九江银行
BANK OF JIUJIANG

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



2024 Environmental, Social and Governance Report

Bank of Jiujiang Co., Ltd.

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About this Report

Bank of Jiujiang Co., Ltd. ("Bank of Jiujiang", the "Bank" and "we") issued this Environmental, Social and Governance Report ("this Report" or the "ESG Report") to highlight our considerations in promoting sustainable economic, social and environmental development as we conduct our financial business, as well as our practices and results in this regard. This is the Bank's seventh ESG Report since the first report was issued in 2018.

Reporting Period

From 1 January 2024 to 31 December 2024 ("the Reporting Period")

Reporting Cycle

Annual report

Scope of this Report

This Report has been prepared on behalf of the main reporting entity, Bank of Jiujiang Co., Ltd., and covers its head office, branches, sub-branches and county banks, unless otherwise specified.

Basis of this Report

This Report has been prepared in accordance with the disclosure requirements and recommendations specified in *Appendix - Environmental, Social and Governance Reporting Guide of the Hong Kong Main Board Listing Rules* and the *GEM Listing Rules* issued by Hong Kong Exchanges and Clearing Limited (HKEX), with reference to:

1. The Global Reporting Initiative's (GRI) Sustainability Reporting Standards (GRI Standards);
2. The standards of the Task Force on Climate-related Financial Disclosures (TCFD);
3. The United Nations Environment Programme's Principles for Responsible Banking (PRB);
4. The former China Banking and Insurance Regulatory Commission's *Opinions on Strengthening the Social Responsibility of Banking Financial Institutions*; and
5. The China Banking Association's *Guidelines on the Corporate Social Responsibility of Banking Financial Institutions of China.*

Collection of Reporting information

The financial information contained herein is partly derived from the Bank's 2024 financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) and independently audited by KPMG. Other information was derived from the statistical data of the Bank's internal systems, branches and county banks. The relevant cases cited herein were drawn from the Bank's daily operations. Unless otherwise stated, Renminbi is the functional currency throughout this Report.



Assurance for this Report

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

KPMG Huazhen LLP was appointed to perform independent and limited assurance and issue an assurance report in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised) - Assurance Engagements Other than Audits or Reviews of Historical Financial Information.

Issuance Form

This Report is published both in print and online. The online version can be found and downloaded on the Bank's official website (address: http://www.jjccb.com/) as well as on the HKEX's website (address: www.hkex.com.hk).

This Report is available in both Chinese and English. Where there are any discrepancies between these two versions, the Chinese version shall prevail.

Preparer of the Report

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Board Statement

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

The Bank is committed to actively fulfilling environmental and social responsibilities while developing its business. During the strategic planning process, we fully incorporate considerations for green finance and social responsibility, set corresponding targets and require management to regularly report the progress to the the Board of Directors.

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



About Us

Company profile

Corporate governance

Social responsibility management

Table of key performance indicators



Company profile

In November 2000, Bank of Jiujiang was incorporated as a regional commercial bank from eight city credit cooperatives in Jiujiang upon approval from the Wuhan Branch of the People's Bank of China (PBOC). In October 2008, the Bank was renamed "Bank of Jiujiang Co., Ltd." On 10 July 2018, Bank of Jiujiang was listed on the Main Board of the Stock Exchange of Hong Kong (HKEX) (stock code: 6190), making it the first prefecture-level city commercial bank in Jiangxi province, the first in central China, and the second in the Chinese Mainland, to be listed on the Main Board of HKEX.



Total assets

Over RMB **510** billion

business outlets **277**

Forging ahead through thick and thin. Over the past 24 years since its establishment, the Bank has always adhered to the guiding principle of "high-quality Party building leads to high-quality sustainable development", stayed committed to the aspiration of "finance for the people", pursued the mission of "benefiting Jiangxi", and upheld the market positioning of "serving the local economy, small and micro enterprises, and urban and rural residents". In this way, we are promoting high-quality local economic and social development, providing financial support for Jiujiang's transition into a "regional centre for three core industries" and the development of a "beautiful motherland", and contributing to the high-quality construction of an important city in the Yangtze River Economic Belt. As of the end of 2024, the Bank had total assets of over RMB510 billion and 277 business outlets, and it was ranked 278th among global banking brands by the UK industry magazine The Banker.

Pursuing dedicated partnerships to deliver benefits to people and enterprises. The Bank is consciously practising the new development concept, actively integrating into the new development landscape, and focusing on key areas of the economy, including the manufacturing industry, the industrial chain, green development and the private sector. We meet our social responsibility as a listed bank, enhance financial support for the real economy, society and the people's livelihood, and contribute "Bank of Jiujiang's strength" to Jiangxi's socialist modernisation.

Opening a new chapter of development through digital empowerment. In recent years, the Bank has made the development of a "Digital, Intelligent Bank of Jiujiang" a strategic focus, steadfastly pursued digital transformation and taken multiple measures to advance its digital journey. The Bank has promoted online, standardised and intelligent business processes, explored the path of digital finance in different industries, built industrial finance service platforms, promoted the opening up of financing channels for upstream and downstream enterprises in the supply chain, facilitated supply-side reform and the high-quality development of the supply chain, and enhanced its big data risk control capabilities. In these ways and more, the Bank endeavours to provide customers with secure, convenient and highly efficient financial services.

Corporate governance



The Bank is responsible for maintaining sound corporate governance, which is key to enhancing competitiveness. In accordance with the *Law of the People's Republic of China on Commercial Banks*, the *Company Law of the People's Republic of China*, the *Corporate Governance Guidelines for Banking and Insurance Institutions*, the Corporate Governance Code of Appendix C1 of the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited*, and other domestic and overseas laws and regulations, the Bank must continue to improve its corporate governance system while standardising its business and improving the quality of its services. The Shareholders' Meeting remains the highest level of authority while the Board of Directors, the Board of Supervisors and the special committees are tasked with the responsibility of supervising the Bank's daily operations. In this way, the Bank has cultivated a healthy management and governance environment that enables timely communications.

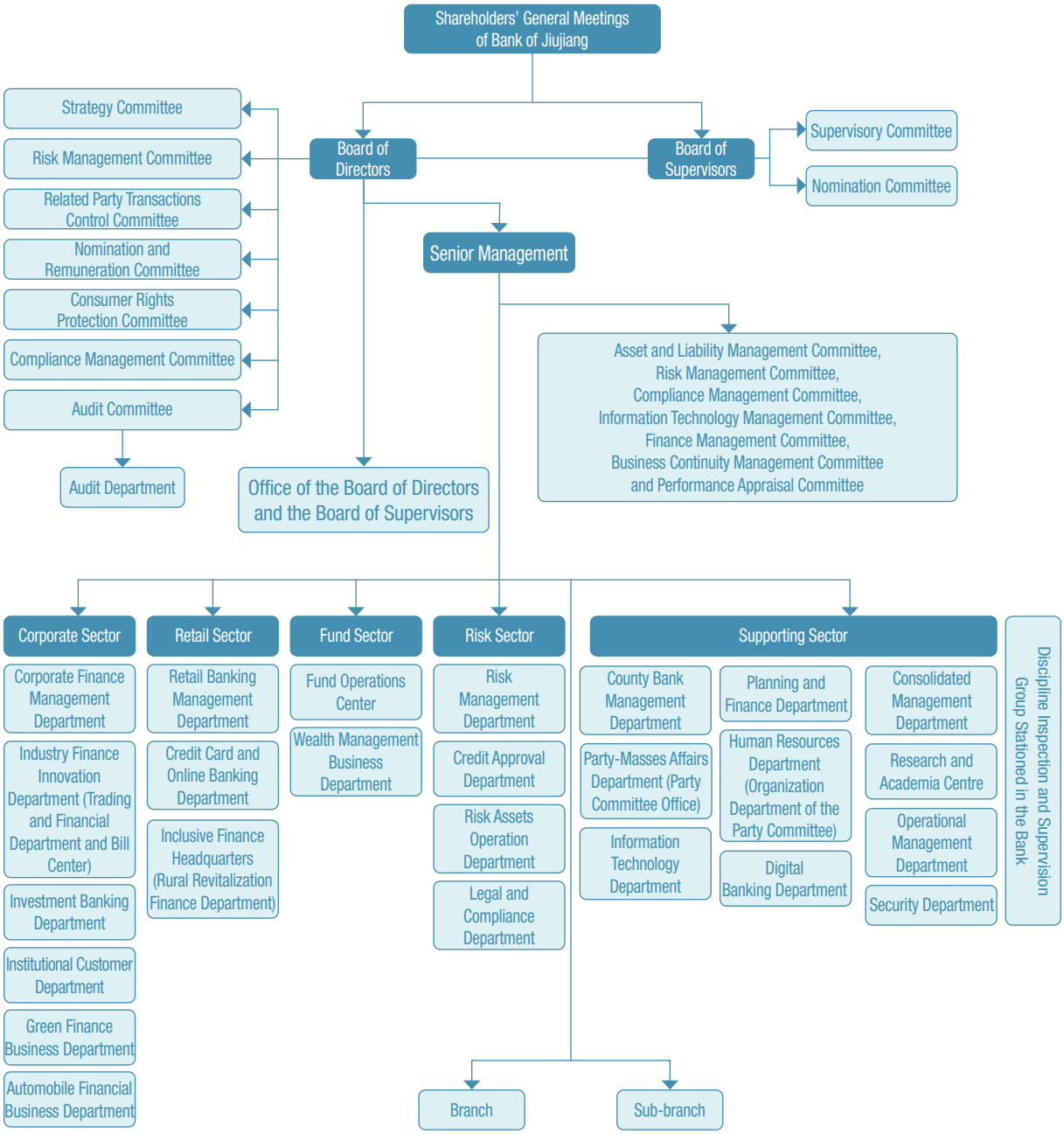


The Shareholders' Meeting is the highest authority of the Bank, while the Board of Directors, the Board of Supervisors and senior management are the decision-making, supervisory and executive bodies, respectively. During the Reporting Period, the Bank organised one general meeting of shareholders at which 14 motions were deliberated and passed. The Bank's Board of Directors consists of 11 directors, including three executive directors, four non-executive directors, and four independent non-executive directors. These directors have extensive experience in fields such as finance, accounting, economics and management, with some of them having professional backgrounds in multiple fields.



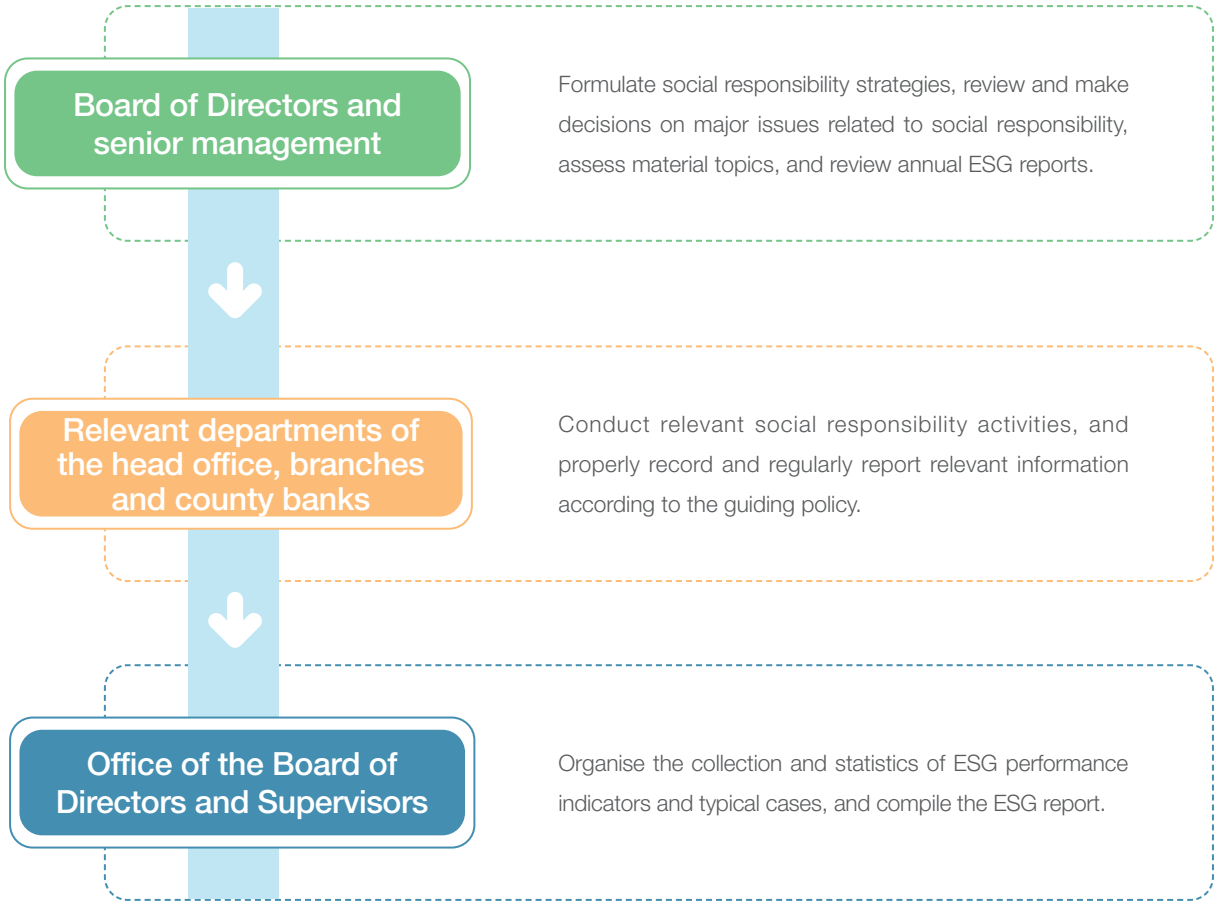
The Bank attaches great importance to information disclosure. To this end, we have formulated the *Measures for Information Disclosure of Bank of Jiujiang Co., Ltd.* in accordance with the *Measures for the Information Disclosure of Commercial Banks,* the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited*, and other regulatory requirements. Under the supervision of regulators, the Bank proactively manages investor relations by ensuring equal access to information and the provision of accurate information to investors on a timely basis. Since being listed on the HKEX on 10 July 2018, the Bank has promptly disclosed its results and information related to corporate governance for reference by its investors. In addition, the Bank has maintained close and effective communication with its investors through daily phone calls, e-mails, visits and the Bank's website.

Organisational structure



Social responsibility management

The concept of sustainability permeates throughout the Bank's daily business development processes, and the Bank has established a social responsibility management system with clear responsibilities to form a virtuous cycle. The Board of Directors and senior management are responsible for formulating social responsibility strategies, and relevant departments and branches jointly implement the activities and communicate the results of the activities back to superiors for evaluation. The Office of the Board of Directors and Supervisors organises the collection and statistics of ESG performance indicators and typical cases, and compiles the ESG report.



Stakeholder participation

Stakeholder	Expectations and requests	Means of communication	Responses and measures
Government	Focus on serving people	Organise meetings	Support local development
	Ensure development quality	Government-enterprise joint meetings	Support emerging industries
	Innovate financial services	Technical seminars	Increase investment in R&D
	Contribute to economic development	Policy communication	Provide financial support
Regulatory authorities	Lawful and compliant operations	On-site examinations	Strengthen internal supervision
	Prevent financial risks	Research and Discussion Sessions	Refine the governance system
	Timely information reporting	Report on work progress	Comply with regulatory requirements
Shareholders	Stable operations	Shareholder general meetings	Maintain investor relations
	Improve corporate governance	Regular reports	Refine the governance system
	Enhance core competitiveness	Investor communications	Develop strategic planning
Customers	Enhance service quality	Petition platform	Gather customer requirements
	Streamline workflows	Service hotline	Improve business processes
	Expand service channels	Offline activities	Provide various services
	Enrich product scenarios	Network research	Deploy self-service equipment
Employees	Protect the rights and interests of employees	Employee representatives' meetings	Handle staff feedback
	Provide career planning	Labour union	Optimise the talent development mechanism
	Improve the employee benefits system	Internal staff hotline and mailbox	Conduct diversified employee activities
Suppliers	Equal and effective communication	Supplier forums	Transparent procurement process
	Duly perform contracts	Tendering and bidding activities	Track contract performance
	Build good relationships	Customer surveys	Maintain supplier relationships
Partners	Achieve mutual benefits and win-win outcomes	Peer exchanges	Strengthen information flows
	Communicate with and learn from each other	Industry discussions	Participate in industry forums
Communities	Contribute to community governance	Business outlet services	Support community projects
	Spread financial knowledge	Offline publicity	Organise community publicity events
	Serve the public	Services for the public	Meet community needs
The general public and the media	Promptly disclose information	Official platforms	Disseminate news related to the Bank
	Strengthen communication and dialogue	Industry Conferences	Share practical experience
The environment	Embrace low-carbon development	Internal management	Implement energy-saving and emission reduction measures
	Deepen green finance development	Green finance services	Broaden green finance channels
	Adhere to sustainable development	Information disclosure	Advocate green ideas

Analysis of material topics

Through regular and real-time communication, as well as via internal and external exchanges, the Bank ensures that it fully communicates with various stakeholders and responds to them on a timely basis. By considering its business characteristics and development strategies and the State's guiding policies, the Bank identifies social responsibility topics, determines which topics are material to the Bank's sustainable development and stakeholders, and discloses these topics in the Report.

Identification and selection

By considering the State's guiding policies, the banking industry's characteristics, peer banks' ESG reports and its own development strategies, the Bank analyses and identifies stakeholders' expectations and demands.

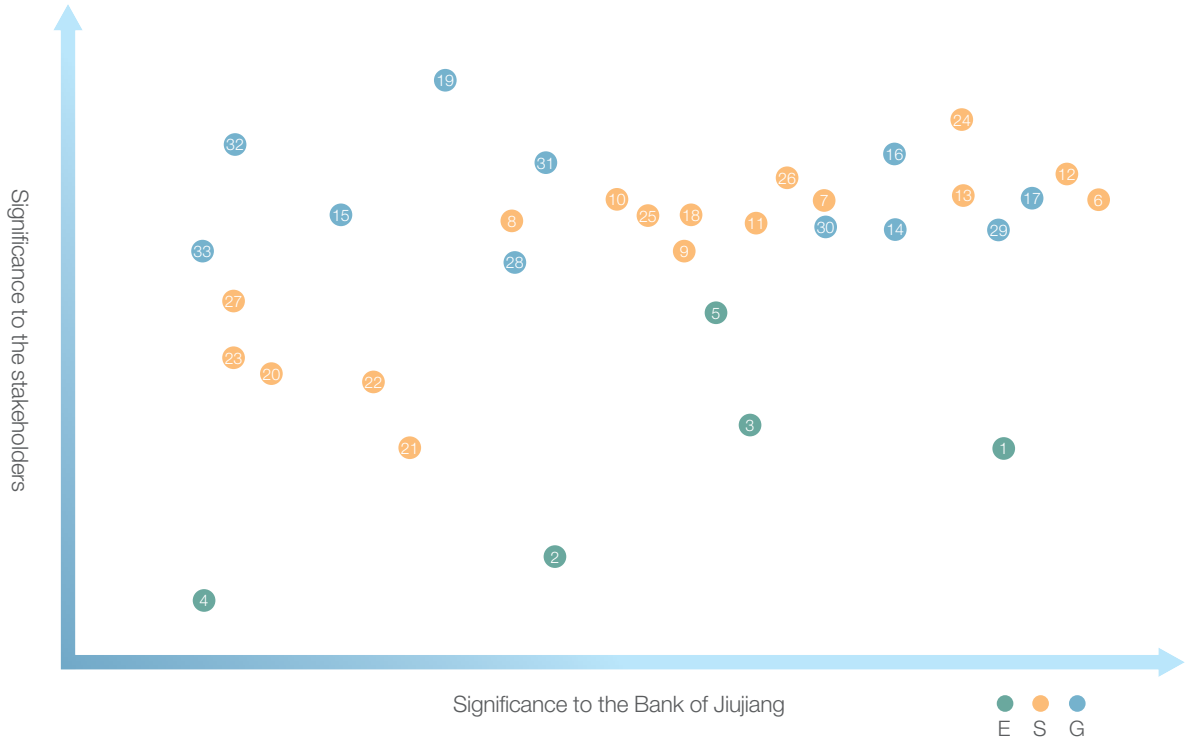
Research and assessment

We distributed and recovered 1,191 valid questionnaires from regulators, customers, employees and other stakeholders, and then rated the materiality of selected issues after analysis.

Organisation and reporting

The Bank comprehensively considered stakeholders' feedback on material topics and determined material topics to be disclosed based on its own development.

Analysis of material topics



1. Innovate green financial products
2. Energy-saving and low-carbon office practices
3. Impact of investment and financing projects on the environment
4. Actively respond to climate change
5. Implement the Principles for Responsible Banking (PRB)
6. Serving the real economy
7. Support small and micro enterprises
8. Promote rural revitalisation
9. Develop regional business with unique features
10. Support the improvement of people's livelihood
11. Improve services for the elderly
12. Intelligent financial services
13. Diversified digital financial products
14. Promote business transformation
15. Strengthen data asset governance and data security control
16. Protect consumers' rights and interests
17. Focus on improving service quality
18. Popularisation of financial knowledge
19. Information security and privacy protection
20. Active participation in volunteer services
21. Charitable donations
22. Targeted poverty alleviation efforts
23. Support community development
24. Protection of employee rights and benefits
25. Staff training and career development
26. Staff health and safety
27. Organise diversified staff activities
28. Stakeholder communication and cooperation
29. Risk management system construction
30. internal control and compliance system construction
31. Anti-commercial bribery and anti-corruption
32. Integrity and business ethics
33. Responsible procurement

Table of key performance indicators

Area	KPIs	Unit	2024
Economic KPIs	Operating income	RMB100 million	103.88
	Net profit	RMB100 million	7.62
	Total assets	RMB100 million	5,164.59
	Total deposits	RMB100 million	3,869.64
	Total loans	RMB100 million	3,208.35
	Capital adequacy ratio	%	13.17
Social KPIs	Total charity donations	RMB10,000	282.07
	Total number of employees	Person	5,773
	Total number of female employees	Person	3,112
	Targeted poverty alleviation loan balance	RMB100 million	6.21
Environmental KPIs	Green credit balance*	RMB100 million	406.24
	Electricity consumption by the head office and branches	10,000 kWh	1,086.33
	Water consumption by the head office and branches	Ton	63,751.68
	Natural gas consumption by the head office and branches	Cubic metre	29,837.09
	Paper consumption by the head office and branches	10,000 sheets	551.45
	Petrol consumption by the head office and branches**	Litre	70,192.46

* The green credit balance is based on the PBOC's statistics for green loans.

