

JIANGXI BANK

2023 ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT



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CONTENT

Board statement	03
About us	04
Sustainability performance in 2023	05
2023 Honors and awards	07
Stakeholder communication	09
Materiality analysis	11

01 / Governance

Improving governance systems, solidifying the foundation for development

Sustainable development	15
Corporate governance	17
Risk management	19
Compliance operation	21

02 / Service

Focusing on customer service, providing a high-quality experience

Digital transformation	25
Protecting of consumers' rights and interests	27
Improving customer experience	29

03 / Finance

Adhering to development strategies, boosting economic growth

Promoting industrial development	35
Deepening inclusive finance	37
Supporting rural revitalization	40
Strengthening Pension Finance	43

04 / Environment

Dedicated to ecological co-construction, practicing green principles

Climate change risks and opportunities	49
Green finance	55
Green and low carbon operation	65
Strengthening green finance communication	69

05 / Social

Adhering to a people-centered approach, collaborating to create the future

Protection of employees' rights and interests	73
Privacy and data security	81
Supplier management	82
Village assistance	82
Practicing social welfare	83

06 / Appendix

Environmental, social and governance reporting guidelines index by the stock exchange of Hong Kong	85
The global reporting initiative gri standards index	91
Third-party authentication report	96





About the report

This report is the environmental, social, and governance report of Jiangxi Bank co., Ltd. (hereinafter referred to as "This report"). The Bank has investigated and analyzed to identify the issues of interest to the stakeholders in the business process. It aims to disclose to the stakeholders the results of the economic, social, environmental, and corporate governance actions. This report has complied with the "Non-compliance interpretation" Provisions of the Hong Kong stock exchange's environmental, social, and governance reporting guidelines. In this report, "Jiangxi Bank", "The Bank" and "we" refer to Jiangxi Bank co., Ltd.

Scope of the report

Organizational scope: This report covers the head office and subordinate branches and sub-branches of Bank of Jiangxi Co., Ltd. and Jiangxi Financial Leasing Company Limited (hereinafter referred to as "JF Leasing"), and is consistent with the previous year.

Time frame: January 1, 2023, to December 31, 2023

Reporting period: This report is an annual report

Basis for reporting

This report mainly references to the following preparation standards:

- The Stock Exchange of Hong Kong Limited's Environmental, Social and Governance Reporting Guidelines (2020)
- Global Reporting Initiative (GRI)'s Sustainable Reporting standards (2021)

Report data description

The financial data of this report are from the Bank's 2023 annual financial report, and other data and cases are from the Bank's actual operating records. If not otherwise specified, the monetary amount involved in this report is measured in RMB. Unless otherwise specified, the statistical caliber of the relevant text and data in the report is consistent with the scope of the Bank's annual consolidated financial statements.

Reporting principles

The report's disclosure follows the following principles.

Principle of materiality	This report identifies and responds to issues with a significant impact on the sustainability of the Bank through online and offline stakeholder surveys and management analysis. The process and results of the materiality analysis are detailed in the Materiality analysis in this report.
Principle of quantification	This report has disclosed the quantitative key data of ESG and explained the calculation basis.
Principle of consistency	Unless otherwise stated, this report adopts a disclosure statistical disclosure method consistent with previous reports to ensure that the data for the reporting period are comparable with historical data and future goals.
Principle of balance	This report reflects objective facts and reveals positive and negative indicators, and there is no data whitewash.

Report language

This report includes both Traditional Chinese and English. In case of discrepancies between the English and Chinese versions, please refer to the Tradition Chinese version.

Board assurance

The board of directors and all the directors of the Bank shall guarantee the authenticity and accuracy of the report and confirm that there are no false records, misleading statements or material omissions in the report.

Third-party assurance

To ensure the authenticity and reliability of this report, the company employs the Hong Kong Quality Assurance Agency (HKQAA) to perform assurance engagement on the Bank's 2023 ESG report.

Access to the report

The electronic version of this report is available from the Bank's website (www.jx-bank.com) and published on the stock exchange of Hong Kong (www.hkex-news.hk).

About us

Jiangxi Bank is a provincial corporate bank, and a director union of the China Banking Association. The Bank was officially established in December 2015 and listed in Hong Kong in June 2018. As of the end of 2023, the Bank had a total of 5,143 full-time employees. The Bank's outlets have gained presence across districts and cities in Jiangxi Province, and the Bank has established two branches outside the province, i.e. in Guangzhou and Suzhou. At the same time, the Bank initiated the establishment of the first financial leasing company in Jiangxi Province and 5 rural banks.

Centering around high-quality development through digital transformation, adhering to the business philosophy of "serving urban and rural residents, serving small and medium-sized enterprises and serving the local economy", Jiangxi Bank exerts every effort to provide high-quality, efficient, convenient and comprehensive financial services for customers of different types and needs. As of the end of 2023, the Group's total assets was RMB 552.345 billion; the total amount of deposits from customers was RMB 381.212 billion; the total loans and advances to customers was RMB 336.890 billion.

Since its inception, the Bank has made rapid progress in various fields and gained wide recognition from many sectors of the society in many respects under the leadership of the CPC Jiangxi Provincial Committee and Jiangxi Provincial Government as well as the strong support from all walks of life. The Bank ranked 227th in "2023 Top 1,000 World Banks ranking" released by The Banker, a British magazine, ranked 48th among commercial banks in the "2023 China Banking Top 100 List" by the China Banking Association, ranked the 31st among City Commercial Banks in the Overall Evaluation 2023 by the GYROSCOPE Evaluation System of China Banking Association, and received a number of honors such as "2023 Excellent Participating Institution in the Digital Supply Chain Finance Service Platform" among 20 banks in China by National Clearing Center of the People's Bank of China.

The Bank will, following the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, implement the new development concept in a complete, accurate and comprehensive manner, serve the establishing of a new development pattern, facilitate high-quality development, actively practice the political and people-oriented nature of financial work, precisely serve entities, prevent and resolve risks, continuously deepen reforms, maximize the value of stakeholders such as customers, shareholders, employees and the society, and make our financial contribution to writing the chapter of Jiangxi in Chinese modernization.

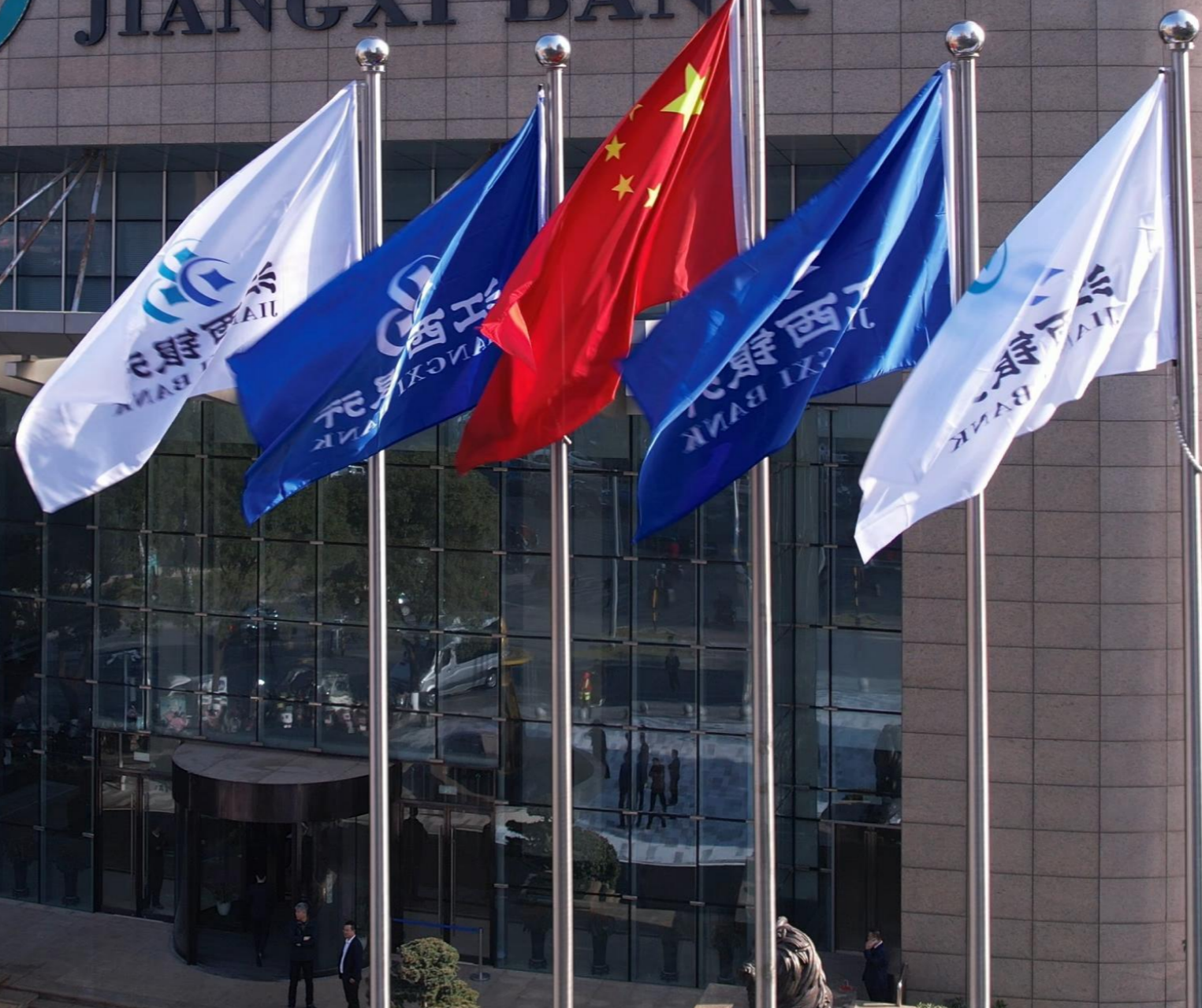
Board statement

The Bank's board of directors follows the Hong Kong stock exchange's environmental, social, and governance report guidelines. It is responsible for reviewing and deciding the ESG issues, understanding and evaluating ESG risks, examining and approving ESG work plans and work reports of senior management, and assisting the board of directors in performing ESG-related duties.

The management and practical progress of the above work and other ESG issues in this report have been approved by the Bank's board of directors in march, 2023.



江西銀行
JIANGXI BANK



Sustainability Performance in 2023

Indicator	Unit	2023
Operating income	million RMB	11,296.64
Net Profit	million RMB	1,073.89
Basic and diluted earnings per share	RMB	0.11
Total assets	million RMB	552,345.38
deposit-taking	million RMB	381,212.27
Total loans and advances disbursed	million RMB	336,889.5
Return on average assets	%	0.2
Return on average equity	%	1.76
Non-performing loan ratio	%	2.17
Provision coverage	%	177.16
Capital adequacy	%	13.55

Economic Performance

Indicator	Unit	2023
Green Credit Balance	Billion RMB	31.196
Balance of green leasing business	Billion RMB	1.705
E-banking substitution rate	%	99.11
Carbon dioxide emission reductions	ton	270,208.32
Green credit projects save on coal bids	ton	43,214.61

Environmental Performance

Indicator	Unit	2023
Public Service Donation	Ten thousand RMB	38.33
Balance of Inclusive Micro and Small Enterprise Loans	Billion RMB	46.141
Balance of agricultural loans	Billion RMB	58.013
Customer Satisfaction	%	99.69
Total number of employees	people	5,143
Percentage of female staff	%	53.76
Training hours per capita	Hours	86.07
Number of Elderly Customers	Ten Thousand Accounts	175.40

Social Performance

2023 Honors and awards

<p>Ranking 227th by Tier 1 Capital on the “Top 1000 Global Banks 2023” list</p> <p>The Banker Magazine in United Kingdom</p>	<p>Ranking 48th among commercial banks in the “2023 China Banking Top 100 List”</p> <p>China Banking Association</p>	<p>31st among the list of “City Commercial Banks in the Overall Evaluation 2023 by the GYROSCOPE Evaluation System”</p> <p>China Banking Association</p>	<p>A member of the 4th standing committee of the Wealth Management Specialized Committee</p> <p>China Banking Association</p>	<p>Gold Award in the “6th (2023) Digital Finance Innovation Competition”</p> <p>Cebnet, Digital Finance Joint Publicity Year</p>	<p>2023 Digital Finance Golden Award List Best Corporate E-bank Award</p> <p>Cebnet, China Financial Certification Authority (CFCA)</p>	<p>The Third (2023) “Jinxintong” Excellent Case Award for Fintech Innovation Application</p> <p>China Academy of Information and Communications Technology (CAICT)</p>	<p>“Government Procurement E-loan” Project won the 14th Fintech Innovation Award</p> <p>Financial Computerization Magazine</p>
<p>The “rural insurance loan” product was selected as typical case for financial inclusion in China in 2023</p> <p>China Banking Association</p>	<p>“2023 Top 100 Bond Transaction Investment – Proprietary Settlement”</p> <p>China Central Depository & Clearing Co., Ltd.</p>	<p>2023 “Outstanding Cooperative Member”, 2023 Innovation Outstanding Case Award for Urban Financial Operation and Management</p> <p>City Commercial Banks Clearing Co., Ltd.</p>	<p>2023 Excellent Participating Institution in the Digital Supply Chain Finance Service Platform</p> <p>National Clearing Center of the PBOC</p>	<p>2023 Excellent Innovative Financial Products for the Real Economy of Financial Services in Jiangxi Province</p> <p>PBOC Jiangxi Branch, Jiangxi Provincial Local Financial Supervision and Administration Bureau</p>	<p>Third Prize and Excellent Organization Award in 2023 “Gan Yin Cup” Cybersecurity Competition in Jiangxi Province Financial Industry</p> <p>PBOC Jiangxi Branch</p>	<p>“Excellence Award” of the “Bank of China Cup” Jiangxi Province Short Video Competition for Prevention of Illegal Fund Raising</p> <p>Jiangxi Provincial Local Financial Supervision and Administration Bureau, the Jiangxi Public Security Department, the Communist Youth League of Jiangxi Province</p>	<p>2023 Consumption Promotion Award for Helping Businesses and Benefiting People</p> <p>Jiangxi Branch of China UnionPay</p>
<p>Excellent Fixed Income Bank Wealth Management Product Award</p> <p>PYSTANDARD</p>	<p>2023 Tianji ESG Practice Award of China’s Banking Industry</p> <p>Securities Times</p>	<p>2023 Best Credit Card Scenarios Construction Award</p> <p>Financial Digital Development Alliance</p>	<p>The Bank’s “Digital Agriculture Financial Service Platform” won the Best Rural Revitalization Digital Construction Award of the 9th “Golden Pine Award” in the financial technology industry</p> <p>Organizing Committee of Golden Pine Award, Mobile Payment Network</p>	<p>2023 Business Innovation Award</p> <p>Jiangxi Branch of China UnionPay</p>	<p>2023 “Outstanding Underwriting Institution” for ADB Bonds, “City Commercial Bank Serving Agriculture, Rural Areas and Farmers”, and “Innovative Cooperation Award”, “Cohesion Award”, “Best Progress Award”</p> <p>Agricultural Development Bank of China</p>	<p>The “Excellent Award” in the 2022 Assessment of the Rural Revitalization of Financial Institutions in Jiangxi Province</p> <p>Nanchang Central Sub-branch of the PBOC, CBIRC Jiangxi Office</p>	<p>“Excellent Underwriter” for the 2022 Domestic RMB Financial Bond Underwriting Syndicate</p> <p>The Export-Import Bank of China</p>

Stakeholder communication

To effectively fulfill its social responsibilities and protect the fundamental rights of all stakeholders in the operation process, the Bank has identified the main stakeholders, including the government, regulatory agencies, investors, customers, employees, partners, employees, and the community public, according to the characteristics of the financial industry and its business conditions. To ensure effective communication with all stakeholders, the Bank has continuously expanded multi-level and all-round communication channels with all stakeholders, optimized the dialogue mechanism of mutual trust and commitment, actively listened to stakeholders' requirements, and promoted the management of stakeholders.



Materiality analysis

According to the national development policies and the development needs of the banking industry, combined with the domestic and foreign sustainable development standards and its own development status, the Bank identifies the important issues of sustainable development and makes substantive analysis of their importance, so as to ensure that the Bank timely follows on and follow up the focus of stakeholders.

Jiangxi Bank ESG issue importance matrix



- Social responsibility
- Corporate governance
- Economic development
- Environmental responsibility

02	Risk management	High
05	Compliance operation	High
08	Sustainable development	High
11	Corporate culture	High
13	Corporate governance	High

01	Employee rights and interests	High
03	Employee development	High
04	Data privacy and protection	Moderate
09	Staff care	Moderate
10	Improve customer experience	High
14	Support rural revitalization	High
15	Inclusive finance	High
18	Supplier Vendor Management	Moderate
20	Build a sustainable community	Low
22	Practice social welfare	Low

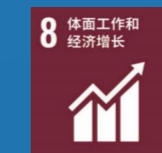
06	Serving the real economy	High
07	Fintech innovation	High
12	Develop cross-border finance	Moderate
16	Performance	High

17	Green finance	High
19	Climate change response	Moderate
21	Green and low carbon operation	High
23	Bio diversity protection	Low
24	Green development	High



Governance

Improving governance systems,
solidifying the foundation for development



01

Sustainable development

ESG management structure

To thoroughly embrace the concept of sustainable development, accurately assess and manage the risks and opportunities in the environmental and social domains encountered during operational processes, and formulate corresponding strategies to promote high-quality development, the Bank has established a top-down governance system. This system comprises the Board of Directors, the Strategic Development and Digital Transformation Committee, senior management, the Board Office, and various departments and branches of the head office, with the Board of Directors holding ultimate responsibility for ESG management.

Board of directors

Responsible for researching and establishing the Bank's ESG strategic objectives and medium-to-long-term planning; Developing the Bank's foundational ESG management systems; Consideration of annual ESG work report.

Strategy Development and Digital Transformation Committee

Leading in drafting the Bank's ESG strategies and regulatory frameworks; Responsible for supervising and managing the Bank's ESG initiatives and advising on significant decisions; Periodically monitors and reviews the implementation and progress of ESG-related matters.

