



# 2025 Sustainability Report

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## Introduction

### Reporting statement

#### Reporting scope

Scope of organizations: This report covers Bank of Nanjing Co., Ltd. and its subsidiaries.

Time period: This report covers the period from 1 January 2025 to 31 December 2025. With the aim of enhancing comparative analysis and forward-looking insights, select sections of the report incorporate additional periods where appropriate.

#### Basis of preparation

This report is prepared in accordance with the requirements of the *Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Sustainability Report (Trial)* and the *Shanghai Stock Exchange Self-Regulatory Guide for Listed Companies No. 4 – Preparation of Sustainability Reports, the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions* issued by the National Financial Regulatory Administration (formerly the China Banking and Insurance Regulatory Commission), and the *Guidelines on Corporate Social Responsibility for Chinese Banking Financial Institutions* issued by China Banking Association. In addition, this report is prepared with reference to the *Corporate Sustainability Disclosure Standards - Basic Standard (Trial)*, the *Application Guide to the Corporate Sustainability Disclosure Standards - Basic Standard (Trial)*, and *Corporate Sustainability Disclosure Standard No.1 - Climate (Trial)* jointly issued by the Ministry of Finance of People’s Republic of China and eight other ministries and commissions, as well as the *GRI Standards* issued by the Global Sustainability Standards Board (GSSB), the United Nations Sustainable Development Goals (SDGs) and other standards and requirements.

#### Sources of information

There have been no material changes in the data acquisition and calculation methods used in this report compared with those applied in previous annual reports. The financial data contained in this report are sourced from the audited annual A-share financial report. Other information is sourced from the Bank’s internal management systems. Unless otherwise stated, all monetary amounts in this report are denominated in RMB.

#### Report language

This report is prepared in Simplified Chinese, and an English version is provided. In the event of discrepancies in interpretation between the two versions, the Chinese version shall prevail.

### **Assurance by the Board of Directors**

This report was reviewed and approved at the 20th meeting of the 10th Board of Directors of the Bank on 22 April 2026. The Board of Directors and all directors of the Bank warrant that this report is free from any false representations, misleading statements or major omissions.

### **Third-party assurance**

To ensure the authenticity and reliability of this report, the Bank has engaged EY Hua Ming LLP to perform limited assurance on selected performance information in this report in accordance with the *International Standard on Assurance Engagements 3000 (Revised) - Assurance Engagements Other Than Audits or Reviews of Historical Financial Information*, and has issued a third-party assurance report.

### **Abbreviation**

For the purposes of this report, the following terms shall bear the meanings as defined below unless otherwise specified herein.

We/The Company	Refers to	Bank of Nanjing Co., Ltd. and its subsidiaries
Parent Company/The Bank/Bank of Nanjing	Refers to	Bank of Nanjing Co., Ltd.
NFRA	Refers to	National Financial Regulatory Administration
CSRC	Refers to	China Securities Regulatory Commission
PBOC	Refers to	People's Bank of China
Nanyin Wealth Management	Refers to	Nanyin Wealth Management Co., Ltd.
Kunshan Lucheng County Bank	Refers to	Kunshan Lucheng County Bank Co., Ltd.

Yixing Yangxian County Bank	Refers to	Yixing Yangxian County Bank Co., Ltd
Xinyuan Asset Management	Refers to	Xinyuan Asset Management Co., Ltd.
Bon BNPP Consumer Finance	Refers to	Bon BNPP Consumer Finance 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.

### **Report access**

Printed copies of this report are available at the Board of Directors Office of the Bank. This report's electronic version is available for download on the Bank's website ([www.njcb.com.cn](http://www.njcb.com.cn)) and is also published on the website of the Shanghai Stock Exchange ([www.sse.com.cn](http://www.sse.com.cn)).

### **Contact information**

Board of Directors Office of Bank of Nanjing Co., Ltd.

Address: No. 88 Jiangshan Street, Jianye District, Nanjing, Jiangsu Province

Zip code: 210019

Service hotline: 95302

Investor inquiry hotline: 025-86775067

Fax: 025-86775054

## **Important notes**

The estimated or forward-looking information disclosed in this report is based on reasonable underlying assumptions and premises. Such assumptions and premises may differ due to factors including changes in future actual conditions, technological developments, updates to regulatory requirements, fluctuations in the economic environment, and evolving industry trends, thereby affecting the accuracy of the projections and the achievement of targets. Investors and users of this report are advised to maintain appropriate risk awareness and understand that the forward-looking statements contained in this report do not constitute any material commitments.

## Message from the leadership

The year 2025 marks the final year of the 14th Five-Year Plan period and a year of deepening implementation for Bank of Nanjing's new five-year strategic plan. At this historical juncture, Bank of Nanjing remains firmly grounded in what the nation requires, what the financial sector can deliver, and the public's aspirations for improved livelihoods. The Bank has consistently embedded its own development deeply within the broader national development landscape, resolutely pursuing the path of high-quality development as the nation advances Chinese modernization.

**Building a solid governance foundation to ensure steady and sustainable development.** We have always upheld the Party's centralized and unified leadership over financial work, deepening the philosophy of sustainable development. We revised the *Articles of Association* and the rules of procedure for the general meeting of shareholders and other governing bodies, successfully completed the reform of the Board of Supervisors, and continued to refine a vertically and horizontally integrated sustainable development governance structure. We have incorporated ESG risks into the comprehensive risk management framework, strengthened the identification, assessment, management, and process control of ESG risks, and continuously enhanced the effectiveness of risk management. We have deepened the development of a culture of integrity and compliance, and reinforced anti-money laundering efforts, to ensure that all business activities comply with national laws and regulations, regulatory requirements, and mainstream business ethics standards, thereby effectively safeguarding the stability and fairness of the financial market.

**Responding to national strategies and serving the real economy.** We have continuously optimized the supply of financial services and strengthened support for major national strategies, key sectors, and underserved sectors. As of the end of 2025, the balance of agriculture-related loans reached RMB154.884 billion, an increase of RMB11.340 billion compared with the end of the previous year, representing a growth rate of 7.90%. Credit resources continued to be directed toward key areas such as FinTech and inclusive loans to micro and small enterprises, with loan balances increasing by 19.49% and 17.46%, respectively, compared with the end of the previous year. We took the lead in participating in the nation's first issuance of sci-tech innovation bonds, helping sci-tech innovation enterprises broaden their financing channels and reduce financing costs. We actively engaged in the integrated development of the Yangtze River Delta, providing strong financial support for the development of key infrastructure, industrial transformation and upgrading, and the growth of emerging industries. We assisted enterprises in expanding into overseas markets and supporting the pursuit of high-standard opening up.

**Advancing the "Dual Carbon" commitment to protect our natural heritage.**

We have actively embedded the philosophy of green development deeply into all aspects of business management and operations, innovating green financial products and services, and practicing a low-carbon office operation model. As of the end of 2025, the balance of green corporate loans increased by 30.08% compared with the end of the previous year. Projects supported by green credit across the Bank achieved annual savings equivalent to 2,935,200 tons of standard coal and a reduction in carbon dioxide emissions of 3,076,900 tons. We have comprehensively advanced the development of a green and low-carbon operations system, with a focus on implementing initiatives such as green energy, green branches, and green commuting.

**Advancing people’s well-being and creating a better life together.** We remain true to our original aspiration of serving the people, adhere to a people-oriented approach, and take the people’s aspirations for a better life as our goal. We have continued to enhance basic pension services and fully advanced the development of personal pension business, building a comprehensive financial services system covering the three pillars of pensions to effectively support the development of the local pension security system. As of the end of 2025, the cumulative number of personal pension accounts opened at the Bank reached nearly 630,000, with cumulative contributions of nearly RMB300 million and an investment product holding scale of approximately RMB190 million; all branches across the Bank’s network have completed age-friendly modifications. We actively engaged in public welfare undertakings, with annual charitable donations exceeding RMB39 million and community volunteer services surpassing 7,000 volunteer service engagements. We placed great emphasis on human capital development, improved mechanisms for selection, development, and retention, and intensified care and support for employees, resulting in a significant increase in overall employee satisfaction.

The year 2026 marks the opening year of the 15th Five-Year Plan period and the starting year for Bank of Nanjing as it embarks on a renewed journey forward, as we celebrate our 30th anniversary. Bank of Nanjing will adhere to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as the guiding principle, firmly establish and practice the correct view of political achievements, take party building leadership as the fundamental guideline, and unswervingly follow the path of financial development with Chinese characteristics. We are committed to contributing financial strength to comprehensively advance the building of a strong country and the great rejuvenation of the Chinese nation through Chinese modernization.

**Chairman of the Board Director: XIE Ning**

**President: ZHU Gang**

## About us

### Company profile

Established on 8 February 1996, Bank of Nanjing is a joint-stock commercial bank and a listed bank with independent legal person status, operating under a single-legal-person management system. In 2001, it attracted investment from the International Finance Corporation (IFC), becoming a pioneer in cooperation between Chinese and foreign financial institutions. In 2005, it introduced BNP Paribas (BNP), a foreign strategic investor, taking the lead among Chinese banks in initiating strategic cooperation with a foreign bank. On 19 July 2007, Bank of Nanjing was listed on the Shanghai Stock Exchange, becoming the first city commercial bank in China to be listed on the Main Board of the SSE.

Bank of Nanjing's service and business operations currently cover Jiangsu Province, as well as the regions of Beijing, Shanghai, and Hangzhou. The Bank has 17 tier-one branches and 289 business outlets in total. It now holds wholly-owned and controlling stakes in five financial institutions, namely Nanyin Wealth Management, Bon BNPP Consumer Finance, Xinyuan Asset Management, Kunshan Lucheng County Bank, and Yixing Yangxian County Bank; and holds equity interests in three other financial institutions, namely Jiangsu Financial Leasing, Bank of Rizhao, and Wuhu Jinsheng Rural Commercial Bank. In 2013, the Bank led the establishment of "Zijinshan • Xinhe Club", an alliance voluntarily formed by high-quality small and medium-sized financial institutions in China. The Bank currently has 133 formal members, covering 26 provinces, municipalities, and autonomous regions nationwide, forming a financial interbank cooperation ecosystem based on the principles of "joint consultation, joint contribution, and shared benefits".

Over the past three decades since its establishment, Bank of Nanjing has profoundly embodied its founding mission of "serving the local economy, serving small and medium-sized enterprises, and serving urban and rural residents". The Bank has strengthened Party building across all aspects of its operations, remained steadfast in serving the real economy as its fundamental purpose, and coordinated the advancement of the "Five Major Areas of Finance". We have deepened our presence in key business areas, including technology finance, green finance, inclusive finance, pension finance, digital finance, corporate finance, investment banking, retail finance, wealth management and private banking, consumer finance, online finance, financial markets, and asset management, resolutely forging the path of financial development with Chinese characteristics. As of the end of 2025, the Bank's total assets reached RMB3.02 trillion, total deposits RMB1.67 trillion, total loans RMB1.42 trillion,

non-performing loan ratio 0.83%, weighted average return on equity 12.05%, operating income RMB55.542 billion, and net profit attributable to shareholders of the parent company RMB21.807 billion.

In 2025, Bank of Nanjing ranked 86th in the Top 1000 World Banks list published by The Banker magazine, and 21st in the Top 100 Chinese Banks list released by the China Banking Association. The Bank is designated as one of the 21 domestically systemically important banks (D-SIBs) in China by the People’s Bank of China and the National Financial Regulatory Administration. The Bank also officially joined the Alliance for Green Commercial Banks of the International Finance Corporation (IFC), a member of the World Bank Group, becoming the first city commercial bank in China to join this alliance.

## Corporate Culture

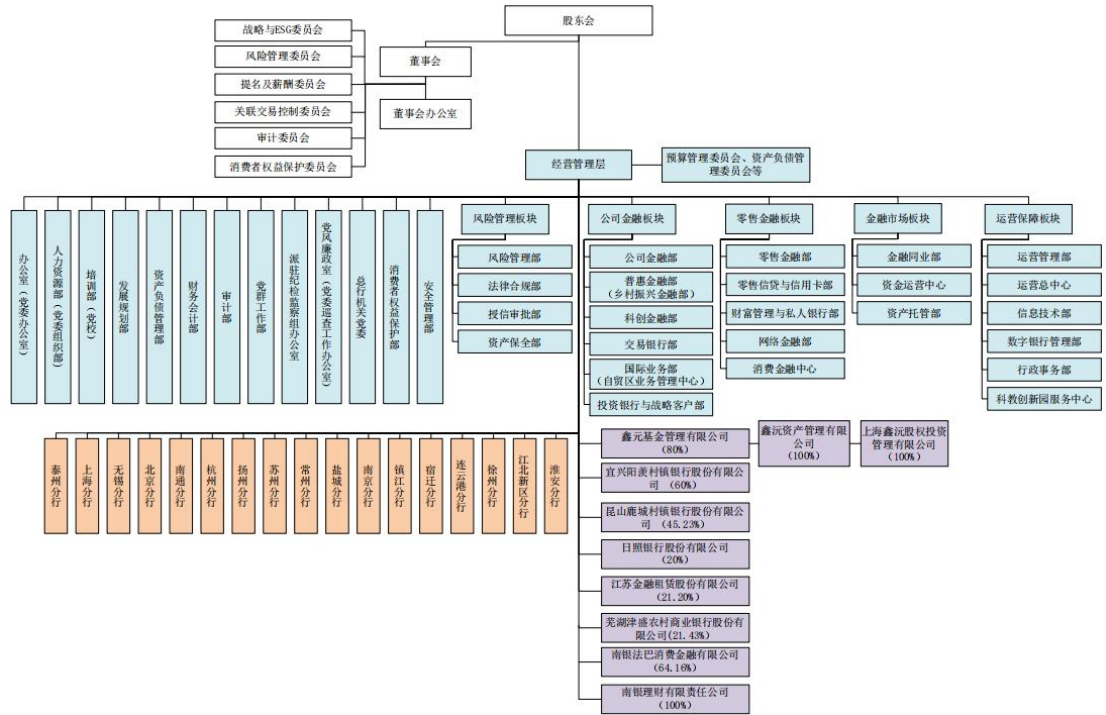


Corporate Mission	Enable the benefits of finance to benefit the whole society
Corporate Vision	To build a first-class regional comprehensive financial service provider in China
Core Values	Integrity, Prudence, Diligence, and Righteousness
Corporate Spirit	The plum blossom spirit of "being tenacious, standing firm and daring to be a pioneer"
Business Philosophy	Customer-centric and market-oriented
Management Principles	Respect institutional rules, pursue innovation while adhering to fundamentals, and prioritize contributors



Talent Philosophy	Career attracts talent, effort shapes the future
Compliance Philosophy	All-employee compliance, whole-process compliance, proactive compliance
Service Philosophy	Value every client
Safety Philosophy	Make safety a habit
Innovation Philosophy	Embrace change, go beyond change
Risk Philosophy	Manage risk, create value

## Organization Structure



股东会 General Shareholders Meeting

董事会 Board of Directors

董事会办公室 Board Office

战略与 ESG 委员会 Strategy and ESG Committee

风险管理委员会 Risk Management Committee

提名及薪酬委员会 Nomination & Remuneration Committee

关联交易控制委员会 Related Party Transactions Committee

审计委员会 Audit Committee

消费者权益保护委员会 Consumer Rights Protection Committee

经营管理层 Senior Management

预算管理委员会、资产负债管理委员会等 Budget Management Committee,  
Asset & Liabilities Management Committee

办公室（党委办公室）Executive Office (Party Committee Office)

人力资源部（党组织部）Human Resources Department (Party Organization  
Department)

培训部（党校）Training Department (Party School)

发展规划部 Development Plan Department

资产负债管理部 Asset and Liability Management Department

财务会计部 Financial Accounting Department  
审计部 Audit Department  
党群工作部 Party-Masses Work Department  
派驻纪检监察组办公室 Discipline Inspection and Supervision Team Office  
党风廉政室（党委巡查工作办公室）Office of Party Conduct and Integrity (Party Committee Inspection Office)  
总行机关党委 Party Committee of Head Office  
消费者权益保护部 Consumer Rights Protection Department  
安全管理部 Safety Management Department  
风险管理板块 Risk Management Division  
风险管理部 Risk Management Department  
法律合规部 Legal & Compliance Department  
授信审批部 Credit Approval Department  
资产保全部 Asset Preservation Department  
公司金融板块 Corporate Banking Division  
公司金融部 Corporate Banking Department  
普惠金融部（乡村振兴金融部）Inclusive Finance Department (Rural Revitalization Finance Department)  
科创金融部 Tech and Innovation Finance Department  
交易银行部 Transaction Banking Department  
国际业务部（自贸区业务管理中心）International Finance Department (Free Trade Zone Business Management Center)  
投资银行与战略客户部 Investment Banking and Strategic Clients Department  
零售金融板块 Retail Banking Division  
零售金融部 Retail Banking Department  
零售信贷与信用卡部 Personal Loan and Credit Card Department  
财富管理与私人银行部 Wealth Management and Private Banking Department  
网络金融部 Internet Banking Department  
消费金融中心 Consumer Finance Department  
金融市场板块 Financial Markets Division

金融同业部 Interbank Department  
资金运营中心 Capital Operation Center  
资产托管部 Custody Department  
运营保障板块 Operations Division  
运营管理部 Operation Management Department  
运营总中心 Operation Center  
信息技术部 IT Department  
数字银行管理部 Data Management Department  
行政事务部 Administrative Affairs Department  
科教创新园服务中心 Science and Education Innovation Park Service Center  
泰州分行 Taizhou Branch  
上海分行 Shanghai Branch  
无锡分行 Wuxi Branch  
北京分行 Beijing Branch  
南通分行 Nantong Branch  
杭州分行 Hangzhou Branch  
扬州分行 Yangzhou Branch  
苏州分行 Suzhou Branch  
常州分行 Changzhou Branch  
盐城分行 Yancheng Branch  
南京分行 Nanjing Branch  
镇江分行 Zhenjiang Branch  
宿迁分行 Suqian Branch  
连云港分行 Lianyungang Branch  
徐州分行 Xuzhou Branch  
江北新区分行 Jiangbei New Area Branch  
淮安分行 Huai'an Branch  
鑫元基金管理有限公司（80%）Xinyuan Asset Management Co., Ltd. (80%)  
鑫沅资产管理有限公司（100%）Xinyuan Capital Management Co., Ltd. (80%)  
上海鑫沅股权投资管理有限公司（100%）Shanghai Xin Yuan Equity

Investment Management Co., Ltd. (100%)  
宜兴阳羨村镇银行股份有限公司 (60%) Yixing Yangxian County Bank Co., Ltd. (60%)  
昆山鹿城村镇银行股份有限公司 (45.2%) Kunshan Lucheng County Bank Co.,Ltd. (45.2%)  
日照银行股份有限公司 (20%) Bank Of Rizhao Co.,Ltd. (20%)  
江苏金融租赁股份有限公司 (21.2%) Jiangsu Financial Leasing Co., Ltd. (21.2%)  
芜湖津盛农村商业银行股份有限公司 (21.43%) Wuhu Jinsheng Rural Commercial Bank Co., Ltd (21.43%)  
南银法巴消费金融有限公司 (64.16%) Bon BNPP Consumer Finance Co., Ltd. (64.16)  
南银理财有限责任公司 (100%) Nanyin Wealth Management Co., Ltd. (100%)

Figure: Organization structure of Bank of Nanjing

## 2025 in Figures

### Economic Performance

Indicator	Unit	2025
Total assets	RMB million	3,021,819.89
Operating income	RMB million	55,541.92
Net profit	RMB million	22,057.41
Net profit attributable to shareholders of the Parent Company	RMB million	21,807.09
Contributions to the society value per share	RMB	7.4

### Governance Performance

Indicator	Unit	2025
Proportion of female directors	%	28.57
General Shareholders Meetings held	Times	4
Board of Directors Meetings held	Times	9
Number of anti-corruption training sessions	Times	15
Number of anti-corruption training participants	Persons	16,106

### Environmental Performance

Indicator	Unit	2025
Total Greenhouse Gas Emissions	Metric tons of CO <sub>2</sub> equivalent	59,349.97
Scope 1 GHG Emissions	Metric tons of CO <sub>2</sub> equivalent	2,702.90

Scope 2 GHG Emissions	Metric tons of CO <sub>2</sub> equivalent	56,131.63
Scope 3 GHG Emissions	Metric tons of CO <sub>2</sub> equivalent	515.44
Total Energy Consumption	Tons of standard coal	14,039.30
Water Consumption	Tons	425,566.83

Note: The scope of environmental performance data covers the Head Office (including the Science and Education Innovation Park Service Center), 17 first-tier branches, and 289 business outlets.

### Social Performance

Indicator	Unit	2025
Balance of inclusive SME-Loans	RMB100 million	1,578.55
Number of employees at the Parent Company	Persons	14,249
Proportion of female employees	%	55.00
New graduate hires	Persons	280
New graduate hires from ethnic minorities	Persons	6
Employee training coverage rate	%	100.00
Total number of suppliers	/	71
Customer satisfaction - inbound call satisfaction rate	%	99.66
Customer satisfaction - online customer service satisfaction rate	%	98.50
Total investment in rural revitalization	RMB100 million	1,548.84
Donation expenditures for public interest	RMB10,000	3,907.79
Total number of business outlets	/	289

Note: 1. Total investment in rural revitalization represents the Bank's balance of agriculture-related loans as of the end of 2025.

2. Employee statistics for permanent employees of the parent company (excluding labor dispatch workers and outsourced personnel).

## Awards and recognition

### Environmental

Award	Awarding Body
“Green Waters and Golden Mountains Award” – ESG Financial Innovation Award	CLS
Green Finance Practice Achievement	Xinhua Credit Golden Orchid Cup
Best Sustainable Finance Case	Green Finance Forum of 60 (GF60)

### Social

Award	Awarding Body
The 9th Retail Banking Awards – Top 10 City & Rural Commercial Banks Retail Banking Award	Retail Banker Magazine, WeCom
<i>Asian Private Banker</i> 8th China Wealth Awards – Best Private Bank, City Commercial Bank Category, Mainland China Market Asian Private Banker	International Wealth Management Media
2025 China Asset Management and Wealth Management Industry GRA Golden Reputation Award, Outstanding Wealth Service Capability Bank, Outstanding Wealth Management City Commercial Bank	PY Standard
2025 China Treasury Construction Outstanding Bank Award	China Transaction Banking 50 Forum, China Treasury Research Center
“Golden Wisdom Award” – Outstanding High-Quality Development Model Award	JRJ.com
Outstanding Wealth Management Bank of the Year	National Business Daily
“Best Transaction Bank” Award	China Transaction Banking Annual Conference Organizing

	Committee, China Transaction Banking 50 Forum
Outstanding Contributor to Jiangsu Economic Development	Xinhua Daily Media Group
2025 Outstanding Retail Bank, 2025 Outstanding Mobile Banking	Investment Times
Golden Bridge Award · Outstanding Asset Custody Commercial Bank	Investor.cn
2025 Inclusive Finance Pioneer Bank	Hexun.com
“Best Cross-Border Finance Small and Medium Bank” Award	China Cross-Border Finance Annual Conference Organizing Committee
Jiangsu Banking Industry “Finance Serving the People and the Real Economy” Pioneer List – Sci-Tech Finance Team Pioneer	Jiangsu Banking Association
Best Industrial Digital Finance City Commercial Bank	China Industrial Digital Finance Annual Conference Organizing Committee, China Industrial Digital Finance 50 Forum
FIS “Digital Finance Cup” 2025 AI Product Innovation Award	Zhixinzhe
Pension Finance Demonstration Team	Nanjing Federation of Trade Unions, Office of the Financial Committee of the Nanjing Municipal Committee of the Communist Party of China, Nanjing Finance Development Promotion Council
Best Supply Chain Finance Bank Award	China Supply Chain Finance Industry Benchmark Enterprise Awards Judging Panel

## **Governance**

<b>Award</b>	<b>Awarding Body</b>
2025 Best Practice Case for Board of Directors of Listed Companies	China Association for Public Companies
20th China Listed Companies “Golden Round Table Award” – Best Board of Directors Award	Board of Directors magazine under Phoenix Publishing and Media Group

## Sustainable development management

### Materiality assessment of sustainability topics

In 2025, the Bank followed the disclosure requirements of policies and guidelines including the *Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Sustainability Report (Trial)* and the *Shanghai Stock Exchange Self-Regulatory Guide for Listed Companies No. 4 – Preparation of Sustainability Reports*. For the first time, the Bank introduced a double materiality analysis framework, identifying and managing sustainability topics from two dimensions: financial materiality and impact materiality.

#### Double materiality assessment

##### **Step 1: Understanding the context of the Bank’s activities and business relationships**

Through systematic research on national strategic orientations and industry regulatory requirements, and by deeply integrating the Bank’s own business positioning, strategy execution effectiveness and operational practices, with reference to industry leading practices, the Bank identified its internal and external core stakeholders, which mainly include: government and regulatory bodies, shareholders and investors, customers, employees, suppliers and partners, communities, and others.

##### **Step 2: Establishing a list of topics**

Based on the 21 sustainability topics of the *Shanghai Stock Exchange Self-Regulatory Guidelines for Listed Companies No. 14 – Sustainability Report (Trial)*, and taking into account industry development trends and regulatory requirements, the Bank optimized and adjusted the topic structure. The topic of product and service safety and quality was expanded into two separate topics: consumer rights protection and inclusive finance. As a result, a final sustainability topic list comprising 22 topics was established.

##### **Step 3: Assessment and determination of topic materiality**

The Bank comprehensively applied assessment tools including investor surveys, internal expert reviews, and scenario analysis to analyze the likelihood of occurrence and the degree of financial impact of sustainability risks and opportunities. Based on the above assessments, the Bank ultimately determined the priority levels of

sustainability topics and identified material sustainability risk and opportunity information, providing a basis for subsequent disclosure and management.

- **Impact materiality assessment**

An impact materiality assessment of sustainability topics was conducted based on the analysis of the topics' impacts. The specific process included: defining the factors for impact materiality assessment, establishing a mechanism for stakeholder surveys and expert evaluation to perform comprehensive scoring, setting thresholds, and confirming impact-material topics. Impact materiality is determined through a comprehensive assessment of the impact's scale, scope, irremediable character, and likelihood of occurrence, and is categorized into five dimensions on a scale of 1 to 5 points, where 1 point represents minimal impact, 2 points represents minor impact, 3 points represents moderate impact, 4 points represents significant impact, and 5 points represents severe impact. This assessment adopted a threshold of 4 points, and topics scoring above 4 points are deemed impact-material topics.

In 2025, the Bank identified a total of 10 impact-material topics, namely: climate change response, rural revitalization, Contributions to the society, equal treatment of micro, small and medium-sized enterprises, inclusive finance, consumer rights protection, data security and customer privacy protection, employees, anti-commercial bribery and anti-corruption, and anti-unfair competition.

