

**2021 Environmental, Social and
Governance Report of Bank of Nanjing
Co., Ltd.**

Contents

01. INTRODUCTION.....	1
1.1 ABOUT THE REPORT.....	1
1.2 A MESSAGES FROM OUR CHAIRMAN AND PRESIDENT.....	4
1.3 ABOUT NJCB.....	7
1.4 FIGURES 2021.....	8
● ECONOMIC PERFORMANCE.....	8
● ENVIRONMENTAL PERFORMANCE.....	9
● SOCIAL PERFORMANCE.....	10
1.5 SIGNIFICANT ESG RELATED HONORS OF THE YEAR.....	12
1.6 STRENGTHENING ESG MANAGEMENT.....	15
● COMMUNICATION BETWEEN STAKEHOLDERS.....	15
● ANNUAL SIGNIFICANCE ANALYSIS.....	16
● SIGNING UP TO RESPONSIBLE BANKING PRINCIPLES.....	17
● BENCHMARKING THE UN SUSTAINABLE DEVELOPMENT GOALS.....	18
02. IMPROVING GOVERNANCE AND ADHERING TO COMPLIANCE OPERATIONS.....	18
2.1 COMPREHENSIVELY STRENGTHENING THE LEADING ROLE OF PARTY BUILDING.....	18
2.2 CONTINUOUSLY UPGRADING THE SYSTEM OF “THE GENERAL MEETING OF SHAREHOLDERS, THE BOARD OF DIRECTORS, THE BOARD OF SUPERVISORS, AND THE MANAGEMENT”.....	20
2.3 STRENGTHENING MANAGEMENT OF SHAREHOLDERS AND EQUITIES.....	24
2.4 STRICT COMPLIANCE INFORMATION DISCLOSURE.....	24
2.5 PROTECTING THE LEGITIMATE RIGHTS AND INTERESTS OF INVESTORS AND SHAREHOLDERS.....	25
2.6 STRENGTHENING RISK MANAGEMENT.....	26
● OPTIMIZING THE RISK MANAGEMENT SYSTEM.....	26
● MANAGING IT RISKS.....	27
● ADVANCING THE NEW CAPITAL ACCORD.....	28
2.7 INTERNAL COMPLIANCE CONTROL MANAGEMENT.....	28
● CONSTRUCTION OF INTERNAL CONTROL SYSTEM.....	28
● ANTI-MONEY LAUNDERING.....	28

● ANTI-CORRUPTION.....	29
2.8 PROTECTING INTELLECTUAL PROPERTY RIGHTS.....	30
2.9 RESPONSIBLE PROCUREMENT.....	30
03. SERVING ENTITIES AND BOOSTING ECONOMIC DEVELOPMENT.....	32
3.1 SEIZING THE MOST CUTTING-EDGE DEVELOPMENT OPPORTUNITIES.....	32
● SUPPORTING STRATEGIC EMERGING INDUSTRIES.....	32
● ACCELERATING THE DEVELOPMENT OF MODERN SERVICE INDUSTRIES.....	33
3.2 LAUNCHING THE MOST DISTINCTIVE SERVICE MODE.....	34
● POLICY SUPPORT TO BUILD REGIONAL INDUSTRIAL CLUSTERS.....	34
● COLLABORATIVE INNOVATION AND WIN-WIN COOPERATION.....	36
● SPECIAL INCENTIVES TO IMPROVE FINANCIAL SERVICE PROGRAMS.....	37
3.3 BUILDING THE MOST INCLUSIVE FINANCE FOR PEOPLE’S LIVELIHOOD.....	37
● POLICY SUPPORT TO PROMOTE SMALL AND MICRO CREDIT.....	38
● COORDINATED ACTION OF INVESTMENT AND LOAN, SUPPORTING INNOVATIVE HIGH-TECH ENTERPRISE.....	39
● FEATURED PRODUCTS AND COMPREHENSIVE SERVICES.....	39
● BUSINESS INNOVATION TO PROMOTE RURAL ECONOMY.....	41
04. TECHNOLOGY EMPOWERMENT TO CREATE INTELLIGENT SERVICES.....	47
4.1 OPTIMIZING THE SCI-TECH OPERATION MODE.....	47
● REALIZING DIGITAL TRANSFORMATION.....	47
● BUILDING A DIGITAL MARKETING SYSTEM.....	47
● OPTIMIZING THE DIGITAL OPERATION MODE.....	48
● BUILDING AN INTELLIGENT PLATFORM OF KNOWLEDGE BASE INTEGRATION.....	49
4.2 IMPLEMENTING DIGITAL RISK CONTROL.....	49
4.3. ENSURING INFORMATION AND DATA SECURITY.....	50
4.4 ENRICHING AI APPLICATIONS.....	51
4.5 DEVELOPING INTERNET-BASED FINANCIAL SERVICES.....	52
4.6 CREATING INNOVATIVE RETAIL PRODUCTS.....	53
05. QUALITY SERVICE TO IMPROVE CUSTOMER EXPERIENCE.....	55
5.1 DEVELOPING INTELLIGENT BANKING OUTLETS.....	55
5.2 STRENGTHENING CONSUMER PRIVACY PROTECTION.....	55
5.3 PROTECTION OF CONSUMER RIGHTS AND INTERESTS.....	57

● IMPROVING THE COMPLAINT FEEDBACK MECHANISM.....	57
● FINANCIAL KNOWLEDGE PUBLICITY AND EDUCATION.....	58
5.4 SERVING THE SPECIAL GROUPS.....	59
06. GREEN DEVELOPMENT FOR A LOW-CARBON FUTURE.....	61
6.1 DEVELOPING GREEN FINANCE.....	61
● IMPROVING GREEN FINANCE POLICIES.....	61
● IMPROVING ORGANIZATIONAL STRUCTURES FOR GREEN FINANCE.....	62
● SETTING GREEN FINANCE GOALS.....	63
● MAKING INNOVATIONS IN GREEN FINANCIAL PRODUCTS.....	63
● PROMOTING DEVELOPMENT OF THE GREEN FINANCIAL BUSINESS.....	65
6.2 PUTTING GREEN OPERATION IN PRACTICE.....	67
07. CARING FOR EMPLOYEES FOR THE SAKE OF COMMON DEVELOPMENT.....	68
7.1 PROTECTING EMPLOYEES’ RIGHTS AND INTERESTS.....	68
7.2 WIDENING EMPLOYEE RECRUITMENT CHANNELS.....	69
7.3 OPTIMIZING COMPENSATION AND BENEFITS SYSTEMS.....	70
7.4 PROMOTING PERSONAL DEVELOPMENT ON THE PART OF EMPLOYEES.....	70
● IMPROVING PROFESSIONAL DEVELOPMENT SYSTEMS.....	70
● OPTIMIZING CAREER DEVELOPMENT PATHS.....	71
● DEEPENING EMPLOYEE TRAINING.....	71
7.5 CARING FOR EMPLOYEES’ LIFE.....	74
● PROVIDING SECURITY OF SERVICES.....	74
● ENRICHING OFF-WORK LIFE.....	74
08. FULFILLING RESPONSIBILITIES AND COMMITMENTS FOR THE SAKE OF COMMUNITIES	
.....	76
8.1 HELPING STUDENTS OUT.....	76
● “MAKE YOUR DREAM COME TRUE” INITIATIVE TO HELP STUDENTS OUT.....	76
● “DREAM TRANSFORMATION+” CARE PLAN.....	76
● “I WANT TO GO TO COLLEGE” PROJECT.....	77
● “GO TO THE WEST FOR LOVE-GALSANG FLOWERS BLOOM” PROJECT.....	77
8.2 CARING FOR CHILDREN.....	77
● XINMENGXIANG NON-PROFIT EDUCATION SPONSORSHIP PROJECT.....	77
● “TRAVEL TOGETHER WITH TALENTED CHILDREN” PROJECT.....	78

8.3 ASSISTING THE POVERTY-STRICKEN OR THE DISABLED.....	79
● SUPPORTING THE EMPLOYMENT OF THE DISABLED.....	80
● UNDERTAKING THE JOINT PARTY BUILDING INITIATIVE.....	80
● GIVING RELIEF TO FLOOD VICTIMS IN HENAN PROVINCE.....	81
● ONE DAY CHARITY EVENT.....	82
8.4 VOLUNTEER SERVICES.....	82
● JOINING THE ANTI-PANDEMIC CAMPAIGN.....	82
● UNPAID BLOOD DONATION.....	84
● GREEN ENVIRONMENTAL PROTECTION.....	84
● OFFERING CONVENIENCE SERVICES.....	86
9. APPENDIX.....	87
APPENDIX I PRINCIPLES OF RESPONSIBLE BANKING (PRB).....	88
APPENDIX II HKEXESG REPORTING GUIDE.....	92
APPENDIX III GRI STANDARD FOR SUSTAINABILITY REPORTING.....	97
APPENDIX IV IMPROVEMENT MEASURES AND IMPLEMENTATION PLANS.....	100
APPENDIX V THIRD PARTY INDEPENDENT ASSURANCE REPORT.....	102
APPENDIX VI FEEDBACK.....	104

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01. Introduction

1.1 About the Report

Thanks for reading *2021 Environmental, Social and Governance Report of Bank of Nanjing Co., Ltd.* Through significance analysis, Bank of Nanjing Co., Ltd. (NJCB) has identified the key concerns of its stakeholders. Focusing on these concerns, the Report makes a full disclosure of the information about responsibility performance within the reporting period.

Scope of the Report

Scope of organization: The Report covers the headquarters and affiliated institutions of NJCB.

Time frame: The reporting period mainly ranges from January 1, 2021 to December 31, 2021. Parts of the Report have been extended beyond the time frame to be more comparable and forward-looking.

Reporting period: The Report is an annual report.

Ordinal number of the Report: The Report is the first environmental, social and governance report (ESG Report) following the 13 social responsibility reports consecutively issued by NJCB.

Reporting Principles

Code of Corporate Governance for Listed Companies in China issued by China Securities Regulatory Commission

The Circular of Shanghai Stock Exchange on Issuing the Guidelines on Self-Regulation of Listed Companies No. 1 - Standardized Operation issued by Shanghai Stock Exchange

Opinions on Strengthening the Social Responsibility of Banking Financial Institutions issued by former China Banking Regulatory Commission

Guidelines on Corporate Social Responsibility of Banking Financial Institutions in China issued by China Banking Association

Guidelines on Environmental, Social and Governance Reporting issued by the Stock Exchange of Hong Kong Limited

Sustainability Reporting Standards of Global Reporting Initiative (GRI)

Source of Information

The data acquisition and calculation methods in the Report do not have any significant change over those in previous annual reports. The financial data in the Report come from the audited annual A-Share financial reports, while other information comes from our internal management system. The currency

amounts involved herein are denominated in RMB, unless otherwise specified.

Reporting Language

The Report is prepared in Simplified Chinese and is attached with its English version. In case of any inconsistency, the Simplified Chinese version shall prevail.

Board Guarantee

The Report was reviewed and approved at the 11th meeting of the 9th Board of Directors of NJCB on April 15, 2022. The Board of Directors and all directors of NJCB warrant that the Report is free from any false recording, misleading statement or material omission.

Third Party Assurance

In order to ensure the authenticity and reliability of the Report, we employed Ernst & Young Hua Ming LLP (Special General Partnership) to conduct a limited assurance engagement to the selected key indicators and data disclosed herein and issue a third-party assurance report in accordance with *International Standards on Assurance Engagements No. 3000 (Revised): Assurance Engagements Other Than Audits or Reviews of Historical Financial Information*.

Description of Terms

In this annual report, the following terms have the following meanings unless otherwise indicated.

- NJCB/The Bank/We/the Company/This Company refers to NJCB and its subsidiaries
- The parent company/The parent bank refers to NJCB
- CBIRC refers to China Banking and Insurance Regulatory Commission
- CSRC refers to China Securities Regulatory Commission
- The Central Bank refers to the People's Bank of China
- CBIRC Jiangsu Office refers to China Banking and Insurance Regulatory Commission, Jiangsu Office
- SSE refers to Shanghai Stock Exchange
- Bank of Nanjing Wealth Management refers to Bank of Nanjing Wealth Management Co., Ltd.
- YixingYangxian Village Bank refers to YixingYangxian Village Bank Co., Ltd.
- KunshanLucheng County Bank refers to KunshanLucheng County Bank Co., Ltd.
- Xinyuan Asset refers to Xinyuan Asset Management Co., Ltd.
- Bank of Rizhao refers to Bank of Rizhao Co., Ltd.
- Wuhu Jinsheng Rural Commercial Bank refers to Wuhu Jinsheng Rural Commercial Bank Co., Ltd.

- Jiangsu Financial Leasing refers to Jiangsu Financial Leasing Co., Ltd.
- Suning Consumer refers to Suning Consumer Finance Co., Ltd.
- Financier Club refers to Golden Financier Club
- Yuan refers to RMB

Access to the Report

The printed version of the Report is available at the Board Office of the Bank. The electronic version of the report is downloadable from the Bank's website at www.njcb.com.cn and also posted on Shanghai Stock Exchange's website at www.sse.com.cn.

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1.2 A Messages from Our Chairman and President

In 2021, NJCB actively implemented the ESG philosophy, with its concrete efforts in serving entities, helping to attain the goal of “carbon peaking and emission neutrality”, improving corporate governance, and empowering by science and technology, among others. The Company has constantly made financial contributions to promoting the sustainable development of economy, environment and society, and has tried to boost its own economic results and the social benefits concertedly. By the end of 2021, our assets had exceeded RMB 1.7 trillion, our total deposits had exceeded RMB 1 trillion, our total loans had exceeded RMB 790 billion, and our year-end non-performing loan ratio had fallen below 0.91%.

We continued to serve the overall interests and effectively support the real economy.

Centering on the 14th Five-Year Plan, we actively integrated into the regional development strategy, served and guaranteed the construction of key projects and infrastructures, and actively played our main force role in local finance. We increased our support for the real economy, and continued to promote the “1+3” action plan for the transformation of entities according to the categories of large, medium-sized and small enterprises. The number of entities served by us increased by more than 20%. Based in Jiangsu Province, a big manufacturing province, we launched the marketing campaign of “Xin Manufacturing”, and the loans we provided for manufacturing increased by more than 25%. We took measures to ensure “stability on the six fronts” and “security in the six areas” to support epidemic prevention and control as well as the resumption of work and production of enterprises. By giving full play to the unique expertise of fintech, we took the lead in launching the special action for empowering the small and medium-sized enterprises (SMEs) featured by specialization, refinement, uniqueness, and innovation. We also strengthened the top-level design of financial support for rural revitalization and improved the quality of modern financial services for agriculture to boost common prosperity. By quickening the pace of network construction, we promoted our strategy and service in markets in lower-tier cities, to provide customers with convenient and high-quality financial services.

We innovated development concepts and strengthened green financial services.

By focusing on China’s goal of “carbon peaking and emission neutrality”, we actively gave play to the role of finance in resources allocation and increased input in green credit. By the end of the year, the Bank’s balance of green loans had approached RMB 100 billion yuan, representing an increase of 46%. We established a system of “Xin-Dynamic Green” products, including basic products, featured products, investment banking products and personal products. We actively innovated financial products in the carbon market, and launched the first carbon performance-linked loan in China in August last year. We

continued to pay attention to our customers' environmental and social performance, linking their implementation of relevant policies with our services for them. For those enterprises and projects that fell short of environmental protection requirements, we adopted a "one-vote veto" system to strengthen customers' environmental risk management. We successfully issued two batches of green financial bonds totaling RMB 5 billion yuan to support green projects. NJCB became one of the first "Jiangsu Carbon Finance" re-lending banks in Jiangsu Province, and won "Asiamoney Best Green Regional Bank Award" again.

We enhanced internal governance to ensure sustained and steady development.

The Company persistently unified the practices of strengthening the Party's leadership and improving corporate governance, and enhanced the integration and mutual promotion of Party building and business growth. Focusing on ESG management, we signed the *Principles for Responsible Banking of the United Nations*, and made a solemn commitment to firmly support sustainable development. In the future, we will actively integrate sustainable development elements at the levels of strategies, portfolios and transactions and in other business areas. We reinforced risk compliance management, promoted the reform of the whole process of credit granting, improved the internal control system, took a number of measures to strengthen asset quality control, and effectively guarded against systemic financial risks. We also paid attention to green operations. By carrying out statistics on our own carbon emissions, promoting diligence and thrift, saving water and electricity and advocating paperless and electronic office work, we reduced resource consumption in the process of operation.

We applied more advanced science and technology to fully empower corporate operation and management.

We thoroughly implemented the "Xin Five-year" Fintech Plan. With a focus on the digital transformation strategy and the open banking strategy, we optimized the mode of sci-tech-based operation and forged the supporting capacity of science and technology. By exploring and building agile mechanisms, we further integrated science and technology into business development, and effectively improved management efficiency and customer services. We steadily carried out Internet financial services, strengthened online, intelligent and scenario-based services, and further enhanced the coverage and satisfaction of financial services. By attaching great importance to strengthening science and technology risk management, we have been rated 2B for five consecutive years in CBIRC information technology risk rating of commercial banks, ranking the first among urban commercial banks in China.

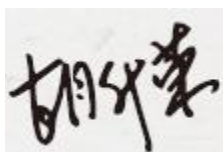
We fulfilled our social responsibilities and cared about improving people's livelihood and

well-being.

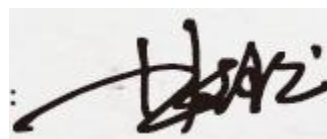
We did a solid job in protecting the rights and interests of consumers. By actively promoting financial knowledge and elderly-oriented transformation and continuously strengthening the protection of customers' information security and privacy, among others, we promptly and efficiently responded to customer concerns and effectively safeguarded the legitimate rights and interests of customers. By putting people first, the Company has always protected the rights and interests of its employees. By improving the career development mechanism, deepening the talent training system, and strengthening the humanistic care of employees, we helped our employees to enhance their own value. We also strengthened the recruitment of talents, hiring more than 1,700 new employees through on-campus and social recruitment sessions, ensuring stable employment. We dedicated ourselves to public welfare undertakings, carried out the "Dream Realization Action" for 11 consecutive years, and supported the development of education by donating more than RMB 14 million to students in total, with more than RMB 3 million yuan of donation in 2021. We also carried out the action of "10,000 Enterprises and 10,000 Villages Join Hands Towards Rejuvenation", and continued to pair up with and provide assistance to economically weak areas. We organized and developed all kinds of public welfare and charity activities to pass the love of NJCB staff to more people in need of help.

By following the right way, we will go further. Looking forward to the future, on the basis of a new stage of development, we will carry out the new development concept, build a new pattern of development, and unswervingly take the development road of high quality. We will further integrate the concepts of environment, social responsibility and corporate governance into the entire process of operation and management. We will continue to enhance our ability of sustainable development and value creation. With all these efforts, we will make new and greater contributions to the overall high-quality economic and social development.

Board Chairman:



President:



1.3 About NJCB

Company Profile

NJCB, founded on February 8, 1996, is a joint-stock commercial bank with independent legal personality, exercising the first-level legal entity system. After changing its name twice, NJCB introduced International Finance Corporation and BNP Paribas as shareholders in 2001 and 2005 respectively. It was the first city commercial bank in China to start the IPO guidance process and achieved IPO successfully in 2007. It is the first city commercial bank listed on the main board of Shanghai Stock Exchange. It has been listed among the Top 1,000 World Banks and Top 500 Banking Brands published by *The Banker*, a British magazine, for many consecutive years, with its ranking going up year by year to the 109th and 111th respectively in 2021. NJCB ranks the 21st in the list of “Top 100 Chinese Banks” rated by China Banking Association. By the end of December 2021, our assets had exceeded RMB 1.7 trillion yuan, our total deposits had exceeded RMB 1 trillion yuan, our total loans had exceeded RMB 790 billion yuan, and our year-end non-performing loan ratio had fallen under 0.91%.

NJCB continues to enhance the development of its branches. Since the establishment of its first branch in 2007, the Bank has been advancing its cross-regional operations and successively established 17 branches in Taizhou, Shanghai, Wuxi, Beijing, Nantong, Hangzhou, Yangzhou, Suzhou, Changzhou, Yancheng, Nanjing, Zhenjiang, Suqian, Lianyungang, Jiangbei New District, Xuzhou and Huai’an. In 2016, its branches achieved full coverage of Beijing, Shanghai, Hangzhou and all cities with districts in Jiangsu Province. NJCB also makes attempts to expand its business layout, taking the lead in China to try the development model in which city commercial banks hold equity interests in other city commercial banks in different places. NJCB took shares in the Bank of Rizhao and became its largest shareholder, and invested in Jiangsu Financial Leasing Co., Ltd., Wuhu Jinsheng Rural Cooperative Bank and Suning Consumer Finance Company, and initiated the establishment of Yixing Yangxian Village Bank and Kunshan Lucheng County Bank. NJCB also invested in the establishment of Xinyuan Asset Management Co., Ltd. and Bank of Nanjing Wealth Management Co., Ltd., established Golden Financier Club, and made continuous progress toward exploring comprehensive management. As at the end of December 2021, the Bank had 17 branches, 215 business outlets, 4 share-controlled subsidiaries and 4 share-held subsidiaries.

NJCB has always adhered to the strategic vision of “becoming stronger, better and more distinctive, and becoming a first-class comprehensive financial service provider among small and medium-sized banks”. The Bank also devotes itself to achieving steady and relatively fast growth in various businesses, steadily increases its operation efficiency, continuously enhances its risk management and control,

stabilizes its asset quality, constantly deepens its basic management and strengthens its development capacity.

Based on its own resource endowment, NJCB will strengthen the sense of reform and innovation, continue to promote the big retail strategy and transaction bank strategy, and strive to create a business service model of “commercial bank + investment bank + transaction bank + private bank”, promote the development of technology empowerment, provide incentives for innovation, and practice the concept of inclusive sharing. The Bank will further enhance its comprehensive strength, unique competitiveness and market influence, and strive to become a responsible, warm and ideal-pursuing modern commercial bank.

Corporate Culture

In the magnificent course of reform and development, NJCB has not only achieved rapid progress in its scale, efficiency and branding, but also forged the plum blossom spirit of “remaining firm and indomitable, standing up bravely and daring to take the lead in the world”. The Bank has established a cultural brand of “responsible finance, all-win harmony” and formed a unique system of corporate culture concepts, which keeps leading all staff of NJCB to pursue their ideals with unremitting efforts.