Senior Management

Responsible for implementing ESG strategies set by the Board of Directors; Organizing and promoting the implementation of ESG management requirements across all units of the Bank; Coordinating the identification, assessment, management, and achievement of ESG-related activities and objectives; Organizing the compilation of annual ESG reports and conducts information disclosure

Board Office

Identifying, assessing, prioritizing, and managing significant ESG-related matters for the Bank; Coordinating and formulating ESG objectives and regularly evaluates the progress towards these objectives; Leading the compilation and disclosure of annual ESG reports; Develops the Bank's ESG-related work systems, plans, and proposals, and reports significant ESG matters and work status to the Board and relevant committees, proposing recommendations; Leading the Bank's ESG international cooperation and external rating efforts

Head Office Departments and Branches

Responsible for implementing ESG-related work plans in accordance with the Bank's ESG management requirements; Collecting ESG indicators within their scope of responsibility, conducts audits, adjustments, issue analysis, and risk management; Reporting implementation progress to the ESG lead department and strictly adheres to information disclosure requirements for ESG information.

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

2022 annual compliance management report of Jiangxi Bank

Report on Green Credit Implementation of the Jiangxi Bank in 2022

2022 annual staff conduct evaluation report of Jiangxi Bank

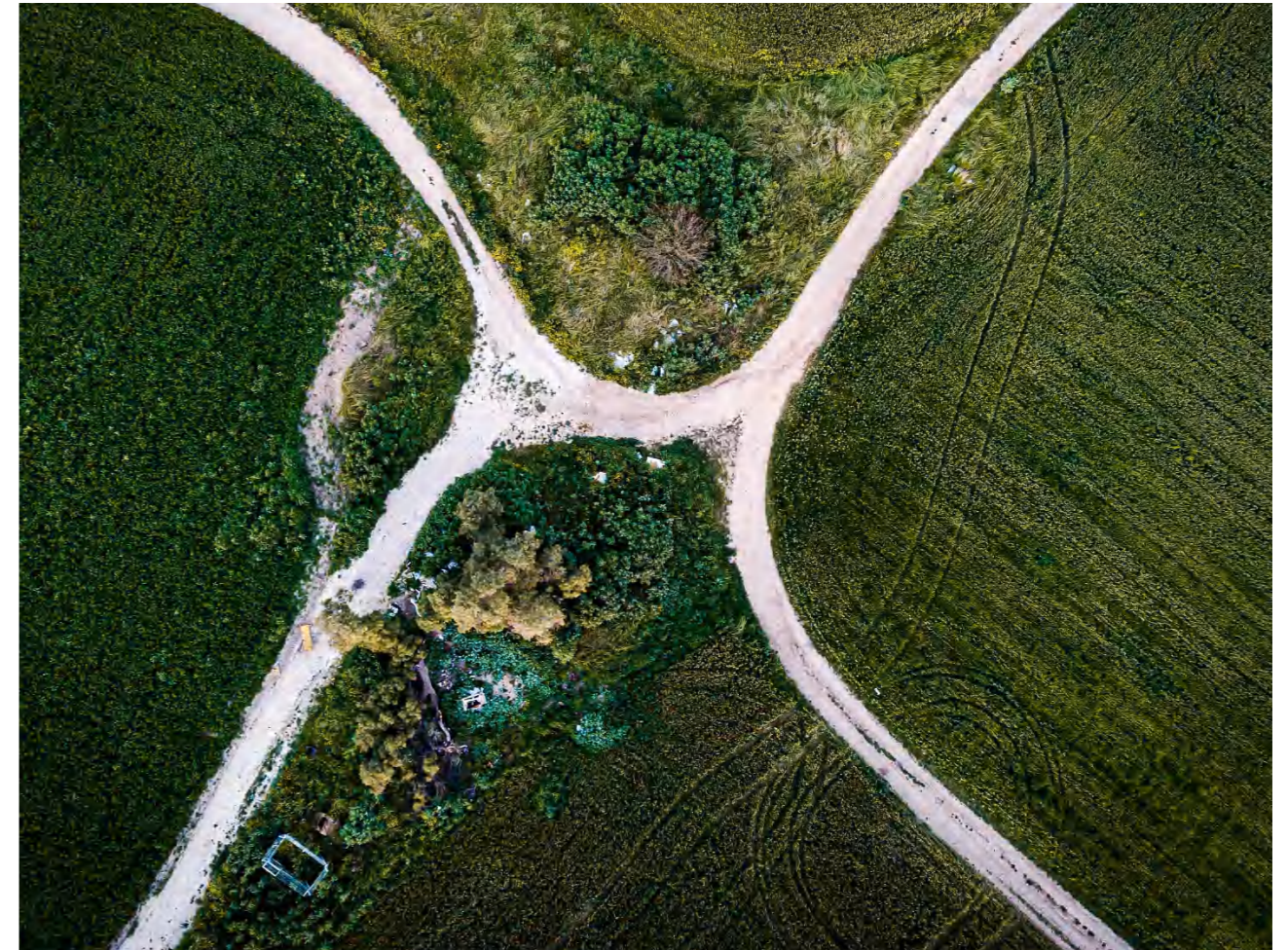
Report on the development of green finance in 2023

2022 annual digital transformation report of Jiangxi Bank

2022 annual protection of consumer rights and interests report of Jiangxi Bank

2022 annual information technology report of Jiangxi Bank

2022 annual consumer complaints report of Jiangxi Bank



Corporate governance

Party building guidance

In-depth implementation of party building projects

The bank implements the requirements of party building in the new era, implements the demonstration and action plan for state-owned enterprise party building, and studies the creation of the "Striving for Heart and Service Pioneers, Showcasing the New Jiangyin Style" and "345" party building projects. The bank uses the methods of "promoting innovation through evaluation, and promoting construction through innovation" to continuously deepen the "3 modernizations" of party building, create "4 strong" party branches, and strive to become a "5 star" branch. During the reporting period, the theoretical learning quality and efficiency of various grassroots party branches were significantly improved, the strength of organizations was strengthened, the foundation of party building work was consolidated. A good atmosphere of "comparing and catching up" was created throughout the bank,, promoting the extension of comprehensive strict governance of the party to the grassroots level, providing a strong organizational guarantee for the high-quality development of Jiangxi Bank.

Integrating Party building into business development

The bank collaborates with party organizations of service recipients, cooperation platforms, peer institutions, community street offices, and other units to carry out party building activities such as banking and government, banking enterprises, and banking societies. The Bank jointly improve the level of party building work and promote high-quality development. Through benchmarking the requirements of superiors, standardizing the annual comprehensive assessment system, expanding the coverage of party building work assessment to grassroots party organizations, main leaders, and responsible persons, and adjusting the results of strengthening party building effectiveness assessment to coefficients of high-quality development assessment results, the Bank better promoted the effective integration of party building into business.

Deepening theme education

The Party Committee of the bank attaches great importance to theme education, organizes and promotes a series of characteristic activities, effectively assisting the high-quality development of the bank. We will focus on theoretical learning, adopt the "Five Dimensional Learning Method" such as organizing reading classes, and effectively transform the Party's innovative theory into an endogenous driving force for promoting reform and development. Through solid investigation and research, efforts have been made to address 60 bottlenecks, pain points, and obstacles. The level of interest rate management, cost control capabilities, and capital management capabilities have been effectively improved. We have carried out practical inspections and rectification,, strictly managed the cancellation of accounts, rectified and cancelled all 26 issues inspected, promoted the establishment of 58 regulations and systems, and formed a batch of institutional achievements.



Enhance the governance Framework

The bank strictly adheres to the provisions of listing rules, laws, regulations, and the company's articles of association, continuously advancing the integration of Party leadership into all aspects of corporate governance, and unceasingly refining the corporate governance system led by "Party Committee leadership, Board of Directors' strategic decision-making, senior management's implementation, and the Supervisory Board's oversight". This enhances operational efficiency and guards against financial risks. During the reporting period, the Bank comprehensively optimized corporate governance and ensured high-quality development through standardizing meeting processes, regulating the operation of professional committees, strengthening directors' role fulfillment support, improving management systems, and enhancing guidance on subsidiary governance.



Standardize meeting procedures

Enhance conference management efforts, focus on the meticulous preparation and organization of meetings, ensuring the smooth convening of the shareholders' meeting, board of directors, and various specialized committees. Strengthen comprehensive management across all phases—pre-meeting, during, and post-meeting—to guarantee that the meeting procedures are standardized and orderly. Rigorously implement meeting notices, voting, and resolution processes in accordance with all applicable laws and regulations. For urgent and significant proposals, promptly facilitate effective communication between regulatory bodies, directors, and the management team to ensure the timeliness of board decision-making.



Regulate the operation of professional committees

Circulate documents to all departments regarding the operation of the board of directors' specialized committees for each quarter of 2023, including the timeliness and quality of proposals, to effectively leverage the specialized committees' professional supervisory roles.



Strengthen support for directors' duties fulfillment

Organized shareholders' and directors' notification meetings, corporate governance training, directors' research and symposiums to provide high-quality information for directors to perform their duties.



Improve management systems

In accordance with the Hong Kong Listing Rules, corporate governance codes for banking and insurance institutions, management methods for related transactions of banking and insurance institutions, and other domestic and international laws and regulations, combined with the Bank's actual situation, two systems including the "Board of Directors Related Transaction Control Committee Work Rules" were revised, and three systems including the "Code of Professional Ethics for Directors and Senior Management Personnel" were established.



Strengthen guidance on subsidiary governance

By organizing subsidiary exchange symposiums, providing specialized training for subsidiaries, and issuing the "Work Plan for the Special Communication Mechanism on Subsidiary Corporate Governance", a mechanism for exchange and interaction with subsidiaries was established. This approach facilitates the timely identification and resolution of various issues in corporate governance encountered by subsidiaries, thereby comprehensively enhancing the governance level of the Bank.

Investor relationship management

The bank places great emphasis on the protection of investors' legitimate rights and interests, strictly adheres to regulations such as the "Information Disclosure Management Measures", "Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited", and the "Hong Kong Securities and Futures Ordinance", conducting information disclosure work in accordance with the law and compliance. During the reporting period, our bank further refined its communication mechanisms with shareholders, en-

hancing the governance foundation by optimizing shareholder equity management processes and standardizing shareholder behavior to elevate the level of equity management. Specifically, we developed the "Interim Measures for 'Grey List' Shareholder Management" and "Major Shareholder Commitment Management Methods" to strengthen the management of shareholder actions and safeguard the legitimate rights and interests of our shareholders. Additionally, we focused on rigorous process management to ensure compliant, efficient, and error-free information disclosure, resulting in the release of 5 regular reports, 25 interim announcements, and 17 decisions on administrative penalties, among other disclosures.

The Bank has developed a multifaceted investor communication system through a general meeting of shareholders, set up a variety of forms established and maintained effective communication channels to investors and shareholders, and regularly reviewed the implementation and effectiveness of shareholders communication policy, ensure that all shareholders enjoy equal status, safeguard all shareholders of the right to know, participate and voting rights. During the reporting period, we served 165 shareholder inquiries in person and by phone, executed 7 corporate (27,452,460 shares) and 176 individual share transfers (162,100 shares) in compliance with regulations, addressing queries on share pledges, transfers, and dividends. This approach fostered realistic valuation expectations and strengthened shareholder engagement.



Handled shareholder inquiries

165 times



legally and compliantly completed

7 corporate share transfers

176 personal share transfers

Risk management

The Bank's risk management ensures continuous and stable development, shareholder value appreciation, and fulfillment of social responsibilities through comprehensive risk management. The Bank's risk all-encompassing risk management includes credit risk, liquidity risk, market risk, operational risk, information technology risk, legal and compliance risk, reputational risk, strategic risk, and other risks.



Comprehensive risk management

The Bank has formulated the "Information Disclosure Management Measures of Bank of Jiangxi" per relevant information disclosure regulations, such as "People's Republic of China Commercial Banking Law" and the "Guidelines for Comprehensive Risk Management of Banking Financial Institutions", to continuously perfected various risk management strategies. The bank's board of directors assumes the ultimate responsibility for comprehensive risk management, which includes establishing a risk culture, formulating risk management strategies, setting risk preferences, ensuring risk limits, and reviewing comprehensive risk management reports; the Risk Management Committee, under the board and within its authorization, performs its duties and communicates resolutions to other committees to ensure full information sharing and support for risk management decisions; the Supervisory Board undertakes the oversight responsibility for comprehensive risk management, responsible for supervising and inspecting the performance of the board of directors and senior management in risk management and urging rectification; the senior management bears the implementation responsibility for comprehensive risk management, responsible for establishing an operational management structure adaptable to comprehensive risk management, formulating clear execution and accountability mechanisms, setting risk limits based on the risk preferences set by the board, evaluating the overall risk and the management of various significant risks, and reporting to the board.

During the reporting period, the Bank continuously advanced the implementation of the risk management system optimization plan, progressively perfecting the comprehensive risk management system.

Strengthen the risk management organizational structure

Facilitate the completion of adjustments to the risk management functions at the head office, revise and improve the "Information Disclosure Management Measures of Jiangxi Bank", and further clarify the responsibilities of the "three lines of defense" in risk management.

Optimize the risk grading management system

Develop the "2023 Risk Appetite Statement" and conduct monitoring activities, with quarterly statistics on the execution of various risk appetite limits, and bi-annual submission of risk appetite execution reports to the board of directors. Update significant risk recovery plans, review the Bank's key functions, key shared services, important entities, and conduct stress tests on extreme capital and liquidity risk events to examine the Bank's asset reserve's capacity to respond to extreme risks.

Promote the transformation of key risk control mechanisms

Develop and implement a credit structure optimization plan, strengthen the application of limit threshold tools, and gradually guide the Bank's credit distribution towards a strategy of "smaller and more dispersed" lending. Continuously optimize the "three investigations" management for loans, promote the improvement of tiered pre-loan investigation processes, and establish mechanisms for post-large credit control and risk manager revisit. Continuously fine-tune the "automated" platform for market risk stress testing to achieve the import processing of historical data and the automated generation of stress scenarios. Solidify information technology risk management by organizing business continuity drills twice, completing three special risk assessment projects, and timely identifying and improving management loopholes and weak links.

Clarify the comprehensive risk assessment orientation

Establish a comprehensive risk management assessment system covering all relevant departments at the head office, reinforcing the risk control responsibilities of the various risk lead management departments and "first line of defense" departments. Optimize risk line assessment indicators, further strengthen the assessment of branch asset quality control, post-loan management, and other tasks, to promote the detailed implementation of risk line management.

Compliance operation

The Bank comprehensively implements the business philosophy of "compliance first, risk-based", integrating compliance management organically into business development. It continuously refines the supervision paths and assessment mechanisms for compliance management matters within the Bank, strengthens compliance advocacy and ideological education, implements a system of dispatching legal compliance personnel, and constructs a new pattern of compliance management, aiding the high-quality development of the entire bank.

Compliance System Construction	Further improve the compliance management organizational structure, vigorously promote the restructuring and transformation of the compliance management framework and reform of compliance reviews, and establish a matrix-style compliance risk reporting route and a dual-line management mechanism for compliance functions.
Compliance Culture Construction	Regularly organize bank-wide compliance situation analysis meetings and compliance function work meetings, utilizing on-site and video training, compliance periodicals, online academies, and other forms to actively explore new models of compliance culture education.
Business Ethics and Code of Conduct	Formulate the "Jiangxi Bank Employee Behavior Management Measures" and "Jiangxi Bank Employee Behavior Prohibition", clarifying employee misconduct and violations of business ethics, and organize all employees to sign the "Jiangxi Bank Employee Personal Behavior Responsibility Commitment."

Anti-money laundering and Counter-terrorist financing

The Bank follows the "Anti-Money Laundering Law of the People's Republic of China" and other relevant laws. It has formulated the "Jiangxi Bank Anti-Money Laundering Management Measures" and established an Anti-money laundering and Counter-terrorist financing management structure to achieve a professional and efficient anti-money laundering management goal.

During the reporting period, the Bank improved its anti-money laundering internal control systems, clarified business departments' direct responsibility for managing money laundering risks, and enhanced the multi-level anti-money laundering assessment system. It also organized different levels of specialized training, launched awareness campaigns in schools, held 19 seminars, distributed over 7,000 publicity leaflets, and reached out to more than 7,000 people.

- Strengthen personnel team construction** Develop the "Nanchang urban area suspicious transaction reporting + grassroots dedicated personnel management" model, release redundant part-time manpower, and enhance centralized processing capability.
- Enhance technological support** Optimize the suspicious transaction autonomous monitoring model to improve the effectiveness and accuracy of early warning. Strengthen the management and control of counter business of customers with expired certificates, implement differentiated customer risk management strategies, carry out special management of customer data, and improve the adaptability of control measures to risk levels

anti-money laundering training sessions

19 times

publicity leaflets distributed

7,000 plus copies

Reached People

7,000

Anti-unfair competition

The Bank strictly complies with relevant laws and regulations such as the "Anti Unfair Competition Law Of The People's Republic Of China", "the Commercial Banking Law of the People's Republic of China" and other relevant laws and regulations, prevents all illegal advertising, malicious price competition and other illegal business means, and abides by the principle of fair competition to help create a good competitive environment for the banking industry and promote the healthy development of the industry. During the reporting period, the Bank was not penalized for unfair competition practices.

Intellectual property protection

The Bank strictly adheres to the "Intellectual Property Law of the People's Republic of China" and other relevant intellectual property laws and regulations, prohibiting the use of any unauthorized text, images, fonts, or software. During the reporting period, the Bank revised the "Jiangxi Bank Software Legitimization Management Measures" to enhance awareness of respecting and protecting intellectual property rights. It strengthened the protection of software copyright, used authorized software, curbed the use of pirated software, and further ensured the secure conduct of business operations, thereby preventing legal and reputational risks associated with the use of unauthorized software.

Internal audit

To improve corporate governance, strengthen the internal control and risk management ability, and enhance the independence and effectiveness of internal audit, the Bank formulated the articles of the "Internal Audit Charter Of Jiangxi Bank", "The Measures for the Management of Internal Audit Rectification of the Jiangxi Bank" to continuously supervise the audited units to complete the rectification of 2,334 problems. Strengthen the construction of internal audit system around the vital work and risk points of the whole bank. Give full play to the "third line of defense" function of internal supervision, and contribute to the strengthening of internal control management and steady operation and development of the whole bank.

