



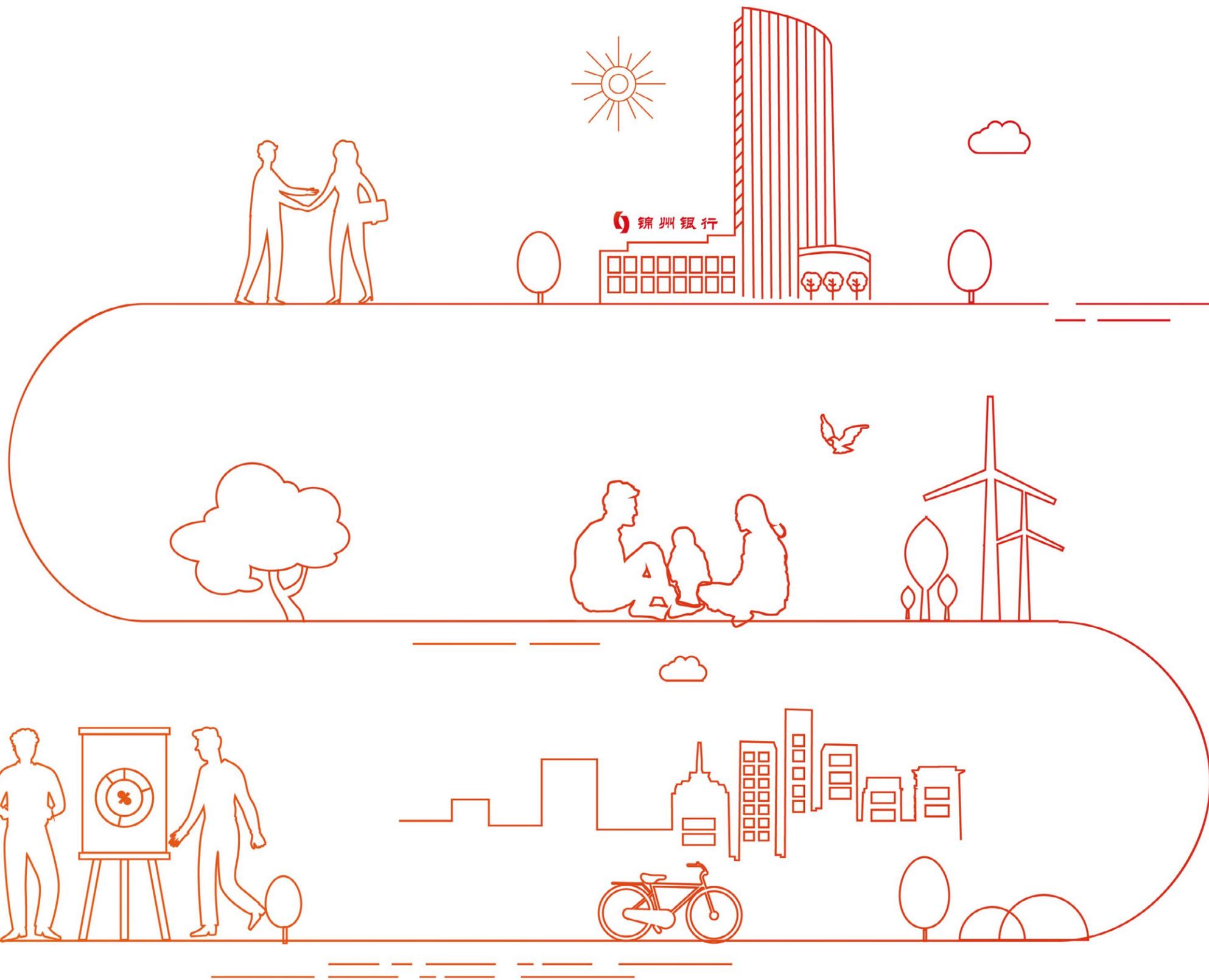
# Environmental, Social and Governance Report

## Bank of Jinzhou Co., Ltd.\*

*(a joint stock company incorporated in the People's Republic of China with limited liability)*

Stock Code:0416

Stock Code of Preference Shares:4615



\* Bank of Jinzhou Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.



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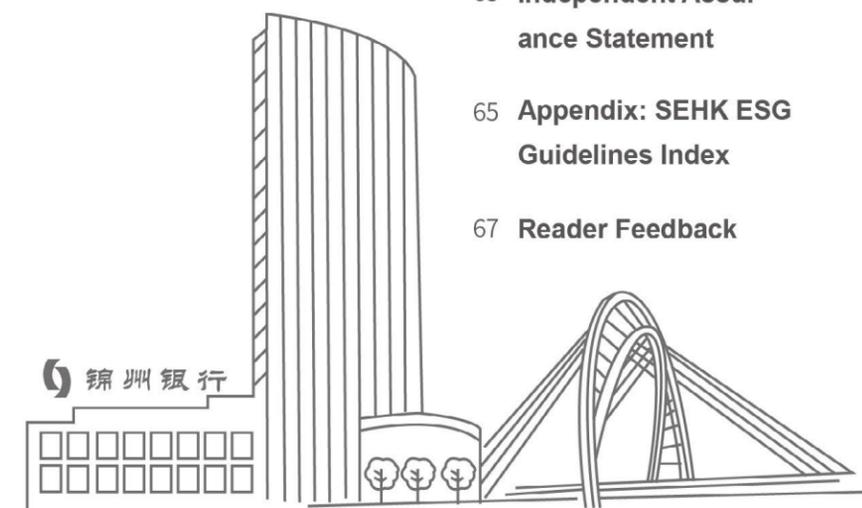
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# About This Report

## Basis of Preparation

Bank of Jinzhou Co., Ltd. (the "Bank", "Bank of Jinzhou" or "we") has complied with regulations stated in the Appendix 27 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "Listing Rules") issued by the Stock Exchange of Hong Kong Limited ("SEHK"), the Environmental, Social and Governance Reporting Guide (the "ESG Reporting Guide") when preparing its environmental, social and governance report (the "Report"). The Report is prepared in accordance with the "comply or explain" provisions of the ESG Reporting Guide, and is edited upon the Materiality, Quantitative, Balance and Consistency Reporting Principles.

It is the third environmental, social and governance ("ESG") report published by Bank of Jinzhou, which has included the Bank's sustainable development strategy and relevant performances. For a comprehensive understanding of the Bank's ESG performances, the Report shall be read together with the "Corporate Governance Report" of Bank of Jinzhou's 2018 Annual Report.

## Reporting Scope

Unless otherwise stated, scope of the Report mainly covers the Bank of Jinzhou, in which its subsidiaries, branches, Bank's 2018 sub-branches of the Bank and professional institutes are included. The time frame reported for the Report is the same as the 2018 Annual Report, which covers from 1 January 2018 to 31 December 2018 (the "Reporting Period").

## Method for Promise

The fifth session of the board of directors (the "Board" or "Board of Directors") of Bank and all directors of the Bank (the "Directors") undertake that the information in the Report contains no false record, misleading statement or material omission, and assume individual and joint and several liabilities to the authenticity, accuracy and completeness of the information in the Report.

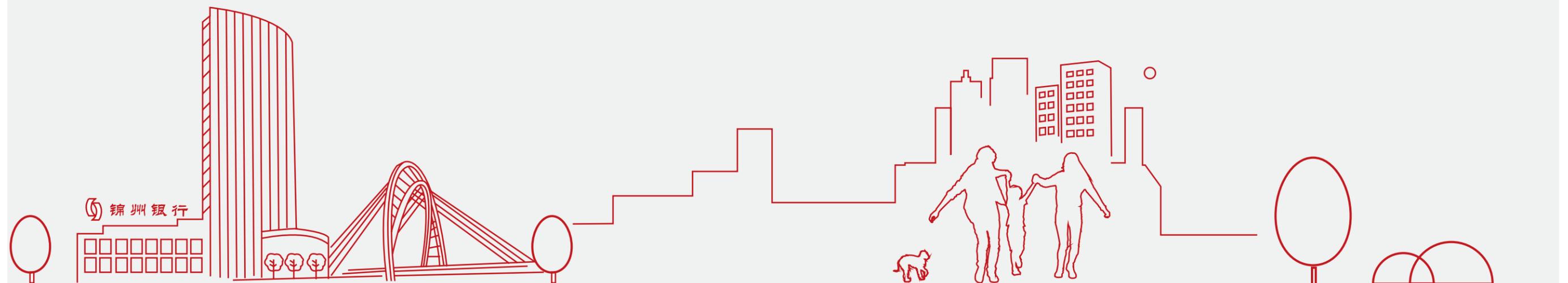
CECEP (HK) Advisory Company Limited was appointed to perform independent limited assurance on the Report in accordance with the A1000 Assurance Standard (2008) and issued an assurance statement, for more information on the assurance, please refer to the Independent Assurance Statement.

## Report Access

Soft copy of the Report could be downloaded from the official website of Bank: <https://www.jinzhoubank.com>. The Report is available in both traditional Chinese and English version. For any discrepancies, the traditional Chinese version prevails.

## Feedback

Feedbacks from stakeholders are essential to the Bank and its continuous improvement in environmental and social performances. If you have any questions or suggestions, please contact us through email. (email address: [webmaster@jinzhoubank.com](mailto:webmaster@jinzhoubank.com))



# About the Bank

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- Company Profile
- Honours and Awards
- Key Performance Indicators



## Company Profile



Bank of Jinzhou was founded on 22 January 1997, locating its headquarters (the "Headquarters") in Jinzhou, Liaoning Province, the People's Republic of China. By the end of the Reporting Period, the Bank has launched 15 branches located in Beijing, Tianjin, Shenyang, Dalian, Harbin, Dandong, Fushun, Anshan, Chaoyang, Fuxin, Liaoyang, Huludao, Benxi, Yinkou and Jinzhou. The Bank has also established 7 village and township banks including Jinzhou Taihe Jinyin Village and Township Bank Co., Ltd. (錦州太和錦銀村鎮銀行股份有限公司), Liaoning Yixian Jinyin Village and Township Bank Co., Ltd. (遼寧義縣錦銀村鎮銀行股份有限公司), Liaoning Beizhen Jinyin Village and Township Bank Co., Ltd. (遼寧北鎮錦銀村鎮銀行股份有限公司), Liaoning Heishan Jinyin Village and Township Bank Co., Ltd. (遼寧黑山錦銀村鎮銀行股份有限公司), Liaoning Kazuo Jinyin Rural Bank Co., Ltd. (遼寧喀左錦銀村鎮銀行股份有限公司), Liaoning Linghai Jinyin Village and Township Bank Co., Ltd. (遼寧凌海錦銀村鎮銀行股份有限公司), Liaoning Huanren Jinyin Village and Township Bank Co., Ltd. (遼寧桓仁錦銀村鎮銀行股份有限公司), and a leasing company named Bank of Jinzhou Financial Leasing Co., Ltd. (錦銀金融租賃有限責任公司). Conclusively, there were 243 branches held by Bank of Jinzhou by the end of the Reporting Period.

On 7 December 2015, the Bank was listed on the Main Board of SEHK (stock code: 0416), and on 27 October 2017, the Bank has successfully issued a US\$1.496 billion overseas preferred shares, which was listed on the SEHK (preferred stock code: 4615).

### At the end of the Reporting Period

the Bank's total assets amounted to RMB

**845.923** billion<sup>1</sup>

total loans and advances amounted to RMB

**370.726** billion

total deposits amounted to RMB

**445.576** billion

1: Unless otherwise stated, currency unit used in the Report would be RMB.

## Honours and Awards



In 2018

### In June

the Bank received the "Best Ten Bank Smart Branch Innovation Award" (十佳銀行智能網點創新獎) at the "2018 China Financial Innovation Awards" (2018 中國金融創新獎) organized by the Banker (銀行家) magazine.

### In June

the Bank was rated the "2018 Inclusive Finance Practice Organization" (2018 普惠金融踐行機構) by the China Business Journal (中國經營報).

### In September

at the China E-Learning Forum & Exhibition and BOOAO Awards Ceremony, the Bank's "Excellent Learning and Leisure Enjoying" online learning platform was awarded the "Excellent Mobile Learning Application Award" (優秀移動學習應用獎) by the Online-edu.

### In November

the Bank was awarded 2018 National Top Ten Commercial Banks for Supporting the Small and Medium Sized Enterprises Development (2018 年度全國支持中小企業發展十佳商業銀行) by China Association for Small & Medium Commercial Enterprises (中國中小商業企業協會) and China General Chamber of Commerce (中國商業聯合會).

### In December

the Bank won the "2018 Regional Commercial Bank Mobile Application Innovation Award" (2018 年區域型商業銀行移動應用創新獎) at the 14th Annual Conference of China E-Banking held by the China Financial Certification Authority (CFCA).

### In January

the Bank was rated as the "Provincial Advanced Unit of Secrecy Work" (全省保密工作先進集體) by the State Secrecy Bureau of Liaoning Province.

### In June

the Bank received the "2018 Junding Award for City Commercial Bank (Rural Commercial Bank) Wealth Management Brand" (2018 中國城商行(農商行)理財品牌君鼎獎) at the "2018 Junding Awards for China Wealth Management Organizations" (2018 年中國財富管理機構君鼎獎) organized by the Securities Times (證券時報).

### In September

the Bank was awarded the "2017-2018 National Excellent Rural Sponsoring Bank" (2017-2018 年度全國優秀村鎮銀行主發起銀行) by the China Promotion Association for County Economic Exchanges (中國縣鎮經濟交流促進會) and the Organizing Committee of the Forum for the Development of Chinese Village and Township Banks (中國村鎮銀行發展論壇組委會).

### In November

the Bank won the group championship of the "Liaoning Province Banking Industry 4<sup>th</sup> Business Skills Competition" (遼寧省銀行業第四屆業務技能大賽).

### In December

the Bank was awarded the "Advanced Unit of the Support Plan for Small and Micro Enterprises in Liaoning Province" (遼寧省小微企業千戶扶持計劃先進單位) by the Liaoning Banking Association.

## Key Performance Indicators

Type of KPI	Name of KPI	Unit	2018	2017	2016
<b>Economic KPIs</b>	Operating income	RMB100 million	212.83	188.06	164.14
	Total assets	RMB100 million	8,459.23	7,234.18	5,390.60
	Total deposits	RMB100 million	4,455.76	3,422.64	2,629.69
	Total loans and advances to customers	RMB100 million	3,707.26	2,151.21	1,268.00
	Non-performing loan ratio	%	4.99	1.04	1.14
	Allowance coverage ratio	%	123.75	268.64	336.30
	Capital adequacy ratio	%	9.12	11.67	11.62
<b>Social KPIs</b>	Total taxes paid	RMB100 million	48.94	41.72	41.90
	Charitable and other donations	RMB10 thousand	17,901	18,289	30
	Social contribution per share <sup>2</sup>	RMB	3.57	5.37	4.05

2: Social contribution per share = (annual tax paid + staff expenses + loan interest paid to creditors + total outbound donations – other social cost arising from environmental pollution) ÷ total share capital + basic earnings per share.