- **Financial materiality assessment**

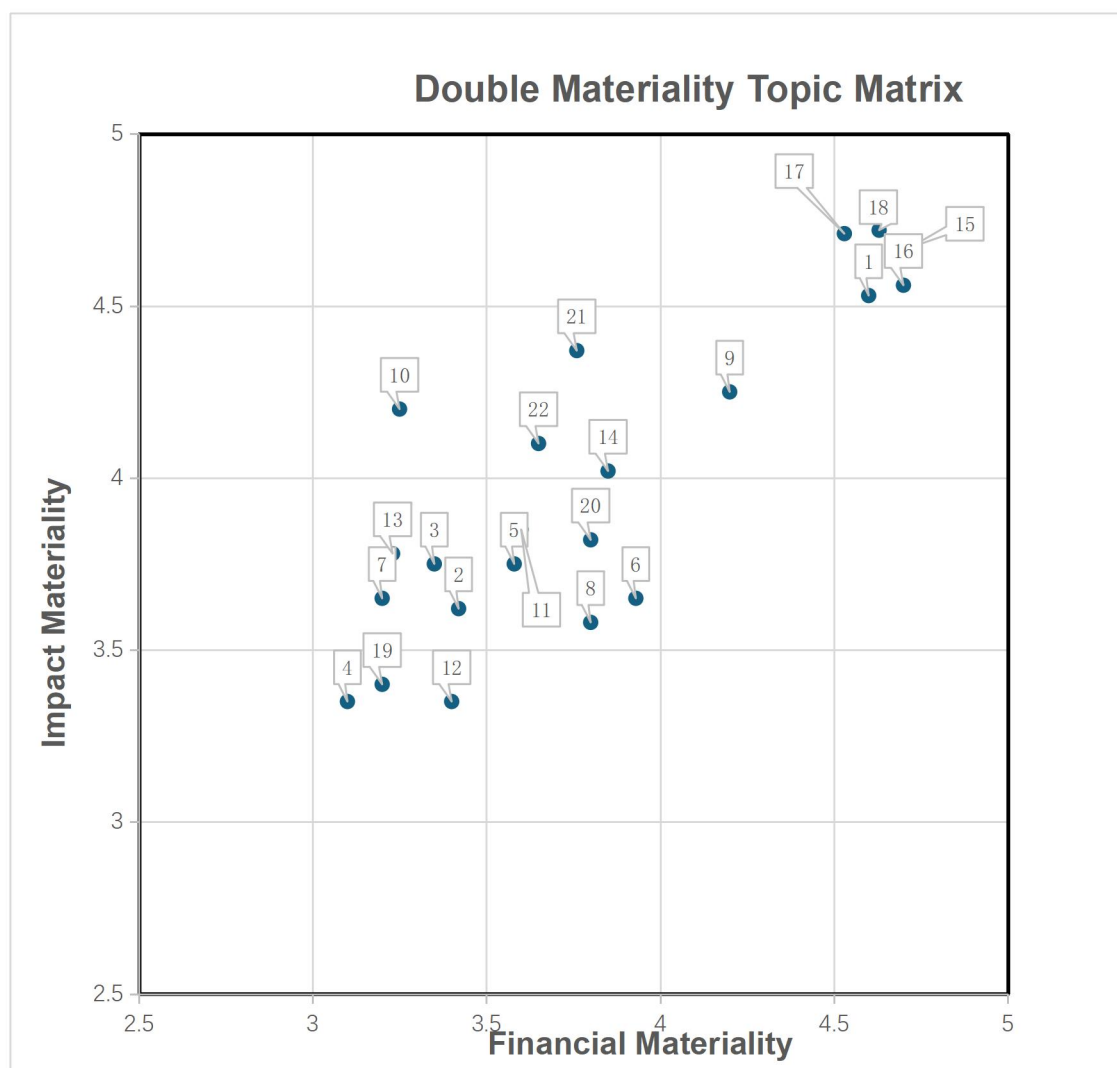
A financial materiality assessment of topics was conducted based on an analysis of the risks and opportunities related to the topics, systematically identifying the impact of relevant risks and opportunities on the Bank's business operations, financial position, results of operations, cash flows, etc. The specific process included: defining the factors for financial materiality assessment, establishing a mechanism for stakeholder surveys and expert evaluation to perform comprehensive scoring, setting thresholds, and confirming financial materiality topics. Financial materiality is determined by the likelihood of financial impact occurring and the magnitude of financial impact, and is categorized into five dimensions on a scale of 1 to 5 points, where 1 point represents minimal impact, 2 points represents minor impact, 3 points represents moderate impact, 4 points represents significant impact, and 5 points represents severe impact. This assessment adopted a threshold of 4 points, and topics scoring above 4 points are deemed financially material topics.

In 2025, the Bank identified a total of 6 financially material topics, namely: climate change response, rural revitalization, inclusive finance, consumer rights protection, data security and customer privacy protection, and employees.

#### Step 4: Integrating impact and financial materiality results and reporting

The results of the impact materiality assessment and financial materiality assessment were integrated to form a double materiality matrix.

The Bank identified a total of 6 topics with double materiality, namely: climate change response, rural revitalization, inclusive finance, consumer rights protection, data security and customer privacy protection, and employees. The materiality matrix is presented below:



No.	Topics	Financial Materiality	Impact Materiality	
<b>Environmental</b>	1	Addressing climate change	4.6	4.53
	2	Pollutant discharge	3.42	3.62
	3	Waste disposal	3.35	3.75
	4	Ecosystem and biodiversity protection	3.1	3.35
	5	Environmental compliance management	3.58	3.75
	6	Energy management	3.93	3.65
	7	Water resource utilization	3.2	3.65
	8	Circular economy	3.8	3.58
<b>Social</b>	9	Rural revitalization	4.2	4.25
	10	Contributions to the society	3.25	4.2
	11	Innovation-driven	3.6	3.85
	12	Ethics of technology	3.4	3.35
	13	Supply chain security	3.23	3.78
	14	Equal treatment to small and medium-sized enterprises	3.85	4.02
	15	Inclusive finance	4.72	4.67
	16	Consumer rights protection	4.7	4.56
	17	Data security and customer privacy protection	4.53	4.71
	18	Employees	4.63	4.72
<b>Governance</b>	19	Due diligence	3.25	3.4
	20	Stakeholder communication	3.8	3.82
	21	Anti-commercial bribery and anti-corruption	3.76	4.37
	22	Anti-unfair competition	3.65	4.1

**Analysis of Impacts, Risks, and Opportunities on Double Materiality Topics**

Dimensions	Topics	Analysis of Impacts,	Description
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		<b>Risks, and Opportunities</b>	
Environmental	Addressing climate change	Positive Impacts	<p>1.Extensively promote green office practices, improve energy utilization efficiency, systematically reduce overall energy consumption, and cutting carbon emissions from its own operations.</p> <p>2.Vigorously develop green investment and financing as well as transition finance business, support customers’ green and low-carbon transition, and advance the comprehensive green transformation process.</p>
		Negative Impacts	<p>1.Provide financing support to high-carbon emission industries may incentivize the production and operational activities of related enterprises or projects, thereby intensifying greenhouse gas emissions and further exacerbating climate change risks.</p>
		Risks	<p>1.Extreme weather events and long-term climate pattern shifts may damage corporate assets, disrupt supply chains, affect production and operations, and give rise to credit risk and operational risk.</p> <p>2.Holding an excessive amount of high-carbon assets, or providing insufficient support for environmental enterprises and climate-affected customers, may trigger negative perceptions and cause reputational damage.</p>
		Opportunities	<p>1.Establishing and improving a green operations management mechanism and system will help comprehensively enhance sustainable development capabilities.</p> <p>2.Since the “Dual Carbon” goals were announced, demand for green financing has continued to increase, presenting substantial growth opportunities for financial institutions' green investment scale.</p>

Social	Rural revitalization	Positive Impacts	1. As the rural revitalization strategy is advanced in depth, county-level and rural areas generate enormous financing demand in areas such as industrial upgrading, infrastructure, and consumption upgrading.
		Negative Impacts	1.Considerable disparities exist in resource endowments, industrial foundations, and credit environments across different rural areas, making it difficult to adopt standardized service models, thereby increasing operational and management complexity.
		Risks	1. The rural credit information system is incomplete and financial information lacks standardization, making it difficult to accurately assess the creditworthiness of rural households and new agricultural business entities, which may easily give rise to credit risk and operational risk.
		Opportunities	1.Reposition rural outlets as “Rural Revitalization Frontline Service Stations”, reducing costs and enhancing efficiency through operational model innovation. 2.Proactively respond to the rural revitalization strategy, earn the deep trust of local governments, regulatory bodies, and rural households, and enhance the brand image.
	Inclusive finance	Positive Impacts	1. Lower the service threshold, enabling groups traditionally underserved by the conventional financial system, such as micro and small enterprises, farmers, and urban low-income populations, to access formal financial services, alleviating the difficulty and high cost of financing and promoting social equity and inclusive growth.
		Negative Impacts	1.The characteristics of small individual transaction amounts, high costs, and elevated risk lead to rising operating costs and compressed profitability for the company, which

			may impact sustainable development capabilities.
		Risks	1. Inclusive finance operations are fragmented and involve a vast number of customers, giving rise to operational risk in the processes of pre-loan investigation, in-loan approval, and post-loan management.
		Opportunities	1. The state continues to introduce policies and measures supporting the development of inclusive finance, creating a favorable environment for the company to carry out inclusive finance business. 2. Fulfill social responsibilities, build a positive social image, and enhance brand value.
	Consumer rights protection	Positive Impacts	1. Smooth customer complaint channels and strengthening financial education are conducive to promoting the healthy and orderly development of the financial market, effectively protecting consumer rights and interests, and advancing social equity and justice.
		Negative Impacts	1. Failure to respond to customers' legitimate demands in a timely manner may result in harm to consumer rights and interests.
		Risks	1. Incidents violating consumer rights protection, such as product defects and service loopholes, will lead to regulatory penalties and customer attrition.
		Opportunities	1. High-quality products and reliable security safeguards can strengthen customer trust in the Bank, improve customer satisfaction and loyalty, and build a stable customer base.
	Data security and customer privacy protection	Positive Impacts	1. Properly protecting customer privacy helps safeguard their personal and property safety, strengthens trust in financial institutions, and promotes the healthy and sustainable development of the financial market.
		Negative	1. Customer privacy breach incidents may

		Impacts	trigger panic in the financial market, erode social trust, and further negatively impact macroeconomic stability.
		Risks	1.Continuously strengthening customer privacy protection requires increased capital and human resource investment, which will lead to rising operating costs. 2.A customer privacy breach could infringe on customer rights and interests, trigger regulatory penalties or litigation, and reduce customer trust.
		Opportunities	1.Building a comprehensive and systematic customer privacy protection system helps establish long-term trust relationships with customers and enhance brand influence.
	Employees	Positive Impacts	1.Expanding diverse recruitment channels and establishing a sound incentive mechanism help optimize the allocation of human resources and provide stronger financial support and innovation impetus for economic development.
		Negative Impacts	1.Impairment of employee rights and interests and obstructed career development will have a negative impact on society.
		Risks	1.The human resources market is highly competitive, and the loss of key talent will lead to business disruption, technology gaps, or customer attrition.
		Opportunities	1.Investing in employee training and development directly enhances organizational effectiveness and productivity. 2.Fostering a culture of diversity and inclusion helps improve employee satisfaction and sense of belonging, effectively reducing the employee turnover rate.

## **Due diligence and stakeholder communication**

Due diligence is a key step in advancing the materiality assessment of sustainability topics. It primarily encompasses systematically identifying key stakeholders, designing and conducting targeted surveys, and arriving at conclusions on topic and arriving at conclusions on topic materiality based on feedback received.

The Bank places great emphasis on communication and engagement with its stakeholders, continuously maintaining diversified and normalized communication channels and dialogue mechanisms. By deeply listening to the views and feedback of all parties, the Bank accurately identifies their relevant demands and expectations, and on this basis, scientifically formulates and dynamically optimizes its ESG strategy and core topics. This drives the formation of a sustainable development ecosystem that is aligned in objectives and mutually reinforcing in actions, jointly achieving long-term value growth.

### **● Communication with government and regulatory bodies**

The Bank places great emphasis on normalized communication and collaborative cooperation with government and regulatory bodies, actively establishing and maintaining multi-level and institutionalized communication channels. Through forms such as regular reporting, thematic discussions, policy consultation, and joint research initiatives, the Bank proactively aligns itself with national strategic orientations and regulatory requirements, promptly feeding back industry dynamics and practical situations, and ensuring that its business operations and development always comply with policy guidance and compliance frameworks.

### **● Communication with shareholders and investors**

The Bank conducts regular communication and engagement with shareholders and investors, providing timely responses to their core concerns, including corporate governance, information disclosure, protection of legitimate rights and interests, and return on investment, thereby deepening investors' understanding and recognition of the Bank's investment value.

During the reporting period, the Bank continued to advance a diversified communication mechanism, holding three results briefings, organizing participation in 48 brokerage strategy meetings, and hosting over 70 investor site visits or telephone surveys, reaching a cumulative audience exceeding 100,000 person-times. The Bank promptly answered over 800 investor hotline calls and replied to 15 inquiries on the SSE e-Interaction platform. Dozens of thematic H5 pages and electronic posters were created. The Bank disclosed four periodic reports and 100 interim announcements,

and issued announcements on material matters of the Bank. Keeping pace with key time points for periodic report disclosures, the Bank innovatively prepared and released electronic versions of listed bank annual reports, including the *Bank of Nanjing 2024 Annual Report (Electronic Version)* and the *Bank of Nanjing 2024 Sustainability Report (Electronic Version)*. Leveraging the strong connectivity and precise dissemination capabilities of social recommendations within the WeChat ecosystem, the Bank effectively expanded the breadth of coverage and depth of engagement in information disclosure.

- **Communication with customers**

The Bank has formulated the *Bank of Nanjing Customer Complaint Management Measures* and the *Bank of Nanjing Emergency Response Plan for Major Complaints*, among other policies, establishing an efficient and rigorous complaint handling and management mechanism, broadening effective complaint channels, and fully building a solid trust relationship between customers and the Bank.

During the reporting period, the Bank accepted a total of 5,891 customer complaints, achieving a consumer complaint resolution rate of 100% and a customer complaint satisfaction rate of 93.44%.

- **Communication with employees**

The Bank fully implements the system of open bank affairs and employee representative congresses, regularly soliciting and reviewing employee proposals to ensure that major matters involving employees' core rights and interests, such as compensation and benefits, career development, health and safety, and care and support, undergo democratic discussion, collective decision-making, and effective implementation. The Bank maintains unimpeded channels for employees to voice their demands, having established direct-mail mailboxes for the Chairman and President to broadly listen to grassroots voices. The internal appeal channels for complaints and performance appraisal are well-established, ensuring that employee concerns receive timely responses and fair handling. Through employee satisfaction and engagement surveys, as well as symposiums, questionnaire surveys, thematic research initiatives, the "Xin Sheng" platform, and "Xin Fu Jia" cultural activities, the Bank continuously understands and responds to employee concerns, fostering an open, trusting, and mutually progressive working atmosphere.

During the reporting period, the Bank held two employee representative congresses, at which six proposals concerning matters such as employee welfare and career development were reviewed and approved.

- **Communication with suppliers and partners**

The Bank strictly implements supplier management in accordance with the *Centralized Procurement Implementation Rules of Bank of Nanjing*. It regularly organizes online and offline meetings, research visits, and other activities to promptly collect and address issues of high concern to suppliers, such as responsible procurement and intellectual property protection, thereby promoting the establishment of long-term and stable strategic partnerships.

● **Communication with the community**

The Bank continuously strengthens two-way communication with the community and actively fulfills its social responsibilities. It formulated the *Bank of Nanjing 2025 Guiding Opinions on Public Education Work* to promote the comprehensive implementation of financial education responsibilities, and carried out concentrated work on “engaging with communities, campuses, rural areas, enterprises, and business areas”, precisely reaching the three target groups of “the elderly, children, and new citizens”. Educational and promotional work was conducted through multiple channels, in various forms, and with targeted emphases. The Bank has also deeply cultivated the “Xin Yi” charitable public welfare brand, regularly carrying out volunteer services to support the development of community charitable undertakings. It has vigorously dedicated itself to rural revitalization, focusing on food security, whole-industry-chain financing support, rural talent development, and rural cultural tourism, thereby providing tangible support to agriculture, rural areas, and rural residents.

<b>Stakeholder</b>	<b>Expectations and Demands</b>	<b>Communication Methods</b>
Government and Regulatory Bodies	Respond to national strategies Serve the real economy Promote regional development Operate in compliance with laws and regulations Exercise comprehensive risk management Prevent financial risks Strengthen Party building	Study and implement financial policies Carry out regulatory policies Conduct routine approvals and supervision Submit statistical reports Carry out relevant research Hold discussion meetings Participate in industry association activities
Shareholders and Investors	Enhance corporate governance Ensure compliant information disclosure Protect the legitimate rights	Periodic reports and information announcements General meeting of shareholders Results briefings

	<p>and interests of shareholders and investors</p> <p>Deliver sound return on investment</p>	<p>Themed open day events</p> <p>Investor hotline responses</p> <p>Investor surveys and communication meetings</p>
Customers	<p>Provide high-quality services</p> <p>Protect consumer rights and interests</p> <p>Apply financial technology</p> <p>Promote financial literacy</p> <p>Safeguard privacy and data security</p> <p>Manage public emergency incidents</p>	<p>95302 customer service hotline</p> <p>Official website and Wechat platform interactions</p> <p>Customer needs questionnaire surveys</p> <p>Customer satisfaction surveys</p> <p>Customer care activities</p> <p>Financial literacy promotion</p>
Employees	<p>Protecting legitimate rights and interests</p> <p>Robust career development paths</p> <p>Safeguarding health and safety</p> <p>Work-life balance</p> <p>Diversity and inclusion</p>	<p>Sound compensation and benefits</p> <p>Employee representative congress</p> <p>Employee training programs</p> <p>Employee career development system</p> <p>Cultural and sports activities</p> <p>Forums and interviews</p> <p>Internal publications and intranet interactive platforms</p>
Suppliers	<p>Sound cooperative relationships</p> <p>Responsible procurement</p> <p>Protection of intellectual property rights</p>	<p>Routine communication and exchanges</p> <p>Bidding meetings</p> <p>Supplier visits and surveys</p> <p>Regular supplier meetings</p>
Business partners	<p>Industry cooperation exchanges</p> <p>Good faith and mutual benefit</p> <p>Mutual benefit and win-win outcomes</p>	<p>Zijinshan • Xinhe Club</p> <p>Seminars</p> <p>Peer exchanges and cooperation</p> <p>Project collaboration</p>

<p>Community</p>	<p>Serving social and people's livelihoods  Supporting rural revitalization  Practicing social welfare  Jointly building a beautiful community</p>	<p>"Xin Yi" brand  Student-support charity activities  Actions to assist people with disabilities and those in need  Targeted support initiatives  Employee volunteer services  Community project development  Community service activities</p>
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## Sustainable development management

### ESG governance structure

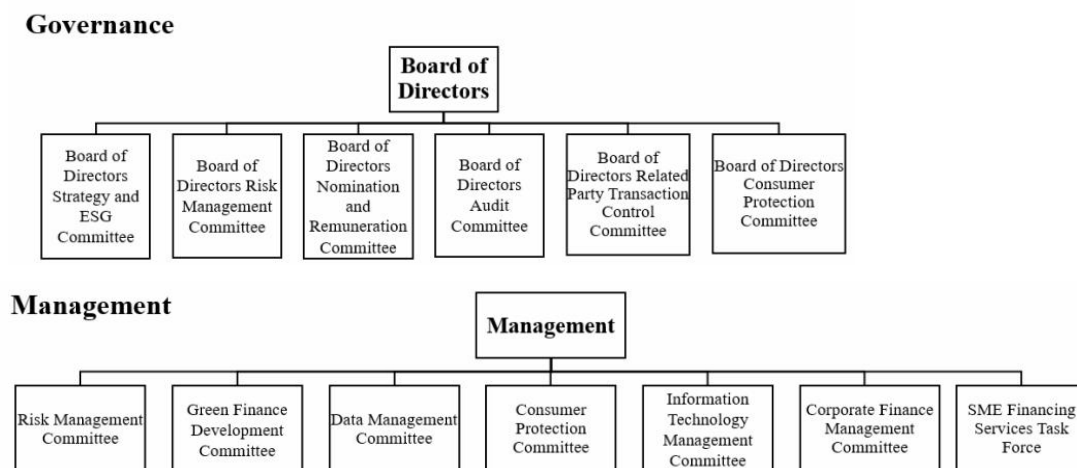


Figure: ESG governance structure of Bank of Nanjing

### 1. Board of Directors

The Bank's Board of Directors has six special committees, namely the Board of Directors Strategy and ESG Committee, the Board of Directors Risk Management Committee, the Board of Directors Nomination and Remuneration Committee, the Board of Directors Audit Committee, the Board of Directors Related Party Transaction Control Committee, and the Board of Directors Consumer Protection Committee. The qualifications, selection procedures, total number, and composition of directors fully comply with the stipulations outlined in the *Company Law*, *the Commercial Banking Law*, and other laws and regulations. As of the disclosure date of this Report, the composition of the special committees of the Board of the Bank is as follows:

Name of special committee	Number of directors	Number of independent directors	Composition of members
Board of Directors Strategy and ESG Committee	9	1	This committee is chaired by Chairman of the Board Director Mr. Xie Ning, with members including President Mr. Zhu Gang, Shareholder Directors Mr. Yang Bohao, Ms. Chen

			Zheng, Mr. Chen Yunjiang, Mr. Xu Yimin, Mr. Liao Dingjin, Mr. Wang Houyin (whose qualification as a director is pending approval from the financial regulator), and Independent Director Ms. Wang Yao. Independent directors constitute 11.11% of the committee's composition.
Board of Directors Risk Management Committee	3	2	This committee is chaired by President Mr. Zhu Gang, with members including Independent Directors Mr. Yu Honghai and Mr. Wu Hong. Independent directors constitute 66.7% of the committee's composition.
Board of Directors Nomination and Remuneration Committee	3	3	This committee is chaired by Independent Director Ms. Qiang Ying, with members including Independent Directors Ms. Yu Ruiyu and Mr. Wu Hong. Independent directors constitute 100.00% of the committee's composition.
Board of Directors Audit Committee	7	4	This committee is chaired by Independent Director Ms. Yu Ruiyu (accounting expert), with members including Shareholder Directors Ms. Chen Zheng, Mr. Chen Yunjiang, and Mr. Yi Zhiqiang, Independent Directors Ms. Qiang Ying, Mr. Wu Hong, and Mr. Yu Honghai. Independent directors constitute 57.14% of the committee's composition.
Board of Directors Related Party Transaction Control	3	3	This committee is chaired by Independent Director Mr. Yu Honghai (business

Committee			administration expert), with members including Independent Directors Ms. Qiang Ying and Ms. Yu Ruiyu. Independent directors constitute 100.00% of the committee's composition.
Board of Directors Consumer Protection Committee	5	1	This committee is chaired by Independent Director Ms. Wang Yao (ESG expert), with members including Shareholder Directors Mr. Yang Bohao, Mr. Xu Yimin, Mr. Liao Dingjin, and Mr. Guo Jun. Independent directors constitute 20% of the committee's composition.

The Board of Directors of the Bank assumes ultimate responsibility for the formulation and implementation of the Company's ESG strategy. The Board specifies strategic objectives, key tasks, and management priorities, oversees and evaluates the implementation of ESG strategy, and organizes comprehensive evaluation of the effectiveness of related work. The Board guides ESG risk identification and assessment, reviews relevant objectives and progress regularly, and provides guidance on improving paths to achieving the objectives. The Board also listens to reports from special committees and the management on the progress of ESG-related matters and provides guidance on the disclosure of ESG-related information, ensuring that the disclosed information is accurate, complete, and transparent.

The Strategy and ESG Committee, Related Party Transaction Control Committee and Consumer Protection Committee of the Board of Directors collaborate to conduct ESG management in an orderly manner, formulating ESG management policies and strategies, regularly tracking and evaluating the progress, guiding and supervising the corresponding implementation. The committees supervise and guide the fulfilment of social responsibility, green finance, inclusive finance, rural revitalization finance, and related party transactions, and regularly listen to reports on the progress of related work. The committees also guide and urge the establishment and improvement of the consumer protection management system by urging the implementation of related work such as product and service review, complaint management, debt collection management, and fair marketing, and guide the strengthening of

privacy and data security of personal clients, improving the quality and effectiveness of consumer rights protection.

The Risk Management Committee of the Board of Directors is responsible for overseeing and guiding ESG-related risk management, including climate risk and opportunities. The committee listens to periodic reports on topics such as comprehensive risk and quantification of ESG-related risk factors to study countermeasures for climate change, advance the in-depth integration of ESG elements into the comprehensive risk management system, and facilitate organic integration of ESG elements into the client credit rating system. The committee continuously refines risk stress tests and guides the improvement of industry credit policies. The committee also regularly listens to reports on IT risk and cybersecurity risk management to oversee and guide the management of IT and cybersecurity risk control.

According to their respective roles, the Audit Committee and the Nomination and Remuneration Committee of the Board of Directors work together to effectively supervise and guide the Bank's ESG practice. Specifically, the Audit Committee regularly listens to reports on internal and external audits, supervises and assesses internal controls, promotes the rectification of ESG-related problems identified in internal and external audits, and continuously improves the soundness and effectiveness of the internal control system. The Nomination and Remuneration Committee attaches great importance to the growth and development of employees, focusing on training and career development of the Bank's employees.

#### ● **Independence of directors**

As of the disclosure date of this Report, the Board of Directors consisted of 15 directors, comprising two executive directors, 11 non-executive directors (including five independent directors), and two employee directors. Among them, the director qualification of one non-executive director remains pending approval from the financial regulator. The Company's independent directors constitute 35.71% of the Board members (qualified to perform their duties). None of the Bank's independent directors serve as independent directors in more than three domestic listed companies or five domestic and foreign enterprises, and none concurrently hold independent director positions in more than two commercial banks. The qualifications, number, and proportion of the Bank's independent directors comply with the relevant regulations of the National Financial Regulatory Administration (NFRA), the CSRC, and the Shanghai Stock

Exchange (SSE).

- **Expertise of directors**

The members of the Bank's Board of Directors possess strong professional expertise in their respective fields, covering banking, financial holding, investment, insurance, and regulatory areas, with extensive practical experience in risk management, corporate governance, and industry operations. Independent directors have deep professional expertise in accounting and auditing, legal affairs, risk management, and corporate research. The overall team demonstrates outstanding professional capabilities, providing robust strategic guidance and specialized expertise for the Bank's sustainable development.

In the areas of risk management and climate risk management, some members of the Board have particularly notable expertise, as outlined below.

**Mr. Zhu Gang**, Senior Economist, formerly served at Bank of Nanjing as Deputy Head of the Policies and Regulations Department, Deputy Director of the Office, Deputy Head of the Credit Business Department, General Manager of Corporate Banking Department, Director of the Office, General Manager of Risk Control Department, Assistant to President of Bank of Nanjing and concurrently Party Committee Secretary and Branch President of Wuxi Branch, Member of the Party Committee and Deputy President of Bank of Nanjing and concurrently Party Committee Secretary and Branch President of Suzhou Branch, Member of the Party Committee and Deputy President, Executive Director of Bank of Nanjing; Executive Member of the Nanjing Enterprise Confederation and the Nanjing Entrepreneurs Association; Deputy Party Committee Secretary and Deputy President of Nanjing Bank (Professional Manager); Shareholder Director of Bank of Rizhao Co., Ltd.; Member of the Party Committee and Deputy President of Bank of Nanjing (Professional Manager); and Member of the Jiangsu Provincial Macroeconomic Association. Mr. Zhu now serves as the Deputy Secretary of the Party Committee, Executive Director of the 10th Board of Directors, President, Financial Director, and Chief Compliance Officer of Bank of Nanjing; Member of the China Society for Finance & Banking, Member of the Jiangsu Society for Finance & Banking, and Vice Chairman of Jiangsu Banking Association. He has extensive practical experience in corporate governance and financial risk management.

