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2022

Bank of Jiangsu ESG & Corporate Social
Responsibility Report

About This Report

Scope of the Report

Scope of Organization: This report is primarily about Bank of Jiangsu Co., Ltd., covering its head office and branches, as well as Suyin Financial Leasing Co., Ltd., Suyin Wealth Management Co., Ltd., Suyin KGI Consumer Finance Co., Ltd., and Jiangsu Danyang Suyin County Bank Co., Ltd..

Reporting Period: This report covers the period from January 1 to December 31, 2022. Unless otherwise specified, any reference to the term “as of the end of the year” in this report means “as of the end of 2022”.

Reporting Cycle: The report is released on an annual basis. The previous report was released in April 2022.

Basis of Reporting

This report is compiled in accordance with the Opinions of the General Office of China Banking and Insurance Regulatory Commission on Strengthening the Social Responsibility of Banking Financial Institutions, the Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued by China Banking Association, the Guideline for the Preparation of the Report on Performance of Corporate Social Responsibility and the Guidelines for Environmental Information Disclosure of Listed Companies promulgated by Shanghai Stock Exchange, and relevant disclosure requirements, and with reference to the Sustainability Reporting Guidelines of Global Reporting Initiative (GRI), the ISO 26000: Guidance on Social Responsibility developed by the International Organization for Standardization (ISO), the Guidance on Social Responsibility Reporting (GB/T36001-2015) issued by the Standardization Administration, and the Environmental, Social and Governance Reporting Guide (ESG Reporting Guide) published by the Hong Kong Stock Exchange.

Notes on Data Reported

The information regarding the Board of Directors, the Board of Supervisors, corporate governance and risk management as well as financial data in the Report are sourced from the Bank of Jiangsu’s 2022 Annual Report. Unless otherwise noted, monetary amounts stated in this Report are in RMB.

Report Assurance Approach

This Report has been approved by the Board of Directors and senior management of the Bank of Jiangsu (hereinafter referred to as “the Bank”). The Board of Directors and all directors of the Bank undertake that the report contains no false record, misleading statement or material omission, and assume individual and joint and several liabilities to the authenticity, accuracy and completeness of the information in this Report.

Release of the Report

The Report is released both in printed and electronic versions. Its electronic versions in both Chinese and English are available for download at the Bank’s official website (<http://www.jsbchina.cn>). Should there be any discrepancy between the Chinese and the English versions, the Chinese version shall prevail.

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Chairman's Statement

2022 was a year of great importance in the history of the Communist Party of China (CPC) and our country. The Party successfully convened its 20th National Congress, during which it drew up an inspiring blueprint for building China into a modern socialist country in all respects. We continued to uphold the guiding banner of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and took active moves to prepare for the convening of the 20th CPC National Congress and study, publicize and implement its spirit. We thoroughly implemented the guiding principles and arrangements of the CPC Central Committee and the decisions and deployments made by the CPC Jiangsu Provincial Committee and Jiangsu Provincial People's Government by ensuring the political and people-oriented nature of financial services, instilling the ESG philosophy in governance and business systems, and striking a balance among policy execution, regulatory compliance and market performance. By serving the country and the people, we set a good example in the financial sector to boost high-quality economic and social development.

This year, we kept in mind our original aspiration and the founding mission by serving the country and the people with financial services. Giving priority to proactive moves to boost the real economy, we continued to deepen the supply-side structural reform of financial services, and actively assisted in Jiangsu's efforts of shouldering greater responsibility and stabilizing the economy. We supported the construction of a modern industrial system by building the featured brand "Suyin New Intelligent Manufacturing" while promoting the transformation and upgrading of traditional industries and the development of emerging industries. We were the first banking institution to provide services to the pilot zones for sci-tech innovation finance reform. As of the end of the year, our services had been extended to cover one-third of high-tech enterprises and two-thirds of technologically advanced enterprises in Jiangsu Province. Sustained efforts were made to support Jiangsu's campaign of bringing in high-quality foreign investments and going global in large strides. The Bank's global transactions in 2022 exceeded 200 billion US dollars as a result. We focused our work on promoting common prosperity and upgraded inclusive finance products and services through innovation. In 2022, the Bank ranked top in the standards of all types of loans granted to small and micro businesses in Jiangsu Province, and granted over RMB 230 billion in agriculture-related loans. We worked incessantly to live up to the people's new expectations for a high-quality life. To make that happen, we introduced eight major measures to optimize financial services for new citizens and promoted innovation in the application of digital RMB. In 2022, the Bank's retail sales of Assets Under Management (AUM) exceeded RMB one trillion for the first time. We improved the construction of a system for consumer rights protection by deepening the application of financial technology and boosting the continuous upgrade of service quality and customer experience. We actively participated in public welfare undertakings through means such as charitable donations and volunteer services. The Bank was awarded "The Most Magnanimous Donating Unit" at the 6th "Jiangsu Charity Award" Commendation Conference.

In 2022, we upheld the principle of green development to boost the country's transition to a low-carbon economy and society. We acted on the national policies of promoting a green economy and carbon peak and carbon neutrality, and the requirements of the CPC Jiangsu Provincial Committee and Jiangsu Provincial People's Government regarding the construction of an economic system featuring green, low-carbon and circular development. Active moves were taken to build a strategic system featuring dual leadership by the Principles for Responsible Banking (PRC) and ESG concepts. In 2022, the Bank was elected as the representative of the Central and East Asian Regional Council of the United Nations Environment Programme Finance Initiative (UNEP FI) Banking Council, becoming the only Chinese banking institution to join the council. Adhering to group-based green operation, we strengthened the whole process management of social and environmental risks, stepped up efforts in environmental information disclosure and stress testing, and established a specialized operation system of green finance. In doing so, we aimed at building a domestically leading and internationally influential brand in the green finance sector. We were the first in the country to launch the "Green and Innovation Loan

Portfolio", "Jiangsu Carbon Finance", "Green E-Ticket" and other featured products. We were also the first in the country to grant "ESG Performance Linked Loans" and "Carbon Account Linked Subloans". We hold on to the first place in terms of the growth rate and proportion of green credit among the 24 banks under the direct supervision of the head office of the People's Bank of China (PBoC).

This year, we improved corporate governance to consolidate the bedrock for long-term stability and prosperity. By sticking to safe, flexible and profit-making operations, we maintained a strong growth momentum at a higher starting point. In 2022, the Bank obtained the highest rating in international credit among Chinese small and medium-sized banks, maintained the top ranking A in PBoC's MPA evaluation, and registered the highest bank value among domestic urban commercial banks on the Banking 500 list. We acted on the requirements for establishing a sound modern enterprise system with Chinese characteristics to improve the corporate governance mechanism. We held firmly the bottom line of preventing systematic risks by deepening the reform of risk management systems and mechanisms to strive for the goals of high-quality development and high-level safety. In 2022, the Bank registered an annual revenue of RMB 70.57 billion, up 10.66% year on year, and our net profit reached RMB 25.386 billion, up 28.9% year on year. The Bank witnessed a declining trend in the balance of non-performing loans, non-performing loan ratio, overdue rate, and attention rate. Our ROE gained 2.19% respectively year on year. We registered the largest growth of stock price in the banking sector throughout the year, leading to a stable increase in the profits attributed to shareholders.

This year, we intensified the leadership role of Party building to rally strength for further progress. We gave full play to the leadership role of the Party committee in guiding the general direction, managing the overall situation, and guaranteeing the implementation under the guidance of the spirit of important speeches of General Secretary Xi Jinping and in accordance with the requirements of the CPC Jiangsu Provincial Committee for studying, publicizing and implementing the spirit of the 20th CPC National Congress, laying a solid foundation for the country's high-quality development. A series of special training and themed campaigns were organized to comprehensively publicize the spirit of the 20th CPC National Congress. More attention was paid to the combination of Party building and business growth. Besides launching the "SUYINRONGDANGJIAN" brand, the Bank was rated as a demonstration site for theoretical learning center groups of Party committees at or above the county level in Jiangsu Province, and was granted the May Day Labor Award in Jiangsu Province. In terms of personnel cultivation, we pressed ahead with whole-chain, whole-process, and whole-cycle talent management and established a series of platforms for comprehensive talent cultivation, introduction and utilization, including Suyin Research Institute, Digital Intelligence Research Institute, and national postdoctoral workstations. Other campaigns such as "Industry Expert Selection" and "Staff Skills Day" were also held to shape a sound culture that encourages consistent struggling.

As a new year begins, we are ready to make solid progress in our work. The year 2023 marks the beginning of the full implementation of the spirit of the 20th CPC National Congress and the start of China's new journey of building a modern socialist country in an all-round way. The Bank will always uphold the Four "Dears" Spirit, namely, daring to take the lead, daring to do the best, daring to pioneer great business, and daring to scale new heights while striving for progress in sustainable growth, new growth points, critical technology and service capabilities, and risk detection and mitigation. We are determined to realize accelerated and high-quality development with our stakeholders and make greater financial contributions to achieving the grand goal of "constructing Jiangsu into a province with a strong economy, rich people, beautiful environment and a high degree of social civilization" in writing a new chapter in its modernization.

Xia Ping, Secretary of the Party Committee and Chairman of Bank of Jiangsu

President’s Statement

2022 was an extraordinary year full of severe challenges. The Bank thoroughly studied and implemented the spirit of the 20th CPC National Congress and resolutely fulfilled our economic, political, and social responsibilities as a state-owned financial enterprise. Aimed at building a leading bank that renders wisdom, characteristic, international and comprehensive services, we effectively coped with various factors beyond our expectations and realized steady progress and high-quality development on the occasion of our 15th anniversary.

Stick to the original aspiration to boost the real economy. We resolutely fulfilled the requirement to “continue to focus on the real economy in pursuing economic growth” as mentioned in the Report to the 20th CPC National Congress, by providing targeted support to key areas and weak links in the economy and society, and promoting the common prosperity of finance and the real economy. We introduced a package of 28 bailout measures and deepened the “Four Guarantees and Six Improvements” campaign, in a bid to maintain overall stable economic performance. We gathered relevant resources to facilitate the implementation of strategies such as building Jiangsu into a major manufacturing province and the three-year action plan on “Intelligent and Digital Transformation”. In 2022, our loan balance in the manufacturing sector reached nearly RMB 200 billion. With efforts to drive the green and low-carbon transformation of the economy and society, our balance of green investment and financing exceeded RMB 320 billion, up 52% year on year. We built the Bank’s first batch of small and micro demonstration branches and fully completed the “Two Increases and Two Controls” requirements for inclusive finance. In 2022, the growth rates of inclusive loans to micro and small enterprises and agriculture-related inclusive loans were 16.7% and 29.9% higher than that of various other loans, respectively. We acted on the policy requirements such as fee reductions and concessions and enterprise assistance to reduce the operating costs of market players. In 2022, we reduced about RMB 226 million of service charges for interbank transfer and remittance as well as for granting loans to enterprises for epidemic prevention and control.

Adhere to leadership by digital intelligence to push forward innovation and upgrade in financial services. Grasping the digitalization and intelligentization trend of commercial banks in the new stage, we remained sensitive to changes, responded to them with well-planned actions and were ready to adjust the approach when necessary, while continuing to explore new models for technology-empowered business and improve the quality and effectiveness of financial services. We optimized the “Suyin Jinguanjia” services to support digital enterprise operations, adding “order butler service” to the existing portfolio of butler services in treasury management, salary and tax, bills, foreign exchange, government affairs, and finance fields. In 2022, we signed contracts with over 10,000 enterprises more than the previous year, with a contract value of nearly RMB 2 trillion. We continued to upgrade the online product and service experience, focusing on developing the two online platforms of “Mobile Banking” and “Daily Wealth Management”. Specifically, we initiated a range of activities on the “Mobile Banking” app and launched an easy version of the “Daily Wealth Management” app. “Mobile Banking” recorded an MAU of over 5 million, the highest among urban commercial banks. The sales of wealth management products on “Daily Wealth Management” grew by nearly 80% compared to the beginning of the year. The “Enterprise Mobile Banking” platform realized an upgrade to the 3.0 version, which completed 1.5 million orders within the year and their transaction value reached RMB 67 billion.

Insist on the stable operation to firmly hold the bottom line of preventing financial risks. We did a great job of balancing steady growth with risk prevention. Through conducting risk prevention ahead of market changes, the Bank realized stable growth for consecutive reporting cycles. By sticking to a problem-oriented approach, we established a new work proposal mechanism according to which critical problems in business management were investigated and rectified, and the management quality and efficiency were comprehensively improved. By adhering to policy guidance, we gave priority to manufacturing, environmental protection and technology in formulating credit policies, and set up the red line of credit policies and the bottom line of access to strictly control credit and compliance risks. We upgraded the big data intelligent risk control system, pressed ahead with the “Major Investigation, Severe Punishment and Great Improvement” action of regular epidemic prevention and control, and deepened the “Year for Management and Construction of Internal Control Compliance” campaign. As a result, the comprehensiveness and effectiveness of the Bank’s risk control efforts were enhanced continuously. As of the end of the year, the Bank’s non-performing loan ratio was 0.94%, down 0.14% from the beginning of the year, showing a declining trend for seven consecutive years; and the provision coverage rate rose for the seventh consecutive year to 362.07%, up 54.35% from the beginning of the year.

Pay back to society through actively participating in public welfare undertakings. Bearing in mind our corporate citizenship and social responsibility, we actively engaged in public charity, mobilized employees to provide volunteer services, and shouldered our responsibility at the critical moments for consolidating the achievements in poverty alleviation and carrying out COVID-19 response as an outstanding banking institution in Jiangsu Province. In 2022, the Bank donated over RMB 35 million in total to public charities. We conducted a special campaign to assist farmers, that is, setting up a special display and sales section for agricultural products on WeChat’s official account and online malls. We also held live streaming events to promote the sales of agricultural products, attracting over 200,000 people in a single event. We organized the “99 Public Welfare Day” online donation event and collected more than 7,000 pieces of donations for the “Dream House Care Plan”. We had an extensive presence in public welfare programs such as “Project Hope College Dream” and “Drip Water to Build Dreams” (aiding students living in poverty). We also carried out public publicity and education on financial knowledge on a regular basis to help consumers improve their financial literacy, risk awareness and self-protection capabilities.

Although coming a long way, we still have a long and arduous journey before us. In 2023, the Bank will conscientiously implement the major policies of the central government and the decisions and deployments of the CPC Jiangsu Provincial Committee and Jiangsu Provincial People’s Government while upholding the new development outlook comprehensively and precisely. We will strengthen the leadership of Party building and forge ahead with enterprise and fortitude. All in all, we will accelerate our pace toward the targets of reasonable quantity growth, effective quality improvement, continuous structural optimization, and stable efficiency improvement, while working to make greater contributions to sustainable economic, social and ecological development.

Ge Renyu, Deputy Secretary of the Party Committee and President of Bank of Jiangsu

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About Us

Company Profile

Bank of Jiangsu was officially opened for business on January 24, 2007, headquartered in Nanjing, Jiangsu Province. It is one of the 19 systemically important banks in China and the largest corporate bank in Jiangsu Province. On August 2, 2016, the Bank was listed on the main board of Shanghai Stock Exchange with the stock code 600919.

Adhering to the mission of creating a better life and the core values of integration and innovation, pragmatic responsibility and lean growth, we are committed to building a leading bank that renders wisdom,characteristic, international and comprehensive services.

The Bank has 17 branches under its banner and four subsidiaries, i.e., Suyin Financial Leasing Co., Ltd., Suyin Wealth Management Co., Ltd., Suyin KGI Consumer Finance Co., Ltd. and Jiangsu Danyang Suyin County Bank Co., Ltd. Its service network radiates the three economic circles of the Yangtze River Delta, Pearl River Delta, and Bohai Rim, and achieves full coverage of counties in Jiangsu Province.

The Bank’s development has been widely recognized in all sectors of society. It has also won numerous honorary titles so far, including the “Advanced Grassroots Party Organization” from the CPC Jiangsu Provincial Committee, “Excellent Enterprise in Jiangsu Province” from the CPC Jiangsu Provincial Committee and Jiangsu Provincial People’s Government, “Exemplary Organization of Financial Services for Small and Micro Businesses Among National Financial Institutions in the Banking Sector” from China Banking and Insurance Regulatory Commission, “The Most Competitive Small and Medium-sized Banks” and “The Most Creative Banks” from Financial Times. It has also been rated as the best urban commercial bank in China by the US Global Finances magazine and was ranked on the Forbes list of the world’s best banks.

The Banker
TOP 1000
WORLD BANKS 2022

Global Rank
71st

Awarded the **Baa2** domestic and foreign currency long-term deposit rating and P-2 short-term deposit rating by Moody's, with a stable rating outlook, it is the best international credit rating obtained by domestic small and medium-sized banks to date.

The Bank Ranked 71st In The 2022 Top 1000 World Banks
Maintained Its Ranking Among The Top 100 Banks

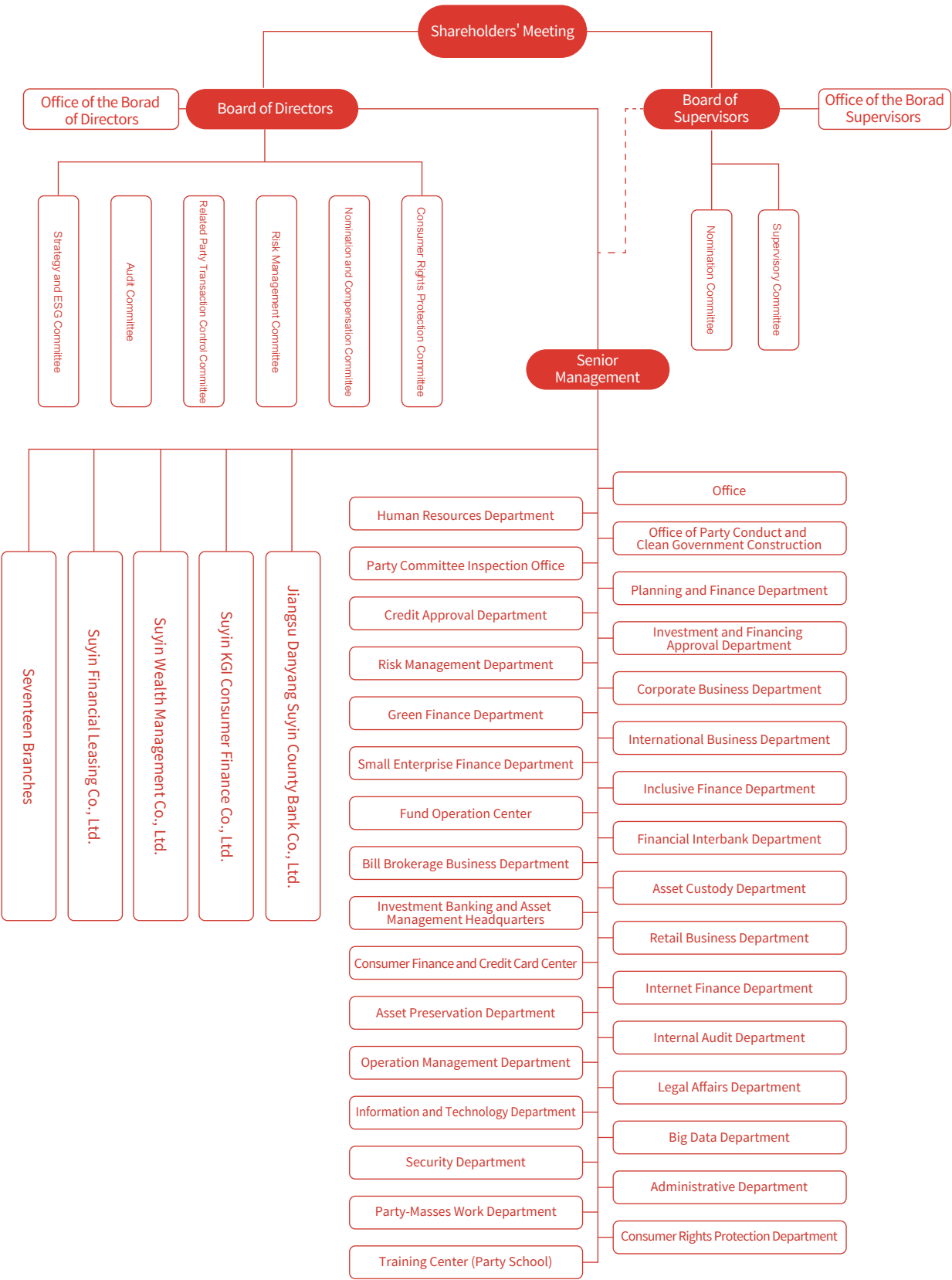
Brand Finance[®]

Global Rank
71st

Elected as the representative of the Central and East Asian Regional Council of the United Nations Environment Programme Financial Initiative (UNEP FI) Banking Council, becoming **the only Chinese banking institution selected for the Council.**

Ranked 71st on the 2023 Global Banking Brand 500 list
1st among domestic urban commercial banks

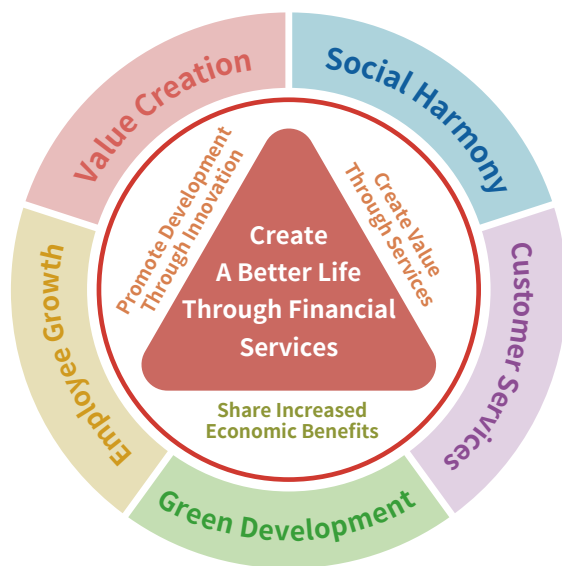
Organizational Structure



Social Responsibility Management

Social Responsibility Philosophy

Adhering to the mission of creating a better life, we upheld the political and people-oriented nature of financial services and the market position of “serving small and medium-sized enterprises, serving local economy, and serving urban and rural residents” . We have established a sound social responsibility management system to boost sustainable economic and social development, promote the common prosperity of finance and the real economy, and maximize the value we create for the economy, environment, and society.