Type of KPI	Name of KPI	Unit	2018	2017	2016
<b>Social KPIs</b>	Balance of loans to small and micro business	RMB100 million	1,736.98	1,011.48	610.44
	Customer complaints handling satisfaction rate	%	100	100	100
	Headcount <sup>3</sup>	person	6,132	5,796	5,519
	Proportion of female employees <sup>3</sup>	%	59.40	59.27	59.03
<b>Environmental KPIs</b>	Replacement percentage of e-banking <sup>3</sup>	%	82.78	75.69	62.66
	Headquarters power consumption	kWh	990,655	1,051,662	1,035,026
	Headquarters water consumption	tonne	7,412	6,646	5,423
	Headquarters paper consumption <sup>4</sup>	tonne	5.26	Not applicable	Not applicable
	Headquarters coal gas consumption <sup>5</sup>	m <sup>3</sup>	11,156	19,182	Not applicable
	Headquarters gasoline consumption <sup>6</sup>	litre	138,047	Not applicable	Not applicable
	Headquarters diesel consumption <sup>6</sup>	litre	46,673.20	Not applicable	Not applicable

3: The indicator is the data of the Bank excluding subsidiaries.

4: To improve comparability of data, the Bank unified the units of paper consumption during the Reporting Period, and thus the unit is not suitable for the data of 2016 and 2017.

5: The Bank has not yet established the statistical system of this KPI in 2016.

6: During the Reporting Period, the Bank further refined the type of oil used whereas the KPI is no long suitable for measuring the data of 2016 and 2017.

# Improving Operational Compliance and Risk Management

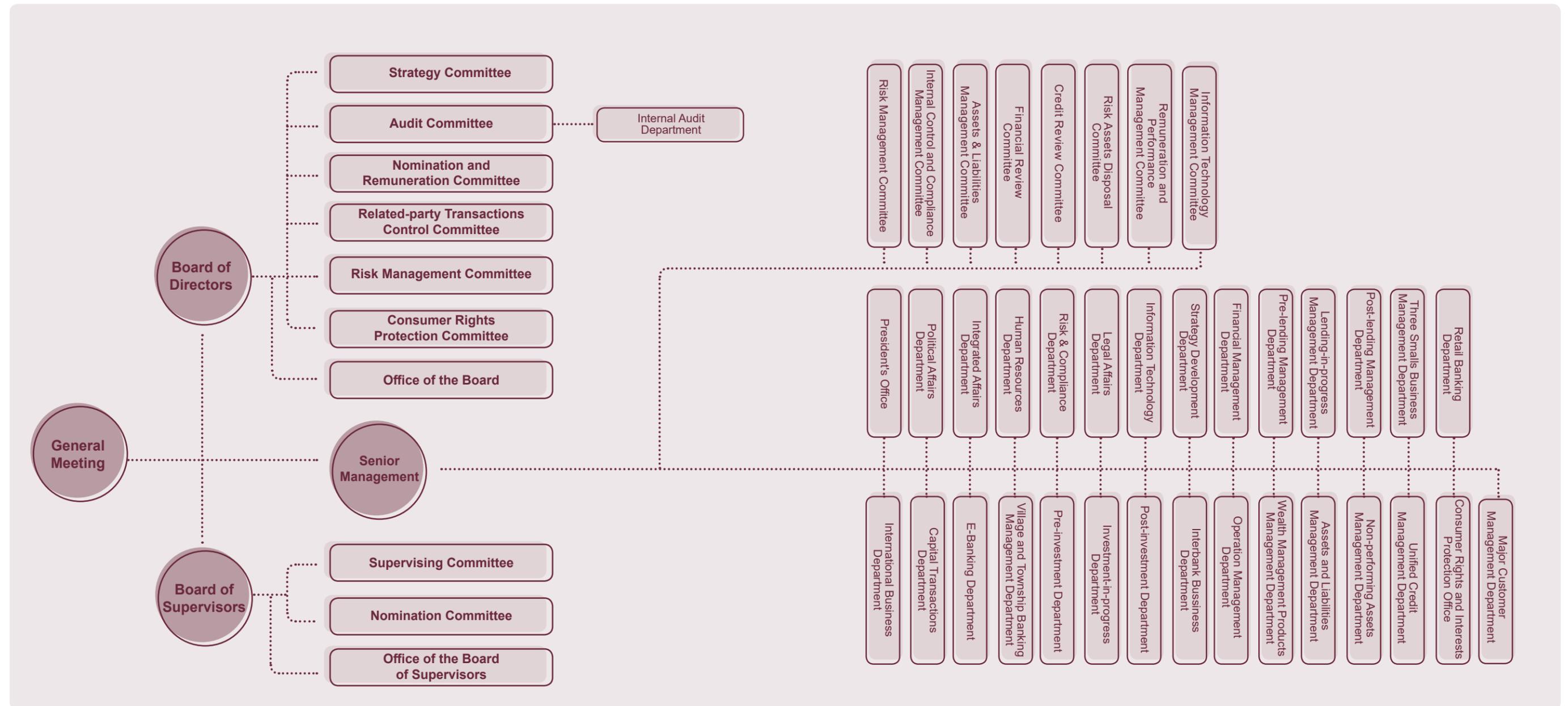
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# Corporate Governance

Bank of Jinzhou has continuously improved its corporate governance system and gradually upgraded the corporate governance level. It has already adopted all requirements related to corporate governance in appendix 14 of the Listing Rules, the *Corporate Governance Code and Corporate Governance Report* (《企业管治守则》) and banking supervision regulations for commercial bank in China with establishment of its own corporate management regulations. By complying with these laws and regulations, the Bank set up full-time and independent Board of Directors, board (the "Board of Supervisors") of supervisors (the "Supervisors") and senior management. Except for the employee representative Supervisors, all members of the Board of Directors and Board of Supervisors were selected in the general meeting by the shareholders of the Bank. During the Reporting Period, the Bank further improved the level of information disclosure, standardized investors relations management, as well as increased transparency and governance.

As of the date of releasing the Report, the organization structure of Bank of Jinzhou is shown as follow:



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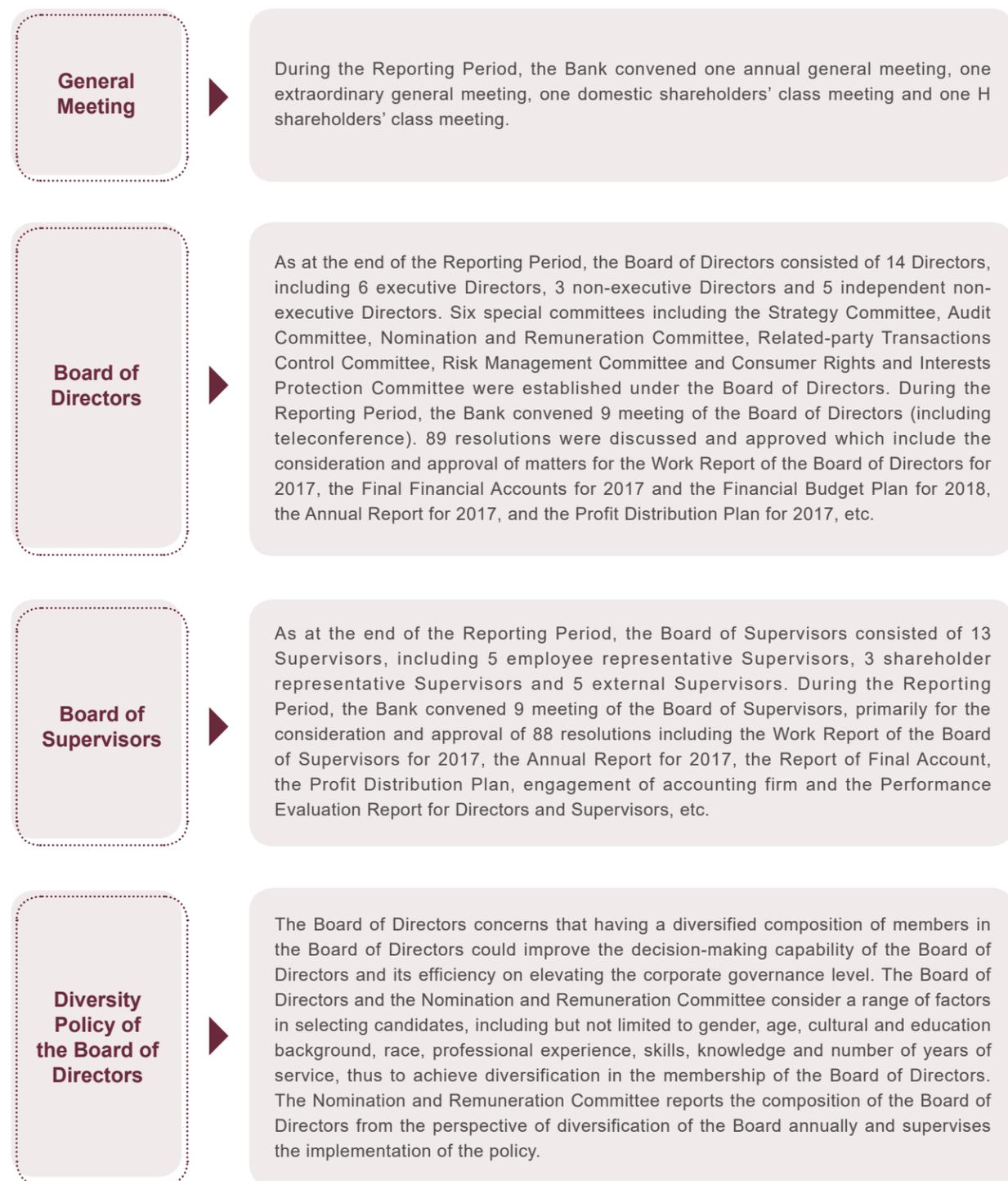
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Detailed information of the Bank's governance performances could be obtained in Chapter 7 of the 2018 Annual Report of the Bank - the Corporate Governance Report.

## Risk Control

Risk management and internal control involve and are jointly enforced by the Board of Directors, Board of Supervisors, Senior Management and all employees of the Bank, through the formulation and implementation of systematic systems, flow processes and methods to realize the Bank's risk management and the control of targets via dynamic processes and mechanisms. The Bank has established an internal control system covering the elements of internal control environment, risk identification and assessment, control activities, internal supervision and information, and communication according to laws and regulations including the *Company Law of the People's Republic of China* (《中華人民共和國公司法》), the *Banking Supervision and Regulatory Law of the People's Republic of China* (《中華人民共和國銀行業監督管理法》), the *Commercial Bank Law of the People's Republic of China* (《中華人民共和國商業銀行法》) as well as rules including the *Guidelines on Internal Control of Commercial Banks* (《商業銀行內部控制指引》) and *Basic Norms of Corporate Internal Control* (《企業內部控制基本規範》).

The Bank was exposed to major risks and uncertainties including credit risk, operational risk, market risk, liquidity risk, information technology risk and reputation risk. Risk management policies were established to identify and analyse the risks to which the Bank is exposed with internal control system, and with procedures established for monitoring the level of risks to the Bank. These policies and internal control system are regularly reviewed and updated according to market condition and the Bank's business activities.

The Bank has established an independent internal control organization structure. Pursuant to the relevant national laws and regulations and the articles of association of the Bank, a corporate governance structure and rules of procedures have been established with clear duties and permitted authorities in the areas of decision-making, implementation and governance, which has evolved as the management system that is fit-for-purpose for the Bank.

### During the construction and execution of the internal control system



The Risk & Compliance Department, as a functional department for internal control management, is leading the coordination and planning, organization and implementation, and inspection and evaluation of the internal control system. All business departments are responsible for 1) participating in the formulation of the business system and operation processes related to their own duties; 2) strictly implementing the requirements of relevant systems and regulations; 3) organizing and commencing regular inspections; 4) reporting internal control related deficiencies timely under specified channels and making arrangements for rectifications. Branches of the Bank are responsible to conduct daily establishment and operation of internal control system, in accordance with comprehensive requirements of the internal control from the branches' higher level.



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## Compliance-based Operation

In the year of 2018, in order to create a good business operation environment and place high regards to compliance, the Bank started the latest round of system refinements, which further improved the Bank's structure and system, lifted the working standard and compliance awareness so as to unify and standardize our various work tasks in the future. Through a series of promotions and campaigns such as the "Year of Risk Management", the "Year of Compliance Establishment", the "Year of System Implementation" and the "Regulating both Business and Management", etc., concepts of high regards to compliance have been rooted in the gene of the Bank in recent years. The employees of the Bank have established good working practice and respect their jobs and industry with a passion to contribute, work diligently and live frugally. A culture of compliance of "Learning Regulations, Knowing Regulations, Conforming Regulations and Applying Regulations" has been formed gradually, which has played a key and positive role in maintaining a record of zero non-compliance case by the Bank persistently over the past years.

### Anti-money Laundering and Anti-financing Laundering

Anti-money laundering refers to the prevention of concealments of gains, sources and natures of money laundering activities related to drug crimes, organized gang crimes, terrorist crimes, smuggling crimes, corruption and bribery crimes, undermining the order of financial management crimes, financial fraud crimes and other proceeds of crimes. To prevent and combat money laundering crimes, the Bank strictly fulfils its obligations in anti-money laundering and actively carried out anti-money laundering and anti-financing laundering. According to the *Anti-Money Laundering Law of the People's Republic of China* (《中華人民共和國反洗錢法》), the *Anti-money Laundering Regulations for Financial Institutions* (《金融機構反洗錢規定》), the *Administrative Measures for Large-Scale Transactions and Suspicious Transaction Reports of Financial Institutions* (《金融機構大額交易和可疑交易報告管理辦法》), the *Administrative Methods for the Identification of Customer Identity and Storage of Customer Identity and Transaction Records of Financial Institutions* (《金融機構客戶身份識別和客戶身份資料及交易記錄保存管理辦法》), the *Guidelines for Money Laundering and Terrorist Financing Risk Assessment and Customer Classification Management of Financial institutions* (《金融機構洗錢和恐怖融資風險評估及客戶分類管理指引》) and other laws and regulations, the Bank has established and improved its internal control system for anti-money laundering. The internal control system for anti-money laundering is centered on the *Organizational Structure of the Leading Team of Bank of Jinzhou for Anti-Money Laundering and the Responsibilities of Member Departments* (《錦州銀行反洗錢工作領導小組組織架構及成員部門工作職責》), and is based by the *Anti-Money Laundering Management Measures of Bank of Jinzhou* (《錦州銀行反洗錢管理辦法》), the *Administrative Measures for Large-Scale Transactions and Suspicious Transaction Reports of Bank of Jinzhou* (《錦州銀行大額交易和可疑交易報告管理辦法》), the *Administrative Methods for the Identification of Customer Identity and Storage of Customer Identity and Transaction Records of Bank of Jinzhou* (《錦州銀行客戶身份識別和客戶身份資料及交易記錄保存管理辦法》), the *Administrative Measures for Classification of Risk Levels of Customers for Anti-Money Laundering and Anti-Terrorist Financing of Bank of Jinzhou* (《錦州銀行反洗錢與反恐怖融資客戶風險等級分類管理辦法》), the *Administrative Measures for Freezing Assets Relating to Anti-terrorism Financing and Terrorist Activities of Bank of Jinzhou* (《錦州銀行反恐融資及涉及恐怖活動資產凍結管理辦法》), the *Administrative Measures for the Analysis of the Types of Anti-money Laundering of Bank of Jinzhou* (《錦州銀行洗錢類型分析工作管理辦法》) and other regulations. At the same time, by formulating internal policies such as the *Administrative Measurements on Anti-money Laundering of Bank Card Business of Bank of Jinzhou* (《錦州銀行銀行卡業務反洗錢管理辦法》) and the *Administrative Measures on Anti-money Laundering of Online Banking Business of Bank of Jinzhou* (《錦州銀行網上銀行業務反洗錢管理辦法》), the Bank has comprehensively conducted customer identification thoroughly, promoting inventory verification of existing customers, strengthening the construction of anti-money laundering system, continuously improving the inspection model of suspicious transactions, fulfilling duties of large-value transactions and suspicious transaction reporting, and classifying customers' risk level in money laundering. It has also actively cooperated with the anti-money laundering investigation run by regulatory authorities, conducted onsite in-depth anti-money laundering as well as off-site inspections. Furthermore, anti-money laundering business training and promotions are actively carried out, in order to ensure the Bank's money laundering risk prevention and control level are continuously improved.

