方面深入沟通合作，持续深化“警银联防联控”，共同筑牢金融安全防线，全力维护我市社会稳定大局，真正维护好、保护好人民的利益，为打造平安萍乡做出新的更大贡献！





Dexing Branch prevented customers from incurring economic losses amounting to RMB285,000.



Ruijin Branch recovered economic losses of RMB150,000 for clients.



Jinggangshan Jiuyin Rural Bank Recovered over RMB100,000 in Client Financial Losses.



Yujiang Branch Assists Police in Solving Cases to Protect Citizens' Financial Security.

I Optimizing complaint management

Guided by the principle of "people-oriented service excellence", the Bank has diligently fulfilled its primary responsibility in complaint resolution. We have intensified self-inspection and corrective actions for consumer protection, along with targeted initiatives to trace and address complaint sources. Focusing on four high-frequency dispute categories—including non-compliant sales practices, irregular loan fee collection, inadequate debt negotiation resolution, and improper account management—we implement comprehensive governance measures to eliminate risks at their root. Concurrently, we established a routine complaint monitoring system to enhance dynamic tracking and in-depth analysis of key complaints. Through precise source tracing and targeted interventions, we significantly improved the foresight and effectiveness of consumer protection efforts. Additionally, through collaboration with Jiujiang Xunyang District People's Court, Jiujiang Bank Association, and Jiujiang Insurance Association, the Bank established specialized workstations that substantially accelerated dispute resolution efficiency, further strengthening safeguards for financial consumers' legitimate rights. During the reporting period, the Bank processed 499 consumer complaints, with a 100% resolution rate.



Processed consumer complaints

499

with resolution rate of

100%

Principles for complaint handling	
 Principle of first inquiry accountability	Adhering to the first inquiry responsibility system, the Bank proactively handles customer complaints and eliminates prevarication and buck-passing.
 Principle of compliance with laws and regulations	Fully consider and respect consumers' reasonable demands, and handle complaints in accordance with laws and regulations in a fair and impartial manner.
 Principle of efficiency and convenience	Emphasize the efficiency and quality of complaint handling, ensuring timely resolution, rapid verification, and time-bound responses.
 Principle of multiple resolution	Deepen the concept of diversification, continuously strengthen external collaboration, and actively employ mediation and arbitration methods to coordinate efforts in addressing customer complaints.
 Principle of addressing both symptoms and root causes	Conduct comprehensive analysis and summarization of complaint handling processes, identify root causes of complaints, establish and improve traceability and rectification mechanisms, implement effective measures for continuous improvement of products, services, and processes, and consistently enhance service quality.
 Principle of information protection	During the complaint handling process, ensure the security of the complainant's personal information and protect state secrets, work secrets, trade secrets, and personal privacy in accordance with the law.
 Principle of complete data preservation	All records and related materials received for complaints shall be preserved intact, archived, and filed for future reference.

CASE

The first successful financial dispute mediation through "Xun Rong E-Jie"

In July 2025, the Bank's workstation successfully mediated its first financial dispute, fully demonstrating the integrated capabilities of "dispute acceptance + industry mediation + judicial confirmation". Compared to traditional processes, this approach reduced processing time by nearly 30 days, minimized customers' need for multiple visits, and achieved same-day case acceptance and resolution. The initiative received high praise from clients, highlighting the Bank's commitment to enhancing financial dispute resolution efficiency and optimizing customer experience.

Financial literacy education

The Bank steadfastly fulfills its role as a leading force in financial literacy education, utilizing the Bailudong Financial Education Demonstration Site as its primary platform. It conducts financial awareness campaigns centered around key themes including "Financial Awareness Month", "2025 Financial Education Week", "Preventing Illegal Fundraising", "Ten-Year Deposit Protection", "Protecting Your Wallet", and "March 15 Consumer Rights Protection Campaign". These initiatives aim to enhance public financial literacy, safety awareness, and risk mitigation capabilities, fostering a healthy and harmonious financial ecosystem.

CASE

The "Ganjin prevention of illegal financial activities service station" safeguards a better life

During the reporting period, the Bank pioneered the establishment of Ganjin prevention of illegal financial activities, collaborating with local public security agencies, judicial authorities, neighborhood communities, and financial volunteers to extend anti-fraud outreach into residents' daily lives. These stations provide services including anti-fraud consultations, case-based risk alerts, document retrieval, and tip-off processing, enabling the public to access authoritative financial knowledge and risk warnings while conducting routine banking transactions. This initiative establishes a "financial safety outpost" right at people's doorsteps.



CASE

Illegal financial activities prevention short video wins multiples honors

The Bank continuously innovates financial education formats and content, establishing sustainable mechanisms for public awareness campaigns against illegal financial activities. Its original short video "Regret Never Gathers" was recognized as an "Outstanding Entry" in the 5th National "Protect Your Wallet, Safeguard Your Happy Family" Short Video Competition and won the Second Prize at Jiangxi Province's Illegal Financial Activities Prevention Short Video Contest. These achievements highlight Bank of Jiujiang's pioneering role and commitment to advancing public financial literacy through innovative approaches.



CASE

2025 Financial Education Publicity Week

In September 2025, the Bank launched the 2025 Financial Education Publicity Week across the whole institution under the theme of "Safeguarding Financial Rights and Interests, Empowering a Better Life". Targeting key groups including the elderly and teenagers, the Bank carried out diversified and popular publicity activities integrated with local cultural characteristics, such as distributing publicity brochures, analyzing typical cases and organizing interactive Q&A sessions. The initiative extensively popularizes financial knowledge, effectively enhances the public's risk prevention awareness and self-protection capability, and has won widespread public recognition.





"Ganchao" hosts lectures on "Preventing Illegal Financial Activities"



Thematic publicity campaign on "financial standards for public benefit and enterprise development".



Engage with the public to promote financial product services.



"Protecting financial security and safeguarding happy family" themed Garden Party.

Enhancing Customer Experience

Amid the digital transformation wave and increasingly diverse customer demands, the Bank has implemented comprehensive strategies to optimize branch services, upgrade online channel functionalities, and strengthen customer service capabilities, deeply integrating customer experience into all operational processes. By continuously advancing financial standardization initiatives and accelerating product/service innovation, we enhance the convenience, security, and compatibility of financial services, effectively boosting financial consumers' sense of fulfillment, satisfaction and security.

CASE

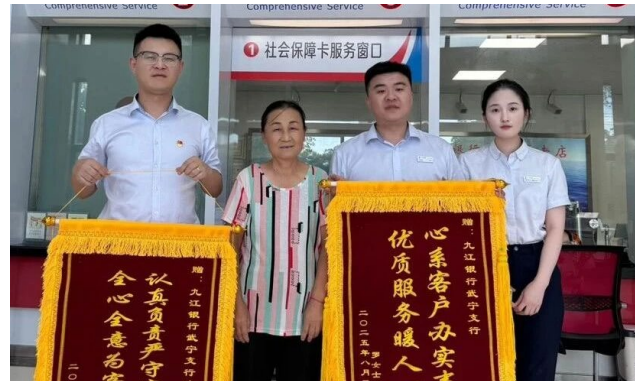
Corporate standards awarded national "pacesetter" title

In April 2025, two corporate standards developed by Bank of Jiujiang—namely the "Digital Confirmation Service Specification" and "Rare Character Processing Specification"—were honored with the 2024 Enterprise Standard "Pacesetter" award. As one of China's first banks to receive this recognition in digital confirmation services and rare character processing capabilities, and the only local financial institution in Jiangxi Province to be listed among financial standard "Pacesetters", this achievement highlights the Bank's leading expertise in standardization development and innovative approaches to customer service optimization and digital transformation. Leveraging a standardized service framework, the Bank has continuously optimized business processes, enhanced operational efficiency and information transparency, effectively reduced customer processing steps and time costs, and delivered more personalized and considerate service experiences.

生僻字处理能力	数字函证服务
评估机构：北京国家金融标准化研究院	评估机构：北京国家金融标准化研究院、中国银行业协会
国有大型商业银行	国有大型商业银行
中国工商银行股份有限公司	中国工商银行股份有限公司
交通银行股份有限公司	交通银行股份有限公司
股份制商业银行	股份制商业银行
中信银行股份有限公司	兴业银行股份有限公司
城市商业银行	城市商业银行
天津银行股份有限公司	江苏银行股份有限公司
九江银行股份有限公司	九江银行股份有限公司



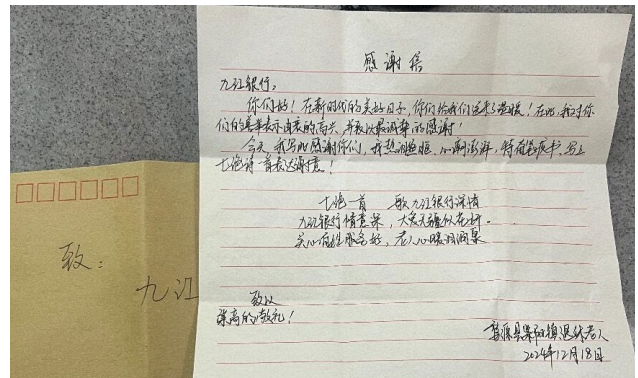
Jingdezhen Licun Branch Awarded Banner for Quality Service



Wuning Branch Honored with Banner for Exemplary Service.



Pingxiang Yuejin Branch Receives Praise for Warm-hearted Service.



Wuyuan Branch Receives Praise for Warm-hearted Service.

I Upgrading online services

The Bank continues to advance digital service upgrades through fintech applications, expanding remote video banking solutions to deliver more convenient and efficient financial services. During the reporting period, the 95316 customer service hotline handled 1.068 million calls with a 96.58% manual connection rate, marking a 4.06% year-on-year increase. Remote video banking services served 144,500 customers, representing a 36.87% growth compared to the previous year, while processing 392,000 transactions – a 73.89% year-on-year surge – enabling customers to access financial services seamlessly from home. In corporate banking, the Bank actively promoted appointment-based account opening services, with 12,900 appointment applications processed annually (a 148.38% year-on-year increase). Through remote video banking systems, 6,537 corporate identity verifications were completed online, and 1,036 joint due diligence sessions were conducted between client managers and online agents, significantly enhancing account opening efficiency and customer experience.



Customer service hotline received

1.068 million calls

Remote video banking services served

144,500 customers

processed transactions

392,000 deals

manual connection rate

96.58%

year-on-year growth rate

36.87%

year-on-year growth rated

73.89%

year-on-year growth rate

4.06%

CASE

Remote counter project wins "outstanding case award"

In April 2025, at the Third Regional Bank Digital Transformation and Technology Application Summit, the Bank's "Remote Counter: The Future Window of Financial Services" project was awarded the "2025 China Digital Finance and Technology Innovation Application Outstanding Case Award". The project deeply integrates core technologies such as real-time audio and video communication, artificial intelligence, and cloud computing, enabling remote online services including account management, comprehensive contract signing, and corporate appointment account opening, thereby enhancing customers' online service experience.