ESG Management and Strategic Planning

In the reporting period, the Board of Directors deepened the construction of the system of “Principles for Responsible Banking (PRB)” and strengthened its responsibilities in supervising and managing the ESG strategy and the green finance development strategy. In addition to upgrading the Strategy Committee to the Strategy and ESG Committee, it enhanced the construction of a comprehensive ESG management system across the company, improved the ESG development mechanism, and pressed ahead with the establishment of a company-wide green finance system.

In the reporting period, the Board of Directors and its special committees reviewed and approved a series of important proposals on social responsibility and green finance, including the Proposal on 2021 Social Responsibility Report and ESG Report, the Proposal on 2021 Consumer Rights Protection Report and 2022 Work Priorities, the Proposal on Consumer Rights Protection Report for the First Half of 2022, and the Proposal on Self-evaluation Report of the Principles for Responsible Banking for the First Year, the Proposal on Renaming and Amending the Rules of Procedure of the Strategy Committee of the Board of Directors. Other proposals that were approved, including the Proposal on 2021 Strategy Implementation Evaluation Report, the Proposal on 2021 Annual Report and Its Summary, and the Proposal on 2022 Semi-annual Report and Its Summary, also contains the Bank’ s efforts and contributions in fulfilling social responsibilities and developing green finance and inclusive finance.

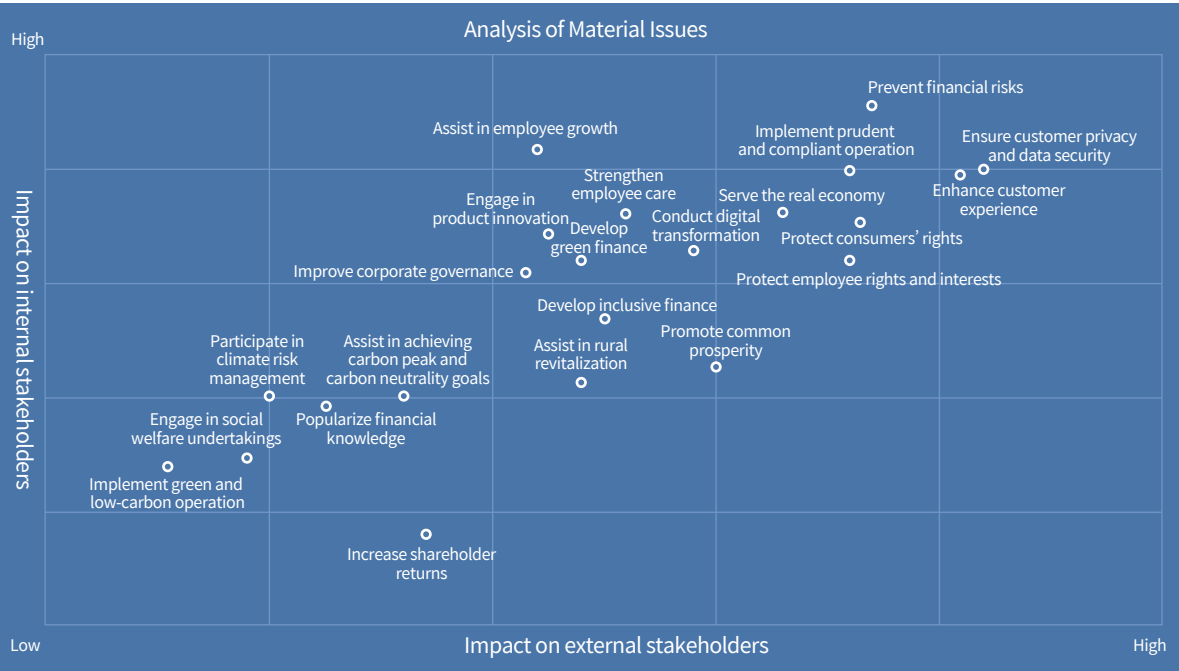
Stakeholder Engagement

Attaching great importance to communication and exchanges with stakeholders, the Bank has established a regular stakeholder engagement mechanism and disclosed its annual social responsibility report for 10 consecutive years. 2022 was the first year for the Bank to prepare and issue an ESG report. We actively listened to comments and feedback from channels such as media, official websites, roadshows, general meeting of shareholders, performance presentations, SSE E-Interaction platform, and investor hotlines. Besides that, we encouraged stakeholders to engage in interaction activities.

Stakeholders	Expectations	Means of communication	Response measures
Government	Comply with national laws and regulations, industry standards and norms Ensure the security of bank funds Participate in fair competition by law and maintain a sound culture for fair competition Stick to sustainable development	Laws and regulations, policy guidelines, normative documents, industry conferences, special reports, regulatory notifications and ratings, on-site inspections, off-site supervision, Symposiums, seminars, forums	Respond to national calls Implement regulatory policies Improve business management performance Accept supervision and assessment
Regulatory agencies	Compliant business operations Manage risks within a controllable range	Regulatory policies and documents On-site and off-site supervision	Engage in law-based integrity management Strengthen corporate governance
Shareholders and investors	Increase shareholder returns Enhance profitability Preserve and increase the value of state-owned assets Fully understand the business situation	General meeting of shareholders Regular and temporary announcements Performance presentations	Develop and implement development strategies Improve corporate governance Strengthen risk prevention Increase transparency in information disclosure
Employees	Provide employment opportunities Ensure equitable income and benefits Create a sound working environment Establish a smooth communication mechanism Provide growth opportunities	Workers’ congresses Trade unions “Highlight” platforms	Ensure the health and safety of employees Organize cultural and sports activities Protect the fundamental rights and interests of employees Provide job skill training
Customers	Provide high-quality financial services Provide high-quality financial products Provide complete, authentic, and accurate information regarding products and services Ensure information security	Business outlets Electronic banking Marketing activities Salon lectures	Provide convenient and efficient financial services Provide diversified financial products Release product and marketing announcements in a timely manner Strengthen the financial security of business outlets and electronic channels
Society	Care for vulnerable groups Engage in public welfare activities Popularize financial knowledge	Carry out visits and condolences Collaborate with public welfare organizations	Make cash donations Assist vulnerable groups Carry out financial education Organize public welfare activities
Environment	Save energy and resources Assist in achieving carbon peak and carbon neutrality goals	Green finance Green office Environmental protection and public welfare	Engage in green finance Advocate green office Participate in environmental protection and public welfare activities
Media	Disclose information regularly Report on major events	Release reports regularly Hold press conferences Organize joint interviews	Disclose and report on important information through multiple channels such as holding press conferences, organizing joint interviews, and issuing press releases
Suppliers and other partners	Adhere to business ethics Make procurement in a just, fair and open manner	Public procurement information Negotiations and communications Cooperation agreements and contracts	Establish a sound supplier management mechanism Establish and maintain a supplier information database Strengthen communication and contact with suppliers

Analysis of Material Issues

Paying high attention to the demands of stakeholders, the Bank collected, organized and analyzed issues of concern to customers, investors/shareholders, regulatory agencies, employees, partners/suppliers and other stakeholders through questionnaire surveys in light of our own development strategy. Based on the investigation results, the Bank identified issues of critical importance to sustainable development and their importance levels. Key issues are disclosed in this report. The Bank will strengthen the management of those issues to further enhance the level of sustainable development.



Responsibility Performance Indicators

Indicator type	Indicator name	2022	2021	2020
Economic indicators	Total assets (RMB 100 million)	29802.95	26188.74	23378.93
	Operation income (RMB 100 million)	705.70	637.71	520.26
	Deposits (RMB 100 million)	16586.78	14788.12	13298.7
	Loans and advances (RMB 100 million)	15561.71	13591.27	11659.64
	Net profit (RMB 100 million)	253.86	196.94	150.66
	Basic earnings per share (RMB)	1.60	1.21	1.21
	Total tax (RMB 100 million)	151.03	131.51	82.97
	Return on equity (ROE, %)	14.79	12.60	11.91
	Non-performing loan ratio (%)	0.94	1.08	1.32

Indicator type	Indicator name	2022	2021	2020
Economic indicators	Capital adequacy ratio (%)	13.07	13.38	14.47
	Provision coverage rate (%)	362.07	307.72	256.4
	Number of individual customers (10,000)	2649.61	2476.45	2320.43
	Number of business customers	240897	227516	218426
	Number of anti-money laundering training sessions	383	437	415
	Number of people participating in anti-money laundering training	53857	43300	43107
	Number of anti-corruption and integrity training sessions	185	153	106
	Number of people participating in anti-corruption and integrity training	29170	23406	16013
Social indicators	Number of business outlets	529	531	530
	Number of outlets providing barrier-free passages	529	531	530
	Number of ATMs	1244	1337	1414
	Balance of loans provided to micro and small businesses (RMB 100 million)	5618	4805	4359
	Balance of agriculture-related loans (RMB 100 million)	2306	2010	1780
	Total number of employees	16407	15553	15098
	Proportion of female employees (%)	55.00%	54.92%	55.00%
	Proportion of ethnic minority employees (%)	1.27%	1.22%	/
	Employee turnover rate (%)	3.88%	4.22%	/
	Per capita training hours of employees	124.75	130.77	129.2
	Number of customer complaints received	7408	7553	9121
	Percentage of solved customer complaints (%)	100.00	100.00	100.00
	Value of charitable donations (RMB10,000)	3577.63	2732.21	3054.83
	Number of people participating in volunteer activities	16530	/	/
	Hours of participating in volunteer activities (hour)	25800	23500	20818

Indicator type	Indicator name	2022	2021	2020
Environmental indicators	Green credit balance (RMB 100 million)	2015.00	1271.93	984.02
	Personal banking transaction amount (RMB 100 million)	5068.70	4291.83	4567.13
	Mobile banking transaction amount (RMB 100 million)	45045.60	31982.32	25039.39
	Internet banking transaction amount (RMB 100 million)	59962.84	53665.62	50344.87
	Total office power consumption (kWh)	8825300	8283700	7629200
	Total office water consumption (ton)	81436	79061	70699
	Total fuel consumption of official vehicles (liter)	28249	30522	36462
	Total amount of office paper used (ton)	9.38	12.45	12.37
	Number of abandoned microcomputers (hosts)	2288	1959	2668
	Number of abandoned displays	2071	1747	1763
	Number of abandoned laptops	240	137	343
	Number of abandoned printers	1037	1191	2242
	Number of abandoned servers	48	56	104
	Waste lead-acid batteries(UPS battery) (kg)	46975	47750	64700
	Waste toner cartridge (kg)	5585	5020	4845
	Abandoned ribbon (kg)	2359	2163	2149

Honorary Titles and Awards

Honorary titles	Granting institution
Rated A in the Annual Comprehensive Assessment of Provincial Enterprises	CPC Jiangsu Provincial Committee and Jiangsu Provincial People's Government
The Most Magnanimous Donating Unit at the 6th Jiangsu Charity Award Commendation Conference	Jiangsu Provincial People's Government
May Day Labor Award of Jiangsu Province	Jiangsu Province Federation of Trade Unions
May Fourth Red Flag Youth League Committee of Jiangsu Province	Jiangsu Provincial Committee of the Communist Youth League of China
Inclusive Finance Good News Award	China Banking Association
Advanced Unit of Inclusive Financial Services	Jiangsu Supervision Bureau of China Banking and Insurance Regulatory Commission
Model for Finance Empowering Rural Revitalization in 2022	2022 Jiangsu Rural Industry Revitalization Forum, jointly organized by the Jiangsu Provincial Department of Agriculture and Rural Affairs, the People's Bank of China Nanjing Branch, and Xinhua Daily
ESG Gold Jasmine Award	2nd Jiangsu Capital Market Summit and High Quality Development Forum for Listed Companies held by Xinhua Daily
The Bank's brand promotional video Joining Hands with Nature was rated as the "Influential Promotion Video of Chinese Financial Brands".Bank of Jiangsu's 2021 Social Responsibility Report and ESG Report was rated as the "Top Ten Social Responsibility Reports of the Year in China's Financial Industry"	China Banking Insurance News
Tianji Award for High-quality Development Bank	STCN, Brokerage China
Annual Outstanding ESG Listed Company	21st Century Business Herald
Inclusive Financial Bank with Excellent Competitiveness	China Business Journal
ESG Financial Pioneer Award of the Year The Best Board of Directors of Listed Companies	National Business Daily
Ranked on the "2022 Best Practice for the Boards of Supervisors of Listed Companies"	China Association for Public Companies
Outstanding ESG Enterprise of the Year Commercial Bank Achieving High-quality Development Through Innovation of the Year	investor.org
2022 Green Finance Pioneer Award	cls.cn
Social Responsibility Pioneer Bank of the Year	hexun.com
Best Financial Institution Award of Green Finance Forum of 60 (G60)	Green Finance Summit 2022
Best Urban Commercial Bank in Trade Finance	Trade Finance magazine
Best Chinese Private Bank Innovation Award	Global Finances
Green Low-carbon Credit Card won the Best Credit Card Product Award for Green and Sustainable Finance in 2022	The Asian Banker



Governance

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II. Strengthen Risk Management and Adhere to Sound Operation	26
III. Improve Information Disclosure and Protect Investors' Rights and Interests	27
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Topic: Forge Ahead on a New Journey and Make Greater Contributions in the New Era

In 2022, China successfully held the 20th CPC National Congress. We continued to uphold the guiding banner of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and took active moves to prepare for the convening of the 20th CPC National Congress and study, publicize and implement its spirit. We carried forward the great spirit of Party building and kept in mind the “three imperatives” (it is imperative that all of us in the Party never forget our original aspiration and founding mission, that we always stay modest, prudent, and hard-working, and that we have the courage and ability to carry on our fight). We aligned our thinking and actions with the spirit of the 20th CPC National Congress and pooled wisdom and strength to strive for the objectives identified at the 20th CPC National Congress. High-quality development was led, supported and ensured by high-quality Party building.



Xia Ping, a delegate to the 20th CPC National Congress, and Secretary of the Party Committee and Chairman of the Bank, attended the 20th CPC National Congress and was interviewed by Jiangsu TV in Beijing. During the interview, he said, “General Secretary Xi Jinping specifically emphasized in the report to the 20th CPC National Congress that we must continue to focus on the real economy in pursuing economic growth. In order to implement the spirit of the congress, the Bank of Jiangsu will always uphold the political and people-oriented nature of financial services. We will further deepen the supply-side structural reform of the finance sector and continue to upgrade financial products and services through innovation to boost high-quality economic development in Jiangsu Province. We will firmly adhere to the bottom line of preventing systemic risks and remain committed to financial development with Chinese characteristics, thus contributing more to the province’s efforts to shoulder new missions and write a new chapter in the finance sector.

Study, Publicize and Implement the Spirit of the 20th CPC National Congress

With a deep understanding of General Secretary Xi Jinping’s important instructions of “Five Firm Grasps” regarding studying and implementing the spirit of the 20th CPC National Congress, we took a variety of means to study the rich connotations, key meanings and practical requirements of the spirit of the 20th CPC National Congress.



On October 28, the Bank held the Conference on Learning and Implementing the Spirit of the 20th CPC National Congress and the 2022 Autumn Work Seminar. Party Secretary Xia Ping pointed out that the Bank should do a good job in “Four Consistencies”, namely, strengthening Party leadership over financial work, serving the high-quality development of the local economy, insisting on the principle of “finance for the people”, and holding the bottom line of preventing systemic risks in a consistent manner.



On the morning of October 16, the 20th CPC National Congress was convened grandly in Beijing. The Bank organized all Party members, officials and employees to watch the live broadcast of the opening ceremony.

- ★ **Organize special study sessions for Party members and officials to further strengthen political leadership.** We organized all Party members, officials and employees to watch the live broadcast of the opening ceremony of the 20th CPC National Congress. We convened an enlarged meeting of the Party Committee of the Head Office and special study sessions to conscientiously study the report to the 20th CPC National Congress and the spirit of General Secretary Xi Jinping’s important speeches. Party committees at all levels in the Bank were organized to thoroughly study the spirit of the 20th CPC National Congress through a variety of means, such as group learning at learning centers and “First Issue” learning.
- ★ **Organize centralized study sessions in grassroots branches to further improve organizational competitiveness.** We organized Party branches at the grassroots level to carry out centralized learning activities such as “Three Meetings and One Session” and “Party Day” to timely convey the spirit of the 20th CPC National Congress to each Party branch and Party member. Party members were encouraged to study and discuss the spirit of the 20th CPC National Congress, including sharing their thoughts, insights and actions to be taken.
- ★ **Organize creative study sessions for employees to further enhance the cohesion of the masses.** We set up a special column titled “Study and Publicize the Spirit of the 20th CPC National Congress” on the Bank’s internal website, offered a series of courses on “Studying and Publicizing the Spirit of the 20th CPC National Congress” at network universities, and reprinted the report to the 20th CPC National Congress, the report on the work of the Central Commission for Discipline Inspection, the newly amended Party Constitution, and related commentator articles. Besides that, we published excellent cases and advanced models of learning and publicizing the spirit of the 20th CPC National Congress in various units for learning and discussion by all employees.

Launch the “SUYINRONGDANGJIAN” Brand

Upholding the mission of “following Party leadership and serving the people as a state-owned enterprise in the finance sector” , the Bank viewed Party building as the core competitiveness of corporate development and promoted deep integration and mutual reinforcing of Party building and business management. It can be said that Party building has become the lighthouse, propeller and bedrock of high-quality corporate development.



On September 16, the Bank officially launched the “SUYINRONGDANGJIAN” brand.



Deepen the integration of Party building and business growth. On the occasion of launching the “SUYINRONGDANGJIAN” brand, we invited experts in Party building to conduct in-depth talks on the topic of “high-quality development of state-owned enterprises led by high-quality Party building” . The Bank formulated the Implementation Opinions on Promoting the Deep Integration of Party Building and Business Growth. We strengthened joint Party building with advanced grassroots Party organizations across the province and launched a campaign to learn from advanced Party organizations at a close range. Party members were regularly organized to offer assistance in epidemic prevention and control and financial fraud prevention, and provide financial services for subdistrict communities, industrial parks, government agencies and schools, business partners, etc.

Strengthen the foundation of grassroots Party building. We established the admission mechanism, accountability mechanism, assessment mechanism, training mechanism, and incentive mechanism for grassroots Party building employees across the Bank, improved the policy system for constructing grassroots Party building teams, and promoted the leaning of resources for grassroots Party building.

Selected Party Organizations In 2021



On July 1, on the occasion of the 101st anniversary of the founding of the CPC, the Party Committee of the Bank’s Head Office held a “July 1st” Party lecture. During the lecture, Xia Ping, Secretary of the Party Committee and Chairman of the Head Office, delivered a vivid and meaningful Party lesson to all employees of the Bank on the topic of “Striving in Unity is the Only Way for the Bank of Jiangsu to Achieve High-quality Development” . At the event, the Bank released the evaluation results of five-star Party organizations for 2021 and held an oath-taking ceremony in which both new and existing Party members took the oath of joining the CPC.

Step up Efforts to Improve Party Conduct, Build Integrity and Combat Corruption

We earnestly studied and acted on the requirements of the 20th CPC National Congress for exercising full and rigorous Party self-governance. In practice, we took strict steps and deepened efforts to improve Party conduct, build integrity and combat corruption, and fostered a political atmosphere of integrity within the Party. Our efforts have ensured the high-quality development of all businesses within the Bank.

Promote a culture of integrity in an all-round manner.

Promote a culture of integrity in an all-round manner. Heads of each branch, subsidiary and head office department were organized to sign a letter of responsibility for improving Party conduct and upholding integrity, which clarifies their responsibilities in relevant work. The Bank held a press conference on the commitment to honest practices at work, drafted a letter of commitment to honest practices at work from seven aspects, and organized officials and employees at all levels to sign and implement it. We built a sound integrity culture in which officials and employees would be subtly influenced by the integrity spirit in their daily work. According to the requirements of regular warning education, the Bank conducted two centralized warning education sessions for all employees while paying attention to their warning education in everyday work. In terms of family integrity education, we fostered honest family conduct to help shape a sound integrity culture in the company.