The theme culture model for NJCB, “responsible finance, all-win harmony”, has profound connotations and implications. Namely, by imposing the requirement of “responsible finance” on itself, the Bank actively fulfills its responsibilities to its customers, shareholders, employees and the society, and creates a situation of “all-win harmony” in which the Bank and its stakeholders benefit from each other. In this way, NJCB’s ultimate mission of making finance beneficial to the society can be finally accomplished.

1.4 Figures 2021

● Economic Performance

Indicator	Unit	2021	2020	2019
Total Assets	RMB million	1,748,946.75	1,517,075.77	1,343,435.37
Operating revenue	RMB million	40,925.19	34,465.48	32,442.26
Net profit	RMB million	15,965.74	13,210.33	12,556.50
Net profit attributable to shareholders of the listed company	RMB million	15,856.76	13,100.88	12,443.48
Amount of tax paid	RMB 100 million	68.44	70.93	45.97

Social contribution per share	RMB	6.79	6.20	6.64
Balance of inclusive small and micro business loans	RMB 100 million	656.12	503.08*	382.91
Balance of bank loans to agriculture, rural areas and farmers	RMB 100 million	1,154.49	921.49	747.78
Balance of green finance loans on balance sheet	RMB 100 million	987.73	674.71	447.54

Note: The balance of inclusive small and micro enterprise loans in 2020 will be adjusted retroactively according to the new standards of CBIRC.

● Environmental Performance

Indicator	Unit	2021
Air pollutants emissions	kg	13,285.13
Nitrogen oxide emissions	kg	1,292.35
Sulfur dioxide emissions	kg	10.54
Carbon monoxide emissions	kg	11,438.34
Particulate emissions	kg	143.90
Total greenhouse gas emissions (scope 1 and 2)	t	48,110.34
Greenhouse gas emission density (scope 1 and 2)	t/m ²	0.07
Direct emissions (scope 1)	t	2,729.14
Indirect emissions (scope 2)	t	45,381.20
Total hazardous waste	kg	22,753.90
Hazardous waste density	kg/m ²	0.03
Waste batteries	kg	8,855.50
Waste tubes	kg	1,243.80
Waste toner	kg	298.21
Waste toner cartridges	kg	3,830.87
Waste ink cartridges	kg	807.12
Waste ink ribbons	kg	538.01
Waste electronic information products	kg	7,180.40
Total amount of harmless waste	kg	2,713.24
Density of harmless waste	kg/m ²	0.004
Waste office supplies	kg	2,713.24
Total energy consumption	tce	8,566.88

Energy consumption density	tce/m ²	0.01
Direct energy consumption	tce	702.69
Natural gas	m ³	526,173
Coal gas	m ³	8,037
Diesel	t	6
Indirect energy consumption	tce	7,864.20
Purchased electricity	KWh	63,988,592
Water consumption	t	386,712.66
Water consumption density	t/m ²	0.55
Paper consumption	t	242.37

Note: The environmental performance indicators cover the head office, 17 first-level branches and 215 operating outlets of NJCB.

• Social Performance

Indicator	Unit	2021	2020	2019
Employment				
Total number of employees in the Bank	persons	13,592	12,138	11,489
Number of employees in the parent company	persons	11,442	10,050	9,561
By gender				
Number of male employees	persons	5,069	4,455	4,267
Number of female employees	persons	6,373	5,595	5,294
By level of education				
Master or doctoral degree	%	28.75	27.10	25.83
Bachelor degree or above	%	98.16	97.72	97.23
By age				
Number of employees aged below 30	persons	3,970	3,465	3,675
Number of employees aged 30-50	persons	7,098	6,288	5,634
Number of employees aged over 50	persons	374	297	252
By region				
Number of employees in Nanjing	persons	5,167	4,630	4,421
Number of employees in other cities of Jiangsu Province	persons	4,179	3,534	3,297
Number of employees outside Jiangsu Province	persons	2,096	1,886	1,843

Employee turnover rate by gender				
Male employees	%	1.48	1.41	1.35
Female employees	%	1.54	1.22	1.70
Employee turnover rate by age				
Turnover rate of employees aged below 30	%	1.32	1.34	1.54
Turnover rate of employees aged 30-50	%	1.69	1.27	1.50
Turnover rate of employees aged over 50	%	0.01	0.02	0.01
Employee turnover rate by region				
Employee turnover rate in Nanjing	%	0.96	0.75	0.90
Employee turnover rate in other cities of Jiangsu Province	%	1.24	0.88	1.11
Employee turnover rate outside Jiangsu Province	%	0.82	1.00	1.04
Health and Safety				
Work-related fatalities	Persons	0	0	0
Rate of work-related fatalities	%	0	0	0
Number of industrial injury cases	Cases	17	13	8
Working days lost due to industrial injuries	Days	294	373	355
Development and Training				
Proportion of all employees trained	%	99.35	99.10	98.68
Average training hours for all employees	Hours	69.07	50.91	45.78
Average training hours for male employees	Hours	66.10	50.70	44.78
Average training hours for female employees	Hours	71.44	51.08	46.58
Labor Standards				
Confirmed incidents of discrimination	Cases	0	0	0
Confirmed incidents of forced labor	Cases	0	0	0
Confirmed incidents of child labor	Cases	0	0	0
Supply Chain Management				
Total number of suppliers	Suppliers	76	66	67
In Jiangsu Province	Suppliers	68	59	61
Outside Jiangsu Province	Suppliers	8	7	6
Frequency of Supplier ESG Training	Times	6	5	5
Product Liability				

Frequency of investor education events held	Times	3,229	1,300	3,112
Customer complaints accepted	Cases	3,915	3,295	1,624
Customer satisfaction				
Customer satisfaction – calling	%	99.56	99.46	99.32
Customer satisfaction – online	%	76.00	81.02	84.21
Community Investment				
Charitable donation expenditure	RMB 10,000	1,068.74	2,315.88	767.32
Community volunteering hours	Hours	16,662	9,655	14,969
Frequency of community volunteering service	Person-times	10,502	8,120	6,472

1.5 Significant ESG Related Honors of the Year

	Important Awards	Awarded by
Company Governance	China Top 100 Enterprise Award, China Top 100 Special Contribution Enterprise Award	Organizing Committee of Top 100 Listed Companies in China Summit Forum
	Ranked No. 2 among city commercial banks in the “GYROSCOPE” evaluation system for the steady development capability of commercial banks	China Banking Association
	Top 10 City Commercial Banks 2021	<i>Financial Times</i>
	Awarded “Best Board of Directors” at the 16 th “Golden Round Table Award” Ceremony for the Boards of Directors of Listed Companies in China	<i>Board of Directors</i>
	Awarded “Top 100 Most Valuable Listed Companies on Main Board” and “Capital Operation Benchmark” at the 15 th Value Appraisal of Listed Companies in China	<i>Securities Times</i>
	Won the “Golden Bridge Award - Commercial Bank with the Highest Investment Value of the Year”	Think Finance & Investor Network
	Won the 12 th “Tianma Award - Listed Company in China with the Best Investor Relations”	<i>Securities Times</i>
	Won the “Best Innovation Award” at the 2021 Summit on Investor Relations Innovation for Listed Companies and the 4 th China Excellent IR Awards Ceremony	Excellent IR
	The Best Practice Cases at the 2020 Annual	Guided by China Securities Regulatory

	Report Performance Briefing Session	Commission and State-owned Assets Supervision and Administration Commission, organized by China Association for Public Companies
	The highest rating of “A” category for information disclosure in 2021	Shanghai Stock Exchange
	The model of Party-building brand among state-owned enterprises in Nanjing	Nanjing State-owned Assets Supervision and Administration Commission
	ESG Cutting-Edge Award for Innovative Institution of the Year	China Financial Advancement Forum
	2021 Best Practice Cases for the Board of Directors of Listed Companies	China Association for Public Companies
Green Finance	Best Green Regional Bank	<i>Asiamoney</i>
	2021 Outstanding Competitiveness Green Finance Bank	China Business Journal Office
	Best Green Finance Bank	Jinsinan Institute of Finance
Inclusive Finance	Annual Small and Medium-Sized Bank with the Best Inclusive Financial Services	<i>Financial Times</i>
	2021 Inclusive Finance Pioneer Bank	Hexun.com
	Advanced Banking Financial Institution for Inclusive Financial Services in Jiangsu Province	CBIRC Jiangsu Office
Customer Service and Consumer Protection	National Civilization Unit	Central Steering Committee for the Building of Spiritual Civilization
	2019-2021 Jiangsu Civilization Unit	Jiangsu Provincial Steering Committee for the Building of Spiritual Civilization
	“Demonstration Site for the Campaign of “Learning from Lei Feng”	Publicity Department of Nanjing Municipal Committee of the Communist Party of China, Nanjing Municipal Civilization Office
	2021 Advanced Unit for Financial Services	Professional Committee on Financial Consumer Rights Protection, Nanjing Consumers Association
	The Bank Trusted by Jiangsu People in 2021	<i>Yangzi Evening News</i>
	The Banking Department of NJCB Yancheng Branch and the Banking Department of Huai’an Branch won the “Top 1,000 Demonstration Units for Civilized and Standardized Services of Banking Branches in 2021”	China Banking Association
	The Banking Department of Chengdong Sub-branch under Nanjing Branch, Banking	Jiangsu Banking Association

	Department of Yancheng Branch, Danyang Sub-branch under Zhenjiang Branch, Huishan Sub-branch under Wuxi Branch, High-tech Zone Sub-branch under Taizhou Branch and the Banking Department of Nantong Branch won the “2021 Elderly-oriented Outlets with Civilized and Standardized Services in Jiangsu Banking Industry”	
	“Excellent Project Construction Award” in Jiangsu Provincial Campaign for Promoting Mobile Payment Convenience Projects	Payment and Clearing Association of Jiangsu
	Ranked first among city commercial banks in individual scores and total survey scores for the quality of hotline services of customer service and remote banking centers	Guided by China Information Industry Association Customer Contact Center Branch
	“Intelligent Outbound Call” and “Remote Video” of Customer Service and Remote Banking Center were rated as the Best Practice Cases at the 19th China Best Customer Contact Center and Best Manager Evaluation Activities	Customer Contact Center Standards Committee (CCCS)
Employee Development	2021 Human Resource Management Excellence Award	51Job
	“Excellent Implementation Award” in the annual selection of China’s E-learning industry	CEDU Media
	National Digital Learning Application Benchmark Enterprise Award	Online-edu
Technology Innovation	“Test Maturity Model Integration” (TMMi) Level 3 certification	TMMi Foundation
	Data center operation and maintenance management system certification (Management & Operations) and obtained M&O certificate	Uptime Institute
	Excellent Case Award of Enterprise Digital Transformation in Yangtze River Delta	Xinhua Daily
	Top 3 Cloud Native Leadership Companies	APAC CDN Industry Alliance
	Gold Award for Artificial Intelligence Products	iFlytek
	Regulatory Risk Technology Implementation of the Year 2021	<i>The Asian Banker</i>
	Won Digital Marketing Innovation Award at the Financial Digital Technology Innovation Competition	China Financial Certification Center (CFCA)
	Won Best Smart Mobile Banking Service Award	China Financial Certification Center

	at the China Digital Finance Gold List	(CFCA)
	DAMA 2021 Data Governance Innovation Award	DAMA China
	2021 Outstanding Contribution Award for New Technology Application Innovation in the Financial Industry (Innovation in Distributed Database Application)	<i>Finance Computerizing</i>
	Regional Bank Financial Marketing Innovation Award	Financial Digital Development Alliance
	Outstanding Invention Achievements of Scientific and Technological Innovation	China Scientists Forum
	First Prize in Business Innovation Category of Financial Development Quality and Efficiency Improvement Competition of Banking Industry in Nanjing	People’s Bank of China Nanjing Federation of Trade Unions in Finance and Trade
Social Responsibility	2021 Excellent Cases of Corporate Social Responsibility in China	Xinhuanet
	2021 Most Socially Responsible Listed Company	<i>Daily Economic News</i>
	2021 Social Responsibility Practice Award	Export-Import Bank of China
	“Boundless Love for Disaster Relief” Medal	Nanjing Charity Federation
	Banner of “Giving a Helping Hand to Fight the Epidemic”	Jianye District Committee of the Communist Youth League

1.6 Strengthening ESG Management

The Bank has always attached great importance to the ESG value of an enterprise. We have improved the ESG information disclosure by strengthening corporate governance, and integrated ESG concepts such as risk management, compliance operation, scientific and technological innovation, environmental protection and social responsibility into our development strategy and operation management. The Bank adheres to the Sustainable Development Goals of the United Nations, practices the principles of responsible banking, strives to build the image of a responsible bank, and continues to promote high-quality sustainable development.

● Communication between Stakeholders

NJCB mechanisms for stakeholder communication

Stakeholders	Expectations and Demands	Ways of Communication
Government and Regulators	Respond to national strategies Serve the real economy Promote regional economic development Contribute to the attainment of the goal of “carbon peaking and emission neutrality” Exercise comprehensive risk management	Study and implement financial policies Implement regulatory policies Conduct daily approval and supervision Submit statistical reports Do relevant research Hold meetings for discussions

	Operate in compliance with laws and regulations Prevent financial risks Ensure the safety of financial assets	Participate in activities organized by the industry association
Shareholders and Investors	Improve corporate governance Disclose compliance information Protect the legitimate rights and interests of shareholders and investors	Periodic reports and information bulletins Shareholders' meeting Performance briefing Themed open day activities Investor hotline reply Investor research and communication sessions
Customers	Provide excellent services Protect consumer rights Popularize financial literacy Maintain data security	Service Hotline: 95302 Interactions on the official website and WeChat platform Questionnaire on customer needs Customer satisfaction survey Activities to care about customers Publicity and popularization of financial knowledge
Employees	Protection of the rights and interests of employees Competitive salary system Sound career path Work-life balance	Workers' meeting Trade union Staff training activities Cultural, sports and health activities for employees Symposiums and interviews Interactive platforms of internal publications and the intranet
Suppliers	Good working relations Responsible sourcing Controlling ESG risks in the supply chain	Daily communication Bidding meeting Supplier research and visit Regular supplier meetings
Partners	Industry cooperation and exchange Creditworthiness and reciprocity Mutual benefit and win-win	Golden Financier Club Seminar Industry exchange and cooperation Project cooperation
Environment	Cope with climate change Develop green finance Practice green operation Develop green public welfare activities	Green finance conferences and forums Green finance business exchanges Environmental performance information disclosure Advocacy of green office Environmentally-friendly activities
Community	Serve the society and people's livelihood Help rural revitalization Build a beautiful community Practice social welfare	Public welfare activities Action for helping the disabled Targeted assistance action Employee volunteering Community project construction Community service activities

● Annual Significance Analysis

In order to identify significant concerns of the year, the Bank conducted an annual stakeholder

survey in the form of online questionnaires and received 252 valid responses from stakeholders including employees, customers, government agencies, regulatory authorities, partners, suppliers and communities. Based on the results of the questionnaires, the Bank re-evaluated the concerns highly relevant to sustainability and disclosed to stakeholders in the Report the Bank’s significant progresses in 2021 and future plans.

NJCB’s Material Concerns Matrix

Greater Significance to Stakeholders	Support community development Disclose information Protect the rights and interests of shareholders and investors Protect intellectual property	Promotion of green development Fintech applications Stakeholder exchanges Anti-Corruption and anti-money laundering Supply chain management	Exercise comprehensive risk management Operate in compliance with laws and regulations Serve the real economy Contribute to the goal of “carbon peaking and emission neutrality” Practice inclusive finance Exercise ESG management
	Offer investor education Expand the cooperation ecosystem Participate in industry research	Green operation Protection of customer rights Implementation of responsible investment Customer satisfaction and complaint Handling	Corporate governance Employee health and safety Employee compensation and benefits Consumer privacy protection
	Responsible sourcing Diversity and inclusiveness	Volunteering service Charitable donation	Work-life balance Training and development
Lesser Significance to the sustainable development of NJCB Greater			

● Signing up to Responsible Banking Principles

In November 2021, NJCB signed the United Nations *Principles for Responsible Banking* (PRB), becoming a member of United Nations Environment Program Finance Initiative (UNEP FI).

The signing of the Principles marks a solemn commitment of NJCB to vigorously develop green finance and firmly support sustainable development. NJCB undertakes to follow the six principles, integrate sustainable development elements at the strategic, portfolio and transaction levels and in other business areas, and keep its business development in line with the United Nations Sustainable Development Goals (SDGs) and the overall objectives of the *Paris Agreement*. By doing impact analysis, setting sustainable development goals and disclosing information on the implementation of the

Responsible Banking Principles, the Bank will continuously make more contributions to the environment and society.

● **Benchmarking the UN Sustainable Development Goals**

In September 2015, the United Nations Summit on Sustainable Development adopted 17 Sustainable Development Goals (SDGs), aiming at completely solving social, economic and environmental development issues in an integrated manner from 2015 to 2030, and turning to the path of sustainable development. We have taken the following targets as our priorities based on significance analysis.



02. Improving Governance and Adhering to Compliance Operations

For modern financial enterprises, improving corporate governance is always on the way. For a long time, NJCB has always been standardizing its management and operations in accordance with the requirements for the management of listed companies and commercial banks, strengthening its advantages in management based on its endowment, and adhering to the corporate governance system led by Party building. By optimizing risk management and strengthening compliance operations, the Bank has actively explored corporate governance mechanisms with Chinese characteristics that support sustainable and high-quality development.

2.1 Comprehensively Strengthening the Leading Role of Party Building

NJCB persistently unifies the practices of strengthening the leadership of the Party and improving corporate governance, and continues to improve the corporate governance system led by Party building with Chinese characteristics. In terms of system construction, we have included the major responsibilities of Party building in the *Articles of Association* in a timely manner to further clarify the core position of the Party organization in the corporate governance bodies. In terms of organizational structure, the Bank has always practiced the management system of “cross appointment between the

Party Committee and other governance bodies”, which clarifies the powers, responsibilities and working methods of the Party organization in the decision-making, implementation and supervision of the Bank’s operation and management. By clarifying the relationship between the Party organization and “the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and the management” on the performance of duties, communication and cooperation, and effective checks and balances, the Bank gives full play to the leadership of the Party organization and its role as a political core. In terms of decision-making mechanism, the Bank strictly implements the rules of decision-making procedure of the Party Committee, adhering to the system of pre-decision by the Party Committee on “major issues, appointment and removal of important cadres, investment on major projects, as well as the use of large funds”. The Bank earnestly ensures that the Party organization set the direction, control the overall situation, and ensure the implementation of policies. Meanwhile, the Bank constantly improves the scientific decision-making of the Board of Directors, ensures the independent and effective supervision of the Board of Supervisors, and promotes the independent and sound operation at the operational level. In terms of the implementation mechanism, the relationship between the Party’s role as a leading core and authorized operation has been improved. The Party Committee and the operational level perform their own duties and work together to carry out various tasks, according to the requirements that the Party Committee takes charge of the overall governance, the operational level takes charge of all operations, operating departments take charge of the building of systems and capacity, and the branches take charge of specific actions”.

In 2021, NJCB organized a wide range of activities to celebrate the 100th anniversary of the founding of the CPC, such as the Party history education and learning, selection and commendation, compilation and printing of picture albums, poetry contest, photography contest, theme essay contest, and the Party building theme activities, which inspired all staff of the Bank, whether they are Party members or not, to love the Party, the country and the Bank. NJCB also thoroughly cultivated the characteristic Party building brands such as “Xin Pioneer”, actively promoted the practices of “I do practical things for the people”, extensively implemented the action of ““thinking what the people think, doing what the people do and sharing the weal and woe with the people”” in making new achievements on the new journey of modernization. In major tasks such as rural revitalization and epidemic prevention and control, the Bank also gave full play to the role of primary-level Party organizations as fighting forts

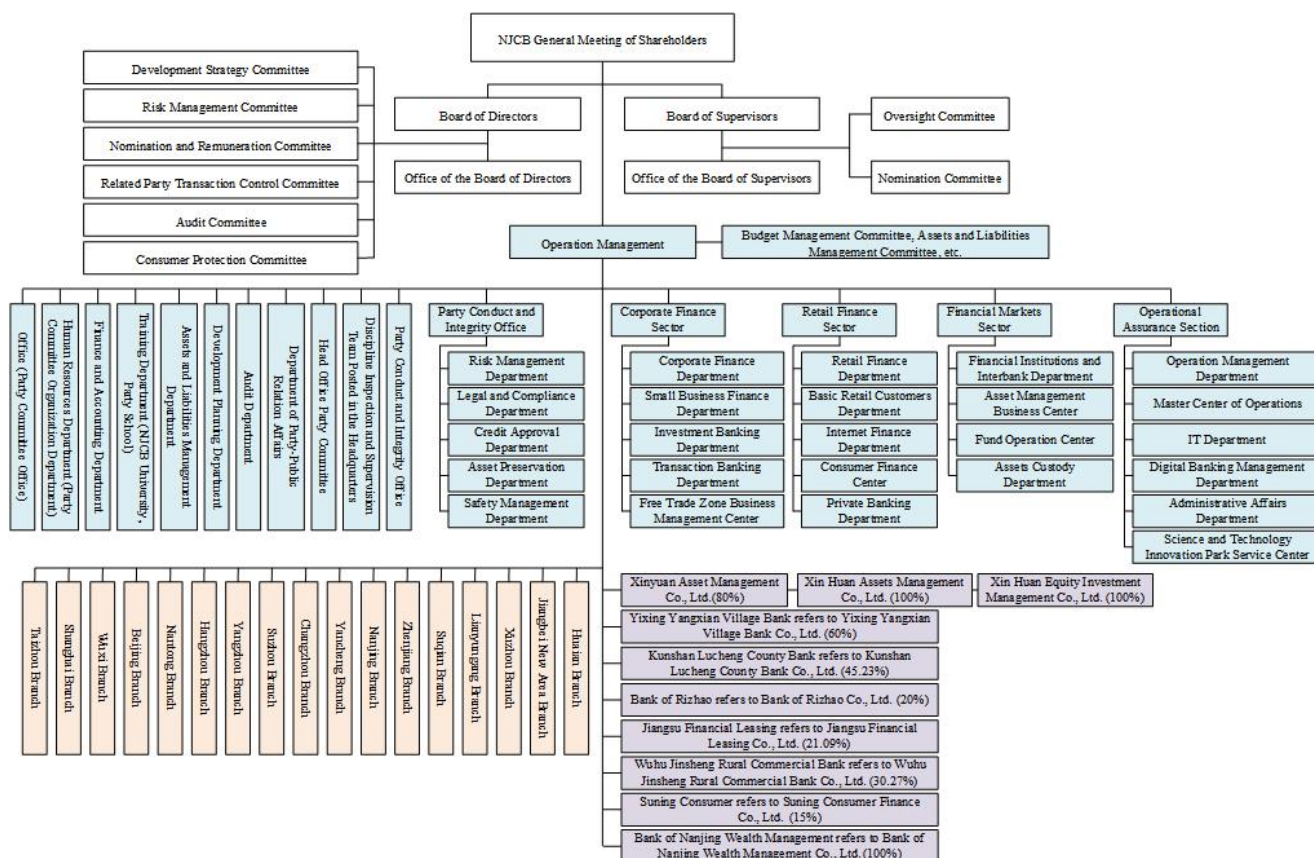
and the exemplary role of Party members. With these efforts, the Bank tried to integrate Party building into various undertakings of its reform and development.