Mobile Banking Service App

I Optimizing branch service

The Bank is comprehensively advancing service optimization and intelligent upgrades across all branches. By renovating branch environments, optimizing traffic flow and functional layouts, we create more comfortable and convenient financial service spaces. Leveraging digital solutions, we have redesigned business processes and widely deployed smart devices covering scenarios such as passbook management and deposit slip services, significantly enhancing operational efficiency. Through enhanced applications of smart counters, corporate receipt machines, and self-service ATMs, we fully utilize intelligent equipment to empower and streamline branch operations. Additionally, we have installed age-friendly and accessible facilities to make financial services more warm and considerate, establishing a smart, efficient, and people-centric branch service system.

During the reporting period, the Bank completed upgrades at 16 branch outlets. Offline outlets in Jiangxi Province were equipped with an average of 1.47 smart devices, which processed 3,774,861 transactions—a 7.92% year-on-year increase. Customer average wait times decreased by 5.96 minutes, with branch customer satisfaction reaching 99.97%.



Branch outlets have been upgraded and renovated

16

Smart devices processed a total of transactions

3,774,861

Customer average wait times decreased by

5.96 minutes

Offline outlets in Jiangxi Province equipped with smart devices average

1.47

with growth rate of

7.92%

branch customer satisfaction

99.97%



Age-friendly facility design for network outlets



Intelligent counter adapted for elderly users

Protecting Employee Rights

The Bank strictly complies with national and local laws and regulations including the "Labor Law of the People's Republic of China" and "Labor Contract Law of the People's Republic of China". We have revised and enhanced core human resources systems such as the "Bank of Jiujiang Recruitment Management Measures" and "Bank of Jiujiang Employee Medium-and Long-Term Incentive Plan Management Measures". Guided by the "Respect, Care, and Sharing" corporate philosophy, we establish a fair and diversified recruitment mechanism, improve industry-competitive compensation and benefits packages, deepen training systems for employee empowerment, create diverse career development pathways, and foster a respectful, inclusive, and positive workplace environment. By continuously optimizing our end-to-end talent management system covering "Selection, Development, Utilization, Retention, and Care", we are committed to building an outstanding employer brand that combines attractiveness, cohesion, and growth potential.



I Employee employment

The Bank adheres to the "talent strengthening" philosophy, leveraging core policies such as the "Bank of Jiujiang Recruitment Management Measures" and "Bank of Jiujiang Leadership Selection and Appointment Management Measures" to establish a comprehensive standardized employment system. Through systematic implementation of internship recruitment, campus hiring, and social recruitment initiatives, we ensure efficient and rational allocation of human resources. Upholding the principles of "fairness, openness, and impartiality", we maintain equal pay for equal work and equal opportunities, eliminating all discriminatory practices based on age, gender, ethnicity, disability, or religious beliefs to safeguard every employee's equal employment rights and personal dignity. Furthermore, the Bank strictly prohibited illegal employment practices such as child labor and forced labor, safeguarded employees' legal rights and interests, and strived to create a safe, healthy, and harmonious workplace environment. As of the end of 2025, the total number of employees reached 6,055, including 64 employees from ethnic minorities, and 97 veterans. The labor contract signing rate was 100%.



Total employees

6,055

including ethnic minorities

64

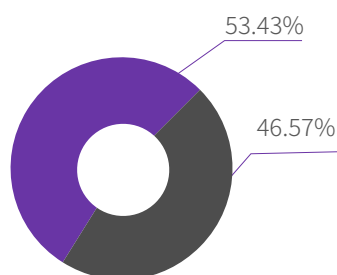
veterans

97

Labor contract signing rate

100%

【Staff distribution】



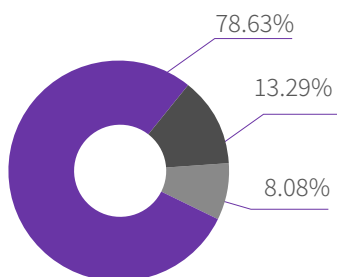
By gender

Female employees

3,235

Male employees

2,820



By education level

Employees with a bachelor's degree

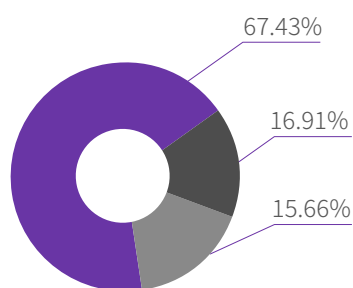
4,761

Employees with a postgraduate degree or higher

805

Other education level employees

489



By region

Employees of branches outside Jiujiang City

4,083

Employees of branch offices in Jiujiang City

1,024

Head Office employees

948





CASE

"Talent gathering in jiujiang, visioning the future" campus recruitment event

In November 2025, the Bank actively implemented the talent recruitment initiatives of Jiujiang Municipal Party Committee and Municipal Government. We conducted graduate recruitment events at prestigious universities including Shanghai Jiao Tong University, Wuhan University, and Chongqing University. Through face-to-face interactions with graduates and precise alignment with job requirements, we alleviated employment pressures for college graduates while cultivating a pool of high-caliber professionals to support both the Bank's operations and regional sustainable development.



Compensation benefit

The Bank strictly complies with regulatory frameworks such as the "Guidelines for Prudent Compensation Regulation in Commercial Banks", and has systematically established a comprehensive compensation and benefits framework centered around key policies including the "Bank of Jiujiang Employee Compensation Management System", "Bank of Jiujiang Employee Allowances, Subsidies, and Benefits Management Measures", "Bank of Jiujiang Medium-and Long-Term Incentive Plan Management Measures", "Bank of Jiujiang Corporate Annuity Management Measures", and "Bank of Jiujiang Supplementary Medical Insurance Management Measures". This system encompasses multiple components: base salaries, position-based salaries, performance-based pay, allowances and benefits, medium and long-term incentives, as well as statutory social insurance contributions, housing provident funds, and corporate annuities. By effectively safeguarding employees' legal rights and interests, we provide robust human capital support for the Bank's sustainable innovation and high-quality development.

Furthermore, the Bank has established regulatory frameworks including the "Bank of Jiujiang Employee Performance Compensation Deferred Payment Management Measures" and "Bank of Jiujiang Performance Compensation Recovery and Deduction System". These mechanisms implement performance-based compensation linked to business risk exposure for key position employees, with corresponding recovery and deduction measures in place. This ensures seamless integration between compensation distribution and risk management, thereby enhancing the compliance and effectiveness of incentive mechanisms.

Compensation and benefits system	
Base pay	Compensation for ensuring the daily living standards of personnel.
Position-based salary	Fixed compensation determined based on employee rank, organizational hierarchy, position category and job performance.
Merit pay	Variable compensation determined based on individual performance evaluations.
Allowances, subsidies, and benefits	Compensation paid to employees for special or additional labor expenditures or other exceptional reasons, as well as indirect rewards reflecting employee care, such as high-temperature allowances and heating subsidies.
Medium and long-term incentives	This initiative aims to motivate employees to maintain integrity in their professional conduct, strengthen compliance management, enhance risk awareness, and improve risk control capabilities as a long-term incentive mechanism.
Social Insurance, Housing Provident Fund	All statutory benefits implemented in accordance with national and local laws, regulations, and administrative normative documents.
Supplementary pension	In addition to legally paying basic endowment insurance, supplementary endowment insurance shall be established for employees to ensure their post-retirement livelihood.
Other benefits	Supplement the medical insurance coverage system, organize regular health check-ups for employees, and strictly implement standardized requirements for annual leave, maternity leave, paternity leave and sick leave.

Employee communication

The Bank actively builds an open and diversified democratic management platform, continuously improving employee communication and democratic management mechanisms to ensure every staff member can contribute authentic perspectives for corporate progress. Through channels such as the Employee Congress and "Jiuyin Express Line" (online and offline platforms), we have established a comprehensive and efficient communication network. A closed-loop management system of "collection—classification—processing—feedback—evaluation" is implemented for employee suggestions, effectively safeguarding their rights to information, participation, and oversight. These measures consistently enhance team cohesion and employee satisfaction.

During the reporting period, the Bank's Employee Congress (including branches) convened 18 sessions, approving 21 institutional proposals and 23 employee suggestions. Grassroots trade unions conducted 2,995 research visits, including 2,966 electronic surveys and 29 individual interviews. The research identified 5 key issues, while four large-scale employee communication initiatives were implemented, effectively enhancing channels for employee feedback.



Convened Employee Congress (including branches)
18 times

approved institutional proposals
21 items

approved employee proposals
23 items

Conducted survey grassroots trade unions
2,995 participants

CASE

The second session of the seventh workers' congress



The Bank strictly adheres to the "Jiangxi Provincial Workers' Congress Regulations" and relevant proposal handling procedures. We organized the second session of the Seventh Workers' Congress, specifically reporting on the implementation status of 15 employee proposals and promptly addressing staff concerns. This initiative effectively transforms democratic management outcomes into concrete actions for work improvement, establishes clear channels for employee feedback, and significantly enhances participation, sense of achievement, and organizational belonging. It fully demonstrates how employee communication plays a vital role in fostering unity, promoting harmony, and driving high-quality development.

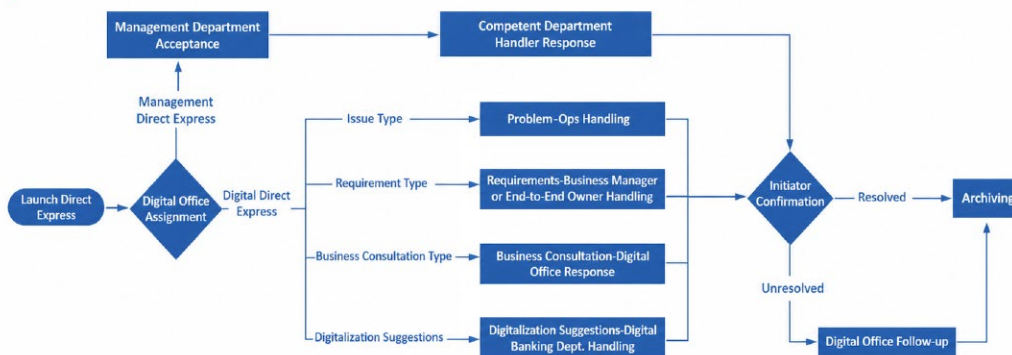
CASE

"Jiuyin direct express" online platform



During the reporting period, the "Jiuyin direct express" saw improvements in both operational quality and efficiency, becoming a vital link between frontline staff and back-office departments. The platform received and managed four categories of feedback—management-related, issues, suggestions, and inquiries—achieving a 100% response rate. It efficiently resolved urgent and pressing issues faced by frontline staff, thereby driving improvements in the bank's overall operational and management efficiency.

Operations Process



I Employee development

The Bank is committed to integrating employees' self-development and value realization into the high-quality growth process of the entire organization, while continuously streamlining career advancement pathways. Through integrated online-offline training programs with diverse formats, we consistently enhance staff capabilities and professional competencies. Supported by systematic talent cultivation and incentive mechanisms, employees have achieved remarkable improvements in overall quality and expertise. Our talent development initiatives have garnered consistent recognition from industry authorities, fostering an environment where every individual can thrive and fully utilize their potential. This approach provides robust talent support for realizing the Bank's strategic objectives and ensuring sustainable long-term development.