Meanwhile, the Bank has thoroughly implemented anti-money laundering, anti-terrorism financing, anti-tax evasion propaganda, and contributed to the promotion of anti-money laundering knowledge dissemination and financial crime prevention skills, as to create a sound financial environment.

### Case

#### The Harbin Branch Organized "Anti-money Laundering on Campus" Promotion Event

The Harbin Branch was actively responding to the events which advocated anti-money laundering, anti-terrorism financing and anti-tax evasion in Heilongjiang, targeting university students studied there. On 17 October 2018, the branch designated its business elites to participate the "Anti-money Laundering in Campus" promotion event held by the Harbin Central Branch of People's Bank of China in Harbin Finance University. The Bank introduced a series of anti-money laundering knowledges to lead participants away from crimes involving money laundering and build a "Three Shields" defensive line individually and to create a healthy and harmonious financial environment together.



### Improve Party Conduct and Moral Integrity

The Bank highly values clean and honest awareness education for defencing anti-corruption, and constantly promotes the construction of a system incorporating punishment and prevention of corruption. It is designed to strive for new achievements in building a clean and honest governance and fighting against corruption. The Bank strictly abides by the laws and regulation such as the *Criminal Law of the People's Republic of China* (《中華人民共和國刑法》), and party polices and regulations such as the *Regulations on Disciplinary Actions of the Communist Party of China* (《中國共產黨紀律處分條例》), the *Regulations on Accountability of the Communist Party of China* (《中國共產黨問責條例》). We continue to build the internal control system, prevent corruption activities, and enforce relevant provisions against employees who had violated laws and regulations. During the Reporting Period, there were no corruption-related case of the Bank or its employees occurred.



**Case** The Fushun Branch Held a "Reject Corruption, Remain Awareness" Warning Education in an Education Centre

On 19 September 2018, the Fushun Branch arranged a visit to the First Prison in Fushun City, the Fushun Anti-corruption and Warning Education Base, where the "Reject Corruption, Remain Awareness" warning education was held for its party members and cadres. The integrity warning education event has further strengthened the risk prevention and control system, laying a solid foundation for the Fushun Branch to comply with laws and regulations, with steady operations and rapid developments.



**Stronger Intellectual Property Protection**



The Bank strictly abides by the *Copyright Law of the People's Republic of China* (《中華人民共和國著作權法》), the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》) and other relevant laws and regulations. We adhere to the philosophy of respecting intellectual property rights and attach importance to the protection of intellectual property rights in our daily operation and promotion. The Bank standardized advertisement behaviours by issuing legal risk warnings, implementing intellectual property rights pre-examination, and incorporating intellectual property management into compliance assessment scheme to effectively prevent the occurrences of legal intellectual property risks in its advertisements and marketing activities. Accordingly, several requirements are set specifically for the design and production of promotional materials including: use of self-designed and self-produced advertising materials is forbidden unless the copyright owners have declared for free usage or, the Bank had paid for the use of the pictures, fonts, etc. within the scope of authorisation by the copyright owners; during the promotion, sources of key materials must be closely checked as to prevent the usage of suspected materials; an intellectual property inspection and recording team has been established to inform and manage an intellectual property inspection mailbox and inspect promotional marketing materials for ensuring full compliance of all pictures, videos, portraits, articles, fonts, etc. used by the Bank in its daily business operation.

In the course of daily legal compliance inspection, the Bank regards the inspection on intellectual property protection issues as an important item of works. The inspection is focused on compliance of the Bank's business operations and proposed contracts with intellectual property laws and regulations, the clearness of the relevant intellectual property ownerships, intellectual property-related protection provisions, and the possibility of any scenario that could lead to infringement of intellectual property.

Meanwhile, the Bank is actively managing its trademarks, Chinese and English domain names and universal websites address registration and maintenance to fully protect its own intellectual property, standardize and improve intellectual property management and utilization and build up the Bank's good branding.

**Responsibility Management**

**Social Responsibility Concept**

**The Core Concept**

The Bank holds the philosophy of "Serving the Society and Benefiting the Hometown". It insists on the marketing positioning of "Serving the Local Economy, Small and Micro Enterprises and Urban and Rural Residents". We also integrate business development with serving real economy and fulfil social responsibilities as a member of financial industry, so as to continuously improve the value creation, service quality and inclusiveness capacities of Bank of Jinzhou. Consequently, we have created a financial poverty alleviation model with our characteristics and in the process of continuous development, we take the initiative and responsibility to actively serve, contribute to and give back to the society.

**Three Main Goals**

**In terms of economic responsibility**

The Bank is committed to compliance and integrity, steady operation and importance attachment to protecting legal rights and interests of shareholders, so as to create much more values for shareholders.

**In terms of social responsibility**

The Bank is committed to the welfare of employees, customers and other stakeholders like community, to build up a good social image and practice the corporate's social responsibility.

**In terms of environmental responsibility**

The Bank actively implements the national strategy of developing green credit and vigorously develops low-carbon finance, so as to achieve sustainable and coordinated development.

**Social Responsibility Management System**

The Bank embeds concept of sustainable development in daily operation. It has built up the social responsibility management system at three levels: "Decision-making, Organization, Execution". Implementation strategies are designed according to focus of social responsibility work to promote the implementation of social responsibility work in the daily work of related departments.

Board of Directors	Decision-making	Reviewing and deciding on major social responsibility matters, and evaluating material issues.
Senior Management		
Strategy Development Department	Organization	Mobilising and coordinating various departments to carry out social responsibility work, collecting ESG-related guidelines and polices, performance indicators and typical cases and preparing the ESG report.
Headquarters Departments and Branches	Execution	Carrying out relevant activities, regularly collecting and submitting performance indicators and typical cases, etc.

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## Stakeholder Engagement

The Bank continues to enhance its communication with stakeholders, and fully listens to its stakeholders through multi-communication channels, to improve its own social responsibility governance capacity and level.

Stakeholders	Expectations and Requirements	Means of Communications	Responses and Measures
 <b>Government</b>	<ul style="list-style-type: none"> <li>Support the sound development of real economy</li> <li>Deliver on macroeconomic policies</li> <li>Develop inclusive finance</li> </ul>	<ul style="list-style-type: none"> <li>Policy documentation and guidelines</li> <li>Work meetings</li> <li>Information distribution</li> <li>Seminars</li> </ul>	<ul style="list-style-type: none"> <li>Support regional strategies such as the Belt and Road Initiative and the Beijing-Tianjin-Hebei, Integration</li> <li>Provide financial support for the revitalisation of the old industrial base of the Northeast China</li> <li>Better serve small and micro entities ("SMEs") and agriculture, rural areas and farmers affairs, support private enterprise</li> <li>Support the development of emerging industries</li> </ul>
 <b>Regulators</b>	<ul style="list-style-type: none"> <li>Compliance-based operation</li> <li>Maintain financial stability</li> <li>Fulfil social responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory policies</li> <li>Surveys and on-site visits</li> <li>Progress reporting</li> </ul>	<ul style="list-style-type: none"> <li>Strengthen the compliance management</li> <li>Improve the comprehensive management system</li> <li>Advance targeted measures in poverty alleviation undertakings</li> </ul>
 <b>Shareholders</b>	<ul style="list-style-type: none"> <li>Ensure sustained business operation</li> <li>Increase core competitiveness</li> <li>Increase corporate value</li> </ul>	<ul style="list-style-type: none"> <li>General meetings of shareholders</li> <li>Information disclosure</li> </ul>	<ul style="list-style-type: none"> <li>Improve the corporate governance structure</li> <li>Formulate corporate development plans</li> <li>Improve the profitability</li> <li>Enhance investor relation management</li> </ul>
 <b>Clients</b>	<ul style="list-style-type: none"> <li>Improve service quality and efficiency</li> <li>Provide quality financial products</li> <li>Ensure information and fund security</li> <li>Expand service channels</li> </ul>	<ul style="list-style-type: none"> <li>Marketing activities</li> <li>Customer service hotline</li> <li>Customers leaving messages on official website</li> <li>WeChat, e-banking and other digital platforms</li> </ul>	<ul style="list-style-type: none"> <li>Optimise the business procedure</li> <li>Innovate financial products</li> <li>Protect customers' rights and interests</li> <li>Increase business establishments</li> </ul>

Stakeholders	Expectations and Requirements	Means of Communications	Responses and Measures
 <b>Employees</b>	<ul style="list-style-type: none"> <li>Improve employee benefits</li> <li>Protect employee rights and interests</li> <li>Provide career development opportunities</li> <li>Enrich free-time activities</li> </ul>	<ul style="list-style-type: none"> <li>Trade union</li> <li>Seminars</li> <li>President's mailbox</li> <li>Visits and interviews</li> </ul>	<ul style="list-style-type: none"> <li>Improve the compensation and welfare system</li> <li>Enhance the democratic management</li> <li>Improve the training system</li> <li>Organise rich recreational and sports activities</li> <li>Offer care to employees in need</li> </ul>
 <b>Suppliers</b>	<ul style="list-style-type: none"> <li>Fair procurement</li> <li>Performance in good faith</li> <li>Cooperation for win-win outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations</li> <li>Cooperation agreements</li> <li>Tendering and bidding</li> </ul>	<ul style="list-style-type: none"> <li>Build a procurement management system</li> <li>Enhance business cooperation</li> </ul>
 <b>Partners</b>	<ul style="list-style-type: none"> <li>Mutually beneficial cooperation</li> <li>Communication and exchanges of ideas with industry peers</li> </ul>	<ul style="list-style-type: none"> <li>Meetings</li> <li>Project cooperation</li> <li>Daily communication</li> </ul>	<ul style="list-style-type: none"> <li>Conduct surveys and on-site visits</li> <li>Enhance exchanges and cooperate with industry peers</li> </ul>
 <b>Communities</b>	<ul style="list-style-type: none"> <li>Organise community activities</li> <li>Help vulnerable groups</li> </ul>	<ul style="list-style-type: none"> <li>Visits and interviews</li> <li>Community service activities</li> </ul>	<ul style="list-style-type: none"> <li>Provide financial aid to students</li> <li>Popularise financial knowledge</li> <li>Organise volunteer activities supported by employees</li> </ul>
 <b>Environment</b>	<ul style="list-style-type: none"> <li>Environmental protection with low carbon</li> <li>Sustainable development</li> </ul>	<ul style="list-style-type: none"> <li>Policies on energy conservation and emission reduction</li> <li>Green public service activities</li> </ul>	<ul style="list-style-type: none"> <li>Provide green credit</li> <li>Create green office</li> </ul>

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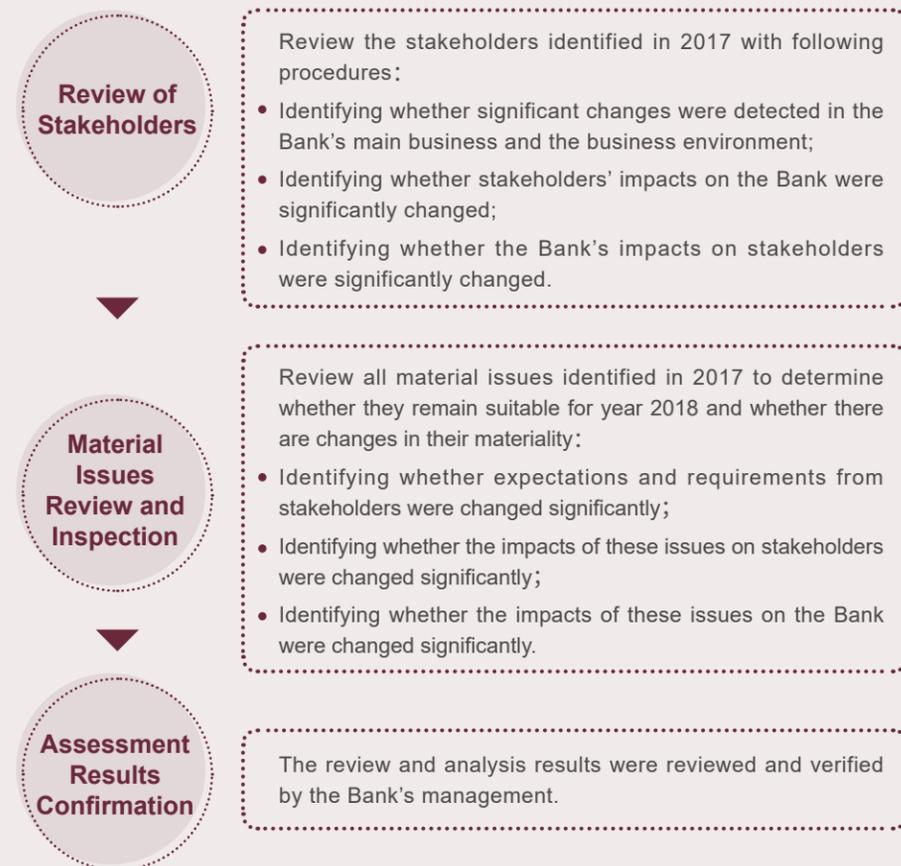
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## Material Issues Analysis

By taking into account the expectations of stakeholders, the Bank remains in continuous communications with them, and conducts national macro policies interpretation, business tendency analysis, etc. The Bank analysed and compared different social responsibility issues depending on their impacts on Bank's sustainable developments and materiality to stakeholders, so as to determine the material issues and disclose accordingly in the Report. During the Reporting Period, the Bank reviewed and inspected the 20 material issues that were selected in our 2017 ESG report, with key processes shown as follows:



The Bank finally identified 21 material issues (the "Support Private Enterprise" is newly added) via the three key materiality assessment procedures mentioned above. These issues were further discussed to ensure they are in agreement with the Bank's social responsibility philosophy. Relevant material issues are going to be disclosed in the subsequent chapters of the Report.