During the reporting period, the Bank formulated and implemented the Implementation Plan for the Optimization of the Internal Audit System of the Jiangxi Bank, which further optimized the internal audit system by promoting reforms in five aspects, including perfecting the governance structure, comprehensively improving the quality of audit projects, steadily promoting problem rectification, promoting the digital transformation of audit, and optimizing the efficiency of internal management. Completed 141 audit projects of various types, put forward 344 audit suggestions.

Number of audit projects

141

Number of issues rectified by audited

344

Anti-Corruption Management

The Bank thoroughly implemented the strategic policy of comprehensively and strictly governing the Party, unswervingly promoted the construction of a clean culture, promoted the integration of supervision forces in discipline inspection, compliance, audit, risk and other aspects, and strictly prohibited any form of corruption. "The Personal Behavior Responsibility Commitment Letter" was signed with all employees, which clearly prohibited employees from participating in soliciting or accepting bribes or transferring benefits in violation of state regulations, adopted a "zero tolerance" policy for violations, and dealt with in accordance with "the Measures for Handling Staff violations and Dereliction of Duty".

During the reporting period, the Bank organized the investigation and review of job integrity risk points throughout the Bank, organized in-depth analysis of all positions in the Bank, and promoted the threshold of honesty risk control. After investigation, "the Manual of Job Integrity Risk Prevention and Control of Jiangxi Bank" was formed, and a total of more than 4,500 integrity prevention and control measures were formulated for various positions, including more than 2,400 in the head office department. More than 2,100 branches; Promote the normalization and long-term implementation of clean education, cover all Party members, cadres and employees, and constantly build a strong ideological defense line against corruption and change.

- Deepening reforms through case-driven initiatives** Study and formulate plans and checklists for deepening reform through case studies, clearly defining the direction, objectives, timelines, responsible departments, and measures for reform prompted by cases, and systematically pushing forward the implementation of rectifications.
- Strengthening the disciplinary inspection team** Develop the "Jiangxi Bank Discipline Inspection Institution Supervision and Inspection System (Trial)", "Jiangxi Bank Discipline Inspection Institution Request and Report Work System (Trial)", and the "Discipline Inspection Institution Overt and Covert Inspection Work System (Trial)", setting clear regulations for conducting supervision, inspections, and discipline inspection activities, thereby significantly enhancing the standardization, legalization, and normalization of discipline inspection work.
- Conducting political inspections** Integrate routine inspection supervision with disciplinary supervision, conducting conventional inspections on six grassroots party organizations during the reporting period. These inspections urge the inspected units to conscientiously implement rectifications in accordance with the "four integrations" work requirements, promoting improvement, construction, and governance through inspections.





HEARTFELT SERVICE

新江银  服务

Focusing on customer service,
providing high-quality experience

- 9 产业、创新和基础设施 
- 11 可持续城市和社区 
- 12 负责任消费和生产 
- 17 促进目标实现的伙伴关系 

Digital transformation

Financial technology, as a technology-driven financial innovation, is a crucial engine for deepening financial supply-side structural reforms and enhancing the capability of financial services to serve the real economy. Our bank consistently uses customer experience as a "compass", adopting "digitalization, online integration, intelligence, and ecological approaches" as pathways. We are advancing digital transformation across all areas of the Bank, reshaping business thinking and service boundaries, continuously improving the quality and efficiency of financial services, and promoting high-quality development of the Bank.

Fintech Enablement

The Bank places high importance on building technological capabilities, relying on the large-scale technology organizational architecture to construct deep tech empowerment capabilities and promote transformation and upgrades across business sectors such as risk management, operational management, and business development. During the reporting period, through the deep application of digital technologies such as artificial intelligence, blockchain, lake-warehouse integration, and cloud-native, and through modes such as technology platform creation, financial product research and investment, and business process reshaping, the Bank achieved a win-win situation of "internal management enhancement" and "external service quality and efficiency improvement". This marks the beginning of the Bank's transformation and development journey towards "digital business operations", "digital operations", "digital risk control", and "digital management".

Digital business operation

Based on a big data lake-warehouse integration platform that accommodates 130 upstream systems, spans over 25 years of data, and holds more than 300 terabytes of data, the Bank have built standardized, systematized, and intelligent data assets for the entire bank. We have developed various thematic data marts to expand the "data + scenario" applications, reaching customers through channels like mobile banking, intelligent counters, and dual WeChat platforms. The Bank have launched over ten marketing thematic scenarios such as credit card cross-selling, exclusive offerings for payroll clients, exclusive services for mortgage clients, wealth investment, and elderly care services. For example, credit card cross-selling has driven a cumulative increase of 17,404 customers in dual-card marketing, with a daily average deposit growth of 4.053 billion RMB for dual-card customers, an increase of 34.46%, promoting the digitization of the Bank's entire business.

Digital Operation

The Bank have constructed a unified, multi-end, grid-based, and intelligent digital operations management platform to achieve centralized and visual management of branch operations, sub-branch operations, operations centers, and head office operations. The Bank have developed an "Operations Indicator System", "Customer Profiling System", and "Early Warning Monitoring Model" to drive cost reduction and efficiency enhancement in operational management. The application of online, self-service, centralized transaction processes, and O2O collaboration, supplemented by enhancements in intelligent equipment operation efficiency (e.g., STM business substitution rate increased from 46% to 79%) and intelligent branch scheduling, effectively drives branch transformation. The Bank have built three major platforms—unified biometric recognition, OCR intelligent recognition, and RPA robotic process automation—that provide nearly 500,000 identification services monthly for online and offline channel operations. The Bank have piloted more than ten automated business process scenarios, significantly enhancing the digitalization level of the Bank's business operations.

Digital risk management

The Bank applies distributed data processing and integration, feature engineering, model training, and risk theme clustering among other digital technologies to build an intelligent risk control platform that flexibly and efficiently addresses various risk control needs. This aids in digitizing inclusive finance services, constructing customer-centric "Comprehensive Risk Profiles", "Six-Mirror Panoramic Views", and "Eight-Dimensional Warning Views", extensively used in Jiangxi Bank's inclusive financial products such as "Palm Microloan", "Micro Enterprise Loan", "Tobacco Merchant Loan", "Enterprise e-Loan", and "Flow Loan". This effort enhances financial coverage and accessibility, solving financing challenges for small and micro enterprises. To boost the innovative transformation of credit services, a complete product risk control system is established at all stages of the credit lifecycle, including pre-loan credit access, in-loan review, disbursement scrutiny, and post-loan early warning, ensuring comprehensive risk control. With flexible product strategy settings and real-time, precise risk monitoring and assessment, the Bank empowers business personnel to enhance business innovation effectiveness through low-code and parametric configurations under decentralized product operation authority.

Digital Management

The Bank extensively utilizes internal and external data across marketing, risk control, and operational management scenarios, integrating BI (Business Intelligence) tools to develop various operational analysis indicators and thematic dashboards, such as "Retail Customer Analysis", "Deposit and Loan Trend Analysis", "Payroll Theme Dashboard", and "Inclusive Product Dashboard". This robust approach drives the Bank's digital decision-making, continuously enhancing management quality and efficiency while rapidly responding to market trends, reaching customers, and controlling transactions.

Multiple product system

The Bank continuously drives business transformation, advancing the online and intelligent transformation of business product lines, and promoting the digital transformation of financial services. It develops "Technology + Industry + Finance" smart scenario finance, expanding new forms of financial services. Based on customer needs, it customizes smart financial digital solutions that integrate "Industry Applications + Smart Scenarios + Financial Services", extending service boundaries from traditional financial services to daily business management scenarios for customers.

"Jiangyin i Nong" Digital Agricultural Finance Service Platform

Establishes a community involving banks, agricultural supply companies, and farmers, digitalizing and online facilitating agricultural services such as the purchase and sale of agricultural inputs, technical guidance, financial support, and quality assessment, aiming to "channel financial resources to the fields". As of the end of the reporting period, the "Jiangyin iNong" platform hosted 232 corporate clients and 3,788 farmers.

"Intelligent Community" Management Platform

A community-wide public account monitoring system has been established, incorporating the management of owners, property owners and payment items, and realizing the full transparency, online and intelligent use of public account funds. As of the end of the reporting period, the platform has been piloted in 8 communities, serving more than 10,000 households.

"Digital product "Government Procurement Easy Loan

The Bank's "Government Procurement Ease Loan" digital product is a fully online credit benchmark product for the Bank's public sector, connecting with the government procurement platforms in Jiangxi, Guangdong and Jiangsu provinces, effectively linking up the demands of banks, government and enterprises, and creating a specialized government procurement transaction analysis and risk control model based on the mode of "Big Data+Government Procurement" to accurately serve the financing needs of small and micro-enterprises, with 107 enterprises being serviced.

"Smart Sand and Gravel" Digital Platform

This platform facilitates a complete loop scenario that includes user sand usage declarations, government regulatory approvals, corporate production and sales, driver transportation and distribution, bank financial settlements, and industry operation monitoring. As of the end of the reporting period, the platform has facilitated approximately 1.6 million sand and gravel sales transactions, totaling about RMB 1.75 billion in sales. It has serviced approximately 23,000 urban and rural households for housing construction, about 6,500 rural revitalization projects, 3,142 urban renovation projects, 531 sand and gravel precast product enterprises, 89 real estate companies, and 43 national/provincial key projects. Additionally, it has extended over RMB 2 billion in loans to the upstream and downstream of the sand and gravel industry chain.

"Smart Court" Service Scenario

Integrates "case, person, and funds" in a "judicial + financial" service, facilitating online case entry, case handling, and case fund distribution, making case management more precise, standardized, and efficient, and reducing the need for public in-person visits. As of the end of the reporting period, a total of 2,259 individuals involved in public cases had registered for refunds.

"Smart Ticket" Digital Platform

It realizes the efficient, standardized, informative and online management mode of the whole business cycle of Nanchang's housing ticket business, and provides housing tickets and resettlement financial services for many administrative districts. At the end of the reporting period, it had provided services to Nanchang City and served more than 300 households in Nanchang with a business amount of over RMB 400 million.



新江银
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Protecting of consumers' rights and interests



Protection of consumers' rights and interests

Financial consumers are crucial participants in the financial market and catalysts for the sustained and healthy development of the financial industry. The Bank strictly implements the primary responsibility for protecting consumer rights, adhering to the principle of prioritizing consumer rights, earnestly following and implementing the regulations and guidance from the People's Bank of China and the National Financial Supervisory Administration, and genuinely integrating consumer protection throughout the business development process. Various measures are taken to safeguard the legal rights and interests of consumers.

Management Structure

The Bank's board of directors has established a Compliance and Consumer Protection Committee. At the operational management level, a Consumer Rights Protection Leadership Group has been set up, and at the departmental level, a new primary department for Consumer Rights Protection has been established. Additionally, consumer rights protection leadership groups have been formed at all branch levels, clarifying the management responsibilities of consumer protection functional departments and further perfecting the collaborative and shared management model across different departments and lines. A contact system has also been established between the head office and branches, between the authorities and the grassroots, and between consumer protection functional departments and other business departments, providing full organizational support for the orderly conduct of consumer protection work.

System Construction

The Bank has established a comprehensive system for consumer rights protection, successively introducing 12 specialized consumer rights protection systems such as the "Financial Consumer Rights Protection Management Measures of Jiangxi Bank", further enhancing normative policy supports for personal financial information protection, complaint handling, and product sales management. A full-process consumer protection work model of "prevention before, intervention during, and remedy after" has been created.

Optimizing complaint management

Focusing on consumers, the Bank actively fulfilled its responsibility as the main body for handling complaints and continued to deepen complaint management, earnestly regards customer complaints as a valuable source of information for business and service improvement, strives to improve customers' consumption experience in the Bank's business, products, systems, services, etc., and strives to provide them with satisfactory solutions. During the reporting period, the Bank received a total of 6,746 consumer complaints, with a 100% settlement rate.

To properly handle consumer complaints, the Bank focuses on perfecting the complaint management system and strengthening the construction of the consumer complaint management system. On one hand, the Bank organizes special training and produces videos like "Jiangxi Bank Customer Complaint Efficient Handling Process" to help employees better understand the complete picture of complaint handling, clarify responsibilities, and improve the quality and efficiency of complaint handling. On the other hand, the Bank continues to strengthen the management of complaint sources, further smoothing the channels for handling consumer complaints, conducting periodic complaint statistical analysis, handling complaints steadily and orderly, preventing major complaint risks, delving into the causes of complaints, and maximizing the satisfaction of reasonable consumer demands.

Financial knowledge education

The Bank is committed to providing customers with deeper, more professional, and more personalized financial services, enhancing the public's willingness to proactively learn and improve their financial knowledge through diversified promotional methods.

- The Bank has conducted numerous large-scale events, such as Financial Knowledge Outreach, "National Anti-Fraud Action", Anti-Illegal Fundraising Awareness Month, and Financial Consumer Rights Protection Education Month, totaling 12 major consumer protection themed promotional activities.
- Employees and customers participated in the "Prevention of Illegal Fundraising Knowledge Quiz Team Competition" and the "Anti-Fraud Talent" selection contest, achieving ninth place among national city commercial banks.
- Public Education through Media: The Bank uses digital displays and publications to spread financial knowledge. It has published 20 consumer protection articles and produced four educational videos, with "If Scammers Told the Truth" winning an Excellence Award at the Jiangxi Province Anti-Illegal Fundraising Short Video Competition, and "Warm Trap" receiving an Excellence Award at the "Guard Your Money Bag•Protect Your Happy Home" competition.

During the reporting period, the bank conducted a total of 1,277 online and offline financial literacy and financial consumer education activities, reaching 1,222,800 consumers, of which 161 were online activities, reaching 252,500.

☆ Case | 2023 Anti-Illegal Fundraising Awareness Month Activities

Throughout the 2023 Anti-Illegal Fundraising Awareness Month, the Bank worked across all branches to bring financial education beyond its business outlets and into communities, schools, shopping centers, villages, and enterprises. The Ji'an branch went into villages to conduct talks on preventing illegal fundraising, enhancing the public's self-protection awareness and risk resistance capabilities. The Shangrao, Yingtan branches, and Jinxian sub-branch actively participated in local regulatory organized concentrated propaganda activities to educate the public on rational investment and financial knowledge. These efforts aim to guide the public to proactively manage risks and avoid illegal fundraising, collectively safeguarding their well-being.



☆ Case Study | Jiangxi Province's "Financial Consumer Rights Protection Education and Promotion Month" 2023

In September 2023, the Bank was invited to participate in Jiangxi Province's "Financial Consumer Rights Protection Education and Promotion Month". During this event, the Bank disseminated financial knowledge and positive financial energy to the public.



Improving customer experience

In the face of the impact of financial technology on consumer demand and behavior, the Bank has actively brought customers a smarter and more convenient service experience in terms of both online service upgrading and branch service optimization.

Online Service Upgrades

The Bank utilizes financial technology to reshape the transaction process and create a full range of online high-quality service experience to continuously improve service efficiency. As of the end of the reporting period, the Bank's total number of registered personal e-banking customers reached 3.4 million, with over 200 million transactions, representing an increase of 17% in the number of active customers over the previous year.



Launch of Personal Mobile Banking Version 3.0 to Enhance User Experience

Focusing on customer needs in funds settlement, investment management, loans, and life services, the Bank expands service scenarios, enhances intelligent interaction, simplifies operation processes, and strengthens local features. It improves online service capabilities from five aspects: "comprehensive, precise, smart, simple, and warm", achieving more comprehensive business functions and more convenient customer journey experiences.



Deepening Fine Management of Customer Groups, Creating Specialized Areas for Specific Customer Segments

For rural residents, the elderly, new urban residents, and small and micro-business owners, the Bank creates six special areas including Rural Revitalization, Jiangyin Loves the Elderly, Salary Wealth, Family Finance, Inclusive Finance, and Talent Services, offering exclusive products and rights services tailored to these groups.



Enhancing Financial Functionality Experience, Strengthening Non-Financial Function Construction

By focusing on high-frequency features used by customers, the Bank improves mobile page loading speeds and implements online modifications of phone numbers. It optimizes functions such as viewing and copying card numbers and proving financial assets, and adds new features like WeChat transaction notification signing and non-counter payment limit settings. It launches non-financial functions like social security payments, tax payments via the Bank, and house deposit transactions, extending the service radius and providing convenience for customers' production and life activities.



Branch Service Optimization

Strengthening system construction

Revised the "Jiangxi Bank Civilized Service Standards Assessment and Excellence Implementation Methods" and the "Jiangxi Bank Branch Civilized Service Evaluation Index System and Scoring Standards", incorporating new service assessment indicators.

Introduced new operational efficiency business indicators for branches and enhanced the civilized service management system alongside a multi-dimensional evaluation system for comprehensive branch service capabilities.

Optimizing Inspection Standards

Improved inspection standards through humanizing the indicator system, implementing a customer service complaint reverse inquiry mechanism, and incorporating targeted inspection indicators. Over 800 civilized service quality assessments were conducted across all branches during the reporting period.

Quarterly civilized service assessment briefings are held to analyze case studies on-site, reinforcing the understanding and implementation of civilized service standards.

Refining management requirements

Strengthened civilized service management assessments for primary branches through structural development, monthly self-inspections, quarterly reports, customer satisfaction tracking, irregular head office spot checks, and internal branch service quality comparisons. Civilized service management training is organized to clarify management standards and requirements further. During the reporting period, 252 staff across the Bank participated in civilized service management training to enhance their capabilities.

Optimizing Branch Service

The Bank focuses on key roles within branch services, continuously enhancing the level of standardized services at each branch.

Enhancing Branch Operational Efficiency

The Bank is actively transitioning its branches from transaction-centric to marketing and service-oriented hubs by implementing multiple measures aimed at comprehensively enhancing operational efficiency

Optimizing business processes

Create a digital operation management platform to realize the detailed management of the whole bank's operation work.

Intensive use of equipment

Promoting self-service, synergization and centralization of counter transactions, prioritizing the implementation of 82 functional modifications, such as bill of lading printing, redemption of bonus points and withdrawal of certificates of deposit, etc., so as to enhance operational efficiency.