** Petrol consumption by the head office and branches includes gasoline and diesel fuel consumption.

01

ENVIRONMENTAL

TOPIC: Building an eco-friendly bank and achieving green and win-win cooperation



TOPIC: Building an eco-friendly bank and achieving green and win-win cooperation

Building a green system and promoting the low-carbon transition

Focusing on the important instructions in the *Outline of the 14th Five-Year Plan for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 for the People's Republic of China* ("the 14th Five-Year Plan") and China's goal of achieving carbon peaking and carbon neutrality, the Bank adheres to the concept of "lucid waters and lush mountains are invaluable assets", and actively explores the field of green finance development to effectively respond to national policies. We are fully committed to developing green finance, implementing a sustainability strategy, facilitating the green transformation economically and socially, and building a beautiful Jiangxi.

The Bank has elevated green finance to a strategic level, deepened the development of green finance, and formulated green and low-carbon investment and financing strategies with medium- and long-term targets.

First, we are improving the system for green finance management and insisting on refining relevant systems. Meanwhile, at the Board level, we are elevating the development of green finance and adopting a strategic perspective in order to improve the organisational structure for green finance—from the Board and head office functional departments to the branches and sub-branches.

Second, the Bank has innovated its green finance system. We have optimised the green finance organisational structure, corporate culture and value system; embedded the "green finance bank" concept into our corporate culture, incorporated green finance business into performance appraisals, and continuously enhance the reputation of the "green finance bank."

Third, The Bank continued to spread our wings when it comes to green finance. Currently, the Bank has set up the Green Finance Business Department at the head office to support and guide the development of green finance business throughout the bank, continuously enhancing its ability to serve the real economy.

In keeping with the new development concept, we issued the *Management Measures of Bank of Jiujiang on Green Credit,* the *Implementation Rules of Bank of Jiujiang on Green Credit Management,* and the *Marketing Guidelines of Bank of Jiujiang on Green Finance Business*, incorporating environmental risk assessment and management into the Bank's overall risk management framework and processes, including due-diligence, project environmental risk assessments, credit ratings, reviews and approvals, and contract conclusions. The Bank has steadily strengthened the monitoring of environmental risks and kept abreast of the risk profile of credit assets through regular credit risk investigations, thereby promoting the optimisation of green credit processes and the innovation of products and services on the premise of effective risk control and commercial sustainability.

Strategic goals of green finance

In 2024, the Bank continued to pursue low-carbon transformation with a focus on key industries and target customer groups, while developing its scale of business and expertise using a professional, efficient and integrated business model. Our vision is to consolidate our green finance brand and become a key driver of low-carbon transformation.

Green finance management structure

At the Board level

The Board has authorised its strategy committee to assume responsibilities for green finance and to supervise and assess the implementation of green finance strategies. The strategy committee consists of three directors, including one chairman who is responsible for hosting the committee's work. The committee reports to the Board. It reviews reports prepared by the green finance working group, provides written proposals to the Board for deliberation, and supervises the progress made by the Bank's management in implementing the green finance proposals that have been finalised by the Board.

At management level

We implement green development concepts and attach strategic importance to the green transition and innovation in our development. We continuously innovate and reform our products, processes and policies, as well as our approaches to managing environmental and social risks that may arise. Through internal coordination and cooperation between departments, we proactively pursue the goal of reaching carbon peaking by 2030 and carbon neutrality by 2060. Furthermore, we have established dedicated posts at the head office, branch and sub-branch levels that are responsible for communicating issues and providing comprehensive high-quality solutions for green finance projects and clients.

Green development strategy

The Bank has implemented the green financial development strategy, formulated a clear implementation path based on the three major functions and five pillars of green financial development proposed by the PBOC, and further improved its internal green financial system.

First, constructing a policy management system

The Bank has aligned its operations with the requirements outlined in the *Jiangxi Province Key Manufacturing Industrial Chain Modernisation "1269" Action Plan (2023–2026)*. Through in-depth analysis of industrial clusters and supply chains, we have identified strategic directions for green finance development and subsequently issued the *Jiangxi "1269" Action Plan – Green Finance Business Guidelines* to steer our sustainable finance practices. To establish a comprehensive green finance policy framework reflecting our own characteristics, we have formulated several documents such as the *Environmental, Social and Governance Risk Management Measures of Bank of Jiujiang,* the *Marketing Guidelines of Bank of Jiujiang on Green Finance Business and* the *Typical Cases of Green Finance*. These documents are enhancing our organisational capabilities across multiple dimensions, including governance structures, competency development and standardisation processes.

Second, strengthening information disclosure

The Bank released its environmental disclosure reports following the *PBOC's Guidelines on Environmental Information Disclosure by Financial Institutions* and with reference to international standards such as the *Task Force on Climate-related Financial Disclosures (TCFD) Recommendations*. The Bank signed the Partnership for Carbon Accounting Financials (PCAF) commitment letter and has been exploring carbon emission measurement of investment and financing activities and improving the basis of information disclosure.

Third, refining incentive and constraint mechanisms

The Bank has included green credit as a "Secretary's project" in its Party building assessment. In 2024, we introduced the *2024 Green Loan Policy of Bank of Jiujiang*, which provides further guidance for the development of our green finance operations. For many years, the Bank has included the development of green finance in branch assessments, and preferential policies have been made available to branches to provide more incentives.

Fourth, introducing innovative products and service systems

The Bank has positioned the enablement of industrial green and low-carbon development through green finance as its primary strategic focus. We have pioneered innovative green financial products tailored to diverse sectors and customer segments, persistently cultivating these products across multiple business areas. The Bank has launched a number of first-of-their-kind green financial products and services, such as the carbon emissions rights pledge financing business, "Green Carbon-linked Loans", "Jiuyin Green Bill Financing", "Carbon Efficiency Loans", "Digital and Carbon Financing", "Copper Transition Loan" and "Photovoltaic Loans". These products and services support the low-carbon transition of enterprises and promote the effective practice and exploration of green finance.

Fifth, expanding international exchange and cooperation

While actively carrying out international cooperation, we joined the Principles for Responsible Banking (PRB). Moreover, we cooperated with the International Finance Corporation (IFC) on transition finance, and explored innovative forms of transition finance business, with the aim of achieving the "dual carbon" goals and helping Jiangxi's manufacturing industry pursue energy efficiency and the green low-carbon transition.

Spreading green concepts to promote win-win cooperation

Exploring collaborative pathways for the carbon transition

As the first financial institution in Jiangxi province to set up a Green Finance Business Department, the Bank closely abides by the country's "dual carbon" strategy, with a view to strengthening the exploration and innovation of green finance. We have taken the initiative to sign the United Nations Principles for Responsible Banking (PRB), joined the Partnership for Carbon Accounting Financials (PCAF), and collaborated with the International Finance Corporation (IFC), a member of the World Bank Group, on green finance transition initiatives for the purpose of fully promoting the green transformation of the economy and society.

The Bank remains steadfast in its vision of becoming a pivotal driver of regional green and low-carbon development. We continue to deepen multidimensional innovation in green finance, actively contributing expertise to both domestic and international sustainability efforts. Domestically, the Bank was invited to participate in two research projects with the People's Bank of China's Research Bureau: Transition Planning Elements for Developing Countries and Transition Planning for Financial Institutions and Enterprises, which gave us the opportunity to support the development of transition finance standards. We co-organised Jiujiang's Government-Bank-Enterprise symposium on financial support for the green and low-carbon transition, establishing comprehensive financial service agreements with photovoltaic equipment manufacturers to address their sustainable transformation needs. Furthermore, we participated in Jiujiang's 2024 Transition Finance and Regional Financial Reform conference as the sole regional bank representative, sharing our practical experience in green finance reform. Internationally, we showcased the "Jiuyin experience" in green finance at prominent forums including the 15th Summer Davos Forum, the Asia-Pacific Climate Business Forum, and the UK-China Financial Institutions Sustainability Disclosures Taskforce. Through these engagements, we have been able to significantly elevate our influence in the global discourse around green finance.



Signing a cooperation agreement with a photovoltaic equipment manufacturing company at the green and low-carbon project signing ceremony

• Case •

Exploring approaches to carbon accounting in investment and financing activities

As one of the first urban commercial banks in China to join the PCAF, the Bank took the initiative in benchmarking against best practices, scientifically assessing current emission statuses, exploring ways to measure emissions from investment and financing activities with the use of PCAF tools, and identifying the emissions structure of investment and financing activities in order to actively push forward the low-carbon transition of business operations.

* The photos of this report were all taken during the Bank's activities, and have been used by the Bank for news-reporting purposes. We cannot contact the people in the photos as we do not have their contact information. If the use of these photos leads to infringement of portrait rights or other issues, please be aware that this was not the Bank's intention and the photos have not been used for profit-making purposes. The Bank will immediately rectify the situation upon notification by the relevant rights holder.

Focusing on internal upgrading to enhance the professional level of green financial services

The Bank has established a long-term system for green finance training, including regular updating training content and the organization of ongoing training activities, to enhance employees' understanding of green finance concepts, master professional knowledge of green finance products and services, and cultivate practical operational skills in the field of green finance, ensuring continuous updates and improvements in employees' green finance knowledge and skills. The Bank conducts green finance training through a combination of online and offline methods. Online, it launches a series of green finance courses on the internal learning platform and encourages relevant staff to participate in the learning; offline, it provides "one-on-one" analysis and guidance to branches by assigning specific tasks, empowering frontline employees and promoting the development of green business.

Optimising green finance products while fostering synergistic industrial collaboration

The Bank continues to promote development and innovation in green finance, supporting carbon reduction, low-carbon, and carbon sequestration industries and launching a number of first-of-their-kind green financial products. With a focus on the "dual carbon" goals, the Bank has been pursuing innovation with greater intensity in order to develop new green financial products, new ideas, and new models for the green transformation of the real economy.

The Bank considers green financial development to be a "Secretary's project", and green financial development has been included in the Party building assessment for the entire bank, with special incentives in place to encourage branches to expand green credit. According to the PBOC's statistics on green loans.

> the Bank's green loan balance stood at RMB40,624 million, an increase of RMB7,166 million or 21.42% compared with the beginning of the year.

The carbon emissions reduction support facility is a monetary policy instrument created by the PBOC to promote the pursuit of the carbon peaking and carbon neutrality goals. Through this facility, low-cost funds are provided to eligible financial institutions to support the provision of loans at preferential rates to projects that will result in significant emissions reduction or that involve key areas of carbon reduction. Since the Bank has been included among the financial institutions that are eligible to receive support from the PBOC's carbon emissions reduction support facility, to give full play to the advantages of the facility, the Bank has published the *Notice on Proactively Using the Carbon Emissions Reduction Support Facility to Promote Business Development* and the *Notice on Further Strengthening the Initiatives of the Bank in the Utilisation of the Carbon Emissions Reduction Support Facility*, and promoted the overall deployment and implementation of the policies at a bank-wide level. Meanwhile, the Bank has also focused on key areas of carbon emissions reduction and defined special internal fund transfer pricing and other supporting policies to promote the pursuit of related business.

> the Bank has supported carbon emissions reduction projects in Jiujiang, Shangrao, Pingxiang, Ganzhou and Xinyu, and issued carbon emissions reduction loans of RMB405 million, reducing total annual emissions by 82,200 tons of carbon dioxide equivalent.

"Digital and Carbon Financing" products facilitate the transformation of Luxi County's electroceramics industry

In 2024, the Bank continued to promote special transformation financial products, such as "Carbon Efficiency Loans" and "Digital and Carbon Financing" products, which link loan pricing to the carbon emissions performance of enterprises, supporting small and medium-sized industrial enterprises in reducing carbon emissions in their production processes. Targeting challenges around high pollution and emissions in Luxi County's electroceramics sector, our "Digital and Carbon Financing" products have been used to undertake critical transition projects, including energy-saving retrofits and equipment upgrades. This innovative approach combines policy advocacy, product customisation, and scenario-based implementation to create a replicable model for carbon emissions reduction and efficiency gains. Based on their transformative impact, these products received the "Second Prize for Outstanding Green Finance Projects" at Jiangxi Province's 2024 Excellence in Regional Financial Reform Awards, standing out among 99 competing projects and underscoring the practical value of green finance instruments in facilitating industrial transformation.





The demonstration and evaluation site for Jiangxi Province's 2024 Excellence in Regional Financial Reform Awards



Second Prize for Outstanding Green Finance Projects

• Case •

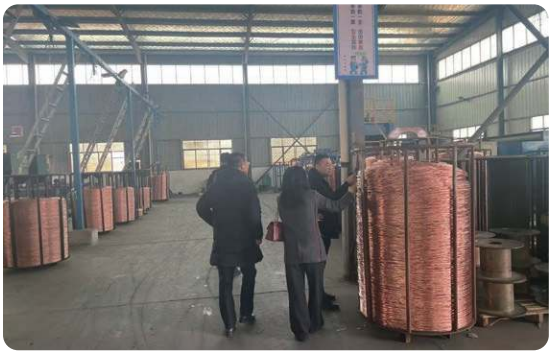
"Photovoltaic Loans" address climate change

With a focus on the carbon reduction initiative for the energy consumption structure, the Bank aims to address financing pain points in the construction of industrial and commercial distributed photovoltaic power stations, including the long payback period for investments and insufficient collateral. To this end, we launched the innovative "Photovoltaic Loan" product to effectively support the construction of industrial and commercial distributed photovoltaic projects and promote low-carbon energy consumption among enterprises. Through Jiujiang's Government-Bank-Enterprise symposium on Green Transition Finance, the Bank continues to enhance tripartite coordination among the government, financial institutions and enterprises and established comprehensive service agreements with photovoltaic equipment manufacturers. We have supported distributed photovoltaic project clusters in Jiujiang, Shangrao, Ganzhou, Pingxiang, Yichun and Nanchang, facilitating clean energy substitution to reduce greenhouse gas emissions and effectively address climate change.

• Case •

Exploring transition finance pathways for the copper industry

As the only local bank in Jiangxi province involved in drafting the "Copper Industry Transition Finance Standards", we offered our assistance in resolving financial institutions' difficulties in identifying transition activities. Based on in-depth research into copper enterprises' low-carbon transition needs in Yingtan, we launched the specialised "Copper Transition Loan" product, linking interest rates to corporate carbon performance to incentivise energy conservation and emissions reduction.



Visiting and conducting research on copper enterprises in Yingtan City

Implementing the green office concept and promoting low-carbon lifestyles

As a pioneer in green finance development in Jiangxi province, we vigorously implement the 14th Five-Year Plan and the "dual carbon" goals by prioritising ecosystem protection, green development, quantity management, scientific allocation, and saving and recycling of resources. In this way, we promote the high-quality development of the economy and the protection of the ecosystem and raise awareness of the importance of green development among our employees.

The Bank aims to achieve the "dual carbon" goals and develop into a green finance bank in Jiangxi by reaching the sustainability goals of saving energy, reducing consumption, protecting the environment, cutting costs and raising efficiency. To these ends, the Bank has formulated the *Management Measures for a Green Office of Bank of Jiujiang (for Trial Implementation)* and the *Management Measures for Infrastructure of Bank of Jiujiang* to reduce direct and indirect consumption of water, electricity, paper, petrol and other resources, as well as direct and indirect greenhouse gas emissions. In this way, we are striving to save office resources, enhance energy efficiency and protect the environment.

The Bank engages actively in waste management activities. For daily common garbage, the Bank has established long-term cooperative relationships with professional waste treatment companies in relevant cities to ensure the centralised and efficient treatment of waste. For electronic waste, including office supplies, the Bank performs degaussing procedures and invites recycling companies to provide fee quotations to ensure that these items are recycled in a standardised manner to reduce resource waste. Construction waste generated during renovation projects is classified by the Bank, with reusable construction materials prioritised for use in subsequent renovation projects; meanwhile, waste that should be treated is transported to a designated disposal site on a daily basis for treatment.

The Bank actively promotes paperless operations while vigorously supporting business digitalisation. We implement green finance principles across operational management, and operational efficiency and seal authorisation security constitute critical elements of our digital transformation strategy. By establishing the centralised Seal Monitoring Centre, we have implemented comprehensive digital seal solutions and online transaction signing mechanisms. These efforts have yielded an advanced e-signature ecosystem characterised by seamless operational synergy, unimpeded data flows, shared verification channels, and security protocols—significantly raising processing speed while simultaneously reducing paper consumption and carbon emissions. In respect of records management, the Bank has completed its "Triple Enhancement" initiative (standardisation, systematisation, and digitalisation), deploying an enterprise-wide Comprehensive Archive Management Platform that provides system support for all digital and paperless business.

In terms of asset management, the Bank successfully launched a new version of the fixed assets and physical assets management system. This initiative allows the Bank to standardise fixed asset purchase, disposal and inter-institutional transfer procedures across the entire bank. In addition, the Bank insists on advocating the extension of the service life of fixed assets through repair and maintenance, as well as reallocation of assets across departments to further enhance asset utilisation efficiency.



Electricity consumption

- Use energy-saving lamps and turn on lights only as needed
- Set upper and lower temperature limits for air conditioners and use air conditioners only as needed
- Turn off long-term idle electrical appliances
- Encourage employees on lower floors to use the stairs as often as possible

Petrol consumption

- Reasonably arrange vehicles and allocate personnel to ensure that vehicles are as full as possible
- Phase out vehicles with high fuel consumption and replace them with new fuel-efficient and environment-friendly small-displacement vehicles
- Conduct educational initiatives on petrol conservation for employees

Water consumption

- Repair and maintain water pipes and other equipment on a regular basis
- Use water only as needed

Materials consumption

- Promote paperless offices
- Encourage reasonable use of paper, double-sided printing, and printing on the reverse side of wastepaper
- Reduce the use of disposable products
- Encourage recycling and reuse of waste resources

Food consumption

- Encourage staff not to take more than they actually need at the dining table
- Place leftovers at a designated counter



Resource consumption and greenhouse gas emissions

The head office and branches



(1) Includes the use of petrol and diesel for business vehicles, canteens and power generation

(2) Includes greenhouse gas emissions resulting from natural gas, liquefied gas and diesel consumption

(3) Includes greenhouse gas emissions resulting from electricity consumption, wastepaper disposal and transportation

In accordance with the *Environmental Protection Law of the People's Republic of China,* the *Energy Conservation Law of the People's Republic of China*, and other related laws and regulations, we have developed systems and measures for promoting environmental awareness and low-carbon lifestyles among our employees. In 2024, the Bank implemented and improved rules on the implementation of green concepts, raised employees' awareness of environmental and low-carbon issues, and achieved the sustainability goal of cutting costs and raising efficiency. Going forward, the Bank will strive to become a role model in green finance and make untiring efforts to promote the 14th Five-Year Plan and the "dual carbon" goals.