**Mr. Yang Bohao (Paul Yang)**, with rich experience in financial institutions across multiple global regions, previously served as the Deputy General Manager

of the Taiwan Branch of BNP Paribas, Market Leader of the Taiwan Region, Deputy Regional Vice President for Northeast Asia and Executive Vice President of Hong Kong Branch, Deputy Head of the Corporate Finance Department of Greater China Region, Chief Executive Officer of Hong Kong Branch, and Head of Greater China Region at BNP Paribas. Mr. Yang now serves as the Chief Executive Officer of Asia-Pacific Region at BNP Paribas Group, Chief Executive Officer of Corporate and Institutional Banking for the Asia-Pacific Region at BNP Paribas and Non-Executive Director on the 10th Board of Directors of Nanjing Bank. He possesses comprehensive expertise in financial institution risk management.

Mr. Wu Hong, professor and legal expert, has a wealth of practical and academic experience in law, along with independent director experience in listed companies and financial institutions. Mr. Wu previously served as the Chairman of the Board of Supervisors at Keboda Technology Co., Ltd. In 2024, the company's Jiaxing production base initiated the construction of an energy management system. Once completed, the system will enable real-time collection and analysis of energy consumption data, timely detection of abnormal energy usage and implementation of control measures, optimized energy allocation and improved utilization efficiency, continuous greenhouse gas inventory accounting to identify major emission sources, laying a solid foundation for developing greenhouse gas reduction plans and implementing emission reduction projects. The Jiaxing production base and Shanghai facility generated approximately 3,320 MWh of self-produced green electricity from photovoltaic systems, equivalent to a reduction of 2,170 tCO<sub>2e</sub> in carbon emissions. He has authored works such as *Research on Legal Environment of Constructing an International Financial Center* in Shanghai and the textbook *Financial Law*, focusing on legal environment and risk management. He has received honors including the State Council Special Allowance, National Outstanding Teacher, and Shanghai Leading Talent, contributing significantly to both academic research and industry practice in financial development.

**Ms. Qiang Ying** has held various positions, including economics faculty member at the International Business School of Nanjing University, Deputy Director of the Macroeconomics Department and Director of the Development Strategy Development at the Research Institute of Huatai Securities Co., Ltd., Director of the Research Institute and Supervisor at Huatai Securities, Director at Huatai Great Wall Futures Company and Shanghai GP Capital, Assistant General Manager and Director of the Research Institute at Caitong Securities, Executive Director and General Manager at Zhejiang Yongtai Asset Management Co., Ltd.,

as well as Independent Director of Suzhou Industrial Park Lingzhi Software Co., Ltd. She currently serves as the Chairman of the Supervisory Board of Lian Life Insurance Company Ltd. and as an Independent Director on the 10th Board of Directors of Nanjing Bank. She participated in Independent Director Qualification Training and STAR Market Independent Director Training organized by the SSE, covering topics such as Director Conduct Guidelines, STAR Market Listing Rules, and information disclosure. She is the author of *Economic Analysis of Investment Projects and Investment Economics*, and has extensive experience in financial environment, financial risk management, and sustainability.

**Ms. Wang Yao** has previously served as a Project Manager at the Beijing Representative Office of Zhongtai Securities Co., Ltd. (formerly Shandong Securities); Senior Manager at the Beijing Investment Banking Department of CITIC Securities South China Company Ltd. (formerly Guangzhou Securities); Assistant Researcher and Associate Researcher at the National Institute of Economic Strategy, Central University of Finance and Economics (CUFE); Independent Director of State Grid Yingda Co., Ltd.; and Independent Director of China Construction Fund Management Co., Ltd. She currently serves as the Dean of the International Institute of Green Finance, CUFE; Researcher at the National Institute of Economic Strategy, CUFE; Independent Director of Xiamen International Trust Co., Ltd.; Independent Director of Guangdong China Resources Bank Co., Ltd.; and Independent Director on the 10th Board of Directors of Nanjing Bank. She has received several accolades for her contributions to sustainability and finance, including “Excellent Paper Award” in the “Carbon Neutrality 2060” Global Essay Competition organized by CICC Research Institute; “2021 Responsibility Pioneer” at the Chinese Enterprise Social Responsibility Annual Meeting organized by Southern Weekly; “2022 ESG Research Award” (Principal Investigator) at the Chinese Enterprise Social Responsibility Annual Meeting; “2020 Global Green Finance Innovation Award” (Principal Investigator) from the International Finance Forum (IFF). She possesses rich academic and management experience in the financial environment and sustainable development.

#### ● **Diversity of directors**

The Bank places great importance on the diversity of the Board of Directors, which comprise members who represent different backgrounds in terms of gender, age, culture, and professional expertise. As of the disclosure date of this Report, the Bank has 14 directors qualified to perform their duties, including 4

female directors, accounting for 28.57% of the total.

## **2. Management**

**Risk Management Committee:** The committee, chaired by the President of the Bank, oversees the risk management operations across the Bank, drives continuous enhancement of the risk governance framework, reviews the effectiveness of risk management practices, and deliberates on material risk management matters.

**Green Finance Development Committee:** The committee is chaired by the Chairman of the Board of Directors, with the President of the Bank serving as Executive Deputy Chairman, responsible for coordinating and promoting green sustainable development across the Company. Three task forces have been established under the committee for green financial services, ESG risk management, and green operations respectively, to organize and implement specific work objectives and plans in alignment with the strategic planning for green finance development.

**Data Management Committee:** The committee, chaired by the President of the Bank, with heads of major business and functional departments serving as members, leads the bank-wide digital transformation initiatives, responsible for reviewing and approving strategic objectives, development plans, major policies, systems and processes related to digital transformation. It implements the digital transformation decisions made by the Board of Directors and senior management, coordinates comprehensive resource allocation for data management, oversees the implementation of major data management projects; and reviews important matters including data security management, data governance, and digital talent team building.

**Consumer Protection Committee:** The committee is chaired by the President of the Bank, with the Deputy President in charge of consumer rights protection serving as Deputy Chairman, and heads of major business and management departments at the Head Office as members. It is responsible for formulating overall plans and coordinating the implementation of the Bank's financial consumer protection initiatives, monitoring relevant work progress, and reporting to the Board of Directors and the President Office; reviewing response plans for significant negative public opinions and emergency incidents related to financial consumer protection.

Information Technology Management Committee: The committee is chaired by the President of the Bank, responsible for the overall management of information technology (“IT”) matters. It deliberates and decides on key issues including the Bank’s IT strategic planning, budgeting, policies, and technology-related risks. Eight specialized task forces have been established under the committee, covering areas such as technology governance, project initiation, architecture, and innovation. These task forces operate with clear division of responsibilities and close collaboration to advance all technology-related initiatives.

Corporate Finance Management Committee: The committee is chaired by the President of the Bank, with leader of corporate finance sector serving as Deputy Chairman, and heads of major business and management departments at the Head Office as members. It is responsible for researching and formulating corporate finance work plans, conducting operational analysis and resource coordination, promoting the implementation of key tasks and achievement of targets; reviewing and providing preliminary approval for major policies and processes, organizational structure, management models, and management system construction plans related to corporate finance.

MSME Financing Services Task Force: The task force is led by the President of the Bank, with leaders in charge of corporate finance, retail finance, risk management, and operations support segments as deputies. It is responsible for deliberating and making decisions on the Bank’s overall implementation plan and target requirements for SME financing services, and coordinating the comprehensive advancement and execution of SME financing initiatives across the Bank.

### 3. Performance of ESG-related responsibilities

<b>2025 performance of ESG-related responsibilities of those charged with governance</b>	
Board of Directors	In 2025, the Board held nine meetings, including two by written circulation, and reviewed proposals on the Bank’s <i>Annual Financial Settlement Report for 2024 and Financial Budget for 2025</i> , <i>2024 Annual Report and Summary</i> , <i>2024 Board of Directors Work Report</i> , <i>2024 Sustainability Report</i> , <i>2024 Internal Control Evaluation Report</i> , <i>2024 Thematic Report on Green Finance</i> , <i>2024 Special Report on Related-Party Transactions</i> , <i>Q1 2025 Quarterly Report</i> , <i>Capital Planning (2025-2027)</i> , <i>Institutional Development Plan for</i>

	<p>2025, <i>Environmental, Social and Governance Risk Management Policy</i>, “Adjustment of the Issuance Scale of Financial Bonds and Green Financial Bonds”, <i>2025 Semi-Annual Report and Summary</i>; revised the <i>Measures for the Administration of Related Party Transactions of Bank of Nanjing</i>; revised the <i>Rules of Procedure for the Strategy and ESG Committee of the Board of Directors of Bank of Nanjing</i>; and nominated Ms. Wang Yao as a candidate for Independent Director of the 10<sup>th</sup> Board of Directors of Bank of Nanjing, etc. The Board reviewed issues about the Bank’s 2025 work plan for financial consumer protection, etc.</p>
Board of Directors Strategy and ESG Committee	<p>In 2025, the committee held seven meetings, and reviewed proposals on the Bank’s <i>Institutional Development Plan for 2025</i>, “Adjustment of the Issuance Scale of Financial Bonds and Green Financial Bonds”, “Implementation Status Report on Green Finance for 2024”, <i>2024 Sustainability Report</i>, <i>2024 Thematic Report on Green Finance</i>, “2024 Annual Information Technology Work Report”, and “2024 Board of Directors Strategy and ESG Committee Work Summary”.</p>
Board of Directors Risk Management Committee	<p>In 2025, the committee held four meetings, and reviewed proposals on the <i>Bank’s Environmental, Social and Governance Risk Management Policy</i>, “2024 Risk Monitoring Report, etc., promoting the management, assessment, monitoring, and avoidance of ESG risks, and continuously advancing the integrated development of ESG with financial operations.</p>
Board of Directors Nomination and Remuneration Committee	<p>In 2025, the committee held five meetings, and reviewed proposals on the Bank’s “Adjustment of Members of Specialized Committees of the 10th Board of Directors”, “Implementation of Remuneration Arrangement in 2024 and Pre-arrangement of Remuneration for 2025”.</p>
Board of Directors Audit Committee	<p>In 2025, the committee held six meetings, covering works on “2024 Audit Plan”, “2024 Operating Performance and Preparation Notes for Annual Financial Statements”, EY financial and internal control audit team’s findings from on-site audits, <i>Annual Financial Settlement Report for 2024 and Financial Budget for 2025</i>, “2024 Comprehensive Audit Work Report”, etc. During deliberations on financial matters, the committee provided guidance and coordination on sustainability initiatives and annual report preparation matters, delivering effective support for the Bank’s ESG development.</p>

Board of Directors Related Party Transaction Control Committee	In 2025, the committee held six meetings, and reviewed proposal on “2024 Special Report on Related Party Transactions”, which addressed ESG-related work.
Board of Directors Consumer Protection Committee	In 2025, the committee held three meetings, and reviewed proposals on the “Notification on Banking Consumer Complaints for the First Three Quarters of 2024”, “Assessment and Evaluation Results of Financial Consumer Protection Work at Branches in 2024”, “Special Audit Report on Consumer Protection Work in 2024”, and “2025 Work Plan for Financial Consumer Protection”, etc. The committee advanced the full-process management of consumer rights protection work, deliberated and deployed key priorities for the next phase, and received reports on ESG initiatives pertaining to consumer rights protection.
<b>2025 performance of ESG-related responsibilities of management</b>	
Risk Management Committee	In 2025, the committee held four meetings to review various policy frameworks including ESG risk management policy, and to discuss and advance implementation of annual risk management strategies and risk mitigation measures for key areas.
Green Finance Development Committee	<p>In 2025, under the guidance of the committee, the Bank achieved rapid growth in green finance business. Multiple innovative products, such as “carbon footprint-linked loans” and “near-zero carbon factory loans”, were launched as first-of-their-kind initiatives either nationally or within provincial markets. Adhering strictly to international standards jointly developed by China, the EU, and Singapore, the Bank successfully issued a 10-billion RMB green financial bond—the nation’s first domestic thematic green bond aligned with the <i>Multi-jurisdiction Common Ground Taxonomy</i>. Branch-level specialized operations demonstrated significant results, with pilot branch construction plans progressing smoothly and the number of green branches steadily increasing.</p> <p>In 2025, the Bank released <i>2024 Sustainability Report</i>, <i>2024 Thematic Report on Green Finance</i>, <i>2024 Principles for Responsible Banking (PRB) Report</i>, and <i>2024 Environmental Information Disclosure Report</i>, further enhancing its market influence. The Bank was formally invited to join the Alliance for Green Commercial Banks as the only city commercial bank</p>

	nationwide.
Data Management Committee	In 2025, the committee held two meetings to summarize the Bank’s data management work and digital transformation initiatives in 2024, and outline the key priorities for digital development in 2025, and review external data budget allocations. Additionally, the committee deliberated on the implementation progress of the Bank’s digital transformation, AI-enabled scenario construction, data governance initiatives, and regulatory data management programs.
Consumer Protection Committee	In 2025, the committee deliberated the consumer protection work plan and annual consumer protection guidelines, ensuring adequate resources and support to integrate consumer protection elements into all stages of business management. It held multiple thematic meetings to deliberate on key and challenging issues in consumer protection, enhancing the coordination, promotion, and implementation effectiveness of priority initiatives.
Information Technology Management Committee	In 2025, the committee held one plenary meeting and 50 specialized meetings, deliberated and approved the annual technology budget, as well as major programs such as the “Customer Service Platform”, “Marketing Intelligence System”, and “IT Innovation Transformation Program”, to advance innovative projects including large-scale AI models, robotic solutions, and WeCom operations. The committee also arranged regulatory stress testing, rectification of rating issue, and other key initiatives.
Corporate Finance Management Committee	In 2025, the committee held eight meetings, deliberating on topics including corporate financial product innovation and process optimization, as well as targeted implementation strategies for corporate banking services.
SME Financing Services Task Force	In 2025, the Task Force developed the bank-wide implementation plan and target framework for SME financing services, outlining key initiatives and action priorities. In alignment with this, task forces are established across branches and sub-branches, following the Head Office’s structural model. The Bank will launch a “Large-scale On-site Visit Campaign for Thousand Enterprises and Ten Thousand Households” across all levels, conducting precise outreach to identify and address SME financing needs, thereby deepening and solidifying the mechanism for coordinated support of SME

#### 4. Information reporting mechanism

The Bank has established an internal reporting mechanism for sustainability information. The Board of Directors reviews the *Sustainability Report* on an annual basis and receives reports on sustainability-related impacts, risks, and opportunities on an ad-hoc basis. The internal reporting mechanism regarding double materiality topics is detailed in the respective topic chapters.

#### 5. Supervision mechanism

The Bank defines the sustainable development management responsibilities of the Board and its specialized committees in the *Articles of Association*. The Board and its specialized committees oversee and evaluate the implementation of the Bank's sustainable development through reviewing or receiving proposals or reports on the formulation and progress of sustainability-related targets, strategy formulation and execution, internal control status, internal audit status, and the *Sustainability Report*, among others.

#### 6. Performance assessment mechanism

##### 6.1 Pay linked to sustainability

The Bank continuously optimizes the design of sustainability-related indicators, including development transition indicators and social responsibility indicators, while strengthening the linkage mechanism between these indicators and the remuneration of directors and senior management members to ensure the effective implementation of the sustainable development strategy.

##### ● Indicator

**Qualitative sustainability-related indicators:** The Bank adheres to the new development philosophy to achieve high-quality growth, primarily evaluating the performance of directors and senior management members against sustainability-related indicators such as the implementation of corporate governance, ESG management system construction, breakthroughs in personal pension services, talent development, consumer protection, anti-money laundering compliance, and optimization of customer journey experiences.

**Quantitative sustainability-related indicators:** The Bank primarily assesses the performance of directors and senior management members against

quantitative indicators related to the implementation of inclusive finance, green finance, technology finance, rural revitalization loans, green bonds, rural revitalization bonds, and quality improvement and efficiency enhancement in consumer protection initiatives.

## ● **Implementation**

The Bank's remuneration framework is structured around base salary, variable compensation, and benefits. In particular, the variable component is explicitly linked to sustainability-related performance. This linkage serves as the foundation for determining the performance-adjustment multiplier, ensuring alignment between incentives and accountability. Directors and senior management members have effectively met their sustainability-related performance targets, which underscores the effectiveness of duty performance evaluations in activating incentive-restraint mechanisms to advance sustainability goals.

### **6.2 Remuneration clawback mechanism**

The Bank has established the Bank of Nanjing Management Measures for Deferred Payment of Performance Remuneration based on the Supervisory Guidelines on Sound Compensation in Commercial Banks and the Bank of Nanjing Compensation Management Policy, tailored to the Bank's operational realities. For management personnel with significant risk exposure, over 40% of performance remuneration is subject to deferment. For positions with moderate risk exposure, 5-30% of performance remuneration is subject to deferment in principle, with the flexibility to increase this ratio to 40% under exceptional circumstances. During the deferred payment period, if risk liabilities arise, such as major losses or abnormal risk exposure caused by negligence, as determined by the Accountability Review Committee, the Bank reserves the right to suspend or recover deferred performance remuneration proportionally and may claw back fully disbursed performance remuneration within the applicable period. Please refer to the Bank's 2025 Semi-Annual Sustainable Finance Report for further details.

## Principles for responsible banking

On September 22, 2019, the United Nations Environment Programme (UNEP) officially launched the Principles for Responsible Banking (PRB) during the UN General Assembly in New York. The PRB provides a unified framework for the global banking sector, aiming to promote the integration of sustainable development elements across strategies, portfolios, and transactions, ensuring that business practices align with the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement. To date, over 340 banks globally have signed and committed to adhering to these principles.

In November 2021, the Bank officially signed the PRB. In 2025, in accordance with the requirements of the UNEP PRB, the Bank prepared a self-assessment report detailing its implementation status regarding PRB impact analysis, target setting, target implementation, and monitoring plans. The Bank has received official commendation letters from UNEP for three consecutive years.

### **Principles for Responsible Banking (PRB)**

#### **Principle 1: Alignment**

Signatories commit to aligning their business strategies with the United Nations Sustainable Development Goals (SDGs), the *Paris Agreement*, and the individual needs and societal goals outlined in other relevant national and regional frameworks, and contribute to them.

#### **Principle 2: Impact & target setting**

Signatories commit to continuously enhancing positive impacts while reducing negative impacts on humans and the environment arising from the bank's business activities, products, and services, and managing related risks. To this end, banks will set and publicly disclose targets for the areas where they have the greatest impact.

#### **Principle 3: Clients & customers**

Signatories commit to working with clients and customers in a responsible manner, encouraging sustainable practices, promoting economic activity, and creating shared prosperity for present and future generations.

#### **Principle 4: Stakeholders**

Signatories commit to proactively and responsibly consulting, interacting, and cooperating with stakeholders to achieve social goals.

#### **Principle 5: Governance & culture**

Signatories commit to fulfilling their commitments to these principles through effective corporate governance and a responsible banking culture.


#### **Principle: Transparency & accountability**


Signatories commit to regularly assessing individual and collective implementation of the principles, publicly disclosing the bank's positive and negative impacts and its contribution to social goals, and taking responsibility for related impacts.

### **Sustainable development goals**

The Sustainable Development Goals (SDGs) serve as a globally consensus-based action agenda, outlining a clear development blueprint for building a community with a shared future for mankind. This framework systematically addresses the core challenges facing contemporary human society, covering key areas such as eradicating poverty, reducing inequalities, addressing climate change, restoring ecosystems, promoting economic prosperity, and upholding fairness and justice. The goals exhibit significant synergies and interconnections. Their core essence lies in ensuring the inclusive sharing of development outcomes, realizing the vision of inclusive development where “no one is left behind”. According to the UN 2030 Agenda for Sustainable Development, milestones for all goals are to be achieved by 2030.

In 2025, through a systematic review of practices in the field of sustainable development, the Bank made substantive contributions to the following 13 specific goals.

<b>Contribution to UN SDGs</b>	<b>Level of Bank's work</b>	<b>Keywords of Bank's work</b>
	★★★★★	Supporting rural revitalization, developing inclusive finance, targeted assistance

	★★★	Supporting rural revitalization, developing inclusive finance, supporting local characteristic agriculture
	★★★★★	Ensuring employee health and safety
	★★★★★	“Xinyi” Charity Brand, “Nanjing Dream-True Fund”, “Dream-True” Charity Education Activities
	★★★★★	Protecting employees’ legitimate rights and interests
	★★★	Supporting new energy projects in various regions
	★★★★★	Supporting private enterprises, supporting SMEs
	★★★★★	Serving the real economy, developing tech finance, digital finance
	★★★★★	Pension finance, improving financial service accessibility, assisting struggling employees, caring for female employees, aiding the elderly and disadvantaged
	★★★	Promoting infrastructure construction, new citizen finance



★★★

Green consumption,  
responsible procurement



★★★

Addressing climate change,  
Deeply engage in green  
finance, practicing green  
office operations



★★★

Signing the Principles for  
Responsible Banking

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## Environment



### Addressing climate change

#### 1. Governance

##### 1.1 Climate-related governance structure

The Bank continuously refines its overarching framework for managing climate-related risks and opportunities, steadily enhancing its governance capabilities. It clearly stipulates that the Board of Directors bears ultimate responsibility for formulating and implementing the Bank-wide risk management strategies and risk appetite, which encompass climate-related risks.

- **Board of Directors**

The Bank's Board of Directors takes the ultimate responsibility for ESG risk management and is tasked with formulating green finance development strategy. Strategy and ESG Committee under the Board of Directors is responsible for approving sustainability reports, as well as implementation reports on green finance and thematic reports on green finance submitted by senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and continuously tracking and controlling such implementation. The Risk Management Committee of the Board of Directors is responsible for formulating ESG risk management policies, and overseeing and guiding ESG-related risk management

activities, including those pertaining to climate change.

- **Management**

Senior management is responsible for implementing strategic plans and policies of ESG risk management approved by the Board, in accordance with resolutions from the Board and its specialized committees. It conducts regular reviews and supervision of execution, presses ahead with the establishment and optimization of ESG risk management system, monitors and assesses the Bank's ESG risk management status, and reports relevant situations to the Board on a regular basis.

- **Operational level**

The Bank has established a “three lines of defense” model for ESG risk management and continuously optimizes its risk management mechanisms. The first line of defense comprises each business line, client management department and business unit. As the direct responsible entity of ESG risk management, it is responsible for actively identifying, assessing, responding to, monitoring and timely reporting relevant risks at the front end of the business. The second line of defense consists of the risk management line, which acts as the leading department of ESG risk management. It is tasked with developing relevant policies, systems, and management tools, as well as guiding and supervising ESG risk management activities of the first line of defense. The third line of defense is the internal audit department, which is responsible for supervising and evaluating the performance and effectiveness of the first and second lines of defense.

## **1.2 Professional expertise and competencies of climate-related governance personnel**

Members of the Board of Directors, senior management, and heads of key functional departments possess diverse professional backgrounds in climate governance. The Bank emphasizes the continuous enhancement of relevant personnel's climate governance competencies through systematic, specialized training. In 2025, directors and senior executives actively participated in climate-focused seminars organized by the Shanghai Stock Exchange, the China Association for Public Companies, and the Jiangsu Association for Public Companies. Coupled with internal specialized training on annual report disclosure standards and interpretation of the latest regulatory guidelines, these initiatives have effectively strengthened their compliance and governance capabilities in climate-related matters.

### **1.3 Information access mechanisms for climate-related governance personnel**

The Board regularly reviews or receives briefings on comprehensive risk management (including environmental and climate-related financial risks) and the progress of related stress testing initiatives (including climate-related risk stress testing). Annually, the Senior Management’s Green Finance Development Committee reports to the Board on the progress of green finance development through Board meetings and other formal channels.

### **1.4 Supervision activities of climate-related governance personnel**

The Bank has incorporated green finance into the agenda of Board deliberations. During the reporting period, the Board reviewed and approved proposals regarding the *Bank of Nanjing Co., Ltd. Environmental, Social and Governance Risk Management Policy* and the *Bank of Nanjing Co., Ltd. 2024 Thematic Report on Green Finance*, and received briefings on the implementation of green finance initiatives. For details on how Board members fulfill their supervision responsibilities regarding climate-related risks and opportunities, please refer to the sections “ESG governance system” and “Performance of ESG-related responsibilities”.

### **1.5 Integration of climate-related factors into decision-making by governance bodies**

The Bank has formulated and implemented the *Bank of Nanjing Green Finance Strategic Development Plan (2024–2028)*, which explicitly designates “strengthening environmental, climate and ESG risk management” as a core goal.

## **2. Strategy**

### **2.1 Climate-related material impacts**

#### **● Economic impacts**

Physical risks may erode corporate asset values, thereby diminishing the value of collateral and pledged assets held by the Bank. They may also impair enterprises’ operational and production capacities, ultimately elevating the Bank’s credit risk

exposure.

Transition risks could subject enterprises to rising operational costs, which could undermine their repayment capacity; Green technology advancements may render assets of companies relying on traditional processes obsolete ahead of schedule, leading to significant value depreciation and increasing the risk of collateral inadequacy.

- **Environmental impacts**

Regarding investment and financing impacts, the Bank has integrated ESG factors into the entire credit approval process, from customer eligibility to credit approval. This approach encourages the sustainable growth of low-carbon companies while guiding such companies toward energy conservation and emission reduction, thereby mitigating environmental footprints.

- **Social impacts**

Low-carbon transition may precipitate job reductions in carbon-intensive industries. Through green finance, the Bank supports technological upgrades in traditional industries and strategic deployment of emerging sectors, facilitating workforce transition toward green skills. By championing low-carbon lifestyles and collaborative ecological initiatives, the Bank drives the conversion of public low-carbon behaviors into tangible social value.

## 2.2 Climate-related risks and opportunities

The Bank has systematically identified climate-related risks and opportunities and comprehensively assessed their comprehensive impact on business models, value chain, operational strategies, and financial performance. By developing tailored response strategies, the Bank ensures robust business development and a sustainable transition.

### ● Climate-related risks

<b>Credit risk</b>	
Climate risk factor	<ul style="list-style-type: none"> <li>▫ Transition risks: Policy, technological and market shifts driven by the transition to a low-carbon economy, including climate policies (e.g., carbon taxes, carbon trading), phasing out outdated production capacity, and upgrading technologies.</li> <li>▫ Physical risks: Extreme weather events (e.g., natural disasters) and chronic climate stresses caused by climate change.</li> </ul>
Business involved	Investment and financing activities
Major impact	<ul style="list-style-type: none"> <li>▫ Enterprises may face rising operational costs, which could undermine their repayment capacity.</li> <li>▫ Green technology advancements may render assets of companies relying on traditional processes obsolete ahead of schedule, leading to significant value depreciation and increasing the risk of collateral inadequacy.</li> </ul>
Degree of impact	Depending on specific industry and business.
Time horizon <sup>1</sup>	Short, medium, and long term
Response measures	<ul style="list-style-type: none"> <li>▫ Conduct regular climate risk stress tests. Simulate changes in specific sectors or overall asset quality under different climate scenarios (e.g., sharp increases in carbon prices) using scenario analysis and modeling, and apply stress test results to decision-making;</li> <li>▫ Take a comprehensive and coordinated approach to transition</li> </ul>

	finance. While refining risk controls for existing carbon-intensive industries, establish a policy framework to promote transition finance, develop a multi-layered evaluation and certification system for transition finance, and diversify transition finance product and service offerings.
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<b>Market risk</b>	
Climate risk factor	<ul style="list-style-type: none"> <li>▫ Changes in investor preferences and investment behaviors;</li> <li>▫ Fluctuations in yields on green financial bonds issued by commercial or policy banks.</li> </ul>
Business involved	<ul style="list-style-type: none"> <li>▫ Industries that have been included in the carbon trading market;</li> <li>▫ Investment activities involving green financial bonds.</li> </ul>
Major impact	<ul style="list-style-type: none"> <li>▫ Risk of customer loss, decline in product and service demand, if green products are not developed in a timely manner;</li> <li>▫ Increased credit spread risk if debtors in carbon-intensive sectors face higher default probabilities due to deteriorating profitability;</li> <li>▫ Greater yield volatility in green financial bonds due to shifts in supply dynamics.</li> </ul>
Degree of impact	Depending on specific industry and business.
Time horizon	Medium and long term
Response measures	<ul style="list-style-type: none"> <li>▫ Develop products and services that meet the low-carbon and environmental protection demands of customers and consumers in a timely manner;</li> <li>▫ Enhance monitoring of green financial bond yield volatility and manage interest rate risks.</li> </ul>

<b>Liquidity risk</b>	
Climate risk factor	Increased frequency of extreme weather events and natural disasters, which undermine the operational stability of customers.