Integrating channel platforms

Promote the application of the "Unified Management Platform for Self-service Equipment", optimize channels such as intelligent teller machines, call machines, hall PADs, mobile PADs, etc., realize the sharing of channel information, enrich the customer image, and assist in the work of online reservation, hall management and outreach. Enriching customer profiles to facilitate the development of online reservation, hall management and outbound business development and enhance service efficiency.

Enriching management tools

The company has built a scheduling model to optimize labor mix with the support of data, effectively releasing counter staff and enhancing marketing productivity.



ECONOMICAL RESPONSIBILITY

Adhering to development strategies,
boosting economic growth

1 无贫穷 	8 体面工作和经济增长 	9 产业、创新和基础设施 
11 可持续城市和社区 	12 负责任消费和生产 	17 促进目标实现的伙伴关系 

03

Serving the economy

The bank focuses on building "three highlands" and implementing "five strategies", increasing the credit supply to key areas and weak links, and striving to improve the quality and efficiency of operation in serving the development of the real economy. Focus on manufacturing industry chain in Jiangxi province modernization "1269" plan of action, active docking province major key projects, actively service transformation and upgrading of traditional industries, strategic emerging industries, green low carbon transformation, etc, continue to increase the intensity of small micro enterprise credit, promote credit to achieve effective promotion and reasonable quantity of growth. By the end of the reporting period, the growth rate of the remaining loan balance of the Bank's "1269" action plan key industry chains and advanced industry clusters was 16.36% and 35.60% respectively.



Case | Fengcheng Circular Economy Park

Fengcheng Circular Economy Park is the first provincial recycled metal recycling base in Jiangxi Province. Successively identified as "national industrial solid waste comprehensive utilization demonstration base construction pilot unit" (ministry), the sixth batch of national "urban mineral" demonstration base (National Development and Reform Commission, Ministry of Finance), "Jiangxi provincial key industrial cluster" (Jiangxi ministry committee) and a number of national and provincial honorary title, has become the most influential comprehensive utilization of solid waste resources in Jiangxi province. The main characteristics of the enterprise is: energy conservation and environmental protection, circular economy industry, is the first pillar industry, belongs to the green finance, finance, pratt & whitney financial, is our key support areas, a total of provincial specialization, nine new enterprises, 14 national high-tech enterprises, 26 small and medium-sized enterprises and mostly belong to the capital-intensive, financing demand. According to the situation of enterprises in the park, we have formulated a variety of service plans: 1. Cloud enterprise chain — takes point to point chain. The main mode is to grant credit to the state-owned supply chain company, which is purchased for the enterprises in the park, and the enterprises in the park provide their inventory as a counter-guarantee, which drives more than 20 enterprises to obtain the loan with the amount of 100 million RMB. Our risk is controllable, and we can also realize batch customer acquisition; 2. Specialized, special, special and new — precise measures. Anchoring specific groups, select the top tax declaration enterprises notified by the People's Bank of China, and achieve more than 10 enterprises being borrowed, with the amount of 50 million RMB; 3. Working capital loan — listed subsidiary. Focus on the head of listed companies, according to customer needs, design financing plan, single family enterprise credit 100 million RMB.



Case | Help the development of "the world copper Capital"

Precise "watering" of financial resources

Copper based new material industry is the Yingtan first leading industry, bank Yingtan branch always implement the local government financial support for copper new material industry development of low carbon transformation deployment, take the initiative to increase the high-tech enterprises, manufacturing individual champion enterprise group financing support, the secretary of the Party Committee of the branch led the business team, in-depth visited Jiangnan New Materials, Hongxin Flexible Electronics, Huatai Copper and other "National Manufacturing Single Champion" and high-tech enterprises in the park.

Financial services "chain" on force

To fit Yingtan city "world copper" development strategy, better financing copper industry chain, branch positive response to Yingtan city "copper supply chain finance" business model, further industrial park, detailed understanding of copper enterprise trade chain relationship, grasp the capital of the copper enterprise demand, combined with the current facility copper enterprise trade pattern, through the financial products "supply chain cloud chain", trade financing, paper financing diversified financing, with the core enterprise as the "capital hub", through chain small micro enterprise financing plugging point, help small micro enterprises on the chain authors increase efficiency.





Developing cross-border finance

Jiangxi Bank is committed to serving real businesses and focuses on key industrial chains such as electronic information and non-ferrous metals. With a keen eye on the new requirements for high-quality development, we have been actively promoting cross-border financial service platforms to assist enterprises in overcoming difficulties and fostering the development of foreign trade economy.



Steady Improvement in Forex Business Rating

In 2023, the Bank's forex operations maintained a "B+" rating for compliance and prudent management for the third consecutive year. The self-discipline mechanism in business expansion advanced to 4th place among all financial institutions in the jurisdiction and has been rated "Excellent" for several years.



Solidifying Customer Base

The Bank established a rapid response mechanism, continuously enhancing the level of comprehensive financial services, which significantly increased the scale of its basic customers. During the reporting period, the Bank served 806 effective international business customers, a 67.92% increase from the previous year, exceeding the total of the past two years combined; the foreign exchange settlement and sales business volume reached \$539 million, up by \$71 million or 15.17% from the end of the previous year.



Significant Results in System Development

The Bank developed and constructed a unified supervisory data information submission platform, fully integrating various data submission channels, effectively alleviating the pressure on branch data submission quality and reducing the risk of manual entry errors. The capital project module of the second-generation cross-border RMB receipt and payment information management system was launched, effectively grounding the capital project cross-border RMB business and continuously unleashing the benefits of technology.



Case | Supporting the Electronic Information Industry

The Bank seized the opportunity provided by the special campaign for the cross-border financial services platform initiated by the State Administration of Foreign Exchange, Jiangxi Provincial Branch, to actively connect with and serve electronic information industry enterprises within its jurisdiction. Committed to addressing issues such as asymmetry in bank-corporate information within the regional electronic information industry, the Bank leveraged the advantages of the cross-border financial services platform to provide financing support to export-oriented electronic information industry chain enterprises, aiding the development of electronic information enterprises.

Deepening inclusive finance

Inclusive finance is essential for promoting shared prosperity. The Bank steadfastly progresses its inclusive finance initiatives, enhancing service effectiveness comprehensively.

Financial services for small and micro enterprises

Small and micro enterprises, as well as individually owned stores (IOUs), are key targets of inclusive finance. The Bank is committed to enhancing the standard of financial services for them, working to reduce their costs, supporting their growth, expanding the coverage, and continually promoting the deepening to enhance the accessibility of financial services for these groups. The Bank's loan balance for inclusive small and micro enterprises with a single account credit limit of 10 million RMB (inclusive) or less reached 46.141 billion RMB, an increase of 10.754 billion RMB from the beginning of the year, representing a growth rate of 30.39%.

¥ all and medium-sized enterprises (SMEs) with credits up to and including 10 million RMB

46.141 billion RMB | Increase from the beginning of the year 10.754 billion RMB | growth rate 30.39%

Optimize the structure of inclusive credit

We will focus our support for economic development on the real economy and apply it to inclusive financial services. By formulating special marketing programs, implementing special actions, identifying key industries and areas of investment, supporting business incentive policies, and pressing down on responsibilities, we will strengthen the marketing efforts of small and micro market players, continue to optimize the credit structure, broaden the coverage of financing services, and tilt credit resources toward "doing small and micro".

Continuously optimize the loan application process

Optimize the loan application process for customers, improve the long-term mechanism of "Dare to Wish, Can Meet", further simplify the credit approval process, and increase the speed of response to the demand for universal small and micro loans and the efficiency of approval. Launched the Jiangyin P&W mobile operation platform to further improve the operational efficiency of business staff and enhance the quality and effectiveness of P&W services.

Launched specialized matching activities

The Company launched the "New Year Walk to the Grassroots", "Service Month for Individual Commercial and Industrial Entrepreneurs", and a number of government-bank-enterprise matching sessions for the "Culture and Enterprise Loan", effectively expanding the client base of individual commercial and industrial entrepreneurs and small and micro-enterprises owners through "entry into the parks, business districts, and neighborhoods" as well as research and seminars, to efficiently satisfy the financing needs of the inclusive clientele.

Sinking down to serve county finance

Focusing on the main service providers and service scenes, the company takes county finance as the starting point, extends the service radius, and promotes the sinking of inclusive finance to counties and key towns. Implementing specialized actions to fully tap the development potential of county sub-branches. As of the end of the reporting period, the Bank's inclusive loans in county areas increased by RMB 4.584 billion, or 54.16%, compared with the end of the previous year, and continued to promote the development of inclusive finance in county areas.

Product and Technology Innovation

Product Innovation

The Company has established a "1+N" inclusive financial service system and launched online products such as "Running Water Loan", "Super Credit Loan" and "Business Start-up Guarantee Loan", which won the award for supporting the high-quality development of Jiangxi's economy; stepped up the promotion of its online factoring and financing product, "Cloud Enterprise Chain", to revitalize the accounts receivable of SMEs; and innovated its service model by combining the life cycle, industry, transaction scenario and financing needs of SMEs with the characteristics of the SMEs. The Company actively innovated online microfinance products and launched "Rongyi Loan", a "total-to-total" batch guarantee product, which significantly improved the efficiency of business processing and customer coverage, and enhanced the effectiveness of inclusive financial services. The Company developed the "Agricultural Capital Loan" and "Agricultural Insurance Loan", implemented the "One County, One Product" concept, and launched a number of specialized products such as the "Nankang Furniture Loan", "Ji'an Tongsheng Order Loan" and "Orange Farming Loan", which were honored with the "Innovative Award for Inclusive Finance" by the Financial Supervisory Bureau of the Province.

Case | Jiang Xiaotao

The Bank strongly supports the construction of Jingdezhen National Ceramic Culture Heritage Innovation Pilot Zone, relying on big data and combining the ceramic industry's kilns, embryos, venues and other assets, as well as the different sales models of craftsmen, workshops, dealers, etc., to reshape the process, build their own style model, tailor-made "Jiang Xiaotao" products, and to realize the loan, "response on the day, the next day to respond, and three days of trial. During the reporting period, "Jiang Xiaotao" accumulated credit amount of nearly 60 million yuan, to solve the ceramic industry due to "light assets, small scale, less collateral," the financing difficulties, to help the ceramic industry bigger and stronger.

Digital supply chain financial service platform Inclusive Finance Innovation Award 2023



Technology Support

The Bank committed to developing the "Jiangyin Inclusive" digital platform, which integrates financial services and business management functionalities. This platform enables the scenarization of financial services, digitization of credit data, and modeling of risk control systems. Through a unified portal for inclusive customer loan applications, customers can quickly and conveniently access various inclusive financial products offered by Jiangxi Bank, enhancing the customer experience, meeting the comprehensive financial service needs of small and micro enterprises, and improving the convenience of customer financing.

Improving Mechanisms

The Bank has formulated the "22 Measures for Implementing Policies to Stabilize Economic Development" and improved the "Jiangxi Bank Inclusive Finance Credit Business Due Diligence Disclaimer Implementation Details" and "Jiangxi Bank Inclusive Finance Credit Business Due Diligence Positive and Negative List", continuously perfecting and comprehensively implementing the due diligence disclaimer mechanism. Differential authorization of inclusive loan approval powers is applied in the Ganzhou and Ji'an inclusive finance pilot zones, supported by preferential interest rate policies.



Support rural revitalization

The Bank has incorporated financial support for rural revitalization into its overall development strategy, fully implementing the directives and arrangements from the provincial party committee, provincial government, and regulatory authorities regarding financial support for rural revitalization. Adhering to the philosophy of "serving urban and rural residents, serving small and medium-sized enterprises, and serving the local economy", the Bank continuously enhances the quality and effectiveness of its services for rural revitalization through the innovation of agricultural-related products, strengthening of technology empowerment, and deepening of government-bank-insurance cooperation.

Rural Financial Services

Advancing rural finance is crucial for achieving rural revitalization, promoting rural economic development, and realizing integrated urban-rural development. The Bank actively pushes forward with rural revitalization and accelerates the modernization of agriculture and rural areas by focusing on products, services, channels, and team capabilities. Relying on the "Jiangyin iNong" service platform, it strengthens online and offline collaboration, guides branch institutions to extend their service radius, and promotes the deepening of services into local areas. During the reporting period, the Bank's agricultural loan balance reached 58.013 billion RMB, an increase of 9.585 billion RMB from the end of the previous year, growing by 19.79%; the balance of inclusive agricultural loans was 9.447 billion RMB, an increase of 3.387 billion RMB from the beginning of the year, growing by 55.89%.



Comprehensive advancement of rural financial construction



Enhancing the Service System

The Bank has hosted financial support meetings for rural revitalization, implementing the comprehensive "1+3+N" financial service pathway for rural revitalization from a strategic height. It has established a long-term mechanism for the integrated development of micro-loan centers and branch networks, creating a "Jiangyin iNong" enhanced county-level branch, small enterprise credit centers, and inclusive financial service stations into a "trinity" and "offline + online" rural revitalization service system.



Innovating New Agricultural Service Products

Following the concept of building the "iNong series" of online products and "HuiNong series" of offline products, and combining the business characteristics and ecological scenarios of rural enterprises, the Bank innovates its financial product offerings. It has launched "iNong Loan - Agri-input Loan" and "iNong Loan - Agri-insurance Loan", with the latter being selected as a typical case of inclusive finance in China for 2023. Targeting industries with competitive advantages, it has introduced six "One Industry, One Product" specialty services such as "Livestock Mortgage Loan" and "Public Forest Compensation Income Rights Pledge Loan", injecting strong momentum into the development of inclusive agricultural services and effectively enhancing the accessibility and satisfaction of financing for small and micro enterprises.



Credit Allocation

The Bank focuses on key sectors such as grain production, agricultural product processing, green foods, livestock and breeding, traditional Chinese medicinal material cultivation and processing, and agricultural machinery and inputs, supporting the development of rural revitalization.



Case | Public Forest Compensation Income Rights Pledge Loan

The Ji'an branch of the Bank pioneered the public forest compensation income rights pledge loan product in the city. This initiative actively implements one of Ji'an's "Top Ten Hard Battles" - the breakthrough in the transformation of "two mountains" (environment and economy), converting future expected income into current asset equity. This activates Ji'an's vast untapped green resources, forming a mechanism for realizing the value of ecological products. During the reporting period, the Ji'an branch disbursed a total of 3.4 billion RMB in agricultural loans, with a balance of 6.4 billion RMB.



Case | Beef Cattle Livestock Loan

Currently, Huichang County in Ganzhou is mobilizing its full capacity to develop and support the beef cattle industry, with over 5,000 households engaged in breeding. Traditionally, due to the challenges of mortgage rights confirmation, valuation difficulties, disease prevention and control, and post-loan supervision, beef cattle breeders have struggled to obtain bank loans. To address the financing and mortgage challenges faced by livestock breeding enterprises, the Bank adopted a new agricultural financial service model of "mortgage + insurance + monitoring". Using live beef cattle as collateral and employing "intelligent monitoring + AI inventory" technologies, the Bank innovatively introduced the "Beef Cattle Live Livestock Loan", bringing new hope to cattle breeders and transforming "resources into assets, and assets into capital".



Establishing Financial Service Station

The Bank has set up inclusive financial service stations to provide rural residents with basic financial services and disseminate policy knowledge, effectively extending financial service channels into deeper rural areas. To strengthen professional forces for financial services in rural revitalization, the Bank has developed a rural inclusive financial service system structured around "county-level branches + service stations + micro-loan centers". This structure aims to enhance and optimize inclusive financial service stations, establish a long-term mechanism for the integrated development and collaboration between small enterprise credit centers and branches, and support rural revitalization efforts. The Bank is dedicated to fully deploying specialized teams to the county level, building professional teams in these regions, training a cohort of rural revitalization financial service specialists, and continuously improving digital agricultural financial service platforms and a mobile banking rural revitalization section. These measures extend the service radius and bridge the "last mile" of rural financial services.



Case | Ji'an Branch Inclusive Financial Service Station

The Ji'an branch actively revitalizes rural finance to support rural revitalization. On one hand, the branch conducts financial knowledge promotion activities on anti-money laundering, deposit insurance, prevention of financial fraud, and personal information protection, educating the public on basic financial knowledge. On the other hand, the inclusive financial service stations are well-equipped to provide local residents with small-scale, basic financial and payment services, achieving "basic financial services without leaving the village". During the reporting period, the Ji'an branch signed agreements with 143 inclusive financial service stations, covering 107 townships and achieving complete financial service coverage in 13 counties and districts. These actions have effectively bridged the "last mile" of financial services for rural revitalization and revitalized the "liquidity" of rural finance to aid in rural revitalization.



Strengthening Pension Finance

The Bank addresses the most urgent and practical needs of the elderly, solves livelihood issues with heart, soul and strength, and endeavors to provide the elderly with more efficient, convenient, warm and considerate services for the elderly, so as to enhance their sense of gain, happiness and security.

Systematic Construction, Standardized Implementation

During the reporting period, the Bank released a promotional video on "New Jiangyin Heart Service" and the "Jiangxi Bank's Business Network Quality Service Standards", in which a special chapter on "Elderly Service" was set up to demonstrate the elderly service process in a scenic manner, and clarify the guidelines for the elderly service and the service specifications for each position.



Enriching Aging-Appropriate Facilities, Providing Warm Care

The Bank continues to promote the construction of aging-friendly outlets. According to the actual situation, the Bank equips an appropriate amount of caring seats, old-fashioned glasses and other items, sets up special counters for elderly customers, launches a large-print version of the mobile phone bank, and the lobby managers take the initiative to pay attention to the elderly customers in the lobby service and accompany them throughout the whole process to assist them, so as to improve the quality of service for the elderly customers.

Case | STM (Smart Teller Machine) "Caring Version" Business Function

In October 2023, the Bank successfully launched the "Caring Edition" of STM (Smart Teller Machine), which has realized eight major "ageing-friendly" function points, such as system switching and large fonts, to further enhance the "ageing-friendly" service experience of the outlets. As of the end of the report, the "Caring Edition" of STM has covered more than 200 outlets and 240 service equipments of the Bank.