Materiality ranking (from top to bottom)	Social Responsibility Issues
1	Support SMEs
2	Ensure Compliant Operation
3	Improve Corporate Governance
4	Support Real Economy
5	Support Private Enterprise
6	Promote Inclusive Finance
7	Improve Risk Control
8	Improve Service Quality
9	Embrace Financial Technologies
10	Deliver on National Strategies
11	Participate in Poverty Alleviation
12	Protect Consumers' Rights and Interests
13	Innovative Financial Products and Services
14	Protect Employees' Rights and Interests
15	Employee Career Development
16	Popularize Financial Knowledge
17	Serve Agriculture, Rural Areas and Farmers
18	Increase Employees' Benefits
19	Support Community Service Activities
20	Develop Green Finance
21	Practice Green Operation

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# Serving the Society and Benefiting the Public

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- Deeply Cultivate the “Three Basics and Three Smalls” Business
- Improve the “Agriculture, Rural Areas and Farmers” Financial Services
- Support the Development of Emerging Industries
- Practice the Concept of Inclusive Finance



## Deeply Cultivate the "Three Basics and Three Small" Business

The Bank actively responded to the national strategy and adhered to the market positioning of "serving local economy, small and micro enterprises and urban and rural residents". Through the development of the "Three Basics<sup>7</sup> and Three Small<sup>8</sup>" credit business, the Bank supported the development of "three smalls" clients. When providing loans for high-quality small clients, Bank of Jinzhou assists clients to enter into contracts with the maximum mortgage value following the established rules based on the characteristics of the client's use of loan, so as to reduce the financing cost of clients when they transfer loans or have other credit needs.

For the "three small" clients of different types and characteristics, the Bank has developed the "Happy Three Small" service brands, including "Business Creation Plan", "Growth Plan", "Soaring Plan" and "Quality Life Plan" product lines with a total of 39 products. For the operators in different periods and of different types, the Bank has designed a variety of credit products with guarantee methods and loan quotas, including start-up loans such as civil servants' guarantee loans and women's start-up and employment loans, as well as products with different guarantee methods, such as warehouse financing and inventory mortgage. The issue of lack of guarantee for "three smalls" clients is resolved through various guarantee schemes.

In addition, in order to further help small clients to rationally arrange financing plans according to the characteristics of the client's use of loans, and reduce mortgage, assessment and insurance costs, Bank of Jinzhou further upgraded its products on the basis of revolving credits, vigorously promoted the self-service revolving loan business and the recirculate quotas after clients signing the contract. Also, repayments and loans can be conducted through online banking, mobile banking and other electronic channels at any time. The actions above objectively reduced the real interest rate of the loans and thus the clients' burden.



### Case Helping Companies to Activate Capital Chains

An electromechanical equipment company in Jinzhou needed to make a certain percentage of deposits for the purchase of vehicles, which occupies part of its liquidity. At the same time, the downstream cooperative clients' vehicle payment could not be settled in time, resulting in a gap in funds. After learning about this situation, Bank of Jinzhou's employees visited the company several times, conducted in-depth interviews with the person in charge of the company to understand the business model and the characteristics on capital returns, and developed appropriate financial products for the company.

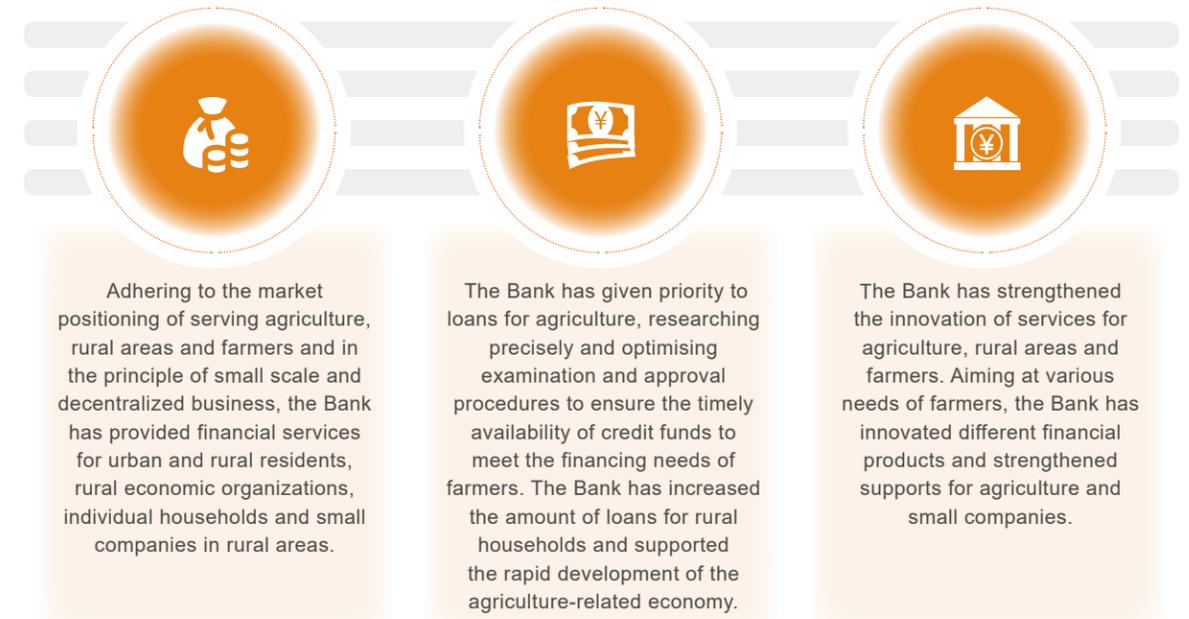
The issuance of the loan effectively solved the gap in the client's liquidity. Later in time we also handled the bank acceptance bills business to help the client to reduce its financing costs. In the future, we will continue to support small businesses, continuously optimize product planning and service standards and make contributions to the hometown enterprises.

7: "Three basics" refer to basic accounts, basic client groups, basic settlement volume.  
8: "Three smalls" refer to small stalls, small stores, small enterprises.

## Improve the "Agriculture, Rural Areas and Farmers" Financial Services

The Bank continued to implement the rural revitalization strategy deployment requirements, focusing on rural revitalization efforts. In accordance with the principle of "Safety, Mobility, and Efficiency". Through the issuance of leaflets, the establishment of information desks and loan business boards, and the methods of regular publicity and visits, we have extensively and in-depthly publicized the Bank's various agricultural policies, including interest rate concessions and simplified loan procedures, to enhance clients' understanding of our policies' benefits.

In order to improve the financial services capacity of the "agriculture, rural areas and farmers", provide good financial service in rural areas, and help the masses of peasants to develop their production and improve their quality of life, the Bank has formulated a system to serve the "agriculture, rural areas and farmers" based on actual conditions, including:



### Case Help Farmers to Handle Women's Entrepreneurial Loan Business

During the Reporting Period, the national livestock farming industry suddenly encountered a swine fever epidemic and pork prices fell rapidly, which brought tremendous pressure on farmers' operations. In the village where the borrower lives, the farmers were mostly engaged in the breeding of beef cattle and pigs. As the pig breeding market has changed, borrowers planned to increase their business varieties and purchase beef cattle to expand their operations. However, they were short in funding and faced difficulties in fundraising.

After learning about the difficulties of the clients, the Bank obtained a thorough understanding on the situation in depth proactively and introduced the women's entrepreneurial loan business, helping clients to overcome the difficulties and reduce expenses due to reduced interest payments.



## Support the Development of Emerging Industries

With the aim of serving the society and bring benefits to the hometown, the Bank has focused on the key areas of "Made in China 2025". Starting from its own operating characteristics and business advantages, the Bank has increased credit loans for emerging industries including high-end equipment manufacturing, new generation of information technology, biology, energy conservation and environmental protection, new energy, new materials, new energy vehicles. In addition, the Bank has identified the focus of services for strategic emerging industries, implemented differentiated credit policies, accelerated credit product innovation, and increased loans for technological innovation and equipment renovation of high and new technology enterprises and projects.

### Case Helping High and New Biotechnology Companies



A biotechnology company in Harbin is a high and new biotechnology enterprise mainly engaged in the research, development, production and sale of a series of bio-fermented products and food additives such as lactase. It has been approved as a high and new technology enterprise by the State and four departments of Heilongjiang Provincial Government for ten consecutive years since 2008. At the beginning of the credit granting of the Bank, due to the large investment in fixed assets in the early stage of company development, the company had encountered difficulties in the repayment of the debt and interests. However, the Bank did not lose confidence in the company and continued to process loans for the company for many years. At present, with the improvements of the public's consumption level and their increased awareness in health, the company's products are sold throughout the country, and sales revenue has been increasing year by year.



## Practice the Concept of Inclusive Finance

Since the establishment of the Bank, it has adhered to the unique development path of inclusive finance, focused on the joint action of grass-roots branches and grass-roots Party organizations, extended basic service functions and innovated service products and methods. Based on the "Two Grassroots" Mobilization, the Bank has been fully supporting the real economy.

During the Reporting Period, the Bank adhered to the principle of "Prudent Credit and Loan" in the financing service process and strived to achieve a match between credit supply and the new norms and trends to improve the quality and efficiency of capital use. With the increasing trend of the country's "Belt and Road", the revitalization of old industrial bases in Northeast China, infrastructure construction, and industrial transformation and upgrading, the investment of the real economy has become the top priority of the Bank in the past few years and in the future.

In order to further implement the "Three Service Positioning", coordinate the promotion of national and regional development strategies, and promote the development of inclusive finance, Bank of Jinzhou formulated the main work plan for upgrading the quality of inclusive financial services based on the relevant requirements of *Plan for Advancing the Development of Inclusive Finance (2016-2020)* (No. 74 [2015] of the State Council) ( 推进普惠金融发展规划 (2016-2020) 年》( 国发〔2015〕74 号) and the *Guiding Opinions of the General Office of the China Banking Regulatory Commission on Advancing the Development of Inclusive Finance in 2016* (No. 24 [2016] of the General Office of the China Banking Regulatory Commission) 《中国银监会办公厅关于2016年推进普惠金融发展工作的指导意见》( 银监办发〔2016〕24 号) ). At the Headquarters level, the Headquarters designated the lead department of inclusive financial work, formulated the incremental evaluation indicators of inclusive finance and implemented the responsibility system with the branch presidents in charge; at the branch level, the branch established a mechanism for retailing and credit linkage, coordinated resources to carry out inclusive services, and conducted inclusive financial innovation according to local conditions, thus creating a framework of inclusive financial services with distinctive practices.



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# Contributing and Dedicating Itself to Social Welfare

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- Respond to Take Targeted Measures in Targeted Poverty Alleviation
- Keen on Social Welfare



## Respond to Take Targeted Measures in Targeted Poverty Alleviation



The 70<sup>th</sup> anniversary of the founding of New China is going to be a crucial year for winning the first 100-year goal of building an all-round moderately prosperous society. The Bank is actively responding to the national call for poverty alleviation and firmly insisting on the "Taking Targeted Measures in Poverty Alleviation and Poverty Eradication" awareness. By taking the development of industrialize poverty alleviation as a starting point, the Bank has been focusing on promotion and implementation of key industrial projects for poverty alleviation to support and win the fight against poverty. At the same time, by adhering to the principle of "Serving the Society and Benefiting the Hometown", the Bank emphasizes on joint actions taken by branches at community level and community-level Party organizations under the "Dual-base Linkage" model, so as to solve problems and seek happiness for citizens with practical actions.



### Case Enhance Support to Farming Industry

On 25 September 2018, account managers from the Small Enterprise Financial Service Centre visited the vegetable cultivation technology park of Daxue township in Jinzhou for an inspection on local vegetable greenhouses. Through investigation and online research summarising the industry's approach to farmer loan, the account managers established customer files for these farmers by combining the results of onsite inspection and designed a suitable credit plan for farmers depending on capital needs of villagers and the local market demand.



### Case To Include Beef Cattle Husbandry into the Industrial Poverty Alleviation Agenda

In response to the provincial and municipal leaders' recommendations for Yixian beef cattle husbandry, the Bank considered the beef cattle distribution centre in Gaotaizi Town of Yixian as a new poverty alleviation project. In addition to the base of green development of beef cattle husbandry, the Banks had organized several onsite visits to large cattle enterprises in Shandong Province and Heilongjiang Province, and cooperated with a husbandry company in Beijing to process industrial cooperation assistance.

The other beef cattle husbandry was located in Toudaohezhuanchengzi Village, which was a poverty-alleviation area under the leadership of municipal government. With the joint initiative of city, county, township and village, the Bank invested RMB700 thousands in the husbandry. It had taken two months to construct and put into use the beef cattle husbandry, leading to a sound foundation for poverty alleviation in the village.

### Case The "Renovation of Dilapidated Houses" Improves the Prospects for Safe Settlement and Poverty Alleviation

Guiding by the principle of "Concern What Citizen Concern, Hurry for Citizen's need, Solve Citizen's Difficulties", both the initial target of poverty alleviation, the construction of a modern moderate prosperity demonstration village, and the current target, renovation of dilapidated houses have always been the important tasks of the Poverty Alleviation Office of Bank of Jinzhou. With the direct participation of provincial, municipal and county governments, the Bank invested 11.195 million in 2018, which solved 504 household renovations in 16 townships and improved the prospects of safe and comfortable lives for poverty-stricken people.



## Keen on Social Welfare

The Bank practises the commitment of "Bank in the Hometown Serving People in the Hometown", supports and encourages its employees to contribute to the society through help and rescue activities and various types of voluntary service activities, to strengthen employees' awareness of society, responsibility, and dedication. A good social image of the Bank was established that it sincerely gave back to society and performed the Bank's social responsibility.

During the Reporting Period, the Bank totally donated RMB

**179.01** million

in charitable and other donations.

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**Case** Warmth Carried by the Huludao Branch to the Welfare Home

Employees from the Huludao Branch had been to the Huludao Welfare Home to visit disabled children and lonely elderly people on 5 February 2018. Our employees had brought consolation gifts such as nutritious food and clothes, and good wishes for the festival. The event had not just delivered warmth to children and elderly people in the welfare home, but also laid the foundation for better supportive work in the future. The Huludao Branch would continue to fulfill its social responsibility by attaching to the philosophy of "Serving the Society and Benefiting the Public".



**Case** The "Shining Action", a Free Clinic for Cataract Patients undertaken by the Yingkou Branch

On 18 May 2018, members from the Yingkou Branch, Yingkou City Charity Federation, Yingkou City News Media Centre and Yingkou City Eye Hospital visited Yangtun Village, Yangtun township, Yingkou Gaizhou City to organize the "Shining Action", a free clinic for cataract patients.

The "Shining Action" public welfare event is an annual activity which is joint ventured between the Yingkou Branch, Yingkou City Charity Federation, Yingkou City News Media Centre and Yingkou City Eye Hospital. It provides one on one assistance for more than 100 people in Yingkou area through public welfare envoys. People suffering from cataracts, glaucoma, retinal detachment and other eye diseases could all get free treatment during the event.



**Case** The Dalian Branch Carried Out Children's Day Event in a School for Blind and Deaf

On 1 June 2018, the Dalian Branch visited the Dalian School for Blind and Deaf with the blessings of employees and elaborate gifts and delivered the care of Bank of Jinzhou to the special children in the school. The "Happy Children's Day, the Bank's Happy Action" party was held to show the love to these children in the school. Both teachers and students of Dalian School for Blind and Deaf expressed their gratitude to the Dalian Branch and its careful and attentive planning of the event and appreciated Bank of Jinzhou for its charity activity.