Business involved	Investment and financing activities
Major impact	Declining repayment capacity and strained cash flows among customers may trigger liquidity constraints for the Bank, disrupting normal operations and fund allocation.
Degree of impact	Depending on specific industry and business.
Time horizon	Short, medium, and long term
Response measures	Dynamically monitor and assess the impact of climate-related risks on operations of customers and the Bank, integrate climate factors into the liquidity contingency planning framework, strengthen the incorporation of risk factors into liquidity management, and enhance resilience in risk prevention and control.

<b>Operational risk</b>	
Climate risk factor	Extreme weather events such as heavy rainfall, flooding, and typhoons, which may cause damage to office premises, system disruptions, and threats to personnel safety.
Business involved	Investment and financing activities
Major impact	Disruption to business operations, asset impairment, and diminished service capacity, adversely affecting customer experience and business continuity.
Degree of impact	Depending on specific industry and business.
Time horizon	Short, medium, and long term
Response measures	<ul style="list-style-type: none"> <li>▫ Refine the business continuity management system and establish emergency response mechanisms for extreme weather events;</li> </ul>

	<ul style="list-style-type: none"> <li>▫ Promote the digital transformation of business operations to bolster remote working capabilities and digital service delivery.</li> </ul>
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<b>Reputation Risk</b>	
Climate risk factor	Growing public attention to climate change and environmental issues, coupled with shifting consumer preferences, means that environmental performance directly influences the Bank's reputation.
Business involved	Depending on the underlying risk that triggers a reputational event.
Major impact	Environmental damage or delayed climate action during daily operations and business management may impair brand image, erode trust among customers and investors, and adversely affect market reputation and business development.
Degree of impact	Assessed on a case-by-case basis according to the specific reputational event.
Time horizon	Short, medium, and long term
Response measures	<ul style="list-style-type: none"> <li>▫ Conduct regular screenings for reputational risk vulnerabilities and establish a public opinion monitoring mechanism;</li> <li>▫ Enhance the transparency of information disclosure and proactively address public concerns;</li> <li>▫ Strengthen corporate culture development to cultivate a strong reputation for sustainable development.</li> </ul>

<b>Legal risk</b>	
Climate risk factor	The introduction of national environmental protection policies and laws and regulations pertaining to carbon peaking and carbon neutrality.
Business involved	Depending on the scope of coverage of the enacted laws and regulations.

Major impact	Failure to establish a policy tracking mechanism and formulate detailed implementation rules may not only drive up compliance costs and disrupt daily operations but also trigger compliance risks such as regulatory penalties and legal liabilities.
Degree of impact	Low.
Time horizon	Medium and long term
Response measures	Closely monitor changes in laws and regulations on national environmental protection and green development, strengthen cross-departmental collaboration, and promptly address related legal disputes.

● **Climate-related opportunities**

<b>Investment and financing opportunities</b>	
Climate opportunity factor	Shifts in products, services, and market dynamics.
Major impact	Deeply engage in green finance products, expanding investment and financing services for low-carbon industries, meeting market demand for sustainable investments, and driving business structure optimization and revenue growth.
Degree of impact	High.
Time horizon	Medium and long term
Response measures	Support green finance and transition finance, innovate products such as green loans, green bonds, and ESG wealth management products, and strengthen collaboration with low-carbon industries.

<b>Internal operation opportunities</b>	
Climate opportunity factor	Changes in resource efficiency and energy sources.
Major impact	Potential reductions in operational costs driven by the adoption of circular technologies, optimized water intake and consumption, or investments in renewable energy projects across daily operations.

Degree of impact	High.
Time horizon	Short, medium, and long term
Response measures	Strictly adhere to national laws and regulations, uphold the “green operations and office” concept, prioritize resource management, and continuously mitigate the environmental footprint of operational activities.

### 2.3 Climate-related transition plan

Driven by the dual imperatives of green development principles and the “dual carbon” goals, China has established a green and low-carbon development landscape characterized by the synergistic interplay of policy guidance and market innovation. The Bank continues to deepen its green and low-carbon transition strategy, positioning green finance as the core driver for its strategic transformation and high-quality development, while comprehensively advancing the construction of a green and low-carbon operation system. The Bank has formulated the *Bank of Nanjing Green Finance Strategic Development Plan (2024–2028)* and the *Implementation Guidelines for Promoting Green Finance Development at Bank of Nanjing*, providing comprehensive support for the development of the green finance ecosystem. It has scientifically developed the *Bank of Nanjing Green Operation Strategic Development Plan*, outlining strategic objectives and implementation pathways for green operations, and formulating key low-carbon transition initiatives across 14 priority areas, including green energy, green outlets, green commuting, and green office.

In 2025, the Bank made solid progress in its green finance and green operations initiatives, achieving notable results in strategy execution, business development, product innovation, system development, and brand building. Detailed outcomes are presented in the sections “Deeply engage in green finance” and “Practicing green operations”.

### 2.4 Climate-related financial impacts

Based on a systematic assessment of financial metrics including capitalized costs, expensed expenditures, revenues, and losses during the reporting period and projected into the future, illustrative examples of the financial impacts of climate change on the Bank are as follows:

The Bank remains steadfast in its green finance mandate, actively aligning with the China's "dual carbon" strategy and continuously scaling up green loan disbursements. As of the end of the reporting period, the balance of green corporate loans increased by 30.08% from the end of 2024, marking eight consecutive years of growth exceeding 20%, with a compound annual growth rate (CAGR) surpassing 25% over the past three years. This robust expansion has provided substantial support for the development of green industries and the low-carbon transition of the economy and society. In the coming year, the Bank will intensify its efforts in green finance, continuously optimizing resource allocation, innovating products and services, and strengthening risk management. Through more decisive actions and concrete measures, it will contribute greater financial strength to ecological civilization and high-quality development.

The Bank is comprehensively pressing ahead with the construction of a green and low-carbon operation system, with a focused implementation of initiatives in green energy, green outlets, and green commuting. During the reporting period, Taizhou Branch and Liyuan North Road Branch in Nanjing each completed a rooftop photovoltaic project, with a cumulative investment of approximately RMB1 million. Both projects were officially connected to the grid for power generation in May and September 2025, respectively, generating combined economic benefits of RMB89,200. The Bank continues to strengthen the overall management of water and electricity consumption. Through measures such as promoting energy-efficient equipment, standardizing electricity usage behaviors, and implementing routine inspection protocols, cumulative savings on water and electricity expenses reached RMB1,219.3 thousand for the year. By promoting the replacement with new energy vehicles systematically in line with the annual fleet renewal plan, the Bank significantly reduced 85% in terms of energy consumption cost. Looking ahead, the Bank will further increase its utilization of renewable energy, conduct diagnosis and retrofits of building energy efficiency, deepen refined management of water and electricity consumption, and explore innovative resource recycling models, thereby effectively driving the synergistic enhancement of economic value and environmental benefits.

Bon BNPP Consumer Finance launched a targeted marketing campaign themed "Green Consumption", utilizing incentives such as discount vouchers and carbon points to guide customers toward financing environmentally friendly and energy-efficient projects. During the reporting period, the campaign facilitated the disbursement of green loans totaling nearly RMB200 million. The initiative will continue into the next year, with green loan disbursements and interest income projected to remain stable throughout the year.

Nanyin Wealth Management continuously deepens its research on green industries and actively issues wealth management products (“WMPs”) with the green finance concept. As of the end of 2025, Nanyin Wealth Management had issued a total of four WMPs, with an amount of RMB3,807 million, centered on themes such as ESG and green finance. In the short term, optimized asset allocation will strategically channel capital into green sectors. Over the medium to long term, as the product portfolio improves, the composition of assets will become deeply aligned with China’s strategy for green industry development.

Xinyuan Asset Management has actively promoted the investment of mutual funds in green securities to support green and low-carbon industry projects. During the reporting period, investments in green bonds and clean energy generated stable returns, with no climate-related asset impairments or losses incurred. Moving forward, Xinyuan Asset Management will continue to expand its footprint in green bond index funds and strengthen ESG investment research. In the short term, related expenditures will be primarily expensed, ensuring stability in financial position, operating performance, and cash flows. Over the medium to long term, as green products are launched and operations scale up, the proportion of green financial assets will increase. Management fees and investment returns are expected to grow progressively, establishing a new revenue growth driver. Additionally, the composition of cash flows will continue to optimize, steadily enhancing financial risk resilience and long-term development potential.

## **2.5 Assessment of climate adaptation**

In 2025, the Bank conducted its first climate risk stress testing, encompassing corporate customers with on- and off-balance sheet loan exposures across eight carbon-intensive industries: power generation, steel, building materials, petrochemicals, chemicals, papermaking, civil aviation, and non-ferrous metal smelting. The Bank performed stress testing using a bottom-up approach, referencing the PBOC’s climate risk sensitivity stress testing framework. Three stress scenarios, i.e., mild, moderate, and severe, were established, with carbon pricing serving as a stress scenario factor. Stress transmission was modeled sequentially along two pathways, from the corporate level to the bank level, culminating in the completion of a comprehensive climate risk stress testing report.

Specifically, the Bank’s transition risk stress test used the end of 2024 as the baseline period, with a six-year testing horizon (2025–2030). The stress metrics were calculated based on a semi-static enterprise balance sheet and income statement structure, covering key indicators such as operating expenses, total profit, net profit,

and accounts on the asset-side and equity-side of financial statements. The stress testing results indicate that while climate transition risks have led to an increase in the probability of default (PD) for customers in carbon-intensive industries, the relatively low proportion of loan exposures to these industries means the impact on the Bank's overall asset quality and capital adequacy remains limited, with overall risks staying well within manageable bounds.

### 3. Impact, risks and opportunities management

#### 3.1 ESG risk management system

- **Governance structure**

The Bank's Board of Directors takes the ultimate responsibility for ESG risk management. The Strategy and ESG Committee under the Board of Directors is responsible for formulating the green finance development strategy, approving the green finance objectives and reports from senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and continuously tracking and controlling such implementation.

Senior management is responsible for the organization and implementation of ESG risk management, specifically including: implementing the resolutions of the Board, and advancing the implementation of strategic plans and policies of ESG risk management approved by the Board; regularly inspecting and supervising the progress of execution; clarifying the organizational structure and division of duties for ESG risk management, and continuously promoting the establishment and optimization of ESG risk management system; holding a holistic understanding of the status quo of ESG risk management within the Bank, and reporting relevant situations to the Board on a regular basis, so as to ensure a systematic, effective and transparent risk management.

The Bank has designated the lead department responsible for ESG risk management of customers, and has established a "three lines of defense" mechanism at the professional department level, to ensure effective identification, assessment and ongoing monitoring of ESG risks in financing and investment activities.

**The first line of defense:** Each business line, client management department and business unit, as the direct responsible entity of ESG risk management, is responsible for actively identifying, assessing, responding to, monitoring and timely reporting relevant risks at the front end of the business.

**The second line of defense:** The risk management line, as the leading department of ESG risk management, is responsible for formulating and improving ESG risk management policies, systems and management tools, coordinating and promoting the establishment of the Bank's ESG risk management system, and providing guidance, support and supervision for the work of the first line of defense.

**The third line of defense:** Internal audit department is responsible for independently and objectively supervising and evaluating the performance and effectiveness of the first and second lines of defense in ESG risk management, to ensure a sound risk management mechanism and a compliant implementation.

### ● Regulatory policies

The Bank has established a sound ESG risk management system for customers. In accordance with regulatory directives such as the *Guidelines on Green Finance for the Banking and Insurance Industries*, the Bank has developed the *Bank of Nanjing Environmental, Social, and Governance Risk Management Policy* and the *Bank of Nanjing Management Measures for Customers' Environmental, Social and Governance (ESG) Risks (Trial)*. These documents define that customers' ESG risk management primarily targets corporate customers, and covers traditional on- and off-balance sheet credit businesses, bond investment and other activities in financial markets, and various types of financing and investment activities such as investment banking services. In addition, the documents also systematically specify the fundamental principles and governance structure of ESG risk management, the criteria for identifying and classifying customer ESG risks, and the integration of ESG risk management throughout the credit process.

### 3.2 Credit policies for key industries

The Bank formulates differentiated credit policies based on the attributes and business characteristics of different industries and in accordance with industry technical standards. The Bank has established an industry-wide technical indicator system to enhance risk identification and prevention, and developed corresponding risk mitigation measures and post-loan management strategies. The Bank has issued guidelines on credit policies for 16 key industries, covering agriculture, steel, petrochemical, construction and shipbuilding, and such industry credit policies are strictly binding on credit business. For detailed credit policies pertaining to agriculture, biodiversity, energy, mining, and oil & gas sectors, please refer to the *Key Points of Bank of Nanjing Credit Approval and Investment Policies for Key Industries*<sup>1</sup> and the

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<sup>1</sup> Please refer to the *Key Points of Bank of Nanjing Credit Approval and Investment Policies for Key Industries*

“(I) Financing environmental impact - 2. Environmental credit policies” section within the *Bank of Nanjing Co., Ltd. 2025 Semi-annual Sustainable Finance Report*<sup>1</sup>.

### **3.3 Integration of ESG evaluation into customer credit ratings**

During the reporting period, the Bank completed the development of its inaugural ESG evaluation model for corporate customers. By refining the evaluation framework across environmental, social, and governance dimensions to comprehensively cover core ESG topics, the Bank has successfully established a model classification system, constructed an evaluation indicator framework, and completed algorithm validation. This milestone marks the Bank’s formal transition into a new phase of digital and model-driven management in customer ESG risk identification. Additionally, leveraging in-depth analysis of historical risk data, the Bank has examined the correlation between ESG rating indicators and credit risk, and is progressively exploring the integration of ESG factors into customer credit rating assessments to reflect differentiated ESG management capabilities across customers.

### **3.4 ESG due diligence**

#### **● Top-level design**

The Bank’s *Management Measures for Customers’ Environmental, Social and Governance (ESG) Risks (Trial)* explicitly require operational units to conduct differentiated ESG risk due diligence for financing and investment businesses of various types, including corporate traditional loan services, project financing, and investment banking, based on customer or project categories. The Bank has clearly defined management requirements covering key points for ESG due diligence and risk review, form completion, and process application for customers in these sectors.

Currently, the Bank has deeply embedded ESG risk management into every stage of the credit process, including investigation, assessment, approval, disbursement, and post-loan monitoring, which ensures comprehensive coverage across pre-loan, in-process, and post-loan stages. Through systematic and standardized management mechanisms, we promote the deep integration of ESG principles with credit

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published in the “ESG-Related Policies” section of the ESG Zone on the Bank’s official website:  
[https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409444130826.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409444130826.html)

<sup>1</sup> Please refer to the *Bank of Nanjing Co., Ltd. 2025 Semi-annual Sustainable Finance Report* published in the “ESG-Related Reports” section of the ESG Zone on the Bank’s official website:  
[https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409314297379.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409314297379.html)

management, effectively strengthening ESG risk management in financing and investment activities.

**Initiation stage:** The Bank requires operating units to complete customer ESG risk evaluation and classification prior to conducting credit approval for corporate customers, and has piloted the application of the *Customer ESG Due Diligence and Risk Compliance Review Form* for customers in select industries.

**Approval stage:** The Bank requires that appropriate credit approval and investment authorization limits and approval workflows shall be determined based on the nature and severity of the ESG risks faced by customers.

**Contract management stage:** The Bank has incorporated standalone ESG-related clauses into all credit approval business contracts to urge customers to reinforce their ESG risk management.

**Financial provision stage:** The Bank requires operating units to use the customer's ESG risk management status as a key basis for financial provision, employing an ESG risk detection model during the disbursement process to flag and disclose anomalies.

**Post-loan management stage:** The Bank mandates the integration of ESG risk information collection, identification, classification, and dynamic analysis into post-lending management, implementing targeted management measures for customers categorized as high or medium ESG risk.

- **Work requirements**

For general customers, it is necessary to collect corresponding compliance documents to ensure that due diligence is comprehensive, thorough, and meticulous, and that the customer's submitted materials and related procedures are compliant, valid, and complete. Specifically, for domestic customers, an effective comparison must be made between the ESG risk information provided by the customer and ESG risk information obtained from multiple other sources (e.g., regulatory authorities, industry associations, credit reporting entities, regulatory bodies, media outlets, and the general public) to accurately assess the ESG risks faced by the customer. When necessary, qualified independent third-party entities or relevant regulatory authorities may be engaged to provide professional support and verification, thereby enhancing the objectivity and authority of the assessment.

For customers planning to apply for domestic fixed asset loans under a credit facility, their projects must comply with national regulations regarding industries, land use, environmental protection, and other relevant laws. They must also follow legally mandated management procedures for fixed asset investment projects, submit feasibility study reports, and provide explicit approval documents from the urban planning, land resources management and environmental protection departments regarding urban planning alignment, project land use, and environmental impact assessments, along with other documents required by applicable laws and regulations.

For corporate customers with significant environmental, safety violations or major ESG risks, prompt the customer to submit supporting documents demonstrating their rectification and implementation measures. For sectors where national regulations mandate energy efficiency, water conservation, emissions reduction, environmental protection or safety compliance, focus on verifying whether the customer has implemented effective measures and provided verifiable evidence. Ensure that corrective actions are genuine, traceable, and capable of effectively preventing the continuous expansion of risk exposure.

For corporate customers engaged solely in financial market activities such as bond investments, the Bank requires operating units to comprehensively collect and reconcile customers' ESG risk information through multiple channels, including government authorities, industry associations, credit reporting entities, regulatory bodies, media disclosures, and public feedback, ensuring the completeness and accuracy of risk identification.

For green financial bond projects, in light of the characteristics of green industry initiatives, intensify on-site visits and field verifications. While monitoring the customer's operational dynamics and credit status, special attention should be given to the project's environmental impact. Active tracking of project progress is essential to prudently assess the realization of environmental benefits and identify potential environmental or social events that could significantly affect the customer's debt repayment capacity. It is explicitly required that bond proceeds shall not be used to invest in high-pollution, high-energy-consuming or overcapacity projects or customers.

- **Trigger factors and risk escalation process**

The Bank regularly conducts ESG risk factor assessments and due diligence in investment and financing businesses, regularly reclassifies and reassesses the ESG risk levels of customers, and based on the results of the assessment upgrades,

downgrades or maintains the level of ESG risk, and accordingly adopts differentiated risk management strategies to deepen ESG risk mitigation measures.

#### ◆ **ESG evaluation classification**

Based on factors such as the level of environmental, social, and governance risks, sectors in which they operate, and development stage, the Bank categorizes customers into three groups: A, B, and C. Building upon this classification, customers are further assigned to high, medium, or low risk levels by considering the presence and severity of environmental administrative penalties, work safety incidents, and other major adverse events. The Bank conducts periodic reviews of customer ESG classifications, dynamically assessing and adjusting ESG risk levels throughout the loan term. These classification labels are promptly updated within the customer management system.

#### ◆ **Triggers**

The Bank has clarified the trigger factors for escalating ESG risk management in its *Management Measures for the Customers' Environmental, Social and Governance (ESG) Risks (Trial)*, primarily focusing on whether environmental penalties or production safety accidents exist. Specific threshold scenarios are as follows:

**Serious environmental protection penalties:** A single environmental administrative penalty within the past year exceeds 1% of the company's registered capital, or the cumulative environmental administrative penalties within the past year exceed 5% of the registered capital.

**General environmental protection penalties:** The cumulative environmental administrative penalties within the past year exceed 1% but do not reach 5% of the company's registered capital.

**Major production safety accidents:** The accidents occurring during production or business operations involve 10 or more deaths (inclusive), 50 or more serious injuries (inclusive), or direct economic losses of RMB50 million or more (inclusive).

**Other production safety accidents:** All types of accidents resulting in personal injuries or direct economic losses during production activities, excluding the aforementioned major production safety accidents.

#### ◆ **Risk escalation management**

Building on the customer ESG classification framework, the Bank implements differentiated risk management strategies tailored to each ESG risk level.

The first is whole-process credit approval management. During the due diligence phase, for customers categorized as high ESG risk or those deemed by the Bank to pose significant ESG risks, operating units may engage qualified, independent third parties for assessment. During the review and approval phase, comprehensive credit limits for customers with significant ESG risks must be submitted to the Head Office for approval. During the contract execution phase, for customers categorized as high ESG risk, operating units must require them to sign a commitment letter regarding enhanced ESG risk management alongside the standard business contracts. During the post-loan management phase, the Bank increases the frequency of on-site post-loan inspections for customers categorized as high or medium ESG risk on a differentiated basis. In the event of a major ESG risk incident, operating units must promptly compile and submit a risk report to the relevant management departments.

The second is list-based management. For corporate customers with significant ESG risks, the Bank applies list-based management. This list includes: companies identified by national or local authorities for major environmental or safety violations, and other customers deemed by the Bank to require heightened ESG risk monitoring. For customers on this list, the Bank mandates targeted risk mitigation measures, including but not limited to the development of major ESG risk contingency plans, the establishment of communication mechanisms, and the provision of grievance channels.

**Case: ESG due diligence**

The Bank provided transition finance loan support to a textile dyeing and printing enterprise. The company operates in a sector designated as a key focus area for transition finance in Jiangsu Province. Upon identifying the company's transition financing needs, the Bank promptly initiated the development of a tailored transition finance service plan. It engaged a third-party entity to comprehensively assess the compliance of the company's environmental protection, quality and safety, and labor and personnel records, verify the accuracy of data such as total carbon emissions and emission intensity, and convene experts to review the scientific rigor, reasonableness, and feasibility of such transition plan. Following the assessment, the company was deemed eligible as a transition finance entity and was subsequently included in the "Jiangsu Province Transition Finance Entity Registry". The Bank then established an expedited approval channel for the company, swiftly disbursing transition finance loans. By introducing advanced water- and energy-saving dyeing and printing equipment, the company is projected to reduce energy consumption per unit of product by 5% and water consumption by

8%, while significantly curtailing wastewater and exhaust gas emissions.

#### **Case: ESG risk escalation**

A corporate customer of the Bank experienced a dust explosion in its production workshop due to unauthorized modifications to its production processes. In accordance with the Bank's policies on customer ESG risk management, customers involved in such production safety incidents must be categorized at a minimum as medium ESG risk. Consequently, the Bank upgraded the customer's ESG risk rating from low to medium while enhancing its risk control measures, increasing the frequency of on-site post-loan inspections to at least once per month to dynamically monitor the customer's safety rectification progress. The customer has currently engaged a third-party safety technology service provider to conduct rectification, assessment, and review, with plans to resume operations within a specified timeframe.

## **4. Indicators and targets**

### **4.1 Climate-related targets**

To further clarify key focus areas and strategic directions for addressing climate change, and to more effectively manage identified climate-related risks while capitalizing on climate-related opportunities, the Bank continuously refines its management mechanisms for climate-related initiatives. It persistently advances the formulation of climate-related assessment metrics and management targets at both the business and operational levels, comprehensively enhancing climate governance efficacy. For details on the formulation and progress of targets at the investment and financing level, please refer to the "Deeply engage in green finance" section. For information on the formulation, progress, and implementation practices of GHG emission reduction targets at the operational level, please refer to the "Practicing green operations" section.

### **4.2 Greenhouse gas emissions**

The Bank determines its GHG accounting boundaries using the operational control approach, in accordance with the *Guidelines for the Accounting and Reporting of Greenhouse Gas Emissions by Public Building Operating Enterprises (Trial)* issued by the National Development and Reform Commission, as well as international

standards including the *Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004)*, the *Greenhouse Gas Protocol: Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011)*, and ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals. The temporal boundary for GHG accounting and reporting aligns with the reporting period of this report.

The Bank steadily advances the management of its operational carbon footprint. This year, it has further disclosed Scope 3 GHG emissions (Categories 1 and 5) and will systematically expand the disclosure of other Scope 3 GHG emission categories in the future.

### Greenhouse gas emissions<sup>1</sup>

Scope	Unit	2025
Total GHG emissions	Metric tons of CO <sub>2</sub> equivalent	59,349.97
Scope 1 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	2,702.90
Stationary source emissions	Metric tons of CO <sub>2</sub> equivalent	1,426.12
Mobile source emissions	Metric tons of CO <sub>2</sub> equivalent	1,276.78
Scope 2 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	56,131.63
Scope 3 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	515.44
Category 1: Purchased goods and services – Municipal water and office paper	Metric tons of CO <sub>2</sub> equivalent	479.27
Category 5: Waste generated in operations – Food waste	Metric tons of CO <sub>2</sub> equivalent	36.17

### GHG emission calculation methodology

<b>Emission sources</b>	<ul style="list-style-type: none"> <li>• Scope 1 comprises direct emissions from the combustion of fossil fuels such as gasoline, diesel, and natural gas in stationary sources (including generators, boilers, and gas stoves) and mobile sources (vehicles).</li> <li>• Scope 2 comprises indirect emissions from purchased electricity and purchased heat.</li> <li>• Scope 3 comprises Category 1: Purchased goods and services (including</li> </ul>
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<sup>1</sup> The Bank conducted GHG accounting for its domestic office premises, encompassing the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and 289 outlets.

	municipal water and office paper), and Category 5: Waste generated in operations (including food waste).
<b>Formula</b>	GHG emissions = Activity data × Emission factor × Global warming potential (GWP)

● **Primary and secondary data sources**

Scope	Primary data	Secondary data
Scope 1	Total consumption of gasoline, diesel, and natural gas at the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and 289 outlets during the reporting period	Emission factors for gasoline, diesel, and natural gas from the <i>Guidelines for the Accounting and Reporting of Greenhouse Gas Emissions by Public Building Operating Enterprises (Trial)</i>
Scope 2	Total purchased electricity and purchased heat at the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and 289 outlets during the reporting period	Regional emission factors for electricity from the <i>2023 Power Sector CO<sub>2</sub> Emission Factors</i> Emission factors for purchased heat from the <i>Guidelines for the Accounting and Reporting of Greenhouse Gas Emissions by Public Building Operating Enterprises (Trial)</i>
Scope 3 Category 1: Purchased goods and services – Municipal water	Total municipal water consumption at the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and 289 outlets during the reporting period	Emission factors for municipal water from the <i>China Greenhouse Gas Emission Coefficient Library for Product Life Cycle (2022)</i>
Scope 3 Category 1: Purchased goods and services – Office paper	Total purchased office paper at the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and	Emission factors for office paper from the <i>China Greenhouse Gas Emission Coefficient Library for Product Life Cycle (2022)</i>

	289 outlets during the reporting period	
Scope 3 Category 5: Waste generated in operations – Food waste	Total food waste generated at the Head Office (including the Science and Education Innovation Park Service Center), 17 branches, and 289 outlets during the reporting period	Emission factors for food waste from the Ecoinvent 3.10 database

## Deeply engage in green finance

The Bank positions green finance as a pivotal engine for its strategic transformation and high-quality development. Centered on the “1+3+X” green finance development system<sup>1</sup>, it systematically advances strategic deepening, business expansion, product innovation, and capacity building. These initiatives have yielded comprehensive breakthroughs in green finance, further consolidating the Bank’s standing as an industry benchmark.