Continuously strengthen work style construction.

We convened a bank-wide style construction conference at which “Five Emphasis” requirements were identified, according to which a special action was conducted to identify and rectify work style problems in different branches (subsidiaries). We continued to consolidate the foundation of the eight-point decision on improving Party and government conduct, reminding officials and employees to mind their behaviors during holidays such as New Year’s Day, Spring Festival, May Day, and Mid-autumn Festival. Follow-up checks were organized for rectification of prominent problems of formalism and bureaucratism, including problems in streamlining documents, improving meeting style, and improving work efficiency, to effectively reduce the burden at the grassroots level.

Make solid progress in political inspections.

We organized special inspections on work style construction in head office departments to investigate prominent problems in work styles in multiple channels and directions. We clarified inspection and rectification responsibilities and ensured the effectiveness of problem rectification through strict checks. Our efforts have effectively enhanced the work style and efficiency of head office departments. In order to strengthen inspection cadre team construction, special training sessions were organized to improve their capability of conducting inspections according to relevant laws and regulations.



On January 19, the Bank held the 2022 Warning Education Conference through both virtual and on-site means, in which all attendees were organized to watch a special video on warning education. Xia Ping, Secretary of the Party Committee and Chairman of the Head Office, delivered a speech at the meeting.



According to the requirements for building an honest financial culture, the Bank built an honest culture space.

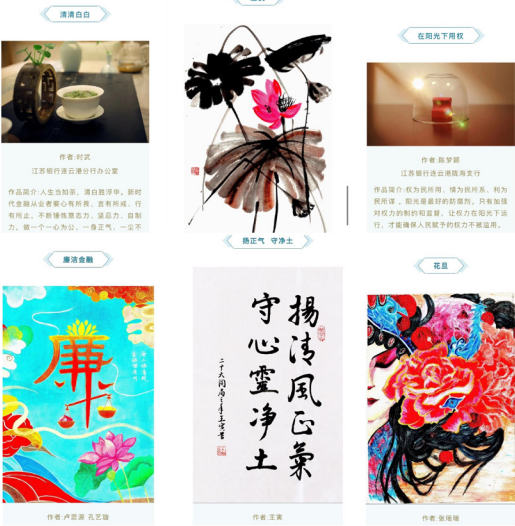
CASE

Yangzhou Branch actively participated in the honest family conduct publicity campaign organized by China Banking and Insurance Regulatory Commission Yangzhou Bureau, organizing officials and employees at all levels to shoot a short video titled “Shaping an Honest Family Culture and Building Integrity Finance”.



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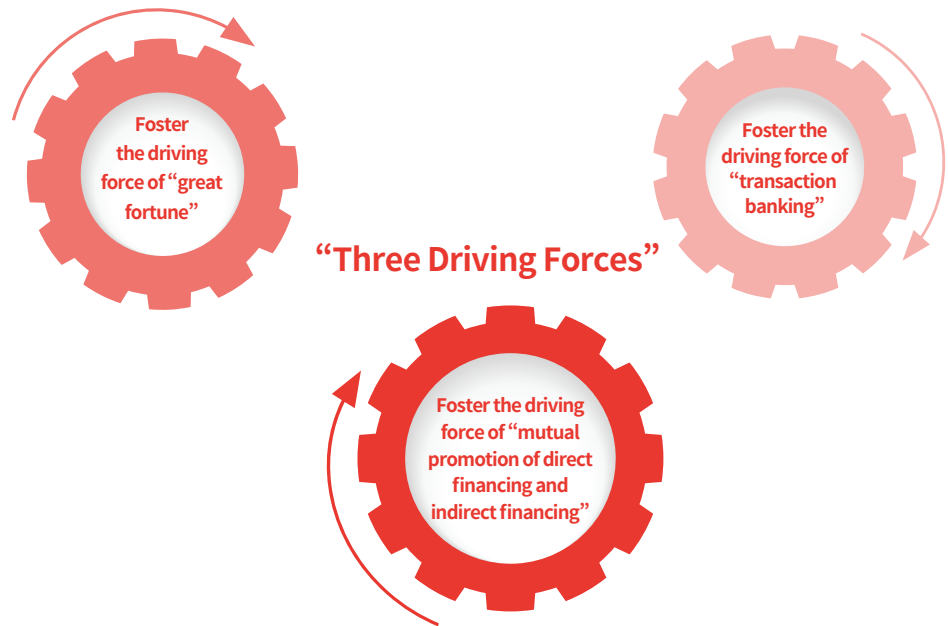
Lianyungang Branch held a calligraphy and painting exhibition on the theme of honest practices.



I. Deepen Strategic Guidance and Improve Corporate Governance

Maintain Strategic Focus and Promote Transformation Development

Within the reporting period, the Bank steadfastly advanced a new round of transformation and upgrading according to the requirements of “stability”, “adjustment” and “strictness”, and accelerated breakthroughs in “light capital operation and intellectualized construction”. Adhering to a customer-centered approach, we focused on fostering the three driving forces of “great fortune, transaction banking, and mutual promotion of direct financing and indirect financing”, while building the second curve of growth to consistently promote high-quality development of various businesses.



Deepen the upgrade of intelligent finance. Paying high attention to innovation, we stepped up efforts in implementing financial technology innovation projects by increasing the rewards given to them and actively creating a sound culture that encourages innovation. We assisted pilot branches in taking advantage of favorable local technology policies and establishing the Suzhou Intelligent Digital Research Institute and the Xuzhou Huaihai Intelligent Digital Research Institute. Through sustained efforts in improving the technology talents structure and the assessment and incentive system, and a technologically advanced digital and intelligent team was fostered across the company.

Strengthen technological support

We established an agile first inquiry accountability system, according to which **11,000** demands were addressed and the project cycle (from R&D to launch) was reduced by **40%** year on year.

A demands acceptance center was set up to handle systematic problems and demands in a flat way, which has optimized **nearly 10,000 function items** of Suyin Jinguanjia and mobile banking services.

Our information technology innovation pilot project passed the acceptance by the expert team from the People’s Bank of China. The Bank was recognized as **an excellent institution for localization in the finance sector** jointly by the Ministry of Industry and Information Technology, the People’s Bank of China and other units.

Consolidate data foundation

In addition to completing a bank-wide check of internal and external data, we strengthened the utilization of group-level data and built a data asset directory system. The Bank was **the first** in the province to set up an enterprise data governance platform.

Through launching the new version of the datagram delivery system (EAST 5.0), we also joined **the first batch** of institutions to report to regulatory authorities in Jiangsu Province.

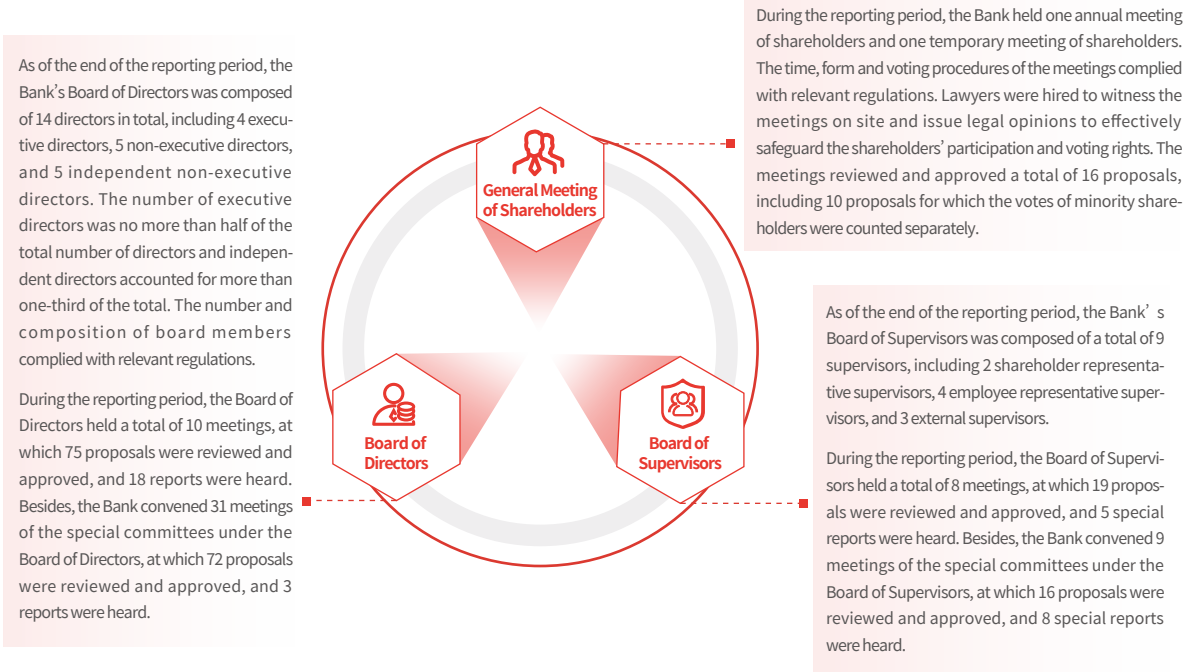
At the 2022 China Fintech Annual Conference organized by the Financial Computerizing magazine, the Bank of Jiangsu’s Enterprise Data Governance Platform won the **“Outstanding Contribution Award for Digital Transformation of the Financial Industry”**.

Accelerate the construction of a research-driven bank. We established the Suyin Research Institute and developed a sound organizational system and supporting mechanisms for strengthening the guidance and support of research for various businesses so as to march towards the company’s strategic goals at a high level of quality. We publicly recruited 115 researchers for the first time and continuously aroused their research potential by building a professional technical sequence and strengthening the assessment and incentive mechanism. The Suyin Research journal was founded for the purpose of classified display and accurate publicity of the Bank’s research results. A research-driven business development mechanism was established to facilitate efficient integration of internal and external research resources as well as integrated development of investment and research.

Intensify strategic collaboration. Guided by the Head Office’s strategic planning, we encouraged each branch and subsidiary to work out their own development plans for the 14th Five-year period based on the economic and financial planning of the regions where they operate and their own resource endowments to enhance the systematic, holistic and collaborative nature of their plans. Viewing comprehensive management as an important means to boost high-quality development and realize corporate strategic goals, we acted on the “Five Management” (risk management, collaboration management, asset management, team management, and Party building management) requirements for subsidiaries, guiding them to standardize corporate governance, strengthen parent-subsidiary collaboration, and promote product innovation.

Ensure Efficient Operation of “Three Boards and Senior Management”

Thoroughly implementing General Secretary Xi Jinping’s important speeches on the reform and development of state-owned enterprises and Party building, the Bank continuously improved the corporate governance system and assigned explicit responsibilities to different governance subjects to ensure separation and balance among the decision-making, execution and supervision processes.



Improve the efficiency of directors in fulfilling their duties. We strengthened support for directors in fulfilling their duties and encouraged them to fully express opinions and suggestions on matters reviewed at related meetings. Directors were organized to participate in special training sessions held by China Banking Association, Jiangsu Association for Public Companies, Shanghai Stock Exchange and other institutions to improve their efficiency in fulfilling duties. We revised the Measures for Evaluation of Duty Performance of Directors by the Board of Directors to further optimize the system for the evaluation of the duty performance of directors.

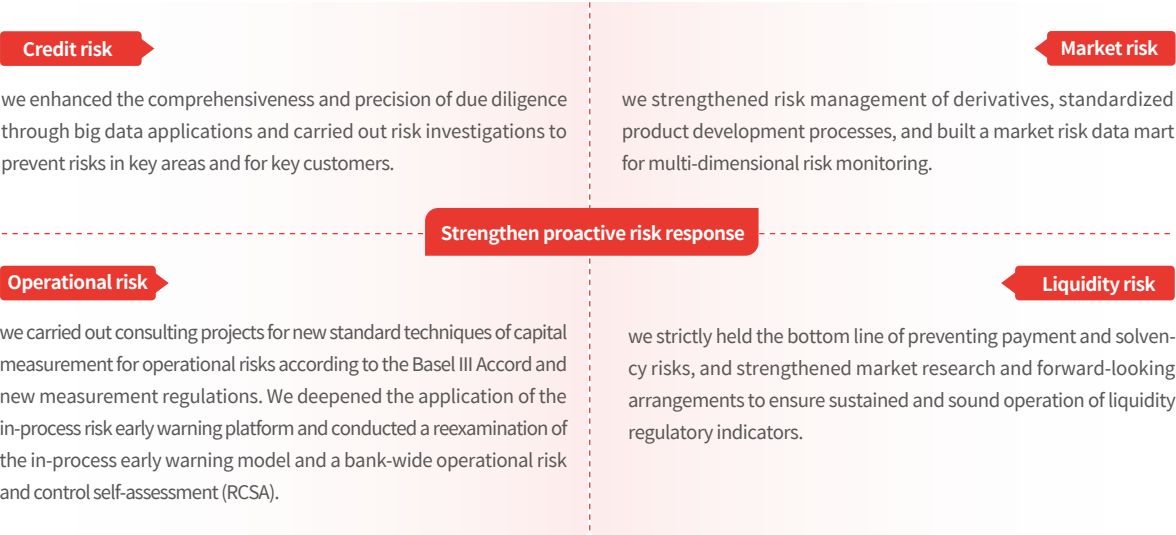
Fully perform supervisory responsibilities. Innovation was made in the form of meetings, including organizing pre-meeting thematic discussions, soliciting opinions, inviting directors or senior executives to attend the meetings of the Board of Supervisors, and encouraging directors to offer supervisory opinions and effectively perform their duties. We strengthened supervision over the implementation of the supervisory opinions of the Board of Supervisors, conducted special inspections on important matters, and improved the feedback mechanism for supervisory matters.

Assist subsidiaries in improving the corporate governance system. We passed on good corporate governance standards and group management requirements to subsidiaries through strategic collaboration, capital management, consolidation management, risk control, team building, and Party building leadership, while assisting them in improving quality and efficiency to ensure their smooth operation.

II. Strengthen Risk Management and Adhere to Sound Operation

Improve the Comprehensive Risk Management System

The Bank deepened the reform of the risk management system and upgraded the big data intelligent risk control system to improve the prevention and resolution of financial risks and security management. During the reporting period, the Bank witnessed improvement in both asset quality and risk compensation capability. As of the end of the year, the Bank’s non-performing loan ratio was 0.94%, down 0.14% from the beginning of the year, showing a declining trend for seven consecutive years; and the provision coverage rate rose for the seventh consecutive year to 362.07%, up 54.35% from the beginning of the year.



Strengthen money laundering risk management. Sustained efforts were made to upgrade the anti-money laundering platform and the sanctions list monitoring system. The Bank conducted the whole life cycle management of the anti-money laundering monitoring model, launched anti-money laundering campaigns, and worked continuously to improve the anti-money laundering management process. Special audits were carried out for anti-money laundering activities regularly to evaluate the compliance and effectiveness of anti-money laundering system construction, customer identification, account management, model management, and suspicious transaction monitoring across the Bank, and provide relevant improvement suggestions.

Strengthen audit supervision of relevant institutions in key fields. In strict compliance with regulatory requirements, the Bank continued to strengthen audit supervision of key businesses and improve compliance, risk and efficiency audits, aiming to enhance the audit value. During the year, we completed 123 audit projects for critical risk areas and weak internal control links of regulatory concern, revealing potential business risks and urging relevant departments to strengthen risk control. We analyzed the overall business situation of the four subsidiaries while evaluating their corporate governance, internal control and control capabilities in major risk areas, and assisting in their efforts to improve business management.

Prudent and Compliant Operation

Firmly upholding the principle of regarding compliance as an essential prerequisite for the Bank’s high-quality development, we focused on building three lines of defense for internal control compliance, i.e., business management departments, risk management departments, and internal audit and disciplinary inspection and supervision departments, while continuously strengthening employee behavior management and strictly enforcing employee professional discipline to guarantee lawful and compliant corporate operation.

Conduct compliance management on a regular basis. We stepped up efforts in institutional management and regulatory review, and regularly carried out follow-up institutional inspections for innovative products. The Bank formulated the 2022 Authorization Plan for continuous standardization of authorization management of branches and subbranches. According to newly released regulatory requirements for related party transactions, we revised the administrative measures and optimized the early warning function for related party transactions. We compiled proposals for recovery and disposal plans and established a corresponding management mechanism. We also released an annual management plan for internal control compliance, revised the compliance manual, and organized relevant training sessions to promote compliance culture.

Strengthen employee behavior management. Coming up with new approaches to employee behavior management, we utilized big data analysis technology to keep optimizing the monitoring system of abnormal employee behavior models and identify and prevent abnormal employee behaviors promptly. Besides regular special investigations into employee behaviors, we strengthened warning education to guide employees to improve self-discipline rather than run counter to the red line of the discipline. We acted in strict accordance with the rules and requirements for duty avoidance, regular job rotation, and employee behavior investigation to prevent relevant risks. Constant efforts were made to strengthen ideological education for all employees, guiding them to follow good professional ethics and comply with regulations regarding honest practices at work.

III. Improve Information Disclosure and Protect Investors’ Rights and Interests

The Bank actively fulfilled the responsibility to protect the rights and interests of investors, continuously strengthened the construction of a two-way transmission mechanism, and deepened the routine management of shareholder equity to effectively safeguard the right to know of shareholders and investors through timely, transparent, and effective information disclosure. In 2022, the Bank’s stock price rose 32.86%, the fastest among 42 bank stocks.

Build a distinctive information disclosure system. The Board of Directors and senior management established a sound distinctive information disclosure system in strict accordance with relevant regulatory requirements and mobilized all employees to learn about information disclosure both online and offline while optimizing operational processes to ensure timely disclosure of true, accurate and complete information. We strengthened the disclosure of key issues of concern to investors and enriched the disclosed content by adding long charts and other figures to regular reports to improve the reading experience.

During the reporting period, the Bank disclosed

4 regular reports	51 temporary reports
77 online documents and materials according to regulatory requirements	
No error was discovered in the information disclosed	

Strengthen communication and exchanges with investors. Attaching great importance to investor relationship management, we conveyed the Bank’s message to the market in an all-round, objective and proactive manner, and maintained positive communication with investors and analysts. In 2022, the Bank held 2 regular performance presentations, at which the management introduced the Bank’s business situation and investment advantages to attending investors. We strengthened communication with domestic and foreign securities firms, funds, and insurance, asset management and other institutions, holding a total of 117 roadshow exchanges through online and offline means, which were attended by over 1,000 investors in total. We also communicated with over 2,000 investors through phone calls, emails, the SSE E-Interaction platform and other channels.



On April 13, the Bank held the 2021 Annual Performance Presentation through live video streaming on the official website, Mobile Banking app and Daily Wealth Management app, which was participated in by more than 100 investment institutions and over 10,000 visits.

IV. Focus on Talent Cultivation and Grow with Employees

Assist in Career Development

At a new development stage, the Bank scientifically planned for talent team construction through a combination of measures in order to build a high-quality professional talent team.

Develop the talent system with a tolerant attitude.

With a focus on talent brand construction, we pressed ahead with whole-chain, whole-process, and whole-cycle talent management for comprehensive talent cultivation, introduction and utilization. Shouldering the responsibility for “keeping employment stable” as a state-owned enterprise, the Bank repeatedly carried out campus recruitment in the three seasons of spring, summer and autumn, through which over 1200 fresh graduates were recruited. Both the total number and the number of outstanding students from prestigious schools were the highest in history. Adhering to the philosophy of “talent leading development”, we introduced critical talents necessary for business growth, including research experts in ESG green finance and high-end data modeling professionals, etc.

We maintained a strong reserve of high-level talents

5 person	Selected as the trainees for the sixth phase of “333 High-level Talent Training Project”
2 person	The final evaluation process of the “Ruijin Plan” of the PBoC Head Office
1 person	The Young and Middle-aged Top Talent in Nanjing
1 person	Selected for “Jiangsu Province Excellent Postdoctoral Program”

Cultivate young cadres to ensure long-term prosperity.

We gradually improved the channels and mechanism for selecting outstanding young cadres and promoted the accomplishment of the three-year action plan for young cadre cultivation at all levels. Through a combination of means such as temporary-to-official employment, promotion exchanges, and job rotation, we boldly promoted those with outstanding ability and performance and enjoyed high recognition among staff to important posts and adjusted job positions in a coordinated manner. To prepare a reserve of lower-level talents, we offered promising young talents comprehensive training opportunities in a well-planned way to improve their capabilities.

Establish a sound incentive and constraint mechanism to increase employee vitality.

We did a good job in conducting quarterly and annual assessments and incorporated the assessment results as a factor to be taken into account in outstanding employee appraisal, job promotions, professional sequence appraisal, and talent selection, ensuring that cadres are prepared for both promotion and demotion, remuneration is adjusted based on performance, and employees are competent to work both at the top and the grassroots. We focused on mobilizing the enthusiasm of cadres of all ages and recruited and promoted those who had long been working on the front line, rated outstanding in consecutive appraisals and were recognized by their employers and the masses.

Enhance education quality to provide strong support for employee growth.