**Case** The Chaoyang Branch Invited the Community to Enjoy the Dragon Boat Festival Together

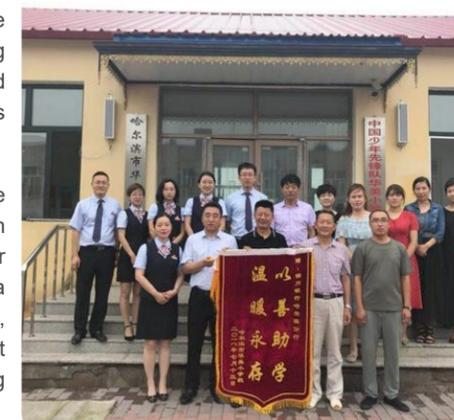
On 13 June 2018, a few days before the Dragon Boat Festival, the Chaoyang Branch visited the Zhubei Community and invited the Municipal Water Conservancy Bureau, the Fire Bureau, the Red Star Education, the Haifeng Pastry and other units to travel around the community and enjoy the Dragon Boat Festival. Members from the Fire Bureau elaborated fire escape and self-rescue knowledges to residents of the community onsite, while members from the Customer Service Centre of the Chaoyang Branch introduced the financial products of the Bank and led residents of the community to make Zongzi. Consequently, the all-day social event had strengthened linkage between the Chaoyang Branch and the community.



**Case** The Harbin Branch Initiated a Charity Donation Event

On 17 July 2018, the Harbin Branch initiated a "Donate Resources and Assist Education for Love, Help and Alleviate Poverty for Warmth" resources donation and supporting education event, and had donated 2 sets of wall-mounted multimedia teaching blackboards worthy RMB20 thousands for the Taiping Town Primary School.

The Huamei Primary School which locates in Xianfa Village of Taiping Township, the western part of Daoli District, Harbin City is a school that has 76 teachers and students with poor teaching environment and teaching facilities. To create a better teaching environment for the Huamei Primary School, the Harbin Branch decided to donate for the school with best efforts as to contribute to the education industry of Taiping Town Government.





## Improve Service Quality

We believe customers are the fundamental drives for enterprise development. Bank of Jinzhou adheres to a "Serving the Society and Benefiting the Public" philosophy, committing to providing quality financial services to our clients. To improve their satisfaction as well as building up corporate reputation, the *Administrative Measures for Service Quality Inspection and Evaluation for Bank of Jinzhou* (《锦州银行服务质量检查考评管理办法》), which adheres to the *Assessment and Evaluation System for Civilised and Standardised Service of China Banking Outlets* (No. 88 [2014] of the Chinese Banking Association) (《中国银行业营业网点文明规范服务评价标准》(银协发[2014]88号)) and the *Administrative Measures and Regulations for Service* (《服务工作管理办法及规范》), has been formulated.

The *Administrative Measures for Service Quality Inspection and Evaluation for Bank of Jinzhou* regulates that all managers and employees from all branches and levels should unite prospect and raise their awareness on the importance of services provided by the Bank. Employees are requested to fulfil and implement all service-related requirements and standards to ensure standardized, unified and quality services are provided to clients which could lift clients' satisfaction level.

### Case

#### Full Scope Service Improvement Training Held by the Fushun Branch

The Fushun Branch held a service improvement training named as "smile kindly, professional and effective, precise and innovative, and be an excellent banker" on 3 September 2018, which was designed to build a professional and dedicated service providing team and help trainees to further understand that there is no distinction between you and me in provision of service.

Subsequent to the training, the Fushun Branch further established a regular training focused on "Service Improvement 100 days" to accompany with the "Double Hundred" service competition to further improve its service quality.



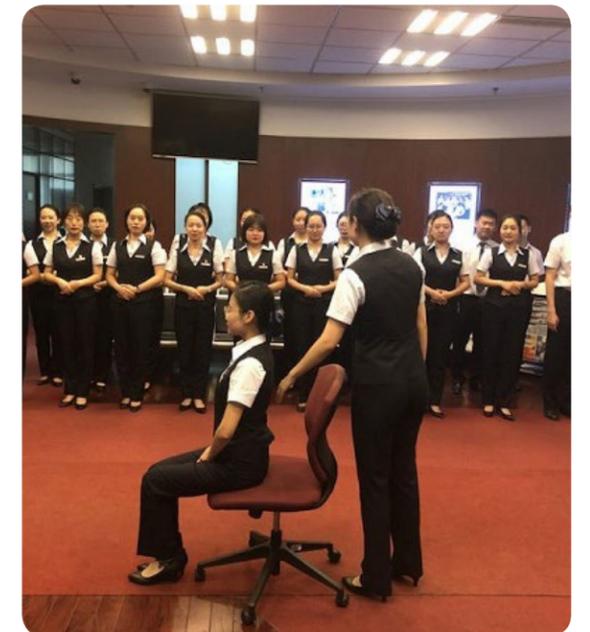
### Case

#### Service Etiquette Training Held by the Fuxin Branch

On 10 September 2018, the Fuxin Branch initiated a service etiquette standardization training for all employees to further improve service quality and to build good corporate reputation of Bank of Jinzhou.

Representative from the branch's Sales Department emphasized the importance of banking servicing of a bank. It also emphasized that members of Bank of Jinzhou should not only pursue professional knowledges, business and operational skills which are used for responding to the demands from clients, but also provide standardized and positive services attitude to gain high level of clients' satisfaction.

The service etiquette training had not only improved the service quality and personal qualities of employees, but also shaped their good manners, behaviours and spirit, leading to a working environment with high quality services.



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## Broaden Communication Channel



The concept of "Customer Oriented" has also been the business philosophy of the Bank. Therefore, based on practicalities of works and the *Assessment and Evaluation System for Civilised and Standardised Service of China Banking Outlets* (《中國銀行業協會營業網點文明規範服務標準評價體系》) and other regulatory authorities' requirements, the Bank has formulated the *Administrative Rules for Client Satisfaction Investigation of Bank of Jinzhou* (《錦州銀行客戶滿意度調查管理細則》). The Bank is also requested to initiate client satisfaction investigation at least once a year. Branches are required to establish clear responsibilities for the management and distribute questionnaires in branches strictly follow specific procedures; helping clients filling the questionnaires onsite, and collect the questionnaires via dedicated personnel.

Bank of Jinzhou attaches great importance to consumer complaint management, considering it as a tool to ensure the compliance of various business operation and as opportunities on service quality improvement. The Banks has confirmed a "Pay Special Attention to Service Standards, Pay Special Attention to Service Efficiency, Pay Special Attention to Service Complaints" conviction as the cornerstone, optimizing its complaints handling mechanism from multi-dimension including the complaints handling time, complaints tracking, feedbacks to complaints etc. as follow:

**Hotline**

The 4006696178 Hotline Service Centre is established specifically for handling enquiries and complaints from clients. When it received complaints from clients, employees should promptly report the complaints to concerned department and track the response.

**Business Hall**

In the business hall lobby and self-service area, special 24/7 dial phones are set to receive telephone enquiries and complaints and the lobby manager is responsible for onsite enquiries and complaints management.

**Online**

The official website of Bank of Jinzhou has set up a customer message box. It allows enquiries, suggestions, complaints, appreciations, etc. from clients without restrictions. It provides a real-time channel for transferring opinions, suggestion and complaints to the President Office online.

Besides, based on the appropriate setting of business outlets and rapid self-serving equipment development, we actively integrate financial technologies, apply innovative financial products to create services that are more convenient and faster for our clients. For example, the micro-payment UnionPay card is promoted to function the first intelligent markets in western Liaoning under the implementation of "Smart Market" program and the construction of payment application business cycle in Jinzhou; the "Jinhang" intelligent robot is designed for ATM face recognition and smart teller machines, etc.

## Case The Official Operation of New Model of Mobile Payment for Smart Villages

To improve the financial service environment in rural areas and to support the construction of smart villages, the Bank's Retail Bank Department and the Chaoyang Branch launched a mobile payment for smart villages project in Chaoyang City on 28 November 2018. The project was targeting to provide extended coverage of beneficial and convenient services to villages, helping people to meet their needs of mobile payment and other related services.

It is one of the great attempts held for payment upgrades in rural areas by the Bank. It is a smart village comprehensive project that has integrated major initiatives including the establishment of a take-out platform; the construction of agriculture service stations; and giving out interest concession to create an open village financial payment ecosystem with various mobile payment measures.

## Guarantee Client Interests

The Bank strictly abides by the *Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests* (《中國人民銀行金融消費者權益保護實施辦法》), the *Guiding Opinions on Strengthening Financial Consumer Interests Protection* (《關於加強金融消費者權益保護工作的指導意見》), the *Guiding Opinions on Strengthening the Protection of Consumer Rights and Interests in Banking Industry to Solve Current Concerns* (《加強銀行業消費者權益保護解決當前群眾關切問題的指導意見》) and other regulatory regulations to safeguard interests and rights of financial consumers. Accordingly, the Bank established a Consumer Rights and Interests Protection Office and formulated the *Administrative Measures on Consumers Rights and Interests Protection for Bank of Jinzhou* (《錦州銀行消費者權益保護管理辦法》) to continuously strengthen consumer rights and interests protection.



## Case The Bank Successfully Hosted the "3.15 Financial Consumer Rights Protection Large-scale Public Welfare Promotion Campaign"

On the afternoon of 15 March 2018, the "3.15 Financial Consumer Rights Protection Large-scale Public Welfare Promotion Campaign" was organized in the Exhibition Centre of Jinzhou.

The event was co-organized with the local regional branches of the China Bank Insurance Supervision and Administration Commission (the "CBIRC") and banking institutions, focusing on the basic financial knowledges which are heavily linked to daily lives of the general public. It helped the general public to establish correct concept of financial management and spending, as well as raising their awareness on the importance of financial risk prevention and proper use of financial service, thus help to effectively solve the most concerned financial hotspots and difficulties from the general public.



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**Case** The Bank Organized a Special Training on Protection of Financial Consumers' Rights and Interests

On 25 June 2018, the Consumer Rights and Interests Protection Committee arranged a special training on protection of financial consumers' rights and interests. The special training intended to further improve protection on rights and interests of the Bank's financial consumers as to fulfil its social responsibilities according to the *Guiding Opinions of the General Office of the State Council on Strengthening the Protection of Financial Consumers' Rights and Interests* (《關於加強金融消費者權益保護工作指導意見》) issued by the State Council of People's Republic of China.

The training had enhanced employees' perception towards consumers' rights and interests protection against its materiality and complexity and further clarified that, under the current environment, it was necessary to bring consumer's protection to a new level, in which social responsibilities are fulfilled, and legitimate rights and interest of consumers in accordance with the law were adhered.



**Information Security**

The Bank values clients' privacy protection and implements its client services and client management with high regards on privacy protection. In accordance with the *Law of the People's Republic of China on the People's Bank of China* (《中華人民共和國人民銀行法》), the *Law of the People's Republic of China on Commercial Banks* (《中華人民共和國商業銀行法》) and other related laws and regulations related to health and safety, privacy matters and methods of redress of products and services provided, as well as the *Notice on Improving Work Related to the Protection of Personal Financial Information by Financial Institutions of the Banking Industry* (No. 9 [2017] of the People's Bank of China) (《關於銀行業金融機構做好個人金融信息保護工作的通知》(銀發[2011]17號)) issued by the People's Bank of China, the Bank further formulated the *Administrative Measures for Personal Financial Information Protection of Bank of Jinzhou* (《錦州銀行個人金融信息保護管理辦法》), which aims to continuously improve its employees' awareness on client's privacy protection.

The *Administrative Measures for Personal Financial Information Protection of Bank of Jinzhou* (《錦州銀行個人金融信息保護管理辦法》) specifies that the scope and manner of access to and use of personal financial information by all internal departments shall strictly follow the provisions of the operational rules of the respective business line. Providing information to non-business related personnel for no reasons, and selling of personal financial information are strictly prohibited. Furthermore, we have also developed the following specific authorization requirements for corresponding internal use by respective departments:

- All departments shall not use personal financial information for marketing activities other than the designated purpose of information collection without permission from clients themselves.
- All departments should not correlated either authorization or permission on use of personal information for marketing and external use as a prerequisite for establishing business relationships with clients.
- All departments should strictly implement the authorization management system and the operation system for matching job responsibilities and relevant power authorized.
- All departments should block the USB interface and CD-ROM burning function. Both copying and storage of personal financial information should be carried under strict authorization control. In case of execution of necessary information transformation works, the approval and accountability system must be followed fully, and the traceability of the whole system must be guaranteed.

Additionally, the Bank requires its employees to supervise each other in daily operation. Incidents of any illegal use, leakage or selling of personal financial information should be immediately stopped and reported to the superior. For people who have violated the administrative measure on personal financial information protection by illegally using, leaking, selling the information, we adopt accountability depends on the they will be dealt with under the applicable provisions of the *Measures for Handling the Financial Infringement Acts of Bank of Jinzhou* (《錦州銀行金融違規行為處理辦法》) and other related laws and regulations. In case of serious infringements, legal liability would be upheld according to related laws against those parties.



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### Standardized Publicity

The Bank sternly comply to responsible product promotion. According to laws and regulations relating to advertising and labelling of products and services provided, such as the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》) and the *Regulations on Advertising Management* (《廣告管理條例》), the Bank formulated the *Administrative Measures on Advertisement Promotions of Bank of Jinzhou* (《錦州銀行廣告宣傳管理辦法》) and the *Self-discipline Mechanism on Financial Advertisement Delivery of Bank of Jinzhou* (《錦州銀行金融廣告發佈審查自律機制》) to regulate its daily advertising and publicity materials under a specific delivery process. Staff members of the publicity-related departments are required to eliminate misbehaviours such as false advertisement, misleading, speculation, etc. from happening therefore promoting an effective brand development and rapid improvement of business compliantly.

In addition, the Bank also responded to events such as the "Financial Knowledge into Family" hosted by the CBIRC, the "Financial Knowledge Popularization Month" hosted by the People's Bank of China, the "Travel of Financial Knowledge" hosted by the China Banking Association to effectively improve the public's capability on financial risks identification and to enhance popularity of related financial knowledge. Public welfare-related measures and promotion channels including setting up banners, self-service equipment, presentations at outlets and organizing financial knowledge salons are adopted and different types of consumers are targeted for financial knowledge's regular promotion and education.



Case

The Beijing Branch won the honorary title of "Excellent Organization for Financial Knowledge Publicity and Education"

According to the *Notice of Beijing Banking Regulatory Bureau on Financial Knowledge Concentrated Promotion in 2018* (《北京銀保監局關於2018年金融知識集中宣教活動情況的通報》), and the "Financial Knowledge Popularization Month, Financial Knowledge into Family" event hosted in Beijing, 2018, the Beijing Branch of Bank of Jinzhou was the only city commercial bank being rewarded the "Excellent Organization for Financial Knowledge Publicity and Education" award.