### 1. Green finance management system

#### 1.1 Organizational structure

The Bank continuously refines its green finance governance architecture, establishing a “Head Office-Branch-Sub-branch” three-tier service system. A Strategy and ESG Committee has been instituted at the Board level, while a Green Finance Development Committee operates under senior management. The Bank has also established a dedicated Green Finance Department and launched multiple specialized green sub-branches. These tiers operate with mutual oversight and synergistic collaboration, effectively orchestrating the Bank-wide advancement of green finance.

Level	Responsibilities
Board of Directors	<ul style="list-style-type: none"><li>Develop green finance development plans and strategic objectives, oversee strategic execution, and ensure business activities align with strategic directives.</li><li>Oversee the Strategy and ESG Committee, which provides strategic guidance and supervision to ensure effective implementation.</li></ul>
Senior Management	<ul style="list-style-type: none"><li>Execute the green finance development strategies and objectives approved by the Board, ensuring coordinated and effective implementation across all operations.</li></ul>
Green Finance Development Committee	<ul style="list-style-type: none"><li>Provide organizational leadership and coordinate bank-wide green finance initiatives, strengthen process management in system development, build the</li></ul>

<sup>1</sup> Within this system, “1” denotes the strategic blueprint; “3” refers to comprehensive implementation plans across three core fields: supporting green development, mitigating ESG risks, and advancing bank-wide green operations; and “X” encompasses the detailed supporting policies issued by various departments to foster green finance development.

	“1+3+X” green finance development system, and promote integrated development.
Green Finance Department	<ul style="list-style-type: none"> <li>Implement directives from the Board, senior management, and the Committee. By optimizing the business organizational structure, innovating product and service offerings, and enhancing professional capabilities, it comprehensively elevates the quality and efficiency of green finance development.</li> </ul>

The Bank presses ahead with green finance from a strategic vantage point, leveraging top-level design to guide implementation. It rigorously executes strategic plans by formulating and implementing an annual priority task list, ensuring that strategic execution is both systematic and institutionalized.

## 1.2 Policy system

The Bank has systematically established a multi-tiered, comprehensive policy system encompassing green finance products and services, business processes, evaluation mechanisms, and key development areas. This system deeply integrates green finance with core business operations, continuously enhancing the quality and efficiency of green financial services.

**Strategic supervision of green finance:** The Bank formulated normative documents such as the *Overall Plan for the Construction of Green Finance System of Bank of Nanjing*, the *Bank of Nanjing Five-Year Development Plan for Green Finance*, the *Bank of Nanjing Special Action Plan for Green Finance*, and the *Bank of Nanjing Transition Finance Promotion Plan*, thereby mapping out the Bank’s green finance implementation landscape.

**Policies on green finance products:** To facilitate the revitalization and upgrading of traditional industries, the Bank formulated the *Implementation Rules for Bank of Nanjing’s “Traditional Industry Revitalization Loan”*. To support the development of green new quality productive forces, it issued the *Service Plan for Supporting the Green Manufacturing System at Bank of Nanjing*. Capitalizing on the relaunch of the China Certified Emission Reduction (CCER) market, it developed the *Implementation Rules for Bank of Nanjing’s CCER Pledge Loan*. In response to market dynamics and regulatory requirements, the Bank successively revised the *Management Measures for the Use of Proceeds from Bank of Nanjing’s Green Financial Bonds* and the *Implementation Rules for Bank of Nanjing’s Energy Performance Contracting Loans*.

**Green finance operational standards:** Guided by policy documents such as the *Bank of Nanjing Green Finance Marketing Guidelines* and the *Bank of Nanjing Management Measures for Green Finance Business Identification*, the Bank has clearly defined key focus areas and operational workflows for green finance activities.

**Green finance evaluation system:** The Bank established and refined a green finance assessment and evaluation mechanism, formulating the *Annual Development Targets and Performance Appraisal Plan for Green Finance* and the *Evaluation Scheme for Green Sub-branches*.

**Regional green finance synergy:** The Bank released the *Bank of Nanjing Financial Services Action Plan for Nanjing's Goal of Achieving Carbon Peak*, supporting green development in key areas of Nanjing.

## 2. Green finance products and services

Aligning closely with the core mandate of “pollution reduction, carbon mitigation, ecological expansion, and economic growth”, the Bank has deepened the implementation of its “1+3+X” development system. It continuously iterates the “Xindong Green” product matrix, constructing a comprehensive service system spanning seven major segments, including foundational products, carbon finance, and bank-government collaboration. Focusing on three core scenarios, i.e., green industries, transition finance, and emerging specialized initiatives, the Bank has achieved multiple pioneering breakthroughs. As of the end of 2025, the balance of green corporate loans increased by 30.08% from the end of 2024, while the deployed amount of proceeds from outstanding green financial bonds reached RMB4,309 million.

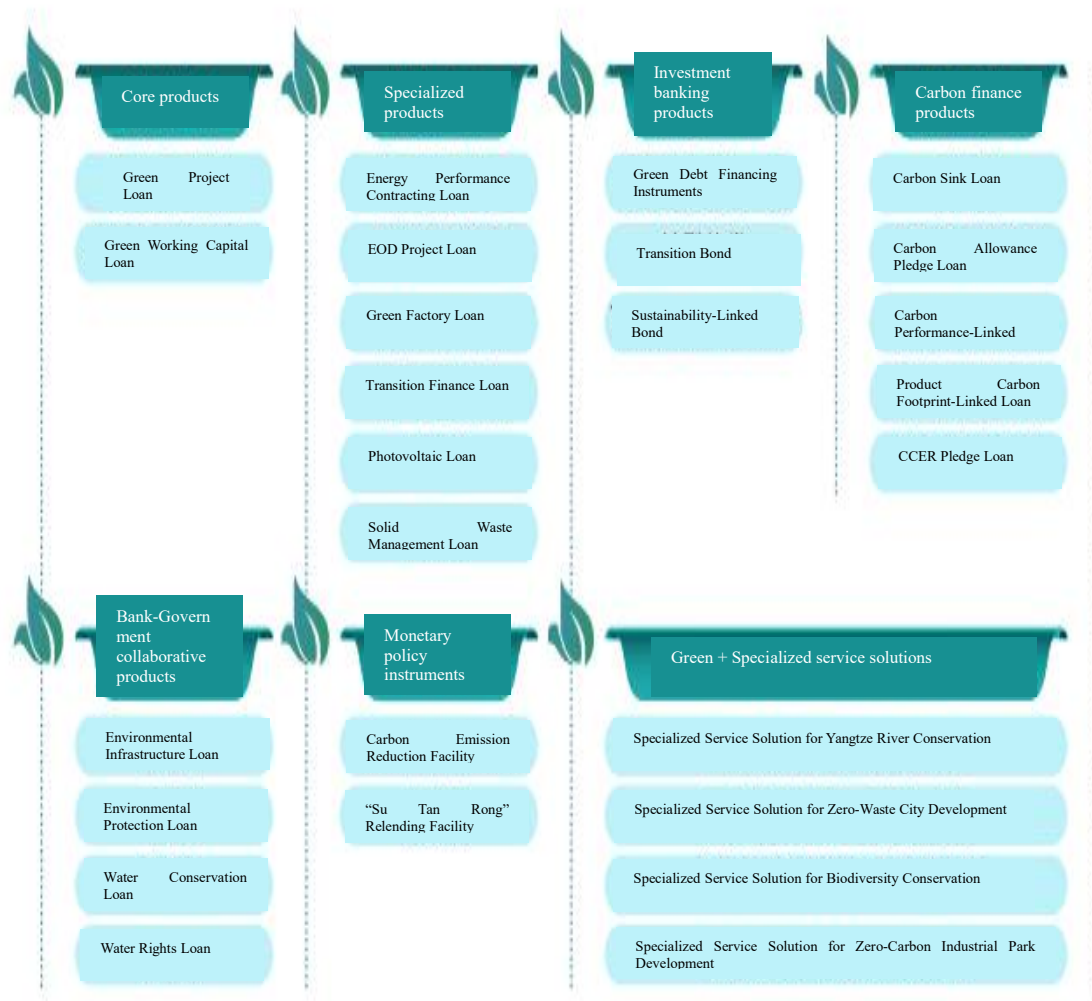


Figure: Bank of Nanjing “Xindong Green” Green Finance Product Portfolio

## 2.1 Green credit

The Bank continues to deepen the development and product innovation of its green credit portfolio, focusing on key sectors such as clean energy and energy conservation and environmental protection. It actively cultivates high-quality customers including zero-carbon industrial parks and green factories. By effectively leveraging the PBOC’s carbon emission reduction facility (CERF) and the “Su Tan Rong” relending program, the Bank has successfully launched several pioneering green credit products in Jiangsu Province, including product carbon footprint-linked loans, near-zero carbon factory-linked loans, and wetland carbon sink insurance policy pledge loans. Additionally, the Bank actively expands its disbursement of green

cross-border loans (including cross-border syndicated loans) and green trade finance.

In 2025, the Bank further consolidated its benchmark status in government-bank collaboration. It ranked first among cooperating banks in Jiangsu Province in terms of the volume and value of its “Environmental Protection Loans”. Loan balances in the “zero-carbon industrial park” and “zero-waste city” sectors surpassed RMB8 billion and RMB6.5 billion, respectively. The Bank served 540 national and provincial-level “green factories”, with a loan balance standing at RMB17 billion, demonstrating a robust trajectory of multi-sector breakthroughs and exemplary leadership.

In 2025, projects supported by the Bank’s green credit portfolio achieved annual savings of 2,935.2 thousand tons of standard coal equivalent and a reduction of 3,076.9 thousand tons of CO<sub>2</sub>e, tangibly demonstrating the Bank’s commitment to leveraging financial services for green development and nurturing new quality productive forces.

**Case: Changzhou Branch successfully disburses the Bank’s first transition finance loan in the building materials industry**

In March 2025, proactively responding to the financing needs of a Jiangsu-based green building industry investment company, Changzhou Branch tailored a transition finance loan solution aligned with the company’s operational characteristics and development challenges, disbursing RMB10 million transition finance loans.

This loan issuance represents a precise response by Changzhou Branch to the “Transition Finance Loan”, an innovative financial product under the “1+N+N” transition finance system pioneered by the PBOC Nanjing Branch. It effectively supports the company in strengthening its core capabilities and drives the construction industry’s transition toward high-end, intelligent, and green development.

**Case: Huaian Branch continues to scale up “Environmental Protection Loan” disbursements**

In June 2025, focusing on the green transition needs of the real economy, Huaian Branch precisely engaged a key customer operating in local characteristic industry, a Jiangsu-based biotechnology joint-stock company. The branch customized a comprehensive service program and successfully disbursed an “Environmental Protection Loan”, empowering the company’s green upgrade through financial support.

Backed by the “Environmental Protection Loan”, the company further enhanced its green circular industry model, establishing a complete ecological closed loop of “agricultural waste–edible mushroom cultivation–spent mushroom substrate resource utilization”. This initiative reduced straw burning by 2,625 thousand tons and achieved a CO<sub>2</sub> emission reduction of 40 million tons.

**Case: Jiangbei New Area Branch successfully launches Nanjing’s first government-bank-enterprise collaborative project focused on green finance: The “Eco-Loan”**

In June 2025, Jiangbei New Area Branch signed a strategic cooperation agreement for “Eco-loan” with the Nanjing Pukou District Ecological Environment Bureau, jointly innovating and launching Nanjing’s first government-bank-enterprise collaborative project focused on green finance – the “Eco-Loan”.

This product establishes dedicated credit lines and an expedited approval channel for companies, aiming to build a closed-loop mechanism integrating policy guidance, capital empowerment, and industrial upgrading. It precisely channels financial resources into key sectors such as energy conservation and environmental protection, clean energy, and ecological restoration. With “Eco-Loan”, the Bank leverages financial technology tools, including big data, enterprise environmental benefits analysis, and carbon accounting, to tailor financial products and service solutions for environmental enterprises, and help address financing challenges. The product innovatively introduces an environmental credit evaluation mechanism. It confers interest rate discounts to enterprises rated as environmental model enterprises, and features characteristic financing models such as pledge of carbon emission permit and mortgage of pollution discharge permit, to reduce enterprises’ financing costs while incentivizing green development.



Figure: Signing ceremony for the “Eco-Loan”

**Case: Nanjing Branch successfully launches Jiangsu Province’s first near-zero carbon factory-linked loan**

In May 2025, Nanjing Branch disbursed the province’s first near-zero carbon factory-linked loan to an automation joint-stock company, with a principal amount of RMB34 million.

This product links the loan interest rate to the actual construction outcomes of a “near-zero carbon factory”. Specifically, if the company achieves “near-zero carbon” emission standards during its production and operations and meets scientifically established emission reduction targets, it will qualify for corresponding interest rate concessions. This initiative effectively incentivizes the company to speed up its green and low-carbon transition, proactively establish “near-zero carbon factories”, and deeply integrate its production and operational activities with energy conservation and carbon reduction.

**Case: Wuxi Branch successfully launches Jiangsu Province’s first carbon emission-linked loan based on a proprietary carbon accounting system**

In the first quarter of 2025, the Bank’s carbon accounting management platform officially went live. Grounded in the PBOC’s *Technical Guidelines for Carbon Accounting by Financial Institutions (Trial)* and methodologies from relevant national ministries, and tailored to regional industrial characteristics, the platform enables the online deployment of core functions including carbon accounting, carbon benchmarking, and carbon utilization.

In April 2025, under the guidance of relevant PBOC departments, Wuxi Branch successfully disbursed RMB2 million carbon emission-linked loans to a company, marking the first such loan underpinned by the Bank’s proprietary carbon accounting system and carbon account framework. The loan utilizes dynamically calculated corporate carbon emissions from the platform to establish a mechanism linking interest rates to emission reduction performance, aiming to guide the company in proactively optimizing its energy mix and enhancing energy efficiency.

**Case: Suqian Branch successfully launches Suqian’s first project loan aligned with a specific category under the *Biodiversity Finance Catalog (Trial Draft)***

At a critical juncture for deeply implementing the principle that “lucid waters and lush mountains are invaluable assets” and comprehensively advancing ecological civilization, Suqian Branch successfully disbursed RMB50 million loans precisely aligned with the “2.3.5 Remediation of Black and Odorous Water Bodies in Cities (Including County Towns)” category under the *Biodiversity Finance Catalog (Trial Draft)*. The funds are exclusively designated for a project aimed at enhancing the quality and efficiency of sewage pipe networks and remediating black and odorous water bodies in a key area of Suqian.

Upon implementation, the project will significantly improve regional water quality and effectively elevate the local biodiversity index, marking a milestone for Suqian Branch in exploring pathways to realize ecological value and empowering local environmental governance.

### **Case: Zhenjiang Branch successfully launches Jiangsu Province’s first product carbon footprint-linked loan**

In January 2025, Zhenjiang Branch successfully extended a carbon footprint-linked loan to an electrical equipment joint-stock company. This product innovatively ties the loan interest rate to the carbon footprint data across the entire life cycle of the company’s products, establishing a dynamic pricing mechanism. Specifically, upon achieving a reduction in product carbon footprints, the company will receive additional interest rate concessions on top of the initial rate. This initiative fully stimulates the company’s intrinsic motivation for energy conservation and carbon reduction, mobilizing its enthusiasm for green development.



Figure: Zhenjiang Branch disburses a carbon footprint-linked loan to an electrical equipment joint-stock company

**Case: Lianyungang Branch successfully launches the Bank’s first loan pledged against expected rights to benefits from forestry carbon sinks**

In December 2025, Lianyungang Branch disbursed RMB30 million loans to a cultural tourism development company in Lianyungang, successfully launching the Bank’s first loan pledged against expected rights to benefits from forestry carbon sinks. This innovative green finance product utilizes the company’s future realizable rights to benefits from forestry carbon sinks as collateral. By transforming ecological resources into financial assets, it effectively resolves financing bottlenecks faced by forestry operators due to a lack of traditional collateral and pledged assets, thereby unblocking a new channel for carbon sink financing.

## **2.2 Green bonds**

### **2.2.1 Bond issuance**

The Bank actively issues green and ESG-themed bonds to bolster its support for green projects. It successfully issued China’s first green financial bond aligned with the *Multi-jurisdiction Common Ground Taxonomy*, effectively advancing the convergence of global sustainable finance standards. As of the end of 2025, the Bank had issued RMB25 billion green bonds.

**Case: Successfully issuing China’s first green financial bonds aligned with the *Multi-jurisdiction Common Ground Taxonomy***

In June 2025, the Bank successfully issued the first green finance bonds aligning with the *Multi-jurisdiction Common Ground Taxonomy* in China, with an amount of RMB10 billion at a coupon rate of 1.69% and a term of three years. The proceeds from such innovative bonds will be allocated to green projects, and preferably invested in green industry projects under the *Multi-jurisdiction Common Ground Taxonomy* and green manufacturing projects supporting low-carbon development, notably in key areas such as the green transformation of traditional industries, the clean energy industry, and emerging green industries.

### **2.2.2 Bond underwriting**

The Bank actively implements the “Five Major Areas of Finance”, continuously participating in green bond underwriting. It enhanced the marketing of projects related to green, carbon neutrality, and sustainability bonds, while steadily improving its capabilities of research and innovation in green bond underwriting. During the

reporting period, the Bank participated in the underwriting of 26 domestic green debt financing instruments. According to NAFMII statistics, its underwriting volume for green debt financing instruments in 2025 totaled RMB6.13 billion. The Bank also successfully participated in the underwriting and issuance of China's first tri-labeled bond covering "Green + 'Two Renewals' + Rural Revitalization" themes, precisely aligning with national strategic directions and achieving the coordination of three major policy objectives.

### **2.2.3 Bond investments**

The Bank actively serves the national strategy, inclines resources to key areas that contribute to the green and sustainable development of the real economy and excellent issuers with preferable ESG performance. As of the end of 2025, 167 ESG bond investments, including 116 existing green bond investments, had been made. The scale of funds invested in the ESG field was RMB28,556 million, including funds invested in the green field of nearly RMB20,320 million.

### **2.2.4 Green bond targets**

The Bank increases its support in green bond issuance and investment. It formulates the *Bank of Nanjing Green Finance Strategic Development Plan (2024–2028)*, which clarifies growth targets for balance and proportion of green bond portfolios, i.e., striving to achieve a growth rate of green bond holdings of more than 100% by the end of 2028 over the end of 2023. In 2025, the Bank continued to scale up its green bond investments, steadily progressing toward these targets.

## **2.3 Green funds**

Xinyuan Asset Management continues to operate one ESG-themed fund product – "Xinyuan Clean Energy Industry Hybrid Initiated Securities Investment Fund". The Fund is especially focused on sectors directly involved in clean energy production and operation, while deeply covering fields dedicated to clean and efficient energy utilization. The investment covers upstream, midstream, and downstream high-quality enterprises along the clean energy industry chain. The ongoing operation of the Fund further diversifies the Bank's green finance product portfolio and broadens funding channels for green industries. Xinyuan Asset Management will continuously refine its green investment product lines, driving the deep integration of ESG principles with investment practices.

## **2.4 Green investment**

Xinyuan Asset Management deeply integrates into the Bank's green finance strategy, continuously strengthening its ESG investment research capabilities, expanding its green finance product offerings, and scaling up green investments. It persistently builds a green investment product system, clarifies its strategic alignment with the "dual carbon" goals, and refines its screening and research system for green assets, thereby providing financial support for the development of green and low-carbon industries. In 2025, Xinyuan Asset Management continued to increase its equity investments in the green economy, with a primary focus on clean energy, energy conservation and environmental protection, clean production, green infrastructure, ecological environment, and green services.

Xinyuan Capital Management further expands the presence in the green industries of strategic, significance through a model of "fund of funds + external managed fund investment". In terms of external managed fund investment, Xinyuan Capital Management focuses on critical technology fields such as lithium battery industry chain and hydrogen energy. As of the end of 2025, the green finance projects invested with such external managed funds had exceeded RMB200 million in total. Through the comprehensive financial service model of "investment-loan combination" launched in collaboration with the Head Office and branches, Xinyuan Capital Management strongly supported the development of green industries.

Nanyin Wealth Management integrates the green factor into its investment decision framework. It prioritizes the onboarding of green assets, and continues to invest more assets in green finance sectors such as carbon peak, carbon neutrality, and ESG, to inject financial "vitality" into green economic development. As of the end of 2025, the bond assets invested in the green field amounted to RMB3,455 million.

## **2.5 Green wealth management**

Nanyin Wealth Management has proactively capitalized on China's "dual carbon" strategic opportunities, embedding green principles directly into financial product design. By strengthening ongoing research and tracking of green industries, it has launched wealth management products aligned with green finance concepts and continuously expanded its green product matrix. It has constructed a diversified product architecture encompassing cash management, fixed income, fixed income+, hybrid, and equity categories, effectively meeting investors' diverse wealth management requirements.

As of the end of 2025, Nanyin Wealth Management had issued a total of four WMPs, with an amount of RMB3,807 million, centered on themes such as ESG and green finance. Specifically, the ESG-themed product amounted to RMB243 million, and the three green finance-themed products amounted to RMB3,563 million. In addition, Nanyin Wealth Management intensifies the issuance of WMPs themed on technology transformation and charity. As of the end of 2025, Nanyin Wealth Management had issued three technology transformation-themed products and one charity-themed product, amounting to RMB484 million and RMB1,341 million respectively.

## **2.6 Green consumption**

The Bank continues to develop green consumption scenarios by deeply integrating with the “Jiangsu Public Institution Carbon Inclusion Management Information Platform”. It provides point conversion services for voluntarily authorized customers, directly translating individual green behaviors (e.g., subway commuting, ETC toll payments, and utility bill settlements) into “carbon points”. By enabling point redemption for tangible benefits, the Bank realizes a “reward for green action” mechanism, thereby enhancing public enthusiasm and sense of gain in participating in low-carbon lifestyles.

To actively respond to the national green development strategy, Bon BNPP Consumer Finance deeply implements sustainable development principles, synergizing product optimization with customer guidance. It launched the “Personal Carbon Account” feature, and integrated it into the APP platform. It increases consumer incentives by encouraging customers to carry out green behaviors to accumulate carbon credits in exchange for environment-friendly gifts, coupons, and green services. It focuses on improving green consumption and residents’ quality of life by optimizing the use of consumer loans. By extending the use of “Chengyi Loan” product to include green consumption projects such as supporting environment-friendly decoration of new houses, renovation of old properties, age-friendly upgrading, purchase of energy-efficient household appliances, home renewal, and installation of elevators in aging residential buildings, Bon BNPP Consumer Finance encourages consumers to embrace the concept of green lifestyle while improving their living conditions. Additionally, it innovatively launched a targeted marketing campaign themed “Green Consumption”, utilizing incentives such as loan repayment discount vouchers to guide customers toward financing environmentally friendly and energy-efficient projects. During the reporting period, this initiative benefited nearly 1,500 customers.

## 2.7 Green sub-branches

Sub-branch name	Incorporation date	Annual performance highlights
Sheyang Sub-branch	September 2025	The Bank's first sub-branch to receive official regulatory recognition as a green sub-branch. It successfully disbursed Sheyang's first transition finance loan for the papermaking industry and signed a strategic green finance cooperation agreement with the Sheyang Port Economic Development Zone.
Nantong Rugao Sub-branch	December 2024	During the reporting period, the Bank opened the first "carbon-neutral" outlet within the Rugao county, and saw continued disbursement of the first ecology-oriented development (EOD) project loan dedicated to the conservation of the Yangtze River Ecological Island.
Huaian Huaiyin Sub-branch	April 2024	It focused on key green sectors such as new energy vehicles and energy conservation and environmental protection, scaling up green loan disbursements and expanding the green finance project pipeline.
Suqian Hubin New Area Sub-branch	February 2023	It proactively aligned with local green industry layouts, signed a strategic green finance cooperation agreement with the Hubin New Area Membrane Materials Industrial Park, and established a long-term cooperation mechanism.
Hongze Sub-branch	November 2022	It stepped up support for core customers in the regional papermaking industry, launching tailored green finance service solutions. Multiple projects were successfully selected into Jiangsu Province's first batch of EOD pilot projects.
Haimen Sub-branch	March 2022	It completed the first one-year evaluation of a transition loan within the year, achieving a "good" rating, which resulted in financial cost

		waivers totaling nearly RMB200,000 for relevant companies.
Yixing Sub-branch	March 2022	It deepened the synergy between green finance and sci-tech innovation finance, successfully disbursing the Bank's first transition finance loan for the non-ferrous metals industry.
Taixing Sub-branch	March 2022	It supported the construction of major real-economy projects. Based on transition re-evaluation results, it provided transition finance services and loan renewals for relevant companies.
Changshu Sub-branch	March 2022	It focused on regional green industries, explored a new "Green Finance + Industrial Park" model, and established a benchmark and demonstration window for the Bank's green finance services.
Research and Innovation Park Sub-branch	August 2020	It established cooperative relationships with local government authorities, industrial parks, and industry chain association party committees. It co-hosted multiple green finance events with the Jiangbei New Area Integrated Circuit Industry Chain Party Committee (Industry Association Platform), building a government-bank-enterprise collaborative development model.

### 3. Green finance technology empowerment

- **Green finance management system**

The Bank has developed a high-standard green finance management system, creating a full-process digital service capability encompassing "green discovery, green identification, and green empowerment". At the front end, "Digital Green Discovery" proactively identifies green customers. At the mid-stage, "Intelligent Green Identification" leverages AI models to enhance the accuracy of business classification. At the back end, relying on independently developed carbon accounting modules, the system achieves online deployment of corporate functions for carbon accounting, carbon benchmarking, and carbon utilization. This positions the Bank as one of the leading domestic financial institutions with proprietary corporate carbon accounting

capabilities.

- **Transition finance management system**

The Bank has independently developed a transition finance process management system, achieving fully online and intelligent management across the entire workflow, serving as Jiangsu Province's first practical model for technology-empowered transition finance. Strictly adhering to the provincial transition finance policy framework, the system is built on principles of intelligent, standardized, and streamlined processes. It incorporates multiple mechanisms, including cross-verification with external data, automated system calibration, third-party professional certification, and full-cycle performance tracking. These measures effectively mitigate the risk of "transition-washing" and have successfully assisted multiple companies in completing transition certification and securing loan support.

#### **4. Deepening green finance cooperation**

The Bank embraces an open and mutually beneficial approach, actively forging multi-dimensional strategic partnerships with government bodies, enterprises, social organizations, and international institutions. Together, these stakeholders are co-constructing a collaborative green finance ecosystem to provide robust support for regional green development.