"Jiangyin Loves the Elderly" Series of Activities/Linking Community Efforts to Support Quality "Elderly Care Services"

The Bank solves livelihood issues with heart, soul and strength, builds the brand of "Jiangyin Love the Elderly" and establishes the "Jiangyin Love the Elderly" Community Activity Center with the community, and focuses on providing more efficient, convenient and warm and considerate elderly services for the elderly groups. Firstly, we jointly build a community party; secondly, we invite professional teachers to teach classes; and thirdly, we organize rich and colorful activities for community residents.

On the basis of the Bank's head office's unified activity planning, the Bank's branches launched a series of colorful community building activities, bringing convenient "financial + non-financial services" to elderly residents in the community. At the same time, the Bank promoted the harmonious development of the community by organizing health seminars and cultural and entertainment activities. During the reporting period, the Bank completed the inauguration of 110 "Jiangyin Love the Elderly" Community Activity Centers and launched more than 200 thematic activities, attracting nearly 10,000 elderly residents in the community to participate in the activities.



Nanchang Honggutan Branch Collaborates with Honggutan Shajing Sub-district to Host the Inauguration Ceremony for the First "Jiangyin Loves the Elderly" Community Activity Center and the "Jiangyin Loves the Elderly Music Classroom" Series of Community Elderly Respect Activities.



Yingtian Branch and Yingtian City Xinjiang New District Xiabu Sub-district Liu Hong Community Successfully Inaugurated the "Jiangyin Loves the Elderly" Community Activity Center Alongside "National Anti-Fraud: Together with You" and "Scientific Fitness: Supporting Elderly Health" Activities

Enhancing Online Financial Education

The Bank attaches great importance to financial education for elderly customers and has established a long-term mechanism for consumer rights protection publicity and education, organizing and launching knowledge and education activities such as the "3-15 Consumer Rights Protection Education and Publicity Week", "Popularize Financial Knowledge, Guard Your Money Bag" and other activities on WeChat public number in a lively and graphic manner with readable words, pictures, comics and videos, so as to popularize the knowledge of banking, finance and consumer protection among the elderly, and to enhance their awareness of risk prevention.



ENVIRONMENT RESPONSIBILITY

Dedicated to ecological co-construction,
practicing green principles



04

Climate change risks and opportunities

Climate change is now a major global crisis threatening human survival and necessitating urgent action for sustainable development. Besides impacting financial institutions' operations, it also affects loan quality and profits, potentially destabilizing the financial system. Aligning with our business strategy and the Task Force on Climate-related Financial Disclosures (TCFD) guidelines, we monitor climate risks, assess associated risks and opportunities, and integrate these into our risk management framework, ensuring regular analysis and proactive measures.

Transformation risk

 Legal risks
Timeline/Risk level Long-term / High

Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
heightened regulatory scrutiny regarding climate-related risks in the financial sector

Risk description
The People's Bank of China, among seven departments, has proposed in the "Guidance Opinions on Building a Green Financial System" to study and clarify the environmental legal responsibilities of lenders. If the Bank inadequately assesses the environmental compliance qualifications of its borrowers or their projects, resulting in environmental pollution incidents, it may be held liable for those incidents.
Future regulatory enhancements in green finance are expected, likely increasing compliance costs for the Bank.

Countermeasures
The Bank rigorously researches laws and regulations related to climate change and green finance, ensuring their thorough implementation across business processes. In line with regulatory requirements for green finance, the Bank continually refines its policies and procedures, differentiating management of client risks and businesses, and strengthening environmental and social risk management of its clients.

 Technical risk
Timeline/Risk level Short-term / Mid


Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
heightened regulatory scrutiny regarding climate-related risks in the financial sector

Risk description
To achieve the "Dual Carbon" goal, traditional industries, including power, steel, construction, building materials, and chemical industry, will face a large scale of energy saving, emission reduction, and technological upgrading. If bank personnel lack sufficient knowledge of green technology transformations and environmental benefits, it may hinder the development of green credit operations and obstruct the overall progress of green finance within the Bank.
As the Bank advances its digital transformation, the degree of business online integration increases, leading to a surge in backend data processing demands. Should the Bank fail to promptly master and deploy leading information technologies, it may result in a decline in customer experience and inefficiencies in internal management and operations

Countermeasures
The Bank has established the Strategic Plan for Sustainable Development, and issued "Green Financing Service Plan", and "Carbon Reduction Support Tool Operating Rules" to guide personnels. The Bank participates in training on green finance and carbon finance organized by different institutions to help employees enhance their expertise in green finance.
The Bank is advancing its digital transformation by increasing investment in information technology across various business domains such as product diversification, risk management, data governance, and internal operations, aiming to enhance customer experience, explore applications of low-carbon technologies, and improve internal operational efficiency.

Transformation risk

 Policy risks
Timeline/Risk level Long-term / High

Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
heightened regulatory scrutiny regarding climate-related risks in the financial sector

Risk description
Since China set its carbon neutrality and peak carbon goals in 2020, national and local regulations promoting green, low-carbon, and circular economic development have evolved. The Bank is required to adhere to mandates from the People's Bank of China and the National Financial Regulatory Administration, addressing green finance development and disclosure needs. Failure to promptly adapt to and enact new policies and industry standards may result in operational challenges.

Countermeasures
the Bank strategically prioritizes green finance, establishing a top-down governance framework and formulation of the "New Journey" Strategic Plan for Green and Sustainable to ensure compliance with policy and regulatory demands. Quarterly carbon emission reduction loan disclosures and annual ESG reports detail The Bank's initiatives and outcomes in environmental, social, and governance spheres, illustrating commitment to regulatory transparency and stakeholder communication.

Transformation risk

Market risk | Timeline/Risk level Long-term / Mid-low

Potential major financial impacts
Revenue reduction due to decreased product and service demand

Primary climate-related risk drivers
Change in consumer behavior

Risk description
The intrinsic value of enterprises is closely related to capacity for long-term sustainable development. As more capital market participants focus on company's ability to address climate change risks as a measure of its sustainability, failure of the Bank to meet expectations for climate response performance in the capital markets may lead to a decline in the Bank's investment value and the competitiveness of its financial products. With the advancement of the "dual carbon" goals, the consumption of coal and electricity is expected to decrease while clean energies will be supported. In the context of the further expansion of carbon markets, industries with high emissions may face higher compliance costs, potentially affecting enterprises' ability to repay debts. If the Bank fails to adjust its credit structure timely in response to these changes in energy structure, it may lead to a decline in credit quality and an increase in the rate of non-performing assets.

Countermeasures
The Bank practiced ESG development concepts and regularly published ESG reports and carbon emission reduction loan disclosure reports to demonstrate Bank's performance in fulfilling social responsibilities and responding to climate change. The Bank launched diversified green financial products to meet the needs of financial consumers. The Bank updated the "Jiangxi Bank Credit Policy Guidelines" to intervene in high-risk industries under key control, guide the standardized and orderly development of credit-granting business, and promote the standardization of the Bank's green finance.

Reputation risk | Timeline/Risk level Long-term / Mid-low

Potential major financial impacts
Decrease in revenue due to reduced demand for products and services

Primary climate-related risk drivers
Negative media coverage related to support for projects or activities with adverse climate impacts

Risk description
If the Bank or its credit clients negatively impact the climate or environment during their operations, it could lead to reputational risks and decrease the Bank's attractiveness to stakeholders including customers, investors, and employees.

Countermeasures
Monitor and provide early warnings for reputation risks related to climate change and green finance topics. Establish a public relations response mechanism for potential negative events to promptly address public concerns and mitigate risks as much as possible. The bank actively implements green operations, regularly collects energy consumption data, and monitors operational risks. The bank is committed to supporting climate change mitigation and adaptation efforts, such as various domestic and international emission reduction activities related to enterprises and products, actively fulfilling its social responsibilities, and striving to enhance its brand image.

Physical risk

Acute risk | Timeline/Risk level Long-term / Mid-low

Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
Increasing severity and frequency of extreme weather events such as cyclones and floods.

Risk description
The Bank operates primarily in Jiangxi Province and other regions, where increased frequency and severity of extreme weather events due to climate change, including torrential rain, floods, strong winds, and droughts, may lead to business interruptions or damage to equipment for both the Bank and its clients.

Chronic risk | Timeline/Risk level Long-term / Mid-low

Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
Average temperature increase further exacerbates these risks

Risk description
Global warming causing sea level rise and changes in precipitation patterns may negatively affect Jiangxi Province and other regions. This could impact the operations of the Bank and its credit clients within the province, potentially leading to a deterioration in credit asset quality and necessitating the relocation of some operational sites.

Countermeasures
Monitor weather changes and prepare contingency plans for extreme weather events such as torrential rain, high winds, and drought. The Bank has established emergency procedures for extreme weather or events and regularly conducts emergency drills at all operational sites, diligently implementing regulatory requirements related to banking disaster recovery, thereby enhancing the Bank's critical information systems' emergency recovery capabilities. When selecting locations for facilities, the Bank takes into consideration the climate conditions of the area; the data centers are not located in earthquake zones or flood release areas, and there are no threats from landslides nearby. They are also situated at a safe distance from the coastline, minimizing the impact of typhoons and heavy rain.

Favorable circumstances

Resource efficiency | Timeline/Risk level: Mid-term / Mid

Potential major financial impacts
Increase in indirect operating costs

Primary climate-related risk drivers
Practicing green, low-carbon operations

Opportunity description
With low-carbon technologies in green buildings and new energy becoming more mature and broader, the Bank is expected to promote such energy-saving and emission-reduction technologies in various premises to reduce operating costs.

Countermeasures
The Bank's headquarters building adheres to low-carbon operational principles by monitoring the energy consumption database and implementing energy-saving and emission-reduction strategies, progressively enhancing the energy and resource efficiency per unit area of the office floors.

Products and services | Timeline/Risk level: Long-term / High

Potential major financial impacts
Revenue growth from increased demand for products and services

Primary climate-related risk drivers
Expansion of low-emission products and services

Risk description
In the process of realizing the goal of "Double carbon" in China, all kinds of green environmental protection industries, as the national strategic emerging support industries, will have substantial financing needs. As the leader of green finance development in Jiangxi province, the Bank is expected to complete business transformation and bring returns to investors by meeting the diversified and personalized green financing needs of industrial and agricultural customers in the province.

Countermeasures
The Bank actively drives innovation, continually enhancing its green credit offerings. It has established partnerships with the Jiangxi Province Carbon Emission Trading Center and joined the Jiangxi Forestry Finance Services Platform. This integration includes green buildings, green agriculture, clean energy, forest rights mortgages, and carbon quotas into its research and product innovation framework. Tailored financial products are developed based on corporate business models and green transitions to meet diverse financing needs.

Favorable circumstances

Market House | Timeline/Risk level: Long-term / High

Potential major financial impacts
Entering new development markets stimulates revenue growth

Primary climate-related risk drivers
Diversification of financial assets (e.g., green bonds and carbon finance products)

Opportunity description
Jiangxi ranks among the top in China in terms of the Green Finance Development Comprehensive Index. The "14th Five-Year Plan" of Jiangxi Province aims to continuously deepen green finance reforms and establish a green financial service system. The Jiangxi Provincial People's Government has issued the "Jiangxi Province Green Finance Development Plan (2022–2025)", enabling the Bank to leverage support from the government and regulatory bodies to develop green finance-related businesses, thereby generating returns for investors.

Countermeasures
The Bank actively explores carbon finance, closely monitors industries with high emissions and energy consumption, and expands carbon collateral and carbon pledge financing services.





Developing Green finance

Jiangxi ranks highly nationally in the development of green finance, reflecting its commitment as outlined in the "14th Five-Year Plan" to deepen green finance reforms and establish a comprehensive green financial service system. Guided by new development principles, our bank actively engages in green finance, providing diverse financial services to support ecological civilization. We are dedicated to developing green finance significantly, contributing to notable achievements that support Jiangxi Province's efforts to become a model for ecological development in China and advance towards the "carbon peaking and carbon neutrality goals".

Clarification of strategic objectives


2025

-  become the **「provincial benchmark」** for green finance
  strives to be recognized nationally for its **「unique practices」** of green finance

2030

-  become **active promotor | exemplary practitioner** of green finance

2060

-  be a leading and internationally acclaimed **small to mid-sized institution** in green and sustainable development

Construction of the Green Finance System

Establishing a green finance organizational structure

The Bank has established a top-down management architecture for green finance to foster its development. By optimizing and adjusting the organizational structure for green finance and perfecting the management mechanisms, the Bank has progressively established routine supervision and management of green finance by its management layer. It has clarified the responsibilities of the leading department for green finance, promoting orderly management and business execution within related departments. By enhancing the coordination capabilities of departments involved in green finance and leveraging cross-departmental collaboration, the Bank improves the management and operational efficiency of its green finance initiatives. A top-down specialized transmission mechanism has been formed to solidify the green finance responsibilities of each branch and more effectively motivate branches in market expansion activities.



Board of directors level

Elevate green development to a strategic priority, actively promoting green operations and the development of green finance across the entire bank.



Head Office Management level

Coordinate and advance the construction of green finance across all business lines and branches of the Bank.



Departmental Level

Establish a secondary department for green finance or a dedicated green finance department within the corporate business division to specifically advance the Bank's green finance initiatives in collaboration with relevant departments.



Branch Level

Set up specialized green finance institutions or green branches at the branch and sub-branch levels, staff these with dedicated green finance positions, and promote the development of green finance through coordinated efforts across different levels of the organization.



Developing Specialized Green Finance Plans

Develop and regularly update a green finance implementation roadmap and annual work plans, and review the completion of the previous year's plans. Integrate planned tasks, targets, and work requirements into the Bank's annual work responsibility goals, delegate specific tasks from the strategic plan to relevant departments and branches, and continuously track new trends in green development to update and adjust plans accordingly.

Establishing a Special Green Credit Statistics System

Establish a special statistical system for green credits and a green credit labeling system, integrating green credit statistics work with daily data verification mechanisms, and include it in the green finance business performance management to enhance data quality. Develop operational guidelines for identifying green projects, standardize the addition of green business labels, integrate these labels into the full process management of green credit, ensure accurate identification of green credits, and solidify the foundation of green credit statistical data.

Establishing a Comprehensive System Framework

Strengthening the Green Policy System

In accordance with regulatory requirements for green finance, continuously improve the Bank's policy system across credit policies, special management of green finance operations, environmental and social risk management, statistics and labeling management, and performance evaluation. Define responsibilities and management processes for departments, guide the development of green finance operations, classify customer risks, and implement differentiated management for various operations.

Update and refine the "Credit Policy Guidelines", clarify identification criteria and support guidelines for green industries, projects, and enterprises, and establish special support policies, increasing support for green projects where risks are controllable.

For industries that are national or local regulatory focuses, restrictive due to significant environmental risks, develop cautious support industry guidance catalogs and categorized management policies.

Further refine management for restrictive and phased-out industries and those with significant environmental and social risks. Apply principles of differential treatment, strict management, and risk prevention, cautiously engaging in high-risk industries under key surveillance, guide credit operations to be standard and orderly, and promote the standardization of the Bank's green finance.

Integrating green finance into the Bank-wide management assessment system

Gradually incorporate green finance business indicators into the Bank's performance evaluation methods, specifically set green credit assessment indicators in branch operational performance and business development evaluation methods, conduct performance evaluations for personnel in green finance-related business lines and branches, and link assessment results to compensation.

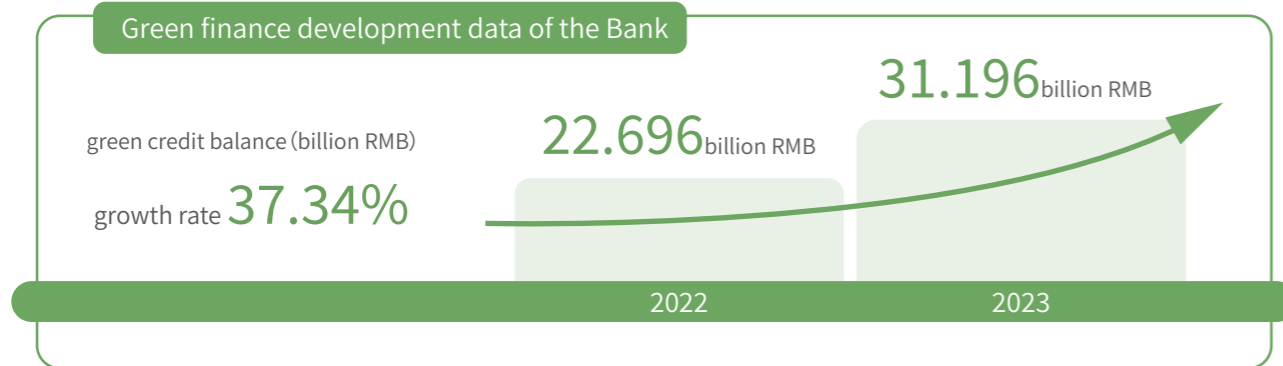
Green-credit

The Bank continues to explore green finance, "dual carbon" goals, and other sustainable development-related products and services, proactively integrating the concept of green and sustainable development with its credit operations, and maintaining a balance between economic benefits and ecological environmental benefits. It has established policy documents including the "Jiangxi Bank Green and Sustainable Development 'New Journey' Strategic Plan", "Jiangxi Bank Green Credit Business Financing Service Scheme", and "Jiangxi Bank Credit Business Environmental and Social Risk Management Measures" to aid branches in precise marketing. As of the end of the reporting period, the Bank's corporate green credit balance reached 31.196 billion RMB, an increase of 8.501 billion RMB from the beginning of the year, growing by 37.46%. During the reporting period, the Bank's green loans resulted in a saving of 43,214.61 tons of standard coal, and the emission reduction benefit of green credit was significantly higher than that of previous years.



Focusing on Key Areas of Green Business

The Bank focuses on local key tasks and important initiatives, strengthening connections with provincial, city, and county green project databases, enhancing business expansion and exploring business product innovations in dominant industries. It targets marketing efforts on projects included in these databases, steadily increasing the proportion of green credit business, refusing to provide green loans to enterprises that violate environmental protection laws, and prioritizing the development of industry-focused green industries.