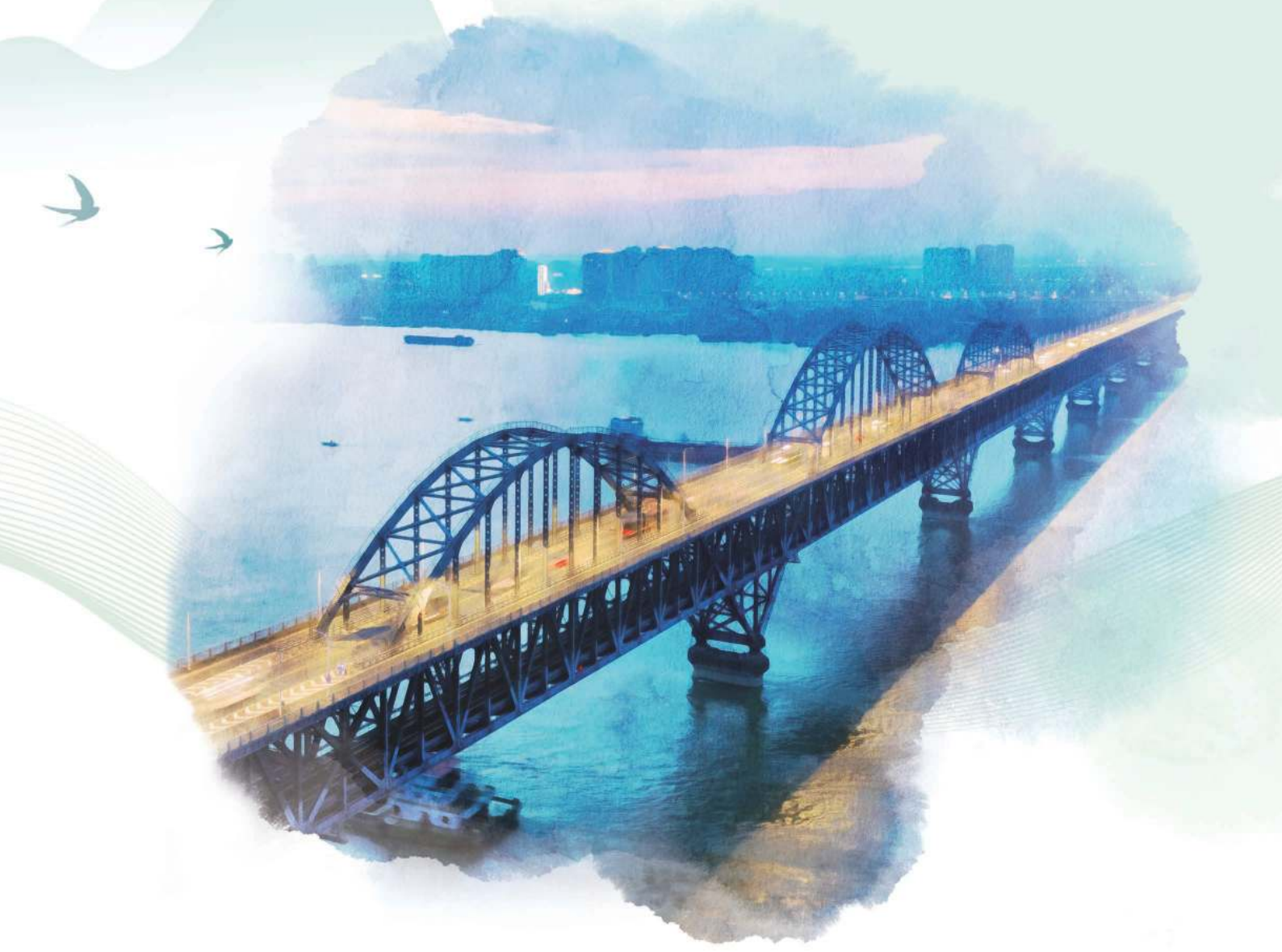
02

GOVERNANCE

TOPIC 1: Achieving high-quality development under the Jiu Jiu Hong Yin brand

TOPIC 2: Achieving steady and sustainable development through compliant operations

TOPIC 3: A journey to new heights through digitalisation and AI empowerment



TOPIC 1: Achieving high-quality development under the Jiu Jiu Hong Yin brand

The Party Committee of the Bank has consistently adhered to the principle of driving high-quality, sustainable development through high-quality Party building, actively aligns financial work with political plans and its people-oriented nature, constantly improves professionalism and adheres to the service mindset of "finance for the people" and "customer first". The Bank actively integrates its own development with overall local development by focusing on people's livelihoods and continuing to provide products and services that benefit the public. The Bank's Party Committee has—under the working philosophy of "giving play to characteristic advantages and building the Party building brand to drive the development of the Bank", and through the "Four Ones" Party building method of "one secretary to shoulder responsibility, one branch to strengthen the fortress, one Party member to build the image, and one force to promote development"—made great efforts to promote the "Jiu Jiu Hong Yin" ("九久红银") Party building brand. To this end, the Bank always practises the business philosophy of providing convenient, efficient and considerate financial services for the people.

Implementing Party discipline education to advance the high-quality development of grassroots Party building

In strict accordance with the unified arrangements of the CPC Central Committee, the Bank has thoroughly implemented Party discipline education campaign. Focusing on objectives and requirements, the campaign prioritizes four key components: learning and discussion, warning education, interpretation and training, and self-examination for improvement, continuously strengthening Party members' and cadres' awareness of discipline and rules. Through diverse formats, Party members and cadres have been deeply engaged in studying General Secretary Xi Jinping's important discourse on comprehensively strengthening Party discipline, meticulously reviewing *the Regulations on Disciplinary Punishments of the Communist Party of China*. A disciplinary education warning meeting was convened, with "quarterly warning sessions" organized and mid-to-senior management encouraged to attend court hearings as observers, guiding Party members to exercise self-vigilance, self-reflection, and self-discipline. Special columns were established on internal and external platforms to republish authoritative interpretations of the Regulations from central media outlets. Training courses on the Regulations were integrated into various training programs, with the Party Committee Secretary of the Head Office, members of the Party Leadership Team, and grassroots Party secretaries delivering disciplinary lectures at all levels. Centered on recent financial sector corruption cases, comprehensive assessments were conducted to identify integrity risks, with preventive measures formulated to embed compliance awareness deeply. These efforts have solidified and advanced the achievements of the Party discipline education campaign.

In 2024, the Bank carried out on-site assessments of its branches' Party committees for the first time. We also optimised the content and mechanism for the Party building assessment, which focuses on both visible and potential achievements and evaluates both efficiency and quality. With the aim of improving organisational strength, and through the election of "four strong" Party branches, the Bank carried out special actions to improve the quality of Party life and strictly implemented the "First Agenda" system. Moreover, the Bank compiled financial and economic learning materials each quarter, printed and distributed the Compilation of Important Systems within the Party Organisation, and optimised the contact mechanism for Party building to effectively help basic-level units solve practical problems. The Bank carried out training courses to improve the competence of Party cadres, directed Party organisations at all levels to carry out the "Jiangxi Poyang Pioneer in the New Era" performance improvement action, held the "two excellent and one pioneer" bank-wide election, and continued to carry out the "Party Member Pioneer Post" programme to build an atmosphere that advocates advanced practices and a pioneering spirit. The Bank deepened the "Secretary Pilot" action to promoted the exemplary role of Party members in business development and critical challenges.. The Bank deepens the "Three-Cultivation" Mechanism (cultivating business backbones into Party members, cultivating Party members into business backbones, and cultivating Party-member business backbones into cadres), focuses on developing outstanding employees and business backbones to join the Party. In 2024, 42 outstanding employees joined the Party, and the Bank was the winner in the annual inspection and evaluation of Party member recruitment for units directly controlled by the municipal government.

Harnessing the Red-Driven Power of Bank of Jiujiang to Forge a Distinctive Party-Building Brand

The Bank actively cultivates and promotes socialist Chinese-style financial culture, strives to build the "Jiu Jiu Hong Yin" Party building brand, and actively promotes the formation of a "1+N" brand matrix. In March 2024, the "Jiu Jiu Hong Yin" Party building brand established by the Bank's Party committee stood out from the Party building and business integration brands submitted by 99 units under the direct control of the municipal government, winning recognition among the "Top 10 Party Building Brand of Units under the Direct Control of the Municipal Government". The brand was also selected as a demonstration case in the first session of Innovative Party Building Achievements Demonstration in Jiangxi Province. In December 2024, the Bank won second prize in the Third-Party Affairs Skills Competition of Units under the Direct Control of the Municipal Government in Jiujiang; the micro-Party-course "Inheritance and stand firm!" won second prize in the "Promoting Integrity Cases, and the cases "Party Building Steers the Course, Finance Breaks New Ground: Deepening Inclusive Finance to Nurture Thousands of Enterprises and Households" and "Triple-Link Co-Building Explores New Pathways for High-Quality Development" were recognized as Outstanding Party Building Cases in Jiangxi Provincial Local Financial System (2024). As a provincial city commercial bank representative, the Bank delivered a speech at the provincial-level Party building showcase and exchange event, further enhancing the cohesion, appeal, and influence of its Party building brand. Going forward, we will continue to consider high-quality Party building as an important driver of the high-quality, sustainable development of Bank of Jiujiang, and we will improve our political consciousness and adopt pragmatic measures to provide a strong political and organisational guarantee for the development of the Bank.



Recognised among the Top 10 Party Building Brands of Units under the Direct Control of the Municipal Government



Won second prize in the Third-Party Affairs Skills Competition of Units under the Direct Control of the Municipal Government in Jiujiang



recognized as Outstanding Party Building Cases in Jiangxi Provincial Local Financial System (2024)

TOPIC 2: Achieving steady and sustainable development through compliant operations

Improving the internal control mechanism and governance efficiency

The Bank has been committed to establishing a scientific, comprehensive and reasonable internal control system to ensure the compliance of its operations and the effectiveness of its risk management, with a view to keeping the Bank on track in implementing its development strategies and attaining its business objectives. To this end, the Board of Directors is responsible for developing a systematic and sound internal control system to ensure operations are prudent and align with relevant legal and regulatory frameworks. Senior management is responsible for implementing the internal control system according to the Board's decisions, which includes formulating systematic policies, procedures and approaches, taking corresponding risk control measures, and establishing and optimising the internal organisational structure to ensure that the various internal control functions can be carried out effectively. Finally, the Board of Supervisors is responsible for supervising and evaluating the work of the Board of Directors and senior management in connection with the establishment and implementation of the internal control system.

Building a sound internal control environment

In terms of the internal control environment, guided by the "Five Requirements and Five Prohibitions" of Chinese financial culture, the Bank deeply integrated the "internal control and compliance first" mindset into its corporate DNA, and continued to improve the effectiveness of internal control by improving systems, optimising organisational structures and cultivating a compliance culture. First, optimising the organisational structure. The Bank has built an internal control governance framework under which "four boards and senior management" serve as the core, and the internal control functional departments and the audit department serve as the supervision hub, with governance coordinated across five major segments. At the same time, the Bank has put in place a clear division of responsibilities, creating an internal control management network with clearly defined rights and responsibilities and standardised processes. Second, rigorously implementing relevant policies. In 2024, the Bank completed the revision of 10 audit policies, revised the economic responsibility audit method, standardised the format of the economic responsibility audit, clarified the economic responsibility audit procedures for municipal Party committee cadres, and formulated the *Bank of Jiujiang's Audit Archives Management Measures*, which further standardises standards and archives management for audit operations. Third, adopting risk prevention and control measures. In 2024, the Bank steadily strengthened its early risk warning and operational control capabilities through audit alerts, active communication and its mechanism for reporting rectification progress. Fourth, building a compliance culture. The Bank focuses on cultivating employees' compliance awareness and provides systematic training for employees, with the aim of integrating compliance mechanisms with employees' subjective initiative in order to build the Bank into a financial enterprise with standardised internal control management.

Employee behaviour management

The Bank built a long-term mechanism for employee behaviour management through systematic compliance management:

First, in March 2024, the Bank commenced a special inspection of employee behaviour. We held special meetings to assign responsibilities to units at all levels, specified the scope and means of inspection and rectification requirements, and provided a clear division of responsibilities and operational processes, so as to ensure the effectiveness of the inspection.

Second, we delivered additional warning education. By issuing the 2024 Warning Education Activity Plan, we sorted out typical cases both inside and outside the Bank in recent years, so as to carry out warning education throughout the Bank by means of legal study, scenario simulation and case analysis. The warning education initiative was designed to strengthen employees' sense of discipline, enhance their willingness to take responsibility, improve their professional ethics, and enable them to achieve self-consciousness, self-examination, and self-discipline. At the same time, we built a layered training mechanism. The Bank incorporated compliance and employee behaviour management into compulsory pre-job training for new employees and new customer managers, and provided special case training for employees in the corporate finance and retail banking business lines, achieving full coverage in pre-job and on-the-job training. In 2024, the Bank has carried out 27 training sessions.

Third, we improved relevant systems and mechanisms. The Bank revised the *Bank of Jiujiang's Grid-Based Misconduct Prevention Management Measures* to adjust the grid division level, optimise the performance list at each level and improve the grid-based management system, with a view to standardising employee behaviour management and making it more targeted.



Employee behaviour training

Improving the risk management system

In terms of risk assessment, we have put in place a sound risk management system; and we are steadily improving our full-process risk control mechanism, which covers ex-ante, interim and ex-post risk management. Moreover, during the year, the Bank promoted the reconstruction of the credit risk management system and the 902 Extensive Quality Improvement project, so as to effectively identify, monitor, measure, evaluate and control various risks and contain risks within an acceptable range. Through audit alerts, we improved 28 sets of rules and regulations and optimised 34 system functions, providing assurance for the Bank's risk management.

Strengthening internal control management

In terms of control measures, the Bank continued to embed controls in key process points to exercise effective control over various business activities and issues. The Bank's internal control measures basically cover all management and business processes. In terms of information and communication, we have basically completed the construction of the information system, putting in place sound internal and external data and index systems and the three lines of defence joint prevention and control mechanism. In this way, we have enabled the smooth and effective exchange and communication of information. In terms of internal supervision, we emphasise inspections and evaluations. Major branches, important business lines and significant events are subject to internal control compliance inspections and routine investigations. We also carry out internal control evaluations, and the audit department conducts supervisory activities and evaluations. Using the "four-in-one" approach to supervision, we have effectively rectified identified problems and formed an internal control mechanism that features ex-ante risk prevention, in-process control, and post-event supervision and rectification. During the reporting period, the internal control and compliance department functioned effectively, and the various departments exercised internal control in a reasonable and effective manner. Meanwhile, we continually revise our internal control measures as necessary to adapt to the development needs of the Bank and the industry.

Maintaining integrity and self-discipline and promoting anti-corruption

In 2024, we strengthened disciplinary inspection and supervision within the Bank, enabled effective supervision at the front-line and grassroots business levels, continued to build an integrity-oriented financial culture, and encouraged employees to accept, participate in, promote and enrich our integrity-oriented culture, with a view to cultivating a clean and healthy business ecosystem. First, we attached importance to setting the right tone. The Party Committee, Board of Directors and senior management of Bank of Jiujiang prioritised the development of an integrity-oriented financial culture and studied and deployed relevant actions, which were coordinated and implemented in parallel with the Bank's business operations and management. Second, we continued to improve the Bank's systems and division of responsibilities. The Bank formulated the *Work Plan on Implementing the "Five Integrity Actions" to Deepen the Development of an Integrity-Oriented Financial Culture of Bank of Jiujiang*, established a leading group for the development of an integrity-oriented financial culture, and specified the organisational operating mechanism, responsibilities and work requirements of all parties in driving the development of an integrity-oriented financial culture. Third, we focused on implementation based on actual conditions, further refined the division of responsibilities and timeframe for the "Five Integrity Actions", and combined the "Five Integrity Actions" with Party discipline learning and education, inspection, rectification, case learning, and warning education, with a view to effectively delivering education about the "Five Integrity Actions" and promoting their effective implementation. Fourth, we strengthened our assessment of cultural development work. We incorporated the development of an integrity-oriented financial culture into the assessment of Party building and disciplinary inspection work, which will compel all functions to work together to promote the cultivation of an integrity-oriented financial culture.

Actions to promote integrity through education

The Bank focused on strengthening the effectiveness of Party discipline learning, and deepens cadres' awareness of discipline and law by combining systematic learning with diversified forms of education. Over 500 management cadres and discipline inspection cadres received books including "Excerpts of Xi Jinping's Thoughts on Comprehensively Strengthening Party Discipline", "Excerpts of Xi Jinping's Thoughts on Financial Work", and "Regulations on Disciplinary Punishment of the Communist Party of China" for further studying. Party organisations at all levels simultaneously carried out special reading classes, special counselling and other learning activities to strengthen Party discipline learning. On 20 June 2024, the Bank held a bank-wide warning and education meeting on Party discipline; From 17 to 18 October, a two-day on-site training of "discipline & law and young colleagues" was held for young cadres across the Bank to improve the young talents' clean working capability through situational teaching and case analysis; From 30 to 31 October, the discipline and law knowledge examination covering 3,307 management cadres and key position personnel was held, promoting learning through examination and strengthening the awareness of discipline and rules throughout the Bank.

Campaigns to cultivate integrity on premises

The Party committee of the Bank firmly implemented the Party discipline requirements, strengthened the ideological and political construction with a clear political stand, strictly followed political discipline and rules, and deepened the integrity-oriented financial culture building through multi-dimensional measures. The Head Office took the lead in setting an example, hanging plaques of the Party committee and institutions in prominent positions of the office building, and displaying a series of important speeches by President Xi Jinping in office areas, elevator corridors and other public spaces. It simultaneously built small and micro scenes containing characteristic elements such as "clean culture wall" and "clean corridor", forming a concrete anti-corruption education front. This practice has been adopted across outlets under its management. Based on this practice, the Party committees of each branch innovated promotional carriers and enriched forms, and continued to expand the influence of the integrity-oriented culture, taking into account regional characteristics and business realities; Some broadcast integrity slogans on the LED screens in the business outlets and submitted articles to the integrity column in the "Bank of Jiujiang Home" WeChat official account; Guangzhou and Hefei branches also made original micro films such as People in the Mirror and Honest Heart and Hands, to vividly interpret the concept of integrity; Ji'an Branch actively participated in the integrity culture speech contest of "Practising Strict Discipline and Rules to Maintain Integrity", taking multiple measures to promote the integrity culture, including "Publicity on walls, desktops and screens", with an aim to effectively building a strong integrity education atmosphere.



Integrity-themed Micro film "People in the Mirror", by Bank of Jiujiang, Guangzhou Branch

Conducting case study to reinforce the integrity awareness

The Bank sought to build a full cycle management system of "promoting rectification through case study" through ensuring the effectiveness of warning education. Through the introduction of a special work plan, a three-month special warning education programme was systematically held. The Bank innovated the warning education carriers by distributing "three books and one notice" warning education materials to management cadres, and independently shooting and producing targeted warning education films; On 22 July 2024, the Bank held a "promoting rectification through case study" mobilisation meeting on warning education, strengthening policy appeal and discipline deterrence through the "regulatory inspection office -discipline supervision group-local disciplinary committee" coordination mechanism. At the same time, the Bank integrated warning education with daily management by building a long-term mechanism of "one warning case per quarter" by virtue of the quarterly business meeting platform and regularly reporting latest typical cases, ensuring that the warning education covered all functions of the Bank. In respect of the appointment and transition of cadres, integrity education was included in the compulsory course for the training of new recruits, new promotions and new job transfers, and warning educational films played circularly in the Party conduct meetings and political talks. Meanwhile, a dynamic inspection mechanism for integrity risks was established, with prevention and control measures adopted to minimise system loopholes. In addition, we carried out special political supervision on personnel recruitment, embedded discipline building into the whole process of human resource management, and maintained a rigorous bank-wide supervision.

Providing integrity education to family members

The Bank strictly implemented the Measures of Bank of Jiujiang on the Management of Staff Home Visits to build a family integrity system based on the principle of "hierarchical management and level by level accountability". We aim to deepen supervision on staff in non-working hours through regular home visit mechanism and diversified theme activities. In terms of system implementation, new employee home visits, special home visits for employees' abnormal behaviours and annual routine home visits were carried out according to employees' conditions, so as to fully apprehend employees' family education and lifestyle. Family anti-corruption forum, family style practice activities and other themed activities were also carried out to achieve family-enterprise information exchange. In terms of educational practice, on 29 April 2024, experts from the Party School of the Municipal Party Committee were invited to give lectures on "Party discipline and family lifestyle" to cadres, employees and their families across the Bank; Ji'an Branch, Yingtan Branch and other branches innovatively carried out a series of activities with the theme of "building a clean family style", helping the family members of cadres and employees understand, maintain and promote integrity by sending integrity messages, holding seminars on clean family style and other forms, with an aim to building a line of defence in the family against corruption, which provided a solid guarantee for the construction of a clean financial ecology across the Bank.

Enhancing supervision to protect integrity

The Bank insisted on deepening discipline enforcement and strict management by focusing on the "key minority" and strengthening supervision on key processes; We carried out penetrating inspections in core areas, thoroughly investigated potential corruptions, maintained a rigorous enforcement, and ensured the implementation of Party discipline and national laws in Bank of Jiujiang through targeted and effective law enforcement.

The Bank systematically restructured the accountability system by comprehensively revising and improving the accountability system to effectively mitigate the inadequacy and ineffectiveness of the accountability system, and established a rigid constraint mechanism linking accountability with performance assessment, performance distribution, job promotion, and other aspects. By strengthening the "dual wheel drive" of accountability deterrence and institutional constraints, we effectively improved the political consciousness and action consciousness of the Bank's Party members and cadres.

Protecting the rights and interests of customers under the "finance for the people" principle

Information security management

In order to act on Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era, further enhance the Bank's sense of responsibility towards financial consumers and improve customers' awareness of their rights and ability to manage risks, and create a harmonious environment for consumption of financial services, we have continuously improved our personal information security protection system. By formulating the Administrative Measures of Bank of Jiujiang for the Protection of Personal Financial Information and the Emergency Plan of Bank of Jiujiang for the Protection of Personal Financial Information, we systematically build a system framework covering daily management and emergency response. In addition, we have also set up the "Bank of Jiujiang Personal Information Protection Leading Group" with the President serving as group leader and the heads of relevant branches as deputy group leaders, under which a personal information protection office has been established, responsible for carrying out the three functions of business management, data security management, and consumer rights protection and supervision, forming a normalised working mechanism for personal information protection in line with the actual situation of the Bank.

Improving the management system

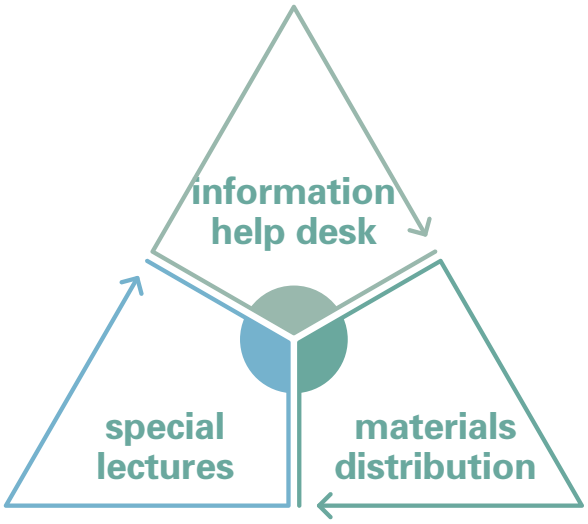
The Bank has always taken personal information protection as an indispensable part of lawful operations and risk prevention, integrating it into comprehensive risk prevention and control for the purpose of improving the internal working mechanism and establishing a comprehensive and effective internal control system for personal information protection in which all the elements are interdependent and mutually restricted. We strictly implemented the "first-inquired accountability system", and the responsible person and the competent person who violated the Personal Information Protection Management Measures of the Bank of Jiujiang shall be held accountable in accordance with the relevant provisions of the Accountability Management Measures of the Bank of Jiujiang and the Measures of the Bank of Jiujiang for the Handling of Staff's Violations and Misconducts; Those suspected of committing crimes shall be transferred to the judicial organ for handling.

