

2021

Environmental, Social, and Governance Report

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

Stock Code: 0416

Stock Code of Preference Shares: 4615



锦州银行



Contents

01/About this Report	03/Chairman's Statement	05/President's Statement	81/Independent Assurance Statement	83/Content Index of the <i>Environmental, Social and Governance Reporting Guide</i> of HKEX	86/Feedback of Readers
----------------------	-------------------------	--------------------------	------------------------------------	---	------------------------

About the Bank

Company Profile	07
Annual Honours and Awards	07
Key Performance Indicators	08

04

Practicing Public Welfare , Giving Back to Society

Fighting the Pandemic Together	37
Passion for Community Charity	39

01

Governing with Responsibility , Dedicated to Sustainable Development

Corporate Governance	11
Creating Corporate Culture	13
Risk Management and Control	13
Social Responsibility Management	15

05

Benefiting People , Dedicated to Economic Development

Supporting the Real Economy	43
Focusing on Inclusive Finance	45
Serving Rural Revitalisation	47

02

Leading by the Party, Building and Staying Firm to Our Original Aspiration

Strengthening Party Building at Grassroots Level	23
Cadre Team Building	24
Ideological and Political Construction	25
Constructing Anti-corruption and Upholding Integrity	26

06

High-quality Service, Innovation and Technology Empowerment

Improving Service Quality	51
Innovative Fintech	54
Protecting Customers' Rights and Interests	56

03

Efficient Operation to Ensure Full Compliance

Anti-money Laundering and Counter-terrorist Financing	31
Procurement Management	33
Protecting Intellectual Property Rights	34

07

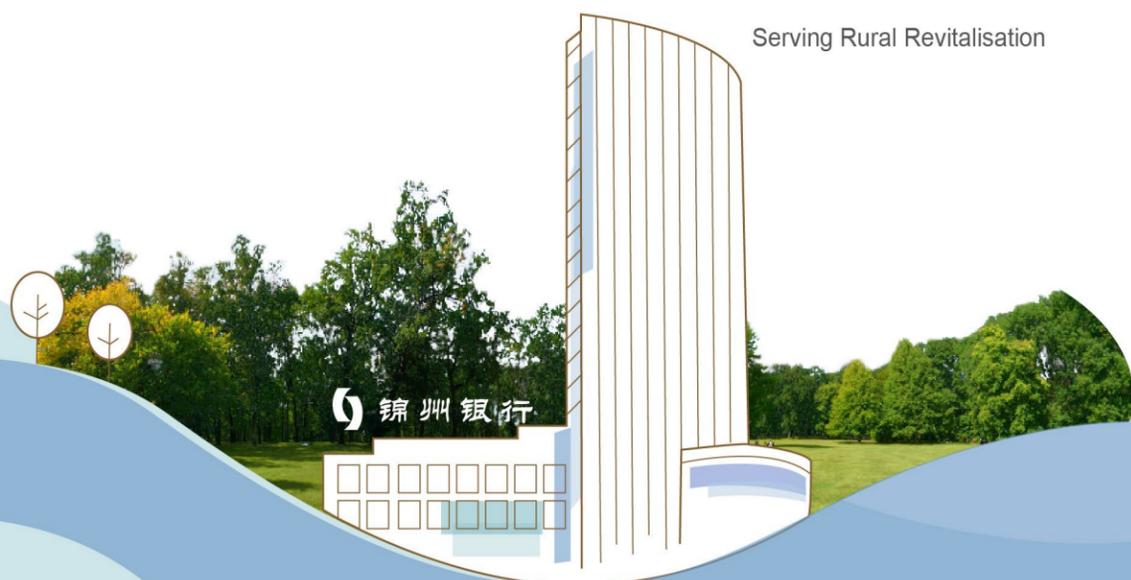
Caring for Employees , Creating Glory Together

Safeguarding Employees' Rights and Interests	61
Caring for Employees' Health	64
Promoting Employee Development	67
Key Performance Indicators of Employees	68

08

Green Development, Working Together to Protect Our Home

Promoting Green Finance	71
Advocating Green Office	75
Responding to Climate Change	77
Environmental Key Performance indicators	80



About the Report

Bank of Jinzhou Co., Ltd.¹ (the “Bank”, “Bank of Jinzhou” or “we”) is delighted to publish our sixth environmental, social and governance (“ESG”) report. The aim of the *Environmental, Social and Governance Report* (the “Report”) is to display the Bank’s sustainability strategy and other related work to our stakeholders for a better understanding of the Bank’s sustainability philosophy, actions, relevant performance, etc. The Report should be read in conjunction with the “Corporate Governance Report” of the Bank’s *2021 Annual Report* to allow a comprehensive understanding of the Bank’s ESG performances.

Basis of Preparation

The Bank compiled the Report in accordance with regulations stated in the *Environmental, Social and Governance Reporting Guide* (the “Guide”) which is the 2019 revised 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 (“HKEX”). The Report has complied with all provisions of “Mandatory Disclosure Requirements” and “comply or explain” of the Guide, and was compiled based on the four reporting principles set out in the Guide, namely materiality, quantitative, balance and consistency.

During the preparation of the Report, the reporting principles according to the Guide applied by the Bank are as follows:

Materiality: Adopting a materiality assessment to identify the Bank’s material issues during the Reporting Period, and highlight the material issues verified by the Board in the Report. Please refer to the “Materiality Assessment” section in the Report for details of the materiality assessment work.

Quantitative: Disclosure of relevant standards and methods used for calculations in the Report, and disclosure of applicable assumptions.

Balance: The Report presents the Bank’s performance for the Reporting Period in an unbiased manner, avoiding selections, omissions or formats of presentation that might improperly influence reader’s decisions or judgments.

Consistency: The method adopted for the preparation for the Report is fundamentally identical to the previous year, and the data involving changes in the scope of disclosure and calculation methods are explained so that readers can make meaningful comparison.

Unless otherwise stated, the currency unit used in the Report is in RMB.

¹The Bank is not an authorised institution within the meaning of *the Banking Ordinance* (Chapter 155 of the Laws of Hong Kong), and this is not subject to the supervision of the Hong Kong Monetary Authority and is not authorised to carry on banking and/or deposit-taking business in Hong Kong.

Reporting Scope

The Report focuses on Bank of Jinzhou, and unless the context otherwise stated, the Report cover its subsidiaries, branches, sub-branches and professional institutes. The time frame of the Report is consistent with the Bank’s *2021 Annual Report*, which covers the period from 1 January 2021 to 31 December 2021 (the “Reporting Period”).

Report Confirmation and Approval

The board of directors (the “Board” or “Board of Directors”) of the Bank and all directors (the “Directors”) have reviewed and approved the Report, and assure that the Report contains no false representations, misleading statements or material omission, and bear individual and collateral responsibilities regarding the truthfulness, accuracy and completeness of the Report.

CECEP (HK) Advisory Company Limited was appointed to perform independent limited assurance on the Report in accordance with the AA1000 Assurance Standard v3 and issued an assurance statement. For more information on the assurance, please refer to the “Independent Assurance Statement” in the Report.

Access to the Report

The Report is published in traditional Chinese and English. In case of any discrepancies between the two versions, the traditional Chinese version shall prevail. The electronic version of the Report can be viewed and downloaded from the Bank’s website (<https://www.jinzhoubank.com>) and the HKEX news website (<https://www.hkexnews.hk>).

Feedback

Feedbacks from stakeholders are of utmost importance to the Bank’s continuous improvement of environmental and social performances. If you have any questions or suggestions, you are welcome to contact us through email (webmaster@jinzhoubank.com).

Chairman's Statement

Looking back to 2021, we once again joined hands in witnessing the great moments in China, including celebrating the 100th anniversary of the Communist Party of China (the "Party") Central Committee, successfully holding the sixth plenary session of the 19th Central Committee of the Party, achieving the goal of comprehensively building a moderately prosperous society, and etc. Achieving the historical intersection of the "Two Centenaries" goal, and a new journey of building a modern socialist country in an all-round way. During the year, we were grateful to the guidance of the Party Committees, governments and the regulatory authorities at all levels, as well as the support from shareholders and all the sectors in the society. We maintained our strategic focus, consolidated the achievements of reform, and committed to the deep integration of its high-quality development and strengthened responsibility, so as to contribute financial support to improve people's livelihood and social development.

Consolidating the development foundation, and creating a new pattern. Over the past year, we have been taking the initiative to overcome difficulties, strengthening the leadership from the Party and deepening the reform of systems and mechanisms. The optimization of corporate governance became more prominent. We strictly abided to the bottom line of risk, adhered to compliant operation, continuously improved the management system, and strengthened the foundation of legal compliance. We focused on the future development, further promoted the strategy of "talent-driven development", enriched the communication and selection channels for the leading cadres, improved the incentive and assessment mechanism, continuously accumulated the momentum for high-quality development, and refreshed the Bank's business development.

Supporting the real economy, demonstrating new achievements. Over the past year, we focused on our main responsibilities and businesses, served the real economy, returned to the origin of finance, and clearly provided substantial support for loans to key enterprises for pandemic prevention and control. We increased the transmission of inclusive financial policy benefits, strengthened financial technology to empower key businesses, accelerated the migration efficiency of offline-to-online businesses, took the initiative to reduce fees to benefit the real economy, and implemented the tasks of "six fronts" and "six priorities". We actively responded to the national call, expanded the service scope of township outlets, and improved the quality and efficiency of financial services for "agriculture, rural areas and farmers".

Integrating into regional development and contributing new power. Over the past year, we closely followed the direction of national policies and the development plans of local governments, and refined the operation strategies of various institutions and the synergy of local development. We promoted branches in the capital and municipalities to integrate into the coordinated development strategy of Beijing, Tianjin and Hebei, anchored the construction of a green and sustainable living environment, and increased our support on transportation, ecology, industrial upgrading and others. We gave full play to the role of provincial capitals and planned branches in Northeast to support the revitalization strategy of Northeast China, and focused on financial services in key industries such as advanced manufacturing and emerging industries to improve quality and efficiency. In line with the construction of Jinzhou's smart city, we built open scenarios such as "smart medical care", "smart campus" and "smart finance", gave full play to the advantages of outlet layout and extended the sense of financial service.

Protecting our clear waters and green mountains by taking a new step. Over the past year, we practiced the green development concept of conservation, environmental protection and low carbon, actively developed green credit business, and increased support services for environmentally friendly construction projects. We advocated low-carbon operation and green office, carried out the construction of digital banking, gradually promoted electronic business documents and online function aggregation, and worked with customers to promote energy conservation and emission reduction.

Despite the difficulties, we come to a new chapter. 2022 is the third year of Bank of Jinzhou's reform and reorganization. We will deeply study Xi Jinping's thoughts on Socialism with Chinese Characteristics for a New Era, further implement the national economic and financial policies and regulatory requirements, be not afraid of the obstacles, live up to the expectations of all the parties, and contribute our strength to the coordinated economic, environmental and social development with our more stable operation and better services in the new journey!

Chairman Wei Xuekun

27 April 2022



President's Statement

In 2021, facing the changes in the external environment, the management of Bank of Jinzhou adhered to the development concept of "compliance, innovation, coordination and quality" with the care and support of stakeholders. We realized the positive interaction between stable operation and development and the fulfillment of social responsibilities, simultaneously facilitated economic performance, social and environmental benefits, and continuously moved towards the goal of high-quality and sustainability development.

Giving full play to the effectiveness of financial "running water". We focused on the positioning of "three services" for city commercial banks, implemented the tasks of "six stabilities" and "six guarantees" precisely, and invested credit funds in an orderly manner, so as to provide power for regional economic development. The Bank took the initiative to reduce fees and concessions, supported small and micro enterprises to restoration, and achieved the goal of "two increases and two controls" of inclusive finance. We have also improved the quality and efficiency of "agriculture, rural areas and farmers" services. The Bank forged the quality of financial services, accelerated the pace of building a "new digital Bank of Jinzhou", actively integrated into the construction of smart cities, built diversified and open financial scenarios, implemented the "double A" driving strategy, and promoted the online and aggregation of businesses with technology implantation. Enhance the replacement rate of e-banking business, showing that finance works for the people.

Consolidating the foundation for steady development. We strengthened the basic construction, promoted comprehensive risk management, and built a solid defense line for compliance management. The Bank improved the construction of credit management system and mechanism, built a digital credit operation risk management and control system, and strengthened the whole-process management of credit business of the Bank. The product system was further improved, the customer base was continuously consolidated, the business structure was adjusted and optimized, the diversified profitability was improved, and the cost and expense control was straitened. The power and guarantee for high-quality development was continuously enhanced.

Being people-oriented and fostering synergistic growth. We adhered to the concept of "talent cultivation", strengthened the development and management of human resources, cared for the growth of employees, provided diversified trainings, smoothed career development channels, and deepened the "535" talent project. We initiated remuneration optimization project, improved incentive mechanism and assessment management. We enhanced the employee welfare system, protected the legitimate rights and interests of employees, continuously carried out warning and integrity education, paid attention to the physical and mental health of employees, continuously increased the sense of belonging and mission of employees, and promoted the unity of employee growth and corporate development.

Creating a green and harmonious environment. We upheld green and safe operations, established a centralized procurement mechanism, promoted online video conferences, advocated low-carbon office, expanded the functions of online services and self-service machines, promoted energy conservation and consumption reduction throughout the process, deepened the standardization of reforming and centralized authorization system of outlets, and increased intensive operations. We improved the consumer rights protection system, enhanced the quality and efficiency of complaint handling, protected personal financial information, and increased the pertinence and reach of financial knowledge publicity such as anti-fraud, anti-money laundering and anti-terrorism financing. We launched elderly-caring version mobile banking to provide a safer and more convenient service experience. We were enthusiastic in community public welfare and volunteer services, normalized epidemic prevention and control effectively, and passed financial warmth to social harmony and prosperity.

Attaining to the broad and great while addressing the delicate and minute. 2022 is the final year of the three-year development plan of Bank of Jinzhou. Under the guidance of the Board, the management will maintain its original aspiration and keep its mission unchanged. With the theme of achieving connotative high-quality development, the Bank will continue to support the economy, serve the customers, give back to the shareholders, care for the employees, and benefit the society, further to work hand in hand with stakeholders for a brighter future.

President Guo Wenfeng

27 April 2022



About the Bank Company Profile

Bank of Jinzhou was incorporated on 22 January 1997 with the approval of the People's Bank of China, with the Headquarter located in Jinzhou City, Liaoning Province, China. The Bank established 15 branches in Beijing, Tianjin, Harbin and Shenyang, Dalian, Anshan, Fushun, Benxi, Dandong, Liaoyang, Chaoyang, Fuxin, Huludao, Yingkou, Jinzhou in Liaoning Province, China. Meanwhile, the Bank initiated the establishment of a specialized institution for Jinyin financial services for small enterprises, 7 village and township banks and Jinyin Financial Lease Co., Ltd. As at the end of the Reporting Period, the Bank had 238 branches in aggregate.

The business scope of the Bank includes acceptance of public deposit, issue of short-term, medium-term and long-term loans, domestic and overseas settlement, issue of financial bonds and inter-bank borrowing. As at the end of the Reporting Period, the Bank had registered capital of RMB13,981,615,684, total assets of RMB849.662 billion, loans and advances balances released of RMB586.323 billion and deposits from customers of RMB476.073 billion. The H Shares of the Bank were listed on the Main Board of the HKEX, stock code: 0416, on 7 December 2015. On 27 October 2017, the Bank successfully issued US\$1.496 billion of Offshore Preference Shares, which were listed on the main board of HKEX with stock code 4615.

As at the end of the Reporting Period,

the Bank had total assets of

RMB **849.662** billion

Annual Honours and Awards

January 2021

The Bank was awarded the honorary title of "2020 UnionPay Excellent Cooperation Organization Award" (2020年銀聯優秀合作機構獎) by Liaoning Branch of China UnionPay

May 2021

At the 2021 (the 17th) China Enterprise Training and Development Annual Conference and the 12th China Talent Development Elite Award Ceremony, the Bank's original series of learning projects – "My Experience My Show" (我的經驗我來秀) and "My Micro Class My Teaching" (我的微課我來授) won the "Best Learning Project" (最佳學習項目) award of the China Talent Development Elite Award

September 2021

The Bank was awarded the title of "Advanced Collective for Poverty Alleviation in Liaoning Province" (遼寧省脫貧攻堅先進集體) jointly by Liaoning Provincial Party Committee of the Party and Liaoning Provincial People's Government

November 2021

The Bank won the Gold Award for Cross-industry Marketing in the "2021 Financial Digital Marketing Innovation Competition" of the Financial Digital Development Alliance

The Bank won the "2021 Most Featured Mobile Banking Award" (2021年最具特色手機銀行獎) at the "2021 Digital Momentum and Financial Innovation Summit of Banks and the 17th Annual Ceremony of China Electronic Banking" jointly held by China Financial Certification Authority (CFCA) and 100 member banks

The Bank won the "Most Featured Credit Card Product of the Year" in the "2021 Financial Digital Development Gold Award" (年度最具特色信用卡產品獎) of the Financial Digital Development Alliance

Key Performance Indicators

Type of KPI	Name of KPI	Unit	2021	2020
 Economic Performance	Operating income	RMB100 million	125.68	93.09
	Total assets	RMB100 million	8,496.62	7,779.92
	Deposits from customers	RMB100 million	4,760.73	4,392.24
	Total loans and advances to customers	RMB100 million	5,769.07	4,967.50
	Non-performing loan ratio	%	2.75	2.07
	Allowance coverage ratio	%	166.82	198.67
 Social Performance	Capital Adequacy ratio	%	11.50	11.76
	Total taxes paid ²	RMB100 million	20.98	37.70
	Charitable and other donations	RMB10 thousand	-	-
	Social contribution per share ³	RMB	2.26	2.36
	Balance of loans to small and micro businesses	RMB100 million	2,516.65	2,624.90
	Responsible complaints handling satisfaction rate	%	100	100
 Environmental Performance	Headcount ²	Person	6,012	6,037
	Proportion of female employees ²	%	59.55	59.50
	Replacement percentage of e-banking ²	%	88.71	86.25
	Power consumption of the Headquarter	kWh	1,209,462.00	1,180,403.99
	Water consumption of the Headquarter	Tonne	9,732.00	9,251.00
	Paper consumption of the Headquarter	Tonne	7.82	4.50
 Environmental Performance	Coal gas consumption of the Headquarter	m ³	13,846.00	10,990.00
	Gasoline consumption of the Headquarter	Litre	38,603.00	97,360.00
	Diesel consumption of the Headquarter	Litre	626.00	2,400.00

²The indicator refers to data of the Bank (excluding subsidiaries)

³Social contribution per share = (annual tax paid + staff expenses + loan interest paid to creditors + total outbound donations - other social cost arising from environmental pollution and other matters) ÷ total share capital + basic earnings per share.

锦州银行
BANK OF JINZHOU



01

Governing with Responsibility Dedicated to Sustainable Development

- Corporate Governance
- Creating Corporate Culture
- Risk Management and Control
- Social Responsibility Management

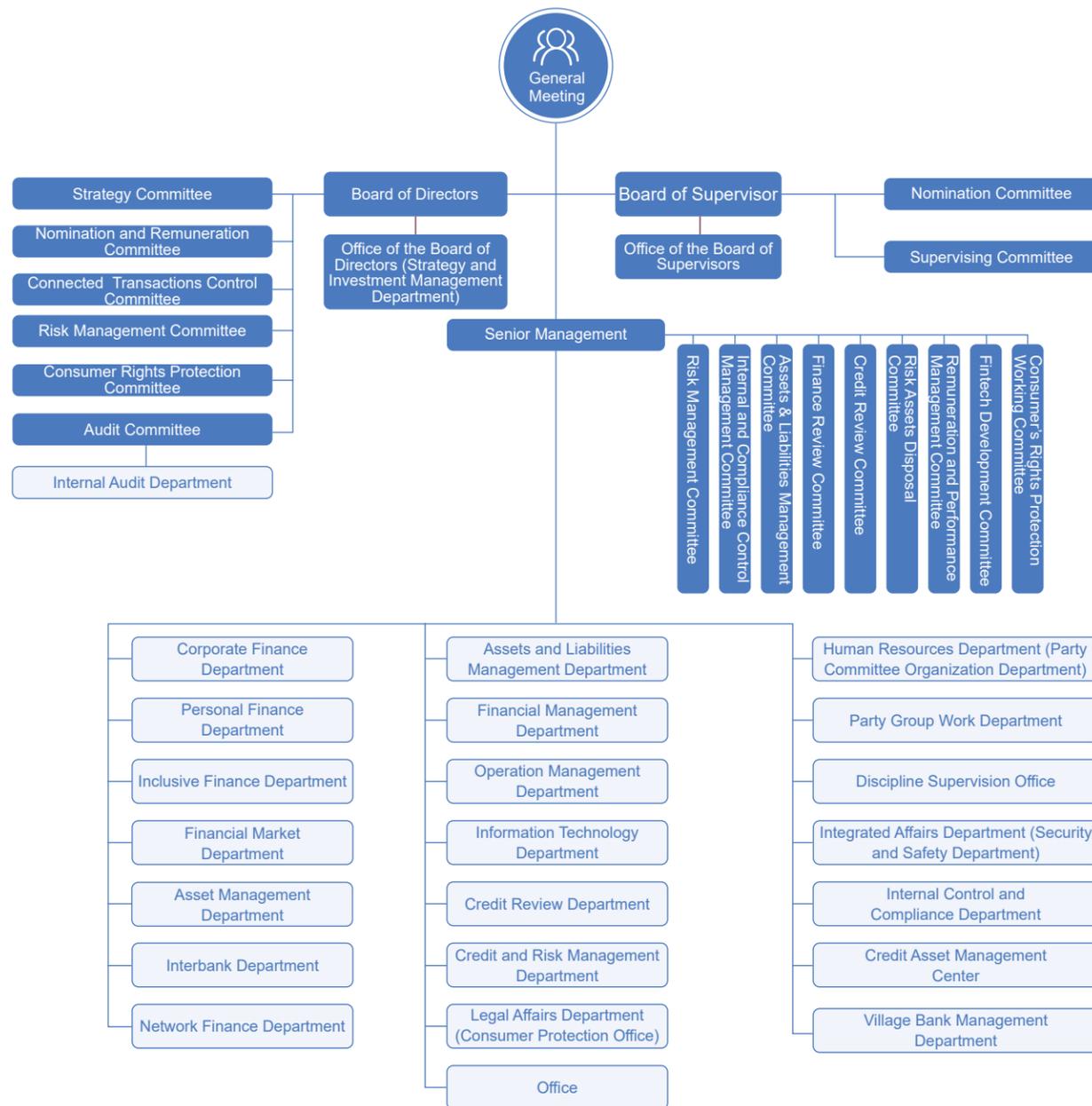
The Bank continuously improves its corporate governance structure and mechanism, enhances its comprehensive risk management capability, consolidates the foundation of compliance management, and actively understands the expectations and needs of various stakeholders. The Bank has also established a social responsibility management system to practice corporate social responsibility, aiming to strengthen our attention and support to ESG.