Environmental benefits of green project loans

Benefit	2023年
CO ₂ Reduction (Tons)	270,208.32
Coal Saved (Tons)	43,214.61
NO _x Reduction (Tons)	198.47
SO ₂ Reduction (Tons)	1,226.89
Annual COD Reduction (Tons)	50,119.93
Annual Ammonia Nitrogen Reduction (Tons)	5,080.66
Annual Total Nitrogen Reduction (Tons)	4,992.49
Annual Total Phosphorus Reduction (Tons)	661.63

Note: Considering data availability and calculability, some non-quantifiable environmental benefits are not included.

☆ Case | New energy lithium battery copper foil project green syndicated loan

This project represents the Bank's first green syndicated loan. In designing the product solution, the Bank offered the enterprise a preferential loan rate, tailored the loan duration and repayment method to the enterprise's needs, and adopted a flexible guarantee method based on the current status of the collateral. This has provided a reference for subsequent branches' green finance operations.



☆ Case | Jiangxi Province's First Comprehensive Agricultural Water Pricing Reform Loan

The Bank led the implementation of "credit + multiple operating rights" mortgage loans, actively exploring innovative business development models such as "ecological asset rights mortgage + project loans" and ecological product asset securitization. During the reporting period, the Bank pioneered the first "Comprehensive Agricultural Water Pricing Reform Loan" in Jiangxi Province, which was recorded by the Development Research Center of the Ministry of Water Resources, and issued the first river channel operation right mortgage project loan in Fuzhou to Zixi County, using green financial products to promote local sustainable economic development.



After the water price reform project is completed, professionals regularly maintain the water channels

| Innovating Green Service Models

The Bank continues to drive innovation, stimulating "new energy" in green finance development by actively exploring carbon finance. It closely monitors high-emission and high-energy-consuming industries, expanding carbon collateral and carbon credit financing services. The Bank explores and develops innovative carbon finance products, such as domestic and foreign currency wealth management products, continuously enriching its carbon finance offerings to enhance its services for green development. During the reporting period, it was smoothly included in the People's Bank of China's carbon emission reduction support tool financial institution scope. Under the guidance of the People's Bank, it successfully issued the first provincial legal entity carbon emission reduction support tool loan and the first manufacturing sustainable development-linked loan.

☆ Case | Jiangxi's First Carbon Emission Reduction Support Tool Loan by a Local Legal Entity

In January 2023, the Bank successfully implemented the first carbon emission reduction support tool loan for a local legal entity in Jiangxi, helping to swiftly and accurately deliver the benefits of national preferential policies to key areas for carbon reduction. The project was credited with 136 million yuan, and a loan of 9.2693 million yuan was disbursed in January of this year. Initial estimates indicate that, once operational, the project will annually save approximately 16,400 tons of standard coal and reduce emissions of carbon dioxide by 43,800 tons, sulfur dioxide by 333.59 tons, and nitrogen oxides by 112.99 tons, showing significant carbon reduction benefits.

☆ Case | Jiangxi's First Sustainable Development-Linked Loan for a Local Legal Entity

In March 2023, the Bank successfully issued the first sustainable development-linked loan for a local legal entity in Jiangxi, providing 40 million yuan to a non-ferrous metal smelting enterprise to support green transformation development in a "red old district". The sustainable performance target (SPT) for this loan was set for the enterprise to not exceed 0.0390 tons of standard coal per ten thousand yuan of revenue in 2024, a reduction of 1.52% from the 2022 base year and 28.18% compared to 2020. The Bank adjusted the execution interest rate downwards by 30 basis points for this year, positively incentivizing the enterprise to achieve its sustainable development goals within the year.

Green Leasing

The Bank continues to develop the "Green Finance + Financial Leasing" business, increasing the deployment of green leasing to support low-carbon transformations in the economy and society.

Jiangxi Financial Leasing Co., Ltd., a subsidiary of the Bank, is facilitating the development of green leasing by transforming its business model. On one hand, it flexibly designs repayment methods according to the production cycle of green businesses, effectively reducing the repayment pressure on customers and paying more attention to the risk mitigation role of leased assets, optimizing the transaction structure of projects. On the other hand, leveraging the professional strengths of core manufacturers, it provides operational services throughout the entire leasing period, thereby genuinely enhancing support for the development of green finance business. As of the end of the reporting period, the green business balance of Jiangxi Financial Leasing amounted to 1.705 billion yuan, including 85 million yuan in the energy conservation and environmental protection industry, 60 million yuan in cleaner production industry, 0.855 billion yuan in the clean energy industry, 0.487 billion yuan in the ecological and environmental industry, and 20 million yuan in green infrastructure upgrades; with 0.198 billion yuan directed towards green consumption.

☆ Case | Leaseback financing and leasing project for new building materials enterprises

In 2023, the Bank's subsidiary, Jiangxi Financial Leasing Co., Ltd. placed a \$60 million leaseback financing lease with a new building materials enterprise. The enterprise is a new type of environmentally friendly building materials enterprise established to resolve the tailings of mining enterprises in the local region. The raw materials required for production mainly come from the tailings and slag of mining enterprises in the local region, and the products produced are mainly sold to construction enterprises in the local region for use in infrastructure construction projects. The investment of the funds effectively solved the enterprise's capital needs and injected green financial power for the sustainable development of the enterprise.

Green Inclusion

The Bank actively promotes carbon benefits by seamlessly integrating carbon credits with credit card financial services to guide customers towards green travel and green consumption. As of the end of the reporting period, the Bank had benefited nearly 80,000 users and accredited more than 600 merchants. A total of 111 million carbon coins were redeemed, and the cumulative voluntary emission reduction reached 25,000 tons of CO2 equivalent.

Case | Carbon Inclusion Credit Card

Taking the opportunity of the local government's all-out efforts to promote the energy-saving and carbon inclusive work platform — "Greenbelt Carbon Gateway", Jiangxi Bank Fuzhou Branch actively supported the promotion of carbon inclusion in Fuzhou City, and launched a green digital credit card, "Low-Carbon Life Theme Card" jointly with the Fuzhou Carbon Inclusion Office, which covers various financial scenarios, such as payments, settlements, and credit, etc., and builds up a green ecological development system that is "beneficial to the people, beneficial to the business, and beneficial to the enterprises" that is jointly promoted by the government, bank, and enterprises, and after the activation of the card, the public may "do the task and get the rewards every day", and participate in the "Carbon Points Accumulation, Redeeming Carbon Points, and Happy Enjoyment of Carbon Inclusion" activities, as well as go into the various major shopping malls, supermarkets, movie theaters, and children's playgrounds.



Users activate the Carbon Inclusion Credit Card and participate in carbon coin redemption and discount activities

Green Investment

The Bank remains committed to practicing the concept of green investment, actively addressing climate change, and promoting the development of renewable energy, clean technologies, and sustainable infrastructure to facilitate economic transformation towards green investments.

In the investment process, ESG factors are incorporated. During due diligence, the Bank promptly understands the customer's reputation, business content, financial condition, management capacity, and compliance status to ensure controllable risks and cautiously engages with environmentally sensitive industries such as those involving high pollution and high energy consumption. In terms of product establishment, the mature ESG investment philosophy is applied in the investment operations of products. During the reporting period, the annual issue size of ESG and green financial products reached 263 million yuan.

Case | Issuing ESG financial products

On October 9, 2023, the Bank issued the "Yousheng Wealth Management - Jinmanfu 164" financial product, adhering to the philosophy of serving the local economy and supporting urban and rural development. The "Yousheng Wealth Management - Jinmanfu 164" primarily invests in provincial credit bonds, including 18 Yongxiu Urban Investment Bond 02, 20 Jingtao Special Bond, 19 Yushan Holdings Bond 02, etc., supporting urban and rural construction and serving the green economy.

Biodiversity Conservation

During the reporting period, the Bank fully considered the impact of credit customers' operations on society and the environment and formulated the "Jiangxi Bank Green Finance Ecological Environment Restoration Financing Service Plan", dedicated to protecting biodiversity and ecological restoration, further meeting the financing needs of ecological environment restoration enterprises.

Case | River ecological dredging project

A certain ecological development LLC in Yiyang County applied for a project loan of 270 million yuan for the construction of the Yiyang County Jieshui River and Menghe Bay section river ecological dredging project. The project involves dredging of 3.2625 million cubic meters of river channels, pouring of 88,300 cubic meters of river embankments, solid footing of riverbanks at 220,000 cubic meters, reinforced concrete river slope protection of 180,000 cubic meters, soil and water conservation and river landscape planting of 84,000 square meters, and construction of transport roads covering 67,500 square meters. After the project's implementation, the related waters of Yiyang County will be comprehensively managed, the ecosystem and biodiversity will be effectively protected, and the ecological environment governance efficiency will be further enhanced. It is expected that after the implementation of this project, while strengthening regional ecological protection, it will turn waste into treasure, producing 2.9363 million cubic meters of finished sand and gravel materials.

Case | Fruit and Vegetable Planting Project

The Fuzhou branch of Jiangxi Bank responded actively to the call for Fuzhou to be a national pilot for the realization mechanism of ecological product value. It established a green finance project task force, was the first to set up an ecological business department, actively explored and perfected green finance business systems and assessment mechanisms, applied pressure and classification strategies, continuously increased credit deployment in green fields, and robustly supported industries such as clean energy, energy conservation and environmental protection, green manufacturing, and green construction.



Fuzhou Jinxi Branch conducting on-site financial needs assessments of fruit and vegetable planting farmers

Green and low carbon operation

Green Low-Carbon Operations The Bank deeply practices the "Dual Carbon" strategy and the concept of green development. While increasing financial resources for green-related fields, it actively enhances the level of green operations and continuously strengthens green environmental education and publicity.

Green low carbon management systems

The Bank have established electricity management methods and air conditioning usage manuals for each branch, implemented green procurement standards. Meanwhile, the Bank collects and manages carbon emission data across the board, standardizing data monitoring and analysis operations to provide a basis for tracking and verifying the effects of energy saving and emission reduction. From energy saving, water conservation, waste reduction, and green travel, the Bank implements energy-saving and emission reduction measures such as administrative system digitization, office and building materials recycling, reducing energy waste and improving resource efficiency.

Green operation management

Energy Saving

The Bank's energy consumption primarily comes from electricity, so conserving electricity is crucial to reducing overall energy consumption. For air conditioning systems, a series of effective energy-saving measures have been implemented:

- Properly set the cooling and heating temperatures and operating times of air conditioners;
- Report procedures for turning on air conditioning during weekends and holidays;
- Set and optimize operating parameters, conduct regular inspections and record the operating conditions of equipment;
- Maintain equipment in the most efficient operational state;
- Advocate for "green office, low-carbon life" throughout the Bank, guiding and motivating all staff to create an atmosphere conducive to energy and consumption reduction, thereby lowering energy consumption. During the reporting period, the Bank's total electricity consumption decreased by 694,300 kWh, a reduction of 4.6%.

Water Conservation

On top of maintaining operational needs, the Bank uses water-saving slogans, installs water-saving devices, and regularly reads water meters to promptly investigate any significant increases in readings and reduce water consumption from the source. In the reporting period, the total water consumption decreased by 4,290 tons compared to 2022, a reduction of 9.53%.

Waste Reduction

The Bank fully implements paperless office to reduce waste generation, and at the same time carries out waste sorting and treatment management and recycling. During the Reporting Period, the Bank's recyclable garbage removal volume decreased by 200 barrels and other garbage removal volume decreased by 60 barrels.

Green Travel

The Bank centrally manages and uniformly allocates its official vehicles, improving vehicle usage efficiency and reducing frequency of use. Fuel cards are issued on a "one vehicle, one card" basis, designated for specific vehicles, with fuel type and amount allocated based on vehicle conditions, and special inspections are conducted for vehicles with high fuel consumption.

Advocating Green Living

The Bank strictly adhere to environmental laws and regulations such as the "Environmental Protection Law of the People's Republic of China" and the "Energy Conservation Law of the People's Republic of China", and have established administrative systems related to environmental protection. We call on employees to practice conservation and strive to reduce the environmental impact of our operations. During the reporting period, the Bank did not violate any environmental protection laws or cause significant environmental or natural resource impacts, and received no penalties or litigation notices regarding environmental issues.

The Bank strongly advocate a green and low-carbon lifestyle, taking on the social responsibility of "green and low-carbon, energy conservation first", organizing employee activities such as low-carbon office initiatives, carbon-neutral knowledge competitions, low-carbon activity days, and environmental public service actions to enhance the Bank's awareness of green and low-carbon initiatives. We are committed to being actors in ecological environment protection and advocates of green living, showcasing the responsibility and commitment of local financial institutions.



Case | First "Carbon-Neutral" Branch of a Local Financial Institution in the Province

In December 2023, in Fuzhou, a pilot city for the national trial of ecological product value realization, the Bank explored and established Jiangxi Province's first "carbon-neutral branch" of a city commercial bank. The experiment with the carbon-neutral branch provided valuable experience in green operations, paperless offices, digital transformation, employee commuting standards, and green building renovations.



Jiangxi Bank Fuzhou High-tech Branch



Energy and resource consumption

Energy consumption during the Bank's operations mainly includes the consumption of electricity, natural gas, and gas on the premises and gasoline in its vehicles.

The main non-hazardous waste in the Bank's operation is office paper and food waste. The bank reduces the frequency of using paper documents and approval forms by making it's business and approval online. The bank's hazardous waste is mainly discarded electronic equipment. The Bank promotes electronic equipment recycling through trade-in and auction, and professional third parties dispose of the end-of-life equipment.

Direct energy consumption

	Unit	2023
Gasoline	Liter	41,413.79
Diesel oil	Liter	900.20
Natural gas	Cubic meters	130,740.58

Indirect energy consumption

	Unit	2023
Purchase of electricity	Kilowatt-hour	32,745,867.26
Outchased power consumption intensity	Kwh / person	6,367.08

Resource consumption

	Unit	2023
Water consumption	Tons	183,198.79
Water intensity	Tons / people	35.62
Office paper volume	Kilogram	83,471.83
Strength of office paper volume	Kg / person	16.23

Greenhouse gas emission

The Bank actively practices corporate social responsibility by proactively identifying sources of emissions and implementing appropriate control measures, such as regularly monitoring and recording emission data, and making improvements based on assessment results. This is committed to reducing greenhouse gas emissions. Below is the Bank's greenhouse gas emission data for the reporting period:

	Unit	2023年
Nitrogen oxide emissions ¹	Kilogram	718.65
Sulfur oxide emissions ¹	Kilogram	0.62
Emissions of particulate matter ¹	Kilogram	68.86
(scope 1) carbon dioxide emission equivalent ²	Tons	371.46
(scope 2) carbon dioxide emission equivalent ²	Tons	18,674.97
(scope 3) carbon dioxide emission equivalent ³	Tons	400.66
Total carbon dioxide equivalent emissions	Tons	19,447.09
Carbon dioxide emission intensity	Tons / people	3.78

1.Refer to the "Environmental Key Performance Indicators Reporting Guidelines" published by the Stock Exchange of Hong Kong on 28 May 2021

2.Refer to "Corporate Greenhouse Gas Emissions Accounting Methodology and Reporting Guidelines for Power Generation Facilities (Revised 2022)" issued by the Ministry of Ecology and Environment of the People's Republic of China on March 16, 2022

3.Scope 3 emissions are only accounted according to paper consumption. Please refer to the "Environmental Information Disclosure Report" for carbon emissions and emission reduction from investment and financing activities

Building a green foundation

The bank steadfastly incorporates green principles throughout its operations and development, enhancing its green culture and fostering a culture of conservation and low-carbon practices to continuously increase its green influence.

Strengthening green finance promotion

The Bank continuously extends its green influence by enhancing the promotion of green finance products and knowledge. On one hand, it displays green-themed promotional brochures and educational posters at branch locations and leverages online and new media to publish updates and innovative case studies on green finance through social platforms and the corporate website, enhancing interaction with the public and media and welcoming their oversight. On the other hand, the Bank actively organizes training and competitions; during the reporting period, it held the "Greening for Gold, Creating Beauty" innovation skills competition, disseminating successful cases and advanced experiences to instill the concept of green development deeply into people's hearts.



Strengthen green communication

The Bank has invited experts and scholars in the field of green finance for many times, and has successively held seminars on green finance and training for middle and senior management cadres to improve their comprehensive green finance capabilities.

Attended the 2023 Carbon Peaking and Carbon Neutrality Green Development Forum, the 2023 Urban Commercial Bank High-Quality Development Forum, and the Annual Meeting of the Sino-British Financial Institutions Sustainable Information Disclosure Working Group.

We also participated in the Beijing International Sustainability Conference and became a pioneer partner of ISSB's Beijing Office for the Sustainability Disclosure Guidelines to strengthen exchanges and collaboration with our peers and international organizations and to explore a "common language" for sustainable development.



Green finance thematic research

The Bank has joined various domestic and international green finance and carbon-related organizations, absorbing advanced experiences and staying informed about the latest developments to conduct thematic research on green finance. It actively collaborates with regulatory bodies, research institutes, universities, and associations on green finance-related research topics, such as diversifying green financial services, expanding carbon finance business directions, developing carbon emission calculation tools for projects, and refining environmental risk quantification systems for different industries. During the reporting period, the Bank conducted in-depth research on the lithium battery industry and its supply chain, producing documents such as "Notification on Issuing a Whitelist of Customers in the Lithium Battery Industry", "Lithium Battery Industry Research Report", and "Lithium Enterprise Evaluation System". It encourages branches to form professional marketing teams tailored to local industries, upgrading the standard of financial services in support of the real economy.



SOCIAL RESPONSIBILITY

Adhering to a people-centered approach, collaborating to create the future

2 零饥饿 	3 良好健康与福祉 	4 优质教育 
5 性别平等 	8 体面工作和经济增长 	10 减少不平等 



Protection of employees' rights and interests

Attracting Talent

The Bank strictly adheres to national and local laws and regulations, such as the "Labor Law of the People's Republic of China" and the "Labor Contract Law of the People's Republic of China". It earnestly implements various wage and welfare policies and regulations from central and local governments. In line with the Bank's human resources needs, it has established various rules and systems including "Employee Compensation Management Measures", "Attendance Management Measures", and "Paid Annual Leave Implementation Measures" to continuously improve the employee rights protection system and create a fair, just, and harmonious work environment.