Giving priority to education training, the Bank continued to advance the shift from “focus on training to focus on education and training”, and “from the focus on training in professional knowledge and skills to focus on improvement of comprehensive abilities”. In light of the digital transformation trend, sustained efforts were made to promote the digital, intelligent, scenario-based and convenient transformation of mobile learning. Employees were encouraged to obtain professional qualifications and participate in professional title exams. The Bank newly launched 2,279 micro courses under 29 categories regarding strategic priorities, scenario-based applications and comprehensive ability improvement of employees, providing richer learning resources for cadres and employees across the Bank.

In 2022, a total training sessions were held

2692 on-site

Attended

2580533 person-times

Each employee accepted of training on average both online and offline

124.75 hours



On May 27, the Bank held the 2021 “Industry Expert” Award Ceremony and the theme event of “Struggling Youth - Follow Party Leadership in Building a Strong Nation to Welcome the 20th CPC National Congress”.



On August 18, the Bank held the 2022 “Staff Skills Day” and the 7th Employee Professional Skills Contest. The contest consisted of three parts, i.e., a retail skills competition, a business skills competition, and a comprehensive know-how competition. At the event, 119 contestants from 17 branches of the Bank did their best to strive for high ranks.

Safeguard Employee Rights and Interests

The Bank was committed to shaping a pure, harmonious and positive work atmosphere while respecting the employees’ rights to information, participation, and expression, and actively responding to grassroots calls and employees’ demands.

Promote democratic supervision and management. We gave full play to the role of the staff congress and trade union in ensuring employee participation in management and safeguarding their legitimate rights and interests. Matters involving the immediate interests of employees were submitted to the staff congress for review. We convened the Third Member Congress of Trade Union to review the work of the trade union in the past five years and deploy its tasks for the next stage. We also convened the first session of the Third Workers and Employees’ Congress at which 13 institutional documents were reviewed and approved.

Listen to employees’ opinions and promote equal communication. The Highlight Platform, an internal opinion exchange platform for employees, was utilized to address the issues of concern to grassroots employees and promote bank-wide reform and innovation. According to the principle of “replying to every proposal and rewarding every excellent idea”, we established a mechanism for reviewing and reporting relevant issues to the management on a weekly basis, requiring each department to respond to the questions received within a specified time limit and to promise to solve relevant problems in a timely manner. In 2022, the platform received a total of 6,237 proposals, of which 98.7% were replied to and 460 were rated as star proposals.

Strengthen the protection of women’s rights and interests. The Bank acted in strict accordance with policies and regulations such as the Law of the People’s Republic of China on the Protection of Women’s Rights and Interests, and the Special Provisions for the Work Protection of Female Employees in Jiangsu Province. It is stipulated in the Administrative Measures for Employee Remuneration of Bank of Jiangsu that male and female employees performing equal work must receive equal pay and the rights and interests of female employees are protected in accordance with relevant laws and regulations. Female employees, in cases of marriage, pregnancy, breastfeeding, etc., are entitled to the wages and benefits specified in relevant regulations. The Bank paid maternity insurance premiums to female employees in full and on time, and provided maternity subsidies for them on time during their maternity leave or family planning leave. We also built a “Female Employee Carnation Service Station” in the Head Office building to provide a comfortable resting area for female employees during special periods.

CASE

Wuxi Branch carried out a variety of activities on the theme of Women’s Day to enrich the after-work life of female employees.



CASE

The female employees from Yancheng Branch Chengzhong Sub-branch were awarded the “Outstanding Female Employee Collective” title in the “May Day Model Posts and Employees” campaign in Jiangsu Province for their loyalty to Party leadership and dedication to serving the people with high professionalism.



Support Work-Life Balance

The Bank carried out a variety of distinctive activities to enhance employees’ sense of happiness, including increasing humanistic care, enriching their lives, and fostering harmony between the enterprise and employees.

Engage in happy enterprise construction

The Bank established a special leadership group and a working group for happy enterprise construction at the Head Office and requested trade unions at all levels to engage in happy enterprise construction by developing construction plans and establishing a long-term mechanism. We also carried out extensive visits and condolences to support those who are in need. In specific, the Bank set up a charity mutual aid fund and a long-term mechanism for assisting those in need.



The Bank regularly carried out football, basketball, badminton, yoga, mountaineering, hiking, and other cultural and sports activities to enrich the spiritual and cultural life of employees.

Enrich the employees’ leisure cultural life

CASE

Beijing Branch filmed an interview documentary titled “Speak Up, Youth”, in which young employees were invited to express their opinions regarding their career and life, inspiring more cadres and employees to rise to challenges in their work and life with a youthful mindset and vitality.



CASE

Shanghai Branch built a series of interest clubs and sports teams to help young employees gain a deeper understanding of themselves and display personal charm. They included the Calligraphy and Painting Club, Literature Club, Integrated Media Club, Etiquette and Dance Club, Basketball Team, Badminton Team, Running Team, etc. In 2022, more than 80 activities were organized, which received unanimous praise from young employees.



CASE

Nantong Branch conducted a joint reading and learning activity regarding communication skills with the best-seller Link Up, guiding employees to improve their overall quality in the workplace and communication skills in work and life.



CASE

Suqian Branch launched a theme campaign titled “Send Blessings through Colorful Lines” on the Dragon Boat Festival, organizing employees to experience traditional cultural customs to enhance their sense of happiness and belonging.





Social

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I.Boost High-quality Development of the Real Economy

Implement National Strategies

The Bank conscientiously implemented the decisions and deployments made by the central government, CPC Jiangsu Provincial Committee and Jiangsu Provincial People’s Government, and regulatory agencies at all levels regarding boosting the real economy through financial services. We worked to support the country’s efforts to achieve greater self-reliance and strength in science and technology, and drive the coordinated development of the Yangtze River Delta, Beijing-Tianjin-Hebei region, Xiong’an New District, Guangdong-Hong Kong-Macao Greater Bay Area and other regions, injecting financial momentum into the efforts to accelerate the construction of a new development pattern.

Support the country’s efforts to achieve greater self-reliance and strength in science and technology

The Bank’s balance of loans to technology firms was RMB

142.8 Billion

Ranking first in jiangsu province

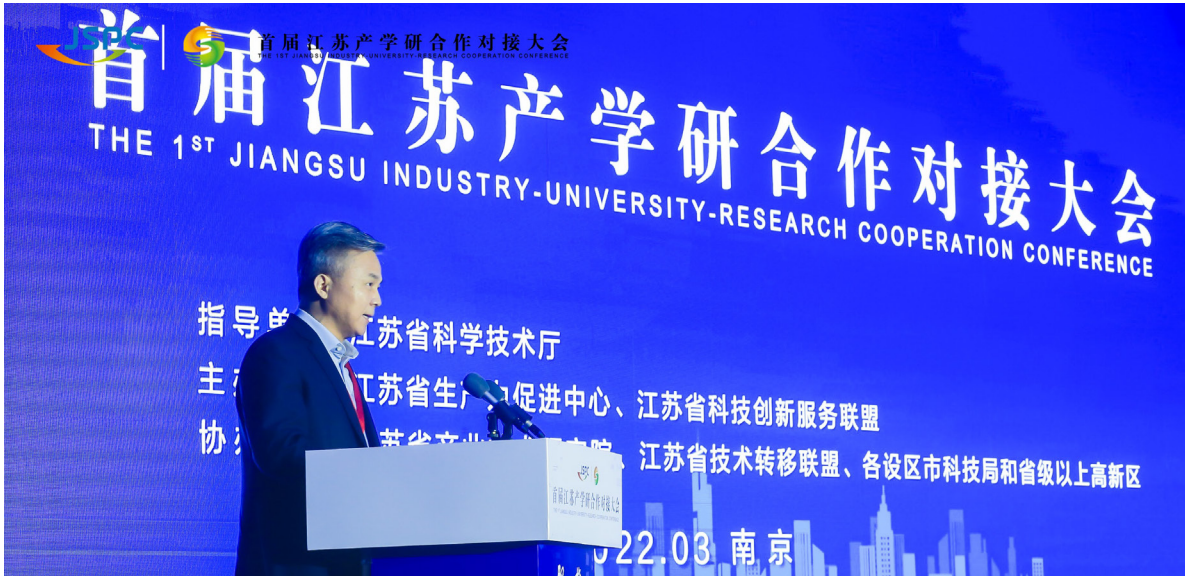
The Bank thoroughly implemented the decisions and deployments regarding efforts to achieve greater self-reliance and strength in science and technology, and endeavored to promote the development of technology finance business. We introduced 24 provisions for supporting efforts to achieve greater self-reliance and strength in science and technology as well as “New 10 Provisions” for the talent finance business. We released an action plan for providing financial services to the pilot zones for sci-tech innovation finance reform and generated a whole cycle product map for technology finance. An extensive campaign was launched to support small and medium-sized technology enterprises and technologically advanced enterprises. In 2022, the Bank offered financial services to 2,600 high-quality technology innovation enterprises more than the previous year. Our service coverage of technologically advanced enterprises in the province increased from 1/2 to 2/3 and credit coverage of those enterprises increased from 1/4 to 1/3. In addition, the Bank’s service coverage and credit coverage of high-quality technology innovation enterprises in the province reached 1/3 and 1/6 respectively. We upgraded the existing talent-oriented products and the talent loans granted in 2022 doubled year on year. Efforts were intensified in combining direct financing and indirect financing, and a new product - “Investment and Financing Loans” - was released as a result. The Bank launched “Talent Treasure Box 2.0”, a talent service platform, and connected it to the provincial talent service cloud platform, fostering a service ecosystem that integrates policy, technology, funding and other elements, covering over 100,000 talents.

Support high-quality and integrated development of the Yangtze River Delta

The loan balance in the Yangtze River Delta region exceeds

1450 Billion

Giving play to our presence in the Yangtze River Delta, the Bank built an integrated mechanism for information exchange, overall and segmented marketing, and risk prevention and control to actively support the implementation of the strategy for integrated development of the Yangtze River Delta. Proactive moves were taken to support the construction of major projects such as transportation, energy, water conservancy, and people’s livelihood. The total financing amount increased by RMB 14.5 billion over the beginning of the year. The Bank signed a strategic service agreement with the Yangtze River Delta G60 Science and Technology Innovation Corridor, according to which we upgraded the “G60 Science and Technology Innovation Loans” by further expanding its service coverage and increasing the loan limit. Relying on the financial openness of China (Shanghai) Pilot Free Trade Zone’s ledger accounting system and the regional characteristics of various areas in China (Jiangsu) Pilot Free Trade Zone, the Bank actively catered to the demands of domestic enterprises for RMB bonds in free trade zones. In 2022, the Bank invested over RMB 1.6 billion in high-quality RMB bonds in free trade zones, and was approved to engage in the current account business for the pilot program of the reform of foreign exchange administration for high-level opening-up of cross-border trade and investment in the Lin-Gang Special Area of China (Shanghai) Pilot Free Trade Zone.



On March 22, Chairman Xia Ping was invited to attend the 1st Jiangsu Industrial-University-Research Cooperation Conference and deliver a speech as the representative of financial institutions at the conference.

Support the coordinated development of the Beijing-Tianjin-Hebei region and the construction of Xiong’an New District

The Bank actively supported the construction of “two zones”, namely, the National Comprehensive Demonstration Zone for Expanding Opening-up of the Service Sector and China (Beijing) Pilot Free Trade Zone, the construction of the Beijing Sub-Center as well as the coordinated development of the Beijing-Tianjin-Hebei region. Our support focused on key areas such as transportation integration, infrastructure construction, eco-environment protection, and industrial chain upgrade and supplement. In addition, the Bank optimized credit policies and opened a green passage for high-quality projects and whitelisted customers. A variety of products, including project financing, syndicated loans, mergers and acquisitions loans, bond investments, and finance leases, were flexibly used to enrich the fund supply model and support the coordinated development of the Beijing-Tianjin-Hebei region.

Actively participate in the construction of the Guangdong-Hong Kong-Macao Greater Bay Area

The Bank aligned its growth with the technological innovation development and modern industrial system construction of the Guangdong-Hong Kong-Macao Greater Bay Area by supporting the construction of the “9+2” urban cluster. We provided comprehensive financial support for enterprises in the Greater Bay Area both on and off-balance sheet, in both domestic and foreign currencies through a diversity of financial services, including traditional credit, investment banking, and cross-border investment and financing. Different products and services were rendered for the “20+8” Industrial Cluster of strategic emerging industries that Shenzhen focused on developing. In specific, preferential policies were introduced to support the advanced manufacturing industry, technology innovation enterprises, green finance projects, etc. A greater variety of medium and long-term loans were granted to high-quality technology innovation enterprises in the manufacturing industry or that had high R&D costs. Inclusive and targeted support was combined to increase credit to micro, small and medium-sized corporate entities.

CASE

Suyin Financial Leasing Co., Ltd. supported the development of domestic aircraft

Focusing on building national strength in transportation, Suyin Financial Leasing Co., Ltd. spared great efforts to support the development of domestic civil aircraft and established positive cooperation with COMAC. In 2022, the two sides completed the lease project of the ARJ21 aircraft, which has been delivered and put into service. On November 8, 2022, the first day of the 14th China International Aviation and Aerospace Exhibition, Suyin Financial Leasing Co., Ltd. and COMAC held a signing ceremony in Zhuhai for purchasing the C919 aircraft, aiming to jointly boost the high-quality development of domestically developed large aircraft.



CASE

Grant “Talent Loan” to support the development of technology innovation enterprises

Nanjing Branch : Nanjing New Power Automation System Co., Ltd. is mainly engaged in the R&D and manufacturing of information software, intelligent equipment, etc. It has been awarded many honorary titles and qualifications, including Technology-based Small and Medium-sized Enterprise, High-tech Enterprise, 2022 Nanjing Gazelle Enterprise, and Little Giant Enterprise in Jiangsu Province. In 2022, COVID-19 outbreaks hindered logistics transportation in many places and led to an increase in transportation and warehousing costs for enterprises. The company was thus in need of working capital to maintain smooth operations. Aware of its difficulties, Jiangning Economic and Technological Development Zone Branch dispatched personnel to recommend a “Talent Loan” to the company. Later, the Bank granted an online credit of RMB 10 million at a preferential interest rate of 3.7% to effectively address its capital needs.



Huai'an Branch : Jiangsu Sunzeal Chem. Co., Ltd. is a leading chemical enterprise in Huai’an City, which has long specialized in the R&D and production of flame retardants such as tribromophenoxy triazine and methyl octabromoether. After becoming aware that its shareholders are “Innovative and Entrepreneurial Talents” in Jiangsu Province, Huai’an Branch customized a “Talent Loan” financing solution for the company and issued a pure credit loan of RMB 10 million to help solve its financing problem in the absence of collateral and ensure its normal operation.

Support Local Development

The Bank conscientiously fulfilled its responsibilities as a local corporate bank by gathering more financial resources to accurately support weak links and various market entities, and boosting local economic and social development.

Ensure overall economic stability

Based on the Several Policies and Measures for Further Help Market Players Overcome Difficulties and Focus on Stabilizing Economic Growth (“40 Provisions Issued by Jiangsu Provincial People’s Government”) and the Policies and Measures for Effectively Responding to New Changes and Impact Brought by COVID-19 and Further Helping Enterprises to Address Difficulties (“22 Provisions” Issued by the General Office of Jiangsu Provincial People’s Government”), the Bank introduced corresponding measures, i.e., “28 Provisions” and “New 10 Provisions” , to effectively help alleviate enterprise difficulties and ensure overall economic stability. We set up tracking service teams and developed customized service solutions to support major projects for innovative platforms, key industries, and improvement of people’s livelihood, eco-environment protection, and infrastructure, ensuring they received ongoing and stable financial support. As of the end of the year, the Bank offered financial support to 96 provincial-level major projects involving RMB 23.1 billion.

Ensure the stability of industrial chains and supply chains

The Bank took the initiative to join the three-year action to upgrade the industrial chain in Jiangsu Province by launching creative supply chain finance products to address the financial difficulties of upstream and downstream enterprises in the industrial chain and building an industrial ecosystem. As of the end of the year, the Bank provided supply chain financing worth over RMB 40 billion in total to relevant enterprises. We continued to strengthen industry research and policy inclination and issued a whitelist of 16 industry chains, including engineering machinery, biopharmaceuticals, and advanced carbon materials to ensure sufficient financial support to leading enterprises in the service chain, enterprises leading an individual field of the manufacturing industry, and other enterprises that focused on supplementing and upgrading their industrial chains. As of the end of the year, the Bank’s balance of manufacturing loans was nearly RMB 200 billion.

Promote industrial transformation and upgrading through targeted support

The Bank actively implemented the three-year action of “intelligent and digital transformation” in Jiangsu Province, taking the lead in launching “Intelligent and Digital Transformation Loans” , an exclusive product, to address the financing demands for enterprise technological transformation and fully support the digital transformation in the manufacturing industry. Seizing the business opportunity of peak carbon dioxide emissions in industry, the Bank launched “ESG Performance Linked Loans” and “Enterprise Carbon Account Linked Subloans” to support the construction of projects in industrial energy conservation and carbon reduction, clean energy manufacturing, and other key fields.



On February 25, Chairman Xia Ping was invited to attend the Zhenjiang High Quality Development Conference on the theme of “Empowering the People with Financial Support”, at which he signed a strategic cooperation agreement with the CPC Zhenjiang Municipal Committee and Zhenjiang Municipal

CASE

Taizhou Branch assisted in optimizing the regional industrial structure and guiding industrial agglomeration

In March, Taizhou Branch offered loans of RMB 75 million to support the construction of the Special Electronic Materials Industrial Park, one of Taizhou’s major industrial projects in 2022, helping build a national trillion-level characteristic manufacturing base in the new energy sector. After completion, the project will further enhance Taizhou’s urbanization level, lead to changes in the productivity layout of Taizhou’s new energy industrial parks, optimize the local industrial structure, and drive industrial agglomeration.



CASE

Support urban rail transit construction to enhance urban function

Wuxi Branch actively participated in major transport infrastructure construction in the city of Wuxi. Over the years, it has granted a total credit of RMB 5 billion for the construction of metro lines 1, 2, 3 and 4 by Wuxi Group, aiming to support Wuxi’s integration into “One Network” of major transport infrastructure and open up a major channel for integrated development of the Yangtze River Delta.

Nanjing Branch provided great support for the construction of major projects in Jiangsu Province. For example, it granted RMB 500 million in syndicated loans for the construction of the third phase of Nanjing Metro Line 1 project and was the only corporate bank to participate in the project. Covering a huge number of jobs and residents in Moling Subdistrict, the third phase of Nanjing Metro Line 3 project is expected to further improve the transportation conditions in the Upper Qinhuai region



CASE

Suzhou Branch supported Hengli Group in the construction of an intelligent production project for high-performance special industrial silk with an annual output of 400,000 tons

Hengli Group is an international enterprise specializing in the entire industrial chain, including oil refining, petrochemicals, new polyester materials and textiles. It now ranks 75th in the world’s top 500 enterprises. In 2022, Suzhou Branch granted a credit of RMB 1.7 billion to Hengli Group for the construction of an intelligent production project for high-performance special industrial yarn with an annual output of 400,000 tons to assist in its transformation and upgrading. The high-performance differential industrial yarn produced in the project is of special use in transportation, environmental protection, ocean and other fields. In addition, the whole-process intelligent plant built will also significantly improve the autonomous and controllable degree and intelligence level of core technologies in domestic industries.



CASE

Lianyungang Branch supported major project construction with “Suyin New Intelligent Manufacturing”

Jiangsu Sierbang Petrochemical Co., Ltd. is a subsidiary of Shenghong Group and a national high-tech enterprise. Lianyungang Branch developed an exclusive comprehensive financial service solution for the company by leveraging its advantages of the “Suyin New Intelligent Manufacturing” brand. In November 2022, the branch granted RMB 300 million in medium- and long-term loans to the company for its construction of the second phase of the propane industry chain project. Upon completion, this project is expected to extend the company’s industrial chains to cover strategic emerging industries such as new energy, new materials, electronic chemistry, and biotechnology, and to accelerate the realization of the country’s carbon peaking and carbon neutrality goals.



CASE

Hangzhou Branch held the Summit Forum for High-quality Development Empowered by Financial Resources

On December 7, Hangzhou Branch held the Summit Forum for High-quality Development Empowered by Financial Resources, at which representatives from government agencies, enterprises and banking institutions gathered to explore a new path for boosting the real economy and common prosperity. A new cooperative model of “finance + business + media” was established to consistently channel financial resources into social and economic development.



Boost an Open Economy

The Bank focused on supporting free trade zone construction, the Belt and Road Initiative and the development of new types of cross-border trade in a bid to continuously improve cross-border financial services, optimize the business environment for foreign trade, and contribute to the country's efforts of promoting high-standard opening up and stabilizing foreign trade and foreign investment.

Stabilize foreign investment and foreign trade

The Bank utilized the cross-border financial service platform of the State Administration of Foreign Exchange to accelerate the development of blockchain trade financing and provide online trade financing to business entities. In 2022, the Bank ranked first in the province in terms of export chain trade financing rate. Through sustained efforts to improve exchange rate risk management services, the Bank's foreign exchange hedging rate reached 35.1% in 2022, up 215.1% year on year. We determined the credit line of special credit derivatives for small and medium-sized enterprises. Over RMB 200 million of guarantee deposits for derivative transactions was reduced in 2022. We also promoted spot discounts on settlement and sales of foreign exchange and surrendered over RMB 60 million in profits.