Corporate Governance

The Bank continuously improved its corporate governance mechanism to continue enhance its corporate governance level. The Bank has adopted relevant requirements set out in the *Corporate Governance Code* set out by the HKEX, and relevant requirements of corporate governance in the administrative measures for commercial banks in China. The Bank has also established a corresponding corporate governance system. In accordance with relevant requirements, the Bank has set up a dedicated and independent Board of Directors, Board of Supervisors and senior management. All members of the Board of Directors and board (the “**Board of Supervisors**”) of supervisors (the “**Supervisors**”) (excluding employee representative Supervisors) were elected in the general meeting by the shareholders of the Bank. The Bank further improved the quality of information disclosure, standardized investor relations management activities, and continuously improved transparency and governance.

As at the end of the Reporting Period, the organizational structure of the Bank was shown as below.



Note: The Office of the Board of Supervisors is a joint office in the office department.

General Meeting

During the Reporting Period, the Bank convened one annual general meeting and one extraordinary general meeting of shareholders.

The Board of Directors

The Board of Directors is responsible for establishing the basic management system of the Bank, supervising and controlling over important matters such as the decisions and performance of the business and financial policies of the Bank, fulfilling corporate governance functions in accordance with the *Corporate Governance Code* set out by the HKEX and administrative measures regulating corporate governance of commercial banks in China, and enduring the right and duty of managing the Bank to the management level.

As at the end of the Reporting Period, the Board of Directors consisted of 15 Directors, including 5 executive Directors, 5 non-executive Directors and 5 independent non-executive Directors. Six special committees, including the Strategy Committee, Audit Committee, Nomination and Remuneration Committee, Connected Transactions Control Committee, Risk Management Committee and Consumer Rights Protection Committee, have been established under the Board of Directors. The Office of Board of Directors has been established as the operating arm of the Board, and is responsible for the preparation of general meetings, meetings of the Board of Directors and meetings of all special committees under the Board, information disclosure and other daily duties.

During the Reporting Period, the Bank has convened 8 meetings of the Board of Directors. It mainly considered and approved 45 resolutions, including the 2020 final financial accounts, the 2021 fixed assets investment budget, the 2020 annual report, the 2020 profit distribution plan, the issuance of capital bonds and relevant authorization, and the amendments to the Articles of Association, and 13 reports have been listened, including the 2020 annual report on anti-money laundering of Bank of Jinzhou, the report on the annual evaluation of substantial shareholders of Bank of Jinzhou and the 2021 report on the structure of the Board.

Board of Supervisors

As at the end of the Reporting Period, the Bank's Board of Supervisors consisted of 8 Supervisors, including 3 employee representative Supervisors, 2 shareholder representative Supervisors and 3 external Supervisors. The Bank has established 2 committees under the Board of Supervisors, namely the Nomination Committee and the Supervising Committee, which operate in accordance with the laws and regulations such as the *Company Law of the People's Republic of China* ("Company Law") and the Articles of Association of the Bank.

During the Reporting Period, the Board of Supervisors convened seven meetings, all of which were on-site meetings, primarily for the consideration and approval of 37 resolutions, including the 2020 work report of the Board of Supervisors of Bank of Jinzhou Co., Ltd., the 2020 annual report of Bank of Jinzhou Co., Ltd., the 2020 comprehensive risk management reports, the 2020 profit distribution plan of Bank of Jinzhou Co., Ltd., the 2020 liquidity management status and the 2021 liquidity risk management strategy report of Bank of Jinzhou Co., Ltd., the appraisal report on Directors' performance of duties of Bank of Jinzhou Co., Ltd. for 2020 and the internal audit report for 2020, etc.

Board Diversity Policy

The Board is of the view that having a diversified composition of members in the Board will improve its decision-making capability to elevate the corporate governance level. The Board and the Nomination and Remuneration Committee will consider a series of diversity factors as a standard in selecting candidates with reference to the Board Diversity Policy of the Bank, including but not limited to gender, cultural and education background, race, professional experience and industry experience, in order to achieve diversification in the membership of the Board of Directors. The Nomination and Remuneration Committee will report the composition of the Board from the perspective of diversification on annual basis, supervise and timely review the implementation of diversify policy.

Please refer to Chapter 9 "Corporate Governance Report" of the Bank's 2021 Annual Report for more detailed disclosures relevant to the Bank's corporate governance.

Creating Corporate Culture

The Bank of Jinzhou always adheres to constantly improve and enrich corporate culture in its development, persists on the values in corporate culture and socialism, strengthens the cohesion of Party-building, loves duty and respects the business, and serves society. The Bank scientifically planned the 2020 to 2022 strategic development plan, defined the strategic vision of “building an urban commercial bank with high-quality and connotative development”, and proposed new development philosophy of “compliance, innovation, coordination and quality”. The Bank united employees’ minds with ideological and political work, agglomerated team power with humanistic care and special recreational and sports activities, fulfilled social responsibility with the principle of “serving the community and benefiting the public”, safeguarded the consolidation in development foundation with “compliance construction”, comprehensively created corporate culture, promoted the steadiness in the development of corporate reformation, and provided a strong mental motivation to connotative high-quality development.



Risk Management and Control

The Bank is committed to building a comprehensive risk management system, implementing the connotative high-quality development, complying with regulatory requirements, attaching great importance to and preventing financial risks, establishing a risk management reporting system, strengthening risk appetite management, and unifying risk characteristics classification standards. The Bank constantly improves its credit risk governance structure, forms a potential risk management system with substantial risk prevention and control as the core, and gradually establishes a localized credit risk identification, prevention and control and governance mechanism, so as to continuously improve risk governance capabilities and safeguard the bottom line of risks.

The internal control of the Bank follows the principles of full coverage, materiality, the balance of powers, matching, prudence and cost-effectiveness to realize the following objectives with all employees led by the Board, Board of Supervisors, senior management, through formulating and implementing systematic systems, procedures, and methods:

- Operation and management complying with laws and regulations;
- Achieving strategic and business development targets;
- Effective risk management, protecting the safety of assets and reconciling potential risks in irregularities;
- Increasing operational efficiency and effectiveness;
- Real, accurate, complete, and timely operation records, accounting information, financial information and other management information.

In order to effectively manage and control various risks, the Bank has established a standardized and independent internal control organizational structure in accordance with relevant national laws and regulations and the Articles of Association, clarified the duties and permitted authorities in the areas of decision-making, implementation supervision and reporting, so as to form an scientific and effective mechanism for the division of responsibilities and balance of powers. The Board of Directors of the Bank, as the decision-making body, is responsible to the general meeting and is ultimately accountable for the Bank’s internal control, and the Board of Directors and its Risk Management Committee are accountable to and report to the general meeting for the internal control; The Board of Supervisors, as the supervisory body, represents the general meeting and supervises the performance of the internal control duties of the Board of Directors and its Risk Management Committee, senior management and the Internal Control and Compliance Department under its leadership; The senior management, as the executive body, leads the Internal Control and Compliance Department and implements the decisions of the Board of Directors and its Risk Management Committee regarding the decisions of the Bank’s internal controls, and reports to the Board of Directors and its Risk Management Committee; The Risk Management and Internal Control and Compliance Department assumes responsibility for risk and internal control management and works under the leadership of senior management and maintains its independence; On behalf of the Board of Directors, the Internal Audit Department provides oversight of the performance of internal control and compliance duties by the senior managements and the Internal Control and Compliance Department under its direction. The internal control compliance departments of each branch reports to the Internal Control Compliance Department of the Headquarter and the management at their level in two lines, and the internal control and compliance officers of each unit report to the internal control and compliance department at the same level (or higher level) and the person chiefly in charge of the unit in two lines.

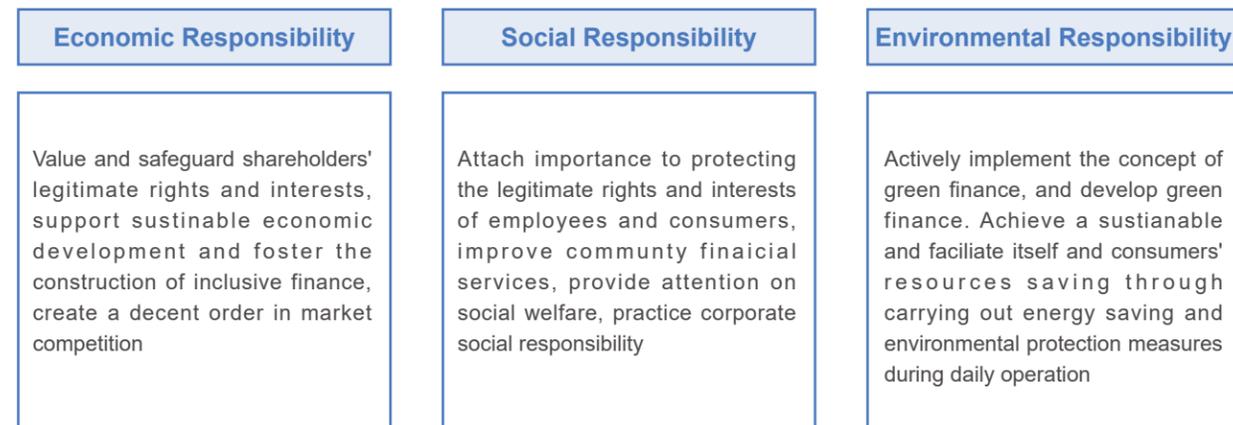
Based on the comprehensive risk management system, the Bank regularly identifies, evaluates, monitors and manages various risks including ESG risks, and fully integrates the ESG concept into the risk management process of major businesses. The Board of Directors of the Bank is responsible for formulating reputation risk management policies in line with the Bank’s strategic objectives and applicable to the entire Bank, establishing the reputation risk management system. During the Reporting Period, the Bank continued to improve the reputational risk management mechanism, strengthened the identification, monitoring, control and mitigation of reputational risks, strengthened the real-time monitoring of online public opinions, carried out reputational risk investigation, improved the emergency response plan, and continuously improved the level and effectiveness of reputational risk management and control. At the same time, based on its own business conditions, the Bank conducts customer access qualification review in terms of customer marketing, adheres to the principle of “combining qualitative and quantitative analysis” in respect of the organizational structure, equity relationship and operation of corporate customers, and adopts the principle of “one-vote veto system” for environmental and social risks. Loan support would not be granted to customers and projects violating the national policies on environmental protection, security surveillance, quality inspection, land, immigration and those who do not meet environmental and social compliance requirements.

For details of the Bank’s risk (including ESG related risks) like credit risk, market risk, liquidity risk, information technology risk, anti-money laundering management and consumer rights protection. during the Reporting Period, please refer to Chapter 5 “Management Discussion and Analysis” of the *2021 Annual Report of the Bank*.

Social Responsibility Management

Concept on Social Responsibility

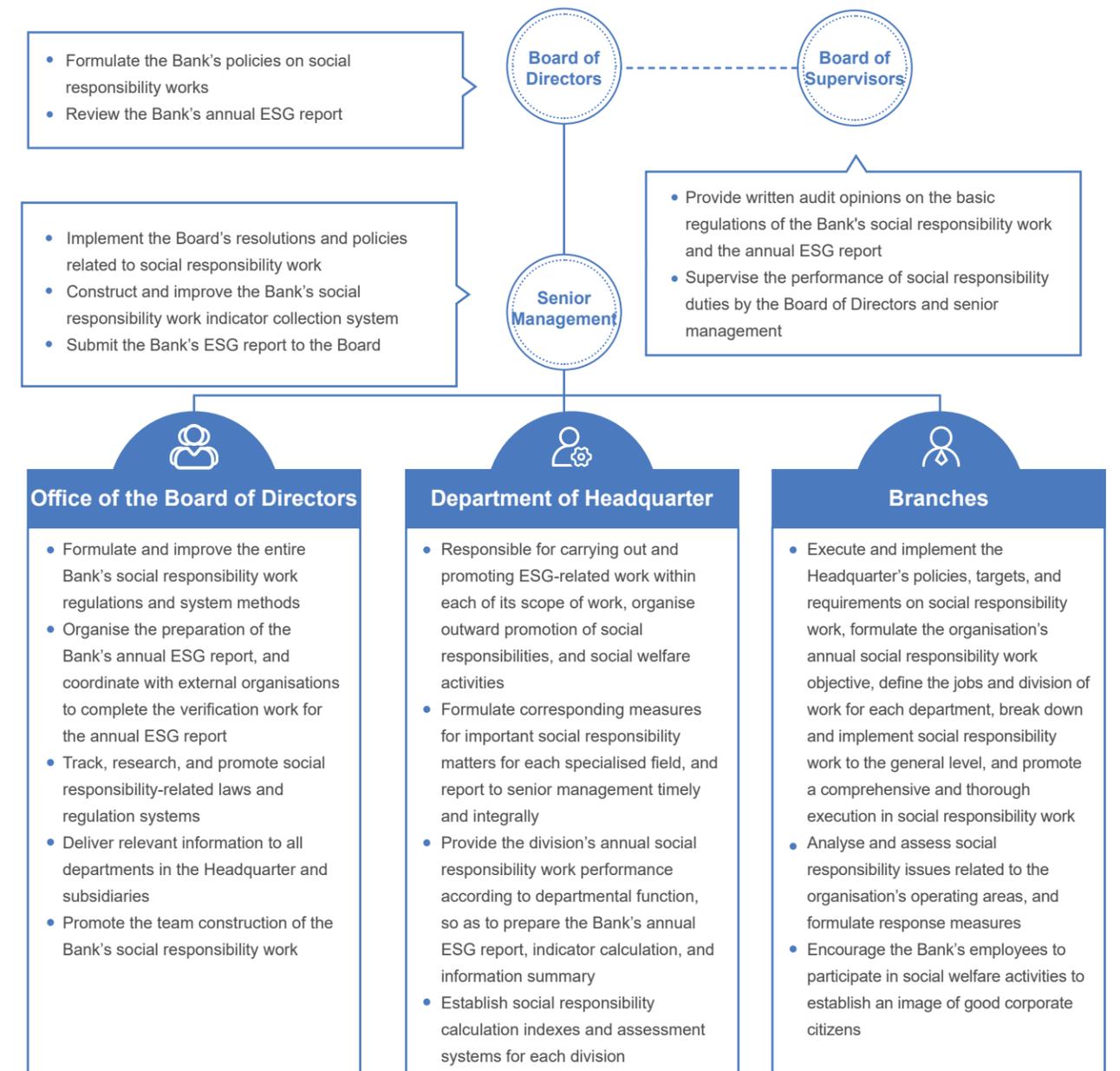
The Bank adheres to the principle of “serving the society and benefiting the public”, adheres to the positioning of “three services” of “serving the local economy, private small and micro enterprises, and urban and rural residents”, insists on supporting the real economy, takes “value, integrity, innovation, green, and responsibility” as the development concept of social responsibility work, adheres to the corporate mission of creating value for shareholders, wealth for customers, welfare for employees, and contribution to the society, and actively fulfills the social responsibility of financial institutions with humanistic care and social responsibility. The following are the Bank’s key social responsibility work in economic, social, and environmental aspects.



Social Responsibility Management System

Striving to create values for society, the Bank embeds the concept of sustainable development in its daily operation. The Bank formulated the *Basic Regulation on Social Responsibility of Bank of Jinzhou Co., Ltd.* (《锦州银行股份有限公司社会责任工作基本规定》) and the *Administrative Measures for Social Responsibility Information Disclosure of Bank of Jinzhou* (《锦州银行社会责任信息披露管理办法》) to further improve the Bank’s social responsibility work mechanism. The Bank integrated the concepts of social responsibility into its daily work according to the Bank’s development strategy. All departments from the Headquarters, branches, and sub-branches worked cooperatively and divided the work in coordination, jointly carried out and promoted social responsibility work.

The Board of the Bank plays a leading role in ESG matters, assumes its responsibilities and continuously supervises the Bank’s ESG matters. The Board shall review the suitability of various social responsibility-related policies and participate in the process of evaluating and prioritizing the ESG-related issues. The senior management is responsible for implementing the resolutions of the Board on social responsibility work and supervising the daily work progress. The office of the Board, departments of Headquarter, branches and sub-divisions are responsible for implementing various policies and measures related to social responsibility work, including the execution plan of ESG targets, etc. The progress of relevant targets shall be reported to the senior management on a regular basis, and ultimately reviewed and approved by the Board.



Information disclosure

During the Reporting Period,

the Bank published

2 regular reports

40 temporary announcements

The Bank discloses information in a timely and standardized manner. Announcements are made to the public in a timely manner through various channels such as telephone, email, reception of visitors and investor relations column on the Company's website. The Bank maintains close and efficient communication with all stakeholders, safeguards the interests of shareholders and customers, and strengthens market binding.

In accordance with the Listing Rules, the Measures for Information Disclosure of Commercial Banks, other laws and regulations as well as the requirements of the Articles of Association of the Bank, the Bank of Jinzhou Co Ltd Information Disclosure Management System and the Administrative Measures for Information Disclosure of Bank of Jinzhou, the Bank timely discloses its regular reports and temporary announcements on the websites of the Bank and the HKEX. During the Reporting Period, the Bank published 2 regular reports and 40 temporary announcements.



Stakeholder Engagement

Expectations and comments of stakeholders are of utmost importance for the Bank to continuously improve its sustainability strategies. Through diversified and open communication channels, the Bank maintains close communications with stakeholders and listens to their demands patiently. Intending to enhance the level of the Bank's sustainability governance, the Bank continues to improve its social responsibility management system according to the sustainability topics concerned by various stakeholders.

Stakeholders	Government	Regulators	Shareholders
Expectations and Demands	<ul style="list-style-type: none"> Support the sound development of the real economy Implement macroeconomic policies Develop inclusive finance 	<ul style="list-style-type: none"> Operation compliance Maintain financial stability Fulfil social responsibilities 	<ul style="list-style-type: none"> Ensure stable operation Increase core competitiveness Increase corporate value
Communication Channels	<ul style="list-style-type: none"> Policy documentation and guidelines Work meetings Information distribution Seminars 	<ul style="list-style-type: none"> Regulatory policies Surveys and onsite visits Progress reporting 	<ul style="list-style-type: none"> Shareholder meetings Information disclosure Daily communication
Responses and Measures	<ul style="list-style-type: none"> Provide financial support for the revitalisation of the old industrial base of northeast China Improve service for "small and micro enterprises" and "agriculture, rural areas and farmers" affair, and support private enterprises Support the development of emerging industries 	<ul style="list-style-type: none"> Strengthen compliance management Improve the comprehensive risk management system Advance targeted measures in rural revitalization 	<ul style="list-style-type: none"> Improve corporate governance structure Formulate corporate development plans Improve profitability Strengthen the management of investors relation

Clients	Employees	Suppliers	Partners	Community	Environment
<ul style="list-style-type: none"> Support the real economy Improve service quality and efficiency Provide quality financial products Ensure information and fund security Expand service channels 	<ul style="list-style-type: none"> Protect employees' rights and interests Provide career development opportunities Enrich activities in spare time 	<ul style="list-style-type: none"> Fair procurement Performance in good faith Cooperation for win-win outcomes 	<ul style="list-style-type: none"> Mutually beneficial cooperation Communication and exchanges of ideas with industry peers 	<ul style="list-style-type: none"> Organise community activities Help vulnerable groups 	<ul style="list-style-type: none"> Low-carbon and environmental protection Sustainable development
<ul style="list-style-type: none"> Marketing activities Customer service hotline Customer message box at the official website WeChat, online bank, and other digital platforms 	<ul style="list-style-type: none"> Trade union Seminars President's mailbox Visits and interviews 	<ul style="list-style-type: none"> Negotiations Contracts and agreements Centralised procurement 	<ul style="list-style-type: none"> Meetings Project cooperation Daily communications 	<ul style="list-style-type: none"> Visits and interviews Community service activities 	<ul style="list-style-type: none"> Policies on energy saving and emission reduction Green public service activities
<ul style="list-style-type: none"> Optimise the business procedure Innovate financial products Safeguard rights and interests of customers Enhance the banking outlets 	<ul style="list-style-type: none"> Improve the compensation and welfare system Enhance democratic management Improve the training system Organise recreational and sports activities Offer care to employees in need 	<ul style="list-style-type: none"> Establish a procurement management system Enhance business cooperation 	<ul style="list-style-type: none"> Conduct surveys and on-site visits Enhance exchanges and cooperate with industry peers 	<ul style="list-style-type: none"> Provide financial aid to students Popularise financial knowledge Organise volunteer activities supported by employees 	<ul style="list-style-type: none"> Provide green credit Create green office

Materiality Assessment



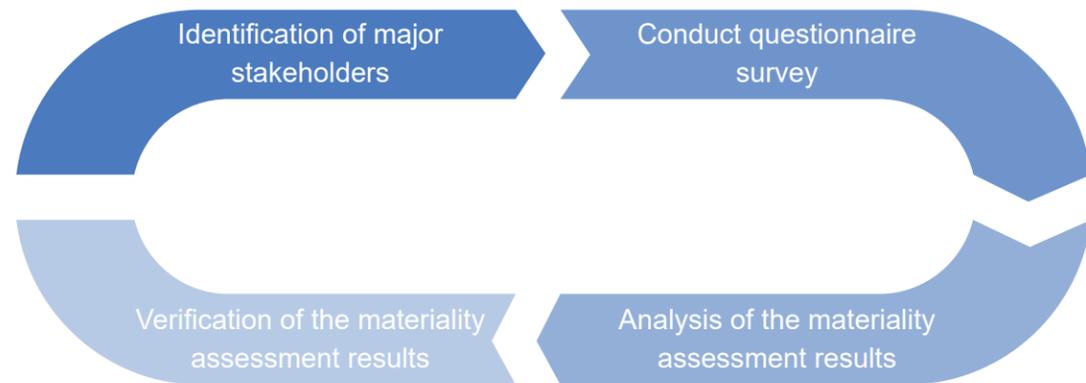
The Bank attaches great importance to needs and expectations of stakeholders, and actively communicates with them throughout the course of daily operations. During the Reporting Period, the Bank conducted a materiality assessment to collect the opinions of internal and external stakeholders on the Bank's sustainable development work by questionnaire survey, so as to understand the ESG issues that are important to the Bank and assist the Bank in planning future sustainable development work. Our materiality assessment process consists of the following four steps:

01

Considering the two dimensions of "the degree of impact from Bank of Jinzhou" and "the degree of impact to Bank of Jinzhou", the Bank identified the major stakeholders that are closely related to business operations and invited them to participate in the materiality assessment during the Reporting Period. Including the Board, senior management, shareholders, employees, regulators, government, clients, suppliers, partners and community.