CASE

Won two awards for corporate benchmark learning platform

At the December 2025 Corporate Benchmark Learning Platform Awards Ceremony and the 14th Enterprise Learning Development Forum, the Bank was honored with two prestigious awards: the "Corporate Benchmark Learning Platform" in the organizational category and the "Corporate Innovative Learning Benchmark Practice" in the project category, recognized for its talent development achievements and innovative case studies. This award signifies that the Bank has achieved new breakthroughs in its exploration and practice regarding the construction of talent cultivation systems and organizational learning development.

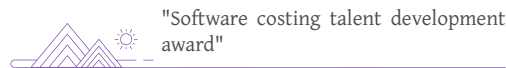


CASE

Won two awards at the 21st China Enterprise Education Evaluation

In October 2025, at the 21st China Enterprise Education Evaluation, the Bank secured two prestigious honors for its sound training system, innovative education methods and high-quality curriculum development. The Bank was listed among the Top 100 Advanced Entities of the 21st China Enterprise Education, while the Eagle Project — sub-branch president training program was awarded Model Enterprise Training Program of the 21st China Enterprise Education. The honors fully demonstrate the Bank's prominent position in talent cultivation and set a replicable and promotable benchmark for the industry.





Performance appraisal

To maximize the positive incentive effects of performance evaluation, the Bank has established and implemented management frameworks including the "Bank of Jiujiang Performance Evaluation Management Basic System" and "Bank of Jiujiang Performance Evaluation Implementation Plan (2025 Revision)". These initiatives create an overall performance management structure featuring "total amount management and tiered authorization", continuously optimizing a differentiated incentive system directly linked to performance outcomes. This approach drives coordinated development between teams and individuals.

Meanwhile, the Bank establishes compliance operations, risk control, and sustainable performance as prerequisites for incentives, achieving a dynamic balance between incentives and constraints to direct resources toward high-performing organizations and teams. Through scientific evaluation and positive reinforcement of employee contributions, we effectively safeguard employee rights and unleash individual potential.

Career development

The Bank places high priority on employee career development, continuously refining an efficient and scientific growth framework while adhering to a dual-track development approach combining managerial and professional career paths. By revising the "Bank of Jiujiang Employee Career Management Measures", we have clarified appointment and selection criteria for each career tier. Through multi-dimensional approaches including organizational recommendations, career evaluation, and open competitive recruitment, we facilitate seamless position transitions to promote rational talent mobility and optimal resource allocation. Additionally, leveraging the "Bank of Jiujiang Leadership Selection and Appointment Management Measures" and "Bank of Jiujiang Employee Exchange Management Measures", we design differentiated training pathways tailored to different types of managerial personnel.



Staff training

The Bank has formulated and implemented the "2025 Bank-wide Education and Training Work Plan", establishing a professional and differentiated training system tailored to learning needs across different levels and positions. Adopting a dual-track approach combining internal training and external programs, the Bank employs diverse methods including off-site training, online self-study, exam-driven learning, and daily mentorship programs. Following principles of systematic planning, tiered implementation, and high-quality standards, the Bank conducts comprehensive training for all staff levels. Concurrently, it actively builds multi-dimensional employee development platforms, encouraging participation in professional skill competitions and regularly organizing business skill contests to enhance learning through competition and boost capabilities, thereby fully unleashing employees' professional potential and innovative vitality. During the reporting period, the Bank allocated a total training budget of RMB8.9152 million. A total of 5,944 employees received training amounting to 526,695.05 hours (88.52 hours per employee). Training satisfaction reached 96.20%, providing solid talent support for the Bank's high-quality development.

To enhance the effectiveness of education and training initiatives, the Bank has implemented the "Bank of Jiujiang In-house Trainer Management Measures (Trial)", officially launching a comprehensive process for selecting, training, certifying, and delivering in-house training programs. Through systematic development, we have certified 240 headquarter-level trainers, developed 46 standardized courses, and recognized 5 Gold Medal Trainers and 8 Silver Medal Trainers, effectively leveraging the exemplary leadership of outstanding internal professionals.



Training initiatives allocated RMB

8.9152 million

covering employees

5,944 participants

Total training time

526,695.05 hours

average training time

88.52 hours/participant

satisfaction rate

96.20%

Certified headquarter-level internal trainers

240

developed standardized courses

46

awarded internal trainers

5 gold medal

8 silver medal

Employee training data statistics

By gender	Total training hours for male employees	230,353.12 hours
	Average training hours per male employee	83.52 hours
	Total training hours for female employees	296,341.93 hours
	Average training hours per female employee	92.84 hours
By rank	Average training hours per senior executive	51.80 hours
	Average training hours per middle manager	72.16 hours
	Average training hours per non-managerial employee	91.86 hours

CASE

The 23rd business skills competition of Bank of Jiujiang

In September 2025, the Bank successfully hosted the 23rd Business Skills Competition under the theme "New Commitment, New Actions: A Tribute to the 25th Anniversary Celebration". The event provided participants with a platform to showcase their talents and highlight the distinctive spirit of "Bank of Jiujiang", transforming competition achievements into a powerful catalyst for service quality enhancement and capability upgrading. This initiative has injected fresh momentum into the Bank's high-quality development strategy.



CASE

Conducting competency enhancement training program for newly promoted officials

In June 2025, Bank of Jiujiang successfully held its inaugural capacity-building training program for newly promoted executives at the Research and Study Center. Over 60 participants from the Head Office and regional branches attended the in-person training session. The program enabled attendees to gain in-depth insights into the Bank's strategic direction and industry trends, enhance practical management competencies, and provide robust support for accelerating leadership role transitions while strengthening professional foundations for effective job performance.



CASE

Conducting training program for new bank manager

In April 2025, the Bank of Jiujiang New Branch and Sub-branch Managers Empowerment Training Program was held at the Bank of Jiujiang Research and Training Center, with 52 newly appointed branch and sub-branch managers of the Bank participating in the training. The program aimed to comprehensively and systematically enhance the political literacy and job performance capabilities of cadres, forging a new-era financial ironclad force.



Counterfeit currency identification training



Credit approval line training



2025 new employee training

I Staff care

The Bank adheres to a people-first philosophy, fostering a harmonious and progressive workplace ecosystem. By rigorously upholding occupational health and safety standards while continuously optimizing work environments and protective measures, we establish robust safeguards for employees. We prioritize the development of female staff through enhanced rights protection systems, creating a workplace culture characterized by respect, inclusivity, and equal opportunities. To enrich employees' extracurricular lives, we organize diverse cultural and sports activities that boost team vitality, strengthen belongingness, and enhance cohesion. Additionally, we implement targeted support mechanisms for employees facing challenges, ensuring timely delivery of organizational care and warmth.

Occupational health and safety

The Bank is committed to providing employees with a safe and comfortable working environment by deeply integrating safety production responsibilities throughout all operational management processes, ensuring pressure cascading and comprehensive accountability coverage. We have established a diversified training system to continuously enhance staff safety awareness and emergency response capabilities. Through intensified hazard identification and standardized construction, we are driving a fundamental shift in safety management from "reactive response" to "proactive prevention". Additionally, we are accelerating intelligent upgrades of security facilities at branches, leveraging security technology platforms to achieve real-time risk detection and precise hazard mitigation. Furthermore, the Bank places high priority on employees' physical and mental well-being. We rigorously implement annual health check-ups for all staff and have established a dynamic monitoring system. To address common workplace issues such as neck and back pain, we regularly invite medical experts to conduct specialized health seminars and provide scientific prevention guidance. Additionally, we actively focus on employee psychological well-being by organizing offline stress-relief workshops and offering professional psychological counseling services, helping employees master effective emotional management techniques and stress relief strategies.

CASE

Fire safety knowledge lecture and practical training

In May 2025, the Bank conducted a specialized fire safety training program combining theoretical lectures with practical drills. The training systematically covered critical knowledge including fire prevention, evacuation procedures, and initial fire suppression techniques. This initiative effectively enhanced employees' fire safety awareness and emergency response capabilities, laying a solid foundation for safeguarding staff lives and property while further strengthening the Bank's comprehensive fire safety defenses.



【Occupational health and safety management system】

Implementation of safety

Integrate work safety with business management in planning and deployment, incorporate safety management quality and efficiency into the annual performance evaluation of branches, and strengthen assessment supervision to reinforce the primary responsibility for work safety at all levels, thereby achieving the management goal of zero work safety incidents and social stability incidents across the Bank by 2025.

Safety hazard management

To enhance the quality and efficiency of identifying and rectifying major safety hazards across the Bank and promote the standardization and refinement of safety management practices, Bank of Jiujiang issued the "Standardized Manual for On-site Security Inspection Work". This manual details 286 key safety inspection items, ensuring comprehensive coverage and zero omissions in inspection scope.

Safety education drill

To address security, fire safety, and emergency management needs, multiple online courses were developed, while professional training institutions were invited to conduct on-site training in various disaster prevention and mitigation skills, establishing a "online + offline" dual-track training model. Security management personnel were encouraged to actively participate in external professional examinations, with a total of 7 staff members passing the Intermediate Fire Facilities Operator Examination across the Bank by 2025.

Security technology empowerment

The Bank has upgraded its branch security infrastructure, with the Jiuyin Security Management Platform integrating 333 outlets (including 47 rural banks) and 11 monitoring centers across the network. It connects over 15,000 surveillance feeds and 1,200 security devices, effectively prevent numerous safety incidents.

Care for female employees

The Bank strictly adheres to laws and regulations such as the "Law on the Protection of Women's Rights and Interests" and "Special Provisions on Labor Protection for Female Employees", rigorously implementing comprehensive maternity leave, breastfeeding leave, parental leave, and spousal care leave to ensure full-cycle rights protection. We fully contribute to maternity insurance payments, effectively addressing female employees' concerns, and actively create a "childcare-friendly" model workplace. Additionally, we prioritize special care for female employees through thoughtful initiatives like Women's Day-themed greetings and benefits, as well as monthly menstrual care subsidies. These measures integrate the "respect, care, and sharing" ethos into daily management, fostering a workplace ecosystem that supports career growth and quality life for female employees.

CASE

Activities for international women's day on 8 march 2025

To celebrate the 115th International Women's Day on 8 March 2025, the Trade Union of Bank of Jiujiang Head Office and its branches organized a series of women-focused initiatives. Through diverse activities including floral arrangements, intangible cultural heritage crafts, floral art salons, baking workshops, cultural explorations, and outdoor spring outings, the events united female employees to demonstrate their collective strength. These celebrations not only conveyed heartfelt holiday wishes to all female staff but also highlighted women's societal value while showcasing organizational warmth and respect. The program continues to inject resilient and steadfast female empowerment into Bank of Jiujiang's high-quality development journey.



Enriching leisure activities

The Bank has been continuously enhancing its corporate culture by actively organizing diverse cultural and sports activities. It has comprehensively built a spiritual home for employees, striving to cultivate a dynamic and cohesive workforce while fostering a strong atmosphere of "joyful work and healthy living". During the reporting period, the Bank conducted a total of 119 employee cultural and sports events.