- The Bank signed a strategic cooperation agreement with Beijing Green Exchange Co., Ltd., focusing on core fields such as green certification, green finance, digital technology, and carbon asset management to jointly cultivate a comprehensive green service ecosystem.
- The Bank was invited to participate in the 2025 green finance evaluation reassessment for banking institutions within Jiangsu Province, organized by the Jiangsu Banking Association. By proactively aligning with regulatory standards and standardizing green finance practices, the Bank demonstrates its commitment to supporting Jiangsu's green and low-carbon transition and enhancing the quality and efficiency of regional green finance.
- As the first and only city commercial bank in China to join the Alliance for Green Commercial Banks initiated by the International Finance Corporation (IFC), the Bank officially signed the *Declaration of Excellence for Green Commercial Banks*, actively showcasing the responsibility and green practices of China's city commercial banks on an international sustainable development platform. Yancheng Branch has pioneered collaborations with third-party professional institutions, including the Yellow Sea Wetland Research Institute, the Sino

Research Institute of Green Finance, Jiangsu Gaoling Carbon Information Industrial Internet Co., Ltd., and Dadao Zhijian (Nanjing) Technology Co., Ltd., initially establishing a branch-level green finance expert think tank. Additionally, it has forged its first partnerships with government authorities such as the Market Regulation Bureau and the Agriculture and Rural Affairs Bureau, successfully launching innovative models including the “Green Certification Loan” and the Sheyang Rice Green Supply Chain.

## **5. Green finance talent development**

The Bank has formulated the *Bank of Nanjing Green Finance Talent Development Plan* to systematically advance its green finance talent framework. A cornerstone of this initiative is the “Green Finance Thousand-Talent Program”, which aims to cultivate a green finance workforce equipped with international perspectives and practical expertise by developing expert managers, technical researchers, and entrepreneurial practitioners. In 2025, the Bank organized seven large-scale specialized training sessions spanning the Head Office, branches, and subsidiaries, engaging over 300 relationship managers and laying a solid talent foundation for the sustained advancement of green finance.

## Practicing green operations

### 1. Environmental compliance management

The Bank strictly complies with the requirements of the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China*, the *Circular Economy Promotion Law of the People's Republic of China*, the *Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes*, and other laws and regulations. It actively refines its green operations management system, rigorously implements environmental protection principles, and promotes the integration of the green concept into the whole chain of operation. To continue to deepen the green and low-carbon transformation, and comprehensively advance the construction of the green and low-carbon operation system, the Bank has developed and implemented the Bank of Nanjing Green Operation Strategic Development Plan, clarifying the direction and priorities of green operation, and oversees the overall promotion of the implementation of energy conservation and emission reduction measures, with a view to driving the Bank's green and low-carbon development in a scientific and effective manner. During the reporting period, the Bank experienced no major environmental incidents, nor did it incur significant administrative penalties or criminal liability arising from environmental violations.

### 2. Energy management

The Bank continuously deepens refined energy management, actively expands channels for renewable energy utilization, and systematically advances bank-wide energy conservation and consumption reduction initiatives, so as to effectively lower its operational carbon footprint and comprehensively cultivate new drivers for green and low-carbon development.

#### ● Strengthening refined energy management

**Enhancing utility consumption control to comprehensively foster a green office environment.** The Bank continues to strengthen the overall management of water and electricity consumption, and contributes to energy conservation, consumption reduction and office cost savings across the bank by deploying energy-efficient equipment, strengthening the management of electricity usage behaviors, and enhancing routine inspection.

#### **Conducting building energy diagnostics to unlock the potential of energy**

**conservation and carbon reduction.** The Bank conducts comprehensive diagnosis on energy consumption of buildings across the bank, and identifies the potential of energy conservation and consumption reduction, to provide strong support for optimizing energy management measures and evaluating energy-saving retrofit, and progressively improve building energy efficiency across the bank.

● **Pioneering new pathways for optimization of energy use structure**

**Overall planning to coordinate the optimization of the Bank’s energy use structure.** The Bank implements a systematic approach to advance the development of photovoltaic projects across the bank, systematically analyzes viable rooftop spaces, researches and demonstrates photovoltaic technologies compatible with buildings across the bank to precisely align technical solutions with available rooftop resources and energy demands. It develops customized plans to implement the construction of photovoltaic projects, to facilitate the Bank’s construction and power generation of photovoltaic projects in a scientific and systematic manner, and gradually optimize the energy use structure.

**Piloting to actively promote local supply position of green electricity.** The Bank has completed the construction and grid connection of photovoltaic pilot projects at Taizhou Branch building and Liyuan North Road Branch in Nanjing, and achieved self-generation and self-consumption of green electricity, significantly reducing carbon emissions associated with electricity consumption in operations. Specifically, the rooftop PV system at Taizhou Branch is projected to generate 200,000 kWh annually, saving approximately RMB152,000 in electricity costs and reducing CO<sub>2</sub> emissions by roughly 126 tons. The rooftop PV system at Liyuan North Road Branch in Nanjing is expected to generate 100,000 kWh annually, yielding savings of approximately RMB76,000 and cutting CO<sub>2</sub> emissions by about 63 tons. During the reporting period, rooftop PV projects at these two locations generated approximately 128,000 kWh of green electricity in total, resulting in a CO<sub>2</sub> emission reduction of 62.3 tons.

<b>Energy consumption</b>	<b>Unit</b>	<b>2025</b>
Total energy consumption	Tons of standard coal equivalent (tce)	14,039.30
Per capita energy consumption	tce per employee	0.99
Energy intensity per unit of revenue	tce per RMB1 million	0.25
Direct energy consumption	Tons of standard coal	1,489.11

	equivalent	
Natural gas	Cubic meters	642,492.03
Gasoline	Liters	574,847.67
Diesel	Liters	13,676.00
Indirect energy consumption	Tons of standard coal equivalent	12,550.19
Purchased electricity	kWh	100,489,642.73
Purchased heat	GJ	5,862.17
Clean energy consumption	kWh	128,128

Note: The scope of environmental performance data covers the Head Office (including the Science and Education Innovation Park Service Center), 17 first-tier branches, and 289 business outlets.

### 3. Water resource management

The Bank places high importance on water resource utilization and management, integrating water conservation principles into daily operations and infrastructure development to systematically enhance water use efficiency and reduce overall consumption. The Administrative Affairs Department is designated as the executive body responsible for water management strategy and performance. It formulates and implements water conservation management policies, clarifies water management responsibilities across departments, strengthens water metering and monitoring, and identifies operational areas with water-saving potential. Regarding water conservation targets, the Bank has established and strictly enforces an annual cap on total water consumption, ensuring it does not exceed the previous year's baseline. It actively promotes the deployment of water-efficient fixtures and undertakes targeted retrofits for aging water supply networks, sanitary ware, and cooling systems to improve overall efficiency. Furthermore, the Bank strengthens behavioral guidance through awareness campaigns and informational signage, fostering a corporate culture of water conservation and cultivating sustainable water-use habits among all employees.

<b>Water consumption</b>	<b>Unit</b>	<b>2025</b>
Total water consumption	Tons	425,566.83
Per capita water consumption	Tons per employee	29.87
Water intensity per unit of revenue	Tons per RMB1 million	7.66

Note: The statistical scope encompasses the Head Office (including the Science and Education Innovation Park

Service Center), 17 tier-one branches, and 289 outlets.

#### 4. Pollutant discharge

The primary pollutants generated from the Bank’s operational activities consist of exhaust emissions from official vehicles, including sulfur dioxide, nitrogen oxides, carbon monoxide, and particulate matter.

The Bank actively champions green mobility principles, focusing on the electrification of its official vehicle fleet by systematically integrating green and low-carbon criteria into vehicle selection and configuration management. By precisely aligning fleet requirements with market trends in new energy vehicles (NEVs), the Bank dynamically optimizes and updates its vehicle inventory. Additionally, in accordance with the annual fleet renewal plan, it is systematically replacing conventional internal combustion engine vehicles with NEVs. This initiative has achieved an 85% year-on-year reduction in fleet energy costs and a 60% decrease in associated carbon emissions, effectively synergizing operational cost savings with carbon mitigation. During the reporting period, the Bank incurred no significant administrative penalties related to pollutant emissions.

<b>Air pollutants</b>	<b>Unit</b>	<b>2025</b>
Total air pollutant emissions	Kilograms (kg)	2,583.55
Nitrogen oxides (NO <sub>x</sub> ) emissions	Kilograms (kg)	97.39
Sulfur dioxide (SO <sub>2</sub> ) emissions	Kilograms (kg)	8.47
Carbon monoxide (CO) emissions	Kilograms (kg)	2,446.90
Particulate matter (PM) emissions	Kilograms (kg)	30.79

Note: The statistical scope encompasses the Head Office (including the Science and Education Innovation Park Service Center), 17 tier-one branches, and 289 outlets.

#### 5. Waste disposal

The Bank complies with the *Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes* and other relevant regulations to ensure compliant disposal of waste generated during daily operations. Primary wastes include spent toner cartridges, ink cartridges, and food waste.

**Advancing paperless office operations to enhance green administrative efficiency.** The Bank has formulated a specialized implementation plan for paperless operations, deeply exploring office scenarios amenable to digital substitution. It has standardized the requisition and usage protocols for office paper, strictly controlling consumption. Additionally, it has piloted the procurement of e-ink display terminals to gradually expand paperless application scenarios. In 2025, office paper consumption at the Head Office decreased by 14.16% from 2024, demonstrating significant cost reduction and efficiency gains from paperless operations.

**Optimizing food waste disposal and strengthening waste recycling.** The Bank continuously refines its food waste disposal mechanisms, emphasizing resource recovery. The Head Office conducts on-site processing of food waste from the canteen utilizing a microbial fermentation system. This technology converts daily organic wastes to high-fertility resource products, substantially reducing off-site disposal costs and mitigating environmental impact.

Waste	Unit	2025 <sup>1</sup>
Total hazardous waste	Tons	7.50
Hazardous waste generated per capita	Tons per employee	0.00053
Hazardous waste intensity per unit of revenue	kg per RMB1 million	0.14
Spent toner cartridges	Tons	6.47
Spent ink cartridges	Tons	1.04
Total non-hazardous waste	Tons	1,532.47
Non-hazardous waste generated per capita	Tons per employee	0.11
Non-hazardous waste intensity per unit of revenue	Tons per RMB1 million	0.028
Food waste	Tons	1,532.47

Note: The statistical scope encompasses the Head Office (including the Science and Education Innovation Park Service Center), 17 tier-one branches, and 289 outlets.

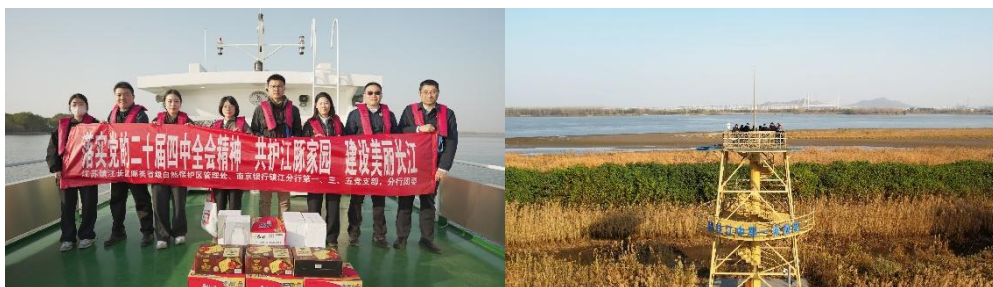
<sup>1</sup> Data in the table are rounded, which may result in minor discrepancies between subtotals and grand totals.

## 6. Ecosystem and biodiversity protection

The Bank integrates ecological conservation principles into its corporate culture and social responsibility practices, actively guiding employees and the public to engage in and support conservation efforts. It regularly organizes public welfare initiatives such as voluntary tree planting, protection of mother river, World Earth Day activities, International Day for Biological Diversity awareness programs, and environment clean-up events. These tangible actions disseminate the concept of ecological civilization and advocate for sustainable lifestyles. In March 2025, the Head Office successfully hosted the “Planting Green, Embracing Spring” tree-planting event at the Science and Education Innovation Park Phase II. Employees personally planted saplings and wrote “messages for greening”, taking concrete steps to enhance urban greenery and empower ecological sustainability.

### **Case: Zhenjiang Branch conducts joint Party and Youth League themed activity: “Jointly Protecting the Finless Porpoise Habitat, Building a Beautiful Yangtze River”**

In December 2025, Zhenjiang Branch partnered with the Yangtze River Porpoise Protection Management Office of the Zhenjiang Nature Reserve to conduct the joint Party and Youth League themed activity: “Jointly Protecting the Finless Porpoise Habitat, Building a Beautiful Yangtze River”. Guided by reserve experts, personnel from the Branch conducted ecological field studies in the Yangtze River wetlands, systematically learning about the habits, population status, and conservation challenges of the Yangtze finless porpoise. This deepened their understanding of the species’ critical role in maintaining the biodiversity and ecological health of the Yangtze River.



## 7. Circular economy

The Bank actively practices circular economy principles and innovatively promotes the resourceful utilization of idle assets. By systematically integrating an asset repurposing module into the bank-wide new physical asset management system, it achieves centralized management and efficient allocation of idle assets such as

office furniture. During the construction of key projects such as the Science and Education Innovation Park Phase II, the Bank actively promoted the reuse of existing assets, including office desks, chairs, and filing cabinets. In 2025, over 1,130 pieces of idle office furniture were repurposed, effectively reducing the need for new procurement and enhancing overall asset utilization efficiency.

## **8. Green and low-carbon outlets**

The Bank has completed the construction of the “zero-carbon outlet” demonstration project in Jiangning District, Nanjing, which marks the first bank outlet that obtained the “Zero-Carbon Building” certification from the China Association of Building Energy Efficiency in China. Jointly developed with the Jiangning Economic and Technological Development Zone in Nanjing, which is among the first batch of national carbon peaking pilot parks, the outlet uses multiple zero-carbon technologies for zero-carbon emissions in operations without using the carbon offsetting mechanism or purchasing green electricity from external sources, establishing a new benchmark for green outlet construction in the banking industry.

**Facilitating emission reduction at source by selecting innovative construction technologies and materials.** The Bank applies prefabricated construction techniques and extensively uses prefabricated aluminum and steel panels to drive circular utilization of building materials. In addition, the Bank uses low-carbon and environment-friendly materials, including recycled aluminum, tea stem composite boards, and coffee grounds bio-composite panels, for production of the outlets’ furniture, logos and signages. It calculates carbon footprint of furniture components precisely and employs carbon offsetting tools efficiently, to minimize environmental impact of outlet construction at source.

**Pursuing energy innovation by developing photovoltaic projects to shift energy supply.** The outlet roof is maximally fitted with monocrystalline silicon photovoltaic modules, transforming buildings to efficient “power generation stations” and unlocking their spatial energy potential. With an annual PV power generation of approximately 100,000 kWh, the system fully meets outlets’ energy demands, supporting the achievement of “zero-carbon” goal.

**Optimizing design to significantly improve thermal insulation performance of the buildings significantly.** The Bank adopts high-performance building envelope design, and uses high-transmittance glass curtain walls to optimize operable window ratio to maximize natural ventilation and daylighting. It builds staggered external facade components that form self-shading structure based on solar trajectory analysis,

effectively blocking thermal radiation.

**Enhancing efficiency by selecting high-efficiency facilities and equipment in a scientific manner.** The Bank fully utilizes high-efficiency air conditioning units, full-heat recovery central ventilation systems, LED lights, and water-saving fixtures, to significantly reduce the outlets' energy consumption while maintaining optimal indoor comfort standards.

**Implementing smart monitoring by digitally promoting full-process carbon control.** The Bank has established an outlet energy and carbon emission management platform to enable itemized metering and precise monitoring of the outlets' energy consumption, comprehensively track the indoor environmental conditions, and provide decision support for energy management of buildings, significantly improving full-process carbon control and operational efficiency.

## **9. Environmental emission reduction targets**

Centered on carbon emission management and guided by the synergistic alignment of environmental responsibility, economic performance, and social value, the Bank promotes the deep integration of green operations across all business segments. This initiative supports a comprehensive green and low-carbon transformation across the Bank's strategy, operations, and corporate culture, advancing toward the vision of achieving "carbon peaking" by 2030 and "carbon neutrality" by 2060. In practice, accounting for varying developmental stages, the Bank has formulated a phased timeline and roadmap for green operations aligned with the "emissions growth phase, peaking plateau phase, and neutrality decline phase". It has established clear quantitative targets across key metrics, including Scope 1 and Scope 2 emission reduction ratios, the proportion of green electricity consumption, and the setup of green standard outlets, thereby ensuring the effective implementation of green operations initiatives.

## Social



### Serving the real economy

#### 1. Integrated development of the Yangtze River Delta

The Bank closely aligns with the China's strategic requirements for integrated development in the Yangtze River Delta region. We firmly implement the new development philosophy and actively respond to the decisions and deployments of governments at all levels and regulatory authorities. By thoroughly studying the *Outline of the Plan for Integrated Development of the Yangtze River Delta Region*, we seize opportunities for deep and integrated development in the region, continuously expand areas of cooperation, achieve sharing of high-quality resources, and contribute to building a new pattern of regional collaborative development that is of higher quality and more dynamic.

**Case: The Bank signed strategic cooperation agreements with multiple institutions.**

On 26 August 2025, the Bank signed a strategic cooperation agreement with the People's Government of Xuzhou. In accordance with the agreement, the Xuzhou Branch will focus on key areas including regional major infrastructure construction, development of advantageous industrial clusters, cultivation of new quality productive forces, and enhancement of people's well-being. It will provide comprehensive financial services covering the entire chain, lifecycle, and all dimensions to contribute financial strength to advancing the new practice of Chinese modernization in Xuzhou.



Figure: Bank of Nanjing and the People’s Government of Xuzhou sign a strategic cooperation agreement

On 24 September 2025, the Bank signed a strategic cooperation agreement with the Jiangsu Provincial Sports Bureau. Focusing on supporting the innovative development of Jiangsu’s sports industry, the two parties will conduct comprehensive, in-depth, and multi-dimensional cooperation in areas such as enhancing financial services for the sports manufacturing sector and strengthening financial empowerment for the sports service industry. This collaboration aims to jointly promote high-quality development of the province’s sports industry and inject strong momentum into local economic vitality.

On 10 October 2025, the Bank signed a strategic cooperation agreement with a certain port group company in Jiangsu Province. The collaboration focuses on multi-party business cooperation and domain innovation to jointly explore new scenarios for port finance applications, integrate financial capabilities into the port industry ecosystem, and make greater contributions to serving national strategies and promoting high-quality economic and social development in the region.

On 16 October 2025, the Bank signed a strategic cooperation agreement with the People’s Government of Yuhuatai District, Nanjing. Leveraging the district’s advantages in the agglomeration of science and technology innovation enterprises and its diverse industrial layout, we are committed to building a new “scenario + finance” model. This initiative aims to provide solid financial support for industrial upgrading, green transformation, and improvements in people’s livelihoods within Yuhuatai District.

#### **Case: Yangtze River Delta Banking Technology Finance Exchange Meeting**

On 5 June 2025, the Yangtze River Delta Banking Technology Finance Exchange Meeting was held at the Bank. This meeting was hosted by the Jiangsu

Banking Association, with participation from representatives of the China Banking Association, the Yangtze River Delta Regional Banking Association, and major banking financial institutions. The meeting focused on full-chain collaboration across “policy interpretation, investment analysis, and industrial docking”. Discussions covered policy implementation, product innovation, risk coordination, and regional cooperation. A special session was held to explore pathways for integrating the low-altitude economy with finance, aiming to promote industry information sharing and business linkage, guide financial resources to precisely support the development of science and technology industries, and accelerate high-quality integrated development in the Yangtze River Delta.

**Case: Changzhou Branch actively promotes supply chain matching services.**

To thoroughly implement the national strategic deployment on integrated development of the Yangtze River Delta, the Changzhou Branch actively responded to the Head Office’s call, fully leveraged the function of financial services in serving the real economy, and vigorously carried out supply chain matching business.

In 2025, the Changzhou Branch organized and conducted three batches of supply chain matching activities. During the project implementation, the branch conducted in-depth research into the enterprise’s actual needs and precisely matched high-quality commercial resources in the Yangtze River Delta region. It assisted the enterprise in identifying stable and reliable partners, thereby enhancing overall supply chain resilience and collaboration efficiency. This effectively expanded the enterprise’s business scope and market space while further strengthening financial synergy and industrial linkage within the Yangtze River Delta.

**Case: The Shanghai Branch successfully held the “Technology and Innovation Circle” event.**

The Shanghai Branch actively responded to the Head Office’s policy requirements on integrated financial services in the Yangtze River Delta region by organizing the “Technology and Innovation Circle” event. The event invited the National Center for Technology Innovation of the Yangtze River Delta and relevant research institutes within its jurisdiction, high-quality fund providers and venture capital institutions in the Yangtze River Delta region, as well as participants from both the Head Office and various branches. By establishing a “Technology and Innovation Circle” based on the principles of “building platforms, sharing resources, and promoting integration” we have transformed “individual operations” into an

“ecosystem alliance”. This approach aggregates efforts to achieve synergistic results where “1+1>2”, actively contributing to the construction of the Yangtze River Delta science and technology innovation community.

**Case: Wuxi Branch collaborated with Shanghai Branch to implement a coordinated credit facility business in the Yangtze River Delta region.**

To promote the efficient circulation of credit resources in the Yangtze River Delta region and further optimize resource allocation, fully leveraging the advantages of collaborative operations, Wuxi Branch actively participated in promoting the implementation of the coordinated credit granting mechanism among Bank of Nanjing’s branch institutions in the Yangtze River Delta. As of the end of 2025, Wuxi Branch has jointly implemented two coordinated credit facilities with Shanghai Branch, with a cumulative credit amount of RMB20 million. By strengthening cross-institutional business coordination and linkage within the system, we achieve efficient collaboration and orderly operation of credit granting businesses in the Yangtze River Delta region. This approach effectively balances the returns from collaborative credit granting with risk control measures, further enhancing our customer service capabilities and regional market competitiveness.

## **2. Advancing infrastructure construction**

The Bank attaches great importance to the leading and supporting role of infrastructure construction in regional economic development. We actively engage in the infrastructure sector through diversified financial support and service innovation, facilitating the implementation of infrastructure projects and laying a solid foundation for the real economy.

**Case: Changzhou Branch deepens urban renewal and green development**

In January 2025, the Changzhou Branch successfully implemented the “Hongying Investment - Chendu District Organic Renewal Project” and provided project financing of RMB850 million. This project covers land acquisition and demolition in the designated area, as well as renewal of the construction zone and supporting infrastructure upgrades. Upon completion, it will significantly improve the regional ecological environment and living quality, promote intensive and economical utilization of land resources, support the construction of an ecological civilization in the city, and establish a model for urban renewal with demonstrative significance. Furthermore, it will further facilitate the green, healthy, and sustainable development of the regional economy.

### **Case: Huaian Branch empowers infrastructure construction**

A certain electrical machinery company in Jiangsu Province is a technology enterprise specializing in the research and development and production of permanent magnet motors and variable frequency drives. Its products are leading the domestic market. As the enterprise advanced its plans for new factory construction and equipment acquisition, it faced significant funding pressure. Upon identifying this need through government-bank cooperation channels, Huaian Branch promptly responded by incorporating the enterprise into its specialized technology finance service system. A dedicated service task force was established to efficiently complete due diligence and risk assessment through an integrated online-offline approach. Leveraging the green approval channel for small and medium-sized innovative enterprises, the branch completed the full approval process within 10 working days, providing RMB80 million in credit support. The timely availability of funds has effectively ensured the progress of factory construction and equipment procurement. Currently, production capacity has been released at 30%.

### **Case: Jiangbei New Area Branch actively aligned with the financing needs of major project construction.**

The Jiangbei New Area Branch has consistently aligned with the regional development strategy, actively addressed financing needs for major projects, and continued to provide stable and efficient financial support. In 2025, we focused on key industrial carriers and the infrastructure construction for science and technology innovation, providing financial support for multiple critical projects.

In the forefront of meteorological technology, we provided RMB800 million in project financing for the “China Meteorological Valley Pilot Zone Project” managed by an industrial investment group. This initiative has effectively facilitated the smooth implementation of the industrial carrier and provided critical support for aggregating meteorological technology resources and building an innovative ecosystem in the region.

In terms of supporting the integrated circuit industry, project financing support was provided for the “Xinpu Science and Technology Innovation Center Complex Development Project” developed by a certain technology venture capital investment company. The timely injection of funds accelerated the project’s implementation process, which has positive significance for improving the supporting facilities of the new district’s integrated circuit industry chain and attracting the agglomeration of

high-quality enterprises.

### 3. Supporting industrial transformation and upgrading

The Bank regards supporting industrial transformation and upgrading as a core task in serving the real economy and promoting high-quality development. Aligning with national industrial policy guidelines, we focus on key areas such as the high-end development, intelligence, and green transition of manufacturing. We continuously optimize financial resource allocation and drive product innovation to provide comprehensive financial support for cultivating new quality productive forces and building a modern industrial system.

**Case: Facilitated the successful establishment of the nation’s first asset-backed securitization (ABS) for industrial park holding-type real estate.**

In July 2025, the “Guojun Asset Management - Wuxi Economic Development Zone National Sensing Information Industrial Park Holding-Type Real Estate Asset-Backed Special Plan” was officially established with our Bank participating as a key investor and custodian bank. The total scale of the project reached RMB660 million.

As the first asset-backed security (ABS) for industrial park holding-type real estate nationwide and the first such ABS issued by a local state-owned enterprise on the Shanghai Stock Exchange, this special plan innovatively adopts a securitization model for holding-type properties. It effectively revitalizes high-quality state-owned assets and creates a complementary effect with public REITs. Its establishment not only enriches investment targets in the capital market but also provides a new financing path for industrial park assets, holding significant demonstrative value for improving the construction of a multi-level capital market.

**Case: The Bank jointly launched the “Equipment Loan” specialized product.**

To thoroughly implement the central and provincial decisions and deployments regarding the “Two New” initiative and to strengthen support for loans used by small and medium-sized enterprises within the province for equipment procurement, renewal, and renovation, our Bank has jointly launched the specialized “Equipment Loan” product with Jiangsu Credit Reinsurance Group. The maximum credit limit for this product per enterprise is RMB50 million. The enterprise is required to bear only 20% of the guarantee fee, with a subsidy period of up to three years.

The disbursement of this “Equipment Loan” not only provides critical funding

for micro and small technology enterprises to acquire equipment but also effectively promotes their technological upgrades and capacity expansion. This demonstrates the Bank's capability and determination in serving the real economy, driving industrial upgrading, and innovating financial services.

**Case: The Jiangbei New Area Branch successfully implemented the first production-oriented service industry project loan fiscal interest subsidy business for the entire bank in Jiangsu Province.**

The Jiangbei New Area Branch focused on key links in optimizing and upgrading the regional industrial structure. It prioritized strengthening financial supply for sectors such as advanced manufacturing and producer services. By providing a customized financing solution to a certain circuit industry service center in Nanjing, it effectively supported the construction of its research and innovation platform. At the same time, leveraging our professional expertise, we successfully assisted the project in aligning with external interest subsidy policies and implemented the first fiscal interest subsidy business for a Jiangsu Province production-oriented service industry loan across the entire bank. This significantly alleviated the financial burden of project construction, facilitated the early commissioning and operation of the public technical service platform, and empowered local integrated circuit enterprises in their research and innovation efforts.

**Case: Xuzhou Branch assists in the optimization and upgrading of the local ferrochrome smelting industry**

A new material technology company in Xuzhou is a national-level specialized and new enterprise and an important chromium-iron alloy smelting enterprise in Jiangsu Province. Upon learning of its need for "optimization and technical renovation of mineral electric furnaces", the Xuzhou Branch promptly conducted project analysis, efficiently organized business promotion, and successfully completed business approval and deployed a loan of RMB50 million within a short period. In addition, the Xuzhou Branch applied for carbon emission reduction support tools on behalf of enterprises to further facilitate the implementation of technical upgrades. Upon completion, this project will achieve energy-saving retrofitting of the electric furnace system and enhance overall energy efficiency, injecting new momentum into the region's industrial green and low-carbon transformation and high-quality development.