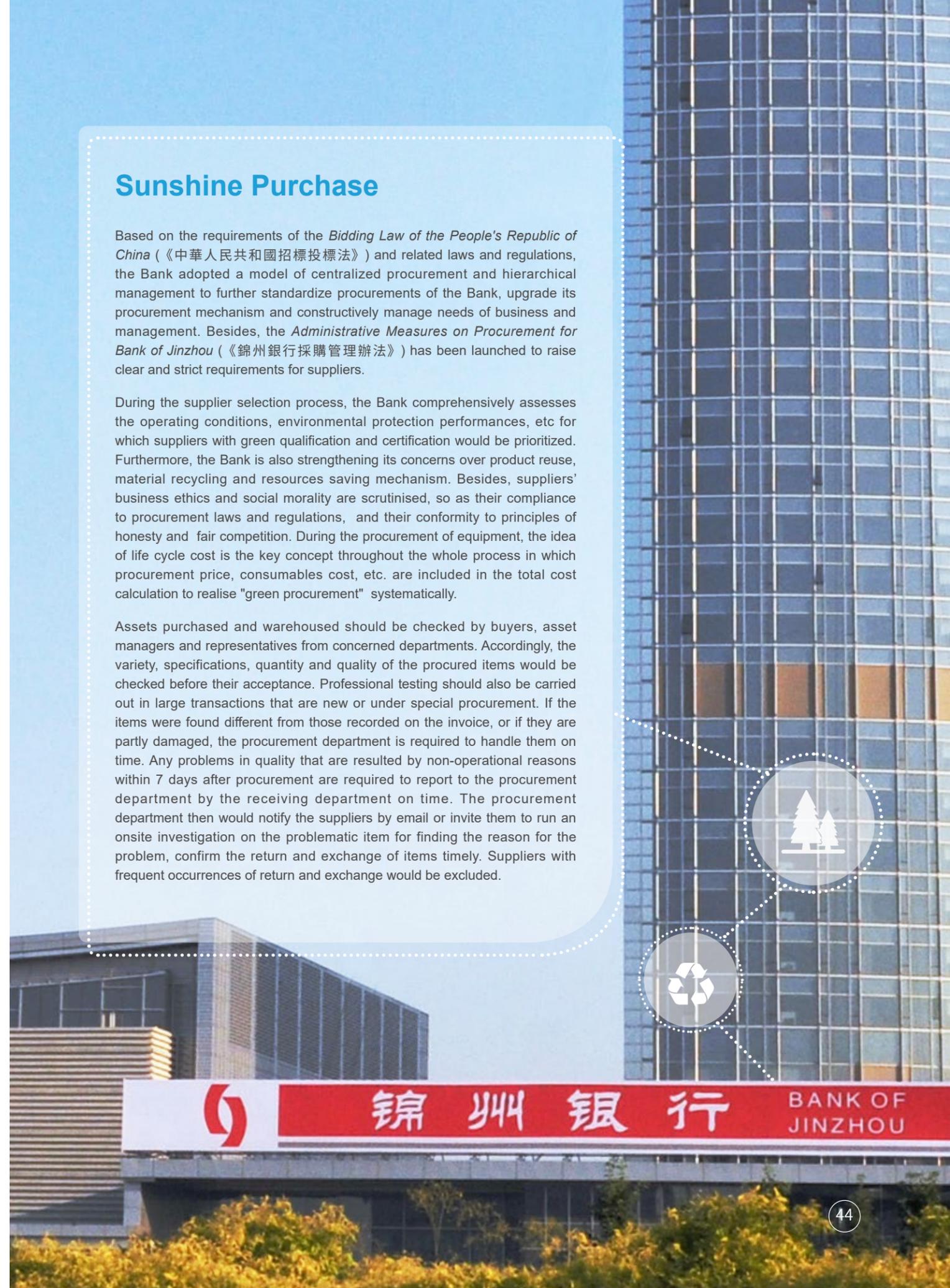
The *Notice of Beijing Banking Regulatory Bureau on Financial Knowledge Concentrated Promotion in 2018* highly appreciated the Beijing Branch subsidiaries network's daily three hours education event, which consists of "Financial Morning Market", the "Noon Financial Hour", the "Financial Tea Time", on their good utilisation of the "hub" of the outlets for the promotion activities, which have received good response from the society.

### Sunshine Purchase

Based on the requirements of the *Bidding Law of the People's Republic of China* (《中華人民共和國招標投標法》) and related laws and regulations, the Bank adopted a model of centralized procurement and hierarchical management to further standardize procurements of the Bank, upgrade its procurement mechanism and constructively manage needs of business and management. Besides, the *Administrative Measures on Procurement for Bank of Jinzhou* (《錦州銀行採購管理辦法》) has been launched to raise clear and strict requirements for suppliers.

During the supplier selection process, the Bank comprehensively assesses the operating conditions, environmental protection performances, etc for which suppliers with green qualification and certification would be prioritized. Furthermore, the Bank is also strengthening its concerns over product reuse, material recycling and resources saving mechanism. Besides, suppliers' business ethics and social morality are scrutinised, so as their compliance to procurement laws and regulations, and their conformity to principles of honesty and fair competition. During the procurement of equipment, the idea of life cycle cost is the key concept throughout the whole process in which procurement price, consumables cost, etc. are included in the total cost calculation to realise "green procurement" systematically.

Assets purchased and warehoused should be checked by buyers, asset managers and representatives from concerned departments. Accordingly, the variety, specifications, quantity and quality of the procured items would be checked before their acceptance. Professional testing should also be carried out in large transactions that are new or under special procurement. If the items were found different from those recorded on the invoice, or if they are partly damaged, the procurement department is required to handle them on time. Any problems in quality that are resulted by non-operational reasons within 7 days after procurement are required to report to the procurement department by the receiving department on time. The procurement department then would notify the suppliers by email or invite them to run an onsite investigation on the problematic item for finding the reason for the problem, confirm the return and exchange of items timely. Suppliers with frequent occurrences of return and exchange would be excluded.



# Taking Care of Employees and Developing with Them

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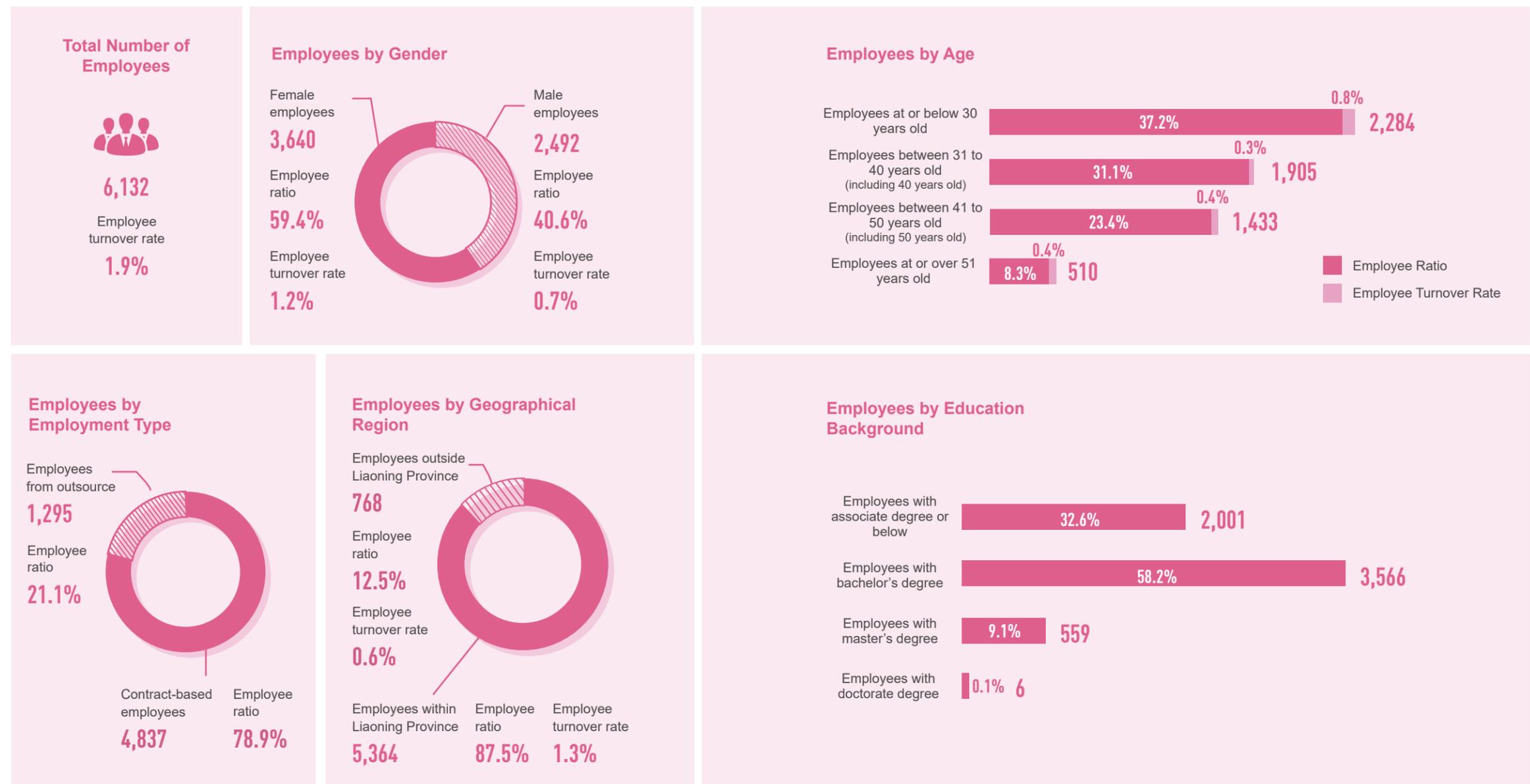
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- Protect Employees' Rights and Interests
- Focus on Employees' Health
- Promote Employees' Development



## Protect Employees' Rights and Interests

### Employee Statistics<sup>9</sup>



9: The statistics is the data of the Bank (excluding its subsidiaries).

The Bank regards its employees as important assets. In addition to strictly complying with the relevant national laws and regulations related to employment, we have also formulated a series of employment policies based on the practical needs of the Bank, such as the *Administrative Measures on Employee Recruitment of Bank of Jinzhou* (《锦州银行员工招聘管理办法》), and implemented an employment management scheme according to laws and policies relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare, which helps the Bank protect employees' rights and interests and promote co-development. The Bank regularly reviews the following policies regarding employment to provide good management for retaining outstanding talents so that the Bank can continue to operate on a solid foundation.

**Labour Employment**

**Employment**

The Bank strictly abides by the *Labor Law of the People's Republic of China* (《中華人民共和國勞動法》), the *Labor Contract Law of the People's Republic of China* (《中華人民共和國勞動合同法》) and other relevant laws and regulations, has formulated the *Measures for the Management Measures of Labour Contracts of Bank of Jinzhou* (《錦州銀行勞動合同管理辦法》), and signed labor contracts with all contract-based employees to make clear the rights and obligations of both parties as well as to protect the legitimate rights and interests of both parties. We also formulated the *Employee Recruitment Management Measures of Bank of Jinzhou* (《錦州銀行員工招聘管理辦法》) to standardize the human resources allocation, human resources department responsibilities, employee recruitment criteria, recruitment procedures and employment procedures to meet the Bank's evolving human resource allocation needs.

**Labor**

The Bank promotes equal opportunities, diversity and anti-discrimination in the labor practices. In compliance with the requirements of laws and regulations such as the *Labor Law of the People's Republic of China* (《中華人民共和國勞動法》), the Bank treats employees of different nationalities, genders, religious beliefs and cultural backgrounds fairly and equally.

In order to strengthen the management of labor and employment of the Bank and to prevent child labor and forced labor, the Bank strictly abides by the *Provisions on the Prohibition of Child Labor* (《禁止使用童工規定》) and has formulated the *Management Measures of Labour Employment of Bank of Jinzhou* (《錦州銀行勞動用工管理辦法》), insisting on legal employment, management in compliance with laws and effectively eliminating cases of child labor and forced labor. During the recruitment process, the Bank checks the applicant's age and verify it with the information in the identification card, conducts a background check before the employment takes place, investigates the employee's personal information and resolutely refuses to hire child labor. In the recruitment process, the Bank signs labor contracts with employee to clarify labor relations and prevent forced labor. During the Reporting Period, the Bank always adhered to legal employment and conducted management in compliance with law, and there were no cases of child labor or forced labor.

**Dismissal**

In order to strengthen the employee dismissal management and standardize the employee dismissal procedures, the Bank has formulated the *Management Measures for Employee Turnover of Bank of Jinzhou* (《錦州銀行員工離職管理辦法》) in reference of relevant laws and regulations and the needs of the Bank. The policy clearly states the relevant procedures and system specifications for employee dismissal in the aspects of dismissal type and applicable situation, dismissal procedure, work handover, dismissal settlement, delivery of dismissal documents, relationship transfer, etc.

**Working Hours**

The Bank mainly implements a standard working hour system of eight working hours per working day. The Bank supports employees to improve their work efficiency and to complete work tasks during normal working hours.

**Rest Periods**

The Bank has formulated the *Attendance Management Measures of Bank of Jinzhou* (《錦州銀行考勤管理辦法》) and *Holiday Management Measures of Bank of Jinzhou* (《錦州銀行休息休假管理辦法》) to protect employees' rights to legal holidays and rest periods. The types of employee leave include casual leave, sick leave, marriage leave, bereavement leave, maternity leave, breastfeeding leave, other family planning leave, statutory holiday, annual leave, suspension of work leave, etc.

**Compensation and Welfare**

**Compensation**

The Bank's remuneration, performance and welfare management are in line with the Bank's strategic operating objectives, competitiveness enhancement, personnel cultivation and risk control. The Bank has formulated *Remuneration Management Measures of Bank of Jinzhou* (《錦州銀行薪酬管理辦法》) in accordance with *Regulatory Guidelines for the Stability of Remuneration in Commercial Banks* (《商業銀行穩健薪酬監管指引》) and other related laws and regulations, established a scientific and reasonable incentive and restraint mechanism, strengthened internal risk control, improved economic efficiency and management level, and ensured the realization of the Bank's various business management objectives.

**Welfare**

The Bank complied with the laws and regulations such as the *Social Insurance Law of the People's Republic of China* (《中華人民共和國社會保險法》) and the *Regulations on the Management of Housing Provident Funds* (《住房公積金管理條例》) and formulated a welfare system based on "five insurances and one fund". We have also formulated the *Management Measures of Social Insurance and Housing Fund of Bank of Jinzhou* (《錦州銀行社會保險及住房公積金管理辦法》) to protect employees' labour rights and pay the housing provident fund and basic social insurance for the employees, such as endowment insurance, medical insurance, unemployment insurance, employment injury insurance and maternity insurance.