Organized employee cultural and sports activities

119 times

CASE

Achieving two outstanding results in the fourth jiujiang city workers' sports meet

In September 2025, during the fourth Jiujiang City Workers' Sports Games, Bank of Jiujiang's team demonstrated remarkable athletic prowess and an inspiring spirit through their relentless competitive drive and seamless teamwork. They secured outstanding results including bronze medals in basketball, first place in billiards, and sixth place in badminton. These achievements vividly embodied the core values of "unity, collaboration, and perseverance", further enhancing Bank of Jiujiang's image as a dynamic and forward-thinking corporate entity.



CASE

"Reciting poetry from jiujiang, displaying the splendor of civilization" activity wins dual awards

In October 2025, Bank of Jiujiang excelled in the municipal government's "Recite Jiujiang Poetry, Showcase Civilized Charm" classic recitation event, emerging victorious among 46 competing teams citywide. Two works selected by the Bank—the Party Committee of Nanchang Branch's "Xunyang Splendor" and the Party Committee of Jiujiang Management Department's "Poetic Charm of Xuncheng, New Civilized Trends"—won first prize and an excellence award respectively. These achievements vividly demonstrated the profound cultural heritage and exceptional artistic prowess of Bank of Jiujiang employees, successfully establishing a distinctive "financial cultural hallmark" with unique recognition.



CASE
"Happy Jiuyin • One Heart as a Home" series activities

To demonstrate employees' positive mental outlook and further burnish the home culture brand of Respect, Care and Sharing, during the reporting period, the Bank's headquarters and all branches held a rich variety of cultural, sports and team-building activities. The efforts consolidated consensus for development, rallied striving momentum, reflected the upbeat spirit of all Jiuyin staff, and jointly built a warm big family of the Bank.


CASE
Won the second prize in Jiangxi financial youth talent exhibition activity

In November 2025, Bank of Jiujiang actively participated in the "Financial Powerhouse, Youth Responsibility" Jiangxi Financial Youth Talent Showcase. The scenario drama "Financial Vitality Through Millennia" submitted by its Nan-chang branch stood out among 15 finalist teams, earning the second prize. This achievement vividly showcased the contemporary spirit of Bank of Jiujiang's youth and embodied the institution's founding mission of "finance for the people".





 The 21st "bravely scaling peaks" new year mountain climbing event.


 2025 "Jiayou Gan" theme event.

Employee care for difficult situations

The Bank has continuously enhanced its support system for employees facing financial hardships. By establishing and dynamically updating employee hardship records, we accurately identify staff members struggling due to critical illnesses, natural disasters, or family crises. In compliance with the "Bank of Jiujiang Trade Union Fund Management Regulations" and related assistance protocols, we standardize support criteria and procedures while implementing a "case-specific resolution" rapid response mechanism to ensure timely solutions for special difficulties. Regular visits and condolences are conducted during major holidays. For employees affected by major emergencies, we provide tangible financial aid, positioning the company as a steadfast support system for employees navigating challenges. During the reporting period, we assisted 24 employees and their families in need, conducting 732 employee support visits in total.



Provided assistance to employees in need and their families

24 persons

Conducted support visits of

732 employees

CASE

Spring festival visits and consolations for employees in difficulty

In January 2025, Zhou Shixin, Secretary of the Party Committee and Chairman of the Bank, led a team to pay Spring Festival condolence visits to needy Party members. The Bank delivered daily supplies such as grain, oil and fruits as well as condolence grants, inquired in detail about their living conditions and practical difficulties, and extended sincere New Year blessings. With practical actions to convey organizational care, the Bank fully demonstrated its sense of responsibility for caring for employees, and further polished its brand image as a warm and responsible local bank.

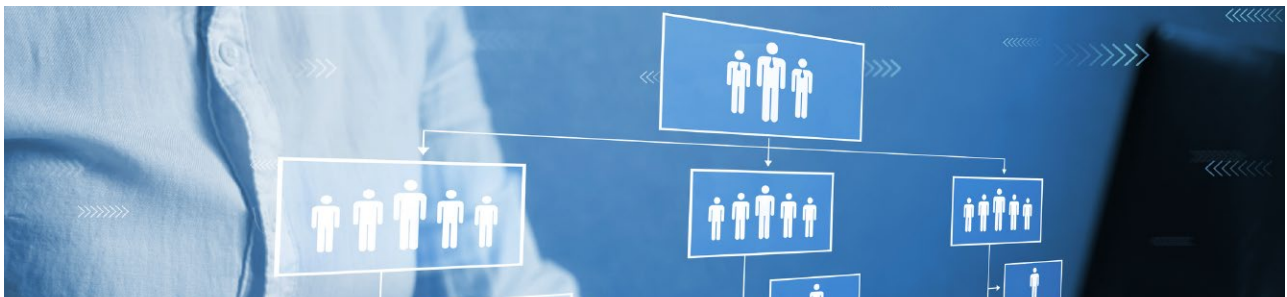
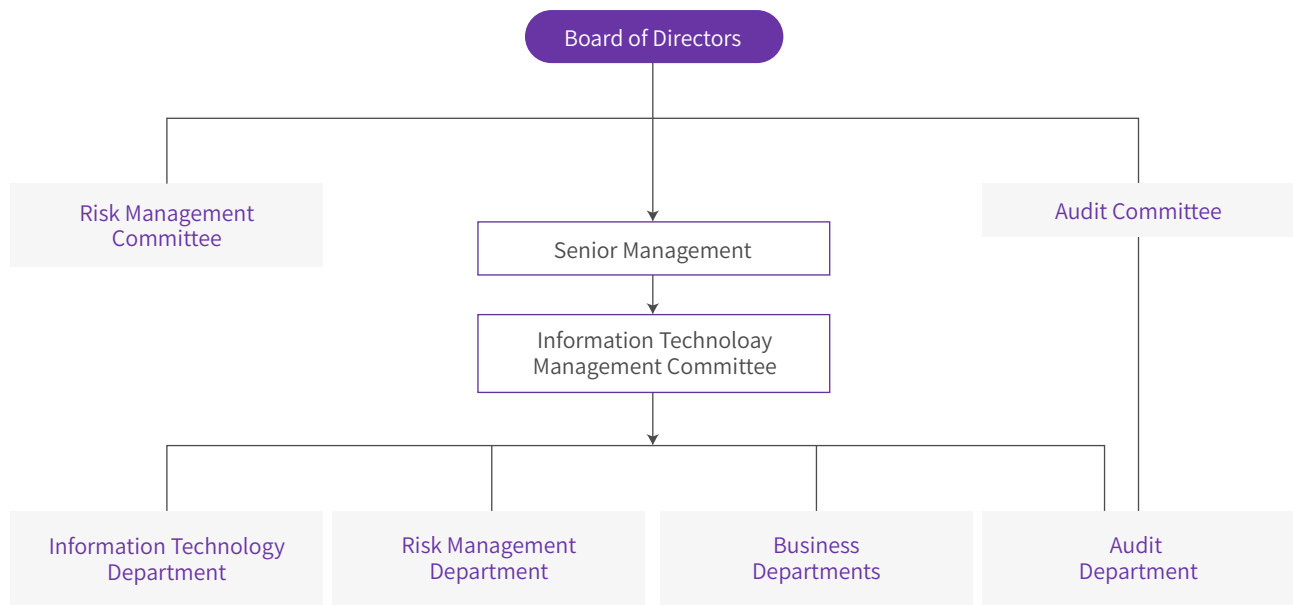


Privacy and Data Security

To safeguard data security and protect personal information rights, the Bank strictly complies with laws and regulations including the "Data Security Law of the People's Republic of China" and "Personal Information Protection Law of the People's Republic of China". We have revised and enhanced the "Bank of Jiujiang Personal Information Protection Management Measures" and "Bank of Jiujiang Personal Information Security Incident Emergency Response Plan", establishing a comprehensive data security management system. The Bank has established an Information Technology Management Committee led by the Board of Directors and directly managed by senior executives as the organizational leadership body for bank-wide information security management. Focusing on key dimensions such as privacy protocol protection, data security safeguards, and employee operation controls, we implement end-to-end closed-loop management and dynamic monitoring of privacy data. A regular inspection mechanism is implemented to conduct privacy compliance reviews for customer-facing apps and mini-programs, promptly identifying potential risks. Additionally, we conduct regular training sessions on personal information and data security to strengthen staff awareness of data security responsibilities and risk prevention capabilities, effectively fortifying data security defenses, consolidating customer trust foundations, and fulfilling our commitment to responsible financial practices.



Information security management organizational mechanism



Personal information and data security control measures

Privacy policy protection

Minimize data collection: Only collect business-essential information such as customer identity, account details, and transactions, and avoid collecting sensitive information unrelated to services. Clearly explain the scope and purpose of data collection when gathering information.

Data Usage Policy: Information is strictly for account management, financial services, and risk control purposes. Unauthorized use of customer information for marketing or credit reporting is prohibited.

Data security protection

System Interaction Layer Encryption Upgrade: Implement end-to-end encryption for communication links in customer information interaction systems (e.g., official accounts and mobile banking apps) to ensure data remains encrypted during transmission.

Data classification and grading: Establish a sensitive data label library (e.g., ID card numbers, bank card numbers, transaction details) and implement differentiated encryption and access control policies for data of different sensitivity levels through dynamic classification and grading technology.

Automated vulnerability scanning: Deploy vulnerability scanning tools to perform regular security vulnerability scans on servers, databases, middleware, and mobile applications.

Employee operation control

Data usage approval process: Temporary extraction and use of customer information requires submission of a data extraction request. Extraction and use can only proceed after evaluation and approval by relevant departments, and the data must be promptly deleted after use.

Monitoring of sensitive information on office terminals: Deploy terminal security software to conduct real-time scanning of sensitive data (e.g., ID numbers, card numbers) during file transfers and printouts; restrict the use of USB drives on office computers to maintain data security.

Email Outbound Monitoring: Before sending emails, the system automatically checks for sensitive information (e.g., customer names, ID numbers, phone numbers). If rules are triggered, approval from a superior is mandatory, and emails can only be sent after approval. After email delivery, the system synchronizes approval records with email content for archiving.

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同意协议并提交申请

Minimize information collection

请阅读以下全部协议(1/7)

九江银行
BANK OF JIUJIANG

1/7 《九江银行股份有限公司隐私政策》

版本更新日期：2023年7月18日
版本生效日期：2023年7月18日

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Clearly specify the scope and purpose of information collection

Supplier Management

The Bank strictly complies with laws and regulations including the "Tendering and Bidding Law of the People's Republic of China", "Government Procurement Law of the People's Republic of China", and the "Interim Provisions on Centralized Procurement Management for State-owned Financial Enterprises". We have established and implemented the "Bank of Jiujiang Centralized Procurement Management Measures" to ensure procurement activities are transparent, compliant, and efficient. Through coordinated efforts by the Centralized Procurement Committee, we guarantee scientifically sound procurement decisions, effectively mitigate risks, optimize resource allocation, and continuously enhance the professionalism and precision of procurement management. In supplier management, we have developed a comprehensive lifecycle management system covering supplier eligibility, qualification rating assessments, dynamic supplier management, selection processes, and supplier suspension/exit mechanisms, thereby improving supply chain transparency and sustainability. During the reporting period, the Bank collaborated with 204 suppliers, including 53 from Jiangxi Province and 151 from outside Jiangxi Province.