#### **4. Developing strategic emerging industries**

The Bank actively implements national development strategies, focusing on the financial needs of cutting-edge technological innovation and industrial cluster construction. By providing precise and efficient financial services, we cultivate new-quality productive forces and inject financial momentum into the construction of a modern industrial system.

##### **Case: Hangzhou Branch deeply participates in the Humanoid Robot Industry Summit**

In June 2025, Hangzhou Branch participated deeply in the 2025 Hangzhou International Humanoid Robot and Robotics Technology Exhibition as the sole invited financial institution. This event marked China's first international professional exhibition dedicated to the entire industrial chain of humanoid robots. The Hangzhou Branch delivered a keynote speech at the meeting, deeply connecting with industry frontiers. It demonstrated its firm commitment to rooting itself in Hangzhou's "hard technology" ecosystem and providing precise financial services to support strategic emerging industries and cultivate new quality productive forces. This serves as an exemplary practice of finance contributing to technological self-reliance and strength, and empowering high-quality development.

##### **Case: Nantong Branch deepens its focus on the aerospace sector**

A commercial aerospace enterprise in China is the first unicorn and industry leader in the satellite internet and commercial aerospace sectors, possessing internationally leading capabilities across the full value chain, including satellite design and R&D, mass manufacturing, and network operations. Upon learning of the company's funding requirements for the satellite intelligent production line project, Nantong Branch promptly established a special working group. It timely engaged with the enterprise and leveraged its advantages, including a short decision-making chain and flexible mechanisms, to successfully secure medium-to-long-term loans. This action provided strong support for the completion and commissioning of the project. As of the end of 2025, the Nantong Branch has increased its total corporate credit facility to RMB200 million, supporting the successful establishment of a next-generation satellite intelligent manufacturing factory and enabling low-cost mass production capacity of 100-150 satellites annually.

##### **Case: Xuzhou Branch empowers the leading equipment manufacturing**

### **enterprise to upgrade its industrial chain**

As a leading enterprise in the national equipment manufacturing sector and the flagship manufacturer of Xuzhou, the group is a strategic client prioritized by the Xuzhou Branch. In 2025, the Xuzhou Branch continued to accelerate its customer layout in strategic emerging industries and further deepened comprehensive business cooperation with the group. The credit line for the group increased by RMB1 billion in 2024 compared to the previous year, representing a growth of 28.57%. Throughout the year, we assisted the group in issuing various bonds with a total scale of nearly RMB4.5 billion. Through efficient comprehensive financial services, we have contributed solid financial strength to the group's industrial upgrading and innovative development.

## **5. Fostering the prosperity of the cultural industry**

The Bank focuses on the financing pain points of the cultural and tourism industry and has innovatively developed the exclusive financial service solution "Jiangsu Tourism Loan". By deepening the synergy among government, banks, and guarantee institutions, optimizing product supply, and extending the service network, we have effectively broadened corporate financing channels and reduced comprehensive financing costs. We empower cultural and tourism project construction, format upgrades, and integrated development through high-quality financial services, injecting a vital stream of finance into the prosperity of local cultural industries and stimulating consumption vitality.

### **Case: The Head Office and branches utilized the "Jiangsu Tourism Loan" product to promote the development of the cultural and tourism industry.**

To broaden financing channels for cultural and tourism enterprises and reduce financing costs, our Bank has deepened the government-bank-guarantee cooperation with the Jiangsu Provincial Department of Culture and Tourism and the Jiangsu Credit Guarantee Group to jointly launch the financing product "Jiangsu Tourism Loan", serving the development of the cultural and tourism industry across the province. In 2025, the Bank actively promoted the comprehensive expansion and quality improvement of the "Jiangsu Tourism Loan" product to better meet the diversified financing needs of cultural and tourism enterprises.

Following the issuance of the policy, the Bank rapidly established a three-tier service system covering Head Office, branches, and sub-branches, closely coordinated with provincial cultural and tourism authorities, and conducted in-depth assessments of enterprise needs. By actively aligning with and precisely matching the "Jiangsu Tourism Loan" product, the Bank customized a specialized financial

service solution for a certain tourism group in Nanjing. A loan of RMB30 million was successfully disbursed, marking the successful implementation of the first “Jiangsu Tourism Loan” transaction in Jiangsu Province in 2025.

The Lianyungang Branch focused on the pain points of the cultural and tourism industry. In collaboration with financing guarantee institutions, it innovatively launched the “Jiangsu Tourism Loan” specialty product to provide low-cost and low-threshold financing support for small and medium-sized enterprises in the cultural and tourism sector. Eligible borrowers may also simultaneously benefit from the 1% interest subsidy policy provided by the Provincial Department of Culture and Tourism, further reducing their comprehensive financing costs. As of the end of 2025, the Lianyungang Branch had cumulatively issued RMB65 million in “Jiangsu Tourism Loan” loans to seven cultural and tourism enterprises.

Nantong Branch actively responded to the market recovery trend. Addressing the urgent funding needs of three subsidiaries under a cultural communication group in Jiangsu Province as they expanded new businesses during the tourism and culture sector’s recovery, the branch proactively provided services and established precise connections. It tailored a comprehensive credit facility for them and efficiently utilized the “Jiangsu Tourism Loan” specialized product, successfully issuing working capital loans totaling RMB15.5 million to the three subsidiaries.

The Xuzhou Branch successfully issued a “Jiangsu Tourism Loan” project loan of RMB50 million to a certain construction development company in Xuzhou. This initiative continues to support the construction of local ecological agricultural parks, the enhancement of cultural and tourism infrastructure, and the improvement of supporting projects for integrated agriculture, culture, and tourism. The Bank is committed to building an innovative service ecosystem that deeply integrates finance with cultural and tourism sectors.

## **6. Promoting high-level opening-up**

The Bank has implemented the national strategic deployment on promoting high-level opening-up by comprehensively launching 20 special measures and continuously strengthening financial support for foreign trade. By deepening channel integration and leveraging technology empowerment, we have systematically established a comprehensive cross-border financial services matrix to contribute to the creation of a new landscape for opening up financial services.

### **Case: Huaian Branch facilitates efficient cross-border settlement for service trade**

The company is a national-level specialized and new enterprise primarily

engaged in the research, development, production, and sales of fine chemical additives for rubber and plastics. To implement the policy of financial support for high-level opening up, Huaian Branch included this enterprise in its list of high-quality enterprises for the high-level opening pilot program in July 2025. To address issues such as the high frequency and cumbersome, time-consuming processes associated with cross-border remittance services under the enterprise's trade in services category, the relevant approval procedures were optimized. Subsequent remittance processes for similar types of payments were simplified, reducing the processing time per transaction from approximately 20 minutes to 5 minutes. As of the end of 2025, the Huaian Branch has cumulatively processed 11 high-level facilitation pilot transactions for enterprises, with a total amount of approximately USD50,000, making substantive contributions to high-level opening-up and the optimization of the business environment.

**Case: Taizhou Branch develops a dedicated “Domestic Guarantee for External Debt” solution**

The Taizhou Branch closely aligned with the policy direction facilitating cross-border financing for science and technology enterprises, tailoring a comprehensive “Domestic Guarantee for External Debt” service solution for a specialized and new enterprise in Xinghua. Leveraging the cross-border financing quota granted by policy, we issued standby letters of credit totaling USD6.6 million to overseas partner banks, successfully guiding overseas financial institutions to provide the company with USD6.27 million in external debt financing for a term of one year.

This solution innovatively adopts a composite pricing model combining “offshore loans”, “guarantee fees”, and “swap costs”. Through structured arrangements, it optimizes overall financing costs, ultimately reducing the enterprise's comprehensive financing cost to 2.6%. This initiative enhances cross-border capital utilization efficiency for enterprises and injects financial momentum into specialized and new enterprises participating in international competition.

**Case: The Yangzhou Branch successfully launched the city's first batch of “Jiangsu Trading Financing” and “Jiangsu Trading Subsidy” business services.**

The Yangzhou Branch successfully launched the city's first batch of “Jiangsu Trading Financing” and “Jiangsu Trading Subsidy” business services, injecting

policy momentum into the development of foreign trade enterprises through efficient and professional financial services.

“Jiangsu Trading Financing” is a special policy-bank cooperation tool created by the People’s Bank of China Jiangsu Branch. It aims to utilize central bank relending policy funds to guide financial institutions to strengthen financing support for foreign trade enterprises and provide exchange rate risk hedging services. In June 2025, the Yangzhou Branch processed Jiangsu Province’s first and Yangzhou’s inaugural transaction for a steel pipe export enterprise in Yangzhou, Jiangsu. Upon learning that the enterprise was facing funding pressure, the Yangzhou Branch promptly established a dedicated service team. Through a “loan plus service” model, the branch provided convenient and preferential RMB and foreign currency financing support, along with foreign exchange derivative financial services, to one-stop meet the enterprise’s core needs for financing and hedging against exchange rate risks.

“Jiangsu Trading Subsidy” focuses on optimizing financing costs for bills and hedging costs for exchange rates. It supports cooperating banks in reducing the comprehensive operating costs of micro, small and medium-sized foreign trade enterprises through concrete measures such as waiving acceptance fees, lowering margin requirements, and offering preferential spreads on foreign exchange derivatives. The Yangzhou Branch successfully implemented the city’s first batch of business for a chemical product manufacturing enterprise. The Yangzhou Branch proactively aligned with corporate needs, meeting short-term working capital requirements while significantly alleviating financial burdens. This initiative establishes a replicable model for enabling more foreign trade enterprises to benefit from policy incentives.

## Rural revitalization

### 1. Governance

In 2021, the Bank established a secondary management department for rural revitalization finance at the Head Office level through the construction of a coordinated mechanism between the Head Office and branches. At the branch level, it implemented a collaborative operating model where the Rural Revitalization Finance Department worked in tandem with the Small Enterprise Finance Department. This systematic advancement mechanism was built to achieve an organic connection between strategic planning and business execution. In 2025, the Bank further optimized its organizational structure by upgrading the Inclusive Finance Department to a primary management department at the Head Office. Through strengthening strategic coordination capabilities, we continued to deepen resource allocation for rural revitalization financial services and established a long-term development mechanism.

### 2. Strategy

The Bank actively responds to national and regulatory strategies and work deployments regarding rural revitalization. Adhering to its positioning of serving the rural revitalization strategy, it focuses on key areas such as food security, industrial revitalization in rural areas, and the construction of beautiful countryside. It strengthens policy coordination, product innovation, and resource assurance.

Focusing on the two key areas of food security and major rural projects, the Bank released the *Bank of Nanjing 2024–2025 Financial Support Action Plan for “Food Security”* and the *Action Plan for Promoting Major Agricultural and Rural Projects and the Development of Facility Agriculture*.

With the goals of increasing volume, expanding coverage, improving quality, and enhancing efficiency, we will increase credit resource allocation to key areas such as food security, rural industrial revitalization, facility agriculture, and agricultural infrastructure construction, supporting the integrated development of the entire agricultural industry chain. Focusing on our core responsibilities in food security, we will increase credit deployment at critical links of the grain industry chain and innovate financial service models for the entire grain industry chain.

Deepen efforts in revitalizing rural industries by promoting the development of agricultural scenario finance based on “data credit + industrial chain ecosystem +

scenario services”, with a focus on cultivating new quality productive forces in agriculture. Strengthen technology empowerment by iterating the financial product system for agriculture and enhancing online financial service capabilities across the food security supply chain. Increase financial support for rural agriculture-tourism integration, smart agriculture, green agriculture, and facility agriculture, while strengthening the synergy between policy-based finance and commercial finance. Comprehensively optimize online financial products such as “Jiangsu Rural Revitalization Loan”, “Grain Procurement Loan”, “Grain e-Loan”, “Warehouse Receipt e-Loan”, “New Farmer” Special Loan, and “Xinnong Insurance” to improve the quality and efficiency of digital and intelligent inclusive financial services for agriculture.

**Promoting innovation in digital and intelligent agricultural finance businesses, with financial technology empowering rural industries to enrich farmers.**

In collaboration with the Jiangsu Provincial Department of Agriculture and Rural Affairs, our Bank has innovatively launched an online personal business credit product named “New Farmer” Special Loan tailored for the leading figures and talent groups (“head geese” and “goose formation”) among the province’s new farmers to revitalize rural human resources. This product precisely serves young entrepreneurs returning to their hometowns, leading talents in rural industries, and agricultural innovators, achieving “5-minute intelligent credit approval and 1-minute rapid fund disbursement”, with a maximum single-account limit of up to RMB1 million. By integrating multi-dimensional data such as agricultural industry characteristics, land transfer, and machinery subsidies, we have constructed an “Agricultural Data Credit Model” to drive three major transformations in agriculture-related finance: risk control models are shifting from collateral-oriented to data-driven; service forms are evolving from single-point products to industrial chain ecosystems; and technology applications are upgrading from auxiliary tools to core drivers. This innovative practice effectively resolves the financing challenges faced by “new farmers” with light assets, pioneering a new paradigm of inclusive finance characterized by “invisible credit approval and tangible service”.

Building on the innovative DNA of “Garlic e-Loan”, the Bank has iterated and upgraded to launch the “Warehouse Receipt e-Loan” product system, expanding the scope of electronic warehouse receipt pledges for agricultural products to include specialty processed goods and primary products such as garlic slices, chili peppers, peanuts, and nuts. This product breaks through traditional pledge models by constructing a trinity service architecture integrating “warehouse receipt pledging +

blockchain traceability + scenario-based risk control”. It radiates from core supply chain channels to Xuzhou and surrounding regions in Shandong and Henan provinces, with a professional team deeply engaged at the frontline of rural industries. As of the end of 2025, we have facilitated RMB3 billion in credit disbursements, serving over 5,000 transactions and more than 300 agricultural-related entities. Through digital and intelligent transformation, we have effectively broken through the physical business boundaries of city commercial banks, establishing a benchmark practice for supply chain finance empowering rural revitalization.

Focusing on the full-process capital requirements for grain procurement, storage, transportation, and sales, we have innovated products such as “Grain Procurement Loan” and “Grain e-Loan”. These initiatives precisely align with key areas including local reserve grain supply entities, market-oriented reforms of state-owned grain enterprises, and the operations of private traders in trade grain. They specifically address the financing characteristics of the grain industry chain—short-term, small-scale, frequent, and urgent needs—effectively alleviating pain points in the grain circulation sector, namely difficulty in financing, slow turnover and high costs. As of the end of 2025, the “Grain Procurement Loan” program had cumulatively disbursed RMB1.683 billion and approved a total credit line of RMB3.7 billion.

**Continuously deepening the construction of the county-level self-service convenience network and bridge the “last mile” of agricultural support services.**

As of the end of 2025, the Bank has deployed 343 intelligent acceptance terminals in rural areas, significantly enhancing the efficiency of comprehensive financial services at the county level. Focusing on the “agriculture, rural areas, and farmers” customer segment and customers in urban-rural integration zones, we innovatively launched a Rural Revitalization-themed card integrating financial and non-financial services. Through an exclusive benefits system, we empower rural development, with cumulative card issuance reaching 22,600.

**Case: Digitalization of rural talent revitalization - personal business credit product “New Farmer Loan”**

The person in charge of a certain ecological orchard in Tianmu Lake, Changzhou, is a leading talent among Jiangsu Province’s “New Farmers” and serves as the guardian of the endangered fruit tree variety Maojian Huahong. As the founder of a well-known local tea brand, they manage over 1,000 acre of tea gardens and orchards in Changzhou. Through an industrialized operating model of “Enterprise + Cooperative + Base + Farmer”, they have driven per capita income

increases of more than RMB2,500 for over 600 farming households in the region. In 2025, the orchard manager introduced the Taqiu sweet persimmon for large-scale cultivation within the village, fully utilizing idle wasteland. Through crop rotation, the village achieved two harvests of fruits and persimmons annually, thereby increasing collective village income. However, as capital investment continues to increase, the customer has already secured risk-sharing financing from other banks and can no longer provide collateral, resulting in a liquidity constraint. The Bank's account manager identified the client as a leading talent of Jiangsu Province's "New Farmers" initiative and immediately contacted them to apply for the "New Farmers Loan". Within less than five minutes of application, online approval was successfully granted. A pure credit loan of RMB1 million effectively alleviated the client's financial shortage.

### **3. Impact, risks and opportunities management**

**Promoting the upgrade of risk control logic from "static assets" to "dynamic data".** The "data credit" risk control model based on genuine transaction backgrounds is being promoted and institutionalized. Moving away from reliance on collateral, the approach involves deep analysis of transaction flows, order contracts, and performance records on authoritative platforms to build a proprietary "transaction credit view". This achieves a leap from single-point, ambiguous risk assessment to clear verification across the chain.

**Enhancing the efficiency of agricultural data governance and platform integration.** The Bank deepens the strategic cooperation with the Jiangsu Internet Agriculture Development Center to further explore and apply agricultural big data such as "Jiangsu Rural Revitalization Cloud". We optimize internal system functions to enhance the support role of external data in customer profiling and business analysis.

**Strengthening data governance and process intelligence.** The Bank strictly manages the admission of micro and small agricultural clients by conducting automatic verification and spot checks on key dimensions such as loans for agriculture, forestry, animal husbandry, and fishery through system rules. We continuously optimize the internal credit system functions to achieve online and intelligent processing for determining rural areas of agricultural clients and correcting loan allocation directions, thereby effectively enhancing data reporting quality and business processing efficiency.

#### **4. Indicators and targets**

The Bank strictly adheres to regulatory guidance and continues to strengthen financial supply in the rural revitalization sector. As of the end of 2025, the number of clients in the agricultural sector exceeded 13,000. The outstanding balance of loans to this sector reached RMB154.884 billion, an increase of RMB11.34 billion compared to the end of the previous year, representing a growth rate of 7.90%. The outstanding balance of loans in key areas related to grain production stood at RMB26.659 billion, an increase of RMB3.765 billion from the end of the previous year, with a growth rate of 16.45%.

## Contributions to the society

Grounded in the political and people-centric nature of financial work, we continue to deepen the “Xinyi” charity and public welfare brand, earnestly fulfill our social responsibilities, and demonstrate the responsibility and commitment of a state-owned financial enterprise through concrete actions.

**Sowing hope and igniting the future of students.** For 15 consecutive years, the Bank has carried out the “Dream Fulfillment” charitable education assistance program, cumulatively donating RMB20.2 million to help nearly 3,000 students realize their university dreams. Additionally, the Bank collaborated with the Nanjing Charity Federation to conduct visits and welfare checks. We advanced the “Children’s Heart of Brightness” public welfare project for assisting children with disabilities, cumulatively donating RMB324,000 to support the growth of children with disabilities. We actively supported the “Jiangsu Science and Technology Finance Education Special Plan” by donating RMB400,000 to promote talent development in science and technology finance and facilitated the transformation of research results. We actively participated in Nanjing’s “Love Summer Care Class” livelihood project by dispatching outstanding young volunteers to various district-level “Love Summer Care Class” across Nanjing in batches, delivering financial literacy courses to nearly 1,100 children.

**Conveying warmth and safeguarding life and health.** The Bank actively organized employees to participate in the “Caring for the People, Kindness in Jiangsu” Nanjing Online Donation Campaign and the “One-Day Charity Donation” activity. Units in the Nanjing region raised a total of over RMB470,000. We launched the “Let Love Flow and Warmly Escort” voluntary blood donation campaign. More than 500 employees in the Nanjing area actively participated, contributing a total of 117,590 milliliters of blood. Additionally, 31 employees voluntarily registered to join the Chinese Bone Marrow Donor Registry.

**Promoting new trends and deepening the cultivation of volunteerism.** The Bank regularly carries out volunteer service activities themed on “Learning from Lei Feng”, focusing on key areas such as financial literacy promotion, assistance for those in need, environmental cleaning, and event support. We are committed to addressing the urgent, difficult, and pressing concerns of the public. Aligned with the dual carbon goals, we established the “Green Vanguard” Financial Volunteer Service Team to promote green finance outreach in communities and schools, disseminating low-carbon concepts. We continued to expand the inclusive financial service network by adding 21 “Xinyi Stations” and upgrading the functions of union stations in

Nanjing. These upgraded stations are equipped with financial education terminals, convenience facilities, and AED emergency equipment. Combined with regular care initiatives such as “Summer Coolness Delivery”, we have established a comprehensive service hub integrating financial services, agency assistance for daily needs, and care for outdoor workers.

**Igniting vitality and creating a brilliant future for sports and culture together.** As a supporting organization for charitable causes, the Bank sponsored the Jiangsu team to participate in the 2025 “Li-Ning Cup” National Pickleball Championship. This initiative aims to encourage athletes to challenge themselves and achieve outstanding results on the court, while actively promoting the popularization and development of pickleball.

### Typical Cases

#### “Green Vanguard” financial volunteer service work

The Bank has established the “Green Vanguard” Financial Volunteer Service Team across all branches. We innovatively launched a series of specialized volunteer activities, including bringing green finance to communities and campuses. Through policy briefings and case analyses, we systematically popularized green finance knowledge to the general public and actively promoted the concept of low-carbon living. Concurrently, in alignment with the practical realities of ecological conservation, we organized volunteer activities centered on themes such as mandatory tree planting and environmental beautification. These initiatives aim to deeply integrate the promotion of green development concepts with practical efforts in ecological environmental protection.



Figure: Bank of Nanjing carries out the “Green Vanguard” financial volunteer service work.

#### “Love Summer Care Class” volunteer service activity

To alleviate the difficulty in summer care for primary and secondary school students, including left-behind children, migrant children, and children of new business format and employment groups, the Bank dispatched excellent young

volunteers to “Love Summer Care Class” in various districts of Nanjing in batches. They provided systematic financial literacy courses for nearly 1,100 children.



Figure: Bank of Nanjing conducts the “Love Summer Care Class” volunteer service activity

“Comforting Elderly Party Members in Difficulty and Conveying Organizational Warmth” thematic Party Day activity

In January 2025, the Huaian Branch partnered with Hongze Dagan Village Community to jointly organize a Party Day of “Comforting Elderly Party Members in Difficulty and Conveying Organizational Warmth”.



Figure: Huaian Branch organizes Party Day activity

### Voluntary blood donation service activities

In July 2025, the Changzhou Branch organized more than 40 young employees to participate in voluntary blood donation at the Changzhou Central Blood Station.



Figure: Changzhou Branch organized employees to participate in voluntary blood donation

#### Mid-Autumn Festival visit and care activity

In September 2025, the Suqian Branch organized a visit to Shuangcai Village, Yuelai Town, Shuyang County, to conduct a Mid-Autumn Festival-themed outreach activity titled “Demonstrating Genuine Care through Assistance and Alleviating Hardships, Warm Visits to Touch Hearts”.



Figure: Suqian Branch conducts Mid-Autumn Festival themed visit and care activities in Shuangcai Village

#### “Fengsui Building Dreams” technology agriculture visit and practice and themed Youth League Day activity

In September 2025, the Youth League Committee of the Nanjing Branch, in collaboration with the Nanjing National Agricultural Innovation Center Science and Technology Investment Group, organized a “Fengsui Building Dreams” technology agriculture visit and practice session alongside a themed Youth League Day activity. A total of 12 paired children and youth employee representatives participated.



Figure: Nanjing Branch conducts material donation

## Innovation-driven

### 1. Digital finance

The Bank continues to advance its digital transformation strategy focused on “refined customer segment management, online business services, sustained capacity enhancement, and comprehensive management empowerment”. By leveraging technology, we have achieved dual improvements in operational efficiency and customer experience, establishing a sustainable digital intelligence innovation system centered on the integration of “data + AI” to inject new momentum into high-quality development.

- **Refined customer portfolio management: building an intelligence-driven precision service ecosystem**

Leveraging the upgrade of the “Marketing Brain” to achieve iteration of business models, we have completed the refined transformation from data-driven to event-driven operations. Through platform capability optimization and the establishment of an agile response mechanism, we supported over 500 bank-wide initiatives throughout the year and launched 29 customer operation projects. In the retail sector, significant conversion results were achieved across seven scenarios, including asset scale growth and wealth management expansion. We are simultaneously advancing the “Industry Brain” strategic initiative. We have expanded the industrial product vocabulary to include 30,000 terms and refined the core business information for 76 million enterprises. Additionally, we have mapped 136 standard industrial chains, achieving full coverage across 140 districts and counties in 16 cities spanning two provinces and two municipalities. These efforts lay a solid data foundation for regional industrial financial planning.

- **Digitalization of business services: building a comprehensive smart service matrix**

Build an integrated customer service platform to establish a “financial + non-financial” service ecosystem. The online penetration rate for corporate banking services achieved a leapfrog growth, rising from 52.9% at the beginning of the year to 71.01%, while customer satisfaction has remained consistently high at over 90%. The fully automated system for bill processing achieves “minute-level” acceptance services. The mobile banking version 8.0 has completed the online transformation of 607 service touchpoints, including wealth management and credit services.

- **Sustained capacity enhancement: technical reconstruction of the business process value chain**

Reshaping corporate service processes through intelligent technologies, the “One-Stop Signing” project has established a bank-wide shared platform for signing capabilities, achieving standardized processing of multi-channel business. After launch, the approval rejection rate decreased from 42.81% to 9.15%, and operational accuracy improved by 3.7 times. An innovative integrated due diligence model has been established, consolidating five scenarios including account opening and online banking. It standardizes eight operational actions, reducing repetitive customer outreach by 60%.

- **Comprehensive management empowerment: building a smart decision support system**

Establish a three-tier industry research system encompassing macro, meso, and micro levels to provide comprehensive data support for credit decision-making. The collaborative office platform achieves fully automated management across pre-meeting, during-meeting, and post-meeting stages. Paperless transformation in scenarios such as loan review committees has improved meeting efficiency by 50%. The “Xin Mo Fang” no-code platform has accelerated the implementation of digital transformation, with a cumulative deployment of 600 application scenarios. The R&D cycle has been shortened by 80%, fostering an ecosystem where all employees participate in low-code applications. This initiative has achieved industry-leading levels of technology accessibility.

**Actively respond to the national strategy of “Internet +”**

The Bank adopts the “new version of scenario finance” as its strategic pivot. By applying internet thinking to redefine the boundaries of financial services, it focuses on three core scenarios: digital livelihoods, digital government affairs, and digital supply chains. This approach establishes an integrated development path characterized by systematic operations, specialized advancement, and distinctive implementation. Consequently, it achieves deep integration between financial services and the real economy, livelihood services, and government services, driving the synergistic enhancement of financial value and social value.

In the field of digital livelihoods, we have established a dual-drive model

characterized by “comprehensive promotion of standard scenarios” and “continuous operation of existing scenarios”. By combining the rapid replication of standardized scenarios with the deep operation of existing scenarios, we achieve efficient customer conversion and enhanced comprehensive value. As of the end of 2025, 160 livelihood scenarios have been implemented, comprehensively covering daily areas such as food, clothing, housing, and transportation. This has increased the reach rate of inclusive financial services by 38%, substantially enhancing the public’s sense of fulfillment in finance.

In the field of digital government services, we implement a phased development strategy characterized by “pilot-first, benchmark-led, and full-scale replication”. Focus on high-frequency government service scenarios by directly connecting government and banking systems to achieve “more data flow, less customer travel”. In 2025, 205 new government service scenarios were added, driving a 42% improvement in the efficiency of government services. The online processing rate for financial business reached 91%, fostering synergies between government and financial sectors.