Photo: Unshakable Original Aspiration after a Century of Hard Work

2.2 Continuously Upgrading the System of “the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Management”

Since its establishment, the Bank has always attached great importance to the construction of its corporate governance. With scientific, normative and effective corporate governance as our goal, we continue to improve our corporate governance structure and operation mechanism. At present, a corporate governance structure including the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Management has basically come into being, featuring clear responsibilities, scientific management, effective checks and balances, and high efficiency.



General Meeting of Shareholders

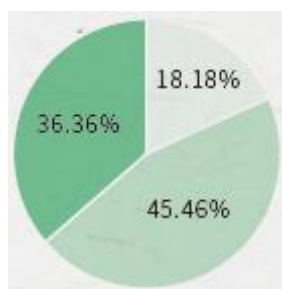
In 2021, the Bank organized two general meetings of shareholders, deliberating and approving 20 proposals. The meetings were held in accordance with the corresponding legal procedures, with the shareholders' participation and voting rights guaranteed.

Board of Directors

The Bank's Board of Directors plays a central role in the Company's strategic decision-making and supervision and management. It consists of six special committees including the Development Strategy Committee, the Risk Management Committee, the Nomination and Remuneration Committee, the Audit Committee, the Related Party Transaction Control Committee, and the Consumer Rights Protection Committee. Each committee plays its professional deliberative function according to its respective responsibilities. Through the deliberation mechanism of active communication before the meeting, full discussion at the meeting, and timely feedback after the meeting, the Bank ensures that its directors provide independent, professional and scientific decision-making opinions, so as to improve the ability of directors to perform their duties professionally and make scientific decisions as well as the effect of supervision and management.

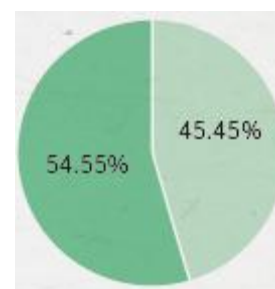
By adhering to the principle of specialization and diversification, the Bank selects specialists with strong professional competence, good reputation and rich management experience to participate in corporate governance decisions and continuously enhance the professionalism and independence of the Board of Directors. As at the end of the reporting period, the Bank's Board of Directors consisted of 11 directors, including two executive directors, five shareholders' directors and four independent directors. All independent directors had good professional background and practical ability in accounting, finance, law, business management and other fields. They all served as chairpersons of the Audit Committee, Related Party Transaction Control Committee, Nomination and Remuneration Committee, and Consumer Rights Protection Committee respectively, and accounted for more than half of the members of such committees. In addition, the Bank attaches great importance to and continues to promote gender diversity in the Board of Directors. Five of the 11 board directors are female, accounting for 45.5%.

Composition of Board of Directors



■ Independent Directors
 ■ Executive Directors
 ■ Shareholder Directors

Gender of Directors



■ Male
 ■ Female

In 2021, the Bank convened a total of 5 board meetings, at which 39 proposals were reviewed; convened 22 special committees of the Board of Directors, at which 115 proposals were reviewed and 115 reports heard.

Special Committees of the Board of Directors	Number of Directors	Number of Independent Directors	Number of Annual Meetings
Development Strategy Committee	7	0	5
Risk Management Committee	3	2	4

Nomination and Remuneration Committee	3	2	3
Audit Committee	5	3	5
Related Party Transaction Control Committee	3	2	3
Consumer Protection Committee	3	2	2

In 2021, the Bank organized all directors to receive policy and regulation training, including anti-money laundering and anti-terrorist financing risk self-assessment, financial industry ESG management, and stock trading compliance, and assisted some directors in participating in the annual training organized by Shanghai Stock Exchange and China Securities Regulatory Commission Jiangsu Branch. We also actively organized directors to receive professional training provided by China Association for Public Companies and Jiangsu Province Association for Public Companies, so as to further enhance their awareness of norms and ability to perform their duties.

Board of Supervisors

The Board of Supervisors of the Bank, together with its subordinate Oversight Committee and Nomination Committee, independently exercises supervisory duties according to law and effectively performs the supervisory functions of the Board of Supervisors. As at the end of the report period, the Bank's Board of Supervisors was composed of eight supervisors, including two shareholders, three external supervisors and three employee directors. Two of the eight supervisors are female, accounting for 25% of the total. In 2021, the Bank held four meetings of the Board of Supervisors, at which 31 proposals were received. Special committee meetings of the Board of Supervisors were held for eight times, at which 19 proposals were reviewed.

Senior Management

Since September 2020, the Bank has implemented the professional manager pilot system to further clarify the authorization principle and management mechanism of the Board of Directors to the senior management, so as to ensure that the senior management can make independent operation decisions under the corporate governance framework. In terms of performance evaluation system, emphasis is placed on ESG related indicators including risk compliance, social responsibility, consumer rights protection and anti-money laundering, to enable performance evaluation in multiple dimensions. In terms of incentive and restraint mechanism, differentiated evaluation and one-vote veto system for major risks are implemented, and a part of the performance compensation of senior executives is deferred for

payment to ensure that risk management results are controllable. At present, the Bank's senior management has a total of 12 executives, including one female executive.

2.3 Strengthening Management of Shareholders and Equities

The Bank has always strictly complied with the regulatory requirements of the CBRC, improved the system and mechanism for management of shareholders' equity, striven for a clearer equity structure, more regulated shareholder behavior and compliance of related party transactions, and effectively protected the legitimate rights and interests of shareholders, especially minority shareholders.

In strict accordance with the *Measures for the Management of Commercial Bank Equity*, the Bank strengthens its supervision on the behavior of shareholders, especially majority shareholders. The Bank periodically examines the qualification of majority shareholders and requires them to make commitments and statements on capital replenishment capacity every year. We also regularly issue majority shareholders' performance evaluation reports, submitted them to the regulatory authorities and announced to the market in a timely manner. The Bank also prepares weekly market capital dynamics, writes monthly shareholder equity analysis reports, conducts daily real-time monitoring of major abnormal changes in shareholders' equity, and actively carries out special rectification on equity management and related transactions according to regulatory requirements. In addition, the Bank also conveys the latest statutory and regulatory requirements to majority shareholders in written form from time to time, actively offers training on shareholders' behavior, strictly restricts shareholders' behavior, prohibits shareholders from improperly interfering in the Company's operations, and safeguards the interests of the Company and minority shareholders according to law.

2.4 Strict Compliance Information Disclosure

The Bank strictly complies with the requirements of the laws and regulations on information disclosure, constantly improves the quality of information disclosure, and promptly and fairly discloses all information through legal information disclosure media to ensure the truthfulness, accuracy and integrity of the disclosed information. The Bank prepares periodic reports according to laws and regulations, continuously improves the pertinence and effectiveness of information disclosure, optimizes and enriches the contents and disclosure forms of periodic reports. We successfully prepared and disclosed the annual report of 2020 and the semi-annual reports (interim reports) and quarterly reports of 2021. We issued a total of 55 interim A - Share announcements throughout the year. In three out of the recent four years, the Bank's information disclosure work was rated as Class A by Shanghai Stock Exchange in the evaluation of the companies listed on the Exchange. The annual reports of the Bank

havewon the design award in International ARC Awards Competition for many times.



Photo: Cover of the 2017-2020 Annual Reports

2.5 Protecting the Legitimate Rights and Interests of Investors and Shareholders

The Bank actively communicates with all kinds of investors in various forms, including minority and majority investors, so as to fully understand and promptly respond to the concerns of investors, and help investors better understand the Company’s development strategy. The Bank attaches great importance to every precious opportunity of “close contact” with investors. By organizing and holding performance briefings and conducting activities such as Themed Open Day and special business presentations from time to time, the Bank provides distinctive themes and contents in a more lively and visualized way to build a bridge of communication for the Bank to deliver value and the investors to discover value. On the other hand, the Bank has repeatedly arranged on-site financial service experience activities, such as face recognition check-in and AI robots, so as to provide more opportunities for investors to comprehensively understand the Bank’s business development and accurately judge its future development prospects.

Communication with Investors in 2021	Quantity
Performance briefings	3
Theme Open Day activities, thematic business publicity activities	2
Reverse roadshows and roadshows	12
Brokerage strategy conferences	24
Investor site and telephone surveys	26
Reception of analysts and professional institutions for online and offline research	Over 4,000

Hotline calls from investors answering	Over 1,000
Replies to SSE e-interaction	74
Production of thematic H5 and e-posters	8

The Bank effectively guarantees the exercise of all legal rights of shareholders, especially minority ones, including: ensuring that shareholders attend online and offline shareholder meetings and exercise the right to question and suggest, ensuring the right to know, timely release of information and fair treatment of all shareholders. The Bank protects shareholders' earnings rights and actively rewards them. Since its IPO, the Bank has maintained about 30% of net profit dividend. By 2020, the Company had paid a total of RMB 24 billionyuan in cash dividends, fully sharing its high-quality development results with its shareholders.



Photo: NJCB 2020 and Q1 of 2021 performance presentation

2.6 Strengthening Risk Management

• Optimizing the Risk Management System

Guided by the new five-year plan, the Bank adheres to the “prudent and steady” risk preference, continuously optimizes the comprehensive risk management system and various risk management policies, and intensifies the development and application of various risk management tools such as credit, marketing and liquidity, and promotes high-quality development with high-quality risk control. The Bank effectively promotes the reform of the whole process of credit granting, sorts out the definition and gist of the whole process of credit granting management, completes the reform of the whole process of credit granting at the head office level, adjusts and optimizes the credit management structure and

functions, and realizes the unified closed-loop management of the functions before, during and after loan. The Bank also develops a “customers oriented” and unified system for non-retail credit management, which incorporates into the credit management system the assets business that substantially bears credit risk. We optimize and unify the technology, method and process for the whole life cycle of credit management, and gradually establish a unified credit management system which achieves balance between risks and efficiency. While fully implementing regulatory requirements, the Bank further improves its credit operation and basic management. Besides, the Bank continues to improve the management and control mechanism and the assessment mechanism for asset quality targets, and keeps strengthening the risk screening and early warning mechanism. Meanwhile, the role of fintech in supporting and empowering risk management and control has been continuously enhanced.

Through the solid progress of various risk management jobs, the Bank’s risk preference and risk quota indicators are operating well, providing effective support and guarantee for the Bank’s transformation and development.

● **Managing IT Risks**

The Bank continuously improved the effectiveness of information technology risk monitoring, formulated the *NJCB Measures for Monitoring and Management of Key Risk Indicators of Information Technology*, optimized and improved the key IT risk indicators system, with 60 key IT risk indicators in seven categories, and strengthened IT risk monitoring, early warning and reporting. The Bank also carried out in-depth information technology risk identification and assessment, formulated *NJCB Information Technology Risk Assessment Management Measures*, organized comprehensive risk assessment for 134 risk points in seven fields of IT risks and their control measures, and conducted crucial investigations by focusing on areas of current regulatory concerns, such as network security and data security.

The Bank strengthened the work guidance by compiling the *Information Technology Risk Management Manual*, which systematically expounds the system, structure, path, procedures, tools, methods, etc. of information technology risk management, and effectively guided the information technology risk management of the first, second and third lines of defense. The Bank also sought to improve the management of IT off-site regulation data. To this end, we revised *The NJCB Measures for the Management of IT Off-Site Regulation Reports*. Meanwhile, we further improved the reporting mechanism of IT off-site regulation reports, and formulated 67 standards for IT off-site regulation data

under unified regulation data standards to improve the quality of regulation data reporting.

- **Advancing the New Capital Accord**

In order to comprehensively advance the implementation of Basel Accord in the Bank, NJCB has initiated the construction of the final version of Basel III, aiming to meet the relevant requirements of regulatory capital and information disclosure, and further improve the capital and risk management of the Bank, and continuously perfect the overall risk management system.

2.7 Internal Compliance Control Management

- **Construction of Internal Control System**

With “Good Bank” as our ultimate value pursuit of internal control and compliance management, we clarified a “trinity” management layout of internal control and compliance construction, and started to study and formulate the plans for revision, promotion and implementation of basic rules of internal control, including the *NJCB Internal Control Policy*, the *NJCB Basic Specifications on Internal Control*, and the *NJCB General-Level Internal Control Standards*. With these efforts, the Bank further optimized and improved its internal control management mechanism.

The Bank has established a coordination mechanism of internal control compliance and discipline inspection and supervision, and implemented “three-line reporting” on violations to the business affairs management department, the compliance management department and the discipline inspection and supervision department. This can help strengthen the investigation and handling of problems and form a joint force of internal control management. The Bank promoted the construction of compliance culture, explored the establishment of a standard system of training and education on internal control compliance for all staff, and successfully launched the “Compliance Accompanying our Bank” learning platform, which pushed various compliance knowledge and cases to all staff on a daily basis and conducted tests on them. In this way, the Bank aims to guide all its staff to learn, understand, promote, and abide by compliance.

- **Anti-Money Laundering**

- **Establishing an Anti-Money Laundering System**

The Bank has established an operation mechanism of anti-money laundering management system marked by clear hierarchy, mutual coordination and effective cooperation, which helps improve the adequacy and execution of duty performance of all departments and lines, and refines the work forms and processes of job performance. The Bank has established and improved the basic standards and

norms for anti-money laundering management, and effectively embedded various anti-money laundering requirements into account, business and transaction management systems. Besides, the Bank has further strengthened the fulfillment of the five core anti-money laundering obligations, including customer due diligence, list monitoring, data storage, risk assessment and transaction monitoring.

- **Establishing an Anti-Money Laundering Information System**

Unified anti-money laundering data standards and master data management rules for the whole bank were established. On the other hand, the Bank accelerated the optimization, transformation and upgrading of the four main bodies, namely: customer information management system, image data and content storage system, business transaction system, and professional anti-money laundering management system, which provide strong system support for the effective implementation of anti-money laundering.

- **Offering Anti-Money Laundering Training**

According to different positions and operations, the Bank organized and held multi-level, multi-channel and multi-form anti-money laundering training sessions in a targeted manner, so as to continuously enhance the employees' anti-money laundering performance and ability at all levels and at all positions. In 2021, a total of 129 anti-money laundering training sessions were held, with a total of more than 61,000 trainees, covering senior management, anti-money laundering staff, business department personnel and new employees. According to our own work needs and the characteristics of our customers, the Bank has been constantly strengthening internal and external publicity in a multi-media and multi-channel way, further improving the effectiveness of anti-money laundering publicity and achieving good publicity results. In 2021, more than 93 anti-money laundering publicity and education activities were carried out.

- **Anti-Corruption**

- **Fighting against Corruption**

The Bank has formulated and issued the *NJCB Implementation Rules on Employee Behavior Management Joint Meeting* and the *NJCB Employee Code of Conduct - Management Measures for the Hand-in of Cash and Material Gifts by Cadres and Employees*, and continued to monitor, investigate and deal with abnormal behavior of employees. Each branch has formulated detailed implementation rules, and dealt with cash and material gifts as required, so as to strengthen employees' behavior management. The Bank focused on the New Year's Day, the Spring Festival, the May Day, the Dragon Boat Festival,

the Mid-Autumn Festival, the National Day and other important occasions to give reminders and offer education, conduct supervision and inspection and issue notices concerning incorruption. Party committees at all levels are required to hold a warning education conference for Party members, leaders, cadres and employees at least once a year. By drawing lessons from cases, the Bank has been strengthening the sense of law and disciplines and incorruption awareness of Party members, leaders, cadres and employees, and has established a clean and upright atmosphere. The Bank selected typical cases of violations of discipline and law that occurred around cadres and employees, and carried out in-depth analysis. It also compiled a collection of cases for warning education, which served as a reminder for all staff.

○ **Anti-Bribery**

The Bank promoted the governance of commercial bribery in terms of behavior, system and consciousness. Disciplinary inspection and supervision departments seriously investigated and dealt with disciplinary violations, and made early detection and gave early reminder and early correction of signs and trends. The Bank deepened the prevention and control of corruption-related risks, strengthened employees' behavior management, kept a close eye on new manifestations of commercial bribery, identified the weak links in oversight and the risks in incorruption, and adopted targeted rules and regulations to block loopholes. The Bank also strengthened work style construction and warning education, had regular heart-to-heart dialogues with employees at key posts, and raised Party members' awareness of compliance with rules and discipline.

2.8 Protecting Intellectual Property Rights

The Bank attaches great importance to the protection of intellectual property rights. The head office has formulated the *NJCB Brand Promotion Management Measures*, and each branch has also formulated detailed implementation rules to standardize the management of trademarks and copyrights. The Bank has also established the awareness of intellectual property rights, helping improve the capabilities of all staff of the Bank in the creation, utilization, protection and management of intellectual property. These efforts provide strong support for the Bank's brand building and business development. By the end of December 2021, the Bank had two patents approved by the State Intellectual Property Office, and had nine pending copyrights.

2.9 Responsible Procurement

Centralized procurement is implemented according to the requirements of *NJCB Centralized*

Procurement Management Measures. According to the types of centralized procurement items, the centralized procurement is carried out mainly by means of public bidding, selected bidding, single-source procurement, and renewal of contracts with original suppliers. According to the bidding management method of centralized procurement and the contracts signed with suppliers, relevant requirements are raised for suppliers in terms of compliance with safety management, labor regulations and environmental protection. In 2021, the Bank regularly organized and held six meetings with suppliers to understand and solve the problems encountered in a timely manner.

To standardize the procurement process of office supplies, the Bank carried out preliminary research and made reasonable selection of procurement based on demand analysis and information collection. The Bank practiced strict economization in daily work. On a quarterly basis, we verified the categories, quantity, reasons for increase and decrease, and recycling of consumables of office supplies submitted by each department, so as to avoid waste in addition to meeting the material needs of each department.



Photo: Organizing regular meetings with suppliers

03. Serving Entities and Boosting Economic Development

Serving the real economy is the starting point and foothold of finance. NJCB always keeps in mind the blood and mission of finance, comprehensively improves the efficiency and quality of service, and allocates more financial resources to key areas and weak links in economic and social development. NJCB has formulated supportive policies for key industries such as emerging industries and modern service industries, and has worked with the government to promote regional economic development. The Bank also gives full play to its role in financial inclusion, so as to serve small and micro businesses, help rural revitalization, and enhance its capacity for sustainable development in addition to supporting economic and social development.

3.1 Seizing the Most Cutting-Edge Development Opportunities

- **Supporting Strategic Emerging Industries**

In order to support strategic emerging industries, such as high-end equipment manufacturing, new materials, smart grid, new energy, and new energy vehicles, the Bank proposed the “Gold Rush Plan” and adopted the *NJCB 2018 “Gold Panning Plan” Work Guidance Opinions* and *NJCB “Gold Panning Plan 2.0” Promotion and Implementation Regulation*, as well as a series of core work methods, organizational leadership systems and mechanisms, deployment of phased work arrangement, overall resource support and security measures, so as to guide the whole bank to increase service efforts to strategic emerging industries. The Bank formulated the *NJCB Green Finance Marketing Guidelines*, the *NJCB Green Finance Credit Approval Guidelines* and other policies and measures to guide operating institutions to favor the above-mentioned industries in terms of credit resources.

Case: Serving Manufacturers of New Energy Passenger Vehicles

A company manufacturing passenger vehicles in Nanjing faced a shortage of operating capital when purchasing a large number of batteries and other raw materials for processing and production during the transition period awaiting for the placement of the national subsidy fund for new energy vehicles. In 2021, the Bank provided comprehensive financial solutions for this customer through a series of financial products, and met the capital needs of the company’s daily production and operation by issuing domestic letters of credit and bank acceptance bills.

Case: Taizhou Branch Supports Biotechnology Industry

In the process of development, a biotechnology company in Taizhou encountered a short-term funding gap. Through processes including investigations, data collection and credit application, Taizhou Branch customized the financial service plan for this company in a timely manner. Finally,

comprehensive credit extension was approved for the company to enjoy a preferential interest rate. Besides, the company was also granted the privileges of the loan renewal without repayment of the principal at the expiration of the credit, so that the company saved a large amount of capital cost. After obtaining credit support, the enterprise was able to carry out production and operation smoothly, and usher in a new phase of development.

Case: Wuxi Branch Supports the Development of Manufacturers of Advanced Equipment

Wuxi Branch conducted in-depth research on the fundamentals, operating conditions, and financial status of an intelligent manufacturing technology company, especially the development trend of R&D and patents, and finally provided strong credit support for the R&D and design of its intelligent logistics system and equipment as well as raw material procurement. That year, Wuxi Branch became the main partner bank of the enterprise. With the strong support of the Bank's "Gold Panning Plan", the enterprise was successfully listed on the Science and Technology Innovation Board of Shanghai Stock Exchange in October 2021.

● Accelerating the Development of Modern Service Industries

In 2021, the Bank continued to enhance its sense of responsibility to accelerate the development of the service industry, with the support and promotion of development of the service industry as an important strategy. To this end, the Bank improved both planning and implementation of the measures, broadened diversified financing channels, increased financial supports, and helped the service industry grow bigger and stronger.