02

With reference to the ESG Guide, the sustainable development trends of banking industry and international community, and the Bank's materiality assessment results in 2020, the Bank identified 28 potential material issues of the Reporting Period, and understood the level of concern and other valuable opinions of stakeholders on each potential material issue through questionnaire survey.



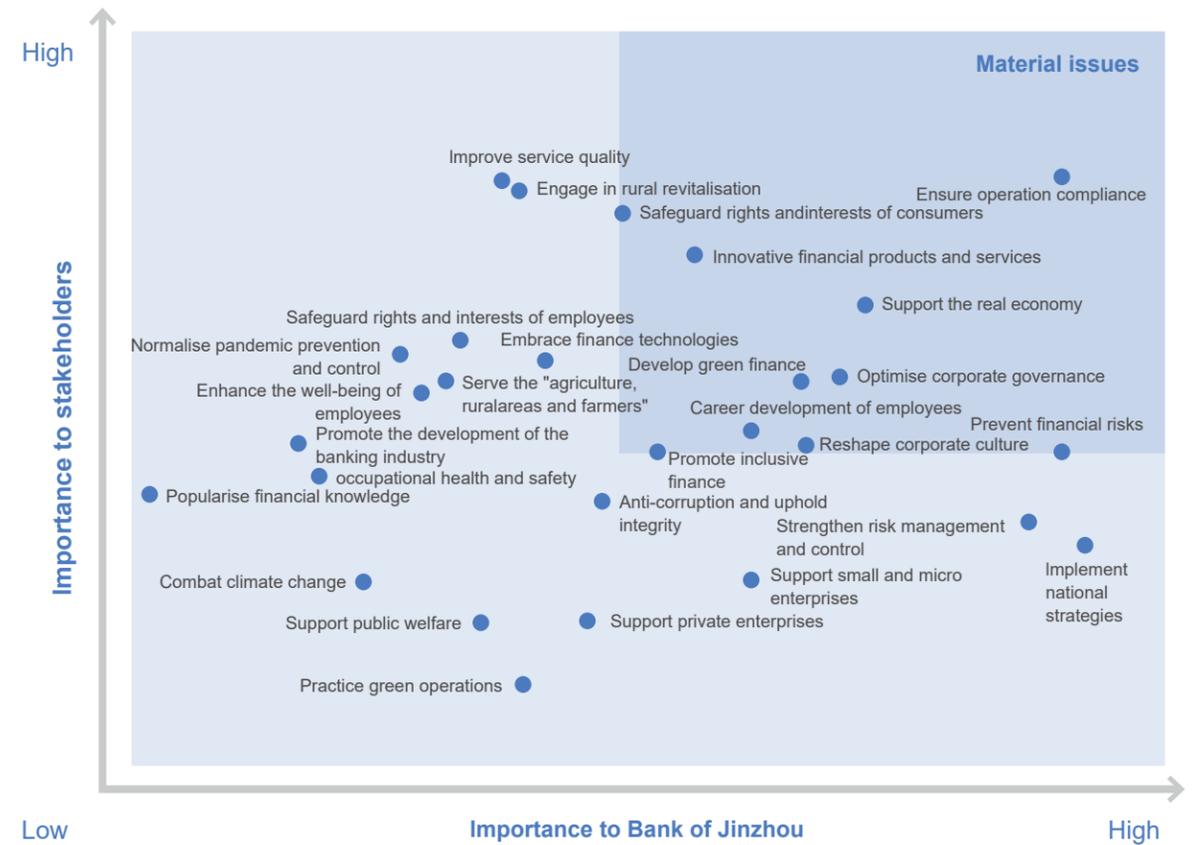
The Board and senior management of the Bank verified the materiality ranking results of ESG issues, and determined the issues that scored more than half in both dimensions of "importance to stakeholders" and "importance to Bank of Jinzhou" as the material issues. Below is a materiality assessment matrix.

04

03

According to the questionnaire survey results, the Bank established a materiality assessment matrix from the two dimensions of "importance to stakeholders" and "importance to Bank of Jinzhou" to prioritize the importance of various issues.

Bank of Jinzhou Materiality Assessment Matrix



In this materiality assessment, the Bank identified 10 material issues (located at the top right corner of the materiality assessment matrix), which will be disclosed in the subsequent chapters of the report. The following table shows the chapters of the Report that respond to such material issues.

	Material Issues (in the order of importance)	Main chapters
1	Ensure operation compliance	Efficient Operation to Ensure Full Compliance
2	Prevent financial risks	Risk Management and Control
3	Support the real economy	Supporting the real economy
4	Optimise corporate governance	Corporate Governance
5	Develop green finance	Promoting Green Finance
6	Innovative financial products and services	Innovative Fintech
7	Reshape corporate culture	Creating Corporate Culture
8	Safeguard right and interests of consumers	Protecting Customers' Rights and Interests
9	Promote inclusive finance	Focusing on Inclusive Finance
10	Career development of employees	Promoting Employee Development



02

Leading by the Party, Building and Staying Firm to Our Original Aspiration

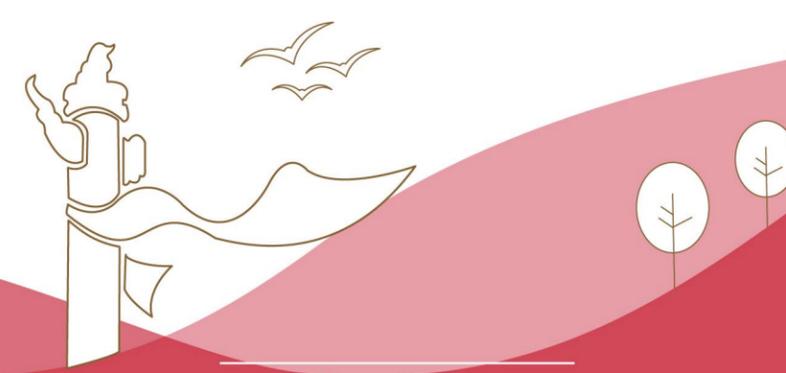
Strengthening Party Building at Grassroots Level

Cadre Team Building

Ideological and Political Construction

Constructing Anti-corruption and Upholding Integrity

The Bank paid attention to strengthening the comprehensive leadership of the Party, carried out in-depth study and education on the history of the Party, embedded the leadership of the Party into all aspects and links of production and operation, corporate governance, internal management, gave full play to the role of the Party Committee in “direction, overall management, and ensuring implementation”, the role of the grass-roots Party organization as a fighting fortress, and the pioneering role of Party members, practiced the original intention of “three services”, resolutely implemented the decisions and arrangements of the superior Party Committee, and promoted business development with high-quality Party building.



“Serving local economy, serving small and micro enterprises, and serving urban and rural residents”.

Strengthening Party Building at Grassroots Level

The Bank comprehensively strengthened the political, ideological, organizational, work style, discipline and system construction of grass-roots Party organizations, established a hierarchical mechanism of "Headquarter Party Committee - Grassroots Party Committee - Party Branch - Party Group-Party Members", and adhered to the level-to-level supervision and guidance; organizing the re-election of Party organizations after the expiration of their term of office in strict accordance with the process, and taking this as an opportunity to select and strengthen the secretary of grass-roots Party organizations; strengthening the Party's organizational life and improve the quality of life of the organization; carrying out a series of activities of "I do practical things for the public" to solve the problem of "urgent difficulties and expectations"; carrying out in-depth study and education on Party history, strengthening theoretical armed forces, and learning from the momentum of forging ahead in the history of the centennial Party, so as to further unify thinking, strengthen confidence, and gather the strength of overcoming difficulties.



Case Carrying out a series of activities of "I do practical things for the public"

During the Reporting Period, the Party Committee of the Bank of Jinzhou organised 163 Party branches of the Bank to carry out 12 series of "I do practical things for the public" activities. The Party branches carried out in-depth cooperation among the banks of government, enterprise, society and village, set up the "Pioneer Post of Party Members", developed the "Youth Command Team" and build the "Love Service Station" to popularize and publicize financial knowledge, provided assistance and condolences to the people in need, and created a civilized city with volunteer services. At the same time, we will explore the experience of Party building and co-construction in aspects such as on-site co-construction, resource sharing, business win-win and talent co-cultivation, and effectively assume the responsibilities of financial institutions to ensure the effectiveness of "I do practical things for the public".

In August 2021, on the occasion of the fourth "Chinese Medical Doctor's Day", a branch of Bank of Jinzhou went to the local maternal and child health hospital to popularize financial knowledge to medical staff, which fully fulfilled the social responsibilities of financial institutions.



Cadre Team Building

During the Reporting Period, Bank of Jinzhou actively built a cadre team.



Firstly, the Bank strengthened the selection and training of senior management and key talents, continued to promote the "535" talent project, and rely on the resources of shareholders to enable participants to broaden their horizons, innovate their thinking, cultivate their professional qualities, and improve their management capabilities, so as to achieve the result of talent cultivation and delivery.



Secondly, the Bank established a talent selection mechanism between the Headquarter and the branches, accelerated the talent reserve between employees and the management, accelerated the reserve of management personnel at all levels, and opened up the transition channels between the management sequence and the professional sequence to meet the needs of talent development.



Thirdly, the Bank identified and improved young cadres and employees through temporary training and horizontal communication. The Bank arranged cadres to take temporary training in different positions in the Bank to maintain talent flow, cultivated multi-skilled compound talents, identified and cultivated excellent young cadres.

Ideological and Political Construction

During the Reporting Period, the Bank held a Party history learning and education mobilization meeting to deploy key arrangements for learning; carried out two series of reading classes to learn the Party's innovation theory; made full use of Party School resources to carry out centralized training for the Party branch secretaries; invited experts to interpret the spirit of the sixth plenary session of the 19th Central Committee of the Party in order to deepen and implement ideological construction.

Case Centralized Training Course for Party Branch Secretary

In July 2021, the Bank held a centralized training class for Party branch secretaries of "Learning the history of the Party, Understanding the thoughts, Doing practical things, and Starting a new chapter". 151 Party branch secretaries of the Bank participated in the training. The courses started from the history of the Party, the role and responsibilities of the Party branch secretaries, guiding them an in-depth thinking about the team leading, decision-making and work-making-in the future. The course played an important role in improving the working methods and the Party branch secretaries' ability of party self-cultivation and performance, further provided ideological guarantee for forging a high-quality leading cadre team that can shoulder important responsibilities and comprehensively improving the quality of Party building.



Constructing Anti-corruption and Upholding Integrity

The Bank attaches great importance to its work in combating corruption and upholding integrity, and strictly complies with national laws and regulations against to bribery, extortion, fraud and money laundering as well as party policies and regulations such as the *Regulations on Disciplinary Actions of the Communist Party of China* (《中国共产党纪律处分条例》) and the *Rules for Supervision and Disciplinary Actions of Discipline Inspection Authorities of the Communist Party of China* (《中国共产党纪律检查机关监督执纪工作规则》), thus continuously promoting the system construction for punishment and prevention of corruption.

During the Reporting Period, all directors of the Bank have received training related to anti-corruption to strengthen their ability on performing duties.



Firstly, the Bank strengthens anti-corruption education, and strives to establish a long-term education system on Party conduct and integrity and build up the anti-corruption awareness of employees through warning education, thematic training and issuing anti-corruption notices on holidays.



Secondly, the Bank ameliorates the anti-corruption system construction and implements the "two responsibilities" on building up Party conduct and integrity by organising Party members and officials to sign the *Responsibility Statement on Improving Party Style of Work and Upholding Integrity* (《黨風廉政建設責任書》), thus extending the comprehensive and strict governance over the Party to grassroots employees.



Thirdly, the Bank continues to strengthen the daily supervision in fighting against corruption, stringently handle suspicious issues and formulate rectification suggestions or comments regarding problems discovered throughout supervision.



Fourthly, the Bank strictly implements the rules for supervision and disciplinary actions and strengthens the implementation of the "four patterns" of supervision and disciplinary actions. Through the comprehensive exercise of the "first pattern" by interviews, sending enquiry letters and giving reminder and warning speeches, the Bank detects any signs of irregularities at the earliest, and insists on placing disciplines and regulations as the forefront concerns, thereby preventing corruption. During the Reporting Period, all the Directors of the Bank have received training related to anti-corruption to strengthen their ability on performing duties.

The Bank strengthened the management of letters and visits, and formulated the *Administrative Measures for Letters and Visits of Bank of Jinzhou* (《锦州银行信访工作管理办法》), clarifying that the letter-writers and visitors should report the situation to the Bank, and put forward suggestions, opinions or appeals, stipulating the scope of matters, work procedures and requirements shall be handled by the Bank according to the law.

The Bank will carry out investigation in a timely manner upon the report from the public or clues from the higher-level discipline inspection commission and regulators. The Bank will strictly follow the supervision and discipline enforcement work procedures to carry out disposal, adhere to no restricted area, full coverage and zero tolerance, continuously increase efforts to rectify and investigate the corruption problems in the work. For the one who has minor violations of regulations and disciplines, the Bank promptly take various forms such as interview reminders, critical education, inspection orders and admonition talks to eliminate the problems in the early stage and prevent the problem from happening. The Bank shall be held accountable for any violation of rules and regulations, strictly perform the procedures of filing, review and examination, and take disciplinary actions to those violates the rules and regulations of the Party and government. The Bank will timely transfer the one for clues on suspected violations and crimes to regulatory and judicial institutions. The Bank received one concluded legal cases during the Reporting Period, which the employee had already been dismissed. The relevant personnel have been sentenced and fined. The Bank will continue to pay attention to the anti-corruption work, standardize the business operation process, strengthen the management of key positions in key fields, intensify the warning and education, enhance the integrity and self-discipline awareness of cadres and employees in order to prevent the risk of cases.

Case Liaoyang Branch conducted Party and integrity education

On June 9, 2021, Liaoyang Branch invited the professor of the Party School of the Party to give a lecture on Party conduct and integrity education titled "Preventing Job-related Crimes and Building a Solid Anti-corruption Ideas". At the class, the professor of the Party School first brought an overview of the new situation of anti-corruption work since the 18th National Congress of the Party, and focused on the importance of comprehensively strengthening the Party's strict governance and comprehensively managing the country according to law. The professor analyzed the trend of duty crime in recent years and introduced many typical cases in key areas and key process of duty crime, and the types, causes and harms of duty crime. At the same time, he pointed out the psychology of duty criminals, emphasized the correction and prevention role of awareness education on occupational crime psychology, and finally put forward relevant opinions and suggestions on the risks involved in bank practitioners. The secretary of the Party committee of the branch required all Party members to improve their political stance, abide by the six disciplines strictly, build up the ideological defense line, and enhance the ideological and action consciousness effectively on the Party management.

Case Convening case reporting and awareness educational meeting

On August 31, 2021, the Bank held a case reporting and awareness educational meeting to report typical cases of anti-corruption in the industry, strengthen awareness education reminders, so that the Party members and leaders of the Bank could learn from experience and lessons, continuously enhance the awareness of integrity and self-discipline, and build a strong ideological defense line. The Bank required all units and departments to adhere to the main baseline of "strict" persistently, persevere with integrity and discipline, strengthen the review and investigation of problem clues, boost the management of internal personnel, pay close attention to the implementation of rectification, and avoid the risk occurrence of case. The Bank requires the Party organizations at all levels to earnestly fulfill their main responsibilities, perform their duties, find out the problems of system and mechanism from the exposed risk cases, further improve various rules and regulations, and resolutely plug the loopholes in supervision and management. The discipline inspection commission, discipline inspection and supervision departments at all levels are required to resolutely bear the supervision responsibility, assist the Party organizations to promote the implementation of comprehensive and strict Party governance, continuously strengthen the supervision, discipline enforcement and accountability, and effectively enhance the awareness of discipline and law and compliance. The Bank educated and guided the Party members and cadres of the Bank to take the initiative on bearing responsibility, resolutely put discipline and rules in the front, and solidly facilitated the Party integrity building and anti-corruption work, so as to provide a strong disciplinary guarantee for the Bank to achieve connotative high-quality development.



03

Efficient Operation to Ensure Full Compliance

Anti-money Laundering and Counter-terrorist Financing

Procurement Management

Protecting Intellectual Property Rights

The Bank attaches great importance to the construction of the system, and the internal control and compliance department implements the life-cycle management of the system. During the Reporting Period, the Bank carried out a new round of system revision, and strengthened three-tier system of the “regulations, measures, rules for procedures” which elevated working standards, strengthened employees’ compliance awareness, constructed unified standards and regulations. The Bank has actively strengthened the awareness of compliance within the Bank, creating a core concept in compliance culture of “legal compliance and sound control, everyone is responsible for the unity of knowledge and practice and risk management with high efficiency and stability”.



Anti-money Laundering and Counter-terrorist Financing

The Bank deeply acknowledges the severe damage caused by money laundering to regular economic activities and the financial order. The Bank attaches great importance to anti-money laundering and counter-terrorist financing by earnestly fulfilling its money laundering obligations and continuously improving the Bank's relevant systems and policies regarding anti-money laundering and counter-terrorist financing and deepening the risk control on money laundering risks.

The Bank strictly abides by 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指引》), the *Guidelines for the Self-assessment of Risks of Money Laundering and Finance of Terrorism of Incorporated Financial Institutions* (《法人金融機構洗錢和恐怖融資風險自評估指引》) and other laws and regulations and regulatory requirements. The Bank has also formulated a series of anti-money laundering internal control systems such as the *Anti-Money Laundering and Counter-Terrorist Financing Management Measures of Bank of Jinzhou* (《錦州銀行反洗錢和反恐怖融資管理規定》) according to relevant laws and regulations.

To strengthen the identification of suspicious transactions, the Bank has formulated policies such as the *Administrative Measures for Customer Identity Identification and Storage of Customer Identity Information 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》), as to strengthen customer identity identification and to monitor and analyse suspicious transactions, and has implemented appropriate and effective risk control measures through inventory verification of existing customers. With the aim to further prevent money laundering risk, relevant procedures, guidelines and requirements on reporting large amount transactions and suspicious transactions to the China Anti-Money Laundering Monitoring and Analysis Centre, as well as reporting any suspicious information and emergencies to the Bank's senior management, the Anti-money Laundering and Counter-terrorist Financing Office, local branches of the People's Bank of China and Policy Security Bureau, have been stipulated in the *Administrative Measures on Large Amount Transactions and Suspicious Transaction of Bank of Jinzhou* (《錦州銀行大額交易和可疑交易報告管理辦法》) .

Also, the Bank is dedicated to strengthening the risk and legal awareness of money laundering of the employees and the public, the Bank actively carries out training and publicity relevant to anti-money laundering, counter-terrorist financing, and anti-tax evasion. During the Reporting Period, the Bank organised a series of anti-money laundering training and publicity activities to promote the spread of knowledge related to anti-money laundering, guide the general public into improving the ability in self-protection, contributing to creating a great atmosphere in jointly participating in combating money-laundering criminal activities.



Case Anti-money Laundering Publicity Activity

The bank earnestly fulfils the obligations in anti-money laundering as a financial organisation, actively carrying out anti-money laundering publicity activities. In June 2021, the Bank organised branches and divisions to carry out anti-money laundering publicity activities with the theme of "Combating Illegal Fund-raising, Telecommunication Fraud and Online Gambling", with a total of 1,800 participants. During the activity, the branches and divisions of the Bank carried out anti-money laundering publicity activities according to the actual situation by setting up anti-money laundering consultation counters, hanging promotion banners, placing publicity exhibition boards, and distributing anti-money laundering publicity leaflets in front of the business locations. Branches and Divisions of the Bank also visited multiple streets and communities, enterprises and institutions, commercial merchants and stores, and remote areas in villages and towns, to promote and explain the characteristics and harmfulness of money laundering activities such as cash loan, telecom fraud, and illegal fundraising, with a total of more than 20,000 audience. Through the publicity activities, the public's awareness of anti-money laundering has been enhanced, and the Bank has fully performed its role as a financial institution in anti-money laundering, laid a solid foundation for the joint participation of the whole society in preventing and combating money laundering crimes.