Employee Employment

The Bank adheres to the principles of "openness, equality, competition, and merit-based selection", committed to providing fair and equal employment opportunities for all job seekers. It has formulated "Jiangxi Bank Employee Recruitment Management Measures" and "Jiangxi Bank Head Office Department Selection Implementation Plan". During the recruitment process, it eliminates all forms of unfair treatment caused by age, gender, ethnicity, or religious beliefs and signs labor contracts with all new employees according to law. During the reporting period, a total of 236 new employees were recruited.

In response to the provincial committee's talent development strategy, the Bank has organized recruitment activities for key positions, professional talents, head office departments, and branch social recruitment, adding a total of 51 people to the head office and 185 people to branches.

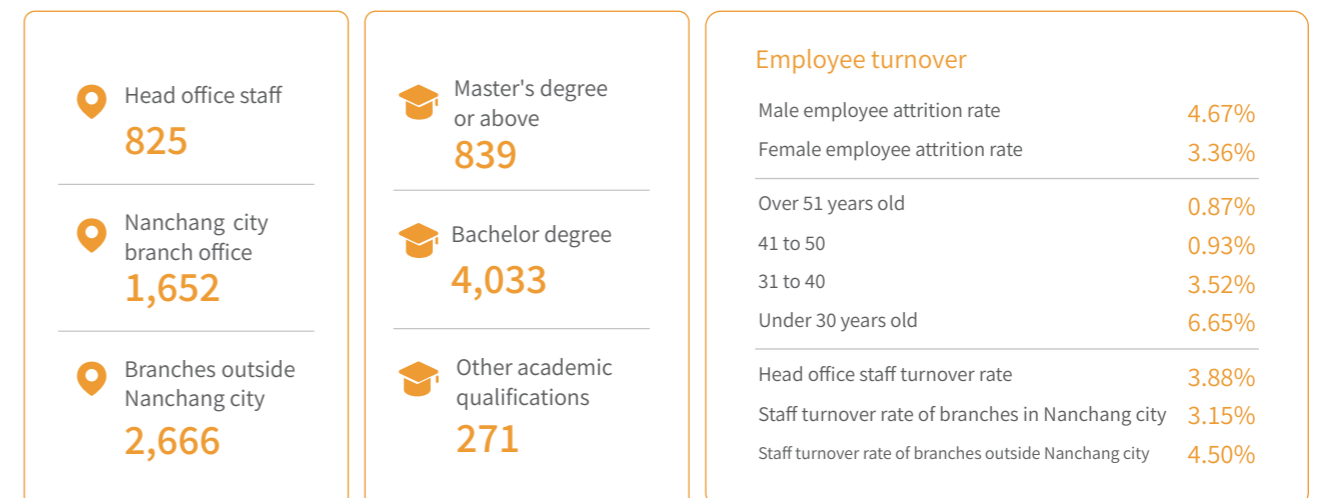
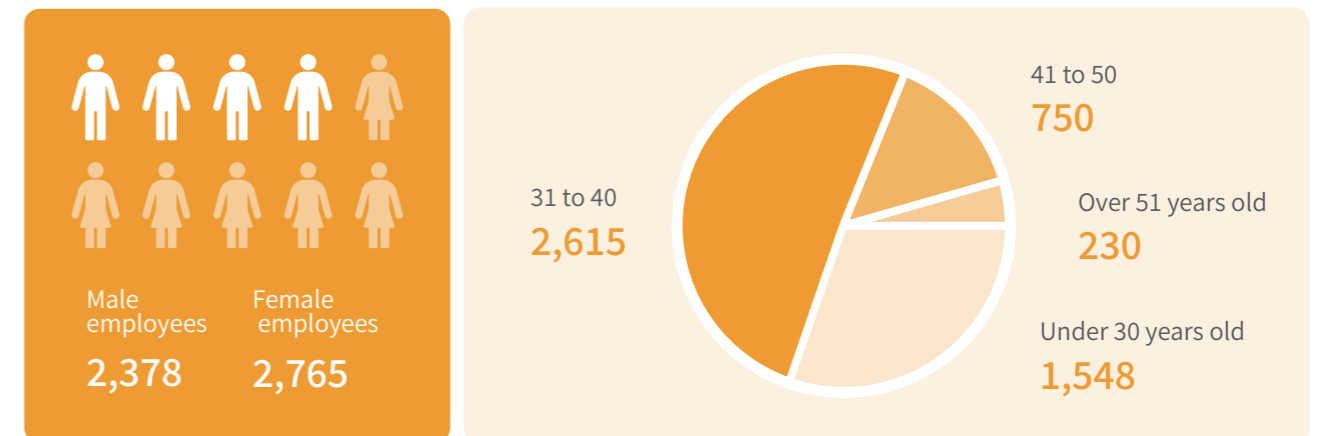
External recruitment

Internal selection

Adhering to the principle of "suitability between person and position", the Bank has conducted selection processes for staff in head office departments and established the "Work Plan for Probationary Period Assessment of Selected Personnel in Head Office Departments". Following assessments, 24 individuals were successfully placed in relevant departments at the head office.



Employee distribution



Compensation and welfare system

The Bank adheres to the direction of market-oriented reforms and follows the principles of "distribution according to work, balancing efficiency with fairness, and differentiated distribution". It is committed to establishing a compensation and benefits system that is internally fair and externally competitive, fully mobilizing employees' enthusiasm, initiative, and creativity. During the reporting period, the Bank thoroughly implemented the guidance from the Ministry of Finance to further tilt annual total wage allocation towards frontline and grassroots employees. This effectively leveraged compensation as a positive incentive. Active efforts were made to conduct compensation surveys, design compensation data, and formulate policies such as the "Employee Compensation Management Measures (Trial)", "Compensation Distribution Management Measures (Trial)", and "Deferred Payment and Recovery Management Measures for Performance Compensation".



Supplementary medical insurance system

The Bank has purchased accidental death and dismemberment insurance, critical illness insurance, and targeted medication insurance for all staff. For employees under 60, it has enrolled them in a special severe illness group medical mutual aid plan and a supplementary medical mutual aid plan for hospitalization through the city's trade union.



Paid leave policy

The Bank strictly adheres to the national and local paid leave policies. It has developed and implemented the "Employee Paid Annual Leave Implementation Measures", allowing employees to legally enjoy annual leave, sick leave, marriage leave, maternity leave, and other types of statutory holidays, and arranges vacations according to the actual work situation of employees.



Corporate pension system

The Bank has established a corporate pension system, continuously optimizing the personal contribution base and contribution ratio, and improving the multi-tiered pension insurance system.

Employee communication

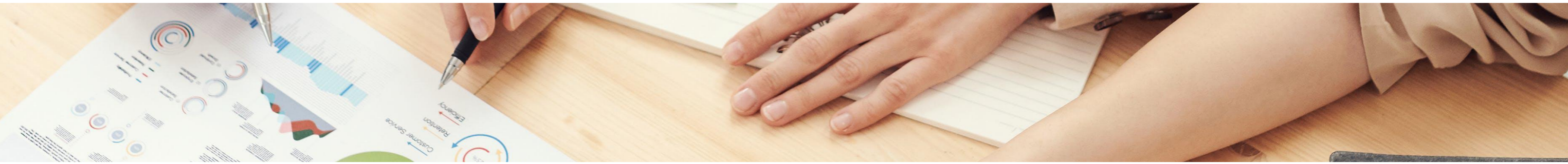
The Bank, in compliance with the "Trade Union Law of the People's Republic of China", has established trade union organizations at the head office and various branches, creating a diverse employee communication system comprised of workers' congresses, surveys, and a union platform. This system thoroughly implements employees' rights to participate in democratic management, be informed, and supervise, enhancing the supervisory role of the workforce. During the reporting period, the Bank held three workers' congresses to review matters related to employee compensation and benefits. Through phone calls, surveys, interviews, and the "Union Enterprise Account", the Bank engaged with over 1,500 employees, addressing seven identified issues, which were fully resolved and unanimously approved by the staff.



Case | Building the "Union Enterprise Account" for a Better Jiangxi Bank Life

The Bank's union has carefully developed the "Union Enterprise Account" to provide employees with a convenient online platform for communication and learning. Since the platform's establishment, grassroots unions have actively reported on employee activities and published over 2,000 promotional articles, making it a favorite platform among employees. The platform sees monthly participation from over 5,600 individuals, with increasing engagement.





Promoting employee development

The Bank places a high priority on employee career development and training, establishing a clear promotion system and facilitating development channels such as mobility rotations, bi-directional exchanges, and internal competitions. Tailored to the Bank's development plans and goals, specialized training programs are designed to advance the "Talent Strengthening" strategy, fostering mutual growth with employees

Development and assessment

To broaden employees' career development pathways, the Bank has established a scientifically standardized job and grade promotion mechanism, creating a comprehensive, clear, and structured dual-channel career development system for both management and professional tracks, and developed "Jiangxi Bank Job Grade Management Method". In support of the dual-channel system and the implementation of job grades, the "Jiangxi Bank Professional Sequence Job Grade Initial Implementation Method" was formulated and issued. This method clarifies the initial setting standards and implementation procedures. The completion of the Bank's initial job grade appointments solidifies the operational foundation of the dual-channel management system, significantly boosting the enthusiasm of staff and managers to engage and innovate within their roles.

Management trainee program

The Bank has established the "Qixiang Plan" Talent Development Implementation Scheme to construct a comprehensive and systematic training system that supplies excellent talent to various specialized business areas, laying a solid foundation for the Bank's sustainable development.


Cadre and employee exchanges

Adhering to the principles of prioritizing career development, job suitability, and personnel appropriateness, the Bank has formulated the "Cadre and Employee Exchange Work Plan". This plan not only enriches professional work experience for cadres and employees but also extensively cultivates their management capabilities.



Staff training

The Bank continues to prioritize education and training as the foundation for enhancing the overall quality of all employees. Specialized and targeted training courses are provided for employees at different levels and positions to improve their professional competence. During the reporting period, based on the "Annual Cadre and Employee Education and Training Work Plan Highlights", the Bank conducted 1,000 training sessions, covering 51,700 employee participations.

 The number of training times Per capita	male employees	female employees
	85.63 hours	86.45 hours
senior management	intermediate management	grassroots staff
187.78 hours	182.00 hours	82.47 hours

Case | New Employee Orientation Training

In June and August 2023, the Bank conducted two orientation training sessions for new employees. A total of 34 newly hired graduates and 154 socially recruited employees from across the country gathered at the Bank to embark on their growth journey with Jiangxi Bank. The courses were meticulously crafted and designed according to the job categories of the trainees. The training covered four main areas: "Personal Development", "Theoretical Learning", "Hands-on Operation", and "Field Research". This approach facilitated the transition of new employees from "campus to career" by providing targeted instruction and enhancing integrity education, laying a solid foundation for their quick integration into Jiangxi Bank.



Staff care

The Bank is committed to a people-centered approach, continuously strengthening humanitarian care for employees, focusing on their health, and providing conveniences in work and life to enhance their sense of security, belonging, and happiness.

Famale staff care

The Bank is highly concerned about the career development and life balance of its female employees. It strictly enforces laws and regulations related to the protection of women, actively develops benefits for female employees, and protects the legitimate rights and interests of female employees. As of the end of the reporting period, the Bank had established maternity wards in 17 of its offices.



Health and safety management

The Bank is committed to providing a safe and comfortable working environment for employees, continuously increasing investment in labor protection and safety management, and enhancing the "meticulous" management of safety and security operations, thereby improving the level of safety construction. During the reporting period, the Bank formulated the "2023 Safety Construction Work Key Points", clarifying the focus and responsibilities of safety construction by assigning specific responsibilities and breaking down tasks, and there have been no work-related injuries or injuries of employees in the past three years.



Case | "Soul Station" Initiative

In response to employee concerns about "effective communication, stress management, emotional management, and depression prevention", the Bank established the "Soul Station" section on the Trade Union Enterprise platform. The Bank planned to sequentially push psychological counseling knowledge weekly from four aspects, issuing 25 sessions of psychological guidance throughout the year. This initiative forms a comprehensive online and offline, multi-channel psychological learning and guidance system, effectively alleviating employees' psychological pressures. This accessibility to mental health knowledge at any time provides convenient solutions for mood issues, promotes employees' mental and physical health, eases work pressures, and enhances work efficiency.

Enriching the spare time of the employees

The Bank organizes a variety of cultural and sports activities to enrich the cultural life of employees outside of work, foster an uplifting corporate culture, promote harmonious corporate development, and meet the spiritual and cultural needs of employees.



☆ Case | Innovation Skills Competition

The bank set up the "Jiangxi Bank Labor and Skills Competition Committee", formulated the "Administrative Measures for Jiangxi Bank Employee Labor and Skills Competition", and launched the "Digital Intelligence and Financial Dreams, Colorful Jiangyin People" Innovative Skills Competition throughout the bank, which aroused the enthusiasm of the majority of employees to work and start their own businesses. Through the competitions of operational skills, risk management, intelligent scenes, green finance, rural revitalization, retail finance and other competitions, it fully demonstrated the style of the knowledge-based, professional, skillful, and innovative Jiangyin employees under the concept of "New Jiangyin and Heart Service", with the involvement of more than 1,000 employees.



Privacy and data security

The Bank strictly complies with the "Data Security Law of the People's Republic of China" and the "Personal Information Protection Law of the People's Republic of China," and attaches great importance to network and information security and privacy protection. During the reporting period, to enhance the level of information security management, the Bank conducted regular information security assessments, continued to promote the commercial password assessment project, and organized 10 information security training sessions for the entire Bank, including information security awareness training, training on the "Three Laws and One Regulation", training on the emergency operation of the two "Emergency Response Plan" and training on the response guide for reputational risk disposal, etc. to enhance further the information security awareness of the entire Bank's staff.



Building a Data Laboratory, Data Sharing Service Platform

The bank has developed an offline big data lab based on advanced technology such as big data and cloud computing. The platform is designed to support business departments' data model exploration and daily data analysis. And encourage self-service data analysis, mining, and sharing for quick digital product updates across all business departments.



Expanding Data Display and Analysis Channels

Upgrade the big data self-service analysis platform to improve its ability to analyze big data, enhance visual effects, interactivity, and authority control. Use data hierarchical configuration, decentralization of data authority, open analysis and statistical functions for data reports, and visual display of watermarks. Provide big data development tools, data science platforms, and self-service analysis tools for various business departments to enable independent analysis.



Enhancing Data Control Measures, Improving Data Sharing Security

According to the Bank's data security construction system, build a dynamic desensitization system, standardize the management of banking business data sharing and prevent leakage of customers' sensitive information through sensitive data identification, multi-table correlation analysis, multi-table correlation security monitoring, data security control and other protective measures.



Strengthening Data Extraction and Reporting Process Control, Enhancing Data File Circulation Safety

Sensitive information is exported for regulatory reporting, judicial inquiries, or special audits. It is authorized separately for each special project through an independent tenant in the data lab. This is managed based on the principles of one-issue-one-audit, minimum-set, and time-limited use.

Supplier management

To standardize and manage and scientifically select suppliers, the Bank carries out procurement management in accordance with laws and regulations such as the "Law of the People's Republic of China on Government Procurement", the "Law of the People's Republic of China on Bidding and Tendering", the "Law of the People's Republic of China on Contracts", the "Provisional Provisions on Centralized Procurement Management of State-owned Financial Enterprises", etc. and the systematic documents such as the "Measures for the Management of Centralized Procurement of Jiangxi Bank" formulated by Jiangxi Bank. The Procurement Management Measures specify the scope, mode and procedure of centralized procurement. It stipulates that, for procurement projects that are not expressly required to be tendered by national laws and regulations, the procurement method shall be reasonably selected depending on the project situation, and the single-source method shall be strictly controlled. The Bank's centralized procurement operation follows the principles of "standardization, efficiency, orderliness and coordination". The Bank mainly adopts open solicitation of suppliers from the society and conducts qualification examination of the solicited suppliers. In respect of supplier management, the Bank has formulated standards for evaluating supplier performance, combining regular evaluation with overall evaluation of contract completion, and practicing dynamic management.

By the end of 2023, there were a total of 161 head office suppliers (43 in the province and 118 outside the province) providing products and services to the Bank during the reporting period.

Village assistance

To serve the effective integration of consolidating the achievements of poverty alleviation and promoting rural revitalization, the Bank actively supports rural development through dispatching senior staff from the head office and branches, allocating special funds, constructing infrastructure, and coordinating industrial development. By the end of the Reporting Period, the Bank had 46 public assistance points (including 26 designated assistance villages, 20 counterpart villages), 38 village cadres were appointed, and a total of 2,298,200 yuan was invested in the reporting period.



public assistance points **46**

Assigned Village Cadres **38** people

Supporting Funds Invested
2,298,200 yuan

Strengthening Village Party Organizations



The bank is improving grassroots party organizations in villages by enhancing the education of party members, strengthening the "two committees," developing young members, and implementing the "Three Meetings and One Lesson" system. The bank is also organizing thematic party day activities to solidify the foundation of the grassroots.

Enhancing Policy Publicity



The Bank educates farmers by explaining agricultural laws, policies, insurance, and skills training. Simplifies complex policies by using small stories to illustrate the big theory, ensuring that people understand and appreciate policies that benefit farmers.

Enhanced Dynamic Monitoring



The bank conducted an investigation into the farmer's family, including their income, expenses, employment, education, healthcare, housing, and social security policies. The purpose of the investigation was to identify any potential risks that may cause the farmer's family to fall back into poverty. Once identified, the bank added the households to an anti-poverty monitoring system to ensure that they receive precise and accurate assistance. The bank's objective is to mitigate the risk of a large-scale resurgence of poverty.

Continuous consolidation and upgrading



The bank is working towards improving the infrastructure, road conditions, and street lighting in the village. It also promotes good habits and enhances the living environment. Safety checks are carried out to identify any hidden dangers in homes, roads and utilities. The bank also organizes events like "Children's Day" and "Women's Day" to promote community activities. To encourage cleanliness and sanitation in households, lectures on legal awareness and clean family competitions are conducted.