Support the Belt and Road Initiative

A combination of financing and cross-border settlement products both on and off-balance sheet, including loans, letters of guarantee, and overseas bonds, were used to support the Belt and Road projects. Besides that, we offered financing under export credit insurance (including trade insurance and project insurance) to support enterprises in "going global". In 2022, a total of 30 projects, worth more than RMB 3.5 billion, under the Belt and Road Initiative were implemented.

Actively assist in the development of new types of cross-border trade

After obtaining the qualifications for foreign exchange settlement of cross-border e-commerce exports and RMB payment of cross-border e-commerce exports, the Bank launched a cross-border e-commerce payment and settlement system and developed standardized API data interfaces in order to provide safe, stable and smooth domestic and foreign currency payment and settlement services for cross-border e-commerce. In 2022, the Bank's settlement amount of cross-border e-commerce reached 32.61 billion US dollars, a year-on-year increase of 43.9%.

Expand scenarios for cross-border RMB applications

The Bank was the first institution in Jiangsu Province and the Yangtze River Delta to pass the acceptance of the RMB Cross-border Receipts and Payments Information Management System (RCPMIS) (second generation) by the People's Bank of China. We were also among the first batch of institutions in the country to launch the CIPS "centralized account display" products and services. In 2022, we completed the first cross-border RMB transaction in digital RMB and launched the FTN international letter of credit for offshore RMB. In 2022, the Bank's RMB cross-border receipts and payments exceeded RMB 200 billion, up 48% year on year.

Press ahead with trade facilitation

The Bank obtained the qualification of carrying out pilot programs for the facilitation of foreign exchange receipts and payments under trade in service, and worked to expand the scope of trade facilitation from trade in goods to cover trade in service. In 2022, the Bank had a total of 184 business customers participate in the pilot programs, ranking among the top in the province. As the fourth commercial bank in China, the Bank launched SWIFT Go, a cross-border payment solution that allows enterprises to make cross-border micropayments free of charge in a fast, predictable and highly safe manner.

CASE

Xuzhou Branch helped expand cross-border financing channels for enterprises by providing financing guarantee

Jiangsu Sannong Agricultural Equipment Co., Ltd. mainly specializes in the sales of agriculture machinery. In light of the company's demands for working capital, Xuzhou Branch fully exploited the low overall costs of US dollar financing and issued financing guarantees for internal and external debts, granting the company RMB 20 million in cross-border financing. This mode has effectively expanded the company's financing channels and further reduced its financing costs.



CASE

Nanjing Branch provided financial support for the Belt and Road projects

Delong Industrial Park, located on Sulawesi Island of Indonesia, is the first overseas ferronickel and stainless steel industrial park built by Jiangsu Delong Nickel Industry. The first and second phases of the park were included in the Belt and Road Key Project Library jointly built by China and Indonesia and the national strategic projects of Indonesia. Nanjing Branch, in collaboration with China Export&Credit Insurance Corporation Jiangsu Branch and Jiangsu Huihong International Group Zhongding Holdings Co., Ltd., customized comprehensive financial service solutions for the company to assist the industrial park in expanding the business scale of nickel iron and stainless steel.



CASE

Shanghai Branch helped expand the production capacity of the largest Chinese enterprise in Tajikistan

Tajik-China Mining Co., Ltd., the largest Chinese enterprise in Tajikistan, has produced over 1 million tons of non-ferrous metals such as lead, zinc, copper, and associated silver. In 2015-2019, the company contributed the largest proportion of tax revenue to Tajikistan for five consecutive years. It is now implementing a plan to expand the annual production capacity from 4 million tons to 6 million tons, which is expected to be completed by 2025. The company's FT loans against onshore guarantees expired in 2022. To support its business expansion, Shanghai Branch designed a new service solution for the company and applied for overseas loans of 20 million US dollars to support its reconstruction and expansion of the lead zinc mining and processing project in Tajikistan, which has contributed to the economic development of both China and Tajikistan.

II . Practice Inclusive Finance and Promote Common Prosperity

Deep Cultivation of Services for Small and Micro Businesses

The Bank adheres to the philosophy that “serving small and micro businesses is the future” , and continues to promote inclusive financial services to increase coverage, improve quality and reduce cost. 138.5 billion,

Improve customer coverage. The Bank further carried out special actions to expand the oriented object of the first loan for easing the burden and stabilizing the development, especially for new farmer subjects, connecting more than 20,000 enterprises and nearly 5,000 new ones. Relying on grid management, the Bank hammered at local market construction and expanded the service coverage of individual industrial and commercial units, new citizens and other customer groups, and developed the exclusive business credit product “New Citizens Wealth Creation Loan” . The micro loan has realized intelligent upgrading and automatic approval, and the Bank has issued more than RMB 5 billion of loans in total.

Innovate products and services. The Bank has enriched the product shelves of “Sui e dai” , a one-stop platform for small and micro services, and promoted the upgrading of credit, mortgage, venture supplement and warranty “Sui e dai” to improve customer experience. The Bank also strengthened three subjects of small- and micro-profit enterprises, small-scale taxpayers, individual industrial and commercial units, and four types of policy research, including tax delay declaration, tax reduction and exemption, tax withholding, tax credit and tax rebate, improved the accuracy and suitability of product models, so that small and micro customers can truly enjoy “there is always one for you” . Besides, the Bank optimized the functions of Suyin Jinguanjia products, provided payroll, tax and financial butler services for small and micro enterprises, served more than 2,800 customers, and paid wages 520,000 times.

Give greater benefits to enterprises. The interest rate of inclusive small and micro loans decreased steadily, and the interest rate of newly issued inclusive small and micro loans decreased by 24 basis points from the previous year. The Bank issued RMB10 billion of small and micro financial bonds, actively used reloan and inclusive small and micro loan support tools, and cooperated with China Development Bank, Import and export Bank and other policy banks in the sub-loan business, to accurately direct policy dividends to market players. The Bank carried out interest coupon activities on a monthly basis, promptly implemented the phased interest rate reduction policy of the People’ s Bank of China, and reduced interest rates for 60,000 small and micro businesses by more than RMB 200 million. Payment, transfer and confirmation letter fees for small and micro businesses and individual businesses were reduced, benefiting more than 17,000 enterprises.

By the end of the year, the loan balance of small and micro enterprises of national standard exceeded RMB

560 Billion

and its market share ranked first in Jiangsu Province

The balance of small and micro loans of inclusive finance was RMB

138.5 Billion

up by 29.3%



The launch ceremony of “Suzhidai” financial products, co-sponsored by the Jiangsu Provincial Administration for Market Regulation and Local Financial Regulation Administration, was held in Nanjing on November 4. Chairman Xia Ping was invited to attend and delivered a speech on behalf of the Banking industry.

CASE

Wuxi Branch exclusive support for Wuxi “Taihu Cup” Technological Innovation and Entrepreneurship Competition

Wuxi Branch actively implemented the Wuxi Municipal People’ s Government’ s policy of “building nests to attract phoenixes”, helped all kinds of talented enterprises to innovate and started businesses, and exclusively supported the 2022 China Taihu International Innovation and Entrepreneurship Competition. As the only financial institution among the organizers of the competition, Wuxi Branch strived to promote the integration of government resources, financial capital and talent enterprises, and supported talent entrepreneurship.



CASE

Suqian Branch put the first “Sushu Loan” in the Suqian, creating the new sample of serving “Suqian intelligent manufacturing”

Based on the concept of Industry 4.0 and the abundant wood resources in Shuyang, Jiangsu XX New Materials Co., Ltd. introduced the most advanced ninth-generation intelligent continuous hot-pressing production equipment and process of Siempelkamp, which can realize the numerical control, continuous and intelligent production of each link. In July, Suqian Branch lent RMB 20 million to the company, which was used for the enterprise’ s intelligent transformation and digital transformation project. After the upgrade, the equipment can save 5.01 million kilowatt hours of electricity and about 1.6% of production raw materials every year.



CASE

Yangzhou Branch landed the first financing service product in the technology transfer project of the province “the open competition mechanism to select the best candidates”

“Cloud Intelligent Assisted Safe Driving Control System for New Energy Logistics Vehicle” project of Jiangsu Jinfeng Mechanical & Electrical Co., Ltd. is one of the “open competition mechanisms to select the best candidates” projects in Jiangsu Province. This technology can break through the limitations of single sensor information perception and greatly improve vehicle driving safety. However, due to the rising price of core components and other factors, the fund is facing a certain financing deficit, and the project is pushed forward slowly. The branch provided RMB 3 million of special financing support for enterprises through the financing service product of the technology transfer project “the open competition mechanism to select the best candidates” . The loan was successfully made in only 3 working days, which effectively alleviated the problem of enterprises without money but full of talent.

Boosting Rural Revitalization

The Bank has earnestly implemented the requirements of financial services for rural revitalization, and continuously stepped up resources in rural, expanded the depth of services and extended the breadth of supply. By the end of the year, agriculture-related loans exceeded RMB 230 billion, and nearly RMB 30 billion increased year on year, serving more than 5,000 new agricultural business entities, and successfully issued RMB 10 billion financial bonds of agriculture, rural areas and farmers for special credit in the field of “agriculture, rural areas and farmers” , thus the brand influence of “Harmonious and Prosperous Rural” has been continuously enhanced.

Focus on key areas and demonstrate new efforts to provide full coverage of financial support. The Bank kept the focus of the work on agriculture, rural areas and farmers, and more effectively promoted agricultural and rural modernization and common prosperity. Focusing on food security and ensuring stable production and supply, the Bank expanded its food finance business, granting credit to more than 400 customers and investing more than RMB 12 billion in total. The Bank has served 74 seed industry customers striving for “bottleneck” technology breakthroughs, granting credit for over RMB 1.2 billion. Focusing on industrial revitalization, strengthening villages and enriching people, the Bank also extended nearly RMB 70 billion in agricultural loans. The Bank supported the construction of high-standard farmland and high-efficiency agricultural planting demonstration bases, and helped more than 3,000 people find jobs and increased their incomes without leaving their villages. Besides, the Bank strengthened the linkage between the Bank, government, village and enterprises, and served nearly 1,000 new customers in pilot and demonstration towns of rural revitalization, with a loan balance of RMB 4.6 billion.

Improve supply and diversified pattern of supporting and benefiting agriculture, rural areas and farmers. The Bank continued to improve the “Harmonious and Prosperous Rural” service system, increased multilevel credit supply, and achieved full coverage of major agricultural and rural projects. 76 projects were implemented and RMB 3.35 billion of credit was granted. The Bank also improved the differentiated product system, innovated steel structure greenhouses, production equipment, two-right mortgage, carbon emission quota pledge and other ways to increase credit for agriculture-related customers. The Bank innovated the “Wealth Creation Loan” , which served the rural collective economy, and supported the collective industrial added value of 9 villages to exceed RMB 74 million.

Empower through innovation, thus unleashing new vitality of fintech digital intelligence. The Bank promoted platform integration and innovation, and launched a “handheld service platform for agriculture, rural areas and farmers” that integrates financing, settlement and information. Additionally, the Bank upgraded the “Intelligent Warranty” , thus realizing the whole process information and image interaction with Jiangsu Agricultural Financing Guarantee Co., Ltd. and improving the quality and efficiency of credit granting. The Bank also promoted digital service innovation, focused on the demands of smart service scenarios in the field of rural revitalization, and took the lead in establishing “cloud authentication, cloud signing and cloud payment” for the rural property rights transaction information service platform in Jiangsu Province, with a total of 426,000 transactions and RMB 6.87 billion.



CASE

Suzhou Branch’s “New Agricultural Credit” injecting financial vitality for rural revitalization

Zhangjiagang Shenyuan Grape Technology Co., Ltd. is the largest demonstration and breeding base of new grape varieties in southern China and the first private grape resource nursery in Jiangsu Province. The grape ripening period is usually from July to October. Enterprises invest a lot in greenhouses renovation and grape maintenance in winter and spring, hence the funds are relatively tight. After knowing the seasonal financing needs of Shenyuan Grape, Suzhou Branch provided RMB 2 million of “New Agricultural Credit” loan to enterprises to help solve the financial problems of enterprises, promoting the development of the characteristic agricultural industry.



CASE

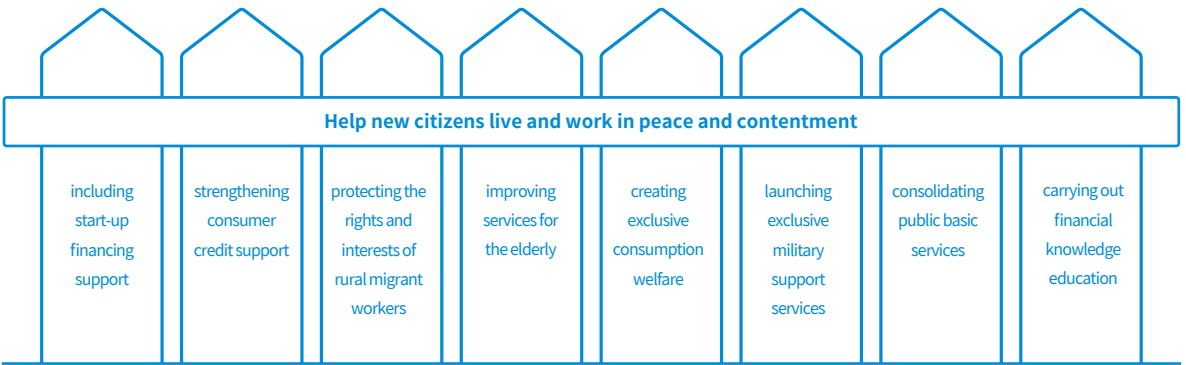
Huai’an Branch’s “Su Agricultural Loan” helps rural revitalization

Jiangsu Huai’an Civil Food Co., Ltd. is a local agricultural enterprise, mainly engaged in vegetable products (fast clean vegetables, fresh-cut vegetables) supply, and is committed to new product research and development, and to expanding the scale of production and operation. Huai’an Branch used special products of “Su Agricultural Loan” to issue RMB 2 million of financial risk compensation loans for enterprises, solving agricultural enterprises’ problem of lack of effective collateral for loans, thus guaranteeing the capital turnover and production and management of enterprises, and providing support for accelerating the growth of enterprises.

Improving People’s Welfare

The Bank anchors the people’s new expectations for high-quality lives, accurately grasps residents’ demands for high-quality financial services, and continuously launches financial products and activities for the convenience and benefit of the people. The Bank keeps constantly close to customers, stays familiar with customers, and maintains a better understanding of customers, thus meeting their yearning for a better life.

Help new citizens live and work in peace and contentment. Eight measures have been adopted to optimize financial services for new citizens, enabling new citizens to enjoy more convenient financial services from eight aspects, including start-up financing support, strengthening consumer credit support, protecting the rights and interests of rural migrant workers, improving services for the elderly, creating exclusive consumption welfare, launching exclusive military support services, consolidating public basic services, and carrying out financial knowledge education.



Financial Services for New Citizens

Provide start-up financing and consumer credit support

The Bank continued to improve the “Sui e dai” online loan business for simpler and more convenient procedures, realizing the credit loan business “instant approval and instant loan issuing”, and establishing the mortgage loan business “instant approval and in time loan issuing”. Combined with the characteristics of flexible entrepreneurial subjects and the small business scale of new citizens, the Bank innovated and launched special products of “Wealth Creation Loan” for new citizens. By the end of the year, credit granted to enterprises founded by new citizens reached RMB 9.88 billion. The online consuming financial product “E-finance card” has been launched to meet the daily consumption demands of new citizens, such as “housing rental”, “vocational education”, and “automobile and household appliances purchase”, and to help them improve the consumption quality. By the end of the year, the total number of cards issued exceeded 130,000.



The Bank continues to ensure financial security for elderly customers, rural migrant workers, retired military personnel and other groups

Relying on the “Financing for Happiness” senior financial service brand, the Bank launched the “Financing for Happiness” exclusive debit card for senior customers, providing service fee reduction and value-added services. Mobile banking “Financing for Happiness version” has been launched to improve the convenience and security of elderly customers using electronic products. The “Financing for Happiness Club” has been established to promote financial knowledge and non-financial entertainment activities for elderly customers. Special cards for rural migrant workers and a monitoring platform for wage payment have been launched to prevent the risk of misappropriation of funds. Special debit cards for Military Support have been issued to veterans, military families and other entitled groups, and services such as lifetime fee reduction have been provided.



Enrich the “online plus offline” diversified scene consumption ecology. The Bank also launched a series of consumer finance-themed activities, including “May Day Shopping Festival”, “June Consumption Season”, “Double 11 Promotion” and other activities, which are committed to the four consumption scenes of “catering, refueling, travel, shopping supermarket”, and focus on the new energy vehicles, mobile phones, digital, home decoration, electrical appliances and other large consumption fields, with the top merchants and more than 1,000 other merchants in various regions to carry out diversified cooperation. These activities covered more high-frequency consumption scenarios to boost consumption, stabilize growth and improve people’s lives.

Strengthen medical security services to help the construction of “Healthy Jiangsu”. The “Medical Insurance E-voucher Activation” service has been launched in mobile banking to support medical insurance settlement at designated medical institutions and medical insurance settlement in non-local regions. By the end of the year, more than 1.1 million medical insurance e-vouchers have been issued. Cooperating with Jiangsu Provincial Tax Service, the Bank also builds a “tax banking platform”, directly providing public services such as medical insurance payment and payment voucher inquiries for citizens through network counters, smart counters and mobile banking.

CASE

Yangzhou Branch’s implementation project at “Love plus Health” Platform won the Excellent Project Construction Award in the Jiangsu Mobile Payment Convenience Project Promotion Activity

Yangzhou Branch has been continuously optimizing product services since cooperating with Lancet Technology Co., Ltd. on the smart medical platform of “Love plus Health”. The newly added cloud flash payment function has helped to meet the needs of diversified payment channels of the “Love plus Health” platform. During the epidemic period, it has also eased many difficulties for people to seek medical treatment, settle accounts and get medicine, etc., which has been well received by the main leaders of Yangzhou Municipal People’s Government and relevant health authorities. In April 2022, the Implementation project at the “Love plus Health” Platform won the Excellent Project Construction Award in the Jiangsu Mobile Payment Convenience Project Promotion activities issued by the Payment & Clearing Association of Jiangsu.



In September, the Bank held the 2022 “919 Wealth Festival” to further build an integrated financial service system, a comprehensive financial service channel system and a full-cycle customer companionship system.

CASE

Beijing Branch guarantee “no delay” in salary payment for new citizens

Due to the construction period, migrant workers of an enterprise could not go to the branch to open a card. Staff of Beijing Yizhuang Branch carried a portable card issuer and went to the construction site to provide workers with the account opening and card binding services, successfully completing the wage payment business for more than 400 migrant workers and guaranteeing the smooth payment of new citizens’ wages.



CASE

Shenzhen Branch launched the featured new citizen service brand activity “N kinds of words and languages’ Children’s Dialect Chorus Concert”

On December 17, Shenzhen Branch, together with Southern Metropolitan Daily and Shenzhen Charity Federation, planned and launched a special new citizen service brand activity “N kinds of words and languages’ Children’s Dialect Chorus Concert” to recruit new citizens’ children to participate in the children’s voice chorus to convey the emotional resonance of new citizens with local dialect and inherit the fighting spirit of Shenzhen Special Economic Zone with music.



III. Deepening the Integration of Science and Technology, and Promoting the Transformation of Digital Intelligence

Innovating Financial Services

The Bank takes innovation as a key initiative to promote high-quality development, is committed to building a bank with the most gene of the Internet and big data, and continues to deepen the integration of business and technology, and to expand the breadth and depth of financial service coverage.

Accelerate the promotion of digital RMB. With the goal of solving various needs of customers for digital RMB applications, the Bank has built a panoramic ecology of digital RMB applications with characteristics and highlights through the parallel promotion of the G side (Government), the B side (Business) and the C side (Customers).

G side
(Government)



Carry out the digital RMB payment in the school payment segment of the APP. Add digital RMB function support for prepaid funds and education & training fund supervision platform based on the existing fund supervision mode. Promote digital RMB payroll payment through the bank-enterprise direct connection mode. Cooperate with peers in the direct connection mode, and launch 5 functional modules including basic functions of the public wallet and personal wallet, digital RMB payment on others' behalf, automatic collection of funds in the public wallet, and merchant management.

B side
(Business)



Help enterprises reduce operating costs and solve operational pain points with rationalized and intensive solutions based on their actual needs and through service upgrading and transformation. Adhere to the primary principle of "efficient and convenient", and expand the application of digital RMB in scenarios such as payroll payment, universal credit, smart parks and transportation to help with the development of enterprises' core businesses. On August 26, the Bank helped Jiangsu Etern Co., Ltd. pay RMB 1 million to its counterpart Shanghai Jintong Automobile, achieving the first cross-province digital RMB payment of urban commercial banks in China. A total of 16 digital RMB loans were granted to micro and small-sized enterprises in 2022, with a total loan amount of RMB 36.45 million.

C side
(Customers)



Carry out digital RMB application testing and promotion activities in seven categories of life service smart financial scenarios, such as health, culture, consumption and elderly care, to meet the public's digital RMB consumption needs in various life scenarios. In September, Suyin Wealth Management launched exclusive wealth management for digital RMB customers, and the annual sales of digital RMB wealth management reached RMB 1.69 billion.