Case Anti-money laundering and anti-terrorism financing practical training

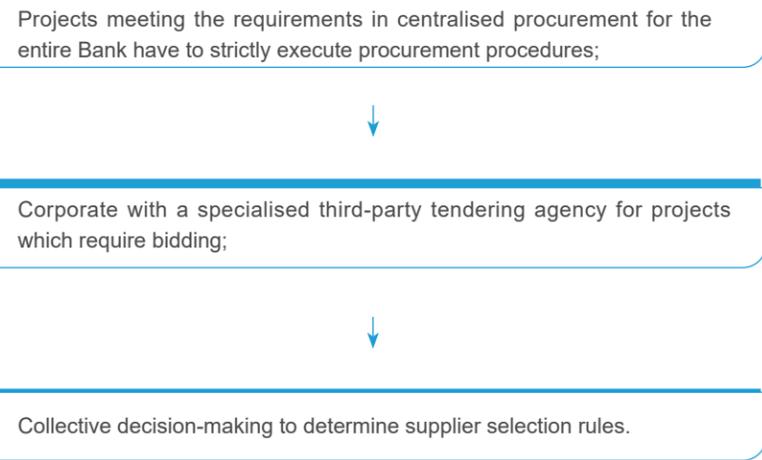
On April 20, 2021, the Bank took the opportunity of the anti-money laundering joint meeting to organise the heads and liaison officers of anti-money laundering business of the Headquarter and branches to hold the anti-money laundering and anti-terrorism financing practical training, with a total of 29 participants. The training enhanced the participants' attention to anti-money laundering work and their ability to perform their duties, laying a foundation for effective management and control of money laundering risks. From April to July 2021, the Internal Control and Compliance Department of the Headquarter held 18 anti-money laundering and anti-terrorism financing policy and practical operation training in all branches. A total of 1,506 employees participated in the training, which enhanced the money laundering risk awareness and compliance awareness of anti-money laundering practitioners, and effectively improved the business handling level and money laundering risk management and control capabilities of participants.



Procurement Management

To further strengthen the regulation of the entire Bank's centralised procurement activities and procurement expenditure management, save procurement expenditure, and enhance the efficiency and efficacy on centralised procurement, the Bank complied with relevant laws and regulations such as *the Bidding Law of the People's Republic of China* (《中華人民共和國招標投標法》) and the *Temporary Regulation on Centralised Procurement Management for State-owned Enterprises* (《國有金融企業集中採購管理暫行規定》) and formulated systems such as the *Administrative Measures on Centralised Procurement for Bank of Jinzhou* (《錦州銀行集中採購管理辦法》) and the *Procurement Catalogue for Bank of Jinzhou* (《錦州銀行採購目錄》), which managed the procurement by categories such as goods, construction and services, regulating the Bank's procurement activities and management system.

During the procurement process, the Bank abides by the principles of open, fair, and just when managing its suppliers:



As at the end of the Reporting Period,

the Headquarter of the Bank implemented unified centralized procurement for a total of **38** shortlisted suppliers, and all of them have implemented the practice to provide goods or services for the whole bank, including:

Liaoning Province	13
Beijing	7
Guangdong Province	6
ShangHai	4
Other Provinces	8

The Bank dedicated to promoting green procurement, not only reviews suppliers' qualification and operation status, but also identifies environmental and social risk when shortlisting suppliers, for example, considers their performances in green environmental protection and fulfilling social responsibilities when selecting suppliers, so as to minimise the potential environmental and social impact arising from the Bank's business operations.

- Business ethics and social moral values of suppliers are emphasised;
- Suppliers are required to comply with relevant procurement laws and regulations, and follow the principles of honesty, trustworthy and fair competition.

Protecting Intellectual Property Rights

The Bank respects intellectual property rights, and strictly abides by the *Copyright Law of the People's Republic of China* (《中華人民共和國著作權法》) and the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》) and other laws and regulations relevant to advertising and labelling relating to products and services during daily promotion activities. Intending to effectively prevent legal risks related to intellectual property rights in publicity and marketing activities, the Bank strictly standardises publicity activities by issuing legal risk warnings and carrying out pre-examinations for matters on intellectual property rights, and strictly regulating publicity activities. To protect the intellectual property rights of both parties, inspections are carried out on matters that involve intellectual property rights, to ensure the business operation and proposed contracts have fulfilled laws and regulations relating to intellectual property rights, and that intellectual property rights protection clauses have been signed by both parties.

Also, the Bank has formulated a number of specific requirements for publicity materials to prevent violation against intellectual property rights:

During the Reporting Period,

the Bank did not receive any concluded legal cases of intellectual property infringement related to the Bank.

- Unless the copyright owners have declared that the materials can be freely used for commercial purposes, permissions or authorisations should be sought from copyright owners for using pictures or special fonts in publicity materials designed by the Bank, and the materials should be used within the scope of authorisation after paying the required royalty-fee;
- All publicity materials must come from legitimate sources, while the use of materials with questionable origins is prohibited.





04

Practicing Public Welfare and Giving Back to Society

Fighting the Pandemic Together
Passion for Community Charity

The Bank is always with the society, by actively responding to the country's call for jointly combating the pandemic, and has placed the organisation of pandemic prevention and control and business development as this year's utmost important work. At the same time, the Bank assisted in targeted poverty alleviation and constantly deepened the participation methods and service span in public welfare, served the people in urban and rural areas, fulfilled social responsibility and drove social sustainability.



Fighting the Pandemic Together

The “Chunjin Plan”

Since the COVID-19 pandemic (“pandemic”) occurred in 2020, the Bank of Jinzhou has placed strengthening pandemic prevention and control and supporting the resumption of work and production for enterprises as the utmost important work, continued to strengthen the protective function of financial services. Since the launch of the “Chunjin Plan” and the formulation of the “2535” measure in 2020, the Bank has maintained stable and healthy economic operation in the two dimensions, i.e. alleviating the capital pressure of existing customers and promoting the stable development of new customers. The Bank adopted the “five special measures” in specific period, specific mechanism, specific policies, specific products and specific scale to improve the quality and efficiency of financial services for the real economy.

Bank of Jinzhou focused on its main responsibilities and businesses, served the real economy, returned to the origin of finance, actively responded to the work requirements of the government and regulators, fulfilled its responsibilities, and insisted on putting pandemic prevention and real economy supporting as its first priority. The actions covered “five keys”, key areas, key industries, key engineering projects, key projects, and key enterprises. The Banks established customer segmentation services, hierarchical management, refined customer classification, established a “hierarchical and classified management system” for customers, and continued to provide targeted support to enterprises affected by the pandemic. The Bank clarified the policy support for loans to key enterprises under epidemic prevention and control, and continued to increase resource allocation through various means such as giving full play to the advantages of financial technology, increasing credit investment, strengthening loan price concessions, reducing and service charge, and increasing liquidity support, so as to actively help enterprises solve problems encountered during the resumption of work and production; for loans to key enterprises under pandemic prevention and control, the Bank supported enterprises to tide over the difficulties with “one policy for one customer” and supported the local economy with financial “running water”.

Case Taking the initiative to input financial “running water” into enterprises

In order to comprehensively implement the pandemic control and economic and social development work, provide targeted and powerful financial support for the real economy and the people, and reduce the pandemic impacts on economic and social development. The Bank took active actions and always fulfilled its responsibility of serving the real economy, deeply rooted in services and integrated into the local economy, promoted the implementation of the “Chunjin Plan”, earnestly fulfilled its social responsibilities, solved difficulties for enterprises, and assisted enterprises in resuming work and production.

Being affected by the pandemic inside and outside the country, a group experienced operating problems such as production reduce, customers payments delay, raw material procurement, logistics and transportation costs increase. After knowing about the above situation, the Bank immediately took the initiative to communicate with the enterprise, inquired about the production and operation of the enterprise in detail, understood the capital needs of the enterprise, reviewed its business continuity ability, opened a green channel for the enterprise in terms of credit approval, business acceptance, expenditure and lending, and allocated exclusive credit resources after the Bank’s approval. The Bank provided 30 million of financial support to alleviate the group’s production and operation difficulties due to insufficient funds. After that, the raw materials could be procured and the products could be delivered in a timely manner, which effectively prevented the possible survival crisis of the enterprise caused by breakage of capital chain.

Normalising Pandemic Prevention and Control

During the Reporting Period,

the labor union of the Headquarter allocated funds of nearly to provide medical surgical masks and other pandemic prevention materials

RMB **80,000**

The Bank raised its ideological understanding, strictly implemented pandemic prevention responsibilities, organised to make great efforts on pandemic prevention and control and business development. The Bank reinforced employees’ health management during the pandemic: formulated the *Guidelines for the Prevention and Control of the COVID-19 Pandemic of Bank of Jinzhou* (《锦州银行新冠肺炎疫情防控工作指南》), and revised the guidelines in a timely manner according to the dynamic situation of the pandemic. The Bank paid close attention to hygiene and pandemic prevention, set up regular disinfection mechanisms in public operating spaces and office areas, maintained a clean environment, adopted staggered peak and diverged dining measures, expanded online operating channels, and reduced personnel contact; adhered to the regular monitoring and investigation of all employees and co-residents, and strictly managed the internal leave application and filing; organised emergency drills, established “AB” role systems for key duties, responded to local emergencies in a timely manner, and took effective measures; organised and carry out COVID-19 vaccination, formulated vaccination plans; reinforced promotion and guidance, scientifically assessed the trend, constantly strengthened the cooperative scheduling and supervised in the implementation of normalising pandemic prevention and control work, and ensured the stringent management and control in pandemic prevention to safeguard employees’ safety and a steady business operation.

During the Reporting Period, the labor union of the Headquarter allocated funds of nearly RMB80,000 to provide medical surgical masks and other pandemic prevention materials for on-the-job personnel, and provided N95 masks for employees who frequently travel, so to ensure more protection for employees during the pandemic.

Case Anshan branch carried out drill for COVID-19 emergency response

On January 15, 2021, Anshan branch carried out a simulated emergency drill for the COVID-19. In the drill, an employee was simulated with symptoms suspected of COVID-19 such as fever and cough, and the branch immediately launched the “Emergency Response Plan for COVID-19”. Practical drills were carried out in all aspects of the whole process, including body temperature detection, level-by-level information transmission, emergency channel transfer, rapid evacuation of personnel, emotional comfort communication and comprehensive regional disinfection. Through the drill, all cadres and employees of the branches clarified the emergency response process for the pandemic, ensuring that rapid, scientific and effective measures can be taken in the event of the pandemic, ensuring timely and accurate information reporting, and winning the initiative to fight against the pandemic.



Passion for Community Charity

The Bank contributes to society by actively encouraging employees to participate in support and rescue activities and various voluntary activities. The Bank continuously strengthened employees' social awareness, sense of responsibility and sense of dedication, thus fulfilling the Bank's responsibility as a corporate citizen and giving back to society. During the Reporting Period, the Bank organized employees to make charitable donations with a total of RMB142,500, which were used for relevant activities like difficult family visiting and financial aid to students.

Case Shanghai Road sub-branch of Jinzhou branch held the "One Cup of Ginger Tea, Warm the City" activity

On January 26, 2021, the Shanghai Road sub-branch of Jinzhou branch, together with Jinzhou Volunteer Service Federation, Guta District New Era Civilization Practice Center and other units, carried out the activity of "One Cup of Ginger Tea, Warm the City" and convened 20 parent-child families. A total of more than 60 people went on the streets in the form of small groups, and sent a cup of ginger tea, a love gift to the pandemic control personnel at the front line of pandemic prevention, the traffic police and comrade at the station, the hard-working sanitation workers and firefighters with the first greetings of the Chinese New Year. This activity won the "Best Volunteer Service Project" in Liaoning Province in 2021.



Case The trade union of the Headquarter carried out warmth-sending activities

In February 2021, the labor union of the Headquarter organized a warmth-sending activity to help 46 employees in need in the Bank in compliance with the requirements, and visited more than 70 families in need in 35 community streets, towns and nursing homes. During the activity, each branch formulated a detailed poverty alleviation and visiting plan, set up a condolence team, determined the list of visits, established a visit file, and understood the family status and practical difficulties of employees in difficulties and poor households in surrounding communities in detail. In addition, the Bank also distributed condolences and consolation money to encourage them to build up confidence and maintain an optimistic attitude to overcome difficulties in life, while bringing deep care and New Year greetings to the Bank. The event was well received by the public, and the "Jin Bank Warmth" was deeply rooted in people's hearts.

Case "Reject Drug and Bring Safety into Campus" Donation Activity

In July 2021, Harbin branch participated in the donation activity of "Reject Drug and Bring Safety into Campus" jointly launched by the Heilongjiang Anti-Drug Association and Heilongjiang Youth Foundation, and donated 50 sets of educational books to primary and secondary schools in Harbin with a donation amount of RMB6,800.

Case Yi County sub-branch of Jinzhou Branch carried out publicity activities to prevent illegal fund-raising

On June 15, 2021, Yi County sub-branch of Jinzhou branch, together with the office of the division of Yi County, the Public Security Bureau and the People's Bank of China of the county, organized a publicity activity to prevent illegal fund-raising. With the theme of "Learning law to protect the family Againsting illegal fund-raising together", and focusing on the publicity of the *Regulation on the Prevention and Treatment of Illegal Fund-raising* (《防範和處置非法集資條例》), the Bank promoted the illegality, harmfulness and forms of illegal fund-raising to the public. This activity guided the public to enhance the correct investment awareness of "rational investment and staying away from illegality", in which more than 3,000 brochures and leaflets were distributed to the public and more than 300 free consultations were provided.



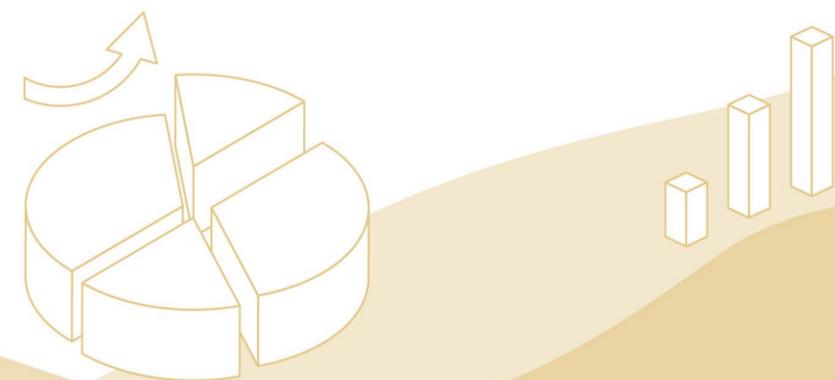


05

Benefiting People and Dedicated to Economic Development

Supporting the Real Economy
Focusing on Inclusive Finance
Serving Rural Revitalisation

Throughout the years, the Bank has adhered to its “three services” positioning, coordinated to drive the implementation of national and regional development strategies, drove the development of inclusive finance work, and relieved difficulties for enterprises by constantly improving financial service levels for small and micro enterprises and the “agriculture, rural areas and farmers”, contributing to regional economic development and development of the real economy.



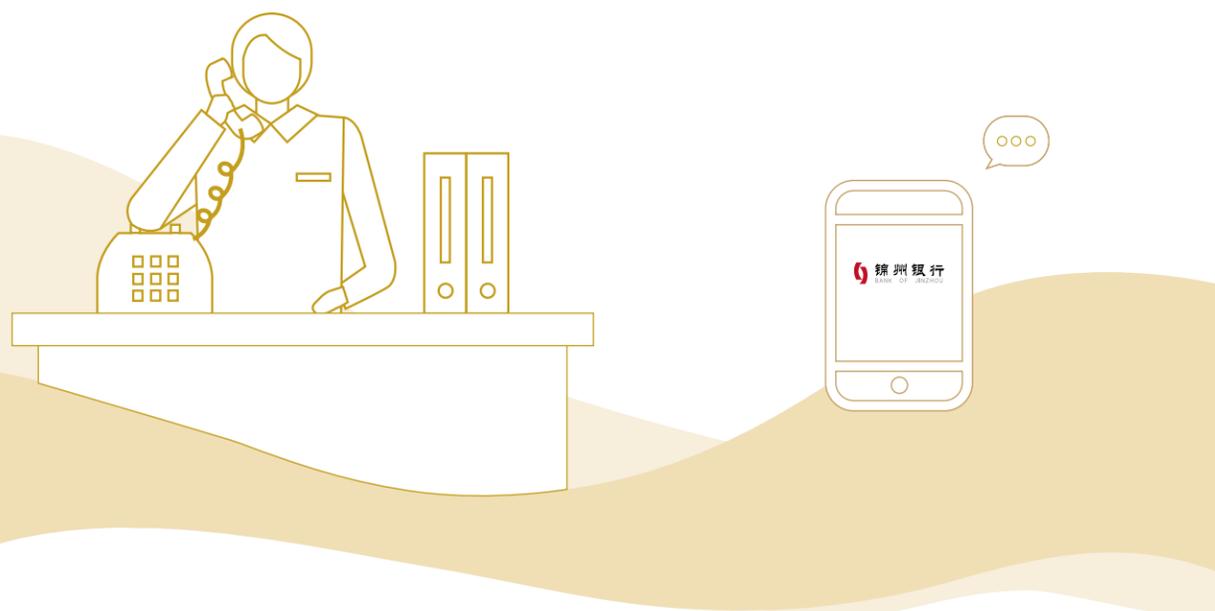
Supporting the Real Economy

The Bank takes the initiative to adapt and grasp the new norms in economic development, grasps opportunities in market reformation and policy support, adheres to take reform and innovation as its motivation to constantly improve its financial system, reinforce financial innovation, broaden financing channels, focused on serving the real economy, supported the upgrading of the development of the manufacturing industry, supported the development of green finance, carbon finance, scientific and technological innovation finance and supply chain finance, and improve the financial environment to achieve the development in financial services and the real economy.

The Bank focuses on supporting key areas in key projects and major construction projects by coordinating the allocation of credit resources and optimising the credit structure. The Bank further enhances the support in areas such as strategic emerging industries, high-tech enterprises, modern service sector, major technical equipment, and advanced equipment manufacturing, and strives to promote structural reformation in the supply side of the agricultural industry, proactively expands the support towards modernised agricultural business entities and major areas.

The Bank stresses cohesion and mutual promotion, accelerating the win-win corporation among banks, governments and enterprises. The Bank begins by promoting and organising financial organisations, key projects, and key industries, forms a benign interactive cooperative working mechanism, and organises “point-to-point” communications with enterprises, governmental departments, and the Bank promptly, resolving their financing needs. Additionally, the Bank signed strategic cooperation agreements with multiple enterprises and constructed a deeper partnership. At the same time, the Bank formulated special service plans such as supply chain finance, cash management pool, and smart scenario construction for a number of key customers, so as to stabilise the relationship between the Bank and enterprises; optimised the Bank’s advantage in services, resources, and products to provide a comprehensive and high-quality financial service as a starting point and carried out in-depth communication with some high-quality enterprises to reinforce the consensus, providing an innovative method in business cooperation.

The Bank supports the construction of smart cities, carrying forward the formation of an “online + offline” unified service system. The Bank promotes the establishment of cooperation model with the concept of “fully online governmental affairs and services” as a focus, optimises the Bank’s advantage and contributes in the six fields of “smart medical”, “smart commerce”, “smart tendering and bidding”, “smart port affairs”, “smart education” and “consumer finance” through the effective exploration in governmental affairs and people’s livelihood, enhancing the financial service ability in the medical field and providing a more complete financial service for different customer groups such as hospitals, pharmacies, and the medical and health service community; meanwhile, with the construction of smart cities as a starting point, the Bank is stably promoting the development and construction of the feature upgrade for its self-owned platform (APP) and Application Programming Interface (API), creating an open bank system for Bank of Jinzhou, providing a more comprehensive and high-efficiency service to core enterprises and their upstream and downstream enterprises.



Case

Supporting the development of water transportation industry in Jinzhou Port

In order to support key projects and constructions in key areas of Jinzhou, Bank of Jinzhou fulfilled its responsibilities, coordinated the allocation of credit resources, and promoted the economic development of its upstream and downstream enterprises through supporting the development of the water transportation industry of Jinzhou Port, thereby driving the economic development of the logistics industry in surrounding cities. As at the end of the Reporting Period, the Bank added RMB400 million of new credit funds to a company in Jinzhou Port for the payment of loading and unloading transportation fees, railway fees, utilities fees, weighing fees for tallying goods, materials fees and trade fees. The support of loan funds ensures the normal turnover of corporate funds, stabilizes the operational development of upstream and downstream enterprises, and increases the exchange and cooperation between the Bank and its upstream and downstream enterprises, promotes mutual and win-win cooperation between the banks and the governments.

The Bank actively fulfilled its mission and responsibility as a hometown bank to serve the development of the hometown economy, gave full play to the important role of serving the real economy, promoted the development and construction of key enterprises in Jinzhou, and supported the construction of smart cities. The Bank will continue to strengthen the connection and communication with Jinzhou Port, strengthen information exchange, and contribute to the development of Jinzhou's economy.

Case

Promoting financial services to the real economy

In order to better serve the real economy, Bank of Jinzhou has formulated a supply chain financial service plan and determined the direction of business development by focusing on high-quality group customers and developing supply chain financial business. The Bank has carried out the first offline financial service proposal with a group through the supply chain factoring business as to develop the supply chain business process and experience in a timely manner, laying a solid foundation for the subsequent batch development of supply chain. We strengthen the coverage of supply chain finance, our responsibility and financial product innovation, improve service efficiency, and provide financial services to more enterprises. The Bank strived to build a good bank-enterprise relationship, effectively strengthened the ability to prevent financial risks, implemented “six stabilities” and “six guarantees”, and promoted the common development of the economy.

Focusing on Inclusive Finance

The Bank focused on the development concept of “compliance, innovation, coordination and quality”, adhered to the development of inclusive finance, extended basic service functions, innovated service products and methods, and supported the real economy with practical actions.

In order to further implement the positioning of “three services”, coordinating the implementation of national and regional development strategies and pushing forward the development of inclusive finance, the Bank has formulated major work plans to improve the level of inclusive financial services in accordance with relevant regulatory requirements. In terms of internal establishment, the Bank increased the assessment weighting in inclusive finance in accordance with the “Five Specialty” requirement, conducted efficient supervision and strengthened the construction of inclusive finance team, and provided basic manpower guarantee; in terms of marketing, the Bank formulated the “1357” step-by-step marketing strategy work plan, carried out the “three ones” inclusive professional competition, innovated “mortgage loan” and “first credit” to promote the expansion of inclusive finance; in terms of assessment and incentives, the Bank established an assessment and evaluation system, and increased incentives for “product incentives” and “expense incentives” to fully mobilize the enthusiasm of “willing to loans”, so as to open up a new pattern of serving the local economy.