Total collaborate suppliers

204

including suppliers from Jiangxi Province

53

suppliers from outside Jiangxi Province

151

Village-based Assistance

To genuinely enhance the quality and efficiency of financial services for agriculture, rural areas, and farmers, and to empower rural industrial revitalization, the Bank has established a Rural Revitalization Assistance Task Force. This team coordinates the deployment of key personnel, allocates special funds, improves infrastructure, and coordinates industrial development to comprehensively support the revitalization of assisted villages. Simultaneously, we have innovated consumption-based assistance models by leveraging employees' procurement channels for employee benefits. We actively distribute premium agricultural products such as "Changtan Village Rice-Xia Rice" from assisted regions through agency sales, effectively facilitating farmers' product monetization via the "buy-to-assist" approach.

As of the reporting period's end, the Bank's rural revitalization assistance team comprised 28 members, providing targeted support to 49 administrative villages, with universal financial service coverage reaching 100% in assisted villages. During the reporting period, the Bank allocated approximately RMB 324,700 in rural revitalization funding and facilitated agricultural product sales totaling RMB 1,459,800.



Rural Revitalization Assistance Team includes

28 members

providing targeted support to

49 administrative villages

covering inclusive financial service stations in assisted villages

100%

agricultural product sales amount approximately RMB

1,459,800

rural revitalization funding amounted RMB

324,700



Awarded the "Financial Support for Rural Revitalization Award" by China Inclusive Finance Research Institute

Social Public Welfare

The Bank remains deeply committed to the profound bonds with the people of Jiangxi, continuously exploring innovative approaches to enhance public welfare services. Through platforms such as the "Ganjin Red Shield-Xiaojiu Volunteer Service Team", "Bank of Jiujiang Elderly Care and Child Welfare Charity Foundation", "Love Trade Union Station", and "Charity One-Day Donation Campaign", it has established influential public welfare brands. The Bank has been honored with prestigious accolades including "Jiangxi Annual Meritorious Enterprise", "Jiangxi Provincial Advanced Collective in Poverty Alleviation", "Jiangxi Corporate Social Responsibility Enterprise", and the China Charity Federation's "Annual Loving Enterprise".

During the reporting period, the Bank registered a total of 929 volunteers, conducted 342 volunteer activities with cumulative activity hours of 3,400, and received charitable donations totaling RMB 1.15 million from the philanthropic foundation.



Registered volunteers total

929 person

participated in volunteer activities

342 times

accumulating activity duration

3,400 hours

charitable foundation donations total RMB

1.15 million

CASE

Targeted assistance illuminates the path to education



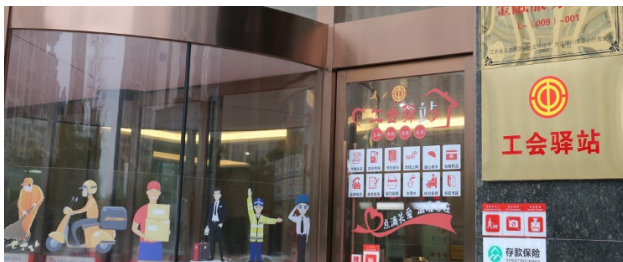
Through "Bank of Jiujiang Elderly Care and Child Welfare Charity Foundation", the Bank has been dedicated to educational philanthropy while continuously expanding its social impact. On one hand, it has long supported children in need at Duchang Sun Village, providing sustained funding to improve their learning environments and creating nurturing spaces for growth. On the other hand, it focuses on assisting impoverished ethnic minority students in Wuning County's She Ethnic Village through targeted scholarship programs and support services, safeguarding their educational journeys while alleviating financial burdens for disadvantaged families. These small acts of kindness converge into a warm current, effectively illuminating hope and comforting hearts in need, vividly embodying Bank of Jiujiang's mission of "finance for the people, philanthropy warming hearts".



CASE

Being a pioneer in the new era

Adhering to the founding principle of "People-oriented Finance for the People", the Bank has thoroughly implemented the important directives on "Learning from Lei Feng". Through establishing the "Ganjin Red Shield-Xiaojiu Financial Volunteer Service Team", we have organized diverse public welfare activities including health services, community convenience programs, and anti-fraud campaigns. By actively fulfilling social responsibilities, we provide warm financial services to countless households, continuing the legacy of Lei Feng's spirit in the new era on this red land through concrete actions, and composing a moving symphony of finance serving the people.



Yingtian branch business department love union station.



Attending the launch ceremony of jiujiang city's 2025 "learn from lei feng month" campaign.



Spring Festival visit by Bank of Jiujiang Elderly Care and Child Welfare Charity Foundation



The "Charity One-Day Donation" event has been held consecutively for 19 years.



Delivering cooling care to sanitation workers.



Delivering cool care to food delivery riders.

SUSTAINABLE DEVELOPMENT INFORMATION SUMMARY

Environmental	Unit	2025
A1: Emission		
A1.1 The types of emissions and respective emissions data.		
Air emission		
▪ Nitrogen oxide (NOx)	kilogram (kg)	779.69
▪ Sulfur oxide (SOx)	kilogram (kg)	1.01
▪ Particulate matters (PM)	kilogram (kg)	74.66
▪ Carbon dioxide emission equivalent (Range 1)	ton	284.38
▪ Carbon dioxide emission equivalent (Scope 2)	ton	6,281.61
▪ Carbon dioxide emission equivalent (Scope 3)	ton	676.13
▪ Total carbon dioxide emission equivalent	ton	7,242.12
▪ Carbon dioxide emission intensity	ton/person	1.20
A1.3 Total hazardous wastes produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).		
Waste generation		
▪ Scrapped computers	unit	543
▪ Scrapped indicators	unit	99
▪ Scrapped printers	unit	254
▪ Scrapped self-service ATMs	unit	77
▪ Scrapped self-service terminals	unit	90
▪ Scrapped other electronic devices	unit	311

Environmental	Unit	2025
A1.4 Total non-hazardous wastes produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).		

Paper consumption

▪ Office paper consumption	pcs	14,279,388
▪ Office paper consumption	ton	62.34
▪ Office paper intensity	ton/person	0.01

A2: Use of Resources

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).		
---	--	--

Energy consumption

▪ Natural gas consumption	cubic meter	59,014.10
▪ Liquefied petroleum gas consumption	kilogram (kg)	2,566.00
▪ Gasoline consumption	elevate	68,676.42
▪ External power purchase	kWh	11,838,698.85
▪ Consumption intensity of externally purchased electricity	kWh/person	1,955.19

A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).		
---	--	--

Water consumption

▪ Water consumption	ton	65,983.74
▪ Water intensity	ton/person	10.90

Social	Unit	2025
B1: Employment		
B1.1 Total workforce by gender, employment type (e.g. full-time or part-time), age group and geographical region.		
Number of employees		
▪ Number of employees	number of people	6,055
Total number of employees by gender		
▪ Female	number of people	3,235
▪ Male	number of people	2,820
Total number of employees by education level		
▪ Employees with a postgraduate degree or higher	number of people	805
▪ Employees with a bachelor's degree	number of people	4,761
▪ Other education level employees	number of people	489
Total number of employees by age groups		
▪ Employees aged 50 and above	number of people	108
▪ Employees aged 40 to 50	number of people	319
▪ Employees aged 30 to 40	number of people	2,455
▪ Employees aged 30 and below	number of people	3,173
Total number of employees by region		
▪ Head office employees	number of people	948
▪ Employees of branch offices in Jiujiang City	number of people	1,024
▪ Employees of branches outside Jiujiang City	number of people	4,083

Social	Unit	2025
B1.2 Employee turnover rate by gender, age group and geographical region.		
Employee turnover rate		
▪ Total employee turnover rate	%	5.42
Employee turnover rate (by gender)		
▪ Female	%	2.56
▪ Male	%	2.86
Employee turnover rate (by age groups)		
▪ Employee turnover rate for employees aged 50 and above	%	0.00
▪ Employee turnover rate among employees aged 40 to 50	%	0.15
▪ Employee turnover rate among employees aged 30 to 40	%	1.64
▪ Employee turnover rate for employees aged 30 and below	%	3.63
Employee turnover rate (by region)		
▪ Headquarters staff turnover rate	%	0.64
▪ Employee turnover rate of branch offices in jiujiang city	%	0.68
▪ Employee turnover rate of branches outside Jiujiang City	%	4.10
B2: Health and Safety		
B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.		
▪ Number of work-related fatalities	number of people	0
▪ Rate of work-related fatalities	%	0
B2.2 Lost days due to work injury.		
▪ Lost days due to work injury	day	176

Social	Unit	2025
B3: Development and Training		
B3.2 The average training hours completed per employee by gender and employee category.		

----- **Training hours received by employees by gender** -----

▪ Total training hours for female employees	hour	296,341.93
▪ Total training hours for male employees	hour	230,353.12
▪ Average training hours per female employee	hour	92.84
▪ Average training hours per male employee	hour	83.52

----- **Training hours received by employees by rank** -----

▪ Average training hours per senior executive	hour	51.80
▪ Average training hours per middle manager	hour	72.16
▪ Average training hours per non-managerial employee	hour	91.86

B4: Labour Standards

▪ Number of child labors found during the reporting period	number of people	0
▪ Number of forced labors found during the reporting period	number of people	0
▪ Signing rate of employment contract	%	100
▪ Social insurance coverage	%	100

B5: Supply Chain Management

----- **Number of suppliers by geographical region** -----

▪ Within Jiangxi Province	item	53
▪ Outside Jiangxi Province	item	151

B6: Product Responsibility

▪ Branch customer satisfaction	%	99.97
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Social	Unit	2025
B7: Anti-corruption		
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.		
▪ Number of concluded legal cases regarding corrupt practices brought against the company or its employees during the reporting period	case	0
B7.3 Description of anti-corruption training provided to directors and staff.		
▪ Employee anti-corruption training coverage	%	100
B8: Community Investment		
B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture,sport).		
▪ Member of the Rural Revitalization Assistance Team	number of people	28
▪ Administratively linked villages for poverty alleviation/rural revitalization	item	49
▪ Coverage rate of inclusive finance service outlets in assisted villages	%	100
▪ Registered volunteers	number of people	929
▪ Volunteer activities	case	342
B8.2 Resources contributed to the focus area (e.g. money or time).		
▪ Total charitable donations made by the foundation	10,000 RMB	115
▪ Total cumulative volunteer hours	hour	3,400
▪ Total funding for rural revitalization	10,000 RMB	32.47
▪ Total sales of agricultural products on behalf of farmers	10,000 RMB	145.98

2025 ESG REPORTING CODE INDEX

Part C: “Comply or Explain” Provisions

		Index	Relevant Section
A. Environmental			
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 and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A1.1	The types of emissions and respective emissions data.	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A1.3	Total hazardous wastes produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A1.4	Total non-hazardous wastes produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A1.5	Description of emissions target(s) set and steps taken to achieve them.	3.6.Green and low-carbon operations
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	3.6.Green and low-carbon operations
A2: Use of Resources	General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	3.1.Addressing climate change 3.6.Green and 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).	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	3.6.Green and low-carbon operations SUSTAINABILITY DATA STATEMENTS
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	3.1.Addressing climate change 3.6.Green and 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.	3.6.Green and low-carbon operations
	A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	As our business does not involve the production, manufacturing, or processing of physical goods, this indicator is not applicable and is therefore not disclosed.