In the digital supply chain sector, we have established a “four-dimensional integrated” operational system. The core enterprise serves as the chain leader to build an industrial ecosystem. Real-world transaction scenarios act as service entry points, data-based credit assessment functions as the foundational risk control measure, and technology empowerment enhances service efficiency. By embedding financial products throughout the entire industrial chain to precisely reach micro and small enterprises, in 2025, we achieved collaboration with core enterprises across multiple industries, established a closed loop for industrial chain financial services, and reduced the financing approval timeline for micro and small enterprises to 2.8 days.

To ensure the coordinated development of the three key scenarios, the Bank has innovatively established a “Head Office collaboration + technology empowerment” promotion mechanism. A special task force for scenario-based finance was formed, and a two-step implementation roadmap for branches was formulated to strengthen the deep integration of technology and business. In 2025, the total number of scenarios across the entire bank reached 379, representing a 577% increase compared to 2023. This achievement established a replicable and scalable methodology for scenario development, demonstrating the efficiency of scenario expansion under the internet model.

Through innovative practices in scenario-based finance, the Bank achieved a

27% increase in customer conversion rates and an average annual business scale growth of 35%, successfully establishing a digital service paradigm centered on “finance for the people” and “serving the real economy”. The relevant achievements were featured in special reports by national-level media outlets, resulting in the establishment of 12 industry benchmark cases. These efforts have put into practice the core mission of serving the real economy through “Internet + Finance”.

## **2. FinTech**

Aligning closely with the national strategy for building a science and technology powerhouse, industrial support policies, and supportive financial incentives, we focus on leading industries characterized by broad applicability, large market capacity, and extensive application scenarios. Guided by “value creation” as the core thread and “serving customers” as the central objective, we enhance financial support through measures such as upgrading products and services, cultivating an innovation ecosystem, and empowering digital-intelligent operations, thereby continuously promoting the deep integration of technological innovation and industrial innovation.

During the reporting period, the Bank strategically established a Head Office Tech and Innovation Finance Department and continued to promote the organizational structure upgrade of science and technology innovation finance departments across all branches. Further establish the “Iron Triangle” service model integrating marketing promotion, risk management, and credit approval. Clarify the dual-certification exclusive mechanism for defining technology-based enterprises and certifying relationship managers’ qualifications in science and technology finance. This will effectively enhance the quality and efficiency of FinTech services and continuously improve a comprehensive service system covering the entire lifecycle of technology enterprises.

### **● Professional capability building**

Strengthening risk and compliance management. Under the specialized model for science and technology finance, we have established a dedicated approval channel for scientific and technological innovation to more effectively meet the financing needs of tech enterprises. We have refined the “Sci-Tech Score” model by constructing an evaluation framework tailored to the characteristics of tech enterprises, continuously enhancing the quality and efficiency of business approvals. We have strengthened asset quality control for Fintech financial assets by formulating robust post-lending management strategies and improving early warning capabilities. We have improved

the mechanism for exemption from liability upon due diligence, fostering a business environment characterized by the willingness and ability to lend, as well as the competence to do so. Additionally, we have enhanced the databases for non-performing loans in FinTech and employee behavior management to elevate compliance management effectiveness.

Strengthening the development of the talent team. We are continuously building three specialized teams: a precision marketing team, a professional industry research team, and an efficient approval team. We have established a normalized mechanism for experience exchange and learning. By inviting external experts with extensive investment experience in vertical sectors to conduct practical training, we strive to cultivate a professional talent pool proficient in technology, business operations, and client needs.

Enhancing the digital and intelligent operation system. Through a series of measures including deepening AI-enabled applications in core scenarios, building an intelligent tool matrix for customer operations, creating a digital platform for ecosystem services, and developing intelligent risk control models and tools, we continuously optimize the customer experience, enhance service responsiveness and risk prevention capabilities, and efficiently empower the development of FinTech businesses.

- **Market innovation practices**

We actively engaged in innovations within the interbank market. According to statistics from the National Association of Financial Market Institutional Investors (NAFMII), in 2025, the Bank underwrote a total of RMB19.05 billion in science and technology innovation notes and bonds. The Bank was among the first to participate in the issuance of the nation's initial batch of science and technology innovation bonds, thereby facilitating broader financing channels and reducing financing costs for science and technology enterprises.

## **Ethics of technology**

The Bank places high importance on ethical norms and responsibility boundaries in the process of technological development. We adhere to ethical guidelines in the application of financial technology, data governance, system development, and innovative services, integrating them into the entire process including technical planning, product design, operations management, and the cooperative ecosystem to ensure that technological innovation aligns with correct value orientations. By establishing and improving the ethical review mechanism, conducting employee ethics training, and strengthening algorithm governance and data privacy protection, the Bank actively prevents potential ethical risks such as technology misuse, data bias, and algorithmic discrimination. This initiative promotes technology's better service to customers, employees, and society, achieving an organic unity between technological benevolence and financial goodness.

## Supply chain security

The Bank has established and implemented a supply chain risk management system to ensure the compliance and transparency of procurement activities, and has actively built long-term stable, mutually beneficial and win-win cooperative relationships with suppliers.

With regard to procurement process management, the Bank carries out procurement activities in strict accordance with the *Centralized Procurement Implementation Rules of Bank of Nanjing*. Based on project categories, it flexibly adopts methods such as public bidding and invited bidding. In the application and approval process, it strictly abides by the principle of Three-flow Consistency (alignment of business, capital and invoice flows) and relevant provisions on major financial capital operation matters, ensuring full-process compliance and budget control throughout the procurement lifecycle. In addition, the Bank strictly implements the information confidentiality system to prevent the risk of bidding information leakage, and performs contracts in a standardized manner based on centralized procurement results.

In terms of supplier collaboration and risk control management, the Bank defines and constrains suppliers' compliance obligations in work safety, labor rights and interests, environmental protection and other aspects through bidding documents and contract clauses, and establishes a supervision and implementation mechanism. The Bank regularly holds supplier communication meetings to timely identify and assist in resolving issues arising from cooperation. It pays progress payments in strict compliance with contractual agreements, and actively responds to policy guidance by appropriately optimizing payment terms, such as reducing the proportion of quality guarantee deposit, to ease suppliers' capital pressure, and enhance their operational resilience and the sustainability of cooperation.

## **Equal treatment to small and medium-sized enterprises**

Upholding the principles of fairness and impartiality, the Bank effectively safeguards all legitimate rights and interests of small and medium-sized enterprises, and strictly prohibits the inclusion of exclusive or discriminatory clauses in procurement documents and contracts. In compliance with the requirements of the *Circular on Conducting Inspection of Contract Payments Payable by Government Departments, Their Affiliated Public Institutions and State-owned Enterprises*, all departments and branches of the Bank conduct regular reviews of contract payable items to ensure payments are made in a standardized and timely manner.

As of the end of 2025, the Bank's balance of accounts payable to small and medium-sized enterprises (including notes payable) has not exceeded RMB30 billion, and its proportion relative to total assets has remained below 50%. According to the annual enterprise information disclosed on the National Enterprise Credit Information Publicity System, the Bank had no records of overdue unpaid payments owed to small and medium-sized enterprises in 2024.

## Consumer rights protection

### 1. Governance

The Bank continues to refine its consumer rights protection organizational structure and operation mechanism, establishing a top-down governance framework comprising the Board of Directors, senior management, and the Consumer Rights protection Department, and implements a working mechanism led by the Consumer Rights Protection Department with coordinated collaboration among relevant departments. The Board of the Bank, which serves as the highest decision-making body for consumer rights protection, is responsible for the overall planning, guidance and oversight of consumer rights protection across the entire Bank on a regular basis. Under the Board of Directors, the Consumer Rights Protection Committee is set up, assuming the organizational coordination function of implementing the guiding arrangements from the Board of Directors and the President's Office, and driving the systematic rollout of consumer rights protection work across the Bank. The Bank has established a first-tier Consumer Rights Protection Department under the Head Office. At the branch level, dedicated consumer rights protection departments have been set up, or lead departments for consumer rights protection have been explicitly designated. At the sub-branch level, dedicated consumer rights protection officers have been deployed. This has built a complete three-tier consumer rights protection team (Head Office, branches, and sub-branches), providing solid organizational guarantee for the effective implementation of consumer rights protection initiatives.

In 2025, the Bank's Consumer Rights Protection Committee under the Board of Directors held 3 committee meetings. During the meetings, the Committee deliberated on 1 proposal, namely the *2025 Work Plan for Financial Consumer Rights Protection of Bank of Nanjing Co., Ltd.*, and heard reports on 9 agenda items, including the *Circular from the Office of Jiangsu Financial Regulatory Bureau on the 2024 Regulatory Assessment Results on Consumer Rights Protection of Banking Institutions* and the *2025 Financial Consumer Rights Protection Work Report of Bank of Nanjing*. The Head Office Consumer Rights Protection Committee held a total of 16 thematic meetings, to conduct in-depth discussions and status updates on topics including the overall progress of bank-wide consumer rights protection work, customer complaint analysis and response strategies, as well as planning and deployment of key priorities. The Bank consistently places financial consumer rights protection at the core of its business operation and development. By improving institutional frameworks, advancing financial literacy education, strengthening internal staff training, and standardizing marketing practices in a multi-pronged approach, the Bank systematically builds a comprehensive consumer rights protection working

ecosystem.

## 2 Strategy

### 2.1 Institutional framework safeguards

The Bank fully complies with and implements consumer rights protection requirements issued by regulatory authorities, and continuously optimizes the development and refinement of its consumer rights protection institutional system. In April 2025, the Board of Directors reviewed and approved the *2025 Work Plan for Financial Consumer Rights Protection of Bank of Nanjing Co., Ltd.*, providing actionable guidance for the delivery of consumer rights protection initiatives throughout the year. As of the end of 2025, the Bank had established a total of 13 dedicated policies and rules governing consumer rights and interests, including the *Administrative Measures of Bank of Nanjing for the Protection of Financial Consumer Rights*, the *Measures of Bank of Nanjing for the Evaluation of Protection of Consumer Rights*, and the *Bank of Nanjing Customer Complaint Management Measures*, among others.

### 2.2 Financial education

#### 2.2.1 System construction

To further advance the popularization of financial knowledge, the Bank rolls out targeted enhancement initiatives focusing on key vulnerable groups. It continuously innovates the forms of consumer rights protection education, systematically builds a three-dimensional financial education ecosystem covering all tiers from Head Office to branches, and collaboratively enhances the implementation of financial literacy-related programs.

- **Focusing on brand building.** To further enhance the effectiveness of financial education, the Bank launches the “Xin Zhong You Ni: Building a better future together” Nanyin Consumer Rights Protection customer and service brand centered on the lifecycle of financial consumers, with a particular focus on three key customer groups related to consumer rights protection work, “the elderly, children, and new citizens”, and introduces three core values, “commitment to responsibility, compassion in service, and pursuit of growth” which demonstrate the Bank’s connotation of consumer rights protection services. The Bank precisely reaches out to three customer groups, “children, new citizens, and the

elderly”, and carries out a variety of targeted education and publicity activities through multiple channels.

- **Adopting diversified forms.** For purpose of financial publicity and education resonating more closely with the audiences, the Bank launches “Xiaobao”, the Nanyin Consumer Rights Protection IP character, along with three featured characters representing “the elderly, children, and new citizens” customer groups, and embeds these characters into diversified financial publicity and education efforts through online and offline channels. The Bank creates a series of original publicity and education videos titled Xiaobao Classroom featuring scenarios tailored to the three customer groups, and disseminates financial publicity and education widely to the audiences in an audience-friendly approach.
- **The Head Office collaborating with branches.** The Bank advocates a top-down, full-coverage model of consumer financial education. It organizes the branches to actively carry out regular and phased public education activities.
- **Expanding the breadth.** The Bank carries out diversified financial publicity and education activities under scenarios such as engaging with communities, business areas, schools, enterprises and public institutions, and universities for the elderly, to enhance the coverage. Specifically, the Nanjing Branch launches the “Xin Zou Jin” program, during which the Branch provides short and beautiful characteristic publicity in campuses, enterprises, and communities. The Yancheng Branch cooperates with universities to give lectures on “how university students prevent illegal financial activities”, achieving remarkable results.
- **Enhancing the depth.** The Bank carries out innovative and informative publicity and education activities with higher quality and effectiveness. Specifically, the Shanghai Branch cooperates with the Voice of Love Choir, Jiaxing Road Subdistrict, Hongkou District, to sing the Together in Heart, a consumer rights protection-themed song, in the Shanghai dialect. By embedding financial knowledge into melodic storytelling, the Branch significantly enhances the penetration and acceptance of financial education.

### **2.2.2 Publicity and education**

Adhering to the philosophy of “anchoring presence in lobbies while extending outreach outward”, the Bank actively organizes branches to conduct various routine publicity and education activities centered around themes such as “315 March”,

“extending financial knowledge to travel ten thousand miles”, and “finance education and publicity week”. In the financial education and publicity week of 2025, the case Focusing on “the Elderly, Children, and New Citizens” and Exploring Xiaobao Classroom was awarded the first prize in the selection of Jiangsu provincial excellent financial education cases.

● **Anchoring presence in lobbies to consolidate the foundation of public education**

The Bank deploys its outlet network as hubs for regular and immersive financial education and publicity. It leverages the outlets’ LED marquees and digital screens to play back public education and slogans, and arranges standardized leaflets in lobbies, to create an atmosphere of cohesive publicity and education. The Bank prominently sets up financial education consulting desks in lobbies, for concentrated publicity of sale by proxy to visitors. In addition, during service intervals, the staff incorporates publicity and popularization into transactions and reminds customers of safe transfer and remittance as well as prevention from telecom fraud.

**Case: The Beijing Branch deploys consumer rights protection activity zones**

The outlets of the Beijing Branch deploy consumer rights protection activity zones, where the staff organize “financial knowledge micro-workshop” and publicize financial knowledge such as eight fundamental consumer rights, general knowledge of consumer financial investment, the “three-right” principle (delivering the right product or service to the right consumers through the right channels), hidden risks and social harm of illegal “agency for rights protection”, anti-money laundering, and representative cases of elderly fraud.

● **Promoting rigorous and practical implementation of publicity and education activities under scenarios.**

The Bank focuses on high-frequency matters of financial consumers in daily life, and concentrates on “engaging with communities, campuses, rural areas, enterprises, and business areas”. It focuses on “the elderly, children, and new citizens” customer groups, and deepens financial education in grassroots services under service scenarios.

Engaging with communities to serve residents “at zero distance”	The Bank focuses on themes such as financial security and anti-fraud to implement financial education and serve residents “at zero distance” through channels such as community service centers and Party-mass activity stations.
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	<ul style="list-style-type: none"> <li>• The Sales Department of Shanghai Branch collaborated with Gonghexinlu Police Station to conduct the public education on financial knowledge with the theme of “Protecting Priority Groups, Enhancing Financial Security”. Community representatives were invited to participate in the activities focusing on key areas such as account security, payment safety, rational consumption, and fraud prevention to prioritize key areas in financial education outreach, ensuring effective knowledge retention and application.</li> <li>• The Branch conducts targeted publicity and education on pressing livelihood challenges, focusing on hotspots and difficulties such as preventing traps of illegal fundraising, identifying telecom and Internet fraud tactics, and elevating the awareness of rational investment. The Bank launches the “smart assistance for the elderly” volunteer services to address the elderly’s incapability, fear, or reluctance to use smartphones, Apps, etc., and help the elderly to straddle digital divide.</li> </ul>
Engaging with rural areas and becoming financial educators	<p>It comprehensively implements the national rural revitalization strategies to effectively strengthen rural financial consumers’ financial risk awareness and literacy, bridging the “last mile” gap in financial education.</p> <ul style="list-style-type: none"> <li>• Lianyungang Branch has gone deep into rural areas to carry out activities to popularize basic financial knowledge, covering deposit insurance, RMB anti-counterfeiting, secure payment, basic credit procedures and other relevant know-how. It also focused on exposing common rural fraud risks such as illegal fundraising, telecom and online fraud, and pension scams targeting elderly groups.</li> <li>• Nantong Branch precisely aligned with the demands of rural elderly groups, and set up “Financial Literacy Classroom” at village-level public service stations. Staff members used local dialects, combined typical recent cases of telecom fraud, illegal fundraising and other illegal activities, translated professional financial jargon into easy-to-understand “local vernacular”, and vividly explained the anti-fraud mantra of “Don’t trust, don’t disclose, don’t transfer”, enabling financial knowledge to truly take root in rural communities.</li> </ul>
Engaging with campuses and	The Bank collaborates with primary school, secondary schools, colleges and universities, as well as universities for the elderly,

<p>nurturing financial literacy of students at school in a heart-warming manner</p>	<p>and helps people of all age groups to cultivate financial awareness of rational consumption and scientific wealth management, and open a “window to financial knowledge”, by ways of anti-fraud videos, service sites at examination venues, special-themed knowledge popularization sessions, etc.</p> <ul style="list-style-type: none"> <li>• Nantong Branch went deep into Haiian Special Education School and delivered a themed lecture on “Bringing Financial Knowledge to Special Education Institutions”. It adopted innovative teaching methods to share financial security knowledge in a manner intuitive and easy to understand by elaborately making anti-fraud publicity video clips and interesting PPT courseware tailored to the cognitive characteristics of exceptional children. It specially compiled the <i>Financial Education Readings (For Teenagers)</i> which uses vivid comics as the carrier to effectively arouse students’ learning interest and enhance their awareness of financial risk prevention.</li> <li>• During the college entrance examinations, branches such as the Yancheng Branch and the Jiangbei New Area Branch organized their sub-branches to set up “service sites” outside examination venues, providing services such as free rest areas, bottled water, and heatstroke prevention supplies. The sub-branches addressed parents’ inquiries about practical matters like “tuition fee transfer after university enrollment” and “tuition payment deduction” at the venues. They also publicized and explained topics including prevention from “Internet loan traps” and safeguarding their legal rights and interests.</li> <li>• Guanyun Sub-branch entered Guanyun County Senior University, and held a special financial anti-fraud popularization event themed “Spot Scams Wisely, Safeguard Retirement Savings” for nearly a hundred student attendees. Through typical case analysis, anti-fraud skill explanation, interactive Q&amp;A and other forms, the event educated elderly participants on common frauds such as telecom and online scams, and illegal fundraising. It effectively improved the senior group’s awareness of financial risk prevention, and further consolidated the foundation of the Bank’s senior-focused financial services.</li> </ul>
<p>Engaging with enterprises and building a solid</p>	<p>The Bank erects a strong financial security “fender wall” for employees by popularizing investment and wealth management knowledge and anti-money laundering topic for customers in</p>

fender wall	<p>workplace, and enhancing their ability to protect personal information and to identify and address illegal lending practices.</p> <ul style="list-style-type: none"> <li>• Changzhou Branch organized staff to visit enterprises, raising awareness among enterprise employees about the risks of unscrupulous intermediaries and other illegal financial activities, and promoting knowledge of investment and wealth management, as well as anti-money laundering (AML).</li> <li>• Wuxi Branch educated local enterprise employees and school teachers and students about fraud prevention, anti-fraud measures, preventing illegal fundraising, personal credit reporting, deposit insurance, and other related knowledge, while reminding the “new citizens residents” to understand their personal risk tolerance levels, enhance awareness of financial risk responsibility, and guiding them to adopt a rational investment mindset to avoid blind investment decisions.</li> </ul>
Engaging with business areas, protecting consumer rights and preventing risks	<p>The Bank collaborates with merchants to conduct on-site publicity through leaflets, posters, and roll up banners, to popularize practical financial knowledge on payment security and rational investment, and create “financial knowledge service stations” for consumers.</p> <ul style="list-style-type: none"> <li>• Consumer rights protection officers from Nanjing Branch and Taizhou Branch regularly visited nearby business areas, conducting on-site promotions at high-traffic malls, distributing brochures and providing practical financial knowledge to passing citizens. These efforts aim to enhance citizens’ anti-fraud capabilities, improve financial literacy, and foster a societal environment where laws are understood, respected, and complied with.</li> <li>• Yangzhou Branch, in collaboration with multiple outlets, regularly visited merchants in Yangzhou Golden Eagle Shopping Center and surrounding businesses. By targeting merchant-specific characteristics, the initiative alerts customers to identify the nature, characteristics, methods, and risks associated with illegal fundraising. It also emphasizes safeguarding personal information to effectively enhance risk prevention awareness and protect fund security.</li> </ul>

**● Targeted education and publicity for specific groups via tailored strategies**

The Bank carries out targeted education and publicity for key groups to effectively improve the ability of vulnerable groups to use digital financial products and enhance their awareness of personal information protection.

Targeting children	<ul style="list-style-type: none"> <li>• Together with <i>Nanjing Morning Post</i> under the Xinhua Daily Media Group, the Bank focuses on the children group of “the elderly, children, and new citizens” and conducts public-welfare education for pupils in campuses. It has launched a series of online and offline courses including <i>Red Finance History</i>, the <i>Origins and Evolution of Money</i>, the <i>Establishing a Healthy Financial Vision</i>, and the <i>Combating Telecom Fraud</i>, and has organized the Bank of Nanjing Cup “Junior Bankers” selection competition for seven consecutive years.</li> </ul>
Targeting the elderly	<ul style="list-style-type: none"> <li>• The Bank strives to build a “branded” elderly-oriented financial service system. By optimizing the functions of the “Pension Finance” zone in its mobile banking app, promoting age-friendly renovations of its outlets, and creating the “respect for elder care outlet” benchmark, it comprehensively improves the accessibility and friendliness of its financial services.</li> <li>• Focusing on the “Yi Xiang Jia Club” customer brand, and taking into account the characteristics of elderly customers (such as having ample time and valuing companionship and health), the Bank regularly holds special themed activities including seasonal wellness salons and elderly community visits, to achieve the in-depth integration of financial services and humanistic care.</li> <li>• The Bank implements elderly-friendly outlet renovation, creates the elderly care brand and the “respect for elder care outlet” benchmark, and builds a demonstration outlet featuring financial publicity and education.</li> </ul>
Targeting agricultural households	<ul style="list-style-type: none"> <li>• The Bank organizes promotional teams to conduct “County-Level Consumer Rights Protection Campaigns” through door-to-door outreach.</li> </ul>
Targeting new citizens	<ul style="list-style-type: none"> <li>• Based on their specific financial needs, the Bank conducts targeted financial education programs. Under the theme “Empowering New Citizen Clients to Pursue a New Life”, the Bank systematically introduces the Bank’s credit cards, third-generation social security cards, housing loans, business loans for individuals, and specialized products like “Xin Xiao Dian”, “Xin e-Gao Qi”, and “Xin Lian Shui” for micro and small enterprises owned by these residents. The program aims to</li> </ul>

	<p>enhance basic financial knowledge, and strengthen risk prevention awareness.</p> <ul style="list-style-type: none"> <li>• Focusing on high-frequency risks and core concerns such as illegitimate intermediaries, anti-telecom fraud, and anti-money laundering faced by the new citizen clients, the Bank emphasizes the need for all branches to effectively enhance the precision and coverage of educational campaigns. This will help the new citizen clients better integrate into city life and practically strengthen their financial security.</li> </ul>
Targeting college students and young people	<ul style="list-style-type: none"> <li>• Advocating a healthy and rational consumption mindset, the Bank carries out financial literacy education among young people, focusing on core themes such as preventing “illegal campus loans”, enhancing personal information protection, and valuing personal credit records. These efforts effectively improve young people’s financial literacy and help them develop a correct consumption view and risk prevention awareness.</li> </ul>

**● Innovating models to build a new digital & intelligent publicity and education framework**

Leveraging the strengths of internet-based communication, the Bank focuses on “the elderly, children, and new citizens” audience groups. It produces Xiaobao Classroom, a series of publicity and education cartoons with “Xiaobao”, spokesperson of the Nanyin Consumer Rights Protection IP character, as the keynote speaker. It simultaneously launches, spreads and promotes via online channels, such as WeChat Video Channel, the *Safeguarding Retirement Savings for Peaceful Old Age*, the *Do You Know the Mystery of Money?*, and the *Securing Money to Embrace Urban Life*, specific to the elderly, children, and new citizens and teenagers, respectively, using formats that the public finds more engaging and leveraging high-traffic platforms. The Bank has fed over 300 pieces of investment education resources, including investment research news, hotspot analyses and thematic interpretation, via online channel of mobile banking.

Branches across the Bank also innovate public education and publicity approaches. Building on the Nanyin Consumer Rights Protection brand and the “Xiaobao” character, they expand the scope and channels of educational outreach, extending the reach and impact of financial literacy programs to broader audiences.

**Case: Beijing Branch launches an original series of consumer rights protection-themed publicity and education videos**

Beijing Branch focuses on the public’s concerns, launches an original series of consumer rights protection-themed publicity and education videos, such as the *Traps and Dawn: Beware of Illegal Intermediaries Acting as Agents for Rights Protection* and the *Race Against Time: Protecting Financial Assets from Telecom Fraud*. The Branch dives into tactics of fraud and essence of underlying risks related to the vivid cases, fully revealing the nature of fraud while amplifying cautionary effect. It releases the videos simultaneously through a multi-channel matrix of the Branch’s official microblog, the official WeChat account of Beijing Banking Association, and the “Wu Tong Wen Zhi” public education platform, realizing cross-institutional and cross-community resource integration and co-creation of educational content.

**● Strengthening cooperation to continuously expand the financial education ecosystem**

The Bank continues to build an open, collaborative and sustainable financial education ecosystem. By deepening diversified cooperation with educational institutions, media platforms, enterprises and all sectors of society, it keeps expanding the scope of services and innovating educational forms, upgrading financial education from one-way output to ecosystem co-construction.

<p>Strengthening cooperation with colleges and universities</p>	<p>The Bank has established long-term strategic cooperation with renowned domestic universities including Shanghai University of Finance and Economics, Zhejiang University, Xi’an Jiaotong University, Xiamen University and Southeast University, to jointly launch financial training programs. Through systematic curriculum design focusing on cutting-edge topics such as corporate strategic transformation, digital economy, new quality productive forces, industrial innovation and international business expansion, the programs integrate specialized financial services such as investment and financing strategies and wealth succession planning, helping participants improve their comprehensive financial literacy and strategic decision-making capabilities. In addition, leveraging mainstream media resources, the Bank actively builds a sustainable ecosystem of integrated collaboration among the banking sector, media and education systems to enhance the quality and effectiveness of financial education and publicity.</p>
<p>Enhancing cooperation with enterprises</p>	<p>The Bank actively expands industry-university-research collaboration scenarios by organizing customer visits to leading enterprises such as Jiangnan Shipyard, Geely Auto Group, and Zhejiang Qiangnao Technology. Through on-site</p>

	learning about technological innovation and corporate culture, the Bank facilitates connections between customers and academicians, experts, venture capital institutions, legal and industrial resources. This empowers enterprises in operation and management as well as individuals in wealth planning, strengthens customer stickiness and improves the overall service experience.
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### 2.3 Consumer rights protection training and empowerment

In line with the new landscape featuring comprehensive consumer rights protection, the Bank has formulated a comprehensive and multi-level consumer rights protection training plan, and carried out regular special training covering all middle and senior management staff, business personnel at primary-level operations, employees dedicated to consumer rights protection and newly recruited employees, fully ensuring that they can understand and effectively practice the concept about consumer rights protection in business operations. In 2025, keeping pace with changes in the external environment and the latest regulatory requirements for consumer rights protection, the Bank continued to steadily advance its consumer rights protection training work. The training covers multiple dimensions, including consumer rights protection-related laws and regulations, key regulatory points and compliance practices, the Bank’s internal consumer rights protection comprehensive management system, business development status, complaint handling skills and best practices, so as to comprehensively strengthen all employees’ awareness and capabilities in fulfilling consumer rights protection responsibilities.

Online training	<ul style="list-style-