Adhering to the “three services” market orientation, the Bank continued to focus on business management and service as a core, and built a distinctive urban commercial bank with high adaptability and strong competitiveness in inclusive financial business. The Bank fully implemented the policy of deferring the repayment of principal and interest for inclusive small and micro enterprises, and extended the repayment of principal and interest to small and micro enterprises affected by the pandemic to support inclusive customers during the difficult period; conveyed policy benefits to small and micro enterprises through the support to small and micro enterprises in re-lending by the People's Bank of China, enhanced financial support for the real economy, reduced loan interest rates and the pressure of small and micro enterprises to repay interest.

During the Reporting Period, the Bank adjusted its product strategy and updated *the Inclusive and Consumer Credit Core Product List 2021 of Bank of Jinzhou* (《锦州银行普惠及消费信贷核心产品名录2021》) to enrich the product selection and meet the borrowing needs of inclusive customers. The Bank continued to optimize the non-principal repayment loan renewal products and promoted the non-principal repayment loan renewal business model. For the high-quality customers with good financial and credit conditions and temporary difficulties in operation, the Bank may directly renew the loans before the expiration of the loans after reviewing the continuous operation ability of such customers with the approval of the Bank. We earnestly implement the task of “stabilize the six fronts” and “guarantee the six priorities”.

Meanwhile, the Bank has further upgraded its products based on revolving credits and put great effort into promoting the self-service revolving loan business. With the aim to allow small and micro customers to rationally arrange financing plans according to their purpose of loans, customers may recirculate quotas after signing contracts, we earnestly implementing “seven forbid” and “four public”, and will not charge extra apart from interests. Disbursements and repayments of loans can be conducted through online banking, mobile banking and other electronic channels at all times by small and micro customers, so as to reduce the effective interest rate and relieve the burden for customers. In addition, the Bank vigorously promoted the development of business start-up guarantee loans, and actively implemented regulatory policies. Through the combination of business start-up guarantee discount policy with small-sized re-loans and technology-based enterprises, the Bank expanded the benefited audience through promoting various types of entrepreneurial loans to achieve “mass entrepreneurship and innovation”.

Case Helping enterprises overcome financing crisis

Certain special vehicle Co., Ltd. is principally engaged in the production and sales of truck-mounted crane trucks, various types of special vehicles, hydraulic components and other products.

Due to the impact of the pandemic since 2020, the price of important raw materials used for production generally increased, the cost of import and export manufacturing therefore ascended. However, it is incapable to transfer the expenditure of the price of products to the customer under the current market environment and thus brought a sharp decrease in the economic efficiency of the company. While the company was facing the crisis of failing repayment of loans, the Bank, started to help the company with solutions seeking, financial support offering, and actively prepared the relevant procedures for the loan “extended as much as possible”, assisted the company to tide over all the difficulties.

To increase the efficiency of loan approval, the bank shortened the time of approval and conducted the on-site investigation for the enterprises with the following procedures, like understanding the current business operation situation and the difficulties that the company against with, providing repeat deliberation and credit program determination. After the effort of trinity from the government, enterprise and the bank, the loan transfer and the application for lowering the loan interest rate were completed at the same time. Eventually, the enterprise saved the interest expense, which has effectively reduced the financing cost of the enterprise.



Bank of Jinzhou will continue to maintain its original aspiration and mission of serving the society and benefiting the public, devote itself into the development of inclusive finance, stabilize finance, foreign trade, foreign capital, expectations, industry chain and supply chain, and ensure grassroots operation. The Bank made progress while maintaining stability, helped enterprises reduce their burdens, effectively alleviated the pressure of enterprises to repay the principal and interest, and increased the support for finance for inclusive small and micro enterprises that maintain basically stable employment positions. We fully support the development of enterprises, so as to truly achieve “extended as much as possible”. The Bank will continue to uphold the philosophy of serving the hometown’s people, widen financing paths for small and micro enterprises, and constantly support small and micro enterprises, contributing to hometown enterprises development.

Serving Rural Revitalisation

Starting from the original aspiration of “serving the local economy, small and micro enterprises, and urban and rural residents”, and guided by the “1226” development strategy, the Bank firmly develops confidence, adjusts business structure, increases investment, and benefits the real economy. The Bank implements the development concept of “compliance, innovation, coordination, and quality”, deepens the financial supply-side structural reform, follows the connotative high-quality development path. The Bank actively responded to the national call for rural revitalization, focused on serving the overall situation of rural revitalization, and insisted on improving the quality and efficiency of “agriculture, rural areas and farmers” financial services. Upholding the principle of “serving the society and benefiting the hometown”, the Bank gives full play to the joint actions of grassroot branches and grassroot Party organisations, and takes practical measures to help the public solving problems and seeking a better life.

As at the end of the Reporting Period, the Bank (excluding its subsidiaries) set up 342 self-service equipment such as ATMs, including 8 rural ATM self-service equipment, 453 cash withdrawal service points for farmers, the balance of loans for agriculture, forestry, animal husbandry and fishery industry was RMB495 million, and the balance of loans to farmers was RMB491 million.

Case

Supporting agricultural and animal husbandry industry in operation recovery

A dairy farming company is located in a village town of Jinzhou, Liaoning Province. Through several visits, the Bank learned that the company occupied 100 mu of land with a total investment of over RMB14 million. 12 automated pig barns have been built, and the animal pandemic prevention qualification certificates and environmental impact assessment registration forms have been completed, all of which have been put into use. Its main business model is to procure commodity hogs for an agri-food company.

The borrower started to extend credit in the Bank in 2020. Due to the increase in coal price, the company purchased a large amount of coal in advance for reserve, which occupied liquidity, resulting in difficulties in operating turnover. In order to help the enterprise resume normal operations, the Bank actively contacted the borrower to understand its difficulties, made tailor-made repayment plans and granted loans as soon as possible. The loan helped to provide better services for agriculture-related enterprises, and laid a solid foundation for the Bank to occupy the rural financial market and serve “agriculture, rural areas and farmers”.

As at the end of the Reporting Period,

the balance of the Bank’s (excluding its subsidiaries) loans for poverty alleviation in Jinzhou amounted to

RMB **169.48** million

Case

Supporting farmers in capital turnover

Since the establishment the business development department of Fuxin High-tech Zone sub-branch of Bank of Jinzhou in 2021, it has been actively committed to meeting the loan needs of surrounding small and micro enterprises. Gaoxin district sub-branch is close to Fumeng County, where many farmers are engaged in animal husbandry and breeding. The employees of the division visited and investigated the farmers in Tayingzi Town, Fumeng County, and learned about the loan needs of Ms. Cheng, a pig farmer.

Ms. Cheng is a farmer in Fumeng County and is currently engaged in hog production with 3 farms. After reaching a certain scale, Ms. Cheng joined the sales business of feed company and obtained the local sales agency right and further registered and opened feed sales stores. Many farmers in the surrounding area who raise pigs and cattle purchase feeds from Ms. Cheng. Currently, the annual revenue is mainly derived from the sales of piglets and feeds. Due to the need for capital turnover to expand the scale, the Bank immediately conducted an in-depth investigation on the customer after understanding the situation, and issued operating loans for Ms. Cheng to solve her urgent needs.

Driving “Agriculture, Rural Areas and Farmers” Services

Case

Providing loans to family farms to their solve difficulties

The Bank continuously implements the requirements of the strategic deployment for rural revitalisation, and is committed to satisfying the financing demands of the “agriculture, rural areas and farmers”. The Bank has formulated a number of policies to benefit agriculture, including interest rate concessions and simplifying loan procedures, thereby improving the tolerance of credit risk and strengthening the identification and measurement of loans of “agriculture, rural areas and farmers” financial services, thus to improve its financial service capability and help the farmers to develop productions and improve their life quality.

During the Reporting Period, the Bank formulated the overall target of agriculture-related credit investment based on the actual loan scale, supported the modernization of new agriculture and promoted the healthy development of agriculture economy. In order to further support and serve the “agriculture, rural areas and farmers”, the Bank improved its credit service level in accordance with relevant laws, regulations and requirements, so as to promote the upgrading and transformation of traditional agriculture.

As at the end of the Reporting Period,

the balance of agriculture-related loans of the Bank (excluding subsidiaries) amounted to

RMB **110.128** billion

Since its establishment more than 10 years, the Dandong Port sub-branch of Bank of Jinzhou has been continuously improving the financial service products and financial policies of “agriculture, rural areas and farmers” with the aim of supporting the development of agriculture in county areas and serving the “agriculture, rural areas and farmers” economy. Donggang sub-branch actively contacted the local and township governments in Donggang City to gain in-depth understanding of the regional economy and leading industries, and has successfully connected with various government agencies and platforms.

Through in-depth understanding of the local economy, the Bank explored with departments at all levels. Successfully granted an agricultural facility property mortgage loan for a family farm in Donggang City in January 2021. The issuance of this loan not only solved the financing difficulties of the “agriculture, rural areas and farmers” borrowers, but also laid a solid foundation for the Bank’s next step to explore mortgage loans with land circulation rights and inclusive loans for supporting agriculture, and also set a benchmark for similar businesses and strongly supported the implementation of the policies on inclusive support for agriculture.



Case

Helping enterprises fight against the pandemic

A food company in Shenyang is an enterprise established to cooperate with its parent company’s idea of raising cattle, separating and selling the whole industry chain. Affected by the pandemic, the enterprises were confronted with difficulties in collecting payments due to the blockage of export chain.

In order to promote the development of inclusive “agriculture, rural areas and farmers” business, the Shenyang Station sub-branch of Bank of Jinzhou responded to the call of the People’s Bank of China and the China Banking and Insurance Regulatory Commission, and deeply cultivated the local market. After long-term in-depth investigation and research in the surrounding areas of Shenyang cattle raising area, the sub-branch conducted in-depth communication with local cattle raising households, designed the featured inclusive products of “agriculture, rural areas and farmers Jinniu Loan”, and granted more than 1 million loans to the food company to help the steady development of the company. Currently, the company’s business is in good condition and its cooperation with the Bank’s various financial products is deepened. The Bank will continue to serve the inclusive “agriculture, rural areas and farmers” business and demonstrate the mission and responsibility of the Bank to support the development of “agriculture, rural areas and farmers” real economy.



06

High-quality Service, Innovation and Technology Empowerment

Improving Service Quality

Innovative Fintech

Protecting Customers' Rights and Interests

The Bank fully implemented the requirements of superior regulatory authorities, practiced the development concept of "compliance, innovation, coordination and quality", focused on the strategic vision of "establishing a city commercial bank with connotative and high-quality development", adhered to the three service positioning of "serving the local economy, small and micro enterprises, and urban and rural residents", continuously enhanced the service quality by innovative fintech and served the public. The Bank actively fulfilled the social responsibilities as a financial institution, adhered customer-orientated and customers' rights and interests protection, and promoted popularising financial knowledge.



Improving Service Quality

Daily Customer Service Management

Customers are the foundation for the steady business development of Bank of Jinzhou. Therefore, the Bank adheres to the philosophy of “serving the society and benefiting the public” and is dedicated to providing quality financial services for customers. The *Basic Provisions on Service Management of Business Outlets of Bank of Jinzhou* (《錦州銀行營業網點服務管理基本規定》) has been formulated in accordance with the *Assessment and Evaluation System for Civilised and Standardised Service of China Banking Outlets* (《中國銀行業營業網點文明規範服務評價指標體系和標準》). Centering on the new development concept of “compliance, innovation, coordination and quality”, the Bank took “strengthening service management and improving service quality” as its working goal, and solidly promoted the implementation of the *Basic Provisions on Service Management of Business Outlets of Bank of Jinzhou* (《錦州銀行營業網點服務管理基本規定》). Through the promotion of standardized service management standards, improvement of service supervision system, service assessment mechanism and other management measures, the Bank effectively promoted the comprehensive improvement of service quality and marketing skills of its employees, and built a high-quality service brand of Bank of Jinzhou.

Case Delivering quality services to our customers from the bottom of our hearts-Providing on-site services for sick elderly

On July 26, 2021, two employees of the Bank provide door-to-door service with the card machine to handle the card opening business for customers with physical inconvenience. The customer of this door-to-door service is Aunt Zhang, who lives in Beizhen, Jinzhou. Aunt Zhang followed her daughter and moved to Beijing, due to the reimbursement of medical expenses for heart bridge surgery, it is necessary to open a bank card in Jinzhou as soon as possible. However, the customer was just out of the hospital and could not travel in person. Considering the situation of customers, after receiving the needs of the family members of customers, the Bank actively coordinated staff and handled business for customers. At the same time, we have established contact with customers' families to facilitate customers to answer questions in a timely manner in the future. The Bank's efficient and high-quality services have been highly recognized by the customer.



Case Visiting enterprises to provide door-to-door services

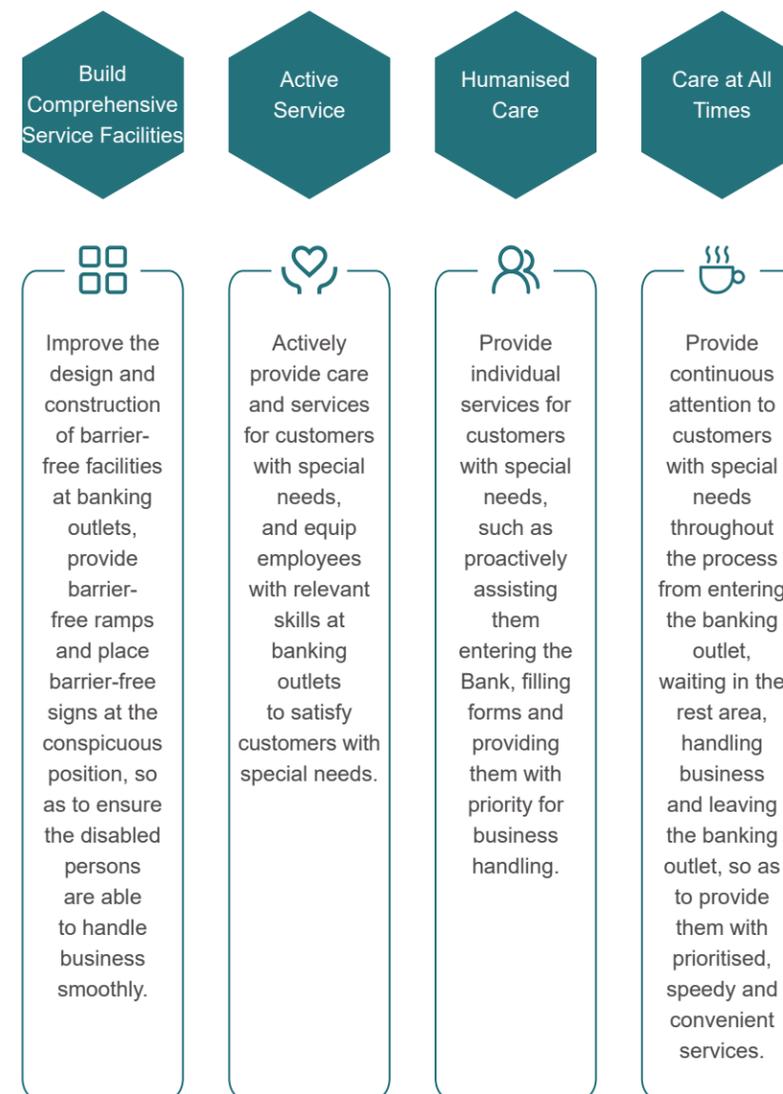
On June 10 and 11, 2021, the Bank provided a two-day door-to-door service for a jewelry company.

In order to ensure the efficient and smooth operation of this door-to-door service, the Bank made arrangement and deployment in advance and established an on-site service team, with each business assigned a specialise person to be responsible for. After the team members arrived at the company, the installation of the equipment was completed and the business was commenced immediately. In this door-to-door service, a total of 134 bank cards, mobile banking accounts, WeChat banking accounts were opened, 268 quick payment accounts were bound, and 9 risk assessment businesses were handled, further with a regular opening of RMB100,000 and wealth management of RMB170,000.



Serving Specific Groups

In view of further meeting the needs of different customer groups, the Bank has formulated The *Basic Provisions on Service Management of Business Outlets of Bank of Jinzhou* (《錦州銀行營業網點服務管理基本規定》) to provide employees of all branches of the Bank with service guidelines for special service groups for the sake of fulfilling social responsibilities. The *Basic Provisions on Service Management of Business Outlets of Bank of Jinzhou* (《錦州銀行營業網點服務管理基本規定》) sets out the following four principles for the elderly, patients with critical illnesses, the disabled and pregnant women, in order to provide the best and most considerate services to all customers.



Customer Service Survey

Upholding the business philosophy of “customer-oriented”, the Bank always puts customers first in daily operation, and proactively seeks rooms for improvement. The *2021 High-Quality Civilised and Standardised Service Plan for Bank of Jinzhou* (《錦州銀行2021年優質文明規範服務工作計劃》) has been formulated in accordance with the *Assessment and Evaluation System for Civilised and Standardised Service of China Banking Outlets* (《中國銀行業營業網點文明規範服務評價指標體系和評分標準》) and other regulatory requirements and actual conditions of the Bank, aiming at enhancing the Bank's service quality.

To constantly enhance customer experience, the Bank formulated and adopted the *2021 High-Quality Civilised and Standardised Service Plan for Bank of Jinzhou* (《錦州銀行2021年優質文明規範服務工作計劃》) which stipulates all branches to conduct satisfaction surveys, so as to identify the “pain point” issues in customer experience and improve business procedures. The Bank reinforces the full process management in products and services and enhances consumer satisfaction by identifying the shortcomings in aspects such as online and offline channels, banking business, system and procedures, handling complaints, “dual logging” at promotion areas, and publicity lectures by satisfaction surveys.

Strictly Handling Complaints

The Bank attaches great importance to customer needs and problems, strictly implements the "first asking duty system" for complaints, continuously strengthens the traceability and rectification of complaints, and keep improves in respect of the management system, operation mechanism, operation process and product and service specifications, etc. Based on the complaint data, the Bank conducted comprehensive analysis on customer demands, and deeply explored the pain points and shortcomings of the products and services. The Bank launched the "financial consumer work order management system", built a new model for handling customer complaints in the whole process, and improved the closed-loop management system for the whole process of complaint work orders. Smoothed customer complaint channels, improved the diversified dispute resolution mechanism and clarified the handling process. The Bank has developed the complaint channels as below to facilitate timely feedback from customers.

<p>Hotline Service Centre</p> <p>The 4006696178 Hotline Service Centre was established specifically for handling enquiries and complaints from customers. The complaint received will be transferred to the concerned department for handling and the handling results of the complaint will be checked</p>	<p>Dedicated Direct Hotline</p> <p>Dedicated direct hotlines are set up in the business hall lobby and self-service areas to receive customer inquiries and complaints at all times</p>
<p>On-site Complaint</p> <p>On-site complaints and enquiries are handled by the lobby manager of the business hall to provide immediate assistance for customers</p>	<p>Customer Message Box</p> <p>The Bank has set up customer message box at the official website for customers to freely express their enquiries, suggestions, complaints and compliment, ensuring customers are able to feedback their opinions, suggestions and complaints to the President's office.</p>

The Bank attaches great importance to the complaints received during the Reporting Period. Based on the principles of immediately acceptance, proper handling and timely return visit, the Bank instructed specialise personnel to deal with the complaints in strict accordance with the provisions of the *Administrative Measures for Handling Consumption Complaints of Bank of Jinzhou* (《锦州银行消费投诉处理管理办法》). The Bank handles complaints in a timely manner according to the reason of the complaint, the complained target, and consumers' demands when receiving consumer complaints. The Bank notifies the consumer regarding the result of the complaint within the prescribed time period.

During the Reporting Period,

the Bank received a total of

90 consumer complaints

the settling rate of complaints was

100%

The on-time feedback rate of complaints was

100%

and the customer complaints handling satisfaction rate was

100%

Innovative Fintech

The Bank actively integrates financial technology into its business. While strengthening risk prevention and control, the Bank also creates a more convenient and efficient service experience for customers. During the Reporting Period, under the guidance of the strategy of "invigorating the Bank through science and technology", the Bank seized the main contradictions, pain and difficult points that affect the Bank's survival and development, reformation and transformation at this stage, gave priority to filling in the shortcomings, strengthened the construction of key work and improved the overall level of financial technology.

Firstly, to give full play to the supporting role of technology to business. The Bank promoted the construction of key projects, deepened the coordination and integration of technology and business. It set up digital credit operation risk control system, corporate customer information management systems, the marketing management system on corporate customers, operation management and control platforms, the integrated office system and other information systems. By upgrading and renovating systems such as the core system, electronic channel system and smart teller machine system, the upgradation provided 7*24 uninterrupted services through the core system and completed the barrier-free and elderly-friendly transformation of mobile banking, provided fast payment and one-click card binding and other key functions.

Secondly, to steadily promote the IT structural transformation. The Bank comprehensively carried out structural governance on the application, data, technological and safety structure, which to continuously improve the resource utilization rate and the efficiency of R&D on business demands, strengthen the data governance and data service capabilities and enhance the capability on the repeated use of technological assets and the mastering and control of operation and maintenance. Meanwhile, the Bank focused on enhancing the technological supporting ability, introduced the facial recognition platform, the external data access platform, the general document transfer platform and other general business support platforms and adopted the model with open source and stable framework and the mainstream java web technology in building the related party transaction system to guarantee the framework source codes were fully autonomous and controllable, gradually formed its own unified BS structure development framework platform and enhanced the independent R&D capability.

Thirdly, to continuously promote the governance and financial technology reformation, establish and improve the governance system of financial technology, giving full play to its guidance role of Financial Technology Development Committee. The Bank considered the overall plan on the construction of the data center and the improvement of the disaster tolerance capability pain and other significant matters. The Bank strengthened the building of the technology team, optimized the setting of organizational structures, intensified efforts in introducing talents and built the virtual teams including product manager team, the special operation and maintenance team, the development team and the testing team. It promoted the separation of internal positions, introduced agile R&D models and general external resources. The Bank strengthened resources supply, promoted the agile transformation and gave fully play to the primary role of professional talents in tackling challenges to improve technological services.