Conducting special investigations

The Bank carried out special investigations in respect of personal information protection, and identified and corrected any problems found in the investigation process. When providing services to outside parties, the Bank strictly followed the principles of "business needs" and "minimum authority" to build an authorisation management system throughout the life cycle of personal information management, and achieved a full-process standardised control by developing a hierarchical and classified authorisation and approval process, ensuring that personal information processing had a clear and reasonable purpose and the impact on personal rights and interests was minimised. At the same time, the Bank implemented classified management for different types of customer information, and carried out risk management and control for various potential cooperation channels. In terms of external publicity, the Bank carried out customer information security education from time to time through the WeChat corporate account, brochures and other channels to enhance the public's awareness of self-protection. In terms of internal management, the Bank implemented a dual track training model of "pre-job training+regular training", innovatively used various forms such as comic books, personal information protection video and animation, to enhance staff's information security awareness, and strengthen the legal awareness and compliance capability of all staff in personal information protection.

Promoting consumer protection knowledge

With a people-oriented development concept, the Bank established the Bailudong Financial Education Demonstration Base as the main platform for publicity and education, focusing on the elderly, new citizens and other key customer groups. The Bank also innovatively carried out characteristic theme activities such as “financial round-up”, “consumer-bank joint safety construction”, and the “Bank of Jiujiang Cup” anti-fraud short video contest. In June 2024, the Bank gathered its publicity and education resources under the theme of “10,000-mile Journey for Financial Literacy”, and built a three-dimensional publicity and education network of “information help desk + special lectures + materials distribution” by organising the Bank’s employees to walk into communities, schools, enterprises and other places. The event focused on the popularisation of basic financial knowledge, prevention of Telecom fraud, network security instructions and the correct use of banking services. Conduct scenario-based explanations on hot topics such as digital payment and wealth management, and improve the effectiveness of publicity and education by means of Q&A interaction and case demonstration. In 2024, the Bank held more than 3,000 on-site promotional activities, reaching over 3 million consumers. The Bank also distributed more than 400,000 promotional materials, produced more than 200 articles, and was reported by media over 20 times.





Financial knowledge publicity materials

Undertaking the anti-money laundering and anti-fraud responsibilities

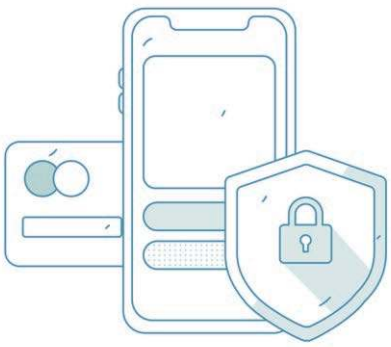
The Bank adhered to the guidance of President Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era and conscientiously implemented the requirements of the CPC Central Committee and the State Council on combating telecom fraud and cross-border gambling. Under the dedicated guidance from provincial and municipal public security bureau and the People's Bank of China, the Bank adopted strict precautions against cyber crime, and upheld the responsibility of safeguarding the interests of the people and maintaining social harmony and stability. We enhanced our sense of responsibility, and solidly carried out and promoted actions on combating the "capital chain" for telecom fraud and cross-border gambling.

Strengthening political stand and improving the governance system against fraud and gambling

With the combat on "capital chain" related to anti-fraud and anti-gambling as the top priority of the Party Committee, the Bank promoted account risk prevention and control and "capital chain" management from multiple dimensions, including strengthening organisational leadership, improving mechanism construction, strengthening technological support, and optimising resource allocation. The Bank actively respond to overall requirements of "two no reductions, two enhancements," that is, with no reduction in the convenience of account opening by enterprises and no reduction in risk prevention and control, better bank account services shall be provided to enterprises, and account management shall be strengthened. In order to achieve this goal, the Bank has thoroughly implemented the strategy of "three guarantees and four follow-ups," that is, organisational guarantees, financial guarantees and talent guarantees; as well as follow-up of tasks, follow-up of technical measures, follow-up of performance assessment and evaluation, and follow-up of reward and punishment mechanism. Through these measures, the Bank not only comprehensively improved the quality and efficiency of the Bank's "capital chain" management, but also established a set of work philosophy and approaches with our own characteristics as an urban commercial bank, and successfully achieved the "dual balance" between business development and risk control.

Deepening cross-functional interaction to build an efficient and orderly coordination mechanism

The Bank conscientiously implemented the work requirements of the provincial and municipal branches of People's Bank of China, formulated and implemented the Work Plan of Bank of Jiujiang on the Governance of Telecom Fraud and Cross-border Gambling "Capital Chain", which clarified the responsibilities of the head office and branches, provided a systematic guidance for staff, ensured that they were familiar with the policy requirements, could timely grasp the case development, skilfully apply the risk prevention and control measures, and effectively respond to various emergencies, thereby achieving a comprehensive improvement of risk prevention and control and emergency response capability.



Enabling full-process monitoring and early warning through technology empowerment

The Bank's anti-fraud and anti-gambling "capital chain" management focused on targeted pre-event prevention and control and effective in-process interception. While ensuring the effectiveness of basic business work, the Bank leveraged big data and artificial intelligence technology to build a full-process monitoring system. Through the "ECIF system", "CFS interception system" and "DAS system", the Bank achieved pre-event risk identification, in-process interception, and post-event traceability and troubleshooting, respectively. The three-stage monitoring measures are closely linked to form a closed-loop management, effectively moving the risk monitoring point forward, and minimising the risk of capital outflows.

Solidifying the line of defence against fraud and gambling through publicity and education

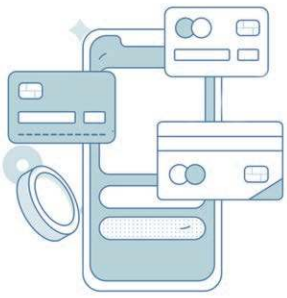
In order to effectively improve the public's awareness and ability to prevent fraud, mobilise the public and all sectors of society to participate in the combat against fraud, and facilitate joint actions against telecom fraud and crimes, in 2024, the Bank launched 38 special publicity campaigns in conjunction with all business lines, departments and branches, issuing more than 200,000 leaflets. The Bank also adopted an "online + offline" approach to publish 40 theme articles through WeChat public account, and produced 35 short videos for competition and promotion, reaching more than 600,000 people. In addition, as the organiser of the first "Bank of Jiujiang Cup" anti-fraud short video contest in Jiujiang jointly hosted by the Publicity Department of the CPC Jiujiang Municipal Committee and the Jiujiang Public Security Bureau, the Bank fully played the dual role of organiser and creator in the contest. The Bank's entry "Don't be cheated and become an accomplice" not only won the first prize, but also became the first promotional work among financial institutions in Jiangxi Province that was released on the official video account of the National Anti-fraud Centre.



"Bank of Jiujiang Cup" anti-fraud short video contest

Strengthening cooperation between banks and police to prevent fraud

The Bank's employees always stayed alert of risk in their daily work. Once abnormal transactions or suspicious behaviours are detected, they immediately cooperated with the local police for coordinated response. Through the police-bank quick response mechanism, the fraud risk was resolved at an early stage, building an effective anti-fraud defence line. In 2024, 269 cases of abnormal account opening and 199 cases of telecom network fraud were detected; 337 cases of bank-police cooperation were carried out, with more than RMB19.4 million of fraud related funds successfully intercepted. A total of 16 commendation letters were received from the local joint anti-fraud office and the public security bureau. One case was included in the work briefing of the public security criminal police brigade. These achievement marked our contributions to the harmonious and safe financial environment.



• Case •

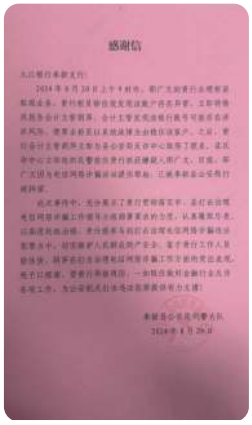
On 29 May 2024, Zhushan Sub-branch of Bank of Jiujiang found that the customer's behaviour was suspicious and the source of funds doubtful, and decisively reported it to the Anti-fraud Centre of Jingde Town Public Security Bureau. The Bank and the police cooperated to capture two suspects from overseas wire fraud groups who engaged in illegal cash withdrawals, and detained RMB 100,000 at the scene. The case was published on the public security account of Jingde Town.



An article on the official public account of Jingde Town Public Security Bureau

• Case •

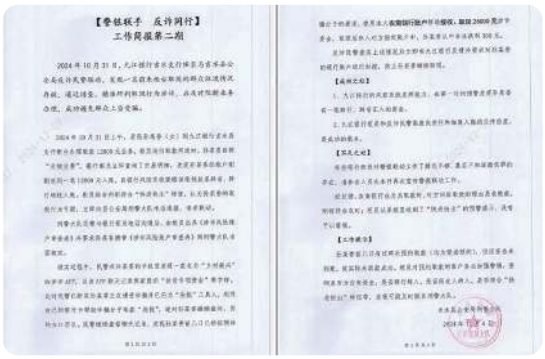
On 20 August 2024, when the tellers of Fengxin Sub-branch of Bank of Jiujiang was handling the counter cash withdrawal business for a customer, he found an abnormal vostro account system warning. He then immediately verified the source of fund and reported in a timely manner. After knowing the situation, the accounting supervisor contacted the Fengxin County Public Security Bureau and cooperated to catch the suspect of wire fraud on the spot.



Letter of thanks from Fengxin County Public Security Bureau

• Case •

On 31 October 2024, when the teller of Jishui Sub-branch of Bank of Jiujiang was handling a withdrawal business, after determining that the withdrawal was in line with the "fast in and fast out" feature, he thought that the customer's withdrawal behaviour was suspicious. Therefore, he immediately contacted the anti-fraud police of Jishui County Public Security Bureau. After the police of the criminal police brigade communicated with the bank teller by telephone, the teller issued the Fraud Risk Account Review Form and required the customer to submit the form to the Criminal Police Brigade for face-to-face verification. Through investigation, the Bank accurately determined that the cash withdrawal involved fraudulent behaviour, and promptly terminated the business processing to successfully avoid customers from being cheated.



Briefing of Criminal Police Brigade of Jishui County Public Security Bureau

Optimising procurement chain to improve management efficiency

The Bank continuously improves the management system of procurement processes, including the full-process management of the bidding process and of suppliers. The Bank has established a centralised procurement management system that consolidates the organisation, operation, system and processes and specifies the scope of authority and responsibility of the requesting departments, the centralised management department, the special committee for centralised procurement, the office for centralised procurement and the supervision department, forming a collaborative and efficient procurement governance framework. On the basis of strict adherence to the principles of openness, fairness and justice, the Bank gradually achieves a full life cycle management for centralised procurement projects, as well as the dual goals of improving procurement efficiency and preventing and controlling compliance risks through standardised operating procedures, which constantly reduces the cost of centralised procurement.

As a member of the Centralised Procurement Professional Committee of the China Society for Finance and Banking, the Bank actively participates in national meetings of the Committee, cooperates with the members of the Committee to study the innovative practices of green procurement, and applies the concepts into engineering and goods procurement projects. At the same time, the Bank accelerates the construction of the online procurement platform, with an aim to achieving paperless operation in the bid submission and evaluation processes, which facilitates the building of an intelligent and efficient electronic procurement ecosystem.

The Bank controls supply risks at source by organising market research for goods and technical testing for IT software. It also reviews the supplier's production compliance, financial robustness, and performance of social responsibilities. We require product suppliers to have ISO14001 environmental management system certification in respect of supplier admission, product selection, and bidding evaluation. Suppliers are required to provide less toxic and hazardous products, save resources, while quantitatively reviewing key environmental protection indicators.

In IT procurement, we have proactively introduced technologies such as virtualisation, cloud platforms, distributed storage, and hyper-convergence to achieve dynamic configuration of hardware resources and centralised management of physical equipment, effectively reducing the energy consumed and the physical space occupied.



The Bank has established a robust fixed asset management system, regularly maintaining the fixed assets to extend their useful life and reducing the repair and replacement costs. In the acquisition of fixed assets, decisions are made scientifically according to the actual business requirements and budget to avoid unnecessary expenditure and investment. In the replacement of fixed assets, the Bank adheres to the principle of reducing idle fixed assets and their wastage, improving their utilisation rate, and purchase those items that can help to promote business development for the purpose of constantly optimising resource allocation.

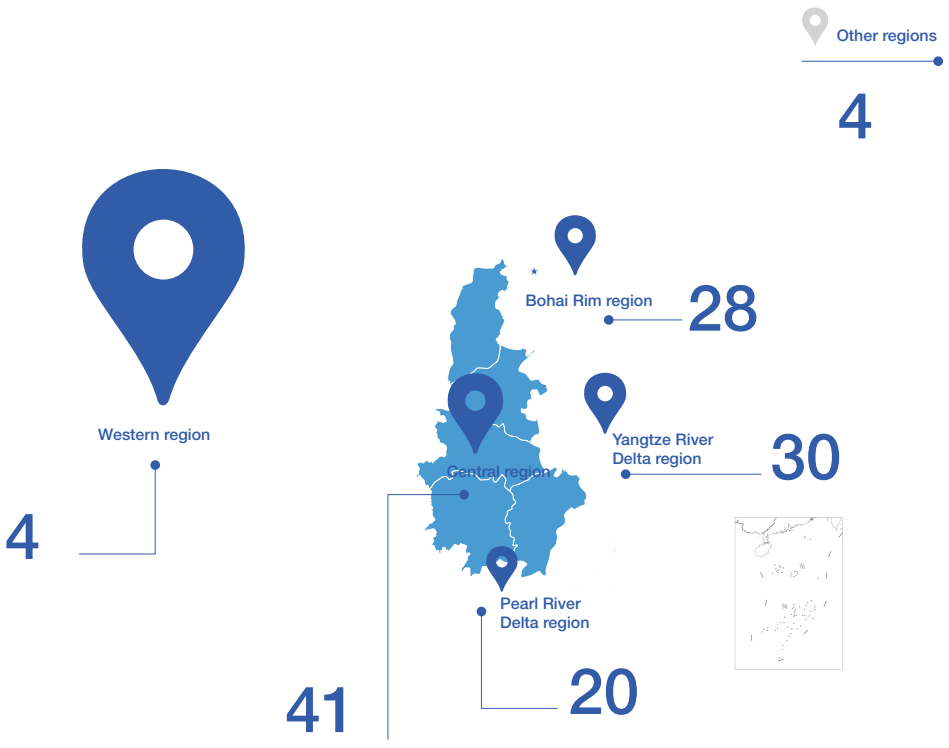
there were 324 potential suppliers involved in the head office's centralised procurement, of which, a total of 127 suppliers provided products and services to the Bank during the year, with the Bank paying RMB241 million in total to these suppliers. The Bank strictly forbids suppliers with misconduct records from participating in the Bank's centralised procurement. When a supplier logs in to the electronic trading system for project bidding registration, the electronic trading system will automatically confirm whether the supplier is included in the prohibited list. If the supplier is found to have been included in the prohibited list, it cannot obtain the project bidding documents.

Supplier-related KPIs in 2024



Total number of suppliers used

127



TOPIC 3: A journey to new heights through digitalisation and AI empowerment

Financial technology (Fintech) servers as both an important driving force and a key carrier in the digital transformation of the banking sector. It can effectively help support the Bank's business innovation and enhance the Bank's core competitiveness. The Bank actively improves the political awareness in our financial work while upholding its people-oriented nature. Driven by data elements and digital technology, the Bank actively deepens and promotes digital transformation through organizational restructuring and talent development, digital business operations, and enhancements in data and technological capabilities, in accordance with the Action Plan for Promoting High-Quality Digital Finance Development jointly issued by the People's Bank of China and six other departments, the Guiding Opinions on Digital Transformation of the Banking and Insurance Industry issued by National Financial Regulatory Administration and other relevant guiding documents.

2024 is a key year for the digital transformation and quality improvement of Bank of Jiujiang. In the areas of digital organizational transformation and talent development, the Bank has consistently promoted deep integration of technology with financial services. Increased investment in technology and data analysis talent has been made across corporate banking, retail banking, treasury, risk management, finance, and operations divisions. Multiple cross-departmental agile task forces and digital joint operation teams have been established to empower marketing, risk control, and operational management through technology and data, achieving significant effectiveness improvements. A bankwide Data Application Innovation Competition and Data Analysis Training Camp were organized, with full participation from head office business units and branches, effectively enhancing data analysis capabilities.

In the area of digital business operations, the Bank has driven rapid development in industrial finance by actively implementing Jiangxi Province's "1269" Action Plan and participating in regional industrial intelligence initiatives including the Ganzhou Tungsten & Rare Earth Industry Brain, Jiujiang Petrochemical Industry Brain, De'an Textile Industry Brain, and Xiushui Mold Industry Brain. As the first local legal entity bank to launch and implement the province's inaugural "Digital Transformation Loan" (Shù zhuǎn Dài) for manufacturing transformation, the Bank has significantly advanced industrial upgrading. Concurrently, it has boosted operational efficiency through the "Hall Integration" project, accelerating branch intelligence transformation. Despite a substantial reduction in frontline customer service staff, the Bank achieved a 40%+ reduction in average customer waiting time at branches.In data and technological capability development, the Bank has solidified foundational data quality and innovation capacity. Leveraging open-source large models like Deepseek, it built the full-stack self-developed technology platform "Jiuyin Brain", winning the People's Bank of China Financial Technology Development Award Third Prize – the only ministry-level technology award in China's financial sector. The Bank also completed its financial cloud platform, integrating domestic hardware/software resources to accelerate trusted innovation and development. Enhancements to the two-location, three-center disaster recovery system and other initiatives have further driven efficiency gains, high-quality growth, and sustainable development.



Improving work efficiency through comprehensive digital operations

The Bank actively practices the concept of "digital and intelligent Bank of Jiujiang", deeply integrates digital thinking into business operations, promotes qualitative change of process efficiency and provides support for targeted marketing by building a multi-level and multi-channel digital management platform; the Bank continues to explore the application of "BOJJ Digital Interconnection" in remote working, R&D collaboration, mobile working and other working scenarios, deepens the integration of business, data and technology, consolidates the platform infrastructure, strengthens digital and technology risk management and response capabilities, and eventually creates a closed loop featuring "technology-driven business and data-enabled decision-making", and achieves full-process digital operation and improves business efficiency.

Building a digital marketing system

In terms of retail digital marketing, the Bank built a "sea, land and air" integrated business system, with the Navy (mobile banking, SMS and other online access channels), the Army (business outlet service network consisting of service personnel) and the Air Force (automated access tools such as intelligent outbound calls) as the core carriers. With the multi-channel digital analysis and other technical means, the Bank is well positioned to achieving a comprehensive online and digital process management. The Bank launched the "Love Customers - Sea, Land and Air Special Zone", realising the formulation of marketing tasks, online implementation, online marketing journey tracking, and customer profiling. Through the marketing practice in the pilot branch, the AUM customer increase rate increased by 2 times compared with the control group, and the purchase rate of wealth products increased by 7 times compared with the control group, indicating a remarkable result.

In terms of corporate digital marketing, by integrating data from multiple sources, including about ten vectors of data such as intra-bank lending data, intra-bank transaction flow, industrial and commercial judiciary, governmental platforms, and inclusive credit in Jiangxi, the Bank has constructed a multi-layered digital marketing information network. Through cross validation of multi-dimensional data, the network accurately constructs digital portraits of corporate customers and dynamically excavates potential customer groups; At the same time, a customer tag portrait database can be established, generating a targeted marketing list including first loan account and intra bank fund closed-loop enterprises, realising the refined management of corporate customers. In addition, the Bank continued to optimise and upgrade the digital and intelligent marketing platform by launching tools such as schedule dashboard and business opportunity progress dashboard, which enabled digital tracking throughout the marketing process, helped the management monitor the marketing progress in real time and evaluate the effectiveness of strategies, thus significantly improving the effectiveness of management decisions.

Strengthening the construction of digital risk control platform

The Bank comprehensively strengthened the digital risk control capability building and continued to promote the construction of "Fengling Island", a mobile risk information radio station. Through one-stop push of risk information such as early warning, collateral, non-performing loan data monitoring, the platform provided upgraded reminder of key risk quantitative indicators, significantly improving the monitoring and management efficiency, and was awarded the "2024 Xinzhi Award · Digital Risk Control Excellent Case Award". At the same time, the Bank further promoted the construction of the one-stop risk management operation platform - the "Fengxiang platform". This platform enables the full-process digital management covering risk identification, risk monitoring, risk troubleshooting, risk disposal and risk supervision through the integration of credit customer risk information, forming an targeted and closed-loop intelligent risk control system.

Business process optimisation management and control

The Bank carried out process reform through branch research, suggestions from the direct train function and active feedback from departments. In 2024, the Bank further optimised more than 20 business processes, significantly improving process efficiency and solving multiple business process breakpoints; By analysing and sorting out the financial process, the Bank established an efficiency management and control mechanism to improve financial efficiency.

• Case •

Online acceptance for electronic deposit receipt pledge

The Bank comprehensively promoted the online acceptance for electronic deposit receipt pledge, and achieved remarkable results just one and a half months after the system went online: 150 "bill maturity date synchronised with deposit receipt maturity date" bank acceptance transactions were handled, of which online transactions accounted for 62%. With the help of digital technology, the processing time for pledge business was reduced from half a day to 30 minutes, and the processing time for a customer's application for automatic cashing upon maturity was reduced from half a day to 10 minutes.

• Case •

One-Click Renewal of Enterprise Electronic Signatures Upon Certificate Expiry

For enterprise electronic signatures, when digital certificates expire, the system enables one-click renewal. It automatically retrieves previously submitted certification materials from the enterprise. After verification by the enterprise, the certificate renewal is completed instantly. This feature significantly streamlines the renewal process, reducing processing time from 5–10 minutes to under 1 minute. Customer experience has been substantially enhanced, and the feature has received positive feedback since its launch.