Index			Relevant Section
A3: The Environment and Natural Resources	General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	3.1.Addressing climate change 3.2.Green finance 3.3.Transition finance 3.4.Ecological finance 3.5.Deepening green capabilities 3.6.Green and 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.	3.1.Addressing climate change 3.2.Green finance 3.3.Transition finance 3.4.Ecological finance 3.5.Deepening green capabilities 3.6.Green and low-carbon operations

B.Social			
Index			Relevant Section
B1: Employment	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	4.3.Protecting employee rights
	B1.1	Total workforce by gender, employment type (e.g. full-time or part-time), age group and geographical region.	4.3.Protecting employee rights SUSTAINABILITY DATA STATEMENTS
	B1.2	Employee turnover rate by gender, age group and geographical region.	4.3.Protecting employee rights SUSTAINABILITY DATA STATEMENTS
B2: Health and Safety	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	4.3.Protecting employee rights
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	SUSTAINABILITY DATA STATEMENTS
	B2.2	Lost days due to work injury.	SUSTAINABILITY DATA STATEMENTS
	B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	4.3.Protecting employee rights

Index			Relevant Section
B3: Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	4.3.Protecting employee rights
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	4.3.Protecting employee rights SUSTAINABILITY DATA STATEMENTS
	B3.2	The average training hours completed per employee by gender and employee category.	4.3.Protecting employee rights SUSTAINABILITY DATA STATEMENTS
B4: Labour Standards	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	4.3.Protecting employee rights
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	4.3.Protecting employee rights
	B4.2	Description of steps taken to eliminate such practices when discovered.	4.3.Protecting employee rights
B5: Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	4.5.Supplier management
	B5.1	Number of suppliers by geographical region.	4.5.Supplier management SUSTAINABILITY DATA STATEMENTS
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	4.5.Supplier management
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	4.5.Supplier management
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	4.5.Supplier management

Index			Relevant Section
B6: Product Responsibility	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	1.4.Compliance 4.1.Protecting customer rights 4.2.Enhancing customer experience 4.4.Privacy and data security
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	As our business does not involve the production, manufacturing, or processing of physical goods, this indicator is not applicable and is therefore not disclosed.
	B6.2	Number of products and service related complaints received and how they are dealt with.	4.1.Protecting customer rights
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	1.4.Compliance
	B6.4	Description of quality assurance process and recall procedures.	As our business does not involve the production, manufacturing, or processing of physical goods, this indicator is not applicable and is therefore not disclosed.
	B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	4.1.Protecting customer rights 4.4.Privacy and data security
B7: Anti-corruption	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	1.4.Compliance
	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.	1.4.Compliance SUSTAINABILITY DATA STATEMENTS
	B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	1.4.Compliance
	B7.3	Description of anti-corruption training provided to directors and staff.	1.4.Compliance

Index			Relevant Section
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.	2.1.Inclusive finance 2.2.Pension finance 2.3.Tech finance 4.6.Village-based assistance 4.7.Social public welfare
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	2.1.Inclusive finance 2.2.Pension finance 2.3.Tech finance 2.4.Digital finance 3.2.Green finance 3.3.Transition finance 3.4.Ecological finance 3.5.Deepening green capabilities 3.6.Green and low-carbon operations 4.6.Village-based assistance 4.7.Social public welfare SUSTAINABILITY DATA STATEMENTS
	B8.2	Resources contributed to the focus area (e.g. money or time).	4.6.Village-based assistance 4.7.Social public welfare SUSTAINABILITY DATA STATEMENTS

Scope	Content	Related Chapter
PART D: CLIMATE-RELATED DISCLOSURES		
(I) Governance	19.Governance	3.1.Addressing climate change-3.1.1.Governance
(II) Strategy	20.Climate-related Risks and Opportunities	3.1.Addressing climate change-3.1.2.Strategy
	21.Business Model and Value Chain	3.1.Addressing climate change-3.1.2.Strategy
	22-23.Strategy and Decision-Making	3.1.Addressing climate change-3.1.2.Strategy
	24-25.Financial Position, Financial Performance, and Cash Flows	3.1.Addressing climate change-3.1.2.Strategy
	26.Financial Position, Financial Performance, and Cash Flows	3.1.Addressing climate change-3.1.2.Strategy
(III) Risk Management	27.Risk Management	3.1.Addressing climate change-3.1.2.Strategy
(IV) Metrics and Targets	28-29.Greenhouse Gas Emission	3.6.Green and low-carbon operations-3.6.3. Resource utilization management SUSTAINABILITY DATA STATEMENTS
	30.Climate Related Transition Risk	3.1.Addressing climate change-3.1.2.Strategy
	31.Climate Related Physical Risk	3.1.Addressing climate change-3.1.2.Strategy
	32. Climate Related Opportunity	3.1.Addressing climate change-3.1.2.Strategy
	33.Capital Deployment	3.1.Addressing climate change-3.1.2.Strategy
	34. Internal Carbon Pricing	3.1.Addressing climate change-3.1.2.Strategy
	35. Remuneration	4.3.Protecting employee rights-4.3.2. Compensation benefit
	36. Remuneration	3.1.Addressing climate change-3.1.4. Indicators and objectives
	37-40. Climate Related Targets	3.1.Addressing climate change-3.1.4. Indicators and objectives
	41. Applicability of Cross-industry Metrics and Industry-based Metrics	3.1.Addressing climate change-3.1.4. Indicators and objectives

PROGRESS REPORT FOR PRB SIGNATORIES

I Summary

Principle 1: Alignment

Content Briefly describe your bank’s sustainability strategy, and which international, regional or national frameworks and UN Sustainable Development Goals it aims to align with. Note any changes in the reporting year.

In 2025, the Bank closely followed policy guidelines and actively implemented the requirements of new policies such as the “Implementation Plan for High-Quality Development of Green Finance in the Banking and Insurance Sectors”, the “Action Plan for Comprehensively Advancing Transition Finance in Jiangxi Province”, and the “Jiujiang City Three-Year Action Plan for Financial Support of High-Quality Development in the Yangtze River Economic Belt (2025–2027)”. The Bank formulated a series of internal policy documents and continued to optimize and refine its business orientation and strategic layout.

Links & reference “2025 Environmental, Social, and Governance Report” -Environment: Ecological finance



Principle 2: Impact & Target Setting

Content Briefly describe the bank’s most significant impact areas and the steps taken to identify, measure and manage them—including impact analysis results, targets set (including sectors, portfolio coverage, and KPIs), actions taken, and progress against the targets. Where targets have been set, share details of the bank’s transition/action plan, and progress made. Explain how the bank addressed interlink-ages between impact areas where possible.

Example Progress Indicators

- % of bank’s portfolio covered by the impact analysis and each set target.
- Updated values of KPIs defined by bank to measure progress against targets.

As of the end of 2025, the Bank’s corporate loans covered assets totaling RMB 218.421 billion, accounting for 66.4% of total loans. Since there were no significant changes in the sectoral distribution of the Bank’s corporate loans in 2025, the impact analysis results from 2023 were retained.

By formulating green credit policies and issuing 4 billion yuan in green financial bonds, the Bank has directed funds toward key industries and sectors supporting green development, continuously increasing green credit disbursements to help mitigate climate change. As of the end of 2025, the Bank’s outstanding green loan balance stood at 45.605 billion yuan, an increase of RMB 7.117 billion from the previous year-end, representing a growth rate of 18.49%.

Links & reference “2025 Environmental, Social, and Governance Report” -Environment: Green finance
Page 29 of the “Annual Results Announcement for the Year Ended December 31, 2025”



Principle 3: Clients & Customers

Content	Briefly describe how the bank works responsibly with clients and customers in relation to significant impacts, including products and services offered, internal policies and processes and engagement to implement targets/action plans/transition plans to encourage sustainable practices/economic activities. Note any changes in the reporting year. Example Progress Indicators ■ % of clients and/or customers engaged in key sectors in areas of significant impact. ■ USD sustainable finance volume mobilized and/or as a percentage of the global or sector portfolio. In 2025, the Bank focused on the funding needs of enterprises for green production and operations as well as low-carbon transition. It innovated financial services such as CCER forest carbon sink revenue pledge loans, emission rights pledge loans, and livestock industry transition financing, issued RMB 4 billion in green bond, and advanced carbon emission reduction initiatives. As of the end of 2025, the Bank's outstanding green loan balance stood at RMB 45.605 billion. Links & reference “2025 Environmental, Social, and Governance Report” -Environment: Green finance Environment: Transition finance Environment: Ecological finance
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Principle 4: Stakeholders

Content	Briefly describe how the bank consults, engages and collaborates/partners with relevant stakeholders for the purpose of implementing the Principles. This could include understanding impacts, setting ambitious targets, advocating for enabling regulatory/policy environments, and creating partnerships that contribute to addressing significant impacts. Note any changes in the reporting year. In 2025, the Bank actively participated in industry-finance integration initiatives, collaborating with multiple stakeholders to explore pathways for financial support of green industrial development. We were invited to attend the press conference on “Finance Driving High-Quality Economic Development in Jiangxi” and the press conference on the interpretation of Jiujiang City's emissions trading policy, thereby deepening coordination and collaboration between government and banking sectors. We supported the “Jiangxi Symposium on Promoting the Integrated Development of the ‘New Energy + Energy Storage’ Industry” and participated in province-wide industry-finance events focused on new wall materials and the brewing industry, among other themes, to address enterprises' green financing needs. In 2025, the Bank deepened research and industry exchanges related to sustainable finance, explored cutting-edge fields, and learned from advanced practices and experiences. We actively participated in cutting-edge research projects, including the National Financial Guarantee Fund research initiative, the practical application of the emissions trading system, and case studies on carbon accounting in investment and financing, achieving notable results and winning multiple provincial honors. We joined the “Sustainable Disclosure Action Working Group” of the Green Finance 60 Forum. We showcased our experiences and achievements at events such as the China Responsible Investment Forum and the International Zero-Carbon Urban and Rural Development Forum.
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Links & reference “2025 Environmental, Social, and Governance Report” – Governance: Sustainable development governance
Environment: Enhancing Green Capabilities



Principle 5: Governance & Culture

Content

Briefly describe the key governance structures in place (Board and Executive level) and related accountability mechanisms to implement the Principles. This could include how governance supports your bank’s management of significant impacts and risks, including target implementation and monitoring of action/transition plans. In addition, briefly describe how a culture of responsible banking is driven internally (e.g. via employee learning & development). Note any changes or progress in the reporting period.

Example Progress Indicators

- Details of remuneration practices linked to sustainability targets.
- % of employees trained on responsible banking topics.

The Bank’s organizational structure for green finance remains unchanged from previous years.

In 2025, the Bank revised and improved the “Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures”, continued to refine its ESG risk management system, and strengthened ESG risk prevention.

In 2025, the Bank actively organized its staff to participate in various professional skills competitions. In the “Jiangxi Provincial Financial System ‘In-depth Study of the Five Major Areas and Demonstration of New Achievements in Statistics’ Professional Competition,” the Bank won the First Prize (Individual) in the “Financial ‘Five Major Areas’ Statistics Competition,” as well as the Second Prize (Team) and First Prize (Individual) in the “Green Finance Professional Skills Competition.”