Fourthly, to hold fast to the bottom line of safe production and focus on enhancing production operation and management and infrastructure guarantee capabilities. The Bank built the big data center of the Bank of Jinzhou and established the dual live disaster tolerance and storage structure, achieved zero data loss and zero business interruption and improved the disaster tolerance of the data center and the business continuity. The Bank operation processes on production incidents, problems and changes. The Bank advanced the construction of a trinitarian safety structure with terminal safety, data safety and application safety, implemented desktop management, AD domain control, document safety and other safety control measures, intensified and advanced safety design, reviewed and tested the other control measures in the R&D of applications to improve the safety of transactions.

Case Upgrading the functions of smart teller machines

By continuously enriching and optimizing the functions of self-service equipment, the Bank provided customers with more convenient, better experience and safer self-service banking services.

During the Reporting Period, the Bank upgraded smart teller machines and launched online facial recognition, electronic seal, precious metal exhibition and related business functions, and optimized more than 20 items. Those updates improved the risk prevention and control level of smart teller machines, and customer experience.

Among all the updates, the facial recognition function is using live detection and dynamic image capture. In cooperate with the network verification system of the Public Security, it will effectively strengthen the access standards for customer information identification of smart teller machines, and also assist the lobby managers to carry out various tasks in a safe and efficient manner. The electronic seal function is applied to affix the electronic seal on the documents and receipts of the smart teller machine. It has the anti-counterfeiting feature. The precious metal exhibition function enabled the Bank to integrate online and offline channels for precious metal products. It provides multi-channel of precious metal services to customers.

The upgraded smart teller machines, as a powerful tool for the Bank to advance the business diversion of halls, can effectively reduce the acceptance time of customer business. Besides, it improves customer experience and further enhance customer loyalty.



Protecting Customers' Rights and Interests

The Bank conscientiously implemented regulatory requirements, incorporated consumer rights protection into its business development strategy and corporate culture construction, and clarified the responsibilities of the Board, the Consumer Rights Protection Committee, senior management, the Consumer Rights Protection Office, departments of the Headquarter and branches in safeguarding consumer rights. The Bank continued to promote the construction of consumer rights protection mechanism, improved the consumer rights protection system and the quality and efficiency of complaint handling, strengthened the management of personal financial information protection, widely carried out financial knowledge popularization and publicity, and effectively fulfilled the main responsibility of consumer rights protection.

During the Reporting Period, the Bank formulated the *Administrative Measures for the Disclosure of Consumer Rights Protection Information of Bank of Jinzhou* (《锦州银行消费者权益保护信息披露管理办法》) to regulate the disclosure of consumer rights protection information of the Bank, implemented the latest regulatory requirements, and revised a number of institutional documents such as the *Regulations on Managements of Consumers Rights and Interests Protection for Bank of Jinzhou* (《锦州银行消费者权益保护管理規定》), the *Measures for Examining and Protecting Financial Consumers' Rights and Interests of Bank of Jinzhou* (《锦州银行金融消费者权益保护审查办法》) and the *Emergency Plan for Leakage of Personal Financial Information of Bank of Jinzhou* (《锦州银行个人金融信息泄露突发事件应急预案》) to further improve the consumer rights protection system. The Consumer Rights Protection Committee held meetings every quarter to continuously strengthen the quality and efficiency of consumer rights protection and comprehensively improve the sense of achievement, happiness and security of customers.

Case Financial Consumers' Rights and Interests Day Event

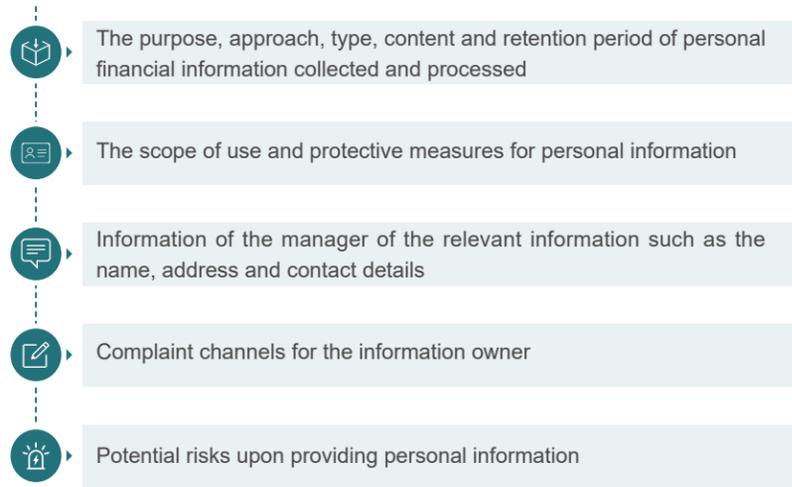
To enhance financial consumers' risk and responsibility awareness and ability, the Bank fulfilled the social responsibility as a financial institution and implemented the regulatory requirements seriously. On 15th March 2021, the Bank organised the Financial Consumers' Rights and Interests Day event with the theme of "Responsibility-Rights-Risks", which combined online and offline education, focused on "one old and one small". It unitized publicity and education, compiled publicity materials based on the hot, difficult and pain points of consumers, and took multiple measures to do a solid job in financial knowledge publicity and education activities.



Safeguarding Customers' Personal Information

The Bank strictly abides by 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 *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》) and other relevant laws and regulations in its business operations, and strengthens the management of customer personal information protection. Based on the needs of business development, the Bank continued to improve 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》) (“*Administrative Measures for Personal Financial Information Protection*”), implemented the “minimum and necessary” principle for the use of customers' personal information, organised and carried out emergency drills for Personal Financial Information Leakage Emergencies, held special training on “Consumer Financial Information Protection”, and earnestly fulfilled the main responsibility for the protection of customers' personal information.

In accordance with the *Administrative Measures for Personal Financial Information Protection* (《個人金融信息保護管理辦法》), all units in the Bank are required to notify and warn the information owners of the matters on the right side in form of written reminders prior to collection of personal financial information:



In addition, all units are obligated to strictly abide by the operating rules and regulations of each line of business when internally accessing and using personal financial information, and are forbidden from providing or selling personal financial information to personnel outside the business scope without reasons. In view of further eliminating leakage of personal information, employees are required to supervise each other during daily work, for employees who violate the *Administrative Measures for Personal Financial Information Protection* (《個人金融信息保護管理辦法》), or are discovered to illegally use, leak or sell personal financial information, are subject to disciplinary actions according to relevant regulations in the *Employees' Regulations for Handling the Infringement Acts of Bank of Jinzhou* (《錦州銀行員工違規行為處理規定》). The Bank may also seek legal remedies if needed.

Standardising Publicity

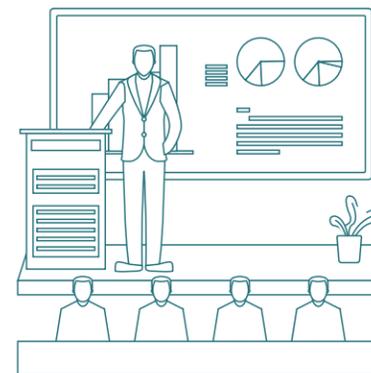
Upholding the highest standard of professional ethics and business integrity during operation, the Bank carries out product publicity in a responsible manner. The Bank strictly complies with the *Advertising Law of the People's Republic of China* (《中華人民共和國廣告法》), the *Regulations on Advertising Management* (《廣告管理條例》) and other laws and regulations relevant to advertising and labelling of products and service, and issued the *Notice of Bank of Jinzhou on Strengthening the 2021 Advertisement Promotions* (《錦州銀行關於加強2021年全行廣告宣傳工作的通知》) to standardize the process of placing daily advertisement promotion materials. All employees from the Publicity Department are subject to relevant regulations, and are prohibited from overstating, false advertisement, misleading, speculation and other misbehaviors to ensure legitimacy and compliance of the Bank's business.

Popularising Financial Knowledge

Adhering to the concept of “customer-oriented”, the Bank effectively improved the quality and efficiency of financial knowledge education and publicity through establishing a long-term mechanism, coordinating the overall arrangement and continuing to improve the pertinence and reach of it. Under the normalization of pandemic prevention and control, the Bank strictly implemented regulatory requirements, and solidly carried out centralized publicity and education activities such as “3.15 Financial Consumers' Rights and Interests Day”, “Financial Knowledge Popularisation Month”, “Travel of Financial Knowledge” and “Four In-depth, Full-coverage”. The Bank will continue to promote normalized consumer education, actively adapt to the new needs and characteristics of financial consumers under the new situation, make full use of online and offline channels to popularize financial knowledge, and release the risk warning information of “Illustrating Risk by Case”, effectively raise consumers' awareness and ability of risk prevention.

Case Publicity Event with the Theme of “Financial Knowledge Normalization Month”

To enhance protect the financial consumers' legal rights and raise their awareness of financial literacy, the Bank actively implemented the regulatory requirements and officially launched the 2021 “Financial Knowledge Normalization Month” publicity activity in September 2021. We designed original publicity materials, and posted activity posters on the advertising machines and promoted the activities through the official website and WeChat account. The Bank delivered basic financial knowledge, red financial history and financial risk prevention techniques to thousands of households by visiting campus, enterprise and community. The Bank continuously expands the coverage and influence of financial knowledge popularization, contributes to the creation of a harmonious and healthy financial consumption ecological environment.





07

Caring for Employees and Creating Glory Together

Safeguarding Employees' Rights and Interests

Caring for Employees' Health

Promoting Employee Development

Key Performance Indicators of Employees

Adhering to the principle of "bringing prosperity with talents", Bank of Jinzhou continuously improves its human resources management to safeguard and protect the legitimate rights and interests of employees. The Bank actively strengthens cadres building, and continuously promotes the cultivation and development of talents by establishing a reasonable talent and recruitment mechanism and creating a diversified learning and development channel for employees. Being committed to strengthening cohesion and centripetal force within the Bank, the Bank organises a variety of recreational and sports activities to enhance the sense of belonging and cohesiveness of employees and promote the joint development of the Bank of Jinzhou and its employees.



Safeguarding Employees' Rights and Interests

Employees are an indispensable cornerstone for the stable development of the Bank's businesses. In view of this, the Bank insists on abiding by employment-related laws and regulations, and is committed to safeguarding the rights and interests of employees. The Bank has formulated a series of internal policies and guidelines in accordance with relevant laws and regulations and actual conditions to regulate matters relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. The Bank regularly reviews the following employment policies to ensure full compliance with the latest laws and regulations and the needs of employees, thereby promoting the prudent operation of the Bank.



Labor employment

During the Reporting Period,

the Bank did not receive of any cases related to the use of child labour or forced labour.

> **Recruitment:** The Bank strictly abides by the *Labour Law of the People's Republic of China* (《中華人民共和國勞動法》), the *Labour 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, and recruits talents while adhering to the principles of fairness and justice, merit-based selection and personnel and position matching. The Bank has formulated the *Employee Recruitment Management Measures of Bank of Jinzhou* (《錦州銀行員工招聘管理辦法》) to stipulate regulations on the allocation of human resources, duties of the Human Resources Department, recruitment criteria of employees, recruitment procedures and employment criteria, and has stringently implemented the recruitment plan approval procedures set out in the aforesaid management measures. In accordance with the principle of a "streamlined, unified and efficient" human resource allocation plan and by implementing "fixed post, fixed number and fixed personnel", the recruitment work is organised and implemented within the scope of the annual staffing plan. The human resources department of the Headquarters is responsible for the construction, supervision, implementation and training guidance of the recruitment system, while the human resource department of branches is responsible for assisting the Headquarter in the implementation of the recruitment within the staffing plan. The Bank has established the basic conditions and forms of recruitment based on the needs of different positions.

> **Promotion:** The Bank has designed a dual career development path of "professional path" and "management path", and has carried out the career development planning according to personal traits and preferences of employees. The Bank has also formulated the *Management Measures for Career Path of Bank of Jinzhou* (《錦州銀行專業序列管理辦法》) to specify the proportion restrictions for the number of employees at each career path and relevant promotion and assessment requirements, so as to provide employees with a clear promotion ladder.

The Bank has formulated the *Administrative Measures for Selection and Appointment of Leading Cadres of Bank of Jinzhou* (《錦州銀行領導幹部選拔任用管理辦法》) to specify the conditions and procedures for the selection and appointment of cadres, providing the institutional basis for the promotion of cadres.

> **Equal opportunities, diversity and anti-discrimination:** Advocating equal opportunities, diversity and anti-discrimination, the Bank strictly complies with the requirements in the *Labour Law of the People's Republic of China* (《中華人民共和國勞動法》) and other laws and regulations, treats employees of all ethnicities, genders, religious beliefs and cultural backgrounds equally, and provides employees with employment and promotion opportunities through campus recruitment, social recruitment, internal recruitment and other diversified channels. The Bank has formulated the *Code of Practice for Employees of Bank of Jinzhou* (《錦州銀行從業人員守則》) to advocate mutual respect, mutual understanding, mutual trust and mutual care among employees, maintaining a coordinated internal relationship and creating a united, progressive, harmonious and happy working atmosphere. We require our employees to respect and maintain the reputation and personal dignity of colleagues; actively participate in creating a good atmosphere of respect for knowledge and talents, to jointly provide good working conditions and environment for talents to play their role.

> **Labour Standards:** The Bank strictly abides by the *Labour Law of the People's Republic of China* (《中華人民共和國勞動法》) and has forbidden the use of child labour and forced labour, 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》) to ensure legal employment. To eliminate the use of child labour and forced labour, the Bank inspects the identity document of applicants during the recruitment process, and carries out a background check prior to the onboarding of the applicant to ensure the applicant has reached the legal working age. In addition, a labour contract system is implemented in the Bank, where employees who establish direct labour relationships with the Bank are required to sign a written labour contract with the Bank in accordance with the law to clarify rights and obligations at both sides.

> **Dismissal:** The Bank has regulated the types of dismissal and applicable conditions, dismissal procedures, the handover of work, the settlement of dismissal, delivery of dismissal documents and transfers of relationships in the *Management Measures for Employee Leaving Employment of Bank of Jinzhou* (《錦州銀行員工離職管理辦法》). All employees are required to strictly abide by the foresaid regulations to ensure the dismissal procedures of all employees comply with relevant laws and regulations and safeguard the rights and interests of employees and the Bank.



Working hours

> The Bank has formulated the *Attendance Management Measures of Bank of Jinzhou* (《锦州银行考勤管理办法》) on the basis of relevant laws and regulations to standardise the standard working hour system implemented by the Bank. The Bank encourages employees to improve their working efficiency and complete their tasks within normal working hours. Overtime working is not encouraged. If it is necessary to work overtime due to special circumstances, employees are required to seek approval from the president in charge in advance, where overtime pay will be distributed according to procedures.

Rest Periods

> The Bank has formulated the *Management Measures for Annual Leaves of Bank of Jinzhou* (《锦州银行年休假管理办法》) and the *Management Measures for Rest and Leaves of Bank of Jinzhou* (《锦州银行休息休假管理办法》) to provide employees with paid annual leaves, personal leaves, sick leaves, marriage leaves, bereavement leaves, maternity leaves, breastfeeding leaves, other family planning leaves, statutory holidays and leaves for work suspension according to relevant laws and regulations and actual conditions of the Bank. Relevant approval procedures and regulations has been set out in the aforementioned management measures.

Remuneration and Welfare

> **Remuneration:** The *Remuneration Management Measures of Bank of Jinzhou (Trial)* (《锦州银行薪酬管理办法(试行)》) has been formulated in accordance to the *Regulatory Guidelines for the Stability of Remuneration in Commercial Banks* (《商业银行稳健薪酬监管指引》) and relevant laws and regulations to set out the Bank's salary structure, the responsible organisation for compensation management and its duties, annual remuneration budgets and remuneration-related internal procedure, thus strengthening the Bank's internal risk control and providing reasonable compensation and incentives for employees' efforts.

> **Welfare:** Strictly complying with laws and regulations such as the *Social Insurance Law of the People's Republic of China* (《中华人民共和国社会保险法》) and the *Regulations on the Management of Housing Provident Funds* (《住房公积金管理条例》), the Bank has developed a welfare system based on "five insurances and one fund" and the *Management Measures of Social Insurance and Housing Fund of Bank of Jinzhou* (《锦州银行社会保险及住房公积金管理办法》) to pay the basic endowment insurance, basic medical insurance, unemployment insurance, employment injury insurance, maternity insurance and other basic social insurance, as well as the housing provident fund for employees in accordance with the law.

During the Reporting Period,

the Bank did not receive any cases of violations against laws and regulations relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.

Caring for Employees' Health

Viewing employees as the most invaluable assets, the Bank endeavors to protect the health and safety of employees. The Bank strictly abides by the Law of the People's Republic of China on the Prevention and Treatment of Occupational Diseases (《中华人民共和国职业病防治法》), the Fire Protection Law of the People's Republic of China (《中华人民共和国消防法》) and the Emergency Response Law of the People's Republic of China (《中华人民共和国突发事件应对法》) and other relevant laws and regulations related to the provision of safe workplace and protection of employees from occupational hazards, and has formulated the *Suggestions on the Implementation of Safety Management of Bank of Jinzhou* (《锦州银行安全管理工作实施意见》) and other policies to set out regulations on the avoidance of hazards, prevention of disasters and hygiene maintenance. In order to strengthen the employees' awareness of safety and hygiene, education and training on safety and health are provided to all new employees by the Bank. All new employees are required for medical check-up, while preventive examinations on occupational diseases are arranged for employees who work in specific positions. To safeguard the health of employees,

the Bank arranges body check for employees from time to time and encourages their active participation. If any employee has been diagnosed with infectious diseases, the Bank will arrange a position transfer for the employee or suspend the employee's work during treatment to prevent disease transmissions in the office environment.

To further enrich and improve the welfare system and promote employees' satisfaction and sense of belonging, the Bank has communicated with authoritative medical institutions for several rounds for innovation of the management ideas for benefits of employees' physical examination in accordance with relevant national laws and regulations. The Bank has adjusted the original relatively single budget management system to a triple management mechanism covering the implementation scope, physical examination plan and cost budget. The Bank has formulated the physical examination implementation plan for employees from Bank of Jinzhou, carried out the physical examination work in a scientific and orderly way. During the Reporting Period, in order to further enrich and improve the employee welfare system, the Bank purchased supplementary medical insurance for all on-the-job employees, expanded coverage and enriched medical content. The medical insurance not only provides employees with health protection and solves their worries, but also greatly reduces the pressure and burden of employees caused by accidental injuries and major diseases, which could improve the scientific and professional level of the Bank's welfare management to optimize the health and welfare experience of employees.

Additionally, the Bank provides employees with guidelines when encountering fire or other emergency accidents, while employees are required to memorise the fire alarm signals, fire escape routes, entry and exit points of the building and the use of fire extinguishing equipment. With the aim to further enhance employees' emergency preparedness, the Bank actively organises fire and explosion prevention emergency drills, training on fire safety knowledge and other activities to strengthen the protection of employee safety.

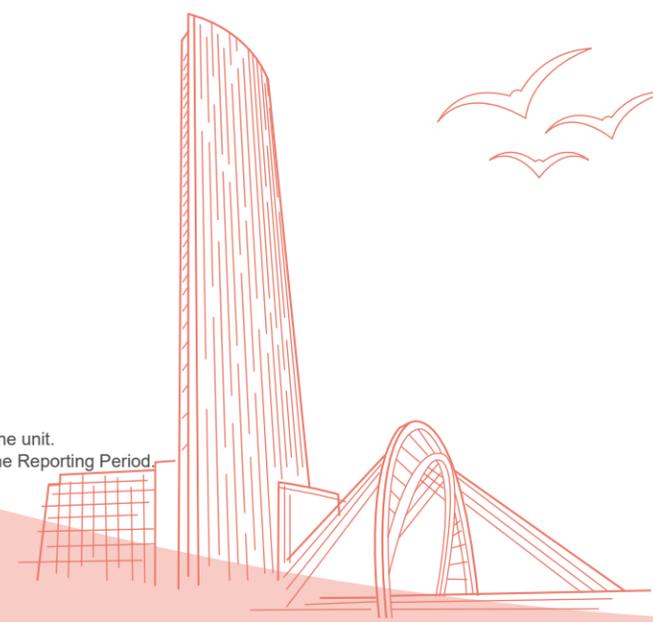
In the past three years (including the Reporting Period), the Bank did not violate any laws and regulations related to occupational health and safety, nor did it receive any cases of work-related fatalities of its employees.

During the Reporting Period,

Number of work accidents ⁵ (times)	10
Number of injury (times)	10
Number of deaths (times)	0
Number of working days lost due to work injury ⁶ (days)	248

⁵Work-related accidents cover falls and injuries during work in the unit.

⁶Days lost due to work-related injuries include days off during the Reporting Period.



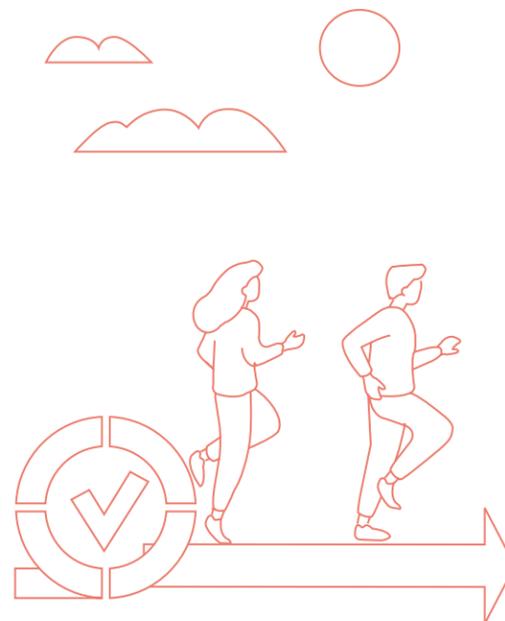
Case Security and fire protection training and drill carried out in headquarter building

To implement the fire prevention policy of “priority to prevention, supplemented by fire prevention”, enhance the ability to resist sudden fire incidents, improve the safety awareness and self-rescue ability of employees in the institutions, and confirm fire safety in the office building of the Headquarter, a fire evacuation and fire extinguishing emergency training drill was organised on November 24, 2021.