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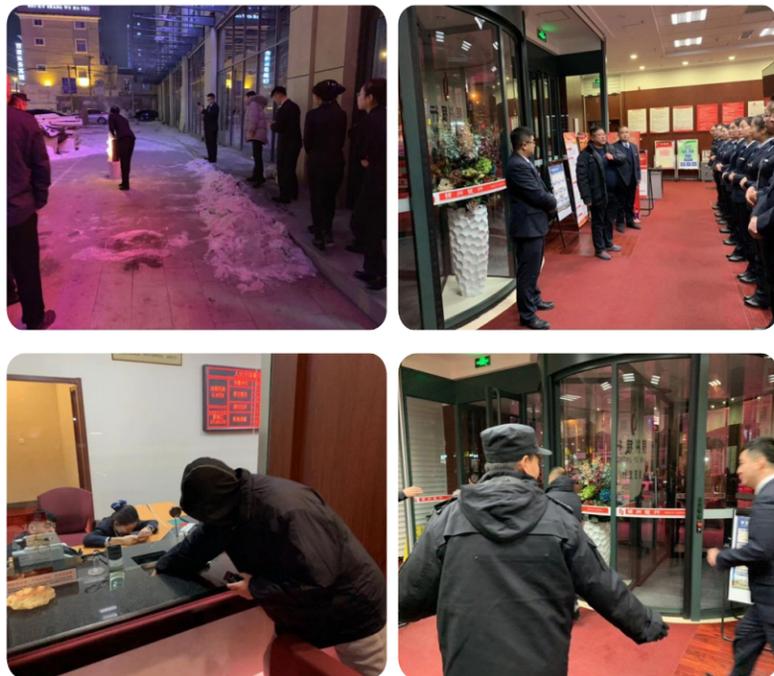
## Focus on Employees' Health

During the Reporting Period, the Bank **did not have** any accidents that leads to employee injury or death during the operation.

The Bank is committed to providing employees with a safe, stable and healthy working environment. While strictly abiding by the *Fire Protection Law of the People's Republic of China* (《中華人民共和國消防法》) and the *Emergency Response Law of the People's Republic of China* (《中華人民共和國突發事件應對法》) and other laws and regulations, the Bank has formulated the *Administrative Measures of Bank of Jinzhou for the Safety and Health* (《錦州銀行安全衛生管理辦法》), the *Management Measures of Fire Safety of Bank of Jinzhou (Trial)* (《錦州銀行消防安全管理辦法(試行)》) and other policies to regulate procedures in the prevention of danger, prevention of disasters, maintenance of sanitation and other aspects. In order to educate and guide employees to pay attention to occupational health and safety, the Bank conducts safety and health system training for new employees. In addition, the Bank also actively organizes fire and explosion prevention emergency drills, fire safety knowledge training and other activities to further assure employees' safety.

### Case Fire and Explosion Prevention Emergency Drill

In order to further enhance the ability of all employees of the sub-branches to respond to emergencies and comprehensively improve their ability to respond to fire, violence and terrorist attacks, the Anshan Tiexi Sub-branch carried out fire and explosion prevention drill on 11 December 2018. Through this fire and explosion prevention drill, all employees of the sub-branch further learned the responsive measures in case of an illegal intrusion incident, identified their divisions of labour and responsibilities, and enhanced their mental preparedness and coping ability to deal with emergencies, so as to effectively protect the security of clients and branch employees' life and properties.



The Bank concerns about the physical and mental health of its employees. In addition to providing personal health checks for employees, it also hopes that employees can realize a balance between work and life. During the Reporting Period, the Bank actively organized a variety of cultural and sports activities, such as sports games, hiking, calligraphy and floral arts, to enhance the happiness of employees in their spare time and their sense of belonging to the Bank of Jinzhou.

### Case Female Employee Calligraphy Contest

In order to promote the concept of "happy work, happy life" and enrich the cultural life of employees, the Fuxin Branch held a female employee calligraphy contest on 7 March 2018 and on the occasion of the International Women's Day. This calligraphy contest shows the other side of female employees that are different from when in workplace and fully reflects the optimistic, confident and enterprising style of the female employees of the branch and the outstanding style of hard work and happy life.



### Case Flower Arrangement Creation Activity

On 12 July 2018, the Liaoyang Branch organized a flower arrangement creation activity on the theme of "Flower Life" with the participation of more than 20 female employees in the branch. In a harmonious and cheerful atmosphere, the flower arrangement art teacher first introduced the types of flowers, matching of colour and proportions and flower arrangement gestures. Next, the teacher conducted hands-on teaching and carefully guided the trimming, matching and styling of flowers. Employees use their creativity to create unique and ingenious flower arrangements pieces, and the flower arrangement art teacher reviewed and commented on their diverse styles of works.



### Case Hiking Theme Education Activity

On 13 October 2018, the Dandong Branch held a hiking education activity with the theme of "Climbing to Success", aiming at improving the mental and physical health of employees, inspiring team spirit and asserting the belief of success. This hiking activity has not only released the work pressure of employees, but also strengthened the employees' physical fitness.



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**Case** Fun Sports Competition Games

On 10 November 2018, the Tianjin Branch held Fun Sports Competition Games. A total of 210 employees participated in the Games. The Games effectively combined elements of competition and entertainments in sports games. With a set of 7 sports games involved, the event has enriched employees' cultural life and cultivated a good sense of teamwork.



## Promote Employees' Development

The Bank attaches great importance to the quality of the employees, lays emphasis on the overall improvement of the leadership of management personnel and the business skills of employees, and carries out training to promote the realization of the various business goals. The training system of the Bank can be classified into headquarters-level, branch-level and sub-branch-level training according to the level of division. Access to allocations of education funds and related resources have been granted to all training levels. The Bank has set up a mobile learning platform to form an integration of online and offline training system. It has also formulated policies such as the *Online Learning Platform Management Measures of Bank of Jinzhou* (《錦州銀行線上學習平台管理辦法》) to manage the training system and improve the efficiency of the learning platform.

During the Reporting Period, the Bank has initially established an internal trainer team and has formulated the *Measures for the Management of Internal Trainers of Bank of Jinzhou (Trial)* (《錦州銀行內訓師管理辦法(試行)》) to regulate the formation and management of the internal trainers. The internal training courses can be taught offline and recorded in batches as online courses, which then can be circulated within the Bank on the online learning platform. During the Reporting Period, the Bank formulated a 2018 training work plan to improve and upgrade the previous training condition and issues existed. Our training work focuses on training programs for internal trainers, strengthening online training platforms, cultivating talents from campus recruitment, opening lectures for management employees of Headquarters and enhancing training for middle and senior management personnel.

**Case** Internal Trainer Training Program

During the Reporting Period, the Bank launched the "Jinxiansheng" internal trainer training program to comprehensively promote the Bank's talent strategy and team building. Through the parallel training mode of "inside mining" and "outside development", the Bank comprehensively solved the issue of insufficient internal knowledge deposition. A total of 297 employees were registered for the training program, and 45 employees attended the training for 9 days and 6 nights.



**Case** How to be a Good Sub-branch President

In order to further strengthen the management team of the Bank and effectively improve the overall quality of the sub-branch presidents, the Bank held a training course for the sub-branch presidents from 13 to 14 August 2018. A total of 132 sub-branch presidents of the Bank participated in the training. The training activity was based on the theme of "How to be a good sub-branch president", and the lecturer gave a detailed lecture on the leadership enhancement and the ability of execution. Many sub-branch presidents also shared their experiences in management work. With the focus on how to be a good sub-branch president and combining actual work practices, sub-branch presidents introduced their main methods in managing executive teams, leading team works, strengthening management, emphasizing operations, etc. the sharing has promoted communications between sub-branches.



**Case** Orientation Training for College Graduates from Campus Recruitment

On 3 August 2018, the Bank's 2018 "Qingjin Plan" orientation training for college graduates from campus recruitment was successfully completed. A total of 74 new employees participated in the training that lasted for 20 days. In order to help the newly employed campus recruits to adapt to the change from campus to society as soon as possible, the Headquarters specially arranged the orientation training. The general manager of the Human Resources Department travelled to Shenyang's quality development base to carry out training. The training mainly includes four contents: one is military life experience and outdoor quality development training; the second is theoretical knowledge training; the third is professional skills training; the fourth is career planning and the enhancement of psychological quality.



Adhering to the philosophy that "Quality of employees is the first key indicator of the corporation", the Bank has designed two professional development paths, namely "professional path" and "management path", for employees, and conducts career development planning according to their personal characteristics and desires. The Bank has formulated the *Management Measures for Professional Career of Employees of the Headquarters of Bank of Jinzhou (Trial)* (《錦州銀行總行員工專業序列管理辦法(試行)》) and the *Management Measures for Professional Career of Employees of the Branches of Bank of Jinzhou (Trial)* (《錦州銀行分行員工專業序列管理辦法(試行)》). The Bank has set up a number of sequences and grades based on employees' abilities and established a multi-dimension assessment system based on performance, contributions, capabilities and attitudes to achieve dynamic adjustments in employee positions and salaries to enable employees to define their career paths more clearly.

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# Protecting and Building the Green World Together

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- Promote Green Finance
- Advocate Green Operations



## Promote Green Finance

### Green Credit



As a member of the financial community, the Bank believes that green financing can help promote the investment in environmental protection in all sectors and promote the sustainable development of society. The Bank actively implemented the national development strategy on green credit and formulated the *2018 Credit Investment Guidelines* (《2018年信贷投向指引》) applicable to the Reporting Period with reference to the *2017 Credit Investment Guidelines* (《2017年信贷投向指引》). The Bank strongly supports green credit projects, actively implements national energy conservation and emission reduction policies, and increases its support for a green, low carbon, and circular economy.

The *2018 Credit Investment Guidelines* (《2018年信贷投向指引》) make it clear that the Bank's green credit business will have priority to loans for manufacturing productions covering energy conservation and environmental protection, new energy, new energy vehicles and other strategic emerging industries, as well as energy conservation and environmental protection projects and services, including green agricultural development projects, green forestry development projects, industrial energy conservation and water conservation projects, ecological restoration and disaster prevention and control projects, resource recycling projects, waste treatment and pollution prevention projects, renewable energy and clean energy projects, rural and urban water projects, building energy conservation and green building projects, green transportation projects, energy conservation and environmental protection services, etc.

The Bank develops environmental and social risk assessment standards tailored for its clients and conducts dynamic assessments of clients' environmental and social risks. The assessment is an important basis for subsequent rating, credit access, management and exit works. The Bank established a green credit innovation mechanism to give priority to supporting green credit business on the premise of risk control and business sustainability. At the same time, the Bank established an environmental risk exit mechanism for companies with high energy consumption or companies who fail to meet environmental protection standards, and gradually reduced loans to these companies. Also, the Bank strictly uphold the criteria for granting of credits to companies that may cause serious environmental pollution, such as heavy metal emissions and hazardous chemical pollution, and execute an environmental one-vote veto system for these companies.

### Case Promote Green Bus

Since its opening, the Yingkou Branch has been implementing national industrial policies, environmental protection policies and financial regulatory requirements diligently. The Yingkou Branch actively exercise green credit as a long-term development strategy based on the three strategic objectives of "promoting green business development, preventing environmental and social risks, and improving the performance in social responsibility". The Yingkou Branch cooperated with the Yingkou Municipal Government's project on phasing out of those old, fuel-using buses and issued green credit funds to a local transportation company to provide funds for the company to purchase 145 new energy buses. The Bank supported the company's promotion of "green travel" social responsibility philosophy. By doing so, the Bank indirectly contributed to reducing fuel consumption and air pollutant emissions.



As of the end of the Reporting Period,

the balance of loans for energy conservation and environmental protection projects was

RMB **515.76** million

with an increase of RMB **305.02** million

from the beginning of the year

Meanwhile, the Bank has not granted any loans to corporates with material environmental and safety risks.

In order to further assume responsibility for environmental protection, the Bank explicitly stated in the *2018 Credit Investment Guidelines* (《2018年信贷投向指引》) to prohibit and withdraw credits to industries with high pollution, high energy consumption or with excess production capacity. The Bank has also strictly prohibited new loans to steel, electrolytic aluminium, ships, cement, flat glass, papermaking, printing and dyeing industries or the companies whose main production equipment, technology or leading products are enlisted as obsolete. Existing loans in these categories would be gradually reduced and withdrawn eventually.

### E-banking

Through the development of e-banking, the Bank continued to invest in mobile finance and smart finance to improve the efficiency of its business operations, in order to reduce the consumption of office resources such as paper and reduce the generation of waste paper. During the Reporting Period, the replacement rate of e-banking business<sup>10</sup> reached 82.8%, which made a significant contribution to the Bank's saving of office resources and effectively reduced the transportation related carbon emissions from clients.

During the Reporting Period, the replacement rate of e-banking business reached

**82.8%**

10: This indicator is the data of the Bank (excluding its subsidiaries).

### Mobile Finance

During the Reporting Period, the Bank has a total of

**983,000**

clients in the area of fast payment

and the transaction volume reached

RMB **14.58** billion

To date, the Bank's mobile financial product line mainly includes mobile banking, WeChat banking, fast payment products based on electronic channel business, and online payment and scan code payment products based on online financial services.

In terms of electronic channels, the Bank has already launched mobile banking and WeChat banking services. During the Reporting Period, the Bank's mobile banking clients reached 341,000 and WeChat banking clients reached 197,000. Through the development of mobile banking and WeChat banking, the Bank effectively met the service needs of clients for mobile financial services. On this basis, in order to further serve the online purchase and payment needs of the Bank's clients, the Bank launched the Alipay Express Payment Service and gradually introduced payment services including WeChat Payment, Jingdong Payment, and UnionPay Online. At present the Bank has already provided full coverage on mainstream third-party payment platforms.

In the area of online financial service, the Bank has already launched the online payment platform business. Through provision of products such as cashier platform payments, college tuition payments, card recharge and others, the Bank has effectively met the needs of online settlement for public services and online payment for individual purposes. On this basis, in order to further adapt to the consuming habits of individual client's scan code payment, the Bank has launched the Jinyin QR code payment service. Currently, this product supports WeChat, Alipay, UnionPay and other payment methods.



### Smart Finance

During the Reporting Period, the Bank had more than

**15**

partner enterprises that have adopted the Bank's payment service products

With the concept of "smart finance", the Bank's Internet finance focuses on payment and daily life scenarios, helping companies and institutions to achieve "smart finance" and satisfying clients' needs in food, clothing, housing and transportation. At present, based on the Internet payment service platform, the Bank has launched payable service products including campus payment, administrative payment, etc. Through one-stop outlay, payment, communication and other product solutions, combined with customized and personalized products and services, the Bank has comprehensively met the financial settlement needs of corporate clients, enhanced the convenience of clients' payment and satisfied the online financial needs of both parties in payment events. With the continuous promotion of smart campuses, smart fees and other services, various partner universities, administrative agencies, companies and institutions have launched online payment services provided by the Bank, which has effectively reduced the cost and pressure of both banks and enterprises as well as improved the payment collection efficiency.

## Advocate Green Operations

The Bank recognizes the importance of environmental protection and continues to integrate environmental protection concepts into its daily operation management process. During the Reporting Period, the Bank strictly abides by the *Company Law of the People's Republic of China* (《中華人民共和國公司法》), the *Law of the People's Republic of China on the Prevention and Control of Environment Pollution Caused by Solid Wastes* (《中華人民共和國固體廢物污染環境防治法》), the *Environmental Protection Law of the People's Republic of China* (《中華人民共和國環境保護法》) and other relevant laws and regulations, and actively implements relevant requirements of the country's policies in energy conservation and environmental protection.

The Bank's main environmental impacts include power consumption due to daily office operations, office resource consumption of office resources, and greenhouse gas emissions and air pollutant emissions due to use of vehicles. We mainly execute energy conservation and environmental protection in daily work by improving efficiency of energy use, reducing resource and energy consumption and implementing green office practices fully. During the Reporting Period, the Headquarters saved 61,000 kWh electricity comparing to its consumption in 2017. At the same time, the Bank continued to promote the integration of green finance concepts into its' financial services and operation management, and it also advocated the joint actions of employees, clients, external suppliers and the public to implement green operational goals.