○ Innovating and Expanding Financing Channels for the Service Sector

According to the different production cycle, market characteristics and financial needs of service enterprises, the Bank actively carried out innovation in products and services to realize the specialization, personalization, and diversification of financial services.

○ Actively Supporting the Infrastructure Development of Modern Service Industries

By closely following the national, provincial, and municipal strategic plans, and relying on resource base, market potential and development conditions, the Bank used business models in a flexible way, such as project loans, working capital loans, financial leasing, and bond underwriting to provide multi-level and diversified financial supports for industrial parks and bases, warehousing, scenic spots, medical places and facilities, cultural venues, and cable TV network construction, etc.

○ Striving to Improve the Services Quality and Efficiency

In terms of service modes, the Bank gave full play to its business advantages and provided

enterprises of service industry with investment and financing policy consultation, project evaluation, financial guidance, financing design and other characteristic services so that they could raise money and effectively utilize funds.

Case: Nanjing Branch Supports the Development of Sports Industry

Nanjing Branch gave priority support to enterprises of modern service industry in the areas of people's livelihood, such as resident service industry, business service industry, cultural industry, and tourism, which were encouraged and supported by policies. In order to support the basic policies for the development of sports, culture and other service industries, Nanjing Branch provided strong credit support for a sports industry group. The purpose of credit was to supplement working capital, purchase sports equipment and other operational expenses and pay for specific projects. Adhering to the market-oriented strategy, the company took full advantage of its demonstration, radiation and driving effects to promote the rapid improvement of the scale, efficiency and competitiveness of the sports industry in Jiangsu Province, and it strove to become a leading enterprise in the sports industry "based in Jiangsu, radiating toward eastern China and facing the whole country".



3.2 Launching the Most Distinctive Service Mode

• Policy Support to Build Regional Industrial Clusters

The Bank increased policy resources to support the development of strategic emerging industries. By actively responding to the national science and technology innovation strategy and the integration strategic deployment of the Yangtze River Delta, the Bank took root in the local economy by seizing the opportunities of the construction of the comprehensive innovation and reform pilot area in the Yangtze River Delta and the construction of Nanjing as an innovative city, and supported the development of strategic emerging industries in the region by relying on the region's abundant scientific and

technological resources.

Centering on the development direction of regional leading industry (integrated circuit, biomedicine, etc.), the Bank used the mode of “transaction banking supply chain” to help the industry chain and the supply chain make up for their shortcomings. On the other hand, the Bank also worked with government authorities, industry associations, leading enterprises and other entities to actively build an ecosystem of industrial entities.

Case: Jiangbei New District Branch Supports the Development of Biomedicine and Integrated Circuit Industry in the New District

Jiangbei New District Branch established two major industrial implementation teams (medical health and integrated circuits) to fully support the development of biomedicine and integrated circuit industries in the New District. The medical health team innovated the working mechanism and participated in the whole process of marketing, approval and post-loan management. In the marketing process, the team not only assisted the operating agency in participating in customer pre-loan surveys, but also conducted marketing independently, and recommended target customers to the operating agency. In the credit approval process, the team issued professional written suggestions. In the post-loan management process, the team cooperated with the operating agency to track the development of the enterprises. In addition, the team paid attention to the changes of the external market and relevant policies, so as to give early warning. By the end of December 2021, the Branch had 61 clients in the medical health industry, with a total credit line of RMB 812 millionyuan, and a total credit limit of RMB 335 millionyuan; had managed 20 funds of medical health industry, with a total paid-in scale of RMB 6.4 billionyuan; had established in-depth partnerships with 23 of the 27 unicorns and companies that bred unicorns within the New District, with a customer coverage rate of 85%.



Photo: NJCB supports industrial development of Jiangbei New District

Case: Deepening the Interconnected Financial Service Mode in Jiangsu -- Shanghai Free Trade Zone

On November 9, 2021, the Bank subscribed RMB 100 million yuan of Suzhou's First Issue of China (Shanghai) Pilot Free Trade Zone and offshore RMB bonds, through the Free Trade Ledger Accounting Unit of Shanghai Free Trade Zone. The bonds were issued by a company in Suzhou. The scale of the first issue was RMB 1 billion, with a term of 5+5 years and a coupon rate of 3.6%.

• Collaborative Innovation and Win-Win Cooperation

NJCB has launched a new mode of "Interconnecting the Government, Industrial Parks, Banks and Investment Institutions" to continuously deepen the connotation and extension of the technological, cultural and financial service ecosystem and to achieve precise "drip irrigation" type financial services. As a joint project between NJCB and government departments, the new mode takes the high-tech industrial parks as the carrier, centers on the characteristics of different industrial parks, and selects vertical investment institutions with industrial integration capabilities to jointly provide all-round services of "equity investment + credit resources + policy support" for medical start-ups in the parks. This mode, with the concept of "openness, sharing and innovation", integrates the needs of the government, industrial parks, banks, investment institutions and science and technology enterprises. By broadening the circle of friends, expanding the circle of resources, and building an ecological circle, the mode can help form a community of cooperation featuring collaborative innovation and win-win cooperation for all.

Case: Nantong Branch and Hai'an Development Zone Signed the Strategic Cooperation Agreement on Linkage between Investment and Loan

On October 9, 2021, Nantong Branch and Hai'an Economic and Technological Development Zone signed a strategic cooperation agreement on linkage between investment and loan. Meanwhile, Xinzhi Equity Company signed a contract with three investors on the spot, further expanding the benefits from the mode of "Interconnecting the Government, Industrial Parks, Banks and Investment Institutions". Each party to the agreement should set up an investment linkage special fund for the purpose of investing in the companies preparing for IPO and back-up companies for IPO in Hai'an Economic Development Zone. So far, Nantong Branch has established partnerships with five enterprises in Hai'an Economic Development Zone, whose operations involve high-end manufacturing, microelectronics, high-end textile, etc. Three of them are enterprises featuring specialization, refinement, uniqueness and innovation. Nantong Branch will continue to provide strong support for the development of enterprises

in the industrial park.



● Special Incentives to Improve Financial Service Programs

The Bank developed special activities of “Xin Manufacturing” to support the development of the manufacturing industry through a number of promotion measures, such as “policy resources, products and services, channel cooperation, scientific and technological support, risk prevention and control, and interest rate pricing”. For advanced manufacturing industries such as biomedicine, integrated circuits, new energy vehicles and high-end equipment manufacturing, the Bank improved approval efficiency through circuit approval. On the other hand, through in-depth analysis of specific cases, the Bank studied the design methods of individualized credit granting schemes for entity enterprises to speed up the improvement of approval efficiency. By improving financial service schemes for subdivided sectors and taking its advantages in fintech, green finance, and supply chain finance, the Bank promoted the development of emerging industrial clusters and strove to create industry service features.

3.3 Building the Most Inclusive Finance for People’s Livelihood

The Bank focused on inclusive finance, devoted itself to people’s livelihood, and constantly improved internal mechanism support. By promoting continuous optimization and innovation of products and services, the Bank assisted the development of small and micro private enterprises, and improved the quality and efficiency of financial services to support the real economy. The Bank earnestly implemented the national policy of reducing fees and giving up part of its profits, increased its

assistance and support to entity enterprises, and helped relieve the enterprises' burden. Throughout the year, we reduced fees and gave up profits of approximately RMB 2.38 billionyuan. As at the end of 2021, the balance of regulated full-caliber small and micro loans was RMB 216.788 billionyuan, an increase of 7.86%, and the balance of inclusive small and micro enterprise loans was RMB 65.612 billionyuan, an increase of 30.42% over the beginning of the year.

The Bank will continue to strengthen the provision of inclusive loans to ensure that the growth rate of inclusive loans for small and micro enterprises is no less than that of all loans in the Bank, and the number of accounts with loan balances is not lower than that at the beginning of the year.

● Policy Support to Promote Small and Micro Credit

The Bank established the Small Business Finance Department in 2009, specializing in small and micro financial services. In 2017, the Financial Inclusion Department was established. In 2019, 123 comprehensive sub-branches of the Bank set up small business finance departments, and the Bank continued to build a three-level structure of small and micro financial services featuring “headquarters, branches and sub-branches”. In this way, the Bank continuously extended the inclusive financial services to industrial parks, communities and counties. The Financial Inclusion Management Committee is responsible for the promotion and implementation of the Bank's financial inclusion development plan. It reviews the organization structure and management mode, business innovation mechanism, institutional arrangements, system construction, team building, etc. of inclusive finance. Thus, the committee provides the top-level design and resource guarantee support for the rapid development of NJCB's financial inclusion business.

Through standardized products, specialized operations and fintech, we provided financing services tailored to the needs of inclusive customers. By accelerating the optimization and iteration of standardized inclusive products, the Bank created a batch of digital inclusive products marked by precise positioning and flexible use, which could be directed to customers through the “online + offline” mode. Therefore, we made financing much more convenient for inclusive customers. By speeding up the exploration of transaction scenarios in segmented fields, the Bank provided tailor-made financial services for small and micro entity customers through “one scenario, one risk control”. In this way, we expanded the coverage of inclusive customers. The Bank laid emphasis on fintech development. Driven by data and empowered by technology, the Bank explored the digitalization and online innovation of inclusive finance business with the ideas of mobilization, intelligence, and intensification, so as to

realize rapid response to the needs of inclusive customers.

The Bank steadily promoted the provision of small and micro credit, and made every effort to improve the quality and reduce costs of small and micro businesses. The Bank constructed a three-level structure of small and micro financial service featuring “headquarters, branches and sub-branches”. The Bank actively implemented the People’s Bank of China’s policy of re-lending and deferred repayment of principal and interest, to ensure that these policy dividends can benefit small and micro businesses efficiently. The Bank comprehensively used policy resources such as key performance indicator assessment, EVA risk-adjusted income subsidy, and preferential FTP pricing to guide the whole bank to effectively improve the quality and efficiency of small and micro financial services. Besides, the Bank developed a scheme of differentiated assessment for the asset quality of small and micro businesses. In the assessment of the asset quality of small and micro lines, a full or a half amount of write-down will be granted to the branches with better control over the non-performing assets.

● **Coordinated Action of Investment and Loan, Supporting Innovative High-Tech Enterprise**

In the process of serving small and micro enterprises, the Bank has gradually shaped its characteristics of science and technology finance business. Through the service concept of “being the personal steward of science and technology innovation enterprises”, the Bank created a fintech service mode featuring “complete exclusiveness and distinctiveness”. With a focus on the financial services for science and technology innovation enterprises, the Bank launched the upgraded version of “small equity + big debt” mode of coordinated action of investment and loan, namely the mode of “Interconnecting the Government, Industrial Parks, Banks and Investment Institutions”. The new mode can provide science and technology innovation enterprises with the full life cycle and all-round comprehensive financial services.

In the past six years, the Bank has supported more than 11,000 small and micro technology enterprises in the start-up and early-stage growth period, providing financial support of more than RMB 260 billionyuan. More than 300 of them had been listed on the main board, the ChiNext, the Science and Technology Innovation Board or Beijing Stock Exchange or had been acquired by listed companies, 97 of them were in the pre-listing tutoring period, and 379 of them had been listed on the New Third Board. In 2021, the Bank’s technological and cultural finance loan balance was RMB 52.579 billionyuan, an increase of 25.54% over the beginning of the year.

● **Featured Products and Comprehensive Services**

○ **Innovative Credit Culture**

Through its innovative credit culture, the Bank evaluated sci-tech enterprises from the perspective of development. By innovating the “Xinzhili” sci-tech finance service brand and products, the Bank provided customized comprehensive financial solutions for customers. In order to innovate service forms, the Bank organized a series of brand activities for sci-tech financesuch as the “Xinzhi Cup” innovation and entrepreneurship competition, the intellectual property finance “Zhixin Service Express” and “XinGaoqi Express”, so as to serve sci-tech enterprises more accurately and efficiently. Under a series of innovative measures, the Bank’s sci-tech finance has obtained obvious advantages in Jiangsu, Hangzhou, Shanghai, Beijing and other places, among which Nanjing has always maintained a market share of more than 50%.

Case: Issuing the First Intellectual Property Pledge Business

Due to the lack of effective mortgaged assets, a certain sci-tech company in Jiangsu encountered a financing bottleneck in its development process. Suqian Branch solved the company’s urgent need by providing timely credit support in the form of intellectual property pledge and credit, with all the credit granting programs issued having been given at preferential interest rates.

○ Supply Chain Finance Services

The Bank vigorously promoted supply chain finance business, providing customized and scenario-based comprehensive services for target customers. Through the transaction banking business, we injected new momentum to serve the real economy. The Bank focused on “seven major supply chain finance business scenarios”, including public utilities, large-scale consumption, government procurement, high-end equipment manufacturing, engineering and construction, bulk commodity trading, and modern agriculture. By integrating financial services for customers in the above seven supply chain finance business scenarios, NJCB has gradually established its brand effect of supply chain finance services in the market.

Case: Data Supply Chain 2.0 Project

LP Technology is the Bank’s stock credit customer with more than 10 years of cooperation, and also an important strategic customer of our top 20 “Xin Partners”. In recent years, due to the explosive growth of the enterprise’s performance, the credit line approved by the Bank was not fully utilized. It was only a pure deposit customer. Through the Data Supply Chain 2.0 cooperation project financed by downstream dealers, the Bank re-strengthened its cooperation with this core enterprise. It has become a typical case of the Bank that we provide timely supply chain finance services to customers like high-quality private listed companies. The data supply Chain 2.0 project of this cooperation provided

financing support for 60 first-level dealers of the core enterprise in Jiangsu. It is in line with the strategy that the Bank should work together with the core enterprises to build a model market in Jiangsu. In this way, the Bank deepened the cooperation with the core enterprises, and greatly reduced the difficulty of corporate deposits.

● **Business Innovation to Promote Rural Economy**

The Bank established a rural revitalization leading group headed by the president, and established a rural revitalization financial department at the head office, branches, and sub-branches to unify the thinking and understanding and make arrangements for business development. We issued the *NJCB 2022 Guidelines on Deepening Financial Services and Facilitating Rural Revitalization*, pointing out the business direction for the Bank’s rural revitalization work.

The Bank was devoted to strengthening the business layout rural revitalization, by making efforts to create features and highlights, strengthen policy synergy, accelerate product innovation, and differentiate the development of county sub-branches. With county sub-branches as the main force, the Bank expanded branch networks through key channels such as government agricultural authorities and core agricultural leading enterprises. According to the modern agriculture business model of “new agricultural entities + farmers + agricultural production bases”, the Bank accelerated product innovation and promotion. The Bank formed a business model in line with NJCB’s resource endowment and regional agricultural industry characteristics, helping agriculture-related entities to broaden financing channels and reduce financing costs. For rural revitalization, the Bank stepped up institutional construction by implementing a preferential pricing mechanism for internal fund transfer, delegating authority for credit approval, and improving the system of exemption from liability for due diligence.

By the end of December 2021, the Bank’s agriculture-related loan balance was RMB 115.449 billionyuan, an increase of RMB 23.3 billionyuan or 25.29% compared with the beginning of the year. Meanwhile, the balance of inclusive agriculture-related loans was RMB 8.484 billionyuan, an increase of RMB 2.52 billion yuan or 42.25% over the beginning of the year.

○ **Supporting Local Agricultural Credit Work**

Together with Jiangsu Agricultural Financing Guarantee Co., Ltd. and Jiangsu Agricultural Technology Extension Station, the Bank innovated and launched a series of products and service models, such as “Xin Agricultural Insurance” and “Xinwei Rice”. “Xin Agricultural Insurance” was rated as the “Top 10 Innovative Products of Financially Empowered Rural Revitalization in Jiangsu Province”, and won the first place in Nanjing during the competition of the sub-category of bank using fintech to

empower financial development and to assist agriculture in improving quality and efficiency. Targeted at the 107 “Rice Towns” in the province, “Xinwei Rice” creatively incorporates the quality level, industry standard, brand value and other indicators of agricultural products into the credit evaluation system and credit reference factors, to further simplify the loan approval process. According to the characteristics of agricultural production, the loan term is reasonably determined. Through the cooperation of the three parties of “Government, Bank, and the Guarantor”, the product solves the problem of lack of collateral or insufficient mortgage value for farmers. The product also adopts an online model to ensure that credit support can accurately reach small and micro individuals involved in agriculture.

By the end of 2021, the Bank had actively completed advance credit granting for more than 2,690 rice growers in Yangzhou, Xuzhou and Huai ‘an, and had held 20 introduction meetings of product “Xinwei Rice” in nine townships in Yangzhou and 11 townships in Xuzhou, with an average investment amount of RMB 191,700 yuan per business item. The Bank truly made small inclusive loans for farmers an important financial tool to gather the collective force of rural revitalization.

Case: “Xin E-Mall” Platform Supports Agricultural Enterprises

By relying on the “Xin E-Mall” Platform of the head office, the Bank successfully brought “Sheyang Rice” from Sheyang and “Yilin Soy Sauce” from Funing into the “Xin E-Mall”, which can help the enterprises to expand their sales and increase their revenue. In 2021, 208 tons of Sheyang rice valued RMB 748,000 yuan were successfully sold in the mall. Funing Yilin soy sauce achieved a sales volume of RMB 55,000 yuan.

The Bank actively cooperated with a farm in Yancheng to bring its featured product “Black Feather Flying Duck” into the “Xin E-Mall” Platform for promotion. In a word, the Bank not only provides credit support to agriculture-related enterprises, but also expands the extension of cooperation. Besides, the Bank also supports the growth of agricultural enterprises by combining “financial services” with “non-financial services” as well as “online services” with “offline services”.

Case: Shanghai Branch Launches Poverty Alleviation Based on Consumption

In 2021, Shanghai Branch and the Cooperation and Exchange Office of Jing’an District, Shanghai launched the second phase of the poverty alleviation project, known as “Invest with Love, Return with Peaches”. With a famous golden nectarine in Yanshan, Yunnan Province as the consumption target, the Branch helped local fruit farmers to expand their sales and increase their income. It enriched the financial poverty alleviation model based on the industrial characteristics of the targeted poverty-stricken area. By promoting the financial irrigation and poverty alleviation project, the Branch

jointly explored a distinctive poverty alleviation path. Shanghai Branch established the formula of “channel + capital + platform”. The new mode ranging from subscription and financing to purchase in advance, the Branch recommended the golden nectarine and other special local products to a vast number of consumers. In this way, it set up a helping pattern involving the participation of the government, enterprises, financial institutions and citizens.



Case: Lianyungang Branch Supports the Development of Edible Fungus Industry

By 2021, a preliminary industrial agglomeration effect had come into being in Lianyungang City for the cultivation, planting and processing industries of edible fungi. Lianyungang Branch conducted in-depth research and analysis on the edible fungus industry, and increased credit support to small and micro enterprises in the edible fungus industry. The total amount of credit granted in the year was RMB 183 million yuan, of which RMB 103 million yuan was actually placed.



Case: Nanjing Branch’s Credit Support for the Financing of Aquaculture Industry

In Gaochun District, Nanjing, Nanjing Branch provided credit support for the financing gap generated in the process of featured planting and breeding by means of batch pure credit granting, which effectively promoted the economic development of pilot villages and towns and helped increase farmers’ income. Focusing on the crab breeding industry in Gaochun District, the Branch paid a lot of visits and made a lot of investigations to understand the crab breeding cycle, input-output situation, risk points, etc. Then, the Branch provided financial support for relevant farmers to pay for materials purchased for the crab breeding process.



○ **“Cooperatives + Farmers” Model**

The Bank has created a “cooperatives + farmers” model to achieve the penetrating subsidence of credit services. While providing financial support for rural revitalization and poverty alleviation, the Bank took advantage of its geographical advantages and relied on the interest linkage mechanism and the agricultural industry chain to further extend the reach of “finance benefiting the farmers” service to the professional farmers’ cooperatives, which helped to realize the penetrating subsidence of credit services. By the end of 2021, we had supported nine town-level agricultural companies and 33 farmers’ professional cooperatives in Suining County, Xuzhou and supported more than 10 local pillar agricultural industry projects through the batch credit mode. The Bank granted batch credit of RMB 50 millionyuan, RMB 40 millionyuan and RMB 15 million yuanto cooperatives in Wangji Town, Gaozuo Town and Guanshan Town respectively. Meanwhile, we also granted batch credit of RMB 70 million yuanto the “township agricultural companies + cooperatives” model. The total credit granted was more than RMB 175 millionyuna, of which RMB 110 millionyuan was actually placed. The Bank has assisted

more than 1,000 local farmers in increasing production and income, and has helped more than 100 low-income groups out of poverty for a better-off life. In this way, we truly realized the organic integration of “targeted financial poverty alleviation”, “industrial integration” and “rural revitalization”.

○ **Rural Revitalization Bond**

In accordance with the gist of the No. 1 Central Document for 2021, the Bank took the initiative to contact the issuers and focus on “upgrading rural infrastructures”. We actively fulfilled our responsibilities and missions as a financial institution by meeting the capital needs in the field of rural revitalization, providing innovative financing service solutions, and guiding the issuers to expand the direct financing market.

Case: Xuzhou Branch Issued Its First Rural Revitalization Bill

Initiated by Xuzhou Branch and underwritten by NJCB, the second phase of 2021 targeted debt financing instrument (earmarked for rural revitalization) of an asset management group in Jiangsu (the Bond referred to as “21XX Asset PPN002 Rural Revitalization”) was successfully issued and paid off. This project was the first special rural revitalization bill of Jiangsu Province, and the first rural revitalization bill issued by NJCB.

Case: Hangzhou Branch Issued a Rural Revitalization Bond to Invest in Rural Construction

In November 2021, NJCB, as the lead underwriter, successfully issued RMB 300 million yuan of a rural revitalization bond for a state-owned holding group in Zhejiang Province. This issuance became the first rural revitalization bond in Huzhou, Zhejiang Province. The issuer of this bond is a core local state-owned enterprise, which is responsible for regional infrastructure construction, water supply business, transportation, and tourism development. All the money raised in this way will be used to repay interest-bearing debts, and 30% of the money will be invested in rural public infrastructure construction, upgrading and development of leisure agriculture and rural tourism high-quality routes, and the improvement of supporting facilities.