The drill adopted scenario simulation. When the fire emergency broadcast of the office building started, the evacuation guidance personnel of each floor guided the office staff to evacuate from safe evacuation channel in an orderly manner, according to the per-evacuation plan. A total of 164 employees participated in the drill, and there were no safety issues such as crowded and stepping on. After the participants arrived at the designated evacuation point, the chief commander reviewed the participation.

Subsequently, the drill personnel participated in the explanation instruction of fire-fighting equipment and actual fire-fighting operations. The fire instructors introduced the types and applications of fire extinguishers to everyone, and carried out practical exercises on dry powder fire extinguishing.

As an important part of the fire safety series activities of the Headquarters in 2021, the fire safety drill conducted basic training on emergency command coordination, evacuation and escape routes, operation and use of fire extinguishers, etc. It strengthened the awareness of “prevention first, safety first”, improved the self-rescue and disposal capabilities of employees, and laid a good foundation for fire safety.



Case Concert of Celebrating the 100th Anniversary of the Party

On April 24, 2021, the Bank held a large-scale concert themed “Strive for a New Era, start a New Journey, enjoy the 100th Anniversary of the Party” at Shenyang Shengjing Grand Theatre. The star team led by famous tenor singer Dai Yuqiang performed with an hour and a half passion and presented a music feast for the entire audience to celebrate the 100th anniversary of the founding of the Party.



Furthermore, the Bank pays attention to the employees’ mental and physical health, advocates work-life balance and encourages employees to relax in their spare time. Therefore, the Bank actively organised a variety of recreational and sports activities, allowing employees to relax during their spare time, elevating cohesiveness within the team and enhancing employees’ sense of belonging to the Bank.

Case Education Activity with the Theme of “Strive for a New Era, Start a New Journey”

From January 13 to 14, 2021, Dandong branch organised all employees to carry out the education activity with a theme of “Strive for a New Era, Start a New Journey” in batches. The activity was held at the Wulong golf ski-skating rink. With a series of challenging, resistant, interesting, and team spirit competition projects such as high-altitude sliding, skid relay, snowland football, and snowland tug-of-war as the carrier. All employees were able to adjust their physical and mental health, strengthen their physical fitness, stimulate their potential, experience team strength, firmly win the belief, and embark on a new journey with the courage of daring to win.



Case the centennial Party building “Always follow the Party to start a new journey” celebration activity

On July 2, 2021, to celebrate the 100th anniversary of the founding of the Party, the Headquarter launched the Party building activity themed “Always follow the Party to start a new journey” to celebrate the centennial of the founding of the Party. During the activity, participants visited the old site of the Jinzhou Frontline Command Office of the Northeast Wild Army and the battle site of the pond, listened to the micro-Party class, and held the “Red Pilot Orienteering” competition, so that the cadres and employees of the Headquarter were deeply educated on patriotism and party spirit.



Promoting Employee Development

Employees' long-term development is essential for the continuous development of the Bank's business. As such, the Bank continues to deploy resources and provides employees with diversified vocational training, thus enhancing the leadership skills of the management and the level of business skills of employees. The Bank's training system has been divided into three levels at the Headquarters, branches and sub-branches, allowing allocation of education funding and relevant resources according to the needs at each level.

With the aim to improve the training efficiency of employees, the Bank has established a mobile learning platform to put forward the integration of online and offline training system. In addition, the Bank has formulated the *Online Learning Platform Management Measures of Bank of Jinzhou* (《锦州银行线上学习平台管理办法》) and other policies to set out the management responsibilities, management of employees, precautions in using the platform, training requirement, assessment management, confidentiality and security management and other matters of the online learning platform. "Compulsory" and "elective" training courses are designed by the Bank's human resources department according to the guidance in the Online Learning Platform Management Measures. Employees are required to complete the "compulsory" training course within the specified period and attend post-training examinations according to the requirements of the course.

The Bank actively strengthens the establishment of the part-time internal trainer ("Internal trainer") team, and stipulated the qualifications and responsibilities of internal trainers, the selection and promotion of internal trainers, and the divisions of management duties of internal trainers in the *Management Measures of Internal Trainer of Bank of Jinzhou (Trial)* (《锦州银行内部培训师管理办法(试行)》) to ensure the quality of internal training.

During the Reporting Period, the Bank planned for innovative training, management training and daily training to ensure a sufficient improvement on employees' level of business ability and skills through training. Diversified training programmes were provided to all employees according to the training plan.

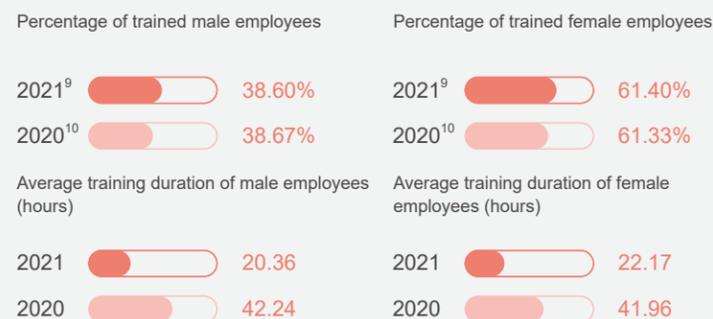
Case Optimizing offline training model

To implement the connotative high-quality development path, the Bank innovated the traditional offline training model. It effectively integrated offline training and online methods and analyzed and categorized the teaching content. This optimization has realized the transformation of behavior and achievement of tracking training for practical courses. A review session has been set up for a period of time after the training, it helped employees to sort out the future work ideas by proposing after-class case questions or analysis questions. Employees can also exchange ideas and make comments by posting posts. The final outstanding works are presented by teachers with one-on-one comments and displayed on the "Youxue Youxiang" Platform. The results not only provide specific reference for the business lines, but also provide new methods for the transformation and traceability of training results.



As at the end of the Reporting Period, the key performance indicators of the Bank's training for employees are shown as follows.

By gender



Key Performance Indicators of Employees⁷

As at the end of the Reporting Period, the employee distribution of the Bank is shown as follows.

Category	2021			2020			
	Number of employees (persons)	Employee ratio (%)	Employee turnover rate ⁸ (%)	Number of employees (persons)	Employee ratio (%)	Employee turnover rate ⁸ (%)	
Total number of employees	6,012	100.00	4.69	6,037	100.00	4.42	
By gender	Male	2,432	40.45	1.87	2,445	40.50	1.73
	Female	3,580	59.55	2.82	3,592	59.50	2.69
By employment type	Contract-based employees	4,997	83.12	-	5,022	83.19	-
	Employees from outsource	1,015	16.88	-	1,015	16.81	-
By age group	Aged 30 and below	1,562	25.98	1.89	1,748	28.95	1.46
	Aged between 31 and 40	2,420	40.25	0.94	2,269	37.59	1.12
	Aged between 41 and 50	1,407	23.40	0.51	1,477	24.47	0.93
	Aged 51 and above	623	10.36	1.36	543	8.99	0.90
By geographical location	Employees within Liaoning Province	5,218	86.79	3.77	5,251	86.98	3.61
	Employees outside Liaoning Province	794	13.21	0.92	786	13.02	0.81
By educational background	Post-secondary diploma and below	1,606	26.71	-	1,762	29.19	-
	Bachelor's degree	3,837	63.82	-	3,701	61.31	-
	Master's degree	564	9.38	-	569	9.42	-
	Doctor's degree	5	0.08	-	5	0.08	-

By employment type



⁷Only includes data of the Bank (excluding subsidiaries).

⁸Employee turnover rate = number of employees turnover in the category / (number of total employee+the number of total employee turnover).

⁹The trained employee percentage is calculated according to the Guide by number of trained employees in the category/ total number of trained employees x 100%.

¹⁰The percentage of trained employee in 2020 is recalculated in order to align with the calculation method in 2021.



08

Green Development, Working Together to Protect Our Home

Promoting Green Finance

Advocating Green Office

Responding to Climate Change

Environmental Key Performance Indicators

The Bank always adheres to the concept of environmental protection. We strengthen the implementation of the concept of green finance by continuously deploying resources to develop green credit and e-banking. The Bank is committed to practising energy-saving and environmental protection in its daily activities and advocating a paperless office and digitalisation of documents. The Bank also carries out a number of environmental protection welfare activities to promote the sustainable development of the Bank and society.



Promoting Green Finance

Green Credit

Adhering to the concept of green development, the Bank actively develops green credit business to encourage environmental protection contribution from various industries and promote sustainable development of the society. To further enhance the Bank's environmental and social performances and promote the healthy development of the Bank's green projects, the Bank has formulated the *Trial Measures on the Implementation of Green Credit of Bank of Jinzhou* (《锦州银行绿色信贷实施试行办法》) in accordance with relevant regulations including the Notice of the *China Banking Regulatory Commission on Issuing Green Credit Guidelines* (《中国银监会关于印发绿色信贷指引的通知》), the *Notice of the China Banking Regulatory Commission and the National Development and Reform Commission on Issuing the Guidelines for Energy Efficiency Credit* (《中国银监会、国家发展改革委关于印发能效信贷指引的通知》), the *Guiding Opinions on Building a Green Financial System* (《关于构建绿色金融体系的指导意见》) and the *Plan for the Green Finance Evaluation of Banking Financial Institutions* (《银行业金融机构绿色金融评价方案》).

The Bank has set out the organisational management, market access requirements, key service areas, due diligence and review procedures, post-loan management and other matters relevant to the green credit business in the *Trial Measures on the Implementation of Green Credit of Bank of Jinzhou* (《锦州银行绿色信贷实施试行办法》). The Bank supports the development of industries and enterprises relating to environmental protection, clean energy, circular economy and other areas through implementing the development strategy of green credit in all lines of work and all departments, thereby fulfilling social responsibilities.

The Bank adopts the "one-vote veto system" for environmental and social risks. Loan support would not be granted to customers and projects violating the national policies on environmental protection, security surveillance, quality inspection, land and immigration and those that are not meeting the environmental and social compliance requirements. The Bank mainly focuses on serving the sectors below:

Industrial sector

- Mainly including manufacturing of high-efficiency, energy-saving appliances, manufacturing of advanced environmental protection appliances, manufacturing of resource-recycling appliances, industrial energy-saving alteration, energy-saving electrical facilities, green-building materials, new-energy vehicles, manufacturing of green vessels, etc.

Construction sector

- Construction energy-saving and green-buildings, urban basic environmental facilities, alteration of urban electrical and general facilities, establishment of urban ecosystems, etc.

Transportation sector

- Urban and rural public passenger transportation and freight transportation: construction and operation of non-stop toll collection system, construction and operation of intelligent transportation system, construction and operation of shared transportation facilities, etc.
- Railway transportation: cargo transportation, railway construction and operation, energy conservation and environmental protection transformation of railways, etc.
- Waterway and air transport: establishment of electrical facilities at ports, piers, jet bridges, etc.

Other sector

- Other major sectors related to green projects, services, technologies and equipment

As at the end of the Reporting Period,

the Bank's loan balance related to energy saving and environmental protection projects and services amounted to

RMB **232.48** million

with no balance of loans related to enterprises with major environmental and safety risks.

E-banking

During the Reporting Period,

the replacement rate by the e-banking business reached

88.71%

Case Promoting the development of green enterprises

A new material technology company of the electronic special materials manufacturing industry, which mainly produces cathode materials for lithium batteries, providing a core power source for products such as new energy vehicles.

The company's Phase II production project is a pilot demonstration project of smart manufacturing in Tianjin. Through multiple on-site marketing activities, the Bank learned that the production capacity has increased significantly after the operation of Phase II production project. Therefore, it needed to replenish part of the working capital. After conducting due diligence on the enterprises, the Bank designed a credit plan for the company to satisfy its need to purchase raw materials according to its capital needs and settlement habits, so as to alleviate its financial strain caused by increased production capacity.

The applicant is steadily advancing its listing on the GEM (Growth Enterprise Market) Board, and the Bank will continue to provide financial services to it according to its development and needs. Bank of Jinzhou will continue to implement the green credit development strategy, focusing on supporting the development of industries and enterprises such as green environmental protection, clean energy and circular economy.

The Bank actively integrates the concept of environmental protection into its businesses, and promotes mobile finance and smart finance by developing e-banking. Therefore, it enhanced business efficiency and reduced resource consumption and paper wastage involved in traditional banking. Digital channels provide services such as online transactions and electronic receipts. On the one hand, it helped the Bank to reduce the use of office paper and other resources. On the other hand, it decreased carbon emissions arising from customers' travel to the branch, thereby effectively realizing energy saving and emission reduction, effectively minimised the potential adverse environmental impact arising from the Bank's operation. At the same time, the Bank's convenient and fast "zero-contact" service has contributed to the fight against the pandemic.



Mobile finance

The Bank's current mobile financial products mainly include mobile banking, WeChat banking, quick payment products based upon digital channel business; and online payment and QR code payment products based upon online financial business.

For the digital channels, the Bank's mobile banking business has been continuously optimized. It currently covers mainstream products and services including counter deposit, wealth management, funds, settlement and clearing, and recharge and payment. During the Reporting Period, the Bank launched the elderly version and boundless credit cards, QR code deposit and withdrawal, house mortgage loan and other services. The Bank also launched new technology applications such as facial recognition, OCR text recognition, mobile phone number transfer, and voice search to further improve customer experience and safety. Besides, the Bank's WeChat banking was newly revised, and the interaction mode was optimized from digital Q & A to a graphic menu, which is more clear and intuitive. Function list was reconstructed, high-frequency services was highlighted, and the layout of web signature was more reasonable. Moreover, the Bank also added new functions to support the multi-account opening and inquiry, integrated corporate account opening appointment services, and further expanded the service boundaries.

In terms of online financial services, the Bank provides customers with the cashier platform for payments, college tuition payments, card recharge and other services, so as to fulfil the needs of corporate customers for online settlement and individual costumers for online payment. Additionally, the Bank has launched the QR code payment services to support WeChat, Alipay, UnionPay and other payment methods, and launched fast payment, "free-input card number", "one-click card binding" and "QR code binding" to further facilitate the QR code payment for individual customers. Customers are supplied with paperless, low-cost, high-efficiency and green environmental protection financial services through "more walking" of information and "less walking" for customers, driving the transition of e-banking services into a green and low-carbon economy.

As at the end of the Reporting Period,

the number of customers for mobile banking and WeChat banking of the Bank exceeded

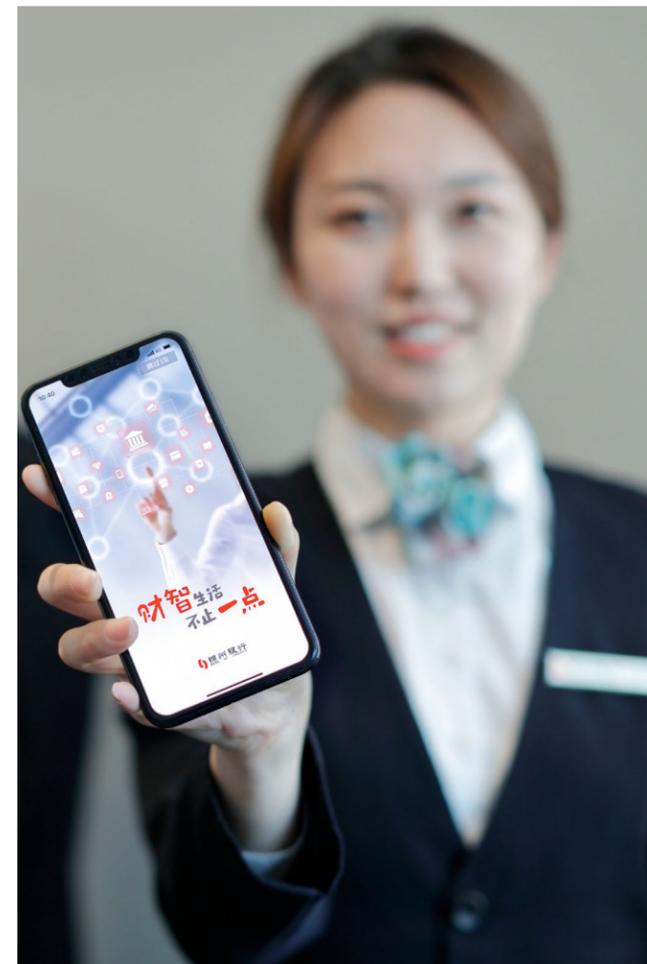
1.26 million **0.8078** million

During the Reporting Period,

The transaction amount were

RMB **174.551** billion RMB **3.055** billion

respectively



Case Popularizing electronic services

The Bank adheres to the service concept of "people-oriented", and committed to integrate innovative financial services into various livelihood service scenarios to make people's lives warmer. For the public's welfare, the Bank focused on the financial needs of the people in the fields of medical health, education and training, and people's livelihood payment. The Bank also innovatively launched diversified scenario-based services which allow people to enjoy the convenience brought by the construction of smart cities and improve their happiness.

As for smart medical insurance, the Bank innovated and developed medical insurance payment services by integrating medical insurance e-vouchers, WeChat, Alipay and other means. It is laying QR code scanning equipment for designated medical institutions, and providing Jinzhou citizens with a new medical payment experience of "One Code Passing". For the smart education, the Bank launched a payment service for primary and secondary schools to help schools improve financial management efficiency. Meanwhile, the Bank deeply satisfied the convenience needs of parents of students to fill in relevant materials through mobile APP and pay tuition and miscellaneous fees. For the consumption upgrade, 21 daily consumption services such as hotels, business travel and travel were launched to expand the service boundaries.

Smart finance

The Bank actively promoted online business and continuously improving the efficiency of financial services and service experience. The Bank launched a comprehensive payment service for water, electricity, gas, heating, social security, cable television and other services on the "Jinzhou Portal" application. At the same time, the Bank provided a payment data inquiry service, effectively reduced the amount of counter payment service, directly saved vast amounts of fugitive resources such as paper and ink, also reduced customer outings, saved considerable amounts of travel expenses and time for customers, and helped to provide a green travel plan on the construction of smart cities. The Bank strives to improve the replacement rate of e-banking business by comprehensively promoting digitalised bank construction and work with customers to further minimise adverse environmental impact arising from business operations.



Advocating Green Office

The Bank is committed to reducing the environmental impact from its operations, and abiding 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 while operating businesses, thus promoting the sustainable development of the Bank and the society. During the Reporting Period, the Bank did not violate laws and regulations relevant to environmental protection.

Since banking and financial industry is the Bank's major business instead of industrial production, the Bank will not cause a significant negative impact on the environment directly in terms of discharge of pollutants and resource usage. Nevertheless, the Bank always adheres to environmental protection concepts, and adopts a series of measures to improve utilisation efficiency of energy and reduce resource consumption, actively advocating green office policy and dedicating to practice energy-saving and environmental protection in daily operation.

During the Reporting Period, the Bank has actively carried out environmental target setting and was committed to reducing the overall environmental-related emissions and consumption, including reducing emissions, greenhouse gases, waste production, and improving energy and water utilisation efficiency. To achieve these goals, the Bank implemented a series of measures and successfully achieved the targets during the Reporting Period.

Targets	Measures taken
Reduction of emissions (e.g. air pollutants)	<ul style="list-style-type: none"> Public auction of large-displacement business vehicles of the Headquarter; Install fume purification system in the canteen of the Headquarter.
Reduction of greenhouse gas emissions	<ul style="list-style-type: none"> Place green plants in the office building of the Headquarter to effectively purify indoor harmful gases; Install video conference system in all conference rooms in the Headquarter building.
Reduction of waste generation	<ul style="list-style-type: none"> Promote "clear your plate" action in the Headquarter canteen and stick promotional pictures in staff dining areas to reduce food waste.
Improve energy efficiency	<ul style="list-style-type: none"> Replace some old model and high energy-consuming desktops in the Headquarter with low energy-consuming laptops.
Improving water efficiency	<ul style="list-style-type: none"> Arrange maintenance personnel to inspect the water supply pipelines in the Headquarter on a daily basis, so as to timely detect water leakage incidents caused by pipe aging. The Bank municipal water for office water consumption, therefore did not encounter any issues in sourcing water.

During the Reporting Period,

the Bank's greenhouse gas emissions and energy consumption were reduced by

26% and

23%

respectively than that of the previous year.

The Bank's significant impact on environmental and natural resources mainly includes consumption of electricity and office resources, greenhouse gas emissions and air emissions arising from the use of vehicles involved in daily office operations. By promoting environmental awareness of employees during work, the Bank encourages employees to extend the concept of sustainable development into their daily lives.

Green Office Measures

The Bank constantly reviews and updates the green office measures below and continues and minimise the impacts from its business operations to the environment.



Energy-saving and Emission Reduction

- Employees are encouraged to use the office lightings and electrical appliances wisely, and turn off lightings and electrical appliances outside office hours, to achieve the result of saving energy and reducing greenhouse gas emissions;
- Employees are required to use vehicles rationally and use public transport as much as possible to reduce the use of fossil fuels from vehicle use, thereby reduce air pollutants.



Water Conservation

- Employees are not allowed to use the drinking water from the water dispenser to wash their mugs and other belongings;
- Daily inspections on pipelines are arranged to ensure timely detection and maintenance of malfunctioned or ageing equipment, achieving the effect of reducing waste on water resources.



Paper saving

- The Bank advocates a paperless office and has established an information platform covering all office management sectors to drive the integration of process management, centralised management of office businesses, real-time inquiries on rules and regulations and information publication within the Bank;
- Distribution management for office paper is implemented for the procurement and distribution of office paper. High-quality paper and low-budget paper are purchased respectively according to the 20% and 80% of the actual consumption in the previous year, where the former will be used for printing document for reports sent to regulatory institutions and the latter will be used for daily operation;
- Employees are required to use paper at both sides;
- The Bank promoted the paperless business, the whole business process on the counter and the management of business certificate file were turned into electronic, and gradually replaced physical certificates and seals with electronic certificates and seals. Further promoted the construction of a mobile office system to realize electronic review of data, documents and meeting materials; use the application voting system to realize electronic review, approval and voting; use electronic process approval to replace paper signatures and reduce paper materials.