Broaden the service scenario of "Suyin Jinguanjia". On the basis of the six managers of treasury, payroll and tax, bills, foreign exchange, government and finance, the order manager product was launched for manufacturing enterprises with many downstream customers, large orders and the pain point of cumbersome and difficult management, providing enterprises with an order underwriting system that integrates payment user management, order management, fee collection management and financial management, helping enterprises to achieve real-time dynamic management of sales orders and received payments. With rich scenario services and product functions, Suyin Jinguanjia series products have served more than 24,500 enterprises, and won the "Full-Court Glory Award", the highest award in the Fifth (2022) Digital Finance Innovation Competition.

Broaden the scenario of personal loans. The Bank has launched the "Smart Car Loan" business, introduced auto sales service providers, accepted customer loan applications through Internet channels, automatically completed credit approval by using big data technology, and realized online contract signing and online loan granting. We have created the WeChat mini program "e mortgage", a tool for online acceptance of mortgage loans, so that customers can complete the online application, online credit inquiries and online automatic amount measurement, use big data to simplify the procedures for customers' manual provision of loan application materials, and to provide eligible borrowers with convenient and efficient mortgage services.

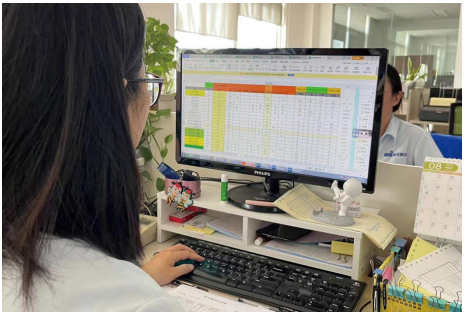


On March 7, the Bank held the 2021 Award Ceremony for FinTech Innovation Projects.

CASE

Nantong Branch's ordered manager helped real enterprises' digital transformation

Jiangsu Hairui Power Supply Co., Ltd. is a provincial high-tech enterprise, which has problems such as tedious offline manual financial checking and a huge workload of matching funds with businesses one by one, affecting its operating efficiency. Nantong Branch actively recommended the "Order Manager" product of Suyin Jinguanjia to the customer, which helps the enterprise sort out various types of accounts, realizes online functions such as the automatic audit of order payments and self-service query of order transaction details by the marketing department, enhances the order management efficiency of the customer and realizes the digital transformation of the entity enterprises' finance and sales.



CASE

Suzhou Branch issued the first digital RMB loan for "agriculture, countryside and farmers" in China

In 2022, Suzhou Branch granted a "Yuanmengbao" loan of RMB 1.1 million to a farmer in Fengmenglong Village, Xiangcheng, Suzhou, mainly in the form of digital RMB, to meet his financial needs during the critical period of his agricultural production. The loan was the first digital RMB loan for farmers in China, which realized the expansion of digital RMB in the field of credit for "agriculture, countryside and farmers".



Optimizing the Online Experience

With the in-depth promotion of technological transformation in the financial industry, “online” and “contactless” financial services have become the basic needs of customers. The Bank keeps up with the development trend of financial technology, responds quickly, and strives to provide customers and enterprises with more intelligent and convenient online financial services.



Create Mobile Banking of version 2022

Sticking to the concept of “mobile banking that understands you better” and taking digital and intelligent services as the control point, the Bank has launched mobile banking of version 2022 to provide customers with more convenient, professional and intelligent online financial services and diversified value-added services. The product can take advantage of big data to refine the display of customers’ assets, liabilities and other data, and automatically generate monthly revenue and expenditure analysis reports to give customers a clear understanding of their financial situation. The Bank continues to introduce more diversified pan-finance and life service scenarios, and integrates eight special scenario services such as bill payment, travel, education and health to create an ecologically rich online life service circle for customers.





Create a Daily Wealth Management app of an “extremely simple” version

Integrating the design concept of “simplicity, ease of use and peace of mind”, the Bank provides customers with diversified “financial + non-financial” services ranging from electronic account opening, personal information maintenance, account transfer, wealth management and loan offers to bill payment and recharge, takeaway and shopping mall. The Bank has enriched the range of financial products and introduced financial products from partner institutions, adding 79% of financial products on sale year on year. With the help of a real-time Internet anti-fraud platform, the Bank determines the risk level of transactions and gives alerts to effectively protect the legitimate rights and interests of financial consumers.





Complete the upgrading of Enterprise Mobile Banking to version 3.0

The Bank innovated service models such as shield-free payment for enterprises, single-person transactions for legal persons and boss administrators, and simplified the process of opening accounts for enterprises, with more than 100,000 users, 1.5 million transactions and RMB 67 billion of transaction amount for the year. The percentage of “cloud-based loan renewal” customers reached 80%, and the replacement rate of paper materials exceeded 50%. The Bank is the first in the industry to realize a direct connection with the provincial inclusive risk compensation system with United Credit, and achieve automatic record management in 9 links, saving more than 2,000 hours of manual operation time each year, and we rank first in the industry in terms of loan amounts on the provincial integrated financial services platform.

Constructing Smart Outlets

Relying on the intelligent equipment in the lobby of the outlets, the Bank continues to promote online and intelligent business processing, has gradually realized the transformation of smart outlets, and provides customers with more convenient, faster and more efficient outlet services.



Enhance the service function coverage of intelligent devices


The Bank has promoted the migration of counter services to intelligent counters gradually to shorten business processing time. Throughout the year, the Bank added 18 new business functions and optimized more than 30 business functions of the smart counter; added 5 types of public receipts and optimized 12 types of public receipts of self-service receipt machine; set up a personal credit report agency inquiry outlet, established Nanjing Lixin Volunteer Service Station, and added credit inquiry machines to the outlet to improve the convenience of customer inquiries.






Remodel counter business process

The Bank has constructed a paperless business platform, introduced face recognition, electronic signature, electronic vouchers, electronic seals and other technological means, configured over-the-counter clearing equipment, completed the paperless transformation of over-the-counter private transactions, reducing the links of customers’ form filling-out forms and tellers’ seal stamping, voucher printing, register filling-out, saving the processing time by about 40% as compared with the traditional counter business.





Promote the integration of online services and lobby equipment

The Bank has innovated and constructed the online and offline joint service function - “QR Code-based Handling”, allowing individual customers to handle bank card and bank-book-related business by simply scanning the QR code through the professional version of mobile banking. We also have optimized the process of public account opening, realized multi-channel online booking, innovated a new model of public account opening with pre-vetting of account opening information, parallel counter operation and centralized review, added functions such as due diligence of corporate mobile banking, and shortened the total time of public account opening to about 30 minutes.



IV. Protecting the Rights and Interests of Consumers and Enhancing the Service Experience

Protecting Customer Rights and Interests

The Bank always adheres to the “customer-centric” concept, strictly implements the systems and regulations of the regulatory authorities on the protection of financial consumers’ rights and interests, fully respects and consciously protects the rights of financial consumers, conducts business activities in accordance with the law and in a compliant way, and promotes the continuous improvement of service quality and customer experience.

Intervene in the management of complaints in advance. The Bank adopts sensitive management measures, strengthens traceability and rectification, and continuously improves the quality and efficiency of complaint handling; weaves a tight monitoring and analysis network, and takes comprehensive management measures such as weekly quick complaint reports and monthly analysis meetings based on real-time data of customer inquiries and complaints to promote early identification, early research and early improvement of problems; implements “Voice of the Customer” system process transformation to enhance system support; and actively promotes the mechanism of diversified settlement of financial disputes, guides and guarantees institutions at all levels to resolve difficult complaints through mediation and other means, and enhances the rate of dispute resolution.



In 2022,
the Bank received a total of

7408 pieces

customer complaints from all channels, and by the end of the year, all of these complaints had been resolved.



the complaint business mainly focused on loans, bank cards, RMB savings, payment and settlement, and agency sales of wealth management funds.

Strengthen customer security. The Bank dovetails with the system of the Anti-Communication Network Fraud Center of the Department of Public Security of Jiangsu Province to build an online direct connection disposal model for the blacklist of people involved in telecom network fraud cases, becoming the first partner bank in Jiangsu Province to realize real-time warning and blocking of account opening and transfer transaction scenarios. 1.113 billion. By setting up a cooling-off period for loans and pop-up risk tips, the Bank optimized the online borrowing process of “Sui e dai” to help customers identify fraudulent techniques and effectively reduce the risk of loan funds being fraudulently obtained by criminals. The Bank implemented the requirements of combating telecommunication network fraud, extracted the characteristic rules from credit card account transactions involved in the cases, and continuously upgraded the risk model, so that the number of credit card accounts involved in the cases showed a decreasing trend month by month.



Strengthen the promotion of consumer protection concepts. The Bank has developed a training program on the protection of consumers’ rights and interests, and promoted the consumer protection requirements to be internalized in employees’ hearts and externalized in their behaviors through centralized training, online micro-courses, case sharing, etc.; organized bank-wide training on consumer protection, covering regulatory policy interpretation, process control measures, complaint handling skills, etc; strengthened the training and education for new employees and socially recruited employees, improved the consumer protection micro-course system, and enhanced education on typical cases. By focusing on nine categories of RMB savings, loan business and bank card business, the Bank has prepared more than 70 typical consumer protection cases in the past two years to strengthen the guidance on consumer protection in the whole bank.

Organize risk screening. The Bank has maintained a high degree of alertness to the current frequent infringement of consumer rights and interests that are of concern to the regulatory authorities, adhered to deducing many things from one case, and actively done a good job of the internal investigation. Focusing on four aspects of service price management, service price behavior, credit financing-related fees, and cooperation business management and six types of key issues, the Bank has carried out self-examination, and further standardized the management and control over the Bank’s service price management and service fee behavior.

CASE

Yancheng Branch employed community residents to become supervisors of the Bank’s ethos of “finance for the people”

To further strengthen the close ties between the sub-branch and community residents, Yancheng Jinsui Sub-branch recruited community residents as supervisors of the Bank’s ethos of “finance for the people” to carry out publicity on financial risk prevention and interpretation of financial products. Nine representatives from the surrounding communities were recruited as supervisors of the Bank’s ethos of “finance for the people”. Among them, there are community police officers who protect the safety of the public and loyal customers who actively contribute to the expansion of customers for the outlet.



Optimizing Financial Services for the Elderly

Based on the demands for services and rights & interests of elderly customers, the Bank continues to promote innovation in financial services for the elderly people and actively carries out various financial activities for elderly customers to enhance the most beautiful “Sunset Red” with attentive financial services.

Enhance the warmth of offline services

The Bank has promoted the aging-appropriate transformation of hardware in outlets, improved medical emergency protection services in outlets and enhanced convenience; developed and promoted the outward expansion model of PAD business and optimized the operation process for the elderly; organized a variety of thematic activities such as “Sending Fu (a Chinese character, which means fortune in English) for the Chinese New Year”, “Scientific Epidemic Prevention for Health” and “Elderly Rescue”, etc. Since 2022, more than 1,600 rounds of activities have been organized, covering about 150,000 visits. Taking thematic activities such as the “Financial Knowledge Journey” and “Public Lecture on Financial Fraud Prevention” as an opportunity, the Bank has built a platform for sharing and exchange with elderly customers to effectively protect the security of their capital.



Optimize online service experience

Optimize online service experience. Relying on big data technology, we have promoted the two apps of Bank of Jiangsu, i.e., Mobile Banking and Daily Wealth Management, to focus on displaying common functions according to the usage needs and behavior habits of elderly customers, so as to enhance the sensory experience and trust experience of middle-aged and elderly users using online services. We have raised the level of digital intelligence of customer service, realized the function of identifying the age of customers through cell phone numbers, and directly transferred customers aged 60 or above to human service after they dial the customer service hotline, to further enhance the sense of security and service access of elderly customers.

CASE

On September 7, the lobby manager of Suqian Branch collaborated with volunteers from Fuyuan Residential District, Binhe Street, Sucheng District, Suqian City to explain knowledge on personal property security to the elderly. The photo was published by People's Daily (Overseas Edition), Issue11, on September 13, 2022.



CASE

Xuzhou Branch promoted the service system of elderly customers' rights and interests

Xuzhou Branch takes the "Financing for Happiness Card", an exclusive debit card for elderly customers, as a service carrier and continues to carry out the activity of bean delivery for card issuance, allowing elderly customers to enjoy exclusive preferential services. Relying on the platform of "Financing for Happiness Club", Xuzhou Branch organized a series of activities such as the "Scientific Epidemic Prevention for Health", "Financial Law Popularization", "Photography for Tribute to the Mother's Day", "Haircut with Love for the Father's Day", and "Spending the Birthday Month Together".



Strengthening Information and Privacy Protection

Improve the product business review process.

Within the framework of the special system for consumer rights and interests protection, we have promoted business departments to embed consumer protection requirements into the process specifications for product and service design and development, marketing and promotion, and after-sales management. In terms of contract texts, we have conducted legal reviews of over 30 sets of standardized texts and over 100 non-standardized texts in strict accordance with laws and regulations and regulatory requirements related to consumer rights and interests protection, following the principle of reciprocity of rights and obligations. In terms of price management, under the operation mechanism of the Price Management Committee, the consumer rights and interests protection department is directly involved in the examination and approval of product and service prices and examines the reasonableness of price formulation and adjustment based on the consumers' perspective.



Strengthen the protection of customer information.

We have improved the management mechanism for personal information protection. In accordance with the Law of the People's Republic of China on the Protection of Personal Information, the Implementation Measures for the Protection of the Rights and Interests of Financial Consumers of the People's Bank of China and other laws and regulations, we have formulated the Management Measures for the Protection of Personal Information of the Bank of Jiangsu to clarify the division of responsibilities, handling norms, staff management and emergency plans, and to ensure that the Bank's collection, storage, use, processing, transmission, provision and disclosure of personal information comply with legal requirements and regulatory provisions.



Do a good job in the control of data security.

We have formulated and revised the Data Management Measures of the Bank of Jiangsu, Information Security Management Measures of the Bank of Jiangsu and other systems to clarify the responsibilities and work requirements for data security and information protection; done a good job in outsourcing risk management of information technology, and strengthened management in business process, operation and maintenance monitoring, and personnel education based on the principle of "no outsourcing for risk prevention and control"; conducted security architecture review of information system development requirements for new products, reviewed the scope of sensitive data such as customer privacy information involved, and clarified data classification, protection level and responsibilities.



V. Devoting to Public Welfare and Charity, Gathering the Power for Good
Practising Social Welfare

The Bank upholds the concept of “finance for good” and always integrates the social responsibility of corporate citizenship into its development, actively practices public welfare and charity, cares for the disadvantaged, advocates volunteerism, and interprets the Bank’s responsibility at critical moments such as consolidating and expanding the achievements of poverty eradication and fighting against the epidemic.

In the first half of 2022, affected by extreme weather and the epidemic and other factors, the cost of storing agricultural products increased and sales were hampered. The Bank carried out special events themed on “helping farmers build their dreams” in Nanjing, Wuxi, Suqian and other cities, opened an agricultural products exhibition and sales area in the official account and online shopping mall, and carried out many rounds of special live-streaming for sale of peach, rice, hairy crab, etc. The traffic of a single round exceeded 200,000 visits, relieving the pressure of selling farmers’ agricultural products and avoiding the loss from poor sales of agricultural products due to extreme weather and the epidemic.



Carry out online fundraising activities themed on “99 Public Welfare Day”. According to the deployment of the Jiangsu Provincial Committee of the Communist Youth League, 139 teams were formed at the level of the Communist Youth League Committee and the Communist Youth League branches, which collected a total of 7,060 donations for the “Dream House Care Plan”.

We organized and carried out the branded public welfare activity themed on “Financing for Happiness” throughout the Bank, and participated extensively in the “Project Hope College Dream”, “Drip Water to Build Dreams” (aiding students living in poverty), the “Warmth of Jiangsu” and other public welfare donations. We were awarded “The Most Magnanimous Donating Unit” at the 6th Jiangsu Charity Award Commendation Conference.

CASE

Suzhou Branch introduced local specialties to online mall

Suzhou Dongshan Wunong Biluochun Tea Cooperative specializes in the production and sale of “Dongting Biluochun”, while attracting tourists to tea tasting and sightseeing with its “Agriculture +” leisure boutique route. During the epidemic, the number of tourists dropped sharply and the tea leaves were unmarketable, so Suzhou Branch took the initiative to contact the Biluochun farmers and put the tea products of Biluochun before the Qingming Festival on the mobile banking points mall, and sold them online to 13 million mobile banking and 60 million direct banking users nationwide, helping the local specialty industry to overcome the difficulties of the epidemic.



CASE

Lianyungang Branch was awarded the flag of “Lianyungang Lianli Love Volunteer Service Team”

In recent years, under the guidance of the Municipal Women’s Federation, Lianyungang Branch has organized women volunteers to carry out a variety of volunteer activities around the urgent needs of the party and government, and the needs of women and children within the volunteers’ ability. On January 28, at the launching ceremony of the Civilization Practice Women’s Volunteer Sunshine Action themed on “Lianli Public Welfare Around You” jointly held by the Municipal Women’s Federation and Municipal Women Volunteers Association, Lianyungang Branch donated money for education to Jiangsu Children’s Foundation for sending holiday care and warmth to girls in need in rural areas, and was awarded the flag of “Lianyungang Lianli Love Volunteer Service Team”.



CASE

Hangzhou Branch, together with FM104.5 Voice of Travel, launched the public welfare activity on the Laba Rice Porridge Festival themed on “Temperature of a city, the love that can’t be stopped” for the 9th consecutive year.



CASE

“Financing for Happiness” Love Haircut Project for Middle-aged and Older Customers of Zhenjiang Branch won the “2022 Outstanding Project of Volunteer Service for Employees in Jiangsu Province”

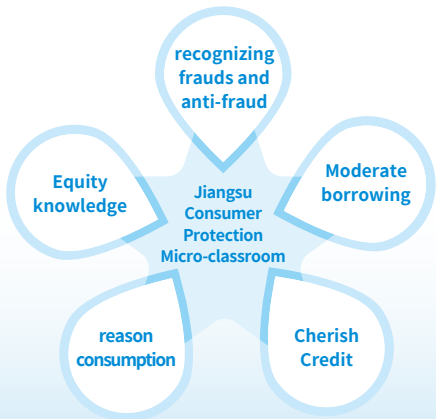


Popularizing Financial Knowledge

Continuously fulfill the social responsibility and obligation of public education service. We have carried out activities such as “popularizing financial knowledge to guard the ‘fund sources’”, “miles of travel for popularizing financial knowledge”, “month of popularizing financial knowledge, bringing financial knowledge to thousands of families” according to the requirements of regulatory departments; insisted on the combination of “going abroad” and “inviting in”, and combined the platforms of community marketing, wealth salon and WeChat official account to carry out public welfare and regular financial knowledge publicity and education activities for different types of consumer groups, so that consumers can enjoy financial services while strengthening their own financial literacy, enhancing risk awareness and improving self-protection capabilities.

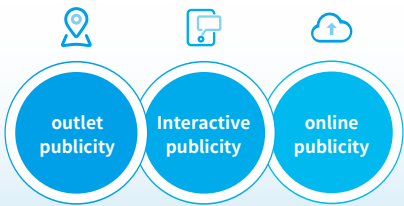
Establish the online education brand of “Jiangsu Consumer Protection Micro-classroom”

We have created “Su Su” propagandist character IP, specially designed a cartoon image and expression package, and achieved the precise reach and rapid dissemination of publicity and education with the help of the official WeChat account and other online carriers, by focusing on recognizing frauds and anti-fraud, and through short videos, animation and other forms of presentation.



Carry out financial publicity and education through multiple channels.

According to the financial life needs of different customer groups, differentiated promotional content has been set to accurately match customer needs. Based on the “outlet publicity”, we have used a running screen, information release screen, ATM and other equipment for linkage broadcast of publicity graphics & texts and video, placed publicity posters and folders in the education area to attract customer attention. We have highlighted the “online publicity”, and released 23 short video works with the help of new media, and through the Tik Tok and WeChat video accounts. Also, we have carried out “Interactive publicity”, and developed “prize quiz” activities in apps like mobile banking and Daily Wealth Management to attract consumers to take the initiative to learn consumer protection knowledge, and more than 22,000 people have participated in answering questions.



CASE

Hangzhou Branch joined hands with Hangzhou Municipal Public Security Bureau to open anti-fraud live streaming to jointly demystify the fraudulent schemes and raise people’s awareness of fraud prevention.



CASE

Nantong Branch held a live streaming class on the “month of popularizing financial knowledge, bringing financial knowledge to thousands of families”.



CASE

Changzhou Branch went to Liyang Senior Citizens’ University to carry out a financial knowledge promotion activity themed on “Staying away from illegal fund raising and refusing the temptation of high interest rate”.



CASE

Xuzhou Branch developed the activity of Miles of Travel to Popularizing Financial Knowledge.