• Case •

Online confirmation business

In order to improve the quality and efficiency of confirmation service and promote online and electronic confirmation service, and in accordance with the requirements of the Notice on Accelerating the Standardisation, Centralisation and Digitisation of Letters of Confirmation Business, the Bank prioritised the digital confirmation business as a key benchmarking area. Through centralised collection of confirmations and online process transformation, the Bank handled 13,000 digital confirmations in total. The confirmation digitalisation significantly reduced the workload of business outlets and improved business processing efficiency, with improved transparency showcasing our intelligent financial services. In 2024, the Bank became the first local legal person bank in Jiangxi Province to be selected as one of the "Forerunners" in enterprise standards in the financial field. The selection was jointly organised by the head office of the People's Bank of China, National Financial Regulatory Administration and China Securities Regulatory Commission.


证书编号：ESF2023-0000J69429071035

"领跑者"证书

FORERUNNER CERTIFICATE

九江银行股份有限公司：

贵公司企业标准 Q/BOJJ 006-2023《九江银行数字函证服务规范》经评估荣获 2023 年企业标准"领跑者"。

评估机构：北京国家金融标准化研究院有限责任公司

发证日期：2024 年 10 月 24 日

The Bank's digital confirmation service won the "Forerunner Certificate" under the enterprise standards category

Digital economy for industrial empowerment

In order to further implement the deployment of the CPC Central Committee and the State Council on financial services for the real economy and the provincial government's 1269 Action Plan for the Modernisation of Key Industrial Chains in Jiangxi Manufacturing Industry , the Bank set up the Industrial Finance Innovation Centre. Through combining and integrating highly homogeneous financial products and researching and mapping highly differentiated industrial scenarios, the Bank combined scientific and technological means to achieve the close integration of finance and industry and has formed an industrial digital financial business system using the model of "finance + technology + industry".



The Bank's "finance + technology + industry" model

Reconstructing the product system

The Industrial Finance Innovation Centre has taken the lead in sorting out the scope of the industrial finance business, system processes and risk control model of the entire bank and formulated and issued the Management Measures for Industrial Finance Business of Bank of Jiujiang (for Trial Implementation) and the Management Measures for Supply Chain Finance Business of Bank of Jiujiang (for Trial Implementation) and other system documents. The Bank has gradually formed a "2+4+N" system for special industrial financial products, using two general systems of industrial finance and supply chain finance, four core products of prepayment, inventory, receivable and portfolio, and N industry-specific service solutions as risk control measures.

Strengthening scenario construction

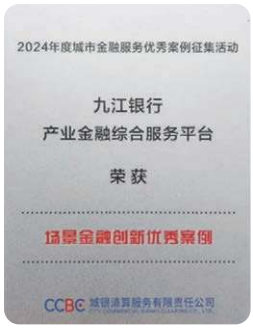
Under the framework system of industrial finance, the Industrial Finance Innovation Centre focused on the core control logic of the four leading products, combining the specific characteristics of the industry with the actual operating rules of enterprises. The Centre also innovated financial service solutions through market analysis, industry research and industrial research, and assisted enterprises in researching and generating a series of standardised service solutions and supporting texts, such as "industrial scenario service solutions, contract texts, investigation report templates, and lending audit checklist". We also strengthened first-line institutions' customer recruitment and service capabilities, and promoted the scenario-based and ecological development of industry chain and supply chain finance. As at the end of December 2024, the Industrial Finance Innovation Centre has innovatively launched nearly 40 exclusive industrial service solutions, covering 27 industries such as electronic information, non-ferrous metals and steel, effectively empowering industrial development.

Strengthening internal empowerment

In order to enhance the ability of frontline teams serve the real economy, the Industrial Finance Innovation Centre normalised industrial finance training and carried out industrial finance business training at all levels of branches in a comprehensive manner. It also invited well-known external experts in the field of industrial finance to exchange ideas on industrial finance topics with personnel involved in high-risk tasks, such as approval, risk and compliance, jointly with the research and learning centre and the middle and back-office departments of the head office. This enhanced the ability of the personnel of various lines to understand the industry and to strengthen the professional service support of various lines to frontline institutions.

Promoting platform construction

The Industrial Finance Innovation Centre took the lead in building a comprehensive service platform for industrial finance (including an industrial trading platform and a financial services platform). The industrial trading platform is a digital Internet platform that integrates resources from various parties to provide comprehensive and integrated industrial tagging services for both upstream and downstream of the industrial chain, including online trading, electronic contracting, logistics and warehousing, testing and quarantine, insurance, and other comprehensive and integrated industrial value-added services. The financial services platform is an industry-financing office platform that links information connection, processing and display between the Bank's internal system and the industrial trading platform, and is a comprehensive services platform that integrates the functions of customer management, file management, market information, collateral management, risk early warning, post-credit management and asset management. By promoting the digitalisation of industry and finance, the Bank has constructed a closed loop of services, established more stable and longer-term customer relationships, as well as tapping into a higher level of customer value, and driving users of the industry and financing platform into credit customers. In 2024, the total loan amount issued through the platform exceeded RMB7.5 billion, with over 6,000 loans issued through the platform.



The industrial financial comprehensive service platform was awarded the "Scenario-based Financial Innovation Outstanding Case Award"

With our innovative strength, Bank of Jiujiang's New-Generation Online Industrial Finance Platform project won the third place of the innovation award in the Gartner Asia Pacific Financial Service Innovation Award in 2024. The Bank also won the "Scenario-based Financial Innovation Outstanding Case Award" in the "2024 Urban Financial Service Outstanding Case Award" hosted by City Commercial Banks Clearing.



• Case •

Non-ferrous metal industry chain

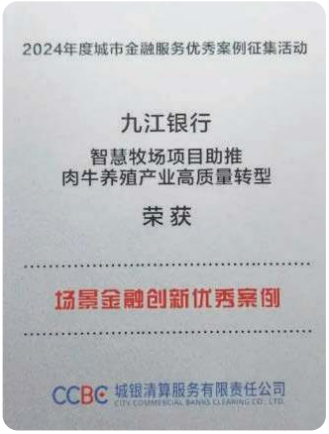
Through the industrial trading platform, the Bank provided non-ferrous metal industry customers with an online platform for transaction aggregation. Customers can conveniently engage in a series of comprehensive services on the platform with high-quality upstream and downstream counterparties across the country, such as aggregation of quotes, online signing, logistics and delivery, warehouse management and applications for financing, etc. The service model has attracted many enterprises beyond traditional finance to seek in-depth cooperation.

At the same time, the Bank, a domestic financial technology company and a product quality supervision and inspection centre reached a strategic partnership, pursuant to which the three parties will give full play to their respective advantages in the industry digital economy to create a new non-ferrous metal industry financing model and construct a cloud warehouse non-ferrous online trading platform. This will provide the industry with goods real-source tagging services, a one-stop service for national authority testing, warehousing, logistics, loading and unloading, and electronic online signatures that enable efficient links between finance and industry with the ultimate outcome of a deep integration of industry and financing.

• Case •

Beef cattle breeding industry chain

Using the digital farming park model, the Bank has created a special "Smart Farm" financial product and a digital management platform for the beef cattle industry, helping enterprises reduce costs and increase efficiency through the whole chain management of three major services. Firstly, the Bank provided pasture digital services through information technology and Internet of Things (IoT) technology to comprehensively collect the data of the whole process of beef cattle breeding for integration and analysis and come up with the optimal dosage ratios, so as to practically help the farmers to improve the level of feeding management as well as the level of production management of the enterprise, and thus improve the return on investment and promote the maximisation of profits. Secondly, the Bank provided supply chain financial services based on the "ear tag" and other patented technologies developed for the live monitoring of beef cattle to realise a new financing method of beef cattle collateral, innovate the traditional guaranteed service model, help farmers expand their scale, and assist in the development of the regional industry. Thirdly, the Bank provided industry chain matching services. The Bank relied on its own industrial capacity and that of its partners to provide professional industrial services and embedded financial services such as cattle procurement, beef cattle sales, entrusted breeding, resource sharing, and technical support for fattening and breeding for the whole chain of customers, so as to realise the benign development pattern by "integrating industry and financing for mutual development". The "Smart Farm" Project was awarded the "Scenario-based Financial Innovation Outstanding Case Award" in the "2024 Urban Financial Service Outstanding Case Award" hosted by City Commercial Banks Clearing.



The Smart Farm Project was awarded the "Scenario-based Financial Innovation Outstanding Case Award"

Innovative digital intelligence facilitates the delivery of customer services

Deploying smart devices to improve service efficiency

The Bank has continued to accelerate the pace of the intelligent transformation of its outlets. With a focus on this goal of creating intelligent outlets, the Bank has continued to expand the number of self-service business processing machines in order to achieve the service objectives of enhancing service efficiency and improving customer experience. Compared with the beginning of the year, customer waiting time in line has been reduced by over 40%, initially achieving the operational "efficiency enhancement" goal. In order to help outlets shift the management of important items from the traditional human-caretaker model to the intelligent information-based management model, the RFID complex smart cabinet project was widely promoted, enabling online full-process control over the items inflow/outflow, handover, inventory, early warning, and other management scenarios.

Upgrading the customer experience by creating a "cloud service bank"

In 2024, the Bank continued to deepen the "customer-centric" service concept, built an intelligent, digital and convenient service matrix based on financial technology empowerment, and provided customers with online financial services through multiple channels, such as through the telephone, the internet and video, with the goal of building a "cloud service bank". The Bank fully leverages the advantages of online services and uses remote counters to provide innovative business services, such as loan interviews, corporate customer account opening booking, regular online withdrawal and intelligent machine remote assistance. The Bank leverages WeChat, mobile banking, the official website and other channels to deploy its smart customer service robot, "Xiao Jiu", responding intelligently through voice, text and pictures. The Bank's remote counter services support non-contact business processing over the telephone, the internet and video. Through our remote banking centre, we have served 1.6215 million customers in total, of which 0.6628 million were served manually. The manual connection rate reached 90.93%, and the customer satisfaction rate was 99.2%. Through the digital service matrix, the Bank has improved the convenience with which business is handled and boosted customer service efficiency.



Using intelligent risk control to protect people's wallets

The Bank has continued to enhance its new system for the intelligent control of operational risks. We apply advanced technologies, such as intelligent algorithms and customer relationship networks, and leverage system functionalities such as enterprise customer list management, in-process transaction interception and post-transaction troubleshooting and control, to realise full-process monitoring of settlement accounts from the customer's perspective, monitoring and early warnings for deviations in fund transactions, and quantitative risk management. The new system is also used to identify risky accounts, such as those opened by scam syndicates, those that have lost business contact and those suspected of telecom network crimes. The system identifies such accounts with a high degree of accuracy and adopts proactive control measures in a targeted and timely manner, so as to effectively block risk transmission and improve the effectiveness of risk prevention and control. In 2024, 269 abnormal account openings were detected; 199 fraud cases were intercepted; and 337 bank-police cooperation cases were carried out, with more than RMB 19.4 million intercepted. The Bank harnesses accurate judgment to quickly protect customers' "wallets" at all times. Meanwhile, RPA robots were widely used to process the protection lists sent by local police. During the year, the Bank performed protective stop-payment actions on 5,104 accounts; prohibited non-counter services for 3,124 accounts; and automatically sent 3,592 SMS messages, which saved over 800 hours of manual operations based on 15 minutes of manual processing per day required in each region.





Promoting the construction of the Harmony OS-based ecosystem to increase customer loyalty

In 2024, the Bank further promoted the construction of the Harmony OS-based ecosystem by launching the Harmony OS version of existing applications such as Jiuyin Store Owners, Jiuyin E-housekeepers, Jiuyin Aike, and mobile office. The Bank took the lead in adapting mobile banking to the Harmony APP, and was admitted into the Harmony application market, becoming the first financial institution to build a Harmony OS-based system that covers multiple financial scenarios. Based on the unique advantages of the Harmony OS, the Bank continues to build a more seamless and intelligent service environment to optimise the user experience. In addition, the Bank continues to improve the Harmony OS-based system, with the aim of further enhancing customer loyalty and providing users with an outstanding digital financial service experience. Going forward, the Bank will continue to deepen its strategic collaboration with Huawei and other technology enterprises, with a focus on deeply integrating Harmony OS with various financial scenarios in order to provide customers with more convenient, safer and efficient financial services.

Strengthening data infrastructure to accelerate innovation development

The Bank has continued to strengthen its database capacity, enhance the quality of basic data, bolster source data governance and data standards consistency management, and carry out normalised governance of the quality of important regulatory data. At the same time, we have been incorporating data governance into the assessment of all the Bank's organisations and carrying out top-to-bottom data governance and statistics. Guided by the standards and norms of financial data security, the Bank took the lead in constructing a data security classification and grading protection system among legal entity banks in Jiangxi Province. Through the formulation of the *Bank of Jiujiang's Specifications for Data Security Classification and Grading Management*, the Bank built a data security classification and grading management platform that harnesses machine learning algorithms to realise automatic data classification and grading.

• Case •

Data centre infrastructure construction

In 2024, the Bank successfully launched a financial cloud platform and built a production cloud and development testing cloud in Wuhan, integrating domestic software and hardware resources to build credible cloud service capabilities. The platform fully supports the cloud native architecture. By implementing a container-based solution, the platform effectively breaks through the bottleneck of traditional IT architectures, significantly improves application deployment efficiency and resource utilisation, and enhances system scalability and flexibility, which facilitates collaboration between development, operations and maintenance. The construction of the financial cloud not only aligns with the development trend that emphasises independent R&D and controllability, which is advocated by the government, but also lays a solid foundation for the Bank's future transformation towards full localisation.

• Case •

Accelerating the development of IT applications

In its journey to achieve high-quality development in the financial industry, the Bank closely follows national strategies and practises the important guidance of President Xi Jinping on steadily advancing the localisation of key information infrastructure in the financial industry. Based on the long-term development blueprint of "Digital Bank of Jiujiang", the Bank has made targeted efforts and achieved remarkable results. In 2024, 40 systems were reconstructed, including 12 self-developed systems, demonstrating strong independent R&D strength and innovation capabilities. The Bank commenced the transformation and upgrading of the counter system, IC card system and other key business systems, empowering business development with technology. To tackle key technological problems in core business systems, the Bank studied and explored the dual-track production solution and single-track production solution, marking a solid step towards technological independence and improved controllability and security, and laying a solid foundation for the steady and sustainable development of the Bank. The Bank continued to vigorously promote the extensive application of innovative IT financial tools and desktop terminals. In 2024, the number of innovative IT financial tools utilised increased by 58 sets, significantly improving the localisation and security of the Bank's financial services. In terms of key subject research, the Bank made every effort to promote the deep integration and application of domestically developed distributed databases and centralised databases, and successfully reduced the proportion of foreign commercial-use database instances to less than 35%, effectively driving independence and controllability in key financial technologies and contributing to the high-quality development of the industry.

• Case •

Comprehensively upgrading the data security protection system

In 2024, the Bank comprehensively promoted the construction of the data security protection system. Through the intelligent deployment of the email data leakage prevention system and the digital encryption platform, the Bank built an effective line of defence for data control and management. The email data leakage prevention system enables review and approval control and sensitive data risk prompts for outgoing emails across the Bank, effectively preventing the unnecessary outflow of data. The digital encryption platform covers all terminal equipment across the Bank. By streamlining the decryption process, the daily average decryption volume has been significantly reduced, with redundant operations falling by 77%. Through these measures, the Bank successfully built a three-dimensional data protection system that enforces review and approval control for outgoing data, enables tracing for outgoing documents and provides an encryption function.

In 2024, there was no successful intrusion or network security risk events. The key network security tasks such as the Two Sessions, the Third Plenary Sessions, the 2024 Network Security Drill, and the 2024 Jiangxi Network Protection Action were successfully completed. Due to its excellent performance, the Bank won the excellent organisation award and second prize in the "Jiangxi Silver Cup" financial industry cybersecurity competition, and second and third prize in the team competition category and the excellent organisation award in the "Tiangong Cup" cybersecurity skills competition. The Bank was also awarded the titles of Annual Security Management Demonstration Institution for Mobile Financial APPs and Demonstration Institution for IPv6 Scalable Deployment and Deep Application in the "2024 Financial Technology Conference". Moreover, the "Bank of Jiujiang Interconnection - Driving Digital Transformation Based on a Zero Trust System" project won Financial Computerising's 15th Financial Technology Innovation Award, demonstrating the Bank's professionalism and innovative, practical achievements in the fields of security governance and digital transformation.

• Case •

Bank of Jiujiang's financial brain (Finbrain) facilitates digital and intelligent transformation

With the continuous development and rising sophistication of AI technology, business transformation driven by fintech has become an important factor for the development of commercial banks, and AI technology has entered a stage in which it is being used in large-scale intelligent applications. In order to coordinate the data, algorithms and arithmetic resources of AI, optimise business processes, and enhance the usefulness and service efficiency of financial services, the Bank has started constructing an ecosystem of AI models by integrating data, algorithms and computing power. Based on domestic open-source models and cutting-edge technology frameworks such as DeepSeek, the Bank independently developed "Finbrain", a full-stack innovative technology platform. With the support of large-scale and small-scale models, the Bank has launched new functions such as intelligent Q&As, question setting assistant, marketing speech assistant and green loan identification for over 30 business scenarios, which is driving the Bank's intelligent transformation in various business fields, such as products and services, marketing, risk prevention and control, and operations management, and injecting new momentum into the high-quality development of the Bank. The platform has learned 23,000 lines of FAQs and more than 1,300 articles, and it has over 6,500 users. It has been recognised by the People's Bank of China for its industry-leading position, and it won third prize in the Financial Technology Development Awards, the only ministerial-level science and technology award in China's financial industry. The platform also won the Best Innovation Award for the INSight LLM Application, reflecting its recognition in the industry.



Finbrain

Promoting digital and AI education to strengthen team building

• Case •

Special training for digital transformation

In order to enhance our people's digital transformation skills and accelerate the construction of technology systems for different business lines, the Bank provided special trainings on digital transformation for all employees. We have built a curriculum system for the Bank's staff that covers five major fields: digital transformation, data governance, digital marketing, digital risk control, and data and analytics. In 2024, the Bank delivered more than 20 training courses, which were attended by over 5,000 employees. The Bank also provided hierarchical trainings to empower its people in a targeted manner. We organised 171 sub-branch presidents and 68 heads of secondary departments in the head office to participate in the second phase of the "Eagle Plan" digital transformation exchange, where they had the opportunity to discuss and share digital business ideas. For management cadres in the corporate and retail business lines, we held sharing sessions that focused on "digital operations", with a view to facilitating digital operations and promoting digital operations at the front line. For senior business backbones, including customer managers, wealth management managers, and staff in risk management and data governance, we staged digital transformation practice-sharing sessions to facilitate the conversion of digital transformation experience into effective business practices.

• Case •

Data & Analytics training camp

In order to improve the mindset and capabilities in each business line and branch in respect of data and analytics, the Bank held a Data & Analytics training camp in August 2024, covering 60 people from all branches. The camp was run by a joint training team consisting of staff from the head office and sub-branches (including 31 people from the head office and 29 people from sub-branches). Through subject matter exercises and data and analytics tests, 59 students became Bank of Jiujiang-certified data analysts. This training camp helped the Bank foster talented professionals who will support its digital transformation.

• Case •

Digital Express Lane

In an effort to deepen digital transformation and improve bank-wide synergy, the Bank developed the innovative "Digital Express Lane" smart response platform, integrating front-line application systems such as the mobile office, mobile portal APP, bank counter system, credit business system and "Jiu Rong Hui". This platform facilitates communication between the head office and branches and provides a channel for all employees to offer rapid feedback and suggestions on various issues. In this way, the "Digital Express Lane" effectively solves the issues of "not knowing who to call, not being able to reach a contact, and not understanding progress" faced by front-line business staff, improving response efficiency for system issues and optimising the user experience. Since its launch, the platform has received recognition and praise from front-line employees. Meanwhile, its open construction model—which enables direct access to demands and feedback—effectively encourages all staff to participate in digital transformation. By leveraging this platform, we have better aligned the iteration of system functions with business needs. Meanwhile, business process design has been made more resilient, and the Bank's regulations and systems are more adaptive to the digital ecosystem. In these ways, the "Digital Express Lane" platform is injecting continuous momentum into our efforts to construct the "Digital and Intelligent Bank of Jiujiang".



Digital Express Lane

• Case •

FinTech competitions

With the aim of strengthening its digital culture, the Bank held the Financial Technology Special Contest and Data Application Innovation Competition during the 22nd Business Skills Competition, so as to systematically inspire digital transformation thinking and innovative practices among staff. A total of 70 teams from across the Bank signed up for the competitions. After fierce competition, one team won the gold prize, two teams won the silver prize, three teams won the enterprising prize, and nine teams won the excellent prize. The Digital and Intelligent Bank of Jiujiang Construction Office systematically compiled the achievements of the award-winning projects, and promoted and launched these projects throughout the Bank through enterprise WeChat, digital platforms and other channels.



2024 Data Application Innovation Competition

03

SOCIAL

TOPIC 1: Inclusive finance for all – Bank of Jiujiang's commitment to serving the people

TOPIC 2: Achieving our vision by making joint efforts across the Bank

TOPIC 3: Giving back to society through charity and public service



TOPIC 1: Inclusive finance for all – Bank of Jiujiang's commitment to serving the people

Supporting small and micro businesses and agriculture to bolster the real economy

The Bank has thoroughly studied and implemented the *Guidelines on Financial Support for Comprehensively Advancing Rural Revitalisation and Accelerating the Development of an Agricultural Power*, anchoring its services in the "agriculture, rural areas, and farmers" sector. Guided by the principle of "optimising structure, conserving capital, enhancing compliance, controlling bad and doubtful loans, and ensuring stable growth", the Bank has dedicated itself to refining rural financial revitalisation and small and micro-business services, delivering Bank of Jiujiang's strength to poverty alleviation in rural areas. Throughout 2024, the Bank achieved steady growth in inclusive agricultural loans and inclusive small and micro business loans, tangibly improving the quality and efficiency of financial services.