### Environmental Data Statistics<sup>11</sup>



Category	Unit	2018
<b>Resource consumption</b>		
Office electricity consumption	kWh	990,655.00
Intensity of office electricity consumption	kWh/m <sup>2</sup> of office area	74.24
Office water consumption	tonne	7,411.70
Intensity of office water consumption	tonne/m <sup>2</sup> of office area	0.56
Office paper consumption	tonne	5.26
Gasoline consumption	litre	138,047.00
Intensity of gasoline consumption	litre/vehicle	4,313.97
Diesel consumption	litre	46,673.20
Intensity of diesel consumption	litre/vehicle	6,667.60
Purchased steam usage	m <sup>3</sup>	11,156.00
Intensity of purchased steam usage	m <sup>3</sup> /m <sup>2</sup> of office area	0.84
<b>Greenhouse gas emissions (scope 1 + scope 2)</b>		
Total greenhouse gas emissions	tonne	1,124.36
Total intensity of greenhouse gas emissions	tonne/m <sup>2</sup> of office area	0.084
Greenhouse gas emissions from vehicles (scope 1) <sup>12</sup>	tonne	354.72
Greenhouse gas emissions from purchased electricity (scope 2)	tonne	769.64
<b>Air pollutant emissions from vehicles</b>		
CO emissions	kg	2,493.90
NOx emissions	kg	1,331.10
SOx emissions	kg	3.02
PM2.5 emissions	kg	48.09
PM10 emissions	kg	53.47

11: The environmental data scope includes only the Headquarters.

12: The greenhouse gas emission data scope does not include cars that use ethanol gasoline.

The Bank requires its employees to strictly comply with the relevant initiatives in their daily works, reduce the consumption of resources and energy and control the emissions of greenhouse gas and pollutants, so as to minimize the impact of business operation on environment the best we can.

### Emission Reduction

As a socially responsible financial institution, the Bank does not involve generation of wastewater and air emissions in its daily operations. The main emissions from the Bank include greenhouse gas emissions due to electricity consumption, air pollutant emissions due to vehicle use and a small amount of general office wastes and hazardous office wastes. The Bank encourages its employees to start from the very basics, such as the rational use of office lightings and electrical appliances, rational use of vehicles and sorting of wastes, so that pollution emissions from operations<sup>13</sup> can be minimized.

### Energy Conservation

Improving the efficiency of energy and resource use will not only help to reduce the impact on the environment, but also reduce the Bank's operating costs. To this end, the Bank continues to promote its work in compliance with the relevant laws and regulations such as the *Energy Conservation Law of the People's Republic of China* (《中华人民共和国节约能源法》). The Bank promotes operation informatization and established a platform integrating functions encompassing process management, centralized processing operations, real-time query of rules and regulations and release of industry related information. The platform covers all areas of office management to promote the paperless operation of the Bank. In addition, the Bank also actively promoted the concept of environmental protection to each employee and formulated the following specific requirements:

**01**

Procurement application of all units should be approved according to the pre-set quota and the procurement standards, including equipment, office furniture and vehicles of branches and sub-branches. Any procurement that violates the standards should not be approved, except in special circumstances.

**02**

The Headquarters should perform open tendering for single large-amount procurement and bulk large-amount procurement within the standards, announce the controlling prices of single items for the purchased assets under the authority of the branches monthly and strengthen the vertical management of the Headquarters over the procurement of the branches and sub-branches.

**03**

The Bank should keep a record for the vacant office furniture and make necessary adjustment across the Bank. Those purchased equipment and vehicles not complying the new standards should be re-allocated among the branches to fully and effectively utilize the assets.

**04**

Mobile storage devices are no longer distributed as office supplies. Old office supplies should be traded in for new ones. For office consumables, the types and number of the issued office supplies should be reduced to ensure repeated use. Bulk and sudden application for the use of office supplies should be forbidden unless under special circumstances.

**05**

The Bank obtains daily water through the municipal distribution network and does not have issue of seeking water sources. The Bank encourages employees to save water as much as possible. For example, mugs or other items should not be washed using drinking water from the water dispenser.

13: Since the Bank's data confirmation system of the Bank for both hazardous and non-hazardous wastes and the quantification system for emission reduction achievement are under construction, related data is going to be disclosed in the future.

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- Taking Care of Employees and Developing with Them
- Protecting and Building the Green World Together
- Independent Assurance Statement
- Appendix



# Independent Assurance Statement

To the Board of Directors of Bank of Jinzhou Co., Ltd.:

CECEPAC (HK) Advisory Company Limited ("CECEPAC (HK)" or "We") has been engaged by Bank of Jinzhou Co., Ltd. ("Bank of Jinzhou") to conduct an independent limited assurance engagement on the information and data in the 2018 Environmental, Social and Governance Report (the "ESG Report") of Bank of Jinzhou.

This independent assurance statement has been prepared in Chinese and English versions. Should there be any discrepancies between these versions, the Chinese version shall prevail.

## I. Independence and Competence

CECEPAC (HK) was not involved in collecting and calculating data, or in the development of this ESG Report. CECEPAC (HK)'s activities are independent of Bank of Jinzhou. There is no relationship between Bank of Jinzhou and CECEPAC (HK) beyond the contractual agreement for providing this assurance engagement.

## II. Bank of Jinzhou's Responsibilities

Bank of Jinzhou is responsible for the preparation and presentation of the ESG Report in accordance with the Environmental, Social and Governance Reporting Guide (the "ESG Reporting Guide") contained in Appendix 27 of the Main Board Listing Rules of the Stock Exchange of Hong Kong Limited ("SEHK"). Bank of Jinzhou is also responsible for implementing internal control procedures to ensure that the contents of the ESG Report are free from material misstatement, whether due to fraud or error.

## III. Assurance Provider's Responsibilities

CECEPAC (HK) is responsible for issuing an independent assurance statement to the Board of Directors of Bank of Jinzhou. This independent assurance statement applies solely to express a conclusion on the assurance work in the specified scope of Bank of Jinzhou's ESG Report and does not serve any other intents or purposes.

CECEPAC (HK) ensures that its assurance practitioners meet professional qualification, training, and relevant work experience requirements, and are demonstrably competent. CECEPAC (HK) also ensures that its assurance practitioners are capable of conducting assurance engagements. All results of assurance are internally reviewed by senior staff to ensure that methodologies used in the process are sufficiently stringent and transparent.

## IV. Assurance Type and Criteria

CECEPAC (HK) conducted assurance on the ESG Report of Bank of Jinzhou in accordance with the AA1000 Assurance Standard (2008) ("AA1000AS"). The type and level of assurance conducted was Type 2 and Moderate, as defined by AA1000AS.

CECEPAC (HK) evaluated the nature and extent of Bank of Jinzhou's adherence to the three AA1000 AccountAbility Principles, which are the Principles of Inclusivity, Materiality, and Responsiveness, in accordance with the AA1000 AccountAbility Principles Standard (2008) ("AA1000APS"). AA1000AS also requires an evaluation of the quality of the reported sustainability performance information. For this, CECEPAC (HK) employed the Reporting Principles (Materiality, Quantitative, Balance, and Consistency), as set out in SEHK's ESG Reporting Guide.

## V. Assurance Scope

- The scope of the assurance engagement is confined to information and data in the ESG Report that relate to Bank of Jinzhou and its subsidiaries only and does not include Bank of Jinzhou's suppliers, contractors, and information or data provided by other third parties;
- Three specified sustainability performance information disclosed in the ESG Report agreed upon and selected between Bank of Jinzhou and CECEPAC (HK). The selected specified sustainability performance information are as follows:
  - Customer complaints handling satisfaction rate
  - Proportion of female employees
  - Replacement percentage of e-banking
- The scope of the assurance engagement is limited to information disclosed for the 1 January 2018 to 31 December 2018 period, and any information that falls outside this period or any other data that is disclosed in the ESG Report are not included within the assurance scope. Therefore, we do not express any conclusions on this information;
- The scope of the assurance engagement is confined to the information provided by Bank of Jinzhou only. Any queries regarding the content or related matters within this assurance statement should be addressed to Bank of Jinzhou only;

## VI. Methodology

CECEPAC (HK)'s assurance work included:

- Evaluating the appropriateness of Bank of Jinzhou's stakeholder engagement participation process;
- Conducting interviews with personnel involved with sustainability management, report preparation and the provision of other relevant information;

- Assessing whether the reporting and management approach for the ESG Report have been conducted in line with the AA1000APS AccountAbility Principles of Inclusivity, Materiality, and Responsiveness;
- Assessing the supporting evidence for qualitative specified sustainability performance information;
- Conducting random sampling of evidence pertaining to quantitative specified sustainability performance information;
- Assessing the extent to which the ESG Report aligns with the ESG Reporting Guide;
- Performing other procedures we deemed necessary.

Assurance work was performed and the conclusions within were based upon information and data provided by Bank of Jinzhou to CECEPAC (HK), and on assumptions that the information provided was complete and accurate.

## VII. Limitations

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.

## VIII. Conclusions

Regarding the AA1000APS AccountAbility Principles of Inclusivity, Materiality and Responsiveness, the ESG Reporting Guide published by SEHK, and the specified sustainability performance information, our conclusions are as follows:

### Inclusivity

Bank of Jinzhou has identified key stakeholders, explored their concerns, and collected their opinions through various forms of communication. Regarding Bank of Jinzhou's daily operations, stakeholders' expectations as well as the impacts on them have been taken into consideration, and relevant channels have been established to continuously engage stakeholders. In our professional opinion, Bank of Jinzhou adheres to the Principle of Inclusivity.

### Materiality

Bank of Jinzhou has reviewed material issues identified the previous year, and through this process, confirmed its 2018 material issues. The review process included the consideration of factors from stakeholders, businesses, policies, and other aspects. Lastly, the management confirmed the results of the review process. Bank of Jinzhou has listed the identified material issues in its ESG Report. In our professional opinion, Bank of Jinzhou adheres to the Principle of Materiality.

### Responsiveness

With the aim of supporting the discussion, responding, tracking, and improvement of material issues, Bank of Jinzhou has developed different policies to continuously respond to its material

issues and established channels for its stakeholders to collect their views. The relevant policies and mechanisms for responding to material issues have been disclosed in Bank of Jinzhou's ESG Report. In our professional opinion, Bank of Jinzhou adheres to the Principle of Responsiveness.

## SEHK's ESG Reporting Guide

Disclosures for general disclosures of environmental and social aspects and key performance indicators of environmental aspects have been provided in accordance with the "Comply or Explain" provision, in all material aspects, in alignment with the ESG Reporting Guide issued by SEHK. The process and the result of the materiality review have been disclosed; Bank of Jinzhou has disclosed quantitative key performance indicators; the external impacts of its business are described objectively in the ESG Report; relevant factors affecting a meaningful comparison are disclosed in the ESG report. Our observations and recommendations for the ESG Report have either been adopted, or responded to, by the Bank of Jinzhou before the issuance of this assurance statement.

## Specified Sustainability Performance Information

Based on the procedures CECEPAC (HK) has performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the disclosure of the three selected specified sustainability performance information: Customer complaints handling satisfaction rate, Proportion of female employees, and Replacement percentage of e-banking in the ESG Report is inaccurate, in all material respects.

## IX. Recommendations

We recommend that Bank of Jinzhou considers strengthening the below aspects in the future:

- Integrating stakeholder engagement processes into Bank of Jinzhou's governance, strategy and relevant decision-making processes through the establishment of internal policies;
- Continuously optimizing the processes of material issue identification, including reviewing the consistency of the boundary and extent of each issue, and strengthening the review mechanism used for prioritizing issues;
- Setting long-term goals and action plans to continuously support Bank of Jinzhou's response to material issues, and to improve relevant management mechanisms in order to enhance the effectiveness of communication, monitoring and reviewing material issues in Bank of Jinzhou.



November 28, 2019  
Hong Kong

# Appendix: SEHK ESG Guidelines Index

General Disclosure and KPIs Description		Chapters/Remarks
<b>Subject Area: Environmental</b>		
<b>A1: Emission</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste	Promote Green Finance Advocate Green Operations
KPIA1.1	The types of emissions and respective emissions data	Advocate Green Operations
KPIA1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Advocate Green Operations
KPIA1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Advocate Green Operations
KPIA1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Advocate Green Operations
KPIA1.5	Description of measures to mitigate emissions and results achieved	Advocate Green Operations
KPIA1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	Advocate Green Operations
<b>A2: Use of Resources</b>		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials	Promote Green Finance Advocate Green Operations
KPIA2.1	Direct and / or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility)	Advocate Green Operations
KPIA2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility)	Advocate Green Operations
KPIA2.3	Description of energy use efficiency initiatives and results achieved	Advocate Green Operations
KPIA2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	Advocate Green Operations Achievement of water saving activities would be disclosed in the future
KPIA2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced	Not applicable for the Industry
<b>A3: Environmental and Natural Resources</b>		
General Disclosure	Policies on minimizing the issuer's significant impact on the environment and natural resources	Promote Green Finance Advocate Green Operations
KPIA3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	Promote Green Finance Advocate Green Operations

General Disclosure Description		Chapters/Remarks
<b>Subject Area: Social</b>		
<b>B1: Employment</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	Protect Employees' Rights and Interests
<b>B2: Health and Safety</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	Focus on Employees' Health
<b>B3: Development and Training</b>		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	Promote Employees' Development
<b>B4: Labour Standards</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour	Protect Employees' Rights and Interests
<b>B5: Supply Chain Management</b>		
General Disclosure	Policies on managing environmental and social risks of the supply chain	Sunshine Purchase
<b>B6: Product Responsibility</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health <sup>14</sup> and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Guarantee Client Interests
<b>B7: Anti-corruption</b>		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering	Anti-money Laundering and Anti-financing Laundering
<b>B8: Community Investment</b>		
General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests	Respond to Take Targeted Measures in Poverty Alleviation; Keen on Social Welfare

14: Because of the nature of financial industry, products and services provided by the Bank do not have health related issues.

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 Taking Care of Employees and Developing with Them  
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## Feedback from Readers

Thank you for reading the Report and contributing to the improvement of the Bank's social responsibilities management. We expect valuable comments and suggestions from the readers by filling the feedback form and sending the form to us through any of the chosen ways shown below:

**Tel:** +86(416)3220002

**Fax:** +86(416)3220003

**E-mail:** webmaster@jinzhoubank.com

**Address:** No. 68 Keji Road, Jinzhou City, Liaoning Province, China

**Postcode:** 121013

**1. Your general evaluation on the Report:**

Poor  Average  Good  Excellent

**2. Your evaluation of Bank of Jinzhou in performing social responsibilities for stakeholders:**

Poor  Average  Good  Excellent

**3. Do you think the information disclosed in the Report is complete:**

No  Average  Yes

**4. Do you think the content and typography of the Report is clear and suitable for reading:**

No  Average  Yes

**5. Do you have any other comments or suggestions on the Report and on the improvement and development of Bank of Jinzhou for performing social responsibilities:**

Text input area for comments and suggestions, indicated by a dotted border.



Thank you for your caring and support for Bank of Jinzhou!



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