Case: Changzhou Branch Helps to Issue a Rural Revitalization Bill

Changzhou Branch assisted a development group in Liyang to issue a rural revitalization bill. The money raised in this way will be mainly used for rural revitalization projects. The “rural revitalization” logo was also added to the bond name. Through the purchase and storage of grains and other methods, this issuance drove the development and improvement of grain and other industries in Liyang City, and significantly improved the development of rural industries and increased farmers’ income. The use of the raised money conforms to the priorities of the “2021 Central Document No. 1” to “improve the supply and security capabilities of grain and important agricultural products”, and meets the requirements of ensuring China’s food security, protecting farmers’ interests, and maintaining the stability of agricultural market specified in the document of *Rural Revitalization Strategy Implementation Plan of Jiangsu Province (2018-2022)*.

04. Technology Empowerment to Create Intelligent Services

With the popularization of big data, cloud computing, artificial intelligence and other technologies, the financial industry is stepping into an era of fintech. Fintech can bring improvements in services, changes in product modes, and enhancement of risk control capabilities to the financial industry. NJCB has seized the opportunity of technological changes. By taking advantage of the technology, we can provide better products and services. Meanwhile, through comprehensive integration of finance and technology, NJCB can enhance its competitiveness.

4.1 Optimizing the Sci-Tech Operation Mode

● Realizing Digital Transformation

The Bank attached great importance to the development of fintech, positioning digital transformation as its enterprise-level strategy. In terms of digital transformation, the Bank implemented overall planning and coordinated development within its banking system. By accelerating the construction of a big data system, the Bank standardized its data architecture system and data governance system. Besides, we established a data center and an intelligent center to promote the extensive use of big data, artificial intelligence and other new types of technology in operation and management. The Bank also gave full play to the value of data. We constructed a data-driven innovation system and development mode, constantly quickening the pace of digital transformation.

The Bank steadily promoted the implementation of its digital transformation strategy, making efforts to achieve cloud, online, and intelligent financial technology. Through agile and efficient front-end service capabilities, open and shared middle-office capabilities, and stable and reliable underlying basic capabilities, the Bank enhanced its technical capabilities featuring “smart fore-office, strong middle-office, and stable back-office”, to promote the in-depth integration of digitalization, technology, business, and scenarios. The Bank also strengthened its data-driven capacity to fully empower customer marketing, channel construction, product innovation, risk compliance, operation services, performance management and other aspects.

● Building a Digital Marketing System

○ Enhancing the Ability of Intelligent Customer Acquisition

In terms of retail customer acquisition, based on the scenario-embedded open platform, the Bank constructed a customer screening model in a new form of federated learning and cooperative channels to achieve precise diversion of customers and reduce marketing costs. On the other hand, the Bank reinforced the refined management of its existing customers, and used the algorithm model to identify

their potential product needs and provide them with tailored marketing programs.

In terms of customer acquisition, the Bank accessed and analyzed the data of newly registered enterprises, so as to give them a priority score from five dimensions. According to the model results, the Bank issued marketing lists at different layers. Based on the customers' needs, the Bank designed customized marketing programs, so as to increase the marketing success rate of public account opening and Xin E-Partner products.

- **Building a Customer Labeling System**

The Bank established a customer group analysis and evaluation mechanism based on traditional AUM stratification, and realized the comprehensive evaluation of retail customers in terms of current customer value, customer growth ability and customer loyalty. Finally, we completed the launch of a comprehensive value evaluation system for our retail customers. In addition, the Bank also established a customer labeling system to outline customer profiles and achieve customer insights. By the end of the reporting period, there were a total of more than 2,400 labels and features on the major business themes of the labeling platform of retail customers.

- **Building a Closed Loop of Digital Marketing**

The Bank improved the intelligent marketing system of Big Retail 2.0, enriched customer portraits and optimized customer journey, which helped promote accurate marketing, cross marketing, and other marketing objectives. The Bank delved into the characteristics of existing Xin Express customers, integrated internal and external data as well as background enterprise information, provided a large number of marketing clues for business personnel and accurately released marketing programs on the intelligent marketing platform. Specifically, the Bank launched a "Small Vision" platform, which has so far become an important marketing tool for small and micro account managers, with 140,000 annual visits.

- **Optimizing the Digital Operation Mode**

The Bank established a team of agile digital operation analysis to drive refined operations of products, channels and customers with data. The data team cooperated closely with the business team to carry out the refined operation in services and products like digital credit card, mobile banking and Xin E-Partner. Through data indicator monitoring, data model construction, and data analysis and diagnosis, the Bank continued to empower its business in terms of user activation, experience optimization, value enhancement and product innovation.

The Bank established an operation portrait system to support the improvement of operation

management efficiency. Portraits of the head office, branches, sub-branch outlets, tellers and equipment were used to depict the real picture of the operation line to improve management decision-making. With the construction of a data-driven outlet location model, the Bank automatically generated outlet scoring results and fully empowered the “Outlets Expansion Plan”.

The Bank promoted the construction of digital applications in the operation sector, launched the “Xin Operation Big Data Platform”, and completed institutional portraits and the construction of key operational process indicators. The Bank empowered process management, and completed two business processes and more than 160 analysis indicators in total, achieving the comprehensive evaluation and continuous optimization of processes. In addition, the Bank launched a financial anti-fraud platform, established an interaction channel between the core system and the public security, and realized the interception of intra-bank transactions for customers on the fraud list, which effectively enhanced the Bank’s ability to control risk accounts. On the other hand, the Bank provided endorsement for the control behavior involving bank accounts, which transferred the risk of complaints that might be caused by the business. Besides, the Bank newly added the optimization of the open account process and the pre-processing scenario of “Xin Micro-Hall” appointment.

● **Building an Intelligent Platform of Knowledge Base Integration**

The customer service and remote banking center of the Bank launched a system of customer service knowledge base management. By optimizing the knowledge search engine through “semantic understanding technology + user behavior analysis”, the system supports text, voice and picture search, which increases the success rate of knowledge retrieval and knowledge application ability. Besides, the system can unify the classified and structured management of the knowledge content, configure the corresponding scenario tree for different services, and realize the standardized management of knowledge.

The system extends the knowledge application from customer service and remote banking center to the whole bank, so as to realize the unified management and grading of customer service knowledge base. Each department can independently manage and maintain relevant knowledge according to its authority to ensure the systematization, standardization and integrity of knowledge. The Bank also promoted the integration of artificial knowledge base and robot knowledge base to complement each other, which reduced the difficulty of operation and maintenance, and effectively improved service response efficiency and service interaction experience.

4.2 Implementing Digital Risk Control

In 2021, The Bank continued to strengthen digital risk control tools. In terms of digital risk control, the Bank made full use of digital technology to empower risk management. We took many measures simultaneously to deepen the risk management of digital transformation by building an intelligent risk control management system, establishing a “Cloud Skynet” intelligent control platform, a new customer holographic risk view platform, and promoting a risk early warning system. In this way, we enhanced our ability in automatic risk identification, judgment and decision-making. In terms of digital internal control and management, the Bank used big data analysis technology to continuously monitor various institutions and employee behaviors and implemented the compliance culture throughout the Bank.

Establishing a Risk Control System for the Entire Process of Credit Granting Business

In 2021, The Bank continued to promote the construction of a risk big data platform. We optimized the risk monitoring system of credit granting business, completed the development of 53 warning signals for “XinLian Tax” platform, mortgage loan and other demands, and upgraded 60 warning signals. The Bank also completed the launch of a retail credit risk monitoring system. By analyzing internal and external data, the Bank extracted risk factors and constructed a risk monitoring index system to realize such functions as data overview, asset quality, model review, and risk concentration monitoring, as well as “Hello E-Loan” thematic analysis.

Enhancing the Risk Prevention and Control Capability of Customer Accounts and Capital Transaction

The Bank established a unified black and gray list database and upgraded the transaction anti-fraud system so as to enrich and optimize the anti-fraud scenarios and capabilities of bank cards and devices from all channels of the Bank, which met the requirements of verifying transaction risks from different dimensions of business, and improved the Bank’s capabilities in anti-fraud analysis.

4.3. Ensuring Information and Data Security

Carrying Out Real-Time Monitoring

On the occasion of the 100th anniversary of the founding of the Communist Party of China, the Bank tried to ensure information security, with 7*24 hours security guards in the network security period of major events. The Bank kept monitoring attack logs in real time, analyzed attack situation, and intercepted attack behaviors in a timely manner. The Bank realized the continuous monitoring of Internet exposure, the effective coordinated protection of the security equipment, the normalization of threat detection, the systematization of emergency response, and the closed-looping of response to security

breaches.

Comprehensive Risk Screening

The Bank carried out all-round risk inspections, such as penetration testing before system launch, weak password checking, intrusion trace inspection, security equipment coverage inspection, and host vulnerability scanning, so as to identify risks and strengthen security in a timely manner. This helped improve information security management and control capabilities.

Ensuring Customer Information Security

Regarding to customers' information security and privacy, the Bank adopted various complete means of information technology for protection, and strictly abided by domestic laws, statutes, and regulatory norms. The Bank used various security technical means, such as, multi-factor authentication, signature verification, and full standard encryption, so as to ensure the security of customers' funds. During information collection, the Bank informed the users of the range of application in detail and the standard encryption protection at the time of transmission. The bank adopted technical means including data desensitization for all private information echoed back, so as to ensure the security of the user's private information throughout its life cycle. We eliminated all identified risks at the technical level to ensure the security of customers' funds and privacy.

4.4 Enriching AI Applications

Centering on AI empowerment, the Bank built an AI digital employee service system marked by good performance, clear explanation, understandability, visibility and accurate calculation.

Business Hall of AI Digital Employee

The Bank continued to optimize the AI digital staff business hall in mobile banking, which started from three aspects: more convenient interaction, more intelligent identification, and warmer service, so as to smoothen online financial services for customers of all ages, including the elderly customers. It also provided services in more than 80 scenarios, such as, business handling, product consultation, and living costs payment.

AI Service Manager

The Bank developed the innovative "AI Service Manager" based on due research, which can generate AI video interactive pages through configuration. Based on the cooperation of nine business departments, the "AI Service Manager" also launched 14 service scenarios, including product recommendation, event introduction, operation guide, and recruitment promotion, providing users with

product introduction, stimulating customers' purchase needs and guiding their purchase operation.



Photo: Digital Employee Business Office and AI Service Manager

Intelligent Voice Service

We achieved initial results in the building of middle-office capacity in the Bank's Voice Service. For example, after the launch of the intelligent outbound call configuration platform, more than 60 scenarios were newly launched throughout the year, with 3.91 million outbound calls, a year-on-year increase of 352%. Having saved the human resource cost equivalent to hiring more than 60 outbound callers, this marks an active exploration in the innovation of intelligent service forms in the 5G era and post-epidemic era.

Image Recognition Service

With the capabilities of image recognition and analytic technique as the primary line, the Bank developed the self-configuration and training ability of image recognition template. The Bank launched more than 30 types of identification services in four categories, focusing on empowering key products and services in the industry such as "Xin Express", "Hello E-Loan" and "N Card". The Bank completed 150,000 bill recognition services and identified nearly 10 million ID cards in total.

4.5 Developing Internet-based Financial Services

Internet-based Wealth Management

We continued to focus on customer groups not covered by traditional financial methods, and innovate our wealth investment products and service models. By linking corporate business and private

business, we provided diversified wealth investment products and services for corporate employees. With the help of lightweight tools and platforms, the Bank was able to provide the whole process of services from card opening to contactless investment, offering customers more convenient and efficient choices. We further improved the coverage and availability of our financial services, so that our customers could access round-the-clock financial services without leaving their homes.

Internet-based Loan

Through Internet channels, the Bank applied anti-fraud and identification technologies from a number of dimensions to realize the whole process of retail loans online, so as to provide customers with convenient credit services. The deep integration of Internet and retail loans not only improves service efficiency, but also reduces service costs. After customers apply for loans online and complete identity verification according to the system process prompts, the Bank can quickly approve and issue loans, providing customers with instant credit service experience.

Internet-based Fund Settlement

The Bank provided 7*24 hours capital settlement service in its Internet-based loan business in cooperation with other banks, trust companies, consumer finance companies and other financial institutions on the Internet platform, so as to keep all links, such as, credit fund provision, loan issuance and customer withdrawal efficient and smooth. So far, the Bank has realized connection with many partners. On the other hand, the Bank launched the bill collection business to provide efficient and convenient payment acceptance services for various scenarios, such as, commodity retail, utility payment, as well as the transaction of all types of services and bulk commodities like housing. The Bank also provided customized discount or exemption of fees for specific merchants to reduce their capital settlement costs and facilitate the digital transformation of the real economy.

4.6 Creating Innovative Retail Products

N Card (Digital Credit Card)

With user needs as the center and user experience as the criterion, the Bank launched a new N Card credit card product, under the concept of digitalization, intelligence and openness. The N Card credit card product breaches the limitations of traditional physical cards and payment scenarios. With mini programs as the main carrier and operation platform, the product has such special functions as online customer acquisition, scenario payment, cashback for each payment, account management, game interaction and so on. This is a more interesting platinum credit card that provides warm experience, understands the art of living, and is capable of socialization and bookkeeping. In a word, N Card can bring consumers more efficient and convenient consumption and payment experience.



Photo: N Card (digital credit card) -- N possibilities for life

Retail Xin Express

The Bank launched the business of personal business mortgage loans - Retail Xin Express, which provided retail customers (including self-employed people) with comprehensive financial services of “integration of investment, financing and expenditure”. With the help of fintech, the Bank continued to promote the agile iteration of product simplification, process standardization, online operation, operation digitalization , and integrated marketing, so as to meet customers’ all-round needs, such as daily operation, wealth preservation and appreciation, capital turnover and expanded reproduction.

Optimizing the Collection Service

The Bank upgraded and optimized its entire batch collection business, which not only enriched the channels for personal electronic services and satisfied customers’ needs for contracted collection of daily convenient payments without leaving their homes, but also optimized the payee service process and improved customer experience. Take the school payment business in Nanjing as an example. Through this optimization, the Bank supported fee collection from parents’ bank cards, students’ billing accounts based on information matching, and supplementation to corporate electronic channel services, which served 99 primary and middle schools and nearly 300,000 students or families in Nanjing.

05. Quality Service to Improve Customer Experience

NJCB implemented the service concept of “Cherishing Every Customer” with practical actions, and established a service culture with “sincerity, professionalism and innovation” as the core. The Bank continued to optimize its services with science and technology, always ensured information security under guidelines, warranted to protect the rights and interests of its users, and served the special groups with sincerity. Besides, the Bank resolved customers’ difficulties, warmed customers’ hearts, and continuously deepened and expanded its service culture.

5.1 Developing Intelligent Banking Outlets

NJCB set up new outlets in accordance with 3.0 standards, and carried out intelligent upgrading of the existing outlets. All outlets of the Bank had been equipped with smart counters, lobby PAD and other intelligent equipment. Smart counters replaced 87% of high counters in lobbies to engage in similar cash services, and intelligent operation had been realized in lobbies. On the other hand, an intelligent operation mode was promoted in the entire bank system during holidays. Besides, all branches adopted a pilot method to provide financial services for customers during holidays by intelligent equipment plus lobby service staff instead of high counters. The Bank also began to install a 24-hour smart counter in the 24-hour self-service area to provide business handling services for the customers during non-business hours.



Photo: Intelligent operation in the bank lobby

5.2 Strengthening Consumer Privacy Protection

The Bank attached great importance to consumer privacy protection, strictly followed domestic laws and statutes and regulatory norms, and adopted complete technical means to ensure customers’

information security and protect customers' private information. The Bank used various security technical means, such as multi-factor authentication, signature verification and full standard encryption to ensure the security of customers' funds. During information collection, the Bank informed its users of the range of application in detail and the standard encryption protection at the time of transmission. The Bank adopted technical means including data desensitization for all private information echoed back, so as to ensure the security of the user's private information throughout its life cycle. The Bank eliminated all identified risks at the technical level to ensure the security of customers' funds and privacy.

The Bank further revised and improved the customer privacy policy in July 2021, and continued to improve the related functions of customer privacy protection.

Revising the User Privacy Policy

The Bank revised the expression mode of customer information collection, added descriptions on the method of obtaining copies of customer information and automatic decision-making of functions, updated the list of personal information collected and used by the SDK, and made the content of the Bank's user privacy policy clearer and easier for customers to read and understand.

Improving the APP Privacy Protection

According to the principle of "meeting the minimum needs is enough", the Bank sorted out the permissions that could be used in all business scenarios in the APP at present, and directly canceled the acquisition of some non-essential permissions. On the other hand, the Bank modified the way of obtaining permissions for APP. Only when relevant functions were used, would the specified permissions be obtained from customers in the pop-up box. In addition, the Bank would tell customers the reasons for obtaining the permissions and the scope of use in the pop-up box, and as a result, when each permission was acquired for the first time, a box would pop up, and the APP would never take more or steal mobile phone permissions.

Strengthening Privacy Protection for Individual Online Banking Customers

The Bank formulated the *NJCB Personal Online Banking User Privacy Policy*, which specifies how to collect and use customers' personal information, how to use cookie technology, how to provide customers' personal information to the outside, how to store and protect customers' personal information, how to manage customers' personal information, and how to protect minors' information. Customers can check and read the *NJCB Personal Online Banking User Privacy Policy* when registering for personal online banking.

5.3 Protection of Consumer Rights and Interests

The Bank incorporated the requirement of “continuously strengthening the protection of consumers’ rights and interests” into its new five-year development plan and 2021 strategic planning tasks. We continued to improve our systems and mechanisms, standardize our business practices, attach importance to the protection of personal financial information, handle complaints prudently, and actively cooperate with supervision work, so as to effectively improve consumer protection within the whole system. By doing so, we contributed to building a harmonious and stable business environment and making financial services more convenient and beneficial to the people.

● Improving the Complaint Feedback Mechanism

In 2021, the Bank accepted and handled a total of 3,915 customer complaints. In terms of the classification of complaints, the types of business regarding loans, bank cards and the other categories (including functional business, other banking business, call service and other complaints) accounted for a high proportion of complaints. The number of complaints in each business category mentioned above was 1,829, 1,031 and 388 respectively. In terms of regional distribution, the number of complaints accepted and handled in Nanjing was relatively high.

Name of Indicator	Unit	2021	2020	2019
Customer Satisfaction - Incoming Call Satisfaction	%	99.56	99.4	99.32
Customer Satisfaction - Online Customer Satisfaction	%	76.00	81.02	84.21
Accepted and handled Customer Complaints	Cases	3,915	3,295	1,624
Customer Complaint Settlement Rate	%	99.08	100	100
Customer Complaint Satisfaction Rate	%	94.03	/	/

○ Unimpeded Channels for Accepting and Handling Complaints

The offline branch outlets of the Bank displayed various effective complaint channels, handling process, time limit, direct-dial complaints hotline, and correspondence addresses at the prominent places of their bank lobbies. When handling business, customers could obtain our complaint channels in a convenient and prompt way. The outlets were required to respond to a customer’ complaint in the opinion book on the same day it had been filed in accordance with relevant requirements. The Bank regularly sorted out all kinds of channels to ensure that the means of seeking assistance and making complaints

had been published at prominent places both online and offline.

○ **Establishing a Positive Feedback Mechanism for Accepting and Handling Complaints**

After the complaint is accepted for handling, the Bank immediately would send a complaint acceptance text message to the customer to reduce his/her anxiety. We also established a cross complaint handling and response mechanism involving different departments within our system. Besides, we designated special personnel to be responsible for accepting, supervising, and handling externally-transferred consumer complaints to ensure that customer complaints could be effectively resolved as soon as possible.

○ **Paying Attention to Customer Experience in Filing Complaints**

The Bank established a regular return visit mechanism for complaint handling satisfaction. After each complaint was handled, the Bank would trigger a return visit SMS message to collect customers' degree of satisfaction with bank's handling of complaints. Through such collection, the Bank continued to improve and optimize the management process of its complaint handling.

● **Financial Knowledge Publicity and Education**

The Bank fully mobilized the publicity force from all aspects, making concerted efforts to realize the full coverage of the "three channels" of offline, online and media publicity, and to promote financial knowledge publicity and education throughout the process of financial services. The Bank also launched a financial knowledge campaign to promote consumer rights protection, fraud prevention, anti-counterfeiting, and anti-money laundering, to help community residents to improve their awareness of preventing new types of financial fraud.

In 2021, we developed more than 3,229 financial education and publicity activities, focusing on such themes as "March 15 Financial Consumption Rights Protection Day", "Popularize Financial Knowledge to Guard the Wallet", "Financial Knowledge Popularization Month", "Spread Financial Knowledge to Thousands of Homes", "Strive to Be a Rational Investor" and "Strive to Be a Good Financial Netizen", reaching more than one million people through various online and offline channels.

Case: Financial Knowledge Comes to the Campus

In 2021, the Bank organized a large-scale publicity activity to bring financial knowledge to the campus. On the campus, the lecturers of NJCB brought interesting financial classes themed on "Personal Credit Investigation", "Prevention of Telecom Fraud" and "Suitable Financial Services for the Elderly" to pupils in 30 primary schools. The activity involved a link of financial-knowledge-themed short sketches, independently created by the schools, and the "Top 10 Short Sketches" were selected through appraisal. Through this activity, the Bank popularized the financial knowledge via lively and vivid

content and extensive participation.

Case: Contest of Little Promoters of Financial Knowledge



Hosted by the Business Management Department of the People’s Bank of China Nanjing Branch, and organized by the NJCB and Nanjing Morning Post, the “NJCB Cup • Contest for Junior Reporters of Nanjing Morning Post and Little Promoters of Financial Knowledge “ has been held for three consecutive years since 2019. It aims to help incorporate the popularization of financial knowledge into the basic national education, cultivate the financial awareness, risk awareness and integrity awareness of young people as early as possible, and fundamentally guide and drive the improvement of the overall financial literacy among all people.

5.4 Serving the Special Groups

Promoting the Elderly-Oriented Transformation

The Bank actively responded to the call of the regulatory authorities and started the elderly-oriented transformation, to further resolve the difficulties encountered by the elderly in the application of intelligent technology in the Bank. In this way, the elderly were able to better share the development results of banking information technology.