Links & reference 2025 Environmental, Social, and Governance Report” – Environment: Enhancing Green Capabilities
Governance: Risk management



Principle 6: Transparency & Accountability

Content	Provide reference to additional relevant reports, if not listed as references with P1–P5. Briefly note whether/where assurance of sustainability information has been undertaken (optional). Some of the content is sourced from the “2025 Environmental, Social, and Governance Report”, which has been reviewed by a professional organization. -----
Links & reference	“2025 Environmental, Social, and Governance Report” - Appendix: Third-Party verification report



Supplements

Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals’ needs and society’ s goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank’ s business model, including the main business lines, customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank’ s portfolio (%) in terms of geographies, business areas or by disclosing the number of customers and clients served.

Links & reference	“2025 Environmental, Social, and Governance Report” - About us -----
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Response	In September 2020, the Bank completed the establishment of its branch network across all counties in Jiangxi Province, becoming the first to achieve full coverage of all 100 counties (cities and districts) in the province. As of the end of December 2025, the Bank operated a head office, 13 branch offices, and 272 sub-branches.
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Strategy alignment

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and other international frameworks such as the Kunming-Montreal Global Biodiversity Framework (GBF), the United Nations Guiding Principles on Business and Human Rights (UNGPs), the forthcoming instrument on plastic pollution etc.

Include any other national and/or regional frameworks that your bank has a strategy to align with where relevant.

Links & reference “2025 Environmental, Social, and Governance Report” -Environment: Addressing climate change
Environment: Green finance
Environment: Transition finance
Environment: Ecological finance

Response

In accordance with the climate-related regulations of the Hong Kong Stock Exchange and the requirements of International Financial Reporting Standard 2—Climate-related Disclosures (IFRS S2), the Bank actively addresses climate change by integrating it into its sustainability strategy and other business strategies. We have elevated green finance to a strategic priority and incorporated it into the “Bank of Jiujiang Strategic Planning Report (2025–2027)”. In 2025, the Bank will revise and improve the “Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures” to continuously strengthen ESG risk management and ensure the Bank’s sustainable development.

Guided by the “Implementation Plan for High-Quality Development of Green Finance in the Banking and Insurance Sectors,” the Bank is making solid progress in advancing green finance, continuously optimizing its green finance systems and mechanisms, organizational structure, products and services, and business models to support the green development of the real economy.

The Bank proactively integrates the concept of green sustainable development with its credit business, formulating the “Bank of Jiujiang 2025 Green Credit Policy” to guide the steady development of green credit operations.

The Bank implements the relevant requirements of the “Action Plan for Comprehensively Promoting Transition Finance in Jiangxi Province” issued by the People’s Bank of China’s Jiangxi Branch, actively participates in Jiangxi Province’s transition finance pilot initiatives, and has issued the “Bank of Jiujiang Action Plan for Comprehensively Promoting Transition Finance Business” to explore new pathways for supporting the green upgrading of traditional industries.

The Bank actively responds to the “Three-Year Action Plan for Financial Support of High-Quality Development in the Yangtze River Economic Belt (2025–2027)” issued by the Jiujiang Municipal Government, establishing “ecological finance” as one of the core pillars of its green finance strategy, and fully supports the “Jointly Promoting Major Protection” initiative in the Yangtze River Economic Belt and the construction of the “Jiangxi Model” for a Beautiful China.

Guided by the People’s Bank of China’s “Biodiversity Finance Catalog,” the Bank regards biodiversity conservation as a vital extension of green finance and is actively exploring “Biodiversity+” financial models.

Principle 2: Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

Impact Analysis

Show how your bank has identified, prioritized and measured the most significant impacts associated with its portfolio (both positive and negative). Determine the priority areas for target- setting. Include details regarding: Scope, Portfolio Composition, Context, and Performance Measurement.

The impact analysis should include assessment of the relevance of the four priorities laid out in Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector, as part of its initial or on-going impact analysis.

Links & references Page 29 of the “Annual Results Announcement for the Year Ended December 31, 2025”

Response

Scope:

The Bank actively studies and applies the third edition of the Principles for Responsible Banking (PRB) Impact Analysis Tool to analyze corporate loans (excluding financial investments and retail banking operations). As there were no significant changes in the sectoral distribution of corporate loans in 2025, the impact analysis results from 2023 are carried forward.

Portfolio Composition:

As of the end of 2025, the Bank’s corporate loans covered assets totaling RMB 218.421 billion, accounting for 66.4% of total loans. The covered sectors include manufacturing, agriculture, forestry, animal husbandry, and fisheries, as well as construction. The distribution of loans across the top-ranked sectors by business volume is detailed in the table below.

As of the end of 2025	Amount (RMB in million)	Percentage of Total (%)
Manufacturing	53,182.8	16.2
Wholesale and retail trade	46,066.5	13.9
Rental and business services	30,424.4	9.3
Construction	25,222.9	7.7
Real estate	21,043.3	6.4
Water supply, waste management, and public utilities	9,800.0	3.0
Agriculture, forestry, livestock, and fisheries	8,264.0	2.5
Education	3,954.6	1.2
Electricity, heat, gas, and water production and supply	3,881.9	1.2
Mining	3,682.5	1.1

Policy Background:

The bank has thoroughly studied and implemented the “Three-Year Action Plan for Advancing the ‘Five Major Initiatives’ in Finance (2024–2026).” Focusing on the objectives of “setting an example, striving for excellence, and delivering results,” and guided by the fifteen-character policy of “optimizing structure, conserving capital, promoting compliance, controlling non-performing loans, and stabilizing growth,” we are dedicating our efforts to rural financial revitalization and services for small and micro enterprises, thereby contributing the strength of the Bank of Jiujiang to the fight against poverty in rural areas.

Targets, Target Implementation, and Action Plans/Transition plans

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information regarding actions they are taking in four priorities laid out in Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector (2024).

Links & references “2025 Environmental, Social, and Governance Report” -Environment: Green finance

Response**Alignment:**

The Bank has thoroughly studied and implemented the “Three-Year Action Plan for Advancing the ‘Five Major Initiatives’ in Finance (2024–2026).” Focusing on the objectives of “setting an example, striving for excellence, and delivering results,” and guided by the fifteen-character policy of “optimizing structure, conserving capital, promoting compliance, controlling non-performing loans, and stabilizing growth,” the Bank has dedicated itself to the revitalization of rural finance and the provision of services to small and micro enterprises, contributing the strength of the Bank of Jiujiang to the fight against poverty in rural areas.

Baseline:

The Bank calculates the environmental performance of its 2025 green credit portfolio in accordance with the “Guidelines for Calculating Energy Conservation and Emission Reduction Quantities of Green Credit Projects.”

As of the end of 2025, the Bank’s outstanding green loan balance stood at RMB 45.605 billion, an increase of RMB 7.117 billion from the previous year-end, representing a growth rate of 18.49%.

SMART targets:

Inclusive Finance: In accordance with the requirements of the “2025 Inclusive Finance Action Plan for Jiangxi’s Banking and Insurance Industry,” the Bank must fulfill its inclusive SME credit plan. Local legal-person banking institutions are required to strive to achieve the “one no-less-than” target, meaning that the growth rate of inclusive SME loans must not be lower than the growth rate of total loans. The Bank has set an internal growth target for the balance of inclusive SME loans.

Action Plan:

Mitigating Climate Change: Increase green credit disbursements. The Bank has formulated the “Bank of Jiujiang 2025 Green Credit Policy,” which clarifies credit support priorities for key industries and sectors, establishes differentiated credit eligibility criteria, and guides green credit allocation. We will broaden green financing channels by issuing 2025 green financial bonds with a total issuance volume of RMB 4 billion to provide long-term, stable financial support for key sectors and major projects in energy conservation, environmental protection, clean energy, and ecological conservation.



Principle 3: Clients & Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

Client and Customer engagement

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. It should include information on the client engagement strategy including but not limited to the impact areas identified/ targets set, awareness raising activities with clients and customers, relevant policies and processes, actions planned/implemented to support clients’ transition, selected indicators on client engagement and, where possible, the impacts achieved.

Links & references “2025 Environmental, Social, and Governance Report” -Environment: Green finance
Environment: Transition finance
Environment: Ecological finance

Response The Bank focuses on key areas and industries related to green development and continues to increase its green credit disbursements. As of the end of 2025, the Bank’ s outstanding green loans totaled RMB 45.605 billion, an increase of RMB 7.117 billion from the end of the previous year, representing a growth rate of 18.49%.

The Bank issued the “2025 Bank of Jiujiang Carbon Emission Reduction Support Tool Special Marketing Campaign,” which streamlined business approval processes and solidified opportunities for pipeline projects to drive the implementation of carbon emission reduction business. By the end of 2025, the Bank had successfully implemented carbon emission reduction loan business in six prefecture-level cities—Nanchang, Jiujiang, Shangrao, Pingxiang, Ganzhou, and Xinyu—with a cumulative disbursement of RMB 419 million in carbon emission reduction loans, driving annual emission reductions of 84,800 metric tons of carbon dioxide equivalent.

In 2025, the Bank successfully issued 4 billion yuan in green financial bonds on the National Interbank Bond Market, with the raised funds precisely directed toward energy conservation and environmental protection, clean energy, ecological conservation, and the green upgrading of infrastructure.

The Bank executed its first CCER (Certified Carbon Emission Reductions) forest carbon sink revenue rights pledge loan, extending a green loan to a forestry company to support the expansion of its industrial scale and the improvement of forest quality.

The Bank explored a financing model using emission rights as collateral, providing customized green financial services to key polluting enterprises. This model converts the emission rights held by enterprises into collateralizable capital to support green loans.

The Bank optimized its financial service model for agricultural transformation and implemented its first livestock industry transformation finance project, supporting the green and intelligent upgrading of traditional agriculture.

Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,* and which SDGs or impact areas you bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes.

Links & references

Response



Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

Stakeholder identification and consultation

Describe which stakeholders (or groups/types of stakeholders) your bank has identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of the bank's engagement strategy following criteria for effective engagement and advocacy, how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

Links & references

“2025 Environmental, Social, and Governance Report” – Governance: Corporate governance
Environment: Enhancing Green Capabilities

Response

The Bank places great importance on communication with investors and the protection of their rights and interests. We maintain close communication with shareholders through various channels, including sending consultation letters, holding shareholder meetings, conducting on-site visits, organizing roundtable discussions, and utilizing telephone, email, and the Investor Relations section on our official website, while effectively safeguarding the rights and interests of small and medium-sized shareholders. In 2025, the Bank organized three shareholder meetings, deliberated and approved 24 resolutions, and welcomed a total of 120 shareholder attendees. We also invited individual shareholders to attend, further strengthening communication with minority shareholders.

The Bank has deepened government-bank cooperation to jointly advance a new chapter in green development. We were invited to participate in the press conference titled “Finance Driving High-Quality Economic Development in Jiangxi,” jointly hosted by the Jiangxi Provincial Government Information Office and the People's Bank of China Jiangxi Branch. We also attended the policy briefing on the “Jiujiang City Work Plan for Deepening the Pilot Program on Pollution Discharge Rights Reserve Trading (Trial),” jointly convened by the Jiujiang Municipal Government Information Office and the Municipal Bureau of Ecology and Environment, where we shared our experiences and practices in green finance.