Upgraded supportive policies

In 2024, the Bank further deepened its collaboration with the local venture loan guarantee centre, reducing borrowers' financing costs through interest subsidy policies. In partnership with state-owned guarantee firms, innovative mortgage-free guarantee products were introduced tailored to the "agriculture, rural areas, and farmers" demographic, implementing interest rate caps and differentiated preferential policies. Furthermore, the Bank advanced interest rate reduction initiatives under the "Whole Village Credit Granting" scheme at rural revitalisation financial service stations, incorporating agricultural operating loans into the no-repayment loan renewal system. Supporting regulations were revised, and all branches were instructed to strengthen policy advocacy and outreach precision, effectively alleviating borrowers' financial pressure and cost burdens.



An account manager conducting field research with farmers

Diverse credit support

The Bank established 20 village and township banks across Jiangxi Province and four other regions, including Beijing, alongside 75 rural revitalisation financial service stations. These organisations cover 17 counties and 456 villages, reaching a population of 1.1 million. By the end of 2024, outstanding loans at these stations totalled 13,409 accounts, with a loan balance of RMB1.379 billion.

rural revitalisation financial service stations

outstanding loans at these stations totalled 13,409 accounts

with a loan balance of RMB **1.379** billion

• Case •

Rural revitalisation financial service stations

The Bank has established rural revitalisation financial service stations and deployed dedicated teams to provide on-site support, extending its financial reach to the grassroots level in towns and villages. Leveraging innovative credit products such as Loans for Farmers and Express Loans for Farmers, the Bank has effectively addressed the financing challenges faced by rural residents. Additionally, the Bank has implemented management mechanisms, including oversight, daily progress reporting, evening meetings, "One Recommendation for Three New Clients" (referred to as "One Recommend Three"), and "Whole Village Credit Granting". These mechanisms help prioritise key tasks through oversight, summarise daily progress through reporting, and address challenges through evening meetings. By leveraging "One Recommend Three" and "Whole Village Credit Granting", the Bank can precisely target its marketing efforts, enhance operational efficiency, and ensure its services accurately reach the intended customer base, thereby achieving dual improvements in the quality and effectiveness of grassroots credit management.



Tonggu Jiuyin Rural Bank's
"Credit Village" accreditation ceremony for Bamu Village's
"Whole Village Credit Granting" programme

• Case •

Rizhao Jiuyin Rural Bank—"Smooth Sailing" Fishing Vessel Mortgage Loan

In July 2024, Rizhao Jiuyin Rural Bank innovatively launched the "Smooth Sailing" Fishing Vessel Mortgage Loan, specifically designed for fishing vessel operators to meet their production, operational, and consumption needs. The loan features a flexible revolving credit line, providing robust financial support for the high-quality development of the local fishing industry.

the outstanding balance of "Smooth Sailing" Fishing Vessel Mortgage Loans had reached RMB2.85 million.

• Case •

Technology-driven financial inclusion – National Micro-, Small and Medium-sized Enterprise (MSME) Cash Flow Credit Information Interchange

In October 2024, the Credit Reference Centre of the People's Bank of China launched the National MSME Cash Flow Credit Information Interchange. This Interchange offers commercial banks new perspectives for applying in-depth credit information across various credit business scenarios, credit assessments, and risk management, further facilitating the precise allocation of credit funds to MSMEs.

As one of the first 31 pilot banks nationwide and the first regional financial institution in Jiangxi Province to participate, the Bank attached great importance to the bank-wide promotion and application of the interchange. Leveraging the interchange's innovative integration of cash flow credit data and the Bank's big data analytics capabilities, an inclusive loan of RMB0.6 million was successfully disbursed to a credit-invisible enterprise in Jiujiang. This achievement marked not only the Bank's first breakthrough transaction under the central bank's new interchange but also set a record for being the first such transaction in Jiangxi Province. The interchange helps MSMEs overcome the credit-invisible barrier, while the Bank's Express Loan service delivers customised support for MSMEs, thereby bolstering the regional real economy.

• Case •

Supporting SMEs with “Cash Flow-Based Easy Loans”

In March 2024, building on the enterprise cash flow data governance led by the PBOC Jiangxi Branch, the Bank innovatively upgraded and launched “Cash Flow-Based Easy Loans 2.0”, a digital financing product tailored for SMEs. The product leverages big data analytics and fintech to redefine service delivery: it streamlines operations by replacing traditional due diligence reports with structured forms, significantly simplifying account managers’ workflows. On the client side, it provides a seamless digital experience, allowing enterprises to complete applications, electronic signings, and online repayments via corporate e-banking. Top-tier clients can enjoy fully automated system approvals, ensuring same-day processing from application to disbursement.



The Bank’s “Cash Flow-Based Easy Loan” initiative was distinguished as a standout example at the 4th (2024) Jin Xin Tong Financial Innovation Awards

the product had served 2,010 customers, with 503 loans disbursed, totalling RMB638 million. The Bank’s “Big Data Empowering Small and Micro Enterprises – ‘Cash Flow-Based Easy Loan’” initiative was distinguished as a standout example at the 4th (2024) Jin Xin Tong Financial Innovation Awards

• Case •

Optimising financial supply with the “Government Procurement Loan”

The Bank’s “Government Procurement Loan” leverages government procurement contracts to provide efficient and convenient financing services for MSMEs on the government procurement supplier list through online applications, automated approvals, and self-service contracting. Following the product upgrade, end-to-end processing efficiency improved by over 50%, while total financing services grew by 118%. Since the upgrade, the product has served more than 600 SME clients, facilitated financing for over 1,000 government procurement orders, and provided cumulative financing exceeding RMB1 billion. Throughout 2024, the product disbursed RMB659 million to 313 borrowers.



The Bank was awarded First Prize in Jiujiang Municipal Government Procurement Contract Credit Financing 2023

Innovating regional financial inclusion to drive local prosperity

The Bank thoroughly implements Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era; is fully aligned with the Strategic Deployment of the 20th National Congress of the Communist Party of China; strictly adheres to the spirit of the Central Economic Work Conference and the Provincial Economic Work Conference; and complies with the requirements of the 8th Plenary Session of the 12th Municipal Committee. The Bank adheres to Jiangxi Province's "1269" Action Plan for Industrial Chain Modernisation, prioritising innovation in industrial finance, enhancing the synergy between regional and inclusive finance, and concentrating efforts on supporting MSMEs in their financing and transformation journeys, thereby demonstrating our commitment to social responsibility.

In 2024, the Bank established a full-cycle collaborative business management system across five dimensions – scenarios, customer segments, marketing, internal controls, and ecosystems – advancing integrated operations from opportunity identification, solution coverage, and marketing execution to results delivery and replication. The Bank regards scenario development as the core of its business growth and is expediting the construction of a robust core competitiveness within the industry ecosystem. By segmenting industrial sectors and collaborating across departments to innovate industry-specific solutions, the Bank provides financing support to SMEs requiring upgrades and transformations at the ecosystem level. We also standardise niche customer marketing strategies to continuously enhance the depth and breadth of our inclusive financial services for SMEs. The Bank drives innovation in financial products and optimises financial services through a combination of online and offline approaches. Targeted marketing guidelines for niche industry segments are created and distributed and tailored marketing initiatives for segmented customers and "Whole Village Credit Granting" assessments are promoted, thereby achieving bulk customer acquisition for inclusive SMEs.

Deepening retail financial inclusion while increasing quality and efficiency

Revitalising the inclusive finance sector

Optimising process management and boosting business penetration performance: In 2024, the Bank scientifically formulated target plans and conducted a tiered training programme, delivering specialised coaching on precision marketing, product application scenarios, operational process standardisation, and existing client retention strategies. The Bank also dynamically monitored and guided the implementation progress of these plans across all institutions.

Upgrading tools and enhancing intelligent management: In 2024, the Bank created an intelligent entry evaluation model to bolster pre-loan risk identification. Risk models and refined entry standards and strategy parameters are regularly updated by analysing big data. The Bank also implemented a risk classification system for customers, reinforced "double real" verification measures, and conducted ongoing compliance inspections and risk monitoring to establish a robust risk management system throughout the entire process.

• Case •

Expanding new customer groups for specialised business

In 2024, the Bank continued to refine its segmented customer strategy by innovatively developing six specialised customer groups, including breeders of yellow eels and mandarin fish. For each group, the Bank established eligibly mechanisms and end-to-end credit management protocols. Credit rating criteria and defined operational scopes were developed based on each group's risk-return profile. Additionally, through analysis of holiday consumption patterns, the Bank introduced targeted convenience services and campaigns. Focusing on the analysis of New Year's goods consumption, the Bank introduced the "Jiuyin Quick Loan-Spring Festival" campaign, which achieved positive results.



Bank of Jiujiang's New Year Marketplace Event

Finance serving the people: service upgrades

• Case •

Douyin e-commerce business scenario

In 2024, building on in-depth market research on Douyin's e-commerce platform and its industrial finance expertise, Bank of Jiujiang developed a loan product tailored for Douyin merchants. The product uses RPA digital employees to access merchants' Douyin stores, capturing real-time data on pending orders to provide flexible, on-demand credit facilities. At present, this product has been applied to some ceramics Douyin merchants in Jingdezhen. this innovative integration of e-commerce and data with financial services represents a significant step in the Bank's digital transformation of inclusive finance. The model will be expanded horizontally across Douyin's various sectors and vertically extended to major platforms like Taobao and Pinduoduo, before being replicated across key industrial clusters nationwide, ultimately developing this digital capability into a core competitive advantage in SME financing.

TOPIC 2: Achieving our vision by making joint efforts across the Bank

Protecting the rights and interests of our people

Employees are indispensable for the steady development of the Bank, and they are the driving force for the Bank's healthy and sustainable development. We are keenly aware of the paramount importance of human resources and have established a strong sense of talent management. We strive to respect our professionals, care for them, motivate them and cultivate them. We do our best to provide high-quality jobs, create a harmonious working place for our people, and uphold the principles of "respect, care and sharing" to promote the sustainable development of employees and help them achieve their dreams.

Recruiting and attracting talent

To solidify the talent support system for high-quality development, enrich the talent reserve, and optimize the talent structure, the Bank has taken multiple measures. Relying on provincial and municipal talent policies, the Bank has broadened channels for talent introduction. At the same time, the Banks has deepened cooperation with universities in Jiangxi Province, Hefei City, and Guangzhou City, and strengthened exchanges and cooperation with universities across the country, continuously increasing the intensity of talent introduction.

In 2024, the Bank continued to promote educational assistance activities, focusing on the integration of industry and education as well as school-enterprise cooperation; signing agreements for the integration of industry and education with universities, successfully building a cooperative platform characterized by complementary strengths, resource sharing, and coordinated interaction; organized and implemented a summer intern program, inviting students to participate in corporate open day activities, providing internship and practical opportunities for students.

Employee compensation and benefits

The Bank strictly abides by the *Social Insurance Law of the People's Republic of China* and has established a sound and business-oriented remuneration system that prioritises efficiency and gives due consideration to equality. The Bank has formulated measures, such as the *Bank of Jiujiang's Employee Remuneration Management System* and *Bank of Jiujiang's Employee Allowance, Subsidy, and Welfare Management Measures*, to ensure that salaries and other benefits are paid in full on a timely basis for the purpose of effectively protecting the rights and interests of employees.

The Bank's current employee remuneration system consists of a basic salary, position-based pay, performance-based pay, allowances and benefits. The basic salary is the guaranteed remuneration for employees' routine living expenses; position-based pay is incentive remuneration determined by the Bank based on the performance of the employee in his or her position; performance-based pay is reward remuneration determined by the Bank based on the performance of the employee; allowances are compensatory remuneration for an employee's special efforts and labour-related consumption; and benefits are indirect remuneration that reflects the Bank's effort to care for its people. In order to better protect the rights and interests of employees, in 2024, the Bank revised the *Bank of Jiujiang's Employee Allowance, Subsidy and Welfare Management Measures* to improve the Bank's overall allowance, subsidy and welfare system. Our diversified and comprehensive remuneration system is designed to effectively meet employees' daily needs, promote their career development, enhance their cohesion and loyalty, and promote the Bank's high-quality and sustainable development.

In order to motivate employees to strive for continuous improvements and uphold integrity, the Bank has established a medium and long-term incentive plan. Moreover, to fully leverage the guiding role of remuneration in the Bank's risk management and control, and to establish a scientific and effective incentive and restraint mechanism, according to the relevant laws and regulations such as the "Guidance on Prudent Compensation Regulation for Commercial Banks," the Bank has established a deferred payment management system for employee compensation. We strictly implement the deferred payment system for performance-based remuneration of key position employees, which is linked to business risk exposure. The deferred compensation is subject to corresponding clawback and deduction mechanisms based on risk exposure during the employment period. In order to improve the long-term incentive and restraint mechanism for talent and enhance our people's sense of belonging and cohesion, in 2024, the Bank revised the *Bank of Jiujiang's Corporate Annuity Management Measures*, and provided supplementary pension insurance to employees in addition to the contribution to basic pension insurance according to laws, thereby safeguarding employees' retirement. Finally, to improve the employees' sense of belonging and demonstrate care for employees' health, in 2024, we revised the *Bank of Jiujiang's Supplementary Medical Insurance Management Measures* and established a supplementary medical insurance protection system, continuously safeguarding employees' lives.

Attendance and leave

The Bank strictly abides by the *Labour Law of the People's Republic of China,* the *Labour Contract Law of the People's Republic of China*, and other relevant laws, regulations and rules. We actively implement a range of personnel management systems such as the *Bank of Jiujiang's Attendance Management Measures,* the *Management Measures of Bank of Jiujiang on Rotation and Mandatory Leave of Key Personnel and Employees in Important Positions* and the *Bank of Jiujiang's Employee Allowance, Subsidy, and Welfare Management Measures*. Employees are entitled to leave on New Year's Day, Spring Festival, Qingming Festival, International Labour Day, Dragon Boat Festival, Mid-Autumn Festival, National Day and other statutory holidays. In accordance with the *Implementation Measures for Paid Annual Leave for Enterprise Employees* and the Bank's relevant systems, compensation is paid for annual leave entitlement that is not taken. The Bank actively practises the concept of being a "caring bank", takes measures to promote employees' sense of belonging, and provides childcare leave, leave for accompanying children to college entrance examinations, leave for children's birthdays, and leave for parental hospitalisation. The Bank cares about employees and strives to raise their sense of contentment in both life and work.

Respect and equality

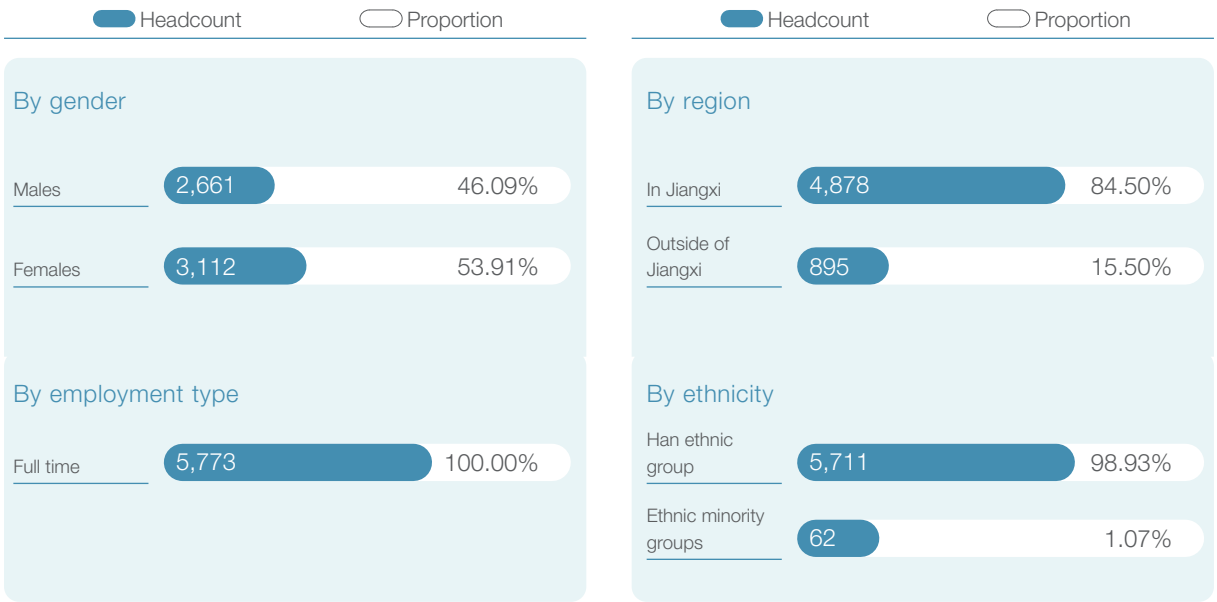
The Bank strictly abides by relevant laws and regulations, including the *Labour Law of the People's Republic of China*, the *Labour Contract Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Women's Rights and Interests*, and the *Provisions on Prohibition of the Use of Child Labour*. We are committed to fairness, openness and integrity and prohibit discriminatory employment practices. Discrimination against employees or applicants based on race, religious belief, gender, age, sexual orientation, disability and household registration is prohibited. The proportion of female employees at the Bank is 53.91%. In addition, the Bank fully protects the rights and interests of and provides benefits for female employees in accordance with the *Special Provisions on Labour Protection for Female Employees, the Bank of Jiujiang's Employee Allowance, Subsidy, and Welfare Management Measures* and other local regulations.

Health management

The Bank attaches great importance to the physical and mental health and safety of employees, and strictly abides by relevant laws and regulations such as the *Work Safety Law of the People's Republic of China,* the *Labour Law of the People's Republic of China*, and the *Fire Protection Law of the People's Republic of China*. We contribute to social insurance funds, enterprise annuities, and housing provident funds for our people. A reasonable leave system has been put in place, and physical examinations and seminars on health are organised for our people each year. We also regularly hold team building activities, and gyms are available for our people at several branches. At the same time, the Bank regularly organises safety training and fire drills, identifies and evaluates risks in workplaces, and takes necessary measures to eliminate or reduce such risks to protect the physical and mental health of employees.

Staff structure in 2024

As at the end of 2024



We hire and promote candidates for each post in accordance with the relevant provisions of the *Labour Law of the People's Republic of China* and specific employment contracts. In 2024, no child labour was reported. There were 19 cases of worker-related injuries, which resulted in 523 working days lost; and there were no work-related deaths in the past three years. During the year, we fully safeguarded employees' rights to work and rest in accordance with the law, and we complied with relevant laws and regulations to protect workers' health, safety and work environment. We also contributed to the basic social security funds for our people in accordance with the law, including basic pensions and medical care insurance. In addition, we established a housing provident fund plan to address employees' housing needs and regularly organised physical examinations to ensure our people's health.

In 2024, employee turnover rates by category were as follows: By gender, male employees had a turnover rate of 3.46%, and female employees had a turnover rate of 3.20%; by region, employees within Jiangxi Province had a turnover rate of 5.01%, while employees outside Jiangxi Province had a turnover rate of 1.65%; by age group, employees under 30 years old (including 30) had a turnover rate of 5.09%, employees aged 31–40 years old (including 40) had a turnover rate of 1.52%, and employees aged 41–50 years old (including 50) had a turnover rate of 0.05%.

Staff structure in 2024

As at the end of 2024

Headcount Proportion

By age group

	Headcount	Proportion
Age 30 (inclusive) and below	3,282	56.85%
Age 31 to 40 (inclusive)	2,230	38.63%
Age 41 to 50 (inclusive)	223	3.86%
Age above 50	38	0.66%

Headcount Proportion

By educational background

	Headcount	Proportion
Master's degree or above	743	12.87%
Bachelor's or vocational college degree	5,024	87.03%
Others	6	0.10%

Note: The data above covers the head office, branches and sub-branches, as well as Jiuyin County Banks controlled by the Bank of Jiujiang.



Building confidence at work by unleashing potential

At the Bank, employee training is regarded as the intrinsic driving force for talent cultivation and business development. We promote a comprehensive and in-depth talent cultivation strategy across the Bank, targeting three major groups: new hires, management personnel and professionals.

Empowering new hires

In line with the guiding principle of "accumulating wisdom, inheriting culture, empowering growth and supporting development", the Bank regards talent cultivation as an important practice of fulfilling social responsibility. Training is provided to new hires to ensure that they are prepared before taking up their duties. The Bank focuses on the seven objectives of "building a strong mindset, integrating into the culture of Bank of Jiujiang, planning a professional career path, learning basic knowledge, becoming proficient in frontline skills, acquiring marketing skills, and improving risk awareness", and organises a variety of courses on various topics, such as political theory, corporate culture, general knowledge of the workplace, and professional skills. Through comprehensive and systematic training and guidance, we aim to help new hires quickly settle in and become familiar with the Bank's values, code of conduct and work norms.

To further enhance the effectiveness of training, the Bank has implemented a mentorship programme to help new employees adjust to their new roles.We strictly select business backbone personnel and experienced employees to be included in the mentor pool. Relying on the human resources system, the Bank achieves online management for the entire process of mentor application, assignment, training plan formulation, and summary. Mentors not only provide professional guidance for newcomers' career development plans and business skill improvement but also focus on strengthening education in ideals and beliefs, passing on work methods, cultivating good habits, and combining financial service practices to convey the responsibilities of the times.This helps new employees shape the image of professional managers, formulate career plans, improve professional competence, and establish correct worldviews, outlooks on life, and values.In 2024, we conducted a total of 12 training courses for new hires before they commenced work, effectively cultivating a group of new talents who can shoulder the heavy responsibility of high-quality development for the Bank.



Training for new hires

Focusing on continuous improvement of management

The Bank thoroughly implemented the guidelines principles of the Party's cadre education and training work in the new era, adhering to the standards of being politically reliable, professionally competent and with good conduct. Our aim is to build a high-quality professional financial team consisting of members who are loyal, honest and willing to take responsibility.