Environmental

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I. Improving the Top-level Design and Helping the Green Transformation

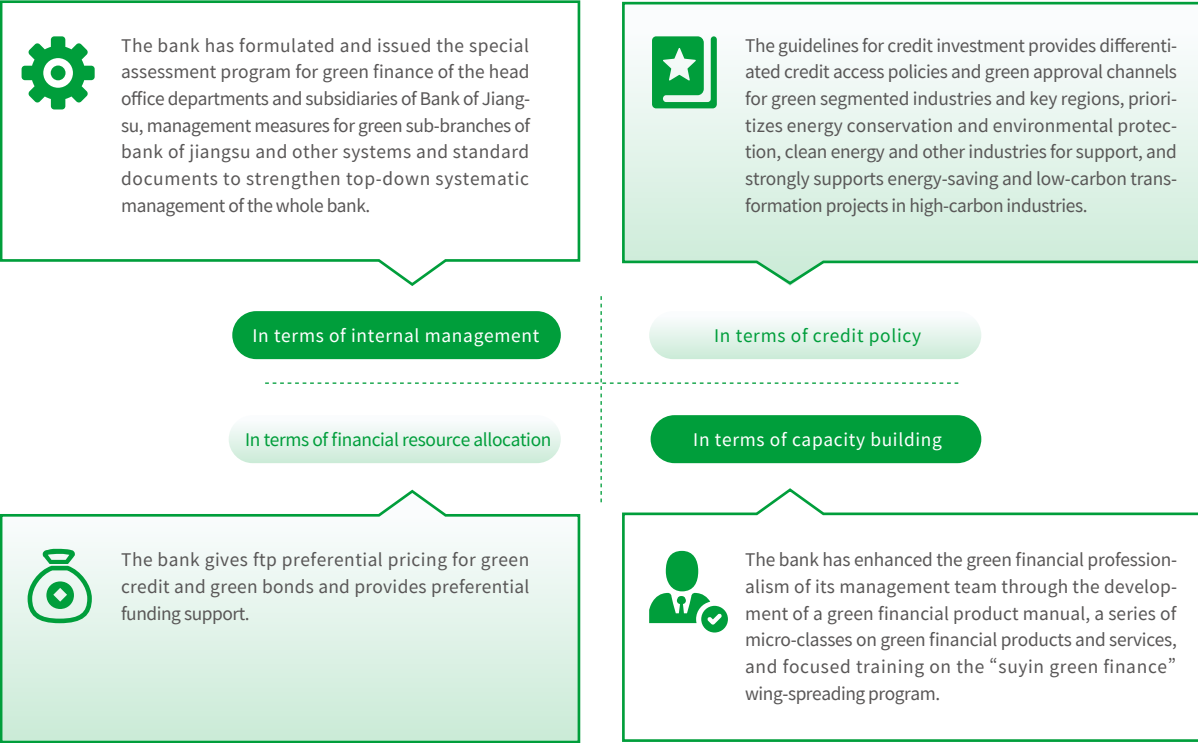
Strengthening the Strategic Management of Green Finance

The Bank has conscientiously implemented the national strategy deployment of green development and “Carbon Peak and Carbon Neutrality”, and actively built a strategic system led by the PRB and ESG to promote the Bank’s operation and development to be in line with the Sustainable Development Goals (SDGs) of the United Nations and the vision of the Paris Agreement.



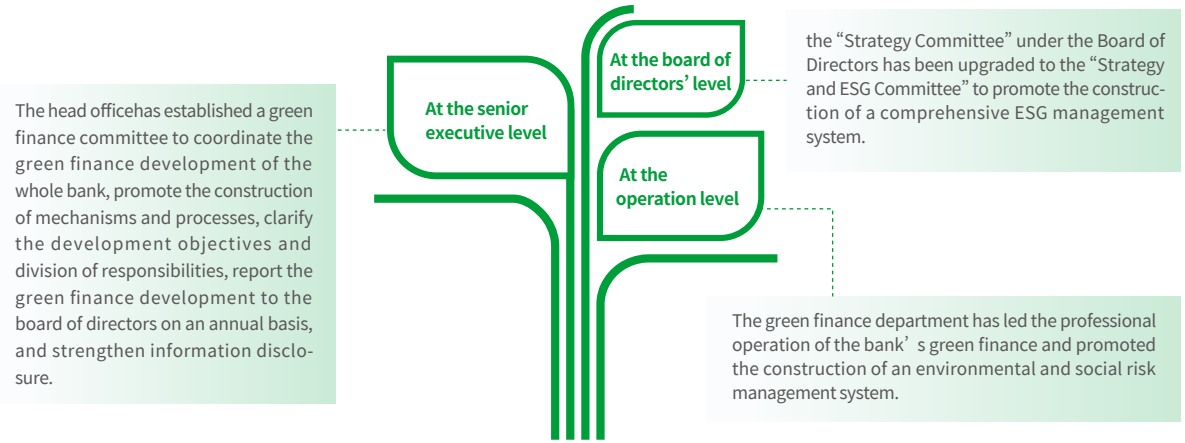
Establishing and Perfecting the Green Financial Policy System

The Bank has established a green finance system with clear responsibilities and joint management, and has formulated policies and institutional norms in terms of organization management, credit policies and resource allocation.



Promoting the Development of Green Finance Group

The Bank has strictly implemented the requirements of the Guidelines on Green Finance for the Banking and Insurance Industries of China Banking and Insurance Regulatory Commission and further strengthened its green finance group development strategy.



In 2022, the Bank held the meetings of the Green Finance Committee and Green Finance Working Group separately to coordinate and promote the work of green finance group development. The Bank further improved the organizational structure system of green finance in branches, established the Green Finance Committee and a dedicated green finance institution, and set up 2 additional green sub-branches (a total number of 11 green sub-branches). The “head office, branch and sub-branch” three-level linkage group development mechanism was constructed, in which the green finance department of the Head Office and branches are responsible for the overall arrangement, the green finance departments of the Head Office and branches are responsible for organizing the promotion, and the green sub-branches are responsible for innovation leading.

II. Optimizing Management Practices and Responding to Climate Change

Strengthening the Construction of the Institutional Mechanism

The Bank has established a relatively comprehensive environmental and social risk management system. As early as 2013, the Bank issued the Measures for Management of Environmental and Social Risks of Bank of Jiangsu (on Trial), becoming one of the early financial institutions in the domestic banking industry to formulate relevant institutional norms. After eight years of practice, we revised our environmental and social risk management policy again and issued a new version of the Measures for Management of Environmental and Social Risks of Bank of Jiangsu (Revised in 2021), indicating the overall formation of an environmental and social risk management system of Bank of Jiangsu.

With the Equator Principles (EPs), ESG rating and environmental stress testing as the “three major control points”, the Bank has established a distinctive working mechanism for environmental and social risk management and has completed the expansion and upgrading of its coverage from a single business to an industry asset business.

For social and environmental risk management on the project side

The bank has taken advantage of the first equator bank among urban commercial banks to develop an intelligent identification and recognition function for eps projects, realized automatic determination of eps projects and automatic classification of social and environmental risks, optimized the integration with core business processes, and improved the efficiency of eps project management.

For social and environmental risk management on the client side

As one of the first commercial banks in china to explore and practice esg customer rating, the bank is the first in china to launch the ESG rating system for credit customers, continuously iterate and optimize the ESG rating model, and realize the real-time and accurate measurement of ESG rating for credit customers.

For the resilience of environmental risks at the industry level

We have conducted environmental stress tests to control the environmental risk transmission of environmentally sensitive industry exposures and asset portfolios in a holistic manner, and proactively guided the restructuring of the bank's asset portfolios.

Strengthening the Full-process Management of Social and Environmental Risks

In the whole process of due diligence, credit review, fund granting, post-loan and post-investment management, the Bank clarifies the key points of environmental and social risk management and compliance review list, and urges customers to strengthen environmental and social risk management by improving contract terms, having realized the full-process social and environmental risk management of “pre-lending risk identification, in-lending risk assessment and mitigation, and post-lending risk monitoring and control”.

In terms of EPs project management

For medium and high-risk projects, the bank engages professional third-party organizations to conduct environmental and social risk assessments and develop corresponding action plans; and for overseas projects, the bank follows relevant international practices and guidelines.

In terms of brown asset management

The bank incorporates six industries, including coal power, petrochemicals, chemicals, iron and steel, non-ferrous metal smelting and building materials, into the statistical scope of brown asset financing, to strengthen the risk identification, assessment and management of high-carbon assets, to carry out environmental and climate stress testing work, and to promote the reduction of carbon intensity of asset portfolios.

Strengthening Environmental Information Disclosure and Stress Testing

As a macro control measure at the industry level, the Bank attaches great importance to and is deeply involved in the relevant environmental stress testing work, has participated in the preparation of the Environmental Stress Testing Standards for Commercial Banks of the People's Bank of China, deeply promoted the environmental and climate risk stress testing work, successively completed the climate risk sensitivity stress testing work for the eight industries included in the national carbon market, and assessed the ability to cope with the transformation risk under the goal of achieving Carbon Peak and Carbon Neutrality. Hangzhou Branch has completed the climate risk sensitivity stress test for eight major industries as well as the textile and printing & dyeing industries.

The Bank continues to explore the methods and paths of environmental risk analysis and information disclosure for financial institutions and has participated in the formulation of the Guidelines for Environmental Information Disclosure of Financial Institutions by the PBOC Head Office. Since 2019, the Bank has been disclosing environmental and climate risk information for five consecutive years as a member of the Sustainable information Disclosure Workshop for Chinese and English Financial Institutions.

In 2022, the Bank released the first special report on green finance, Green Finance Development Report of Bank of Jiangsu 2021, which is benchmarked against the disclosure framework of advanced domestic and international peers and divided into six major parts: “strategic structure, policy system, business strategy, risk management, cutting-edge research, and international cooperation”, and discloses in detail the development of green finance in the Bank. The Bank gradually promoted environmental information disclosure at the branch level, promoted Shenzhen Branch to carry out environmental information disclosure of local financial institutions, and promoted Suzhou and Shanghai Branches to participate in environmental information disclosure of financial institutions in the Yangtze River Delta Integration Demonstration Zone.

CASE

The bank released the first annual disclosure report on principles for responsible banking of bank of jiangsu.

By focusing on six principles: “Alignment”, “Impact & Target Setting”, “Clients & Customers”, “Stakeholders”, “Governance & Culture” and “Transparency & Accountability”, the Bank conducted a detailed impact analysis. By setting strategic goals for green finance and inclusive finance and continuously tracking the progress of the goals and plans, the Bank ultimately promoted the achievement of mitigating climate changes and enhancing financial inclusion.



CASE

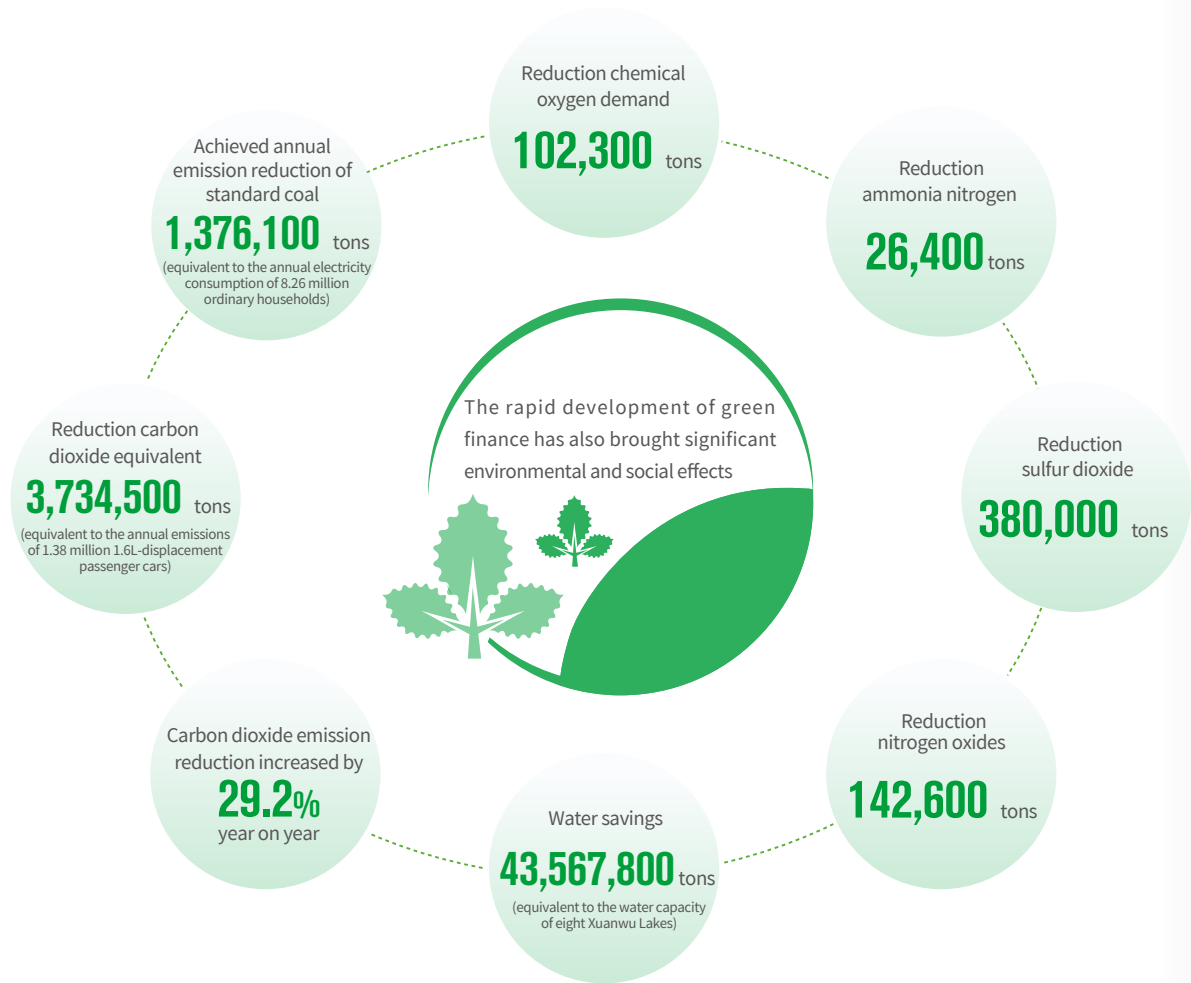
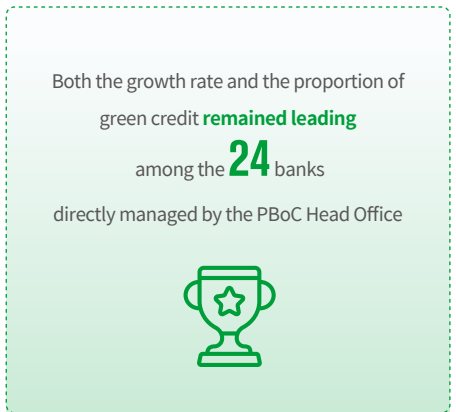
Shenzhen Branch discloses the Annual Environmental Disclosure Report 2021

In 2022, Shenzhen Branch disclosed its Annual Environmental Disclosure Report 2021 to the public, becoming the first branch-level institution among urban commercial banks in Guangdong Province to complete environmental information disclosure and the first branch within the Bank to complete environmental information disclosure.



III. Promoting Research Innovation and Enhancing Professional Competence

The Bank conscientiously implements the national green development and “Double Carbon” (Carbon Peak and Carbon Neutrality) strategy deployment and is committed to building a “domestically leading and internationally influential” green finance brand. As of the end of 2022, the balance of green investment and financing of the Group was RMB 320.3 billion, an increase of RMB 109.6 billion or 52% compared with the beginning of the year. Green bonds, green inclusive, green retail, green leasing and green finance increased by a total of RMB 25.8 billion. According to the statistical standard of the People’s Bank of China, the balance of green credit was RMB 201.5 billion, an increase of RMB 74.3 billion or 58% compared with the beginning of the year; the balance of clean energy loans was RMB 27.5 billion, an increase of RMB 17 billion or 162% compared with the beginning of the year. All loans accounted for 12.2%, an increase of 3.4% from the beginning of the year.



Strengthening the Professional Operation of Green Finance

The Bank has built three service systems of “energy finance, transformation finance and ecological finance” around “region+sector+industry”, conducted in-depth research on energy conservation and environmental protection, new energy and other industries and markets, and issued marketing guidelines for more than 20 industries such as sewage treatment, solid waste disposal, crystalline silicon photovoltaic, energy storage to guide the precise investment of funds in key projects in green and low-carbon fields.



The Bank strengthens the construction of government-bank cooperation platforms

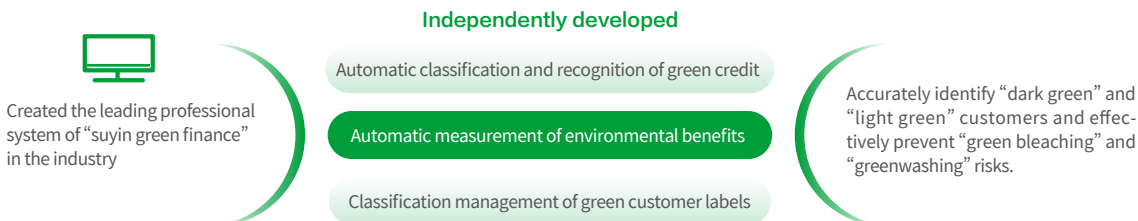
The Bank strengthens the construction of government-bank cooperation platforms, and has successively established cooperation relationships with the Ministry of Finance, Department of Finance of Jiangsu Province, Department of Ecology and Environment of Jiangsu Province, Department of Water Resources of Jiangsu Province, Jiangsu Provincial Energy Bureau, etc., and has become the largest cooperative bank of China Clean Development Mechanism Fund Management Center of Ministry of Finance, and the supporting institution of major energy projects of Jiangsu Provincial Energy Bureau.

The bank deeply carries out the “finance and environmental protection” dialogue between government, banks and enterprises

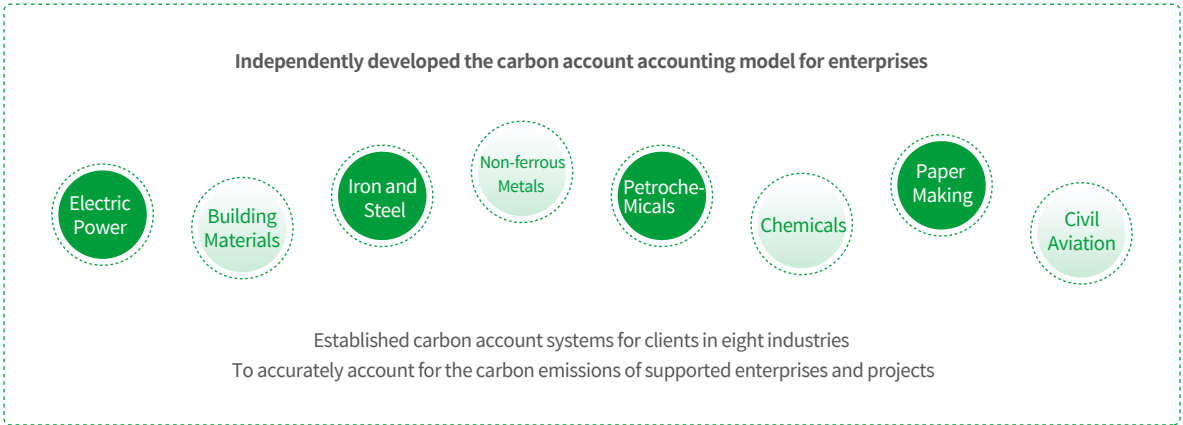
Set up the “research center for addressing climate change”

Build a platform for exchange and cooperation for the professional operation of green finance

The Bank strengthens the application of financial technology



The Bank accelerates the construction of “system of “Carbon Account””



CASE

Nantong Branch helped environmental protection enterprises improve their comprehensive hazardous waste treatment capacity

In 2022, Nantong Branch granted a technical reform loan of RMB 30 million to Nantong Haizhiyang Environmental Protection Engineering Technology Co., Ltd. for the enterprise’s comprehensive resource utilization project. After the project is completed, it will form a comprehensive hazardous waste treatment capacity of 400,000 waste packaging drums, 10,000 tons of activated carbon and 10,000 tons of waste emulsion per year.



CASE

Changzhou Branch supported the project of “Jintan Changdang Lake Water Environment Comprehensive Management”

Jiangsu Changdang Lake Tourism Holding Co., Ltd. is mainly responsible for the long-term management and comprehensive development of Changdang Lake. As a joint lead bank, Changzhou Branch, together with Bank of China and China Everbright Bank, granted a syndicated loan to provide financial support for the project, helping to continuously improve the water environment of Changdang Lake and achieve the multi-win situation of economic, environmental and social benefits.



CASE

Beijing Branch exclusive lead underwriting of green bonds of PetroChina Company Limited, helping to lay out green industries

On April 27, 2022, Beijing Branch successfully underwrote the first issue of PetroChina’s Green Medium Term Notes in 2022 with an issue size of RMB 500 million and a maturity of 3 years, and the funds raised will be used for photovoltaic and wind power projects in the clean energy industry in line with the guidelines of the national “Green Industry Guidance Catalogue”, helping PetroChina to achieve the commitments of peak carbon dioxide emissions by 2025 and “Near Zero” emissions by 2050.