The Bank actively engages with clients in key sectors to establish extensive and amicable cooperative relationships. As the sole financial institution supporting the “Jiangxi Symposium on Promoting the Integrated Development of the ‘New Energy + Energy Storage’ Industry,” the Bank participated in events such as the “Provincial Exhibition and Promotion Conference on New Wall Materials and Building Insulation Materials” and the “Green Technology Promotion Event for the Jiangxi Brewing Industry.” Through these initiatives, the Bank promoted green financial products and services while precisely connecting with leading enterprises across the province.

The Bank systematically advances green finance research and explores practical pathways in cutting-edge fields. As the sole banking institution participating in the research project “Innovative Business Practices of Government-backed Financing Guarantees in the Green Finance Sector,” supported by the National Financing Guarantee Fund, the Bank provided recommendations to promote the development of relevant industries and green finance. The Bank also deeply engaged in the research project “Application of Comprehensive Ecological and Environmental Protection Management Services Centered on the Pollution Discharge Permit System.” The results of this research won the First Prize in the “Financial Services Track” of the Jiangxi Regional Finals of the 2025 “Data Element ×” Competition, organized under the guidance of the National Data Bureau and the People’s Government of Jiangxi Province. Two research outcomes— “Case Studies on Carbon Accounting for Clients and Investment/Financing Portfolios” and “Case Studies on Green Finance Product and Service Innovation” —both received the “Outstanding Case Award” at the “Greater Bay Area Green Finance Skills Competition” jointly organized by the China Financial Trade Union, the Guangdong Financial Trade Union, and the Shenzhen Financial Trade Union. The Bank was the only city commercial bank among the 70 participating institutions to have two cases selected.

The Bank continues to deepen international exchanges and learn from advanced practices. It has joined the Sustainable Disclosure Initiative Working Group established by the Green Finance 60 Forum and participated in thematic events such as the 2025 World Green Development Investment and Trade Expo, the China Responsible Investment Forum Summer Summit, and the International Zero-Carbon Urban and Rural Areas and Zero-Carbon Buildings Conference and Technology & Equipment Expo, sharing the “Jiuyin Practice” in green finance with domestic and international audiences.



Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

Governance Structure for Implementation of the Principles

Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts (including accountability at the executive leadership level, clearly defined roles and responsibilities for sustainability matters in internal processes, etc.) and support the effective implementation of the Principles.

Links & references

Response

Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, learning & development, sustainability training for relevant teams, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Links & references “2025 Environmental, Social, and Governance Report” – Environment: Enhancing Green Capabilities
Environment: Green and low-carbon operations

Response The Bank places great emphasis on building professional capabilities in green finance and is committed to cultivating a team of green finance professionals with advanced concepts and specialized skills. In the “Jiangxi Provincial Financial System Business Competition: ‘In-depth Study of the Five Major Areas and Demonstrating New Achievements in Statistics’,” the Bank won the First Prize (Individual) in the “Statistical Competition on the Five Major Areas of Finance” and the Second Prize (Team) and First Prize (Individual) in the “Green Finance Business Capability Competition.”

Our bank actively promotes a green and low-carbon lifestyle, regularly organizing environmental volunteer activities such as tree planting, green space maintenance, and litter cleanup. We integrate the concept of ecological civilization into daily life, guiding our employees to embrace a green, healthy, and sustainable lifestyle.

Risk and due diligence processes and policies

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank's portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures your bank has in place to oversee these risks.

Links & references "2025 Environmental, Social, and Governance Report" – Governance: Risk management

Response In 2025, the Bank revised and improved the "Bank of Jiujiang Environmental, Social, and Governance Risk Management Measures", continued to strengthen its ESG risk management system, and enhanced ESG risk prevention measures.



Principle 6: Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

The information provided in the Responsible Banking Progress Statement is sufficient. If third-party assurance has been undertaken, provide details on the scope of assurance and the reference/link to the Independent (Limited) Assurance Report.

Links & references "2025 Environmental, Social, and Governance Report" - Appendix: Third-Party verification report

Response Some of the content is sourced from the "2025 Environmental, Social, and Governance Report", which has been reviewed by a professional organization.



THIRD-PARTY ASSURANCE REPORT



Independent Limited Assurance Report

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

1. Limited Assurance Conclusion

Hong Kong Quality Assurance Agency ("HKQAA", "we", "our", "us") conducted an independent limited assurance engagement on the sustainability disclosures ("Sustainability Disclosures") presented by Bank of Jiujiang Co., Ltd. ("the Company") in its 2025 Environmental, Social and Governance Report ("the Report") for the reporting period from 1 January 2025 to 31 December 2025 ("Reporting Period") and issued this Independent Assurance Report ("Assurance Report").

Based on the procedures performed, evidence obtained, and subject to the stated assumptions, dependencies, boundaries, limitations, and exclusions set out in Appendix A, nothing has come to our attention that causes us to believe that the Sustainability Disclosures are not presented, in all material respects, in accordance with the requirements of the ESG Reporting Code.

2. Engagement Overview

The objective of this sustainability assurance service is to provide an independent conclusion, with a limited level of assurance, on whether the Sustainability Disclosures have been prepared in accordance with the following reporting criteria:

The Environmental, Social and Governance Reporting Code ("ESG Reporting Code") set out in Appendix C2 of the Main Board Listing Rules of The Stock Exchange of Hong Kong Limited.

For the avoidance of doubt, the Appendices listed at the end of this Assurance Report form an integral part of it, though certain Appendices are intended for the Company's internal use only. For reference, a generic version of Appendix A (which sets out the assumptions, dependencies, boundaries, limitations, exclusions, roles and responsibilities, and independence applicable to this engagement) is publicly available on the HKQAA website (www.hkqaa.org) under the navigation path: News & Resources > Guides & Forms > Guidelines > Sustainability Assurance.

3. Basis for Conclusion

HKQAA's assurance procedure was conducted in accordance with the International Standard on Sustainability Assurance 5000, General Requirements for Sustainability Assurance Engagements ("ISSA 5000"), issued by the International Auditing and Assurance Standards Board ("IAASB").

A limited assurance engagement involves performing procedures that vary in nature and extent from those performed for a reasonable assurance engagement. Accordingly, the level of assurance obtained is substantially lower than that obtained in a reasonable assurance engagement.

In conducting this engagement, we confirm our independence from the Company. The engagement team performed the engagement in accordance with the HKQAA Code of Conduct. Based on the procedures performed and the evidence obtained, we consider the evidence sufficient and appropriate to form a basis for our conclusion.

4. Responsibilities for the Sustainability Disclosures

The Company's management is responsible for the preparation of the Sustainability Disclosures in accordance with the applicable reporting criteria, and for designing, implementing and maintaining such internal controls as it determines necessary to enable the preparation of Sustainability Disclosures that are free from material misstatement, whether due to fraud or error.

Those charged with governance are responsible for overseeing the Company's sustainability reporting process.

5. Responsibilities of the Engagement Team

Our responsibility is to plan and perform this engagement to obtain limited assurance about whether the Sustainability Disclosures are free from material misstatement, whether due to fraud or error, and to issue this Assurance Report that includes our conclusion.

Misstatements can arise from fraud or error and are considered material if they could reasonably be expected to influence the decisions of users taken on the basis of the Sustainability Disclosures.

As part of this engagement, we exercise professional judgment and maintain professional skepticism, perform risk assessment procedures including obtaining an understanding of relevant internal controls (but not for the purpose of providing a conclusion on their effectiveness), and design and perform procedures responsive to assessed risks. As fraud is inherently more difficult to detect than unintentional error, the risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error.

6. Summary of Work Performed

A limited assurance engagement involves performing procedures to obtain evidence about the Sustainability Disclosures. The nature, timing and extent of procedures selected depend on professional judgment, including the assessed risks of material misstatement, whether due to fraud or error.

Our assurance procedures included, but were not limited to:

- reviewing relevant policies, procedures, relevant documentation and records provided by the Company, including those related to sustainability-related information such as governance, risk identification, and performance metrics;
- interviewing key management and responsible personnel of the Company for reporting and sustainability-related governance;
- conducting analytical reviews of disclosures for plausibility and consistency with relevant external frameworks and internal supporting data;
- selecting representative samples of disclosures, with a focus on materiality and risk, and assessing the underlying evidence for each sample using judgmental sampling;
- evaluating the transparency of disclosed assumptions, dependencies, and boundaries; and
- assessing the completeness of coverage with respect to the requirements of the reporting criteria, including reviewing methodologies used for estimations, sensitivity analyses, and disclosures of uncertainties.



This Assurance Report is made solely for the use of Bank of Jiujiang Co., Ltd. and the users of its 2025 Environmental, Social and Governance Report, and for use in accordance with the reporting criteria stated in Section 2 of this Assurance Report. We do not accept or assume responsibility for any other purpose or to any other person to whom this Assurance Report is shown or in whose hands it may come.

The engagement leader on the assurance engagement resulting in this Assurance Report is KT Ting.

Signed on behalf of Hong Kong Quality Assurance Agency



Hong Kong, PRC
27 April 2026
Ref: 14998600

READER FEEDBACK

Thank you for reading the 2025 Environmental, Social and Governance (ESG) Report of Jiujiang Bank Co., Ltd. To promote communication between the Bank and its stakeholders and enhance the Bank's capability to perform its social responsibilities, we hope that you can evaluate this report and provide valuable comments and suggestions. Please fill out the feedback form below. You may send us your feedback using any of the following methods.

Address: Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, China

Postal Code: 332000

Tel: +86 (792) 7783000-1101

Fax: +86 (792) 8325019

E-mail: dshbgs6190@jjccb.com

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

- | | | | |
|-------------------------------------|---|--------------------------------------|------------------------------------|
| ☐ Government | ☐ Regulatory Authority | ☐ Shareholder | ☐ Customer |
| ☐ Employee | ☐ Supplier | ☐ Partner | ☐ Community |

2. Your general evaluation of this report:

- | | | | |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|
| ☐ Poor | ☐ Average | ☐ Good | ☐ Excellent |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|

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

- | | | | |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|
| ☐ Poor | ☐ Average | ☐ Good | ☐ Excellent |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|

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

- | | | | |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|
| ☐ Poor | ☐ Average | ☐ Good | ☐ Excellent |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|

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

- | | | | |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|
| ☐ Poor | ☐ Average | ☐ Good | ☐ Excellent |
|-------------------------------|----------------------------------|-------------------------------|------------------------------------|

6. Do you consider the information disclosed in the report to be complete?

- | | | |
|-----------------------------|---|------------------------------|
| ☐ No | ☐ Partially complete | ☐ Yes |
|-----------------------------|---|------------------------------|

7. Do you consider the content and layout of the report to be clear and easy to understand?

- | | | |
|-----------------------------|--|------------------------------|
| ☐ No | ☐ Partially clear | ☐ Yes |
|-----------------------------|--|------------------------------|

8. Do you have any other comments or suggestions on the report or on how the Bank of Jiujiang can improve the way it performs its social responsibilities?



Address: Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, China

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