Waste reduction at source

- Employees are encouraged to sort wastes before disposal;
- Procurement applications for equipment, office furniture and compartments of vehicles from all units are reviewed in strict accordance with the standards at branches and sub-branches, where procurements exceeding the standard are prohibited unless under special circumstances;
- Idle furniture in branches is recorded for allocation within the Bank. Equipment and vehicles in branches that are not complying with new standards are re-allocated between branches to sufficiently and effectively utilise the resources;
- Mobile storage devices are no longer distributed as office supplies; stationery should be traded with the old ones; for office consumables, the type and quantity of consumables to be distributed are restricted to encourage the reuse of resources; batch or sudden applications of office equipment are forbidden unless under special circumstances, reaching the effect of reducing waste generation from the source;
- Strictly implement the principle of "one person, one laptop" in the management of office computer equipment, reuse idle equipment, reduce waste of resources, and maximize the efficiency of equipment;
- Promoted the elimination of ineffective information system products, strengthened the analysis of data such as system access and resource occupation, and gradually carried out special treatment and elimination and allocation of inefficient systems.

Responding to Climate Change

Climate change is one of the key issues of global concern. Even though the Bank's daily operations do not generate climate-related issues which lead to significant impact, the Bank will maintain focus on and commit to contribute to climate change mitigation. During the Reporting Period, the Bank has actively identified major climate risks, incorporated possible natural disasters into the scope of service emergencies of the Bank and formulated the *Emergency Plan for Service Emergencies of Bank of Jinzhou* (《锦州银行服务突发事件应急预案》) to clarify the organizational management system and work responsibilities, defined the event level according to the procedures, waves and scope of hazards, number of people involved, controllability and impact and scope. The issues will be dealt in according with the following key points.



01

In the event of natural disasters such as fires, floods, and earthquakes, the emergency response team will immediately call the emergency rescue hotline and quickly organise personnel to evacuate customers as soon as possible.

02

The person in charge of business outlets shall promptly report the disaster to the-superior service emergency handling office of the Bank.

03

The emergency response team shall organise employees to transfer cash vouchers, account books and other things at the counter. to a safe place and ensure the security.

04

According to the actual situation of disaster handling, the emergency response team shall organise employees to take corresponding measures to prevent the expansion of disaster, and organise them to transfer orderly .

05

The person in charge shall urgently allocate personnel, strengthen security, and ensure the anti-theft and anti-robbery work in key places such as the deposit bank and counter of business outlets.

06

The superior service emergency handling office of the Bank shall initiate the emergency plan and organise the emergency handling work. The Bank immediately mobilize security guards to the site to maintain order, contact relevant government departments to help maintaining on-site order simultaneously, and protect the safety of customers and bank assets.

07

If the business outlets are unable to operate normally due to disasters, the superior service emergency handling office shall timely disclose relevant information in accordance with the relevant requirements of the Headquarter. Besides, they shall publicize the change of business arrangements of the outlets, placate customers, and eliminate social impacts.

08

The Bank's superior service emergency handling office shall report the situation to the Headquarter, local regulators, government functional departments and banking industry associations. They shall also coordinate the Headquarter, local regulators and government functional departments to take measures to start the emergency response work.

09

The Bank's superior service emergency handling office shall take effective measures to restore the normal operation of business outlets as soon as possible.

10

The business outlets shall protect the site and monitor the video data.

The Bank will continue to strengthen the climate-related risk prevention mechanism and better respond to the impact of climate change through service monitoring, prevention and early warning, and emergency drills.

Case Bank of Jinzhou actively responded to blizzard weather

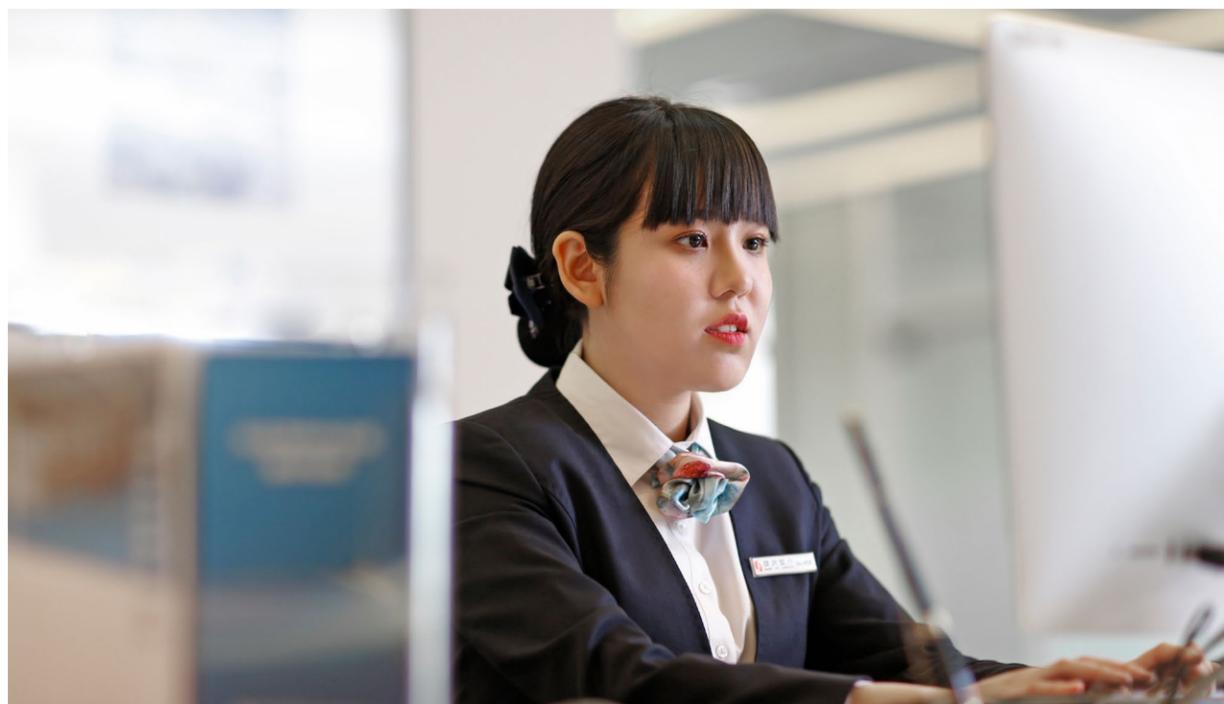
From November 7 to 9, 2021, affected by the strong northeast cold and ground cyclones, there were rare and extreme snowstorms, freezing, cold waves and blizzard weather in Liaoning Province. The average precipitation of 62 national ground meteorological observation stations in the province reached 41.1mm, and 39 meteorological stations experienced extremely heavy snowstorms, accompanied with level-11 storm and strong cooling and freezing of more than 16 degrees centigrade.

The Bank set up an emergency leading grouped emergency command center and launched the *Emergency Plan for Storm and Snow Weather of Bank of Jinzhou* (《锦州银行暴风雨雪天气应急预案》), and organised all business outlets to carry out prevention and response work.

“Ensure operation”: increasing the distribution of cash, making use of spare cars, strengthening the inspection of machines such as silo, enhancing security inspection at business outlets, ensuring the stability of online financial services.

“Guaranteeing” safety: quickly cleaning the channels around the outlets, reinforcing buildings and billboards, reserving disaster prevention materials such as generators and snow clearing tools, adjusting business hours according to extreme weather conditions, making announcements and relevant filings at outlets.

“Security” service: adding of anti-skid carpets and other convenient equipment in outlets, guiding customers to handle business through online channels, assisting enterprises and institutions to purchase disaster prevention instruments, popularizing knowledge on disaster prevention and mitigation through media channels such as public accounts to improve the safety awareness of citizens.



Environmental Key Performance Indicators¹¹

During the Reporting Period, the Bank's environmental key performance indicators are follows.

Category		Unit	2021	2020
Energy Consumption				
Direct resource consumption	Gasoline consumption	Litre	38,603.00	97,360.00
	Gasoline consumption intensity	Litre/vehicle	1,754.68	5,124.21
	Diesel consumption	Litre	626.00	2,400.00
	Diesel consumption intensity	Litre/vehicle	313.00	2,400.00
	Natural gas consumption	m ³	13,846.00	10,990.00
	Natural gas consumption intensity	m ³ /m ² area	1.04	0.82
	Total direct energy consumption	mWh	515.01	1,048.20
Indirect energy consumption	Headquarters electricity consumption ¹²	kWh	1,209,462.00	1,180,403.99
	Headquarters electricity consumption intensity	kWh/m ² area ¹³	90.63	88.46
	Total indirect energy consumption	mWh	1,209.46	1,180.40
Total energy consumption		mWh	1,724.47	2,228.60
Total energy consumption intensity		mWh/m ² area	0.13	0.17
Resource consumption				
Office water consumption ¹⁴		Tonne	9,732	9,251
Office water consumption intensity		Tonne/m ²	0.73	0.69
Office paper consumption		Tonne	7.82	4.50
Greenhouse Gas Emissions				
Vehicular greenhouse gas emission (Scope 1) ¹⁵		Tonne CO ₂ eq	90.98	229.21
Electricity greenhouse gas emission (Scope 2) ¹⁶		Tonne	615.06	720.16
Total greenhouse gas emissions ¹⁷		Tonne CO ₂ eq	706.04	949.37
Total greenhouse gas emission intensity		Tonne CO ₂ eq/m ² area	0.05	0.07
Vehicular Air Emissions¹⁸				
CO emissions		Kilogram	377.97	350.32
NO _x emissions		Kilogram	73.65	27.03
SO _x emissions		Kilogram	0.59	1.49
PM _{2.5} emissions		Kilogram	3.01	1.85
PM ₁₀ emissions		Kilogram	3.25	1.91

¹¹The environmental data scope only includes the Headquarters.

¹²The Headquarters electricity consumption includes electricity consumption in the office area and the staff canteen.

¹³The total area of the Headquarters is 13,344.62 square meters.

¹⁴The Bank used municipal water for office water consumption, therefore did not encounter any issues in sourcing water.

¹⁵Scope 1 emissions refer to greenhouse gas emissions from vehicles owned by the Bank in mainland. The emission data are calculated in accordance with the *Guidelines for Accounting and Reporting Greenhouse Gas Emissions by China Land Transportation Enterprises (Trial)* issued by the Ministry of Ecology and Environment of the People's Republic of China.

¹⁶Scope 2 emissions refer to greenhouse gas emissions generated from the supplier's production of outsourced electricity consumed by the Bank that were used by the Bank. The emission data are calculated in accordance with *Corporate Greenhouse Gas Emissions Accounting Methodology and Reporting Guidelines for Power Generation Facilities (2021 Revision)*.

¹⁷Total greenhouse gas emissions include Scope 1 and Scope 2 greenhouse gas emissions from the Bank.

¹⁸Vehicular air emissions are sourced from vehicles owned by the Bank in mainland. The emission data are calculated in accordance with the *Road Vehicles Air Pollutant Inventory Preparation Technical Guide (Trial)* issued by the Ministry of Environmental Protection of the People's Republic of China.

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 the Board of Directors of Bank of Jinzhou Co., Ltd. ("Bank of Jinzhou") to conduct an independent limited assurance engagement ("Assurance Engagement") on the information and data related to sustainable development in Bank of Jinzhou's 2021 Environmental, Social & Governance Report ("ESG Report").

CECEPAC (HK) has been engaged to assure Bank of Jinzhou's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard v3 ("AA1000AS v3"). Meanwhile, CECEPAC (HK) has also been engaged to provide limited assurance on the reliability and quality of specified performance information disclosed in the ESG Report that has been selected in accordance with the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") published by the Stock Exchange of Hong Kong Limited ("HKEX").

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

I. Independence and Competence

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

The assurance team of CECEPAC (HK) is composed of experienced consultants in the industry who have received professional training on sustainability-related standards, such as GRI Sustainability Reporting Standards issued by Global Reporting Initiative, AA1000AS v3, the ESG Reporting Guide of the HKEX, ISO 14001, and ISO 9001, etc.

The assurance team of CECEPAC (HK) has extensive experience in conducting assurance and has sufficient understanding and practical capabilities of AA1000AS v3. Meanwhile, the Assurance Engagement related to sustainable development issues was carried out in line with CECEPAC (HK)'s internal assurance protocol.

II. Bank of Jinzhou's Responsibilities

Bank of Jinzhou is responsible for the preparation and presentation of the ESG Report in accordance with the HKEX's ESG Reporting Guide. Bank of Jinzhou is also responsible for implementing relevant 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 in accordance with the AA1000AS v3 and the HKEX's ESG Reporting Guide to the Board of

Directors of Bank of Jinzhou. This independent assurance statement applies solely to the ESG Report in the specified scope, expresses a conclusion on the assurance work, and does not serve any other intents or purposes.

CECEPAC (HK) ensures that all personnel involved in Assurance Engagement meet professional qualification, training and relevant work experience requirements, and are proficient in 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 Scope

The scope of the Assurance Engagement is limited to the data and information in the ESG Report that relate to the Headquarters of Bank of Jinzhou, its branches and sub-branches only and does not include Bank of Jinzhou's suppliers, contractors, and the data or information provided by other third parties;

AA1000AS v3's Type 2 Moderate Level of Assurance was adopted by CECEPAC (HK) to evaluate the nature and extent of Bank of Jinzhou's adherence to the four principles (Inclusivity, Materiality, Responsiveness and Impact) set out in AA1000AS v3;

Bank of Jinzhou and CECEPAC (HK) reached an agreement to select the specified performance information in the ESG Report as part of the content for Assurance Engagement. The selected specified performance information is as follows:

- Female Percentage of trained employees
- Turnover rate of employees aged between 31-40
- Natural gas consumption of the Headquarters

Assuring the conformity of disclosures for general disclosures and key performance indicators of environmental and social subject areas in the Bank of Jinzhou's ESG Report with the "Comply or Explain" provision in the ESG Reporting Guide of the HKEX;

CECEPAC (HK)'s assurance work was with respect to information disclosed from 1 January 2021 to 31 December 2021. Any information that falls outside this period that is disclosed in the ESG Report is not included within the scope of the Assurance Engagement. Therefore, we do not express any conclusions on this information;

The scope of the Assurance Engagement is confined to the information and data provided by Bank of Jinzhou only. Any queries regarding the content or related matters within this independent assurance statement should be addressed to Bank of Jinzhou only. All results of assurance are internally reviewed by senior staff to ensure that methodologies used in the process are sufficiently stringent and transparent.

V. Methodology

CECEPAC (HK)'s Assurance Engagement was conducted in the Headquarters of Bank of Jinzhou, its branches and sub-branches only. The work included:

Evaluating the appropriateness of Bank of Jinzhou's stakeholder engagement participation process;

Conducting online Interviews¹⁹ with employees of the Headquarters of Bank of Jinzhou and Tianjin Branch involved in sustainability management, preparation of the ESG Report and the provision of relevant information;

Assessing whether the reporting and management approach for the ESG Report responded to the principles of Inclusivity, Materiality, Responsiveness and Impact as defined in the AA1000AS v3;

Conducting random sampling of evidence pertaining to the reliability and quality of the selected specified performance information;

Recalculating and verifying selected specified performance information;

Evaluating the conformity of the ESG Report in accordance with the ESG Reporting Guide;

Performing other procedures we deemed necessary.

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

VI. 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.

VII. Conclusions

In accordance with the principles of Inclusivity, Materiality, Responsiveness and Impact in the AA1000AS v3, the specified performance information and the conformity with the ESG Reporting Guide, our findings and conclusions are as follows:

Inclusivity

Bank of Jinzhou has identified key stakeholders and continuously communicated with key stakeholders through different channels to understand their expectations and concerns. On this basis, Bank of Jinzhou has fully considered the expectations of, and the impacts on, key stakeholders in formulating its policies. In our professional opinion, Bank of Jinzhou adheres to the Principle of Inclusivity.

Materiality

Bank of Jinzhou has identified its material issues of 2021 through appropriate methods based on the consideration of the banking industry and global development trends, stakeholders' opinions, etc. Bank of Jinzhou has disclosed the process and result of materiality assessment in the ESG Report. In our professional opinion, Bank of Jinzhou adheres to the Principle of Materiality.

Responsiveness

Bank of Jinzhou has established communication channels for its stakeholders to understand their concerns and expectations, and has relevant mechanisms in place to respond to the issues concerned by key stakeholders. Moreover, through the ESG Report, Bank of Jinzhou has disclosed its corporate sustainability philosophy, management systems, management key points, key stakeholder engagement activities, and has responded to key stakeholders on the material issues related to sustainable development. In our professional opinion, Bank of Jinzhou adheres to the Principle of Responsiveness.

Impact

Bank of Jinzhou has realised its impacts on stakeholders, so as to make a more effective decision-making and result-based management within the corporate. In our professional opinion, Bank of Jinzhou adheres to the Principle of Impact.

Specified Performance Information

Based on the procedures that CECEPAC (HK) has performed and the evidence we have obtained, no specific issue has come to our attention that causes us to believe that the disclosures of the three selected specified performance information in the ESG Report is unreliable and unqualified or not been prepared in all material respects in accordance with the basis of reporting.

HKEX's ESG Reporting Guide

Disclosures for general disclosures and key performance indicators of environmental and social subject areas in the ESG Report have been provided in accordance with the "Comply or Explain" provision, in all material aspects, in alignment with the ESG Reporting Guide of the HKEX. Bank of Jinzhou has disclosed the process and the result of the materiality assessment. Impacts caused by business are objectively disclosed; relevant environmental and social data are calculated and disclosed. Our assurance findings and comments for the ESG Report have been either adopted or responded by Bank of Jinzhou before the issuance of this independent assurance statement.

VIII. Recommendations

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

Strengthen the understanding, measurement and assessment of the impacts of material issues, so as to better communicate such impacts with stakeholders.



April 27, 2022

Hong Kong SAR, China

¹⁹Due to the Covid-19 pandemic, we conducted interviews online.

Content Index of the Environmental, Social and Governance Reporting Guide of HKEX

Aspect	KPI	Disclosure	Relevant Sections/Remarks	
A. Environment				
A1 Emissions	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and nonhazardous waste.	Advocating Green Office	
	A1.1	The types of emissions and respective emissions data.	Environmental Key Performance Indicators	
	A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Key Performance Indicators	
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	The wastes generated at the Bank are handled by the property department of the building, thus no relevant data were collected and this aspect is not applicable	
	A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	The wastes generated at the Bank are handled by the property department of the building, thus no relevant data were collected and this aspect is not applicable	
	A1.5	Description of emissions target(s) set and steps taken to achieve them.	Advocating Green Office	
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Advocating Green Office The waste generated at the Bank are handled by the property department of the building to ensure legal disposal of wastes and minimise the environmental impact.	
	General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Advocating Green Office	
	A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental Key Performance Indicators	
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Key Performance Indicators	
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Advocating Green Office	
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Advocating Green Office	
	A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Since this aspect is not relevant to the Bank's business, so it is not applicable	
	A3 The Environment and Natural Resources	General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Promoting Green Finance Advocating Green Office
		A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Promoting Green Finance Advocating Green Office
	A4 Climate Change	General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Responding to Climate Change
A4.1		Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Responding to Climate Change	

Aspect	KPI	Disclosure	Relevant Sections/Remarks
B. Social			
Employment and Labour Practices			
B1 Employment	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Safeguarding Employees' Rights and Interests
	B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Key Performance Indicators of Employees
	B1.2	Employee turnover rate by gender, age group and geographical region.	Key Performance Indicators of Employees
B2 Health and Safety	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Caring for Employees' Health
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Caring for Employees' Health
	B2.2	Lost days due to work injury.	Caring for Employees' Health
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Caring for Employees' Health
B3 Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Promoting Employee Development
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Key Performance Indicators of Employees
	B3.2	The average training hours completed per employee by gender and employee category.	Key Performance Indicators of Employees
B4 Labour Standards	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Safeguarding Employees' Rights and Interests
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Safeguarding Employees' Rights and Interests
	B4.2	Description of steps taken to eliminate such practices when discovered.	Safeguarding Employees' Rights and Interests The Bank has eliminated all possibility of child labor and forced labour during recruitment process, thus no violation will occur.
Operating Practices			
B5 Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	Procurement Management
	B5.1	Number of suppliers by geographical region.	Procurement Management
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Procurement Management
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Procurement Management
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Procurement Management

Aspect	KPI	Disclosure	Relevant Sections/Remarks
B. Social			
Operating Practices			
	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Protecting Intellectual Property Rights Improving Service Quality Protecting Customers' Rights and Interests
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Since this aspect is not relevant to the Bank's business, so it is not applicable
B6 Product Responsibility	B6.2	Number of products and service related complaints received and how they are dealt with.	Improving Service Quality
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Protecting Intellectual Property Rights
	B6.4	Description of quality assurance process and recall procedures.	Since this aspect is not relevant to the Bank's business, so it is not applicable
	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Safeguarding Customers' Personal information
	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 Counter-terrorist Financing Constructing Anti-corruption and Upholding Integrity
B7 Anti-corruption	B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Constructing Anti-corruption and Upholding Integrity
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Anti-money Laundering and Counter-terrorist Financing Constructing Anti-corruption and Upholding Integrity
	B7.3	Description of anti-corruption training provided to directors and staff.	Constructing Anti-corruption and Upholding Integrity
Community			
	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.	Fighting the Pandemic Together Participating in Supporting Rural Revitalisation Passion for Community Charity
B8 Community Investment	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Fighting the Pandemic Together Participating in Supporting Rural Revitalisation Passion for Community Charity
	B8.2	Resources contributed (e.g. money or time) to the focus area.	Fighting the Pandemic Together Participating in Supporting Rural Revitalisation Passion for Community Charity

Feedback from Readers

Thank you for reading the Report. In order to further improve 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 of 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 reader-friendly:

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:

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



Address: No.68 Keji Road, Jinzhou City, Liaoning Province, China(121013)

Tel: +86-416-3220002

<http://www.jinzhoubank.com>