Compliance training

The training content for management personnel focused on key areas such as financial policy, leadership and digital transformation, covering Party discipline, macroeconomic policy analysis, management capabilities, risk prevention and control, management of small and micro enterprises, the Bank's strategic development direction, digital transformation, and bank-wide risk analysis, among other topics. In 2024, training was conducted for newly promoted cadres, heads of secondary departments at the head office, and branch managers. Through concentrated training, not only was the comprehensive quality of the management team effectively improved, but also team strength was consolidated through cross-institutional exchanges, providing solid talent support for realising the vision of "establishing a brand that lasts over one hundred years".

Strengthening the capability training of business lines



Training for retail banking staff

Based on the characteristics and needs of different business lines such as retail, corporate banking, risk management and operations, the Bank conducts capability training in layers, fields, and topics.It adheres to the principle of learning what is needed for the position and making up for any deficiencies. The Bank strengthens education and training that matches job responsibilities, focusing on customer service, comprehensive marketing, and risk prevention, to guide employees to promptly fill knowledge gaps, address weaknesses, and strengthen areas where their skills are lacking.

To implement the strategic deployment of "digital finance" and promote digital transformation, the Bank strengthened trainings for financial technology professionals, improved the digital mindset and application capabilities of staff across the Bank, achieving the deep integration of technology and business.

In 2024, the Bank organised a special contest on financial technology, with data application as the theme.With the aim to promote exploration through competition the contest uncovered a number of innovative, practical, and replicable data application solutions.These solutions are being used to help the Bank improve its capabilities in respect of marketing, risk prevention and control, process optimisation, and product and service innovation, while also providing strong support for the digital transformation of the Bank.

Improving the digitalization level of education and training

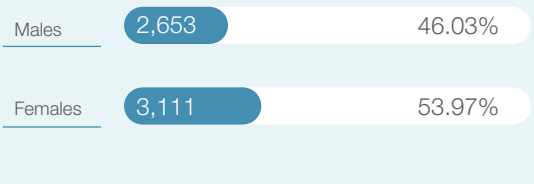
Relying on the human resources system to establish employee training files, the Bank achieves precise information recording and standardized management. It makes good use of data such as training records, training needs, and training performance to create quantifiable and evaluable "learning profiles" for employees. By leveraging the "Jiu Yin Easy Learning" platform, the Bank strengthens online course construction, focusing on grasping the characteristics and rules of online teaching, improving teaching methods, enhancing production quality, and enriching presentation formats to improve course quality. Fully utilizing the advantages of online training, the Bank promotes high-quality resources to the grassroots level, hosts live-streaming training series such as "Credit Granting Lectures", "Digital Lectures", and "Finance and Accounting Lectures", and delivers updates about the latest laws and policies in the financial industry in a timely manner, meeting the educational needs of staff.The online trainings have received a positive response from staff across the Bank. In 2024, a total of 5,764 employees participated in the trainings; total learning time reached 429,998 hours; and average online training hours per person amounted to 74.6 hours.

Staff training in 2024

As at the end of 2024

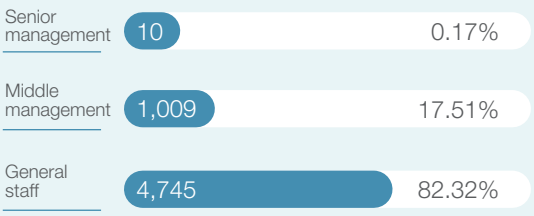
Number of staff that participated in training
% of total

By gender



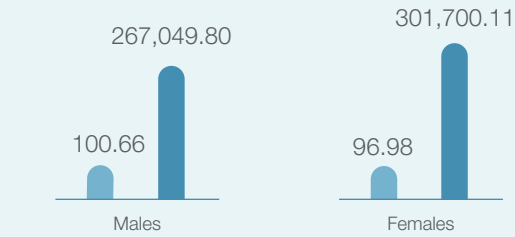
Number of staff that participated in training
% of total

By grade

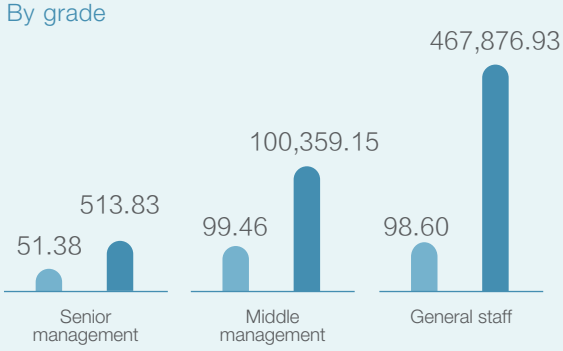


Average training hours per person
Total training hours

By gender



By grade



The Bank always regards improving employees' professional capabilities and occupational qualities as an important task. By integrating internal and external high-quality resources, building an "online + offline" training system, the Bank has steadily advanced the training work for all employees of the bank, effectively meet the training needs of newcomers, managers, and professionals, with a view to promoting diversified talent development and creating a good learning atmosphere.

Organising colourful employee activities to boost staff morale

• Case •

The 20th "Bravely Scaling New Heights" New Year mountaineering activity

On 1 January 2024, the Bank's 20th "Bravely Scaling New Heights" New Year mountaineering activity was successfully held on the Hero Slope of Lushan Mountain. This marked the 20th consecutive year that the Bank has held the New Year mountaineering activity, which aims to encourage employees to keep fit and be fearless and tenacious, cultivate a spirit of teamwork, and give employees the courage to rise to new challenges.



The 20th New Year mountaineering activity

• Case •

Outdoor camping on International Women's Day

On 8 March 2024, the Bank carried out an outdoor camping event with the theme of "Warmth on March 8th" at the Jiu Pai Poetry Gallery at Bali Lake. Over 80 female employees in Jiujiang gathered at the Spring Poetry Gallery to participate in a flower arrangement art activity, sun hat making, outdoor barbecue and other special activities. This spring camping experience promoted the principles of "respect, care and sharing", and included interesting interactive sessions that were relaxing and pleasant and stimulated our people's team spirit. The participants said that this event provided a great opportunity for them to prove that "females are as excellent as their male peers". Following this event, they have continued to contribute their feminine strength in their daily work and devote themselves to the high-quality development of the Bank, taking practical actions to manifest the Bank of Jiujiang's professional characteristics of "passion and courage".



Outdoor camping on International Women's Day

• Case •

Three consecutive championships in the “Finance-Taxation-Bank Cup” basketball game

On 11 December 2024, Jiujiang City’s 11th “Finance-Taxation-Bank Cup” basketball game officially concluded. The Bank of Jiujiang’s basketball team successfully defended its title, winning the championship for the third consecutive year. During the game, the team demonstrated the spirit of Bank of Jiujiang, which encourages teamwork and striving for the best. After the game, the players said that they would harness the momentum from the game in their work in order to contribute to the high-quality and sustainable development of Bank of Jiujiang.



The 11th “Finance-Taxation-Bank Cup” basketball game

TOPIC 3: Giving back to society through charity and public service

Actively engaging in public welfare activities and undertaking our social responsibility

The Bank is committed to pursuing various public welfare undertakings. We advocate the core values of socialism, support the military, and give preferential treatment to the dependants of members of the country's armed services. We support voluntary blood donations and Project Hope, with a view to giving back to society. In 2024, the Bank spent more than RMB2.8 million on various social welfare and charity events. In recognition of the Bank's outstanding contributions to supporting the elderly and children, Bank of Jiujiang's Caring for the Elderly and Children Charity Foundation was rated AAA in the 2024 Provincial Social Organisation Rating Assessment on 30 December 2024, becoming the second social organisation in Jiujiang City to obtain this rating in the Jiangxi provincial assessment.

On the 9th "China Charity Day" on 5 September 2024, the Bank continued to promote compassion for the 18th year by holding its annual "A Day for Charity" donation ceremony in the lobby of the Head Office's business department. The staff of the Bank demonstrated their compassion and undertook their responsibility by making donations, and a total of RMB1.3527 million was raised. At the event, we upheld our commitment to public welfare and demonstrated our sense of responsibility in line with our motto, "We gain from society and give back to society". These efforts reflected the Bank's dedication to fulfilling its social responsibility, practising inclusive finance, serving people's livelihood and giving back to society as a financial institution.



The "A Day for Charity" activity

2024 was the final year for the 7th national civilised city assessment for Jiujiang City. In order to effectively encourage a sense of responsibility, mission and urgency in respect of the assessment, the Bank vigorously promoted volunteer service and the spirit of Lei Feng, and organised over 1,000 young volunteers to provide support in the Balihu community of Qilihu Street. The volunteers systematically carried out environmental improvements, encouraged civilised behaviour and engaged in related publicity, helped the weak and disabled, provided public services, delivered scientific education and performed various other volunteer services. We strive to create a clean, tidy, civilised and orderly urban space through specific practices such as regular cleaning of public spaces, encouraging civilised behaviour, and delivering education about policies, with a view to contributing to the construction of a national civilised city.



Volunteer service in the Balihu community

During the critical period for flood control in 2024, the Bank quickly established a flood control team to guard the Yong'an Embankment of the Yangtze River and the Shilihe Flood Embankment. The team strictly implemented the 24-hour on-duty patrol system, and closely monitored various risks and hidden dangers through regular, fixed-point and high-frequency patrols. Our flood control team demonstrated the Bank's perseverance in undertaking its social responsibility as a financial institution, and effectively protected the city's first line of defence against floods.



Flood control outpost

On “Lei Feng Memorial Day” and “China Youth Volunteer Service Day” in 2024, the Bank participated in the launch ceremony for the “Learning from Lei Feng – Act Now and Be Civilised” activity in Jiangxi province. At the flag awarding ceremony, the Bank’s representative solemnly received the flag of the Jiujiang Municipal Volunteer Service Team for Learning from Lei Feng’s Civilised Practices and read the “Learning from Lei Feng – Act Now and Be Civilised” proposal alongside representatives of the 14 Jiujiang Municipal Volunteer Service Teams.

In addition, the Bank’s Youth League Committee carefully selected 25 team members to carry out a financial education campaign in the Civilised Practice Volunteer Service Zone set up by the Bank. Many people stopped by and participated in the event, which focused on the prevention of telecommunication fraud, and the Bank answered questions from the crowd, improving the public’s awareness of this importance issue. Through this campaign, our people vividly demonstrated our mission of “serving society and protecting people’s livelihood”, as well as our commitment to taking practical action to drive the development of civilised volunteer services in the new era.



Learning from Lei Feng volunteer activity

Independent Practitioner's Limited Assurance Report

Assurance report serial No. 2500237

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

Report on selected information in Bank of Jiujiang Co., Ltd.'s Environmental, Social and Governance Report for the year ended 31 December 2024

Conclusion

We have performed a limited assurance engagement on the following information in Bank of Jiujiang Co., Ltd. ("Bank of Jiujiang") 's Environmental, Social and Governance Report ("ESG Report") for the year ended 31 December 2024 (hereafter referred to as "the assured ESG information"):

- Total charity donations (RMB10 thousand)
- Total number of employees (person)
- Total number of female employees (person)
- Targeted poverty alleviation loan balance (RMB100 million)
- Green credit balance (RMB100 million)
- Electricity consumption at the head office and branches (10,000 kWh)
- Water consumption at the head office and branches (ton)
- Natural gas consumption at the head office and branches (cubic meter)
- Paper consumption at the head office and branches (10,000 sheets)
- Petrol consumption at the head office and branches (litre)

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that Bank of Jiujiang's assured ESG information for the year ended 31 December 2024 is not prepared, in all material respects, in accordance with the Environmental, Social and Governance Reporting Guide issued by the Stock Exchange of Hong Kong Limited.

Our conclusion on the assured ESG information does not extend to any other information that accompanies or contains the ESG Report. (hereafter referred to as "other information"). We have not performed any procedures as part of this engagement with respect to the other information.

Basis for conclusion

We conducted our engagement in accordance with *International Standard on Assurance Engagements (ISAE) 3000 (Revised)* issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under this standard are further described in the "Our responsibilities" section of our report.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Management (ISQM) 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other matter

We previously expressed a conclusion over the assured ESG information as of and for the year ended 31 December 2023, and our report dated 29 April 2024 included an unmodified conclusion. Our conclusion is not modified with respect to this matter.

Restriction on use

This report is made solely to the Board of Directors, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Our conclusion is not modified in respect of this matter.

Responsibilities for the assured ESG information

The directors of Bank of Jiujiang are responsible for:

- designing, implementing and maintaining internal control relevant to the preparation of the assured ESG information that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing the assured ESG information and appropriately referring to or describing the criteria used; and
- preparing the assured ESG information in accordance with the Environmental, Social and Governance Reporting Guide issued by the Stock Exchange of Hong Kong Limited.

Inherent limitation

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the assured ESG information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Board of Directors of Bank of Jiujiang.

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the assured ESG information that is sufficient and appropriate to provide a basis for our conclusion. Our procedures selected depended on our understanding of the assured ESG information and other engagement circumstances, and our consideration of areas where material misstatements are likely to arise. In carrying out our engagement, the procedures we performed primarily consisted of:

- interviewing with Bank of Jiujiang's departments and functions involved in providing the assured ESG information;
- implementing analytical procedures;
- carrying out sampling inspection on the assured ESG information; and
- performing recalculations.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

KPMG Huazhen LLP

Beijing, China
April 28th 2025

Appendix: Basis of Selected Key Data

The 2024 ESG Report has been prepared in accordance with the Environmental, Social and Governance Reporting Guide issued by the Stock Exchange of Hong Kong Limited., which contains the following selected key data:

Selected key data	2024
Total charity donations (RMB10 thousand)	282.07
Total number of employees (person)	5,773
Total number of female employees (person)	3,112
Targeted poverty alleviation loan balance (RMB100 million)	6.21
Green credit balance (RMB100 million)	406.24
Electricity consumption at the head office and branches (10,000 kWh)	1,086.33
Office water consumption of the head office (ton)	63,751.68
Natural gas consumption at the head office and branches (cubic meter)	29,837.09
Paper consumption at the head office and branches (10,000 sheets)	551.45
Petrol consumption at the head office and branches (litre)	70,192.46

Appendix: Index of ESG Reporting Guide of the HKEX

Requirements, Subject Areas, Aspects, General Disclosures and KPIs		Corresponding content in this report
Mandatory Disclosure Requirements		
Governance Structure	A statement from the board containing the following elements: (i) a disclosure of the board's oversight of ESG issues; (ii) the board's ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG-related issues (including risks to the issuer's businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses.	About us
Reporting Principles	A description of, or an explanation on, the application of the Reporting Principles (Materiality, Quantitative, and Consistency) in the preparation of the ESG report.	About this report
Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.	About this report
"Comply or Explain" Provisions		
A. Environment		
Aspect A1: Emissions		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Building a green system and promoting the low-carbon transition
KPI A1.1	The types of emissions and respective emissions data.	Implementing the green office concept and promoting low-carbon lifestyles
KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions and, where appropriate, intensity.	Implementing the green office concept and promoting low-carbon lifestyles
KPI A1.3	Total hazardous waste produced and, where appropriate, intensity.	Not relevant
KPI A1.4	Total non-hazardous waste produced and, where appropriate, intensity.	Not relevant
KPI A1.5	Description of emission target(s) set and steps taken to achieve them.	Implementing the green office concept and promoting low-carbon lifestyles

Requirements, Subject Areas, Aspects, General Disclosures and KPIs		Corresponding content in this report
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Implementing the green office concept and promoting low-carbon lifestyles
Aspect A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Building a green system and promoting the low-carbon transition
KPI A2.1	Direct and/or indirect energy consumption by type in total and intensity.	Table of Key Performance Indicators (KPIs)
KPI A2.2	Water consumption in total and intensity.	Table of Key Performance Indicators (KPIs)
KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Implementing the green office concept and promoting low-carbon lifestyles
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Implementing the green office concept and promoting low-carbon lifestyles
KPI A2.5	Total packaging material used for finished products and, if applicable, with reference to per unit produced.	Not relevant
Aspect A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	Building a green system and promoting the low-carbon transition
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Implementing the green office concept and promoting low-carbon lifestyles
Aspect A4: Climate Change		
General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Optimising green finance products while fostering synergistic industrial collaboration
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Optimising green finance products while fostering synergistic industrial collaboration
B. Society		
Employment and Labour Practices		
Aspect B1: Employment		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Protecting the rights and interests of our people

Requirements, Subject Areas, Aspects, General Disclosures and KPIs		Corresponding content in this report
KPI B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Protecting the rights and interests of our people
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Protecting the rights and interests of our people
Aspect B2: Health and Safety		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Protecting the rights and interests of our people
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Protecting the rights and interests of our people
KPI B2.2	Lost days due to work injury.	Protecting the rights and interests of our people
KPI B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Protecting the rights and interests of our people
Aspect B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Building confidence at work by unleashing potential
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Building confidence at work by unleashing potential
KPI B3.2	The average training hours completed per employee by gender and employee category.	Building confidence at work by unleashing potential
Aspect B4: Labour Standards		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Protecting the rights and interests of our people
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	Protecting the rights and interests of our people
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Protecting the rights and interests of our people

Requirements, Subject Areas, Aspects, General Disclosures and KPIs		Corresponding content in this report
Operating Practices		
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Optimising procurement chain to improve management efficiency
KPI B5.1	Number of suppliers by geographical region.	Optimising procurement chain to improve management efficiency
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Optimising procurement chain to improve management efficiency
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Optimising procurement chain to improve management efficiency
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Optimising procurement chain to improve management efficiency
Aspect B6: Product Responsibility		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Protecting the rights and interests of customers under the “finance for the people” principle
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not relevant
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Protecting the rights and interests of customers under the “finance for the people” principle
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Protecting the rights and interests of customers under the “finance for the people” principle
KPI B6.4	Description of quality assurance process and recall procedures.	Not relevant
KPI B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Protecting the rights and interests of customers under the “finance for the people” principle

Requirements, Subject Areas, Aspects, General Disclosures and KPIs		Corresponding content in this report
Aspect B7: Anti-corruption		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Maintaining integrity and self-discipline and promoting anti-corruption
KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Maintaining integrity and self-discipline and promoting anti-corruption
KPI B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Maintaining integrity and self-discipline and promoting anti-corruption
KPI B7.3	Description of anti-corruption training provided to directors and staff.	Maintaining integrity and self-discipline and promoting anti-corruption
Community		
Aspect B8: Community Investment		
General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Giving back to society through charity and public service
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Actively engaging in public welfare activities and undertaking our social responsibility
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Actively engaging in public welfare activities and undertaking our social responsibility

Appendix: Principles for Responsible Banking Reporting and Self-Assessment

Principle 1: Alignment

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

Business model

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

Response	*Links and references*
As a regional city commercial bank, we remain rooted in Jiujiang, anchor our operations in Jiangxi Province, and extend our reach to the Greater Bay Area and the Yangtze River Delta. We steadfastly adhere to the inclusive business principles of "serving the local economy, small and micro enterprises, and urban and rural residents". We continuously optimize financial products and services to support key sectors of the economy, including the manufacturing industry, the industrial chain, green development, and the private sector. As a listed bank, we actively fulfill our social responsibilities by enhancing our capacity to provide financial support for the real economy and social welfare.	2024 Environmental, Social and Governance Report – About Us

Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

☒ Yes
☐ No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?

☐ UN Guiding Principles on Business and Human Rights
☐ International Labour Organization fundamental conventions
☐ UN Global Compact
☐ UN Declaration on the Rights of Indigenous Peoples
☒ Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk – please specify which ones: _____
☐ Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery – please specify which ones: _____
☐ None of the above

Response	*Links and references*
We will align our business strategy to be consistent with, and contribute to, individuals' needs and society's goals, as expressed in the UN Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks. Focusing on the important instructions in the Outline of the 14th Five-Year Plan for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 for the People's Republic of China ("the 14th Five-Year Plan") and China's goal of achieving carbon peaking and carbon neutrality, the Bank adheres to the concept of "lucid waters and lush mountains are invaluable assets". We are fully committed to implementing a sustainability strategy, facilitating the green transformation economically and socially. The Bank has elevated green finance to a strategic level, deepened the development of green finance, and formulated green and low-carbon investment and financing strategies with medium- and long-term targets. We are improving the system for green finance management. Meanwhile, at the Board level, we are elevating the development of green finance and adopting a strategic perspective in order to improve the organisational structure for green finance – from the Board and head office functional departments to the branches and sub-branches. The Bank has aligned its operations with the requirements outlined in the Jiangxi Province Key Manufacturing Industrial Chain Modernisation "1269" Action Plan (2023-2026). Through in-depth analysis of industrial clusters and supply chains, we have identified strategic directions for green finance development and subsequently issued the Jiangxi "1269" Action Plan – Green Finance Business Guidelines to steer our sustainable finance practices. In 2024, we introduced the 2024 Green Loan Policy of Bank of Jiujiang, which provides further guidance for the development of our green finance operations. The Bank released its environmental disclosure reports following the PBOC's Guidelines on Environmental Information Disclosure by Financial Institutions and with reference to international standards such as the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations. We implement green development concepts and attach strategic importance to the green transition and innovation in our development. We continuously innovate and reform our products, processes and policies, as well as our approaches to managing environmental and social risks that may arise. We proactively pursue the goal of reaching carbon peaking by 2030 and carbon neutrality by 2060.	2024 Environmental, Social and Governance Report – Environmental –Topic: Building an eco-friendly bank and achieving green and win-win cooperation

Principle 2: Impact and Target Setting

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

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly[1] and fulfil the following requirements/elements (a-d)[2]:

a) ***Scope:*** What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

Response	*Links and references*
The Bank has actively studied and applied the Principles for Responsible Banking (PRB) Impact Analysis Tools, Third Edition, to assess the corporate loan portfolio (excluding financial investments and retail banking operations). Since the sectoral distribution in the 2024 corporate loan portfolio remains largely consistent with the previous year, we have retained the impact analysis results from the previous year. Based on the regional distribution of our branch network, the analysis focuses on Jiangxi, Guangdong, and Anhui provinces, with the primary business scope strategically concentrated in Jiangxi Province to align with our regional market positioning.	

b) ***Portfolio composition:*** Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

i) by sectors & industries[3] for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or
ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

[1] That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

[2] Further guidance can be found in the Interactive Guidance on impact analysis and target setting.