The Bank carried out elderly-oriented transformation on NJCB APP, personal online banking, 95302 customer service hotline, and the intelligent equipment in the bank lobby. For example, the Bank added intelligent voice interaction and other functions to facilitate elderly customers to do their banking through APP. The Bank launched the large-character page layout of the homepage module of personal online banking. The Bank added a voice phone “green channel for elderly customers to transfer phone calls to the staff service directly”. This function realized the automatic screening and identification of elderly customers and transferred their phone calls to staff services directly, and improved the convenience of telephone banking services for elderly customers. The Bank also launched the “warm

version” view of the smart counter, enlarged the font, and placed the functions commonly used by the elderly on the menu homepage, and provided a voice reminder function for the convenience of the elderly customers.



Photo: Construction of barrier-free facilities in outlets

Improving Construction of Supporting Facilities

The Bank established 22 standards for elderly-oriented transformation in all outlets, and boosted the transformation based on the standards. All outlets were equipped with caring seats, presbyopic glasses, magnifying glasses, emergency medicine boxes and other facilities for the convenience of elderly customers, helping them do their banking. Besides, all outlets also had public education corners to develop diversified, timely, and accurate publicity and education activities for the elderly.

The Bank also set up barrier-free accesses and other relevant functional facilities (including off-bank self-service areas) outside the outlets, and added exclusive facilities such as wheelchairs. In order to further consolidate relevant construction achievements, we formulated relevant standards for barrier-free facilities construction of all outlets in the *Standardized Construction Manual of Outlet Image of the Bank*.

06. Green Development for a Low-carbon Future

Revolving around the “carbon peaking and carbon neutrality” goals, NJCB actively advocated green development concepts, focally promoted innovations in green finance and deeply explored green finance markets. In particular, we took several measures to advance green finance strategies and practice sustainable development on an ongoing basis. As a result, we preliminarily developed green finance brands with our own characteristics and differentiation-based competitive advantages. Meanwhile, we attached great importance to green operation and implemented “energy conservation and emission reduction” on our own, thereby making our contribution to the national goals “carbon peaking and carbon neutrality”.

6.1 Developing Green Finance

Following the development trends of green economy, we did our utmost to practice green finance. In doing so, we prioritized enterprises and projects in such key areas as water resources utilization and protection, environmental improvement, ecological protection and green building. In 2021, we cumulatively offered RMB 73.719 billionyuanas funding support to 1,483 enterprises of energy conservation and environmental protection. The balance of green loans on our balance sheet amounted to RMB 98.773 billionyuan, an increase of RMB 31.302 billionyuan or 46.39% over the beginning of the year. The number of our clients stood at 1,588, representing an increase of 358 or 29.11% in comparison with the beginning of the same year.

● Improving Green Finance Policies

We built a sound green finance policy system by devising such policies as the *NJCB Green Financial Policy*, the *NJCB Master Plan for Building Green Financial Systems*, the *NJCB Guidelines for Examination and Approval of Credit Extensions in Green Finance*, the *NJCB Guidelines for Green Financial Marketing*, etc., which all guided the Bank for transition to, such sectors as the energy conservation, environmental protection and new energy. Importantly, we included the performance indicators for green finance in the Bank’s annual KPIs as social responsibility indicators in an attempt to allow performance appraisal to play a “guiding” role in enabling our business units to advance the development of green finance. In addition, we encouraged our business units to increase the extension of green credit by offering preferences in terms of special credit lines, funds transfer pricing (FTP), economic capital measurement, etc. Furthermore, we set up channels of green examination and approval to give priority to green finance business on the same conditions.

“Green Industries” Business Data

Year	2021	2020	2019
Balance of loans (RMB 100 million)	987.73	674.71	447.54
Proportion in total loans (%)	12.50	10.00	7.87

• Improving Organizational Structures for Green Finance

In terms of organizational structure, we further improved the composition of green finance teams at the Head Office’ Department of Corporate Finance in a bid to enhance professional support for green finance business and advance the development of green finance systems. Our branches gradually staffed their Departments of Corporate Finance with dedicated green finance product managers to better facilitate the green finance business. On the other hand, we actively assisted our branches in creating green finance sub-branches and gave priority to them in terms of resources allocation. The green finance sub-branches took the lead in piloting a rich array of innovative green finance products and rolled them out across the bank when conditions were ripe.

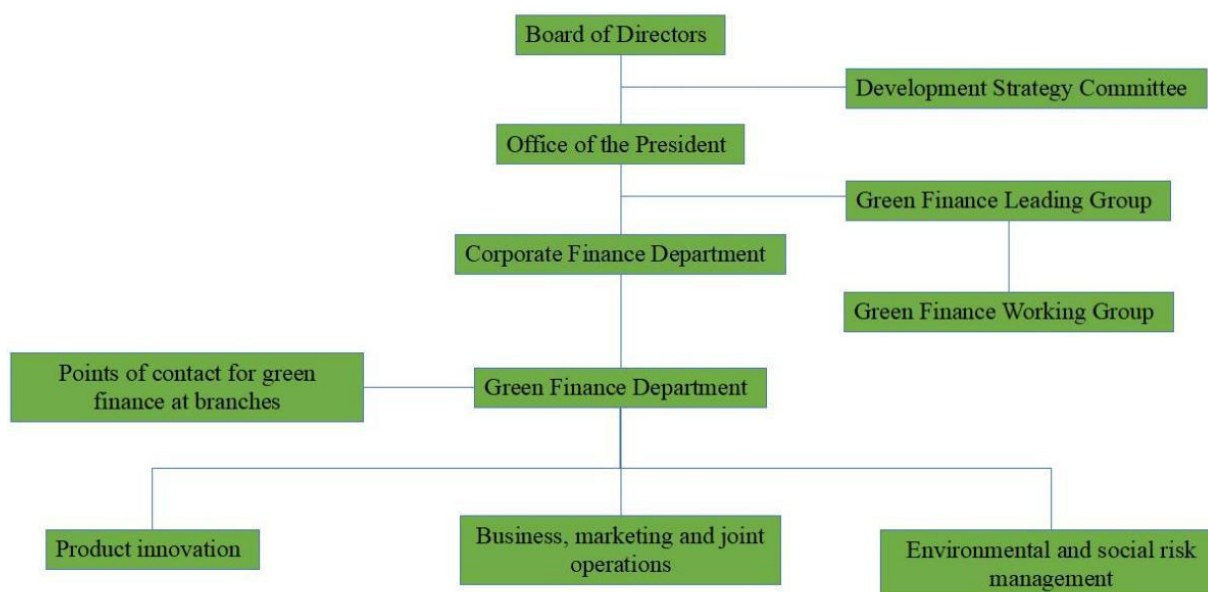


Figure: Organizational Structures for Green Finance

Case: Establishing the First Green Finance Sub-branch in Jiangsu Province upon the Approval of Government

We established the first green finance sub-branch in Jiangsu Province upon the approval of local government in an effort to improve the organizational structure for our green finance business. Based on

thorough prior investigations and active preparations, we put in place the first green finance sub-branch in the banking industry in partnership with the Government of Jiangbei New District, Nanjing City, with a view to creating an exemplary service provider for green finance. In 2021, the sub-branch was rated the only “2-star” green bank in Jiangbei New District. It signed a product cooperation agreement with the local government as one of the first partnership banks piloting the “New Financing for Innovation, Bill Discount for Green Enterprises” program.



- **Setting Green Finance Goals**

- **Proactively Formulating Strategies to Plan and Lead**

We optimized our green finance development plans and strategies to boost asset structure transformation and high quality development at the crucial stage for the “carbon peaking and carbon neutrality” strategic opportunities and economic structural adjustment.

- **Expanding Scope and Volumes of Business to Achieve Growth of Scale**

The balance of green credit across the Bank maintained a steady growth of 10-20% on a yearly basis, leading the industry continuously. The size of our investment in green bonds and of our direct green financing grew steadily, vaulting our bank into the first echelon in terms of competitiveness.

- **Optimizing and Innovating to Build Green Financial Brands**

Our Xin-Dynamic Green product system was further enriched to be four series, including green credit, green investment banking, green consumer and carbon finance. We developed a large number of flagship and premium products with a view to forging green financial brands.

- **Making Innovations in Green Financial Products**

Among financial institutions in China, the Bank took the lead to set up green finance departments and conduct green financial business. As always, we accelerated the development of green finance and fintech, striving to grow green finance into a distinctive brand. Meanwhile, we continuously promoted

new practices and innovations, tapped new areas and paths, and created financial innovation ecochains for green finance, with the aim of offering comprehensive financial services to enterprises engaging in greentech innovations. In particular, we debuted such products as income right-pledged loans, emission right-pledged loans, energy management contracts, photovoltaic loans, green debt financing instruments, green industrial funds, green financial leasing, etc., to create a sound system of green financial products.

○ **Investing in Green Bonds**

We participated in the secondary market for green bonds and invested in green financial bonds and green debenture bonds, thus contributing to the development of green industries. By the end of 2021, the balance of our investment in green bonds had approximated RMB 4.987 billion.

○ **Offering ESG-themed Products**

Case: Bank of Nanjing Wealth Management Launched ESG-themed Investment and Wealth Management Products

In 2021, Bank of Nanjing Wealth Management released such theme products as green finance and tech innovation in the wake of the national strategic orientation. For example, we participated in issuing China's first greentech innovation bond for "carbon neutrality" purposes. Moreover, we focally invested our equity assets in emerging industries of strategic importance. On December 20, 2021, Bank of Nanjing Wealth Management officially released an ESG-themed product of investment and wealth management - Bank of Nanjing Wealth Management Well-Balanced Sustainable ESG-Themed Product, to put in practice the ESG investment concept, respond to the national strategic priorities and help attain the national goals of "carbon peaking and emission neutrality".

○ **Launching such Featured Carbon Reduction Product as Xin Carbon Reduction**

We innovatively launched the featured product of Xin Carbon Reduction. With respect to the loans disbursed to emission-controlled enterprises holding carbon emission quotas on the national carbon market, the lending rate would be pegged to the enterprises' carbon performance in their production and operation, dropping as carbon performance improved. For enterprises, the reduction of carbon emissions in the process of production would earn them a lower lending rate, thus reducing their financing cost. On the other hand, the carbon emission quotas so saved could be traded on the national carbon market to generate income. The dual benefits stoked enterprises' enthusiasm to reduce emissions and in turn helped attain the goals of "carbon peaking and emission neutrality". By the end of 2021, the balance of loans linked to carbon performance had added up to RMB 130 million yuan.

Case: Carbon Performance-linked Loans

Bank of Nanjing Taizhou Branch granted its first carbon performance-linked loan to a thermal power plant in Taizhou in August 2021, consummating the first carbon performance-linked loan across

the mid-Jiangsu Province. The product was a working capital loan applicable to emission-controlled enterprises that held carbon emission quotas on the national carbon emission trading market and whose lending rate was linked to the applicants' performance of contracts on the carbon market and use of carbon emission quotas. Based on the LPR, we reasonably determined initial lending rates for the product, taking into account the applicants' qualifications, risk profiles, etc. Moreover, we set a reasonable range of preferential rates in light of the applicants' carbon performance. Delicate product design and the resulting transfer of benefits to enterprises effectively fueled enterprises' enthusiasm to save energy, reduce emission and revitalize assets on a voluntary basis.

Case: Underwriting Green Bonds for Emission Neutrality Purposes

The Bank took part in underwriting China Development Bank's first Bond Connect green financial bond themed on emission neutrality in March 2021. With RMB 2 billion-worth of the bond underwritten, the Bank was one of the top three underwriters for the bond. The bond, worth RMB 20 billionyuan, was issued at the rate of 3.07% for a duration of 3 years. The money raised would be used for wind power, photovoltaic power and other projects of carbon emission reduction, thus effectively decarbonizing the power system and enabling the green transition of the energy system. The projects complied with the green bond standards of the People's Bank of China and the latest climate bond standards (V3.0) adopted internationally. The current green financial bond for emission neutrality purposes was a concrete measure of China Development Bank to put in place the central government's requirement to "incorporate carbon peaking and emission neutrality into the overall deployment for ecological civilization construction".

Case: Underwriting Emission Neutrality Bonds for the Sake of Forest Carbon Sinks

The Bank participated in underwriting RMB 210 million-worth of emission neutrality bonds for the sake of forest carbon sinks in September 2021. The bonds were the first of the same kind across the country issued by the Agricultural Development Bank of China. In a size of RMB 3.6 billionyuan, the bonds were offered at the rate of 2% for a term of 2 years. The proceeds would be entirely used to fund forestation and reforestation efforts for the sake of carbon sinks. In partnership with the Agricultural Development Bank of China, the Bank advanced the development of green circular economies and green agriculture in particular.

● Promoting Development of the Green Financial Business

○ Guiding Branches to Offer Targeted Green Financial Services

In a bid to boost the development of green financial business, we issued the *Guidelines for Green Financial Marketing (2021)* to help our branches deliver more targeted green financial services, build green financial brands and create regional development advantages and characteristics.

Case: Nantong Branch Assisted a New Energy Customer to Get Listed on the Growth Enterprises Market

A wind power equipment and technology company limited based in Jiangsu Province was officially listed on the growth enterprises market at Shenzhen Stock Exchange in November 2021. As a key partner of the business, Bank of Nanjing Nantong Branch has so far cooperated with the customer for 9 years in a row. During cooperation, the Branch provided a “package” of financial services for the client as well as its affiliates. Whether in efficiently renewing credit extensions or in quickly responding to non-financial needs, the Branch won increasingly deep trust and appreciation from the customer. Nowadays, the client has become one of the lead manufacturers for components and parts of wind power equipment in China. It has successfully developed several intellectual properties of its own in respect of the tower drums and pile foundations for offshore wind power projects.

Case: Nanjing Branch Signed a Strategic Cooperation Agreement with an Ecological Civilization Innovation Center

The Ecological Civilization Innovation Center was founded in Nanjing back in January 2019. It was an important measure of the city’s government to carry out General Secretary Xi Jinping’s thought on ecological civilization and propel high quality development along the Yangtze River Economic Belt. It was also a high-level tech innovation platform that deeply integrated “government, production, education, research, application and finance”. Nanjing Branch planned to provide intentional credit to 14 organizations and incubator enterprises partnering with the Center. By conducting strategic cooperation with the Center, we aimed to explore establishing a fintech service system suitable for new forms of R&D organizations, expand the clusters of green, low-carbon industries, and assist Nanjing in developing into a “famous city of innovation” from a “beautiful ancient capital city”.

○ Enhancing Communication with Government Departments and Regulatory Bodies

We ramped up communication with the competent administrative departments and regulatory bodies for environmental protection at the provincial level with a view to eliciting their guidance for the whole bank. Also, we made research and investigations into the carbon market by visiting Shanghai Environment and Energy Exchange, China Hubei Carbon Emission Exchange and some power supply enterprises which had been granted carbon emission quotas, so as to learn about the developments on the carbon quota market and boost our carbon finance services.

○ Launching and Advancing the Xin-Dynamic Green Industrial Park Support Initiative

In 2021, we kicked off an initiative for green finance to fund green industrial parks in order to ratchet up services for green industrial parks and sectors, and particularly, support green renovation projects and energy conservation and environmental protection enterprises within industrial parks. As of

the end of 2021, we had staged 8 off-line events in collaboration with industrial parks, signed 12 green financial cooperation agreements and actually implemented 127 projects, disbursing a total of RMB 5.88 billion yuan in loans.

○ **Providing In-depth Training Sessions Themed on Green Finance**

We organized green finance-themed training sessions across the Bank, inviting well known external experts to lecture on such hotspot topics as ESG, carbon peaking and carbon neutrality. On the other hand, we prepared thematic training materials for Changzhou, Nanjing and Yancheng, taking into account the development of green industries and green financial business in those regions, and organized exchange and training activities for practitioners on the green finance line of branches. The training activities helped branches to deepen their awareness and understanding of green finance and strengthen their marketing for green financial services.

6.2 Putting Green Operation in Practice

We incorporated the concept of sustainable development into our day-to-day operating activities and called on all staff members to participate in and carry out green operation. By adhering to the requirement to “run the bank in a diligent and thrifty manner”, we adopted the green operation business concept and model. In practice, we reduced the hours of air conditioning, the energy consumption in public areas, and the use of paper, etc. to answer the call for energy conservation and emission reduction and to promote green operation in general.



07. Caring for Employees for the Sake of Common Development

Personnel are the most valued wealth at NJCB. They are an important support on our way forward. We respect talents and encourage them to create value. We tap talents and give them opportunities to bring their potential into full play. We foster talents and have them inherit corporate culture. We care for talents and heed their physical and mental health. Following the philosophy of human-centeredness, harmony and common prosperity, the Bank strives to build a “home culture” characterized by simplicity, harmony and happiness. Our employees’ sense of belonging and happiness is growing all the time because we are forging ahead in spite of difficulties, we are pooling wisdom from all stakeholders and we are reaping a great deal of gains accordingly.

7.1 Protecting Employees’ Rights and Interests

The Bank advocated human-centeredness and complies with relevant laws and regulations accordingly. We formulated management measures of all kinds for compensation and benefits, fully respected and protected employees’ legitimate rights and interests in terms of work, pay, time-offs, social security, etc., and created a work place featuring orderliness, fairness, mutual benefits, common prosperity, harmony and stability. As a result, we were awarded the honor of “a demonstration enterprise of Nanjing City for harmonious labor relations”.

Enhancing Institutional Development for Labor Use

We did business in strict accordance with laws and regulations, such as the *Labor Law* and the *Labor Contract Law*. Also, we established and constantly improved our human resources management systems to provide institutional guarantee for the management of labor use. Specifically, we formulated the *NJCB Measures for Human Resources Management (Trial Version)*, the *NJCB Measures for Labor Contract Management*, among other things, to specify various requirements for the creation, modification, termination or cancellation of labor relations.

Standardizing the Management of Labor Contracts

We resolutely carried out laws and regulations governing labor use and continuously enhanced requirements to standardize the management of labor contracts with a view to effectively protecting employees’ labor rights. In particular, we devised and constantly improved our *Labor Contracts* and concluded or renewed them in a timely manner. Under no circumstances did we fail to enter into labor contracts with respect to actual labor relations or did we modify, cancel or terminate labor contracts in violation of law. Moreover, we filed all labor contracts in a timely manner and made social security contributions for all employees since the establishment of labor relations. There was no employee for whom the Bank failed to make social security contributions.

Protecting Employees’ Democratic Rights

We continued to engage employees in the Bank’s democracy building and encourage them to take part in decision making and management. We put in place a general meeting system for employee representatives. Throughout the past year, we convened three general meetings of employee representatives to deliberate such major issue as the *NJCB Measures for Employee Benefits Management*, thus protecting the right of employees to participate in democratic management.

Protecting the Special Rights and Interests of Women

To protect the legal rights and interests of female employees, we urged the implementation of the labor protection systems for female employees, and made work arrangements for female employees during menstruation, pregnancy, child birth and baby nursing in strict accordance with law, so as to effectively protect their rights and interests. On the other hand, we expanded the coverage of critical illness mutual aid schemes, and advanced the healthcare mutual aid schemes, so as to constantly increase the insurance benefits of female employees in case of critical illnesses. To show our care about women’s health, we optimized the special items of physical examination for females. Furthermore, we improved the platforms for female employees to seek personal development. In this regard, we offered yoga, dancing, music and flower arrangement courses to relax female employees both physically and mentally and enhance their sense of happiness and gain. In addition, we actively created star-rated baby care rooms and carnation service stations to meet the actual needs of baby-nursing mothers.



Photo: Organizing Women’s Day-Themed Activities



Photo: A 4-star baby care room

7.2 Widening Employee Recruitment Channels

We added to our workforce by recruiting people directly from campuses and the society at large. In recent years, we planned and actually recruited more than 1,000 people directly on campuses on a yearly basis, engaging talents from across the world. We continued to forge the “we are waiting for you” recruitment brand to establish the image of our brand and enhance the experience and sense of ceremony

on the part of job applicants.

In an effort to better serve the applicants, we developed a recruitment management omni-platform focused on the recruitment management system and supplemented by recruitment PCs, WeChat apps, FAQ robots, automatic extractors of resumes, systems of interview evaluation, systems of robotic process automation, etc.

7.3 Optimizing Compensation and Benefits Systems

We set great store by talent motivation and development. In order to create “Total Compensation and Smart Benefits” System, we continuously optimized the compensation management system, accelerated benefits brand building, and actively fostered a favorable work environment to raise the level of employee satisfaction and happiness and let all people share the outcome of high quality development.

We are highly concerned about the needs of employees. Following the vision of “providing heart-warming benefits to create a home culture at Bank of Nanjing”, we set up Xinfujia Happy Home Smart Benefits System featuring “all cycles, extensive coverage, multiple levels, and wide areas”. The system covered employee health, pensions, life and personal development and extended to the relatives and children of employees, thus meeting the basic, core and value needs of employees. Aside from paying full-amount contributions to the endowment, medical, unemployment, industrial injury and maternity insurance schemes and the housing provident fund and allowing for various holidays according to statutory provisions, we offered employees a wide range of benefits, including enterprise annuities, lifelong health protection plans, supplementary medical insurance, dietary allowances, telecom subsidies, travel subsidies, extreme heat allowances, heating fees, eyesight protection fees, consolation for employees in need, birthday and festival benefits, etc. Moreover, we provided employees with a health management platform where they could opt for items of their own interest and conducted characteristic health experiencing activities to protect employees’ rights and interests in an earnest manner.

7.4 Promoting Personal Development on the Part of Employees

● Improving Professional Development Systems

In an effort to effectively guide employees’ professional development, we actively promoted the development of talent echelons and established a professional development system covering all personnel. We offered four categories of jobs throughout the Bank, including management, specialized skills, marketing and services. In light of the different orientations of specialties, we set 51 job series and 6 levels for each series, so that every employee could clearly know his/her career development paths and where he/she was, as well as the direction of future development and relevant requirements.

● **Optimizing Career Development Paths**

We created a Y-shaped dual-track (managerial and technical) path of career development to meet employees' diversified needs for vertical promotion within job series and horizontal development across job series. In 2021, more than 2,600 people managed to get promoted vertically within their job series and nearly 2,000 achieved horizontal development across series.