Monthly consumer assistance activities in the cafeteria in head bank, and offline placement of agricultural products to help revitalize the village

☆ Case | Creating the "Luoxi Model" for Rural Revitalization

At the beginning of 2021, Luoxi Village in Ehu Town, Yanshan County was designated as a provincial key village for rural revitalization during the "14th Five-Year Plan". In July of the same year, a work team from the Bank was stationed in the village to provide assistance. Tailoring its approach to the actual agricultural industry of the village, the team actively developed characteristic agriculture through land transfer and scale operation. Introducing social capital, they adopted the "Party branch + cooperative + farmers" model, investing 3.5 million yuan to establish a "thousand-acre taro base". In collaboration with the Yanshan County government, they co-financed the construction of a 1-megawatt "fish-light complementary" photovoltaic power project, transforming the former "problem village" into a "prosperous village".



Practicing social welfare

While advancing high-quality development, the Bank is fully committed to supporting public welfare and charitable causes, organizing disaster relief, assistance, educational support, and elderly care volunteer activities, thereby enriching the content of the "New Jiangxin Heart Service" brand. During the reporting period, the Bank organized 710 volunteer activities, serving over 8,300 individuals.



AnYi Sub-branch organized young Party members and the public to actively participate in "Learn from Lei Feng" themed volunteer service activities, focusing on cleaning garbage and debris from assigned streets and residential areas to beautify the community environment.



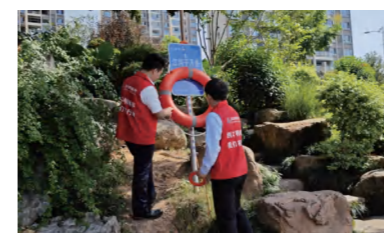
High-Tech Sub-branch, responding to the immediate needs of the Nanchang SOS Children's Village, launched a "Lei Feng Month" themed charity event, taking practical actions to help disadvantaged teenagers and children resolve real difficulties encountered in their daily lives and studies.



Honggutan Sub-branch organized staff to visit Qianshan Village Children's Home, engaging closely with left-behind children to understand their daily study and life situations, and distributed stationery, backpacks, and other learning materials to the children.



Guangzhou Sub-branch volunteers set up a "free haircut area" in the community, providing haircuts for elderly people aged 65 and over. Their skilled craftsmanship and warm, attentive service received praise from local residents.



"Ba Yi" Sub-branch and Ganzhou Sub-branch organized activities to promote drowning prevention and inspected rescue facilities, aiming to prevent drowning incidents among youth and effectively enhance young students' awareness of safety precautions.

Environmental, social and governance reporting guidelines index by the stock exchange of Hong Kong

Part B : Mandatory Disclosure Requirements

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

Part C: Comply or explain

Dimensions, General Disclosures and Key Performance Indicators	Description		Chapter
A. Environment			
A1: Emission	General disclosure	Policies regarding emissions and greenhouse gases, discharge to water and land, generation of hazardous and non-hazardous waste, etc.; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Green and low-carbon operation
	A1.1	Emission types and related emission data.	Green and low-carbon operation
	A1.2	Direct (Scope 1) and energy indirect (Scope 2) GHG emissions (in tons) and, if applicable, intensity (e.g., per unit of production, per facility).	Green and low-carbon operation
	A1.3	Total amount of hazardous waste generated (in tons) and, if applicable, density (e.g., per unit of production, per facility).	Green and low-carbon operation
	A1.4	Total amount of non-hazardous waste generated (in tons) and, if applicable, density (e.g., per unit of production, per facility).	Green and low-carbon operation
	A1.5	Describe the emission targets established and the steps taken to achieve them.	Green and low-carbon operation
	A1.6	Describe the methods used to treat hazardous and non-hazardous waste, and describe the waste reduction targets set and the steps taken to achieve them.	Green and low-carbon operation
A2: Use of resources	General disclosure	Policies for the efficient use of resources (including energy, water and other raw materials).	Green and low-carbon operation
	A2.1	Total direct and/or indirect energy (e.g. electricity, gas or oil) consumption (in thousands of kilowatt-hours) and intensity (e.g. per unit of production, per facility) by type.	Green and low-carbon operation
	A2.2	Total water consumption and density (e.g. per unit of production, per facility).	Green and low-carbon operation

Part C: Comply or explain			
Dimensions, General Disclosures and Key Performance Indicators	Description		Chapter
A. Environment			
A2: Use of resources	A2.3	Describe the energy efficiency targets set and the steps taken to achieve them.	Green and low-carbon operation
	A2.4	Describe any problems that may have been encountered in obtaining the applicable water source, as well as the water efficiency goals established and the steps taken to achieve those goals.	Green and low-carbon operation
	A2.5	The total quantity of packaging materials used in the manufacturing of the finished product (in tons) and, if applicable, the quantity per unit of production.	The bank belongs to the financial industry, this indicator is not applicable.
A3.Environment and Natural Resources	General disclosure	Policies to minimize the issuer's significant impacts on the environment and natural resources.	Green and low-carbon operation
	A3.1	Describe the significant impacts of business activities on the environment and natural resources and the actions that have been taken to manage those impacts.	Green and low-carbon operation
A4.Climate Change	General disclosure	A policy for identifying and responding to significant climate-related issues that have had and may have an impact on the issuer.	Climate change risks and opportunities
	A4.1	Describe the significant climate-related issues that have had and are likely to have an impact on the issuer, and the actions taken in response.	Climate change risks and opportunities
B.Social			
Employment and Labor Practices			
B1.Employment	General disclosure	Policies regarding compensation and termination, recruitment and promotion, hours of work, vacation, equal opportunity, diversity, anti-discrimination, and other treatment and benefits; and information on compliance with relevant laws and regulations that have a material impact on the issuer.	Protection of employees' rights and interests

Part C: Comply or explain			
Dimensions, General Disclosures and Key Performance Indicators	Description		Chapter
B1.Employment	B1.1	Total number of employees by gender, type of employment (e.g. full-time or part-time), age group and district.	Protection of employees' rights and interests
	B1.2	Employee turnover rate by gender, age group and region.	Protection of employees' rights and interests
B2.Health and safety	General disclosure	Policies relating to the provision of a safe working environment and the protection of employees against occupational hazards; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Staff care
	B2.1	The number and rate of work-related deaths in each of the past three years (including the reporting year).	Staff care
	B2.2	Number of workdays lost due to work-related injuries.	Staff care
B3.Development and training	B2.3	Describe the occupational health and safety measures adopted and the related implementation and monitoring methods.	Staff care
	General disclosure	Policies regarding the enhancement of employees' knowledge and skills to perform their job duties. Describe training activities.	Promoting employee development
	B3.1	Percentage of employees trained by gender and employee type (e.g. senior management, middle management).	Promoting employee development
B4.Labor Standards	B3.2	Average number of hours of training completed by each employee, by gender and type of employee.	Promoting employee development
	General disclosure	policies regarding the prevention of child or compulsory labor; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Protection of employees' rights and interests
	B4.1	Describe the measures to review.	Protection of employees' rights and interests

Part C: Comply or explain			
Dimensions, General Disclosures and Key Performance Indicators	Description		Chapter
B4.Labor Standards	B4.2	Describe the steps taken to eliminate the situation when a violation is detected.	Protection of employees' rights and interests
Operating practices			
B5.Supply chain management	General disclosure	Manage environmental and social risk policies in the supply chain.	Supplier Management
	B5.1	Number of suppliers by region.	Supplier Management
	B5.2	Describe the practices regarding the engagement of suppliers, the number of suppliers to whom the practices are enforced, and the relevant enforcement and monitoring methods.	Supplier Management
	B5.3	Describe practices for identifying environmental and social risks at each point in the supply chain, and related enforcement and monitoring methods.	Supplier Management
	B5.4	Describe the practice of promoting the use of environmentally friendly products and services in the selection of suppliers, and the related implementation and monitoring methods.	Supplier Management
B6.Product liability	General disclosure	policies on health and safety, advertising, labeling and privacy issues and remedies for products and services offered; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Improve customer experience
	B6.1	Percentage of the total number of products sold or shipped that are subject to recall for safety and health reasons.	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable
	B6.2	The number of complaints received about products and services and how they were handled.	Improve customer experience
	B6.3	Describe the practices related to the maintenance and protection of intellectual property rights.	Improve customer experience
	B6.4	Describe the quality assurance process and product recall procedures.	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable

Part C: Comply or explain			
Dimensions, General Disclosures and Key Performance Indicators	Description		Chapter
B6.Product liability	B6.5	Describe the consumer data protection and privacy policy, and how it is enforced and monitored.	Improve customer experience
B7.Anti-corruption	General disclosure	Information on policies to prevent bribery, extortion, fraud and money laundering; and compliance with relevant laws and regulations that materially affect the issuer.	Compliance operation
	B7.1	The number of corruption litigation cases filed and concluded against the issuer or its employees during the reporting period and the outcome of such litigation.	Compliance operation
	B7.2	Describe the precautionary measures and reporting procedures, as well as the related enforcement and monitoring methods.	Compliance operation
	B7.3	Describe the anti-corruption training provided to directors and employees.	Compliance operation
Community			
B8.Community investment	General disclosure	A policy on community engagement to understand the needs of the communities in which it operates and to ensure that its business activities take into account the interests of the community.	Deeping inclusive finance;Support rural revitalization; Practicing social welfare
	B8.1	Focus on areas of contribution (e.g. education, environmental issues, labor needs, health, culture, sports).	Deeping inclusive finance;Support rural revitalization; Practicing social welfare
	B8.2	Resources (e.g., money or time) used in the area of specialization.	Deeping inclusive finance;Support rural revitalization; Practicing social welfare

Index to Global Reporting Initiative GRI Standards

No.	Content	Chapter	
GRI 2 General Disclosures 2021			
The organization and its reporting practices	2-1	Organizational details	Introduction
	2-2	Entities included in the organization's sustainability reporting	Introduction
	2-3	Reporting period, frequency and contact point	Scope of the report
	2-4	Restatements of information	Compared with the 2022 Environmental, Social and Governance Report, there is no major change in the Bank's organizational scale, structure, ownership, etc.
	2-5	External assurance	Third-party authentication report
Activities and workers	2-6	Activities, value chain and other business relationships	Introduction
	2-7	Employees	Protection of employees' rights and interests
	2-8	Workers who are not employees	All workers who work for the Bank are employees, and the Bank does not have any workers other than employees.
Governance	2-9	Governance structure and composition	Sustainable development
	2-10	Nomination and selection of the highest governance body	Sustainable development
	2-11	Chair of the highest governance body	Introduction
	2-12	Role of the highest governance body in overseeing the management of impacts	Sustainable development
	2-13	Delegation of responsibility for managing impacts	Sustainable development
	2-14	Role of the highest governance body in sustainability reporting	Sustainable development
	2-15	Conflicts of interest	Please refer to the Bank's 2023 Annual Report
	2-16	Communication of critical concerns	Sustainable development
	2-17	Collective knowledge of the highest governance body	Sustainable development
	2-18	Evaluation of the performance of the highest governance body	Sustainable development
	2-19	Remuneration policies	Protection of employees' rights and interests
	2-20	Process to determine remuneration	Protection of employees' rights and interests

No.	Content	Chapter	
Strategy, policies and practices	2-21	Annual total compensation ratio	Please refer to the Bank's 2023 Annual Report
	2-22	Statement on sustainable development strategy	Sustainable development
	2-23	Policy commitments	Sustainable development; Compliance operation
	2-24	Embedding policy commitments	Climate change risks and opportunities; Green finance; Green and low-carbon operation; Building a green foundation
	2-25	Processes to remediate negative impacts	Improve customer experience
	2-26	Mechanisms for seeking advice and raising concerns	Improve customer experience
	2-27	Compliance with laws and regulations	Compliance operation
	2-28	Membership associations	Introduction
Stakeholder engagement	2-29	Approach to stakeholder engagement	Introduction
	2-30	Collective bargaining agreements	Protection of employees' rights and interestst
GRI 3 Material Topics 2021			
3-1	Process to determine material topics	Introduction	
3-2	List of material topics	Introduction	
3-3	Management of material topics	Introduction	
GRI 201:Economic Performance 2016			
201-1	Direct economic value generated and distributed	Please refer to the Bank's 2023 Annual Report	
201-2	Financial implications and other risks and opportunities due to climate change	Climate change risks and opportunities	
201-3	Defined benefit plan obligations and other retirement plans	Protection of employees' rights and interests	
GRI 203: Indirect Economic Impact 2016			
203-1	Infrastructure investments and services supported	Deepening inclusive finance	
203-2	Significant indirect economic impacts	Deepening inclusive finance; Support rural revitalization; Practicing social welfare	

No.	Content	Chapter
GRI 205:Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Compliance operation
205-2	Communication and training about anti-corruption policies and procedures	Compliance operation
205-3	Confirmed incidents of corruption and actions taken	Compliance operation
GRI 206:Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Compliance operation
GRI 207:Tax 2019		
207-4	Approach to tax	Please refer to the Bank's 2023 Annual Report
GRI 301:Materials 2016		
301-2	Recycled input materials used	Green and low-carbon operation
301-3	Reclaimed products and their packaging materials	Green and low-carbon operation
GRI 302:Energy 2016		
302-1	Energy consumption within the organization	Green and low-carbon operation
302-2	Energy consumption outside of the organization	Green and low-carbon operation
302-3	Energy intensity	Green and low-carbon operation
302-4	Reduction of energy consumption	Green and low-carbon operation
302-5	Reductions in energy requirements of products and services	Green and low-carbon operation
GRI 303:Water and Effluents 2018		
303-5	Water consumption	Green and low-carbon operation
GRI 304:Biodiversity 2016		
304-2	Significant impacts of activities, products and services on biodiversity	Green finance
304-3	Habitats protected or restored	Green finance
GRI 305:Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Green and low-carbon operation
305-2	Energy indirect (Scope 2) GHG	Green and low-carbon operation

No.	Content	Chapter
305-3	Other indirect (Scope 3) GHG emissions	Green and low-carbon operation
305-4	GHG emissions intensity	Green and low-carbon operation
305-5	Reduction of GHG emissions	Green and low-carbon operation
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Green and low-carbon operation
GRI 306:Waste 2020		
306-3	Waste generated	Green and low-carbon operation
GRI 308:Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Supplier Management
GRI 401:Employment 2016		
401-1	New employee hires and employee turnover	Protection of employees' rights and interests
401-2	Benefits provided to full-time employees that aren't provided to temporary or part-time employees	Protection of employees' rights and interests
401-3	Parental leave	Protection of employees' rights and interests
GRI 403:Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Staff Care
403-3	Occupational health services	Protection of employees' rights and interests
403-4	Worker participation, consultation, and communication on occupational health and safety	Protection of employees' rights and interests
403-5	Worker training on occupational health and safety	Staff Care
403-6	Promotion of worker health	Staff Care
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Staff Care
403-8	Workers covered by an occupational health and safety management system	Staff Care
403-9	Work-related injuries	Staff Care
GRI 404:Training and Education 2016		
404-1	Average hours of training per year per employee	Promoting employee development
404-2	Programs for upgrading employee skills and transition assistance programs	Promoting employee development
404-3	Percentage of employees receiving regular performance and career development reviews	Promoting employee development

No.	Content	Chapter
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	Protection of employees' rights and interests
405-2	Ratio of basic salary and remuneration of women to men	-
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Supplier Management
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Improve customer experience
417-2	Incidents of non-compliance concerning product and service information and labeling	Improve customer experience
417-3	Incidents of non-compliance concerning marketing communications	Improve customer experience
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Privacy and data security

Third party assurance report



VERIFICATION STATEMENT

Scope and Objective
 Hong Kong Quality Assurance Agency ("HKQAA") was commissioned by Bank Of Jiangxi Co.,Ltd, (hereinafter referred to as "Bank of Jiangxi") to undertake an independent verification for its 2023 Environmental, Social and Governance Report (hereinafter referred to as "the Report"). The scope of this verification covers the sustainability performance data and information of Bank of Jiangxi's business operations during 1st January 2023 to 31st December 2023, as defined in the Report.

The aim of this verification is to provide a reasonable assurance of the reliability of the contents. The Report has been prepared in accordance with the Appendix C2 "Environmental, Social and Governance Reporting Guide (the "ESG Guide")" to the Main Board Listing Rules of The Stock Exchange of Hong Kong Limited (the "SEHK"), and reference to the Global Reporting Initiative Sustainability Reporting Standards ("GRI Standards").

Level of Assurance and Methodology
 The process applied in this verification was based on the International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board. Our evidence gathering process was designed to obtain a reasonable level of assurance as set out in the standard for the purpose of devising the verification conclusion. The extent of this verification process undertaken covered the criteria set in the ESG Guide of SEHK, and the GRI Standards.

The verification process included verifying the systems and processes implemented for collecting, collating and reporting the sustainability performance data; reviewing relevant documentation; interviewing responsible personnel with accountability for preparing the reporting contents and verifying selected representative samples of data and information. Raw data and supporting evidence of the selected samples were thoroughly examined during the verification process according to the sampling plan.

Independence
 Bank of Jiangxi is responsible for the collection and presentation of the information presented. HKQAA is not involved in calculating, compiling, or developing the Report. Our verification activities are independent from Bank of Jiangxi.

Conclusion
 Based on the verification results and in accordance with the verification procedures undertaken, HKQAA has obtained reasonable assurance and is of the opinion that:

- The Report has been prepared in accordance with the ESG Guide of SEHK, and reference to the GRI Standards;
- The Report illustrates the sustainability performance of Bank of Jiangxi, covering all material aspects, in a balanced, comparable, clear and timely manner; and
- The data and information disclosed in the Report are reliable and complete.

Nothing has come to HKQAA's attention indicating that the selected sustainability performance information and data contained in the Report has not been prepared and presented fairly and honestly, in all material aspects, in accordance with the verification criteria. In conclusion, the Report provides clear information to stakeholders with regards to the sustainability performance of Bank of Jiangxi in a factual, responsive, consistent, fair and truthful manner.

Signed on behalf of Hong Kong Quality Assurance Agency

Kado Zhang
 Assistant Director, Business Development
 April 2024