CASE

Taizhou Branch continued to help the change of green energy

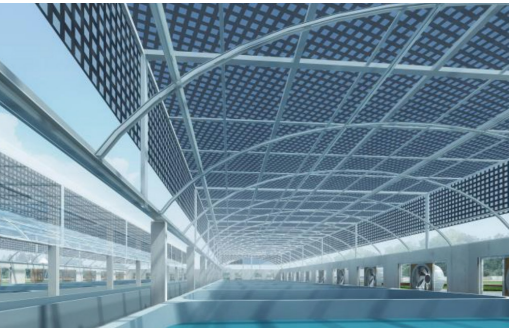
In 2022, Jiangyan Sub-branch of Taizhou Branch successfully invested RMB 90 million in credit for the construction of an enterprise’s high-efficiency PV module intelligent manufacturing project. The project intends to build a high-standard new intelligent module production workshop, whose main products are large-size multi-main grid high-power solar modules, which can effectively reduce logistics and transportation costs and the BOS system construction costs of the power station. The project will achieve an annual production capacity of 2.5GW PV modules and continue to help the change of green and clean energy after it reaches the designated production capacity.



CASE

Lianyungang Branch fully supported the development of green marine economy

In June 2022, Bank of Jiangsu Lianyungang Branch granted a medium and long-term loan of RMB 250 million to Jiangsu Haizhiyu Modern Fishery Development Co., Ltd. for the construction of the Ganyu Aquatic Seed Breeding and Modern Farming Demonstration Center project. The project is a green key project in Jiangsu Province, aims to create beautiful fishery and healthy breeding demonstration households, develop a new business form and a new model of marine leisure fishery through factory-based marine breeding and multi-nutrient layer marine aquaculture, expand fishery function, promote the enhancement of fishery efficiency and fishermen’s income.



Innovating Green Financial Products and Services

The Bank insists on building the core competitiveness of green finance with innovative green financial products and services, and by making full use of monetary policy tools and special fiscal policies, the Bank has created the first “Green Innovation Portfolio Loan” , “Su Tan Rong” , “Green Notes e Discounting” , “Environmental Protection Loan” , “Water Saving Loan” and other special products in China, and implemented the first “ESG Performance Linked Loans” and “Refinancing Support Linked Carbon Account Loan” in China as well as the first “Subsidy Confirmation Loan” and “EOD Project Loan” in Jiangsu Province.

The Bank continuously strengthens the innovation of green financial products and enriches and improves the group-based green financial product system.



In the corporate business segment

In the corporate business segment, the bank has innovated and launched a number of industry-leading characteristic products such as “green upgrade loan for parks” , “whole county distributed photovoltaic loan” , “EOD project loan” , “franchise project loan” and “carbon account linked loan” ; has implemented the first “whole county distributed photovoltaic loan” and “water right loan” in jiangsu province;

Innovated and promoted the “su tan rong” product linked to the refinancing loan for small businesses, with an issuance scale of rmb **6.108** billion

Supporting **356** micro and small green enterprises

Achieving an annual CO2 emission reduction of **546,000** tons



In the retail business segment

The bank has actively guided customers to practice green and low-carbon living, and innovatively launched characteristic products such as “green and low-carbon credit card” and “new energy car consumption loan” . The bank issued nearly 140,000 green credit cards, and was awarded the “best credit card product in green and sustainable finance” in 2022. The bank has increased the layout of vertical green consumption scenarios such as new energy vehicles, and enhanced the “green financial contribution” of offline installment products of credit cards through the inclination of consumer credit policy resources.



In the subsidiary segment

Suyin Financial Leasing Co., Ltd. has innovated the “domestic letter of credit + forfaiting” model to support the financing of new energy vehicle equipment. Suyin Wealth Management Co., Ltd. has issued green equity and debt products such as “Suyin Wealth Management Ruiyuan Growth 3 Talent Technology Innovation” and “Suyin Wealth Management Hengyuan 1-year Regular Opening 15 (Green Bond)”. Suyin KGI Consumer Finance Co.,Ltd. has actively explored green consumption scenarios. Jiangsu Danyang Suyin County Bank Co., Ltd. has innovated and promoted the “Green Farming Loan”.

CASE

Shanghai Branch launched the first double-labeled income certificate business of “pledge credit enhancement + green bond” in the market

On September 13, the Financial Interbank Department of the Head Office and Shanghai Branch, together with Orient Securities, successfully launched the first double-labeled income certificate business of “pledge credit enhancement + green bonds” in the market. In the process of issuance, this income certificate business creatively introduced green bonds as credit enhancement collateral and Shanghai Clearing House provided third-party collateral management services, which effectively prevented credit risks and reduced capital consumption while further reducing financing costs, realizing mutual benefits for both the Bank and the Securities Company.

CASE

Zhenjiang Branch’s “Green Innovation Portfolio Loan” helps the treatment of kitchen wastes

Jiangsu Hongrun Bioenergy Technology Co.,Ltd. operates and builds the national fourth batch of pilot projects for resource-oriented utilization and harmless treatment of kitchen wastes, which is also the first project in China to adopt the concept of collaborative treatment of kitchen waste and domestic sludge for planning and design, engineering construction and operation management. Zhenjiang Branch innovatively adopted the “Green Innovation Portfolio Loan” to efficiently complete credit placement, meeting the customer’ s needs for large financing scale, long financing term and low financing interest rate, and helping to accelerate the construction of the project.



CASE

Nanjing Branch’s “Talent Loan + Su Tan Rong” banking-government linkage to support low carbon development of new energy enterprises

Share Power Co., Ltd., located in Nanjing, Jiangsu Province, is a national high-tech enterprise and a provincial and ministerial-level engineering technology center, and has built and put into operation various types of domestic and overseas projects such as floating photovoltaic power plants on water, and photovoltaic power plants for agriculture and fishery. In 2022, Nanjing Branch and People's Bank of China Nanjing Branch cooperated closely to provide the enterprise with precise credit support of RMB 10 million at preferential interest rates, which greatly reduced the operating and management costs of the enterprise and ensured the further expansion of the enterprise’ s energy-saving and emission reduction projects.



CASE

Yangzhou Branch successfully granted the first “water right loan” in Jiangsu Province

Located in the source area of the South-to-North Water Diversion, Yangzhou Branch granted the province’s first “water right loan” of RMB 5 million to Hantec (Yangzhou) Water Supply Co., Ltd. in December 2022. The business is a successful exploration of the water rights trading model, which will further promote the optimal allocation of water resources and effectively open up the channel of “realizing” the value of ecological products.



CASE

Yancheng Branch successfully implemented the first “subsidy confirmation loan” for biomass renewable energy in Jiangsu Province

While actively serving the energy-saving and carbon-reducing technological transformation and clean transformation of high-energy-consuming enterprises, Yancheng Branch has increased its efforts to support the development of clean and renewable energy industries. On January 1, 2022, Yancheng Branch successfully implemented the first “subsidy confirmation loan” for biomass renewable energy in Jiangsu Province, granting a loan of RMB 40 million to Jiangsu Daji Environmental Protection Energy Binhai Co. Ltd. for a 15 MW domestic waste incineration power generation project in Binhai, which is also the first project applicable to the Equator Principles among China’s rural commercial banks.



CASE

Suqian Branch granted the first loan for “whole county rooftop distributed photovoltaic” project in Suqian in response to the green low-carbon transformation

With the introduction of the national strategy of “peak carbon dioxide emissions and carbon neutrality”, rooftop distributed photovoltaic power generation has become an important part of the construction of a new power system with new energy as the mainstay because it does not take up additional land resources, achieves the coexistence of power generation and consumption, and can be flexibly adjusted in scale. Suqian Branch provided a credit of RMB 22.4 million to Suqian Canal Harbor Power Distribution and Sales Co., Ltd. for the 2MW rooftop photovoltaic power generation project of Sino-German (Suqian) Environmental Protection High-tech Industrial Park and 1.3MW rooftop photovoltaic power generation project of Zhixin Intelligent Manufacturing Valley, the first whole-county rooftop photovoltaic project in the city. The project can save about 2,845 tons of standard coal, reduce greenhouse gas emissions of carbon dioxide, sulfur dioxide and nitrogen oxides by 5,610 tons, 68.51 tons and 74.07 tons, respectively per year, and promote the sustainable development of the local ecological environment.



CASE

Huai’an Branch’s “Environmental Protection Loan” helped the growth of waste resource utilization enterprises

As a key waste resource comprehensive utilization enterprise in Huai’an City, Huai’an Zhongshun Environmental Protection Technology Co., Ltd. has been developing in the field of copper-containing sludge comprehensive disposal technology for many years, and thanks to its solid business foundation, Huai’an Branch supports the development of local environmental protection business and has granted a financial risk compensation loan of RMB 30 million for the enterprise with the special product of “environmental protection loan”, which guarantees the enterprise’s capital turnover and production operation and helps the enterprise grow faster.

CASE

Suyin Financial Leasing Co.,Ltd. actively responded to promote the whole county distributed photovoltaic construction

In the context of the “Double Carbon” strategy, Suyin Financial Leasing Co.,Ltd. implemented a number of county-wide rooftop PV direct leasing promotion projects in 2022, with a total amount of RMB 1.071 billion granted to support the construction of distributed photovoltaic power plants in Sheyang, Jiangsu Province, and Rushan and Shouguang, Shandong Province, with an installed capacity of 269.83 MW and an expected annual power generation of 377,662,200 kWh after completion, which is equivalent to the electricity consumption of 143,200 urban households for one year, and can reduce carbon dioxide emissions by more than 374,500 tons per year.



Consolidating the Foundation for the Research of Green Finance

Over the years, the Bank has always adhered to the concept of “research-based and professionalism first” and continued to strengthen the basic capability to research green finance. We have continued to strengthen the foundation for the research of green finance and enhance our professional research capabilities in three dimensions: green finance policies, standards and cutting-edge topics. As an invited expert, we have participated in more than 70 green finance forums, academic seminars and expert review meetings at Tsinghua University, Fudan University, Institute of Finance and Sustainability, and ClientEarth European Environmental Protection Organization, etc., and have published three research articles in domestic financial journals.



In terms of standards research

We have continued to follow the cutting-edge development of the equator principles and assist the equator principles committee (ep) in building capacity for social and environmental risk management in china, and undertaken the research and transfer of documents such as guidelines for climate change risk assessment and ep 101 basic guide to the equator principles. We have assisted unep fi in the research of impact analysis tool for banks’ investment portfolios and participated in the preparation of prb impact analysis tool (chinese simplified version). Also, we have been actively involved in the development of regulatory departments’ standards, and participated in the research of the guidelines for environmental information disclosure of financial institutions, industry standard for environmental stress testing of commercial banks, and industry standard for green bills of the people’s bank of china; the research of seven topics including research on carbon accounting data in china’s banking industry of the china banking association; the development of the standard for “china carbon neutrality effectiveness evaluation system” of the ministry of science and technology and the operational guidelines for carbon asset pledge financing in jiangsu province (interim), a carbon finance standard of jiangsu province.

In terms of subject research

As a member of the expert group on “double carbon” goals of the china banking association, we have actively participated in seven research projects, including “research on carbon accounting data in china’s banking industry”; we have led or participated in four research projects of the national green finance committee, including “promoting innovation of biodiversity investment and financing products” and “transforming financial products and service systems”; we have conducted biodiversity risk research and signed the joint declaration of banking financial institutions to support biodiversity conservation and joint action plan of banking financial institutions to support biodiversity conservation to enhance biodiversity risk management capacity. As the only financial institution, we have undertaken and completed the “research on cultivating carbon financial market system in jiangsu province” of the department of ecology and environment of jiangsu province, laying a solid foundation for the construction of the carbon financial market in jiangsu province. The two research results of “the status and system of carbon finance products and research on the proposal to support biodiversity in china’s banking industry, which we participated in, were released at the “side event themed on nature and climate action of the banking industry” of the un biodiversity conference.

In terms of policy research

We are deeply involved in the top-level system design of the local government, and have participated in the drafting of system documents, including action plan for deepening green financial services in jiangsu banking and insurance industry and guidance on vigorous development of green finance of jiangsu province, and action plan for shanghai banking and insurance industry to promote green finance development and serve peak carbon dioxide emissions & carbon neutrality strategy during the 14th five-year plan period of shanghai.



Building a Green Financial Ecosystem

The Bank is committed to strengthening the construction of a green finance ecosystem, and has successively initiated the establishment of the Green Finance Committee of Jiangsu Banking Association, the Green Finance Alliance of Small and Medium-sized Banks, and the Research Center for Addressing Climate Change, etc., aiming to enhance the influence of green finance brand by relying on the cooperation with external think tanks. During the reporting period, the Bank was successfully elected as the director representative in the Central and East Asia of the UNEP FI Banking Board, and a deputy director of the “Green Finance Committee of Jiangsu Banking Association”.



Take the lead in the work of the Green Finance Committee of Jiangsu Banking Association

We play the leading role as the director unit, including the formulation of “working rules and annual work plan”, the release of the Self-regulatory Convention on Green Financial Services in Jiangsu Banking Industry, the building of a green finance expert group, the establishment of green finance research topics, and the holding of activities to select excellent cases of green finance.



Accelerate the construction of the Research Center for Addressing Climate Change

We have established a regular working meeting system and took the lead in holding three working meetings of the Research Center for Addressing Climate Change in 2022. We empowered the research on green finance innovation, and researched topics of ecological value realization mechanism and carbon account with Jiangsu Engineering Consulting Center; carried out quantitative research on environmental indicator system with School of Environment Nanjing University; carried out research on EOD project review criteria with Jiangsu Provincial Ecological Assessment Center.



Lead the Green Finance Alliance of Small and Medium-sized Banks

We have strengthened the Alliance’s institutional construction, launched the Alliance’s green finance cooperation initiative, and formulated the Alliance’s working charter. We have strengthened the Alliance’s capacity building and organized the Alliance’s members to participate in training related to the Equator Principles. The Alliance has been expanding in scale, and has 14 members now.

IV. Practising Green Operation and Guarding the Beautiful Home

The Bank adheres to the concept of resource conservation and environmental protection, continues to promote energy conservation and consumption reduction, and strives to reduce the impact on the environment at the operational level. In 2022, the Bank had no major environmental violations.

Promoting the Construction of Green Sub-branch Outlets

Drawing on the concepts and practices of green buildings, low-energy consumption buildings and healthy buildings, we highlight the features of “categorized design, full-process carbon reduction, and reliance on national specifications and standards”, implement the green design, green construction and green operation and maintenance, develop green and low-carbon technical standards for the whole process of outlet construction, realize the closed-loop management of green and low-carbon construction and operation, and reduce carbon emissions throughout the life cycle of the Bank’s outlets. We strengthen the research of green standards and the current situation of the Bank’s outlet construction, combine with the channel construction plan and select the corresponding outlet as a pilot green sub-branch and new manual model outlet, gather the forces of design party, construction party and manufacturers to develop programs for “ultra-low energy consumption” pilot configuration, “near zero energy consumption, zero energy consumption” demonstrative configuration, decoration and reconstruction, promote the decoration and construction of green sub-branches, and have obtained zero energy consumption design certificates for the pilot outlet.

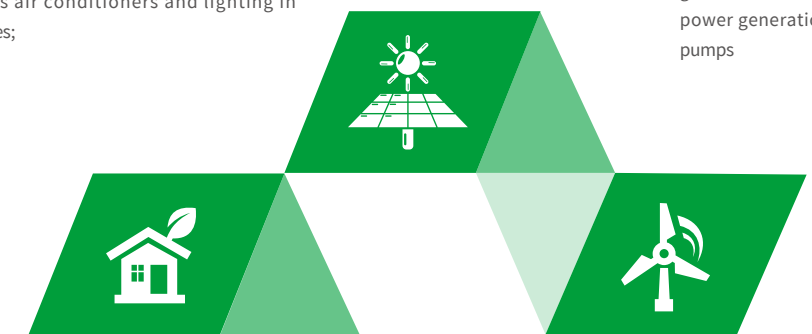


The Business Department and Futian Sub-branch of Shenzhen Branch were successfully selected as pilot institutions for green financial institutions in Shenzhen, and the Bank became the only urban commercial bank with two institutions awarded with this title.

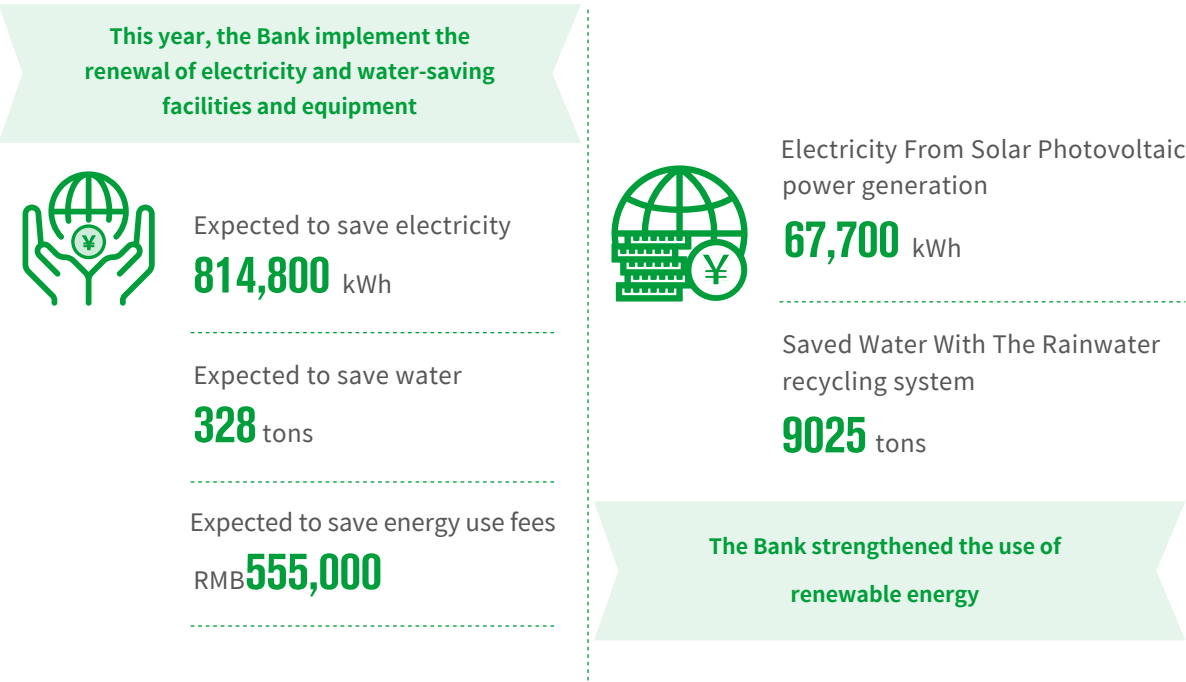
Improving the Results of Cost Saving and Efficiency Improvement of Equipment and Facilities

▶ save electricity through regular maintenance and reasonable adjustment of energy-consuming equipment such as air conditioners and lighting in business offices;

▶ strengthen the use of renewable energy and actively promote the application of technologies such as solar heat collection, photovoltaic power generation and ground-source heat pumps



▶ organize and carry out diversified energy-saving publicity in conjunction with topic activities such as national “Energy Conservation Publicity Week” and “Low Carbon Day” to advocate the concept of green, low-carbon and environmental protection and create a good atmosphere for low-carbon operation.

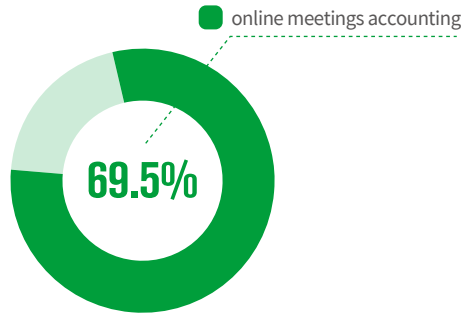


Ensuring the Security of the Office Environment

We strictly enforce daily safety inspections and testing of equipment and facilities, organize to implement third-party mandatory testing of fire protection systems in the Bank’s own office buildings, and carry out special investigations on potential safety hazards of the Bank’s existing buildings to ensure good operation of equipment and facilities. We strictly implement the environmental testing standards for new and rebuilt outlets. In 2022, we carried out **95** environmental tests for the decoration of outlets and implemented environmental treatment of **22,300** square meters to ensure the delivery of an environmentally healthy working environment.

Promoting Online Paperless Office

In accordance with the Management Measures for Video Conferencing of Bank of Jiangsu, we continuously improve the effectiveness of paperless office management. This year, the Head Office held a total of 997 meetings, of which 693 meetings were held using video conferencing and paperless meeting systems, with online meetings accounting for 69.5%. We continuously promoted the online function of the OA system, significantly reducing paper consumption.



Practising Green Procurement

We have revised the Management Measures for Centralized Procurement of Bank of Jiangsu, improved the provisions on management of green procurement, implemented priority procurement and mandatory procurement of green, low-carbon, energy-saving and environmentally friendly products, and promoted the promotion and application of green products. In the supplier qualification requirements and evaluation criteria, the relevant product suppliers are required to provide certificates such as product environmental labeling certification, energy-saving product certification, etc. The evaluation of the suppliers’ initiatives and effectiveness in fulfilling social responsibility in environmental protection and energy conservation, as well as environmental protection and energy conservation indicators are included in the review criteria.

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