We provided employees with a wide variety of platforms showing their talent, such as job skills contests, courses, project competitions, business case contests, research outcome rating, sports, literary and artistic skills contests, etc. All employees could show their expertise and stand out based on their strength.

● **Deepening Employee Training**

The learning and training at the Bank aims to serve the dissemination of strategies, support the development of business and help talents to grow. Revolving around the mission of education, i.e., inspiring thinking and pooling strength, we deepened the learning and training concept of “learning for the future”, combined professional education with education characteristic of the Bank itself, short-term education with long-term education, and promoted the integration of personnel training with business development.



○ **Enriching Employee Training Systems**

We formulated a slew of training systems, including the *NJCB Measures for Employee Learning and Training Management*, the *NJCB Provisional Measures for Cadre Training Management*, the *NJCB Measures for Learning Contribution Bonus Point Management for Technical Job Series*, the *Implementing Rules (2021) of NJCB Measures for Learning Contribution Bonus Point Management for Technical Job Series*, the *NJCB Measures for In-house Lecturers Management*, etc. Our purpose was to make our employee training more scientific and standardized and the employee training system better.

○ **Improving Employee Training Frameworks**

In view of the levels and categories of trainees, NJCB put in place a training system covering all employees from new entrants to senior management. Employee training is seen as an important systematic project involving all personnel, all dimensions and all stages of employee careers. In 2021,

we offered 143 off-line training sessions, reaching cadres and ordinary staff members 5,770 person-times. In the same year, we launched and pushed 4,322 online courses, enabling online learning of 2,993,352 person-times.

Name of training programs	Content of training programs
Balance Stone Plan	To have senior executives participate in the learning and training sessions organized by higher-level and regulatory authorities
Bed Rock Plan	To have mid-level cadres take part in learning and training activities for higher leadership and overall quality
Hard Stone Plan	To have manager-level cadres take part in learning and training activities for higher leadership and overall quality
Corner Stone Plan	To have executive-level cadres take part in learning and training activities for higher leadership and overall quality
BNP Paribas Plan	To send young managerial and technical personnel to the BNP Paribas to work as secondees with a view to drawing on advanced operation and management concepts and techniques from the latter
Jingying Elite Development Plan	To have employees in technical job series participate in learning and training for higher technical qualifications and competences
Plum Blossom Imprint Induction Plan	To have all new entrants participate in learning and training sessions to learn about the Bank's institutions, experience the Bank's culture and assimilate into their teams
Xinjiangshi In-house Lecturer Development Plan	To select and train in-house lecturers, and sharpen their R&D capabilities in teaching and learning resources

Case: Xinjiangshi Lecturer Competitions

We have put on the Xinjiangshi lecturer competition for years running since 2016. The event has successfully raised the knowledge and professional competence levels of our employees, fostered and developed a professional work force for us. In 2021 alone, 764 contestants from 27 Head Office departments and 17 branches signed up for the competition, involving 200-odd coaches. A total of 205 classroom courses and 70 micro-courses were developed, with the intellectual property rights attributed to the Bank itself. Moreover, 29 learning and training programs were systematically developed and 254 applications were submitted for the purpose of lecturer accreditation. We innovatively launched a scenario-based mini-class model for the lecturer competition and related events, highlighting the practical nature of the competition. The competition helped to improve the quality and effectiveness of in-house lecturers, thus contributing to the workforce building across the Bank.



○ **Providing Characteristic Thematic Training**

In view of the overall goal of fulfilling “mutual integration of personnel training and business development”, as well as the needs of various affiliates for business development, we designed and developed distinctive thematic training programs to provide internal impetus for high-quality development of the Bank on an ongoing basis.



Photo: “blue π” fintech-themed open day, NJCB

Facilitating departments	Learning and training programs
Corporate Finance Department	“Xinqidian” project for corporatemarketing standardization and practical follow-up mentoring

Risk management sector	“Xinfengcai” competence enhancement project for personnel on risk lines
Retail Finance Department	Productivity improvement project for retail managers and personal loan account managers of sub-branches
Financial market sector	“Xinyingcai Elite Plan” training camp for experts in financial market risk management
IT sector	“π Plan” fintech innovation competition
Information Technology Department , Human Resources Department	“blue π” fintech-themed open day
Small Enterprise Finance Department	“Xin Partners” advanced workshop for entrepreneurs
Xuzhou Branch	“Xin Bright Future” managerial competence enhancement project for executive-level managers

7.5 Caring for Employees’ Life

● Providing Security of Services

We are highly concerned about the life of employees. Therefore, we constantly increase investment in labor protection and logistic support for the purpose of creating a favorable work place and atmosphere for employees. On a yearly basis, we organize physical examinations, disburse eyesight protection fees and extreme heat allowances, distribute labor protection devices, and enhance logistic support to secure the physical and mental health of our employees. Meanwhile, based on employee needs, we have established consolation and support mechanisms to take care of needy employees on a regular basis. Furthermore, we have optimized the “Xin Happy Home” health management platform to improve the healthcare of employees and their families. Particularly, we have made insurance benefits available to some needy employees or their families faced with large amounts of medical expenses owing to critical illnesses, effectively reducing the financial burden on them.

Case: Treating Employees to Reunion Dinners to Alleviate Their Homesickness

Due to the impact of the COVID-19 pandemic, many employees far away from home chose to stay and spend the Spring Festival 2021 on the spot, thus “giving up their small families for the sake of the big family”. In an effort to mitigate homesickness, all grassroots trade unions across the Bank organized a series of activities to comfort and care for stay-behind employees by paying visits, holding symposia, eating the Reunion Dinner together, etc., giving them the warmth of family.

● Enriching Off-work Life

To enrich our employees’ off-work life, we tried to fully understand their needs and likes, and on

that basis, furnished such amenities and auxiliary facilities as basketball courts, badminton gyms, swimming pools, fitness rooms, book bars, etc., and set up clubs of basketball, football, dancing, yoga, chorus and Baduanjin physical exercise. Our aim was to improve their fitness, broaden their hobbies and sharpen their overall competences, thus reinforcing their sense of identity and belonging.

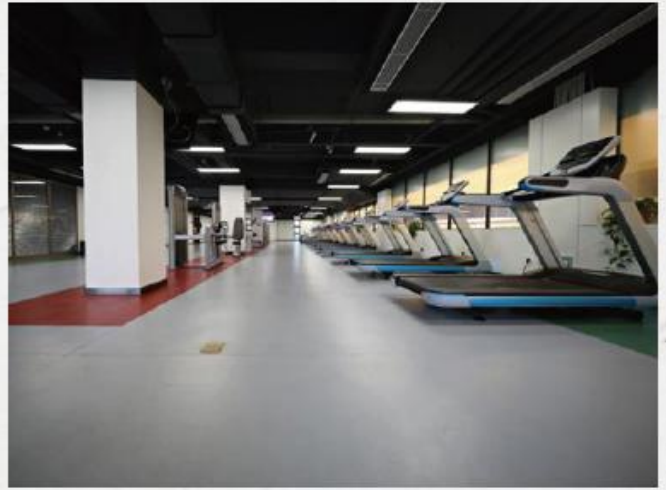


Photo: Venues and auxiliary facilities for off-work activities



Photo: Cultural and sports activities of employees

08. Fulfilling Responsibilities and Commitments for the Sake of Communities

Upholding the corporate values of “practicing responsible finance for harmony and common prosperity”, NJCB has always performed its social responsibility by participating in charity activities, thus underscoring its sense of responsibility and commitment as a state-owned financial enterprise through concrete actions. We have actively built our public welfare brands covering supporting school children, taking care of seniors, caring for the disabled, etc. Furthermore, we have organized voluntary services such as blood donation and forestation on a regular basis. By keeping our promise to the society through concrete actions, we have fully displayed our sound image as a responsible, warm and ideal-pursuing modern commercial bank.

8.1 Helping Students Out

- **“Make Your Dream Come True” Initiative to Help Students Out**

In partnership with Nanjing Charity Federation, we have operated the Make Your Dream Come True initiative for 11 years in a row, helping to address the financial difficulties of students in receiving full-time undergraduate education, junior college education, or five-year higher vocational education. Over the years, the initiative has increased its funding support for poverty-stricken students from RMB 5,000yuan to RMB 8,000 yuan per year. All in all, it has donated RMB 14.20 million yuan to give 2,400-plus poverty-stricken students access to universities. So far, NJCB is the largest contributor for the Make Your Dream Come True initiative, helping the largest number of students. It has kept its promise through concrete actions and disseminated virtues through loving charity.

Based on the initiative, we have gone further to partner with Nanjing Federation for the Disabled to conduct a special operation aimed at helping the disabled to receive education. In 2021, we donated RMB 800,000 yuan to help fund the education of 100 disabled university students or the university student children of low-income disabled people, who were permanent residents of Nanjing.

- **“Dream Transformation+” Care Plan**

We actively participated in the “Dream Transformation+” Care Plan of Jiangsu Province to build “Dream Rooms” for needy youngsters who were in financial difficulties and had no independent living and learning environment. The rooms were equipped with necessary furniture, learning and living necessities. Further, we constructed a “1+3+6” care and service system to provide them with one-on-one care in the long run. In 2021, we donated RMB 170,000yuan to the plan in the hope of assisting with the healthy growth of youths.



Photo: Building “Dream Rooms” for needy youngsters

- **“I Want to Go to College” Project**

The Youth League Committee at the Head Office of Bank of Nanjing took an active part in the “I Want to Go to College” online donation initiative jointly sponsored by Jiangsu Charity Federation and the Youth League Provincial Committee of Jiangsu Province in collaboration with Tencent’s 99 Public Welfare Day. All grassroots Youth League committees across the Bank participated in the initiative in groups, showing love to full-time students of regular higher learning institutions who took part in the college entrance examination in 2021, were excellent in terms of both academic performance and character but were financially distressed. In the donation initiative, the Youth League Committee at the Head Office mobilized members of the Youth League to make donation 673 person-times, ranking the first among all the 69 Youth League groups of the city with an amount of RMB 26,461yuan.

- **“Go to the West for Love-Galsang Flowers Bloom” Project**

In an effort to facilitate the development of education in western China, we donated RMB 100,000 yuanto Maizhokunggar County, Tibet Autonomous Region. The money would be used to assist needy students and those who were academically and morally excellent in schools constructed with the assistance from Nanjing.

8.2 Caring for Children

- **Xinmengxiang Non-profit Education Sponsorship Project**

The Consumer Finance Center of NJCB has successively funded the construction of 6 Xinmengxiang-labelled Hope Primary Schools in Gansu, Chongqing, Shaanxi, Yunnan, Hunan and

Ningxia since 2015. The Center released the public welfare brand XinmengTongxing, which literally meant travelling together, in 2018. As of the end of 2021, the Center had cumulatively donated RMB 2.1 million yuanto help teaching and learning in primary schools across the mountainous regions in central and western China. Moreover, it had sent 7 volunteer teams, a total of 120 people or so, to teach at Xinmengxiang Hope Primary Schools, leaving footprint in several red revolutionary bases along the Long March route. More than 1,900 children in central and western China were assisted in their education on a cumulative basis.



Photo: Consumer Finance Center’s staff members teaching at Xinmengxiang Hope Primary School

- **“Travel Together with Talented Children” Project**

Travel Together with Talented Children, a volunteer service brand characteristic of Jiangsu Center for Performing Arts, aims to impart children with art, and in turn, bring a sense of happiness and hope to them. It was rated as an “excellent youth-run volunteer service project of Jiangsu Province” in 2021. In a bid to step up educational support for vulnerable groups, we donated RMB 150,000 yuanto the project to help with not-for-profit art education.

Case: “Thinkers and Dreamers” Education Sponsorship Project

The Department of Personal Banking at the Head Office of NJCB actively developed the Thinkers and Dreamers education sponsorship project. It donated RMB 120,000yuan to Longchang Primary

School, Longchang Township, Shuicheng District, Liupanshui City, Guizhou Province in an effort to sponsor the education cause there.

Case: “Let Children Enjoy the Sunshine” De Facto Orphans Care Project

In collaboration with the Youth League Municipal Committee and Hope Project Office of Zhenjiang City, Zhenjiang Branch initiated the “Let Children Enjoy the Sunshine” de facto orphans care project. It donated 100 Hope Desks to scattered orphans and de facto orphans across the city.



Photo: “Let Children Enjoy the Sunshine” de facto orphans care project implemented by Zhenjiang Branch

Case: Delivering Best Wishes to Children with Special Needs

Hangzhou Branch has continuously funded the projects of Ivy Public Welfare Alliance. Over the past four years, the Branch has organized not-for-profit open day activities in the name of Winter Jasmin Flower: Let Love Warm All for more than 300 children with special needs at Yanglingzi School. In June this year, they went to the school to celebrate the Children’s Day together with the 100 anniversary of the founding of the Communist Party of China and donated rehabilitation devices worth RMB 15,000yuan to the children there, delivering to them our best wishes.

Case: Warming the Heart of Children in the Liangshan Mountains

In order to help children in the Liangshan region of Sichuan Province who had no clothes to weather the cold winter, Beijing Branch launched an idle coat donation in October 2021, in the belief that “a coat represents a loving heart”. The Branch managed to collect 560 padded jackets and cotton boots from its employees and donated them all to Ganluo Village Primary School in Kaiyuan Township, Liangshan Prefecture in time.

8.3 Assisting the Poverty-stricken or the Disabled

● Supporting the Employment of the Disabled

In partnership with Nanjing Foundation for the Disabled, the Head Office of NJCB launched the 99 Public Welfare Day donation initiative to help fund the non-profit projects of the Home for Empowerment. Our employees took an active part in the online donation and mobilized their friends to do the same. In just three days, a total of 1,400 people donated RMB 102,134yuan. After that, the money was used by more than 20 the disabled assistance organizations to offer employment subsidies to the disabled employed with assistance.

● Undertaking the Joint Party Building Initiative

The Party Committee of NJCB continuously pushed forward the “100 Party Branches Partnering with 100 Villages/Communities” joint Party building initiative to guide grassroots Party branches and members to take responsibility, do their parts and benefit the people in the rural vitalization campaign. As of the end of 2021, 259 Party branches across the Bank had taken part in the joint Party building effort, with a participation rate up to 89.62%. Nearly 100 Party branches of the Bank paired up with primary level Party organizations in rural areas with the active participation of more than 1,000 Party members. They put on an array of Party Day activities themed on “let me address the real needs of the people” to demonstrate the responsibility and commitment of a state-owned financial enterprise.

Case: Showing Great Respect to the Elderly on the Double Ninth Festival

Yancheng Branch launched the “100 Party Branches Partnering with 100 Villages/Communities” joint Party building event in a greater depth. 10 Party branches of NJCB affiliates teamed up with communities or villages to undertake 10 thematic events including but not limited to making investigations on rural vitalization and extending regard to impoverished farmers, old Party members and veterans.



Photo: One Day Charity

● One Day Charity Event

With the Charity Day of China around the corner, the employees of NJCB responded actively to the charity call and took an active part in the One Day Charity event by both online and offline means, with a view to strengthening the social ethos characterized by poverty relief, good faith, mutual love, mutual assistance and dedication to the society. In particular, Taizhou Branch actively participated in “Benevolent Taizhou-One Day Charity” initiative jointly launched by Taizhou Financial Supervision and Administration and Banking and Insurance Regulatory Commission Taizhou Branch, raising close to RMB 100,000yuan. The money was entirely used to address sudden, emergency or temporary living difficulties facing poverty-stricken people in urban and rural areas, thus contributing to the efforts to consolidate the outcome of the battle against extreme poverty and to the rural vitalization campaign.

8.4 Volunteer Services

● Joining the Anti-pandemic Campaign

NJCB fully supports the fight against the COVID-19 pandemic. During the pandemic, the leadership of the Head Office led cadres and employees into streets and communities to deliver volunteer services in controlling and preventing the novel coronavirus. All Party organizations across the Bank sent more than 900 volunteers and took part in service provision 1,300 person-times. In addition, they donated more than RMB 1.14 million worth of goods. After Nanjing Lukou Airport was struck by the novel coronavirus in July 2021, all levels of Party organizations across NJCB stuck to their positions in the fight against the pandemic. In total, they dispatched more than 700 cadres and employees to fight

in communities and on streets, covering 10 districts of the city including Gulou, Xuanwu, Jianye, Qinhuai, Qixia, Yuhuatai, Pukou, Jiangning, Lishui and Gaochun. On the forefront of the battle against the pandemic, they put in place the Party requirement to “think what the people think, do what the people do and share the weal and woe with the people” and the Party history learning campaign’s requirement of “learning for doing”.

Case: Trying to Meet the Requirement to “Think What the People Think, Do What the People Do and Share the Weal and Woe with the People in the Battle against the Pandemic”

At a crucial stage of the fight against the COVID-19 pandemic on August 3, 2021, the leadership of the NJCB Head Office organized a commando composed of Party members overnight and led it in person into Yongxing Community, Lukou Sub-district Office to provide volunteer services as Team 19, Detachment 1 of the Anti-pandemic Vanguard commando consisting of Party members. In natural villages, communities and construction sites, members of the commando helped to load and unload living goods with a total weight of nearly 100 tons. The Party member commando united with and served the people in a strong sense of political responsibility, erecting an anti-pandemic fortress. They were widely applauded by local communities.



Photo: Party member commando on the forefront of the fight against the pandemic

Case: Nantong Branch Provided Services in Sampling for Nucleic Acid Test

Nantong Branch’s volunteers provided services in sample taking for nucleic acid detection stress test at Nanchuan Yuan Community. They helped to take temperature, check “health and travel QR codes” and maintain order, offering all-weather services for the sampling drive.



Photo: Nantong Branch provided services in sampling for nucleic acid detection

● Unpaid Blood Donation

We regularly organize all employees to participate in unpaid blood donation in a bid to meet our commitment to society and manifest our sense of social responsibility and unselfish devotion in practice. In 2021, 429 employees based in Nanjing took part in blood donation for free. They donated 112,160ml of blood in total.



● Green Environmental Protection

In an effort to carry out General Secretary Xi Jinping's thought on biological civilization and foster the awareness that "lucid waters and lush mountains are invaluable assets", NJCB regularly organizes employees to participate in green environmental protection activities, such as planting trees, protecting

wetland, recycling garbage, etc., with a view to advancing the environmental protection cause.

Case: Tree Planting and Mother River Protection

To further carry forward Lei Feng Spirit, Suzhou Branch organized cadres and employees to participate in tree planting and river protection thematic activities at Taihu Lake Wetland Park, Suzhou.



Photo: Suzhou Branch participating in tree planting and river protection thematic activities at Taihu Lake Wetland Park

Case: Weeding out Canadian Goldenrod to Protect Wetland

To help weed out the alien species Canadian goldenrod and protect wetland environment, the Xinxiangyang volunteer group from Yancheng Branch went to Yancheng Wetland National Nature Reserve for Rare Birds on November 9, 2021 to take part in a drive to weed out the Canadian goldenrod.



Photo: Yancheng Branch volunteering in the initiative to weed out Canadian goldenrod to protect the wetlands

● Offering Convenience Services

For the purpose of advancing convenience services, all organizations across the Bank created “service stations for workers”, “resting pavilions”, etc. The Youth League of the Head Office set up nearly 10 youth volunteer service posts across Nanjing to address the immediate and dire needs of outdoor workers.

Case: The “Most Beautiful Trade Union Service Station for Outdoor Workers” of Taizhou Branch

The service station for outdoor workers created by Hi-tech Area Sub-branch, Taizhou Branch was put into operation in August 2021. The station was then acknowledged as “the Most Beautiful Trade Union Service Station for Outdoor Workers” by All-China Federation of Trade Unions in the same year.



Photo: The “Most Beautiful Trade Union Service Station for Outdoor Workers” of Taizhou Branch

Case: Suzhou Branch high-temperature cooling charity activity

Suzhou Branch has organized and participated in high-temperature cooling charity activities for many years, supported "walking with love and civilized Suzhou" with practical actions, extended regards to outdoor personnel and the elderly who insist on working under high temperature, and delivered a trace of cooling and love in the hot summer.



Photo: Suzhou Branch high temperature cooling charity activity

(In case there is any discrepancy in the contents between the English and the Chinese versions, the Chinese version shall prevail.)