[3] 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

Response

As of the end of 2024, the asset size covered by the Bank's corporate loans reached 199.244 billion yuan, accounting for 62.10% of all loans. The corporate loan portfolio spanned 18 sectors, including manufacturing, agriculture, forestry, animal husbandry and fishery, and construction. The distribution of loans related to the top-ranked business scale industries is detailed in the table below.

	As of December 31, 2024		As of December 31, 2023	
	Amount	% of total Amount (%)	Amount	% of total Amount (%)
	(All amounts expressed in millions of RMB except percentages, unless otherwise stated)			
Manufacturing	51,792.5	16.1	43,638.0	14.5
Wholesale and retail	33,838.3	10.6	28,040.7	9.3
Leasing and commercial services	27,297.1	8.5	23,842.4	7.9
Real estate	22,206.1	6.9	24,427.8	8.1
Construction	20,988.3	6.5	21,068.4	7.0
Water conservancy, environment and public utility management	11,086.2	3.5	12,099.0	4.0
Agriculture, forestry, animal husbandry and fishery	6,935.4	2.2	5,419.2	1.8
Education	5,646.0	1.8	6,107.9	2.0
Health and social work	3,655.4	1.1	4,174.6	1.4
Mining	3,264.6	1.0	2,768.6	0.9

Links and references

Annual Results Announcement For The Year Ended 31 December 2024

c) ***Context:*** What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?[4] Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank's portfolio impacts into the context of society's needs.

[4] Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

Response	*Links and references*
In accordance with the guiding principles of the Central Financial Work Conference, which outlined five key priorities in financial services – tech finance, green finance, inclusive finance, pension finance, and digital finance – the Bank has actively implemented these strategic directives. It is making solid progress in advancing green finance and inclusive finance initiatives while steadfastly upholding its commitment to serving the people through financial services. Focusing on the important instructions in the Outline of the 14th Five-Year Plan for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 for the People's Republic of China and China's goal of achieving carbon peaking and carbon neutrality, the Bank adheres to the concept of "lucid waters and lush mountains are invaluable assets", and actively explores the field of green finance development to effectively respond to national policies.We are fully committed to developing green finance, implementing a sustainability strategy. The Bank has thoroughly studied and implemented the Guidelines on Financial Support for Comprehensively Advancing Rural Revitalisation and Accelerating the Development of an Agricultural Power, anchoring its services in the "agriculture, rural areas, and farmers" sector. Guided by the principle of "optimising structure, conserving capital, enhancing compliance, controlling bad and doubtful loans, and ensuring stable growth", the Bank has dedicated itself to refining rural financial revitalisation and small and micro-business services, delivering Bank of Jiujiang's strength to poverty alleviation in rural areas.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation Social – Topic: Inclusive finance for all – Bank of Jiujiang's commitment to serving the people

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)[5]? Please disclose.	
Response	*Links and references*
Through impact analysis, the Bank identifies that the asset portfolio has a significant impact on the "availability, accessibility, affordability, quality of resources & services", "circularity", "climate stability" and other areas; Further analysis of its important topics, including waste, food, energy, climate stability, etc.	Bank of Jiujiang 2023 Impact Analysis Process Table

[5] To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.

d) *For these (min. two prioritized impact areas):* ***Performance measurement:*** Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health & inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex.

If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.

The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.

Response	*Links and references*
The Bank has an important positive impact on the "availability, accessibility, affordability, quality of resources & services" and "circularity", mainly because of its scale of operations in agriculture, forestry, animal husbandry and fishery, manufacturing (related to resource recycling), electricity, heat, gas and water production and supply.	Bank of Jiujiang 2023 Impact Analysis Process Table

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?[6]

Scope:	☒ Yes	☐ In progress	☐ No
Portfolio composition:	☒ Yes	☐ In progress	☐ No
Context:	☒ Yes	☐ In progress	☐ No
Performance measurement:	☒ Yes	☐ In progress	☐ No

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

The Bank has identified the most impactful areas as "availability, accessibility, affordability, and quality of resources and services," "circularity," and "climate".

[6] You can respond "Yes" to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.

How recent is the data used for and disclosed in the impact analysis?

☐ Up to 6 months prior to publication
☐ Up to 12 months prior to publication
☒ Up to 18 months prior to publication
☐ Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.: *(optional)*

2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets[7] have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a) ***Alignment:*** which international, regional or national policy frameworks to align your bank's portfolio with[8] have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

You can build upon the context items under 2.1.

Response	*Links and references*
In accordance with the guiding principles of the Central Financial Work Conference, which outlined five key priorities in financial services – tech finance, green finance, inclusive finance, pension finance, and digital finance – the Bank has actively implemented these strategic directives.It is making solid progress in advancing green finance and inclusive finance initiatives while steadfastly upholding its commitment to serving the people through financial services. Focusing on the important instructions in the 14th Five-Year Plan and China's goal of achieving carbon peaking and carbon neutrality, the Bank adheres to the concept of "lucid waters and lush mountains are invaluable assets", and actively explores the field of green finance development to effectively respond to national policies.This is consistent with the issue of climate change mitigation. The Bank has thoroughly studied and implemented the Guidelines on Financial Support for Comprehensively Advancing Rural Revitalisation and Accelerating the Development of an Agricultural Power, anchoring its services in the "agriculture, rural areas, and farmers" sector. Guided by the principle of "optimising structure, conserving capital, enhancing compliance, controlling bad and doubtful loans, and ensuring stable growth", the Bank has dedicated itself to refining rural financial revitalisation and small and micro-business services, delivering Bank of Jiujiang's strength to poverty alleviation in rural areas.This is consistent with the topic of inclusive finance.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation Social – Topic: Inclusive finance for all – Bank of Jiujiang's commitment to serving the people

[7] Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

[8] Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

b) ***Baseline:*** Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.

A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the Annex of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant indicators and the corresponding indicator codes:

Impact area	*Indicator code*	*Response*
Climate change mitigation	…	
	…	
	…	
Financial health & inclusion	…	
	…	
	…	

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

Response

The Bank used the data at the end of December 2023 as the baseline.

Impact area	Indicator code	Response
Climate change mitigation	A.3.1 Financial volume of green assets/low-carbon technologies	Balance of green loans in Jiangxi Province
	A.1.5 Business opportunities and financial products	Environmental Impact of Investment and Financing
Financial health & inclusion	–	Balance of loans to inclusive small and micro enterprises

The Bank has conducted the environmental performance measurement of green credit for 2024 in accordance with the Green Credit Project Energy Conservation and Emission Reduction Measurement Guidelines.

According to the PBOC's statistics on green loans, as at the end of 2024, the Bank's green loan balance stood at RMB40,624 million, an increase of RMB7,166 million or 21.42% compared with the beginning of the year.

Links and references

c) ***SMART targets*** (incl. key performance indicators (KPIs)[9]): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

Response	*Links and references*
Climate change mitigation According to the Green Finance Development Plan of Jiangxi Province (2022-2025), "the balance of green credit in 2025 exceeded 800 billion yuan, and the average annual growth rate exceeded the average growth rate of credit balance in the province; The proportion of green credit is increasing." Set the Bank's goal: By 2025, the balance of green loans in Jiangxi Province will increase year by year, and the average annual growth rate of green loans will exceed the average annual growth rate of all loans. Financial health & inclusion In accordance with the requirements of the Jiangxi Banking and Insurance Sector 2024 Action Plan for Inclusive Finance, local corporate banking institutions are required to achieve the overarching "One No Less Than" target, which mandates that the growth rate of loans to inclusive micro and small enterprises not be lower than that of overall loans.To align with this regulatory directive, the Bank has established an internal growth target for the balance of loans to inclusive micro and small enterprises.	Green Finance Development Plan of Jiangxi Province (2022-2025)

d) ***Action plan:*** which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

[9] Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

Response	*Links and references*
Climate change mitigation: 1. Actively explore carbon accounting The Bank took the lead in signing the commitment letter of the Partnership for Carbon Accounting Financials (PCAF), joined the PCAF, and explored the calculation of carbon emissions from investment and financing activities. 2. Increase the supply of green credit The Bank has incorporated the development of green finance into the comprehensive performance evaluation of the entire bank for consecutive years, regularly evaluated the completion of related tasks, established corresponding incentive and restraint mechanisms based on the completion of goals, promoted the implementation and effectiveness of the business of branches, and promoted the investment of credit resources in the green field by providing differentiated policies. In 2024, we introduced the 2024 Green Loan Policy of Bank of Jiujiang, which provides further guidance for the development of our green finance operations. The Bank has innovatively launched a series of green financial products and services for different industries and customer groups to meet the green financing needs of enterprises and increase the allocation of green credit. Financial health & inclusion: The Bank has incorporated the growth target of inclusive loans to micro and small enterprises into the comprehensive performance evaluation system.We set annual internal balance growth targets, conduct regular assessments on task completion progress, and establish corresponding management mechanisms based on target achievement.	

Self-assessment summary

Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your…

	Climate change mitigation	Financial health & inclusion
Alignment	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
Baseline	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
SMART targets	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
Action plan	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

Response	*Links and references*
The Bank formulates and releases a comprehensive performance evaluation plan every year, sets relevant indicators and target values, and regularly monitors indicators.	Internal evaluation scheme

Principle 3: Clients and Customers

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

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers[10] in place to encourage sustainable practices?

☒ Yes ☐ In progress ☐ No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

☒ Yes ☐ In progress ☐ No

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities[11]). It should include information on relevant policies, actions planned/ implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

[10] A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

[11] Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

Response	*Links and references*
The Bank has positioned the enablement of industrial green and low-carbon development through green finance as its primary strategic focus. We have pioneered innovative green financial products tailored to diverse sectors and customer segments, persistently cultivating these products across multiple business areas.These products support the low-carbon transition of enterprises and promote the effective practice and exploration of green finance. Since the Bank has been included among the financial institutions that are eligible to receive support from the PBOC's carbon emissions reduction support facility, to give full play to the advantages of the facility, the Bank has published the Notice on Proactively Using the Carbon Emissions Reduction Support Facility to Promote Business Development and the Notice on Further Strengthening the Initiatives of the Bank in the Utilisation of the Carbon Emissions Reduction Support Facility, and promoted the overall deployment and implementation of the policies at a bank-wide level. Meanwhile, the Bank has also focused on key areas of carbon emissions reduction and defined special internal fund transfer pricing and other supporting policies to promote the pursuit of related business.As at the end of 2024, the Bank has supported carbon emissions reduction projects in Jiujiang, Shangrao, Pingxiang, Ganzhou and Xinyu, and issued carbon emissions reduction loans of RMB405 million, reducing total annual emissions by 82,200 tons of carbon dioxide equivalent. In 2024, the Bank continued to promote special transformation financial products, such as "Carbon Efficiency Loans" and "Digital and Carbon Financing" products, which link loan pricing to the carbon emissions performance of enterprises, supporting small and medium-sized industrial enterprises in reducing carbon emissions in their production processes. Based on its transformative impact, "Digital and Carbon Financing" product received the "Second Prize for Outstanding Green Finance Projects" at Jiangxi Province's 2024 Excellence in Regional Financial Reform Awards, standing out among 99 competing projects and underscoring the practical value of green finance instruments in facilitating industrial transformation. Based on in-depth research into copper enterprises' low-carbon transition needs in Yingtan, we launched the specialised "Copper Transition Loan" product, linking interest rates to corporate carbon performance to incentivise energy conservation and emissions reduction. The Bank has launched the "Photovoltaic Loan" product, focusing on decarbonizing energy structures.This specialized financial product is designed to support the development of distributed photovoltaic projects for industrial and commercial entities.The product aims to effectively reduce greenhouse gas emissions and mitigate climate change impacts by promoting low-carbon energy utilization and accelerating clean energy substitution. In order to precisely direct financial resources to "agriculture, rural areas and farmers", the Bank continues to explore the characteristics of the local agriculture industry and has developed a series of inclusive financial products that support its growth to precisely target customised financing services at specific groups of customers.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation Social – Topic: Inclusive finance for all – Bank of Jiujiang's commitment to serving the people

3.2 Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

Response	*Links and references*
The Bank has collaborated with the International Finance Corporation (IFC) of the World Bank Group on transition finance to explore innovative ways of transition finance business under the dual-carbon target, focusing on the formulation of transition finance strategy, the exploration of key industry service solutions, the establishment of environmental and social risk management systems, capacity building and knowledge management, and other aspects to promote the green transition of the economy and society.	九江银行、国际金融公司转型金融项目签约仪式暨转型金融助力双碳目标研讨会成功举行(qq.com)

Principle 4: Stakeholders

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

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups[12]) you have identified as relevant in relation to the impact analysis and target setting process?

☒ Yes ☐ In progress ☐ No

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

[12] Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations

Response	*Links and references*
The Bank identified stakeholders as governments, regulatory authorities, shareholders, customers, employees, suppliers, partners, communities, the general public and the media, etc. Through regular and real-time communication, as well as via internal and external exchanges, the Bank ensures that it fully communicates with various stakeholders and responds to them on a timely basis. By considering its business characteristics and development strategies and the State's guiding policies, the Bank identifies social responsibility topics. By considering the State's guiding policies, the banking industry's characteristics, peer banks' ESG reports and its own development strategies, the Bank analyses and identifies stakeholders' expectations and demands. We distributed and recovered 1,191 valid questionnaires from regulators, customers, employees and other stakeholders, and then rated the materiality of selected issues after analysis. The Bank comprehensively considered stakeholders' feedback on material topics and determined material topics to be disclosed based on its own development. The Bank actively participates in various initiatives organized by government departments, providing financial support to customers' green, low-carbon transformation and development, and contributing to the steady progress of green finance in Jiangxi. We co-organised Jiujiang's Government-Bank-Enterprise symposium on financial support for the green and low-carbon transition, establishing comprehensive financial service agreements with photovoltaic equipment manufacturers to address their sustainable transformation needs. Furthermore, we participated in Jiujiang's 2024 Transition Finance and Regional Financial Reform conference as the sole regional bank representative, sharing our practical experience in green finance reform. The Bank was invited to participate in two research projects with the People's Bank of China's Research Bureau: Transition Planning Elements for Developing Countries and Transition Planning for Financial Institutions and Enterprises, which gave us the opportunity to support the development of transition finance standards. We showcased the "Jiuyin experience" in green finance at prominent forums including the 15th Summer Davos Forum, the Asia-Pacific Climate Business Forum, and the UK-China Financial Institutions Sustainability Disclosures Taskforce. Through these engagements, we have been able to significantly elevate our influence in the global discourse around green finance.	2024 Environmental, Social and Governance Report – About us Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation

Principle 5: Governance & Culture

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

5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

☒ Yes ☐ In progress ☐ No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

Response	*Links and references*
At the Board level, we are elevating the development of green finance and adopting a strategic perspective in order to improve the organisational structure for green finance.The Board has authorised its strategy committee to assume responsibilities for green finance and to supervise and assess the implementation of green finance strategies. The strategy committee consists of three directors, including one chairman who is responsible for hosting the committee's work. The committee reports to the Board. It reviews reports prepared by the green finance working group, provides written proposals to the Board for deliberation, and supervises the progress made by the Bank's management in implementing the green finance proposals that have been finalised by the Board. To accelerate the innovation of green finance institutional mechanisms, the Bank has established a Green Finance Leading Group, which undertakes the functions of overall planning, coordination and promotion of the green finance business, and promotes the development of green finance. The Bank has incorporated the development of green finance into the comprehensive performance evaluation system for consecutive years.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation

5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Response	*Links and references*
The Bank have optimised the green finance organisational structure, corporate culture and value system; embedded the "green finance bank" concept into our corporate culture, incorporated green finance business into performance appraisals. Our vision is to consolidate our green finance brand and become a key driver of low-carbon transformation. The Bank has established a long-term system for green finance training, including regular updates to training content and the organization of ongoing training activities, to enhance employees' understanding of green finance concepts, master professional knowledge of green finance products and services, and cultivate practical operational skills in the field of green finance, ensuring continuous updates and improvements in employees' green finance knowledge and skills. The Bank conducts green finance training through a combination of online and offline methods. Online, it launches a series of green finance courses on the internal learning platform and encourages relevant staff to participate in the learning; offline, it provides "one-on-one" analysis and guidance to branches by assigning specific tasks, empowering frontline employees and promoting the development of green business. The Bank remains committed to ecological priority and green development, advancing the total resource management, scientific allocation, comprehensive conservation, and recycling utilization.We implement comprehensive energy and resource conservation measures, covering electricity, petrol, water, materials, and food management, instilling the philosophy of green development into the core values of every employee.The Bank has formulated the Management Measures for a Green Office of Bank of Jiujiang (for Trial Implementation) and the Management Measures for Infrastructure of Bank of Jiujiang to save office resources and protect the environment.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation

5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio?[13] Please describe.

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

[13] Applicable examples of types of policies are: exclusion policies for certain sectors/activities; zero-deforestation policies; zero-tolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks.

Response	*Links and references*
The Bank issued the Environmental, Social and Governance Risk Management Measures of Bank of Jiujiang, the Management Measures of Bank of Jiujiang on Green Credit, the Implementation Rules of Bank of Jiujiang on Green Credit Management, and the Marketing Guidelines of Bank of Jiujiang on Green Finance Business, incorporating environmental risk assessment and management into the Bank's overall risk management framework and processes, including due-diligence, project environmental risk assessments, credit ratings, reviews and approvals, and contract conclusions. The Bank has steadily strengthened the monitoring of environmental risks and kept abreast of the risk profile of credit assets through regular credit risk investigations, thereby promoting the optimisation of green credit processes and the innovation of products and services on the premise of effective risk control and commercial sustainability.	2024 Environmental, Social and Governance Report – Environmental – Topic: Building an eco-friendly bank and achieving green and win-win cooperation

Self-assessment summary

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system?

☒ Yes ☐ No

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

☒ Yes ☐ No

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

☒ Yes ☐ In progress ☐ No

Principle 6: Transparency & Accountability

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

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

☐ Yes ☐ Partially ☒ No

If applicable, please include the link or description of the assurance statement.

Response	*Links and references*

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

☒ GRI
☐ SASB
☐ CDP
☐ IFRS Sustainability Disclosure Standards (to be published)
☒ TCFD
☒ Other: ….

Response	*Links and references*
This Report has been prepared in accordance with the disclosure requirements and recommendations specified in Appendix – Environmental, Social and Governance Reporting Guide of the Hong Kong Main Board Listing Rules and the GEM Listing Rules issued by Hong Kong Exchanges and Clearing Limited (HKEX), with reference to: 1. The Global Reporting Initiative's (GRI) Sustainability Reporting Standards (GRI Standards); 2. The standards of the Task Force on Climate-related Financial Disclosures (TCFD); 3. The United Nations Environment Programme's Principles for Responsible Banking (PRB); 4. The former China Banking and Insurance Regulatory Commission's Opinions on Strengthening the Social Responsibility of Banking Financial Institutions; 5. The China Banking Association's Guidelines on the Corporate Social Responsibility of Banking Financial Institutions of China.	2024 Environmental, Social and Governance Report-About this Report

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis[14], target setting[15] and governance structure for implementing the PRB)? Please describe briefly.

[14] For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement

[15] For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.

Response	*Links and references*
The Bank has officially signed the commitment letter of the Partnership for Carbon Accounting Financials (PCAF), and will continue to conduct carbon accounting and disclosure by applying the PCAF methodology. We will persist in carrying out environmental impact assessment for green loans to quantify their ecological benefits. We will actively implement the Principles for Responsible Banking and incorporate the relevant contents into the ESG report for disclosure.	国内城商行首家九江银行加入碳核算金融联盟凤凰网(ifeng.com)

6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualise the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

- ☐ Embedding PRB oversight into governance
- ☐ Gaining or maintaining momentum in the bank
- ☐ Getting started: where to start and what to focus on in the beginning
- ☐ Conducting an impact analysis
- ☒ Assessing negative environmental and social impacts
- ☒ Choosing the right performance measurement methodology/ies
- ☐ Setting targets
- ☐ Other: …
- ☐ Customer engagement
- ☐ Stakeholder engagement
- ☒ Data availability
- ☐ Data quality
- ☐ Access to resources
- ☐ Reporting
- ☐ Assurance
- ☐ Prioritizing actions internally

If desired, you can elaborate on challenges and how you are tackling these:

Feedback from readers

Thank you for reading the Bank of Jiujiang's 2024 Environmental, Social and Governance Report. In order to promote communication between the Bank and its stakeholders and enhance the Bank's capability to perform its social responsibilities, we hope that you can evaluate this report and provide valuable comments and suggestions. Please fill out the feedback form below. You may send us your feedback using any of the following methods.

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1. Please choose the stakeholder category that you belong to:
   ☐ Government ☐ Regulator ☐ Shareholder ☐ Client ☐ Employee ☐ Supplier ☐ Partner
   ☐ Community ☐ Environment ☐ Others

2. Your general evaluation of this report:
   ☐ Poor ☐ Average ☐ Good ☐ Excellent

3. Your evaluation of the Bank of Jiujiang's performance of social responsibilities from an economic perspective:
   ☐ Poor ☐ Average ☐ Good ☐ Excellent

4. Your evaluation of the Bank of Jiujiang's performance of social responsibilities from an environmental perspective:
   ☐ Poor ☐ Average ☐ Good ☐ Excellent

5. Your evaluation of the Bank of Jiujiang's performance of social responsibilities from a social perspective:
   ☐ Poor ☐ Average ☐ Good ☐ Excellent

6. Do you think the information disclosed in this report is complete?
   ☐ No ☐ Somewhat ☐ Yes

7. Do you think the content and typography is clear and suitable for reading?
   ☐ No ☐ Somewhat ☐ Yes

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

Thank you for your care and support for the Bank of Jiujiang !



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