9. Appendix

Appendix I Principles of Responsible Banking (PRB)

Principles of Responsible Banking	Index	OurActions	Pages
Principle 1: Alignment	1.1 Main business models and operations of the organization	NJCB, founded on February 8, 1996, is a joint-stock commercial bank with independent corporate capacity, exercising the first-level legal entity system. By the end of December 2021, the Bank’s assets had exceeded RMB 1.7 trillionyuan, total deposits had exceeded RMB 1 trillionyuan, total loans had exceeded RMB 790 billionyuan, and the net profit attributable to shareholders had exceeded RMB 15.8 billionyuan.	P7-P8
	1.2 The consistency between the bank's business strategy and the goal of social sustainable development	In September 2015, the United Nations Summit on Sustainable Development adopted 17 Sustainable Development Goals (SDGs), aiming at completely solving the problems of social, economic and environmental development in an integrated manner from 2015 to 2030, and turning to the path of sustainable development. The Bank selected relevant objectives as itskey work.	P16-P18
Principle 2: Impact and Target Setting	2.1 The impact of the organization's main business on social sustainable development, as well as the challenges and opportunities of sustainable development	<p>We implemented national policies, solidly promoted business development, promoted the combination of information technology and financial industry, supported the development of local real economy with practical actions, and continuously strengthened support for key areas such as manufacturing and affordable housing projects, with the scale of credit continuingto grow.</p> <p>The Bank took advantage of its geographical advantages, relied on the interest linkage mechanism and the agricultural industry chain, further extended the reach of “finance benefiting the farmers” service to the professional farmers’ cooperatives, realized the penetrating subsidence of credit services, effectively promoted rural economic development and increased farmers' income.</p>	P4-P6
	2.2 Describingthe sustainable development and progress goals set by the organization	<p>We optimized our green finance development plans and strategies to boost asset structure transformation and high quality development at the crucial stage for the carbon peaking and emission neutralitystrategic opportunities and economic structural adjustment.</p> <p>The balance of green credit across the Bank maintained a steady growth of 10-20% on a yearly basis, leading the industry continuously. The size of our investment in green bonds and of our direct green financing grew steadily, vaulting our bank into the first echelon in terms of competitive edge.</p> <p>The Xin-Dynamic Green product system has further been enriched to be four series, including green credit, green investment</p>	P38;P63

		<p>banking, green consumer and carbon finance. A large number of flagship and premium products have been developed with a view to forging green financial brands.</p> <p>The Bank will continue to strengthen the provision of inclusive loans to ensure that the growth rate of inclusive loans for small and micro enterprises is not less than that of all loans in the Bank, and the number of accounts with loan balances is not lower than that at the beginning of the year.</p>	
	<p>2.3 Measures and plans taken by the organization to achieve the above objectives</p>	<p>We accelerated the development of green finance and fintech, striving to grow green finance into a distinctive brand. Meanwhile, we continuously promoted new practices and innovations, tapped new areas and paths, and created financial innovation ecochains for green finance, with the aim of offering comprehensive financial services for enterprises engaging in greentech innovations. In particular, we debuted such products as income right-pledged loans, emission right-pledged loans, energy management contracts, photovoltaic loans, green debt financing instruments, green industrial funds, green financial leasing, etc., to create a sound green financial product system.</p> <p>The Bank constructed a three-level structure of small and micro financial service featuring “headquarters, branches and sub-branches”. The Bank actively implemented the People’s Bank of China’s policy of re-lending and deferred repayment of principal and interest, to ensure that these policy dividends could benefit small and micro businesses efficiently. The Bank comprehensively used policy resources such as key performance indicator assessment, EVA risk-adjusted income subsidy, and preferential FTP pricing to guide the Bank to effectively improve the quality and efficiency of small and micro financial services. Besides, the Bank developed a differentiated assessment scheme for the asset quality of small and micro businesses. In the assessment of the asset quality of small and micro lines, a full or a half amount of write-down would be given to the branches with better control over the non-performing assets.</p>	<p>P37-P46; P61-P67</p>
	<p>2.4 Implementation progress of the organization to achieve the above objectives</p>	<p>As of the end of 2021, the balance of our green loans on balance sheet had amounted to RMB 98.773 billion yuan, an increase of RMB 31.302 billion yuan or 46.39% over the beginning of the year.</p> <p>The number of our clients stood at 1,588, representing an increase of 358 or 29.11% in comparison with the beginning of the same year.</p> <p>As of the end of 2021, the balance of regulated full-caliber small and micro loans was RMB 216.788 billion yuan, an increase of 7.86%. The balance of inclusive small and micro enterprise loans</p>	<p>P37-P46 P61-P67</p>

		was RMB 65.612 billionyuan, an increase of 30.42% over the beginning of the year.	
Principle 3: Clients and Customers	3.1 Practices that promote responsible relationships between the Bank and customers	The Bank has incorporated the requirement of “continuously strengthening the protection of consumers’ rights and interests” into its new five-year development plan and 2021 strategic planning tasks. We continued to improve our systems and mechanisms, standardize our business practices, attach importance to the protection of personal financial information, handle complaints prudently, and actively cooperate with supervision work, so as to effectively improve consumer insurance within the whole system. By doing so, we contributed to building a harmonious and stable business environment and making financial services more convenient and beneficial to the people.	P55-P60
	3.2 The Bank and customers are committed to sustainable development practices and sustainable economic behavior	NJCB has launched a new mode of “Interconnecting the Government, Industrial Parks, Banks and Investment Institutions” to continuously deepen the connotation and extension of the technological, cultural and financial service ecosystem and to achieve a precise “drip irrigation” type financial service. This mode, with the concept of “openness, sharing and innovation”, integrates the needs of the government, industrial parks, banks, investment institutions and sci-tech enterprises. By broadening the circle of friends, expanding the circle of resources, and building an ecological circle, we have set up a community of cooperation featuring collaborative innovation and win-win cooperation for all. We ramped up communication with the competent administrative authorities and regulatory bodies for environmental protection at the provincial level with a view to eliciting their guidance for the Bank. Also, we undertook research and investigations, learned about the developments on the carbon quota market and promoted carbon financial services. We launched and advanced the Xin-Dynamic Green Industrial Park Support Initiative to ratchet up services for green industrial parks and sectors, and particularly, supported green renovation projects and energy conservation and environmental protection enterprises within industrial parks.	P32-P46 ; P61-P67
Principle 4: Stakeholders	4.1 Confirmation and resolution of concerns of stakeholders	We continuously improved the stakeholder communication mechanism, built a good internal and external communication platform for stakeholders, maintained normal communication, and understood and responded to the expectations and demands of stakeholders on the Bank. We received responses from stakeholders including employees, customers, government agencies, regulators, partners, suppliers and communities and evaluated the concerns highly relevant to sustainability.	P15-P17

Principle 5: Governance & Culture	5.1 The organization conforms to the corporate governance structure and policy framework of the principle of responsibility	<p>We built a sound green finance policy system by devising such policies as the <i>NJCB Green Financial Policy</i>, the <i>NJCB Master Plan for Building Green Financial Systems</i>, the <i>NJCB Guidelines of Examination and Approval of Credit Extensions in Green Finance</i>, the <i>NJCB Guidelines for Green Financial Marketing</i>, etc., which all guided the Bank to transition into, among others, the sectors of energy conservation, environmental protection and new energy.</p> <p>In 2019, 123 comprehensive sub-branches of the Bank set up small business financial departments, and continued to build a three-level structure of small and micro financial service featuring “headquarters, branches and sub-branches”. In this way, the Bank continuously extended the inclusive financial services to industrial parks, communities and counties. The Financial Inclusion Management Committee is responsible for the promotion and implementation of the Bank’s financial inclusion development plan. It reviews the organization structure and management mode of inclusive finance, business innovation mechanism, institutional arrangements, system construction, team building, etc. Thus, the committee provides the top-level design and resource guarantee support for the rapid development of NJCB’s financial inclusion business.</p>	P61;P38
	5.2 Cultivating the corporate culture of responsible banking among employees	<p>The bank forged the plum blossom spirit of “remaining firm and indomitable, standing up bravely and daring to take the lead in the world”. The Bank established a cultural brand of “responsible finance, all-win harmony” and set up a unique system of corporate culture concepts, which keeps leading all staff of NJCB to pursue their ideals with unremitting efforts. The theme culture model for NJCB, “responsible finance, all-win harmony”, had profound connotations and meaning. Namely, by imposing the requirement of “responsible finance” on itself, the Bank actively fulfilled its responsibilities to its customers, shareholders, employees and the society, and created a situation of “all-win harmony” in which the Bank and various stakeholders benefitted from each other. In this way, NJCB’s ultimate mission of making finance beneficial to the society was finally accomplished.</p> <p>We actively promoted the development of talent echelons and established a professional development system covering all personnel. The whole bank offered four categories of jobs, including management, specialized skills, marketing and services. In light of the different orientations of specialties, we set 51 job series and 6 levels for each series.</p>	P7-P8; P68-P75
	5.3 Governance Structure for	the Bank always attached great importance to the construction of	P20-P24 ;

	Implementation of the Principles	<p>corporate governance. With the scientific, normative and effective corporate governance as the goal, we continued to improve the corporate governance structure and operation mechanism. At present, a corporate governance structure including the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Management has basically come into being, featuring clear responsibilities, scientific management, effective checks and balances, and high efficiency.</p> <p>In terms of organizational structure, we further improved the composition of green finance teams at the Head Office' Department of Corporate Finance in a bid to enhance professional support for green finance business and advance the development of green finance systems. Our branches gradually staffed their Departments of Corporate Finance with dedicated green finance product managers to better facilitate the green finance business. On the other hand, we actively supported our branches to create green finance sub-branches and gave priority to them in terms of resources allocation. The green finance sub-branches took the lead in piloting a rich array of innovative green finance products and spread them across the bank when conditions were ripe.</p>	P62-P63
Principle 6: Transparency & Accountability	6.1 Progress on Implementing the Principles for Responsible Banking	<p>The Bank attached great importance to the development of fintech, positioning the digital transformation as an enterprise-level strategy. The Bank steadily promoted the implementation of the digital transformation strategy, making efforts to achieve cloud, online, and intelligent financial technology. Through agile and efficient front-end service capabilities, open and shared middle-office capabilities, and stable and reliable underlying basic capabilities, the Bank enhanced its technical capability featuring “smart fore-office, strong middle-office, and stable back-office”, to promote the in-depth integration of digitalization, technology, business, and scenarios. The Bank also strengthened its data-driven capacity to fully empower customer marketing, channel construction, product innovation, risk compliance, operation services, performance management and other aspects.</p>	P37-P46; P61-P67

Appendix II HKEXESG Reporting Guide

Subject Areas, Aspects, General	Description	Pages
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Disclosures and KPIs		
Aspect A1: Emissions		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to waste gas ¹ and greenhouse gas ² emissions, pollutant discharges into water and land, and generation of hazardous and non-hazardous waste ³	P08;P47
KPI A1.1	The types of emissions and respective emissions data.	P07
KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	P07
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	P08
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	P08
KPI A1.5	Description of emissions target(s) set and steps taken to achieve it(them).	P05;P47
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and description of the reduction target(s) set and steps taken to achieve it(them).	P05;P47
Aspect A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources ⁴ , including energy, water and other raw materials.	P05;P47
KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	P08
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	P08
KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve it(them).	P05;P47
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve it(them).	P05;P47
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, proportion per production unit.	Not applicable
Aspect A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impacts on the environment	P05;P47

¹ Exhaust emissions include nitrogen oxides, sulfur oxides and other pollutants regulated by national laws and regulations.

² Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulfur hexafluoride.

³ Hazardous wastes refer to those defined by national regulations.

⁴ Resources can be used for production, storage, transportation, buildings, electronic equipment, etc.

	and natural resources.	
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	P05;P44-P47
Aspect A4: Climate Change		
General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	P44-P47
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	P44-P47
Employment and Labour Practices		
Aspect B1: Employment		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	P49-P50
KPI B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	P09
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	P09
Aspect B2: Health and Safety		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	P52
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	P10
KPI B2.2	Lost days due to industrial injury.	P10
KPI B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	P52
Aspect B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training ⁵ activities.	P50-P51
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	P10
KPI B3.2	The average training hours completed per employee by gender and employee category.	P10
Aspect B4: Labour Standards		

⁵Training refers to vocational training, which may include internal and external courses paid by the employer.

General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	P49
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	P49
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	P49
Operating Practices		
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	P24
KPI B5.1	Number of suppliers by geographical region.	P10
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers for whom the practices are being implemented, and how they are implemented and monitored.	P24
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	P24
KPI B5.4	Description of practices used to promote environmentally-friendly products and services when selecting suppliers, and how they are implemented and monitored.	P54
Aspect B6: Product Responsibility		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and remedies.	P40-P42
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	P40;P10
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	P23
KPI B6.4	Description of quality assurance process and recall procedures.	Not applicable
KPI B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	P40
Aspect B7: Anti-corruption		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	P22-P23

KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	P23
KPI B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	P23
KPI B7.3	Description of anti-corruption training provided to directors and staff.	P23
Community		
Aspect B8: Community Investment		
General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	P55-P60
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	P55-P60
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	P10

Appendix III GRI Standard for Sustainability Reporting

Index Number	Description	Pages
General Disclosures		
G102-1	Name of the organization	P02
G102-2	Activities, brands, products, and services	P04
G102-3	Location of headquarters	P06
G102-4	Location of operations	P06
G102-5	Ownership and legal form	P06
G102-6	Markets served	P06
G102-7	Scale of the organization	P06
G102-8	Information on employees and other workers	P09
G102-9	Supply chain	P10
G102-10	Significant changes to the organization and its supply chain	No changes
G102-11	Precautionary principle or approach	P22
G102-12	External initiatives	P15
G102-13	Membership of associations	P15
Strategy		
G102-14	Statement from senior decision-maker	P04-P06
G102-15	Key impacts, risks, and opportunities	P22
Ethics and Integrity		
G102-16	Values, principles, standards, and norms of behavior	P06
Governance		
G102-18	Governance structure	P17-P18
G102-20	Executives' responsibility for economic, environmental, and social topics	P20
G102-21	Consulting stakeholders on economic, environmental, and social topics	P14-P15
G102-22	Composition of the highest governance body and its committees	P18-P19
G102-29	Identifying and managing economic, environmental, and social impacts	P14-P15
G102-30	Effectiveness of risk management processes	P22
G102-31	Review of economic, environmental, and social topics	P14-P15
G102-32	Highest governance body's role in sustainability reporting	P18

G102-33	Communicating critical concerns	P14-P15
G102-34	Nature and total number of critical concerns	P14-P15
G102-35	Remuneration policies	P50
G102-36	Process for determining remuneration	P50
StakeholderEngagement		
G102-40	List of stakeholder groups	P14-P15
G102-42	Identifying and selecting stakeholders	P14-P15
G102-43	Approach to stakeholder engagement	P14-P15
G102-44	Key topics and concerns raised	P14-P15
ReportingPractice		
G102-45	Entities included in the consolidated financial statements	P02
G102-46	Defining report content and topic boundaries	P02
G102-47	List of material topics	P15
G102-48	Restatements of information	P02
G102-49	Changes in reporting	No Changes
G102-50	Reporting period	P02
G102-51	Date of most recent report	P02
G102-52	Reporting cycle	P02
G102-53	Contact point for questions regarding the report	P03
G102-54	Claims of reporting in accordance with the GRI Standards	P02
G102-55	GRI content index	P69-P73
G102-56	External assurance	P74-P76
Management		
G103-1	Explanation on the material topic and its boundary	P15
G103-2	The management approach and its components	P17-P24
G103-3	Evaluation of the management approach	P17-P24
EconomicPerformance		
G201-1	Economic value directly generated and distributed	P07
G201-2	Financial impacts and other risks and opportunities brought by the climate change	P44-P47
Market Presence		
G202-2	Proportion of senior management hired from local community	-
IndirectEconomicImpacts		

G203-1	Infrastructure investments and services supported	P26-P30
G203-2	Significant indirect economic impacts	P26-P30
ProcurementPractices		
G204-1	ProcurementPractices	P24
Anti-Corruption		
G205-2	Communication and training about anti-corruption policies and procedures	P22-P23
Energy		
G302-1	Energy consumption within the organization	P08
G302-2	Energy consumption outside the organization	-
G302-3	Energy intensity	P08
G302-5	Reduction in energy requirements of products and services	P48
Water and Effluents		
G303-1	Interactions with water as a shared resource	P08
Emissions		
G305-1	Direct (Scope 1) GHG emissions	P07
G305-2	Energy indirect (Scope 2) GHG emissions	P07
G305-4	GHG emissions intensity	P07
G305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	P07
Effluents and Waste		
G306-1	Total amount of water discharged by water quality and discharge destination	P08
G306-2	Total waste classified by type and treatment method	P07-P08
Environmental Compliance		
G307-1	Non-compliance with environmental laws and regulations	No Changes
Environmental Assessment of Suppliers		
G308-1	New suppliers screened using environmental criteria	P24
G308-2	Negative environmental impacts in the supply chain and actions taken	P24
Employment		
G401-1	New employee hires and employee turnover	P09
G401-2	Benefits provided to full-time employees but not provided to temporary or part-time employees	P49-P50
G401-3	Parental leave	P49

Occupational Health and Safety		
G403-1	Occupational health and safety management system	P49
G403-2	Hazard identification, risk assessment, and incident investigation	P10
Training and Education		
G404-1	Average hours of training per year per employee	P10
G404-2	Programs for upgrading employee skills and transition assistance programs	P50-P52
G404-3	Percentage of employees reviewed in terms of regular performance and career development	P50-P52
Diversity and Equal Opportunity		
G405-1	Diversity of governance bodies and employees	P19;P49
LocalCommunities		
G413-1	Operations with local community engagement, impact assessments, and development programs	P55-P60
G413-2	Operations with actual or potential significant negative impact	-
Social Assessmentof Suppliers		
G414-1	New suppliers screened using social criteria	P24
G414-2	Negative social impacts in the supply chain and actions taken	P24
CustomerPrivacy		
G418-1	Substantiated complaints concerning breach of customer privacy and losses of customer data	No Changes

Appendix IV Improvement Measures and Implementation Plans

NJCB managed to score outstanding achievements in performing social responsibility in 2021. Next year, we will generalize the experience from the past year and improve our institutional development in order to enhance the fulfillment of our social responsibility.

I. Specifically, we will instill the concept of sustainable development into our operation and management in view of the 6 principles for responsible banking with the aim of promoting steady development of sustainable finance. We will constantly increase the disclosure of environmental information in terms of both quantity and quality to improve our ESG performance.

II. We will exert great efforts to advocate environmental protection concepts, guide our employees to make green and healthy work and living habits, and create low-carbon work places. Also, we will

continuously advance green operation and management, and regularly develop environmental protection activities, to achieve carbon reduction in both operation and business.

III. In addition, we will accelerate the development and enhance the top-level design of green finance, boost the innovation of green financial products, actively channel capital into environmental protection enterprises and projects, and increase investment in green, low-carbon projects to help attain the goals of “carbon peaking and emission neutrality”.

IV. Furthermore, we will promote the development of smart risk control systems, constantly optimize the areas in which credits are granted, and reinforce the practice of unified credit granting. Finally, we will enhance the management of social and environmental risks, and the identification, analysis, mitigation, control and reporting of such risks in particular, and tighten the management requirements for the same under credit granting policies and business procedures.

Appendix V Third Party Independent Assurance Report



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环境、社会及治理报告独立鉴证报告

安永华明（2022）专字第61085333_A03号
南京银行股份有限公司

南京银行股份有限公司董事会：

我们接受委托，对南京银行股份有限公司（以下简称“南京银行”或“贵行”）编制的《南京银行股份有限公司 2021 年环境、社会及治理报告》（简称“《环境、社会及治理报告》”）中选定的 2021 年度绩效信息发表有限保证鉴证意见。

一、绩效信息

本报告就以下选定的 2021 年度绩效信息实施了有限保证鉴证程序：

- 1) 缴纳税款额（亿元）
- 2) 每股社会贡献值（元）
- 3) 涉农贷款余额（亿元）
- 4) 普惠型涉农贷款余额（亿元）
- 5) 绿色金融表内贷款余额（亿元）
- 6) 普惠型小微企业贷款余额（亿元）
- 7) 碳表现挂钩贷款余额（亿元）
- 8) 线下学习培训项目（期）
- 9) 全年上线并推送课程数量（门）
- 10) 科技文化金融贷款余额（亿元）

我们的鉴证工作仅限于《环境、社会及治理报告》中选定的 2021 年度的绩效信息，《环境、社会及治理报告》所披露的其他信息、2020 年及以前年度信息均不在我们的工作范围内。

二、南京银行选用的标准

贵行编制 2021 年度《环境、社会及治理报告》绩效信息所采用的标准列于《环境、社会及治理报告》“报告编制说明”的“编制依据”（以下简称“编制依据”）中。

三、董事会的责任

选用适当的编制依据，并按照编制依据的要求编制《环境、社会及治理报告》中的 2021 年度绩效信息是贵行董事会的责任。这种责任包括设计、执行和维护与编制绩效信息相关的内部控制，在编制绩效信息的过程中做出准确的记录和合理的估计，以使该等内容不存在由于舞弊或错误而导致的重大错报。





环境、社会及治理报告独立鉴证报告（续）

安永华明（2022）专字第61085333_A03号
南京银行股份有限公司

四、我们的责任

我们的责任是根据我们所执行的程序对《环境、社会及治理报告》中的 2021 年度绩效信息发表有限保证鉴证结论。我们按照国际审计与鉴证准则理事会发布的《国际鉴证业务准则第 3000 号（修订）—除历史财务信息审计或审阅之外的鉴证业务》（“ISAE3000”）的规定执行了鉴证工作。ISAE3000 要求我们计划和实施鉴证工作，以对《环境、社会及治理报告》中的 2021 年度绩效信息在所有重大方面依据编制依据进行编制取得有限保证。鉴证程序的性质、时间和范围的选择基于我们的判断，包括对由于舞弊或错误而导致重大错报风险的评估。我们相信获取的证据充分、适当，为形成有限保证鉴证结论提供了基础。

五、我们的独立性和质量控制

我们遵守国际会计师职业道德准则理事会《国际会计师职业道德守则》对独立性和其他道德的要求。我们的团队具备此次鉴证任务所需的资质和经验。我们的质量控制采用《国际质量控制准则第 1 号》。

六、鉴证工作程序

有限保证鉴证所实施的程序的性质和时间与合理保证鉴证不同，且范围较小。因此，有限保证鉴证业务的保证程度远低于合理保证鉴证。我们没有执行合理保证的其他鉴证中通常实施的程序，因而不发表合理保证鉴证意见。虽然在设计鉴证程序的性质和范围时，我们考虑了管理层相关内部控制的有效性，但我们并非对内部控制进行鉴证。我们的鉴证工作不包括与信息系统中数据汇总或计算相关的控制测试或其他程序。有限保证鉴证程序包括询问负责编制《环境、社会及治理报告》的核心人员，实施分析性复核以及其他适当的程序。

在我们的工作范围内，我们仅在南京银行总行层面开展工作，工作内容包括：

- 1) 对南京银行参与提供《环境、社会及治理报告》中所选定的绩效信息的相关部门进行访谈；
- 2) 实施分析程序；
- 3) 实施抽样检查；
- 4) 重新计算；
- 5) 我们认为必要的其他程序。



Appendix VI Feedback

Thank you for reading the Report in spite of your busy schedule. In order to continuously improve the preparation of the Report and effectively improve the ESG performance of NJCB, we especially hope to listen to your valuable opinions and suggestions. Please feed back to us by the following means:

Address: No. 288, Zhongshan Road, Nanjing

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1. For NJCB, which of the following stockholder categories do you belong to?

government authorities and regulators shareholders and investors customers employees suppliers and partners communities and the public media

2. What is your opinion on the Report?

Very good Good Average

3. What is your opinion on NJCB in the field of creating economic value?

Very good Good Average

4. What is your opinion on NJCB in the field of creating environmental value?

Very good Good Average

5. What is your opinion on NJCB in the field of creating social value?

Very good Good Average

6. What is your opinion on NJCB in the field of creating governance value?

Very good Good Average

7. What are your further suggestions on the Report and the performance of social responsibility?

Thank you for your support and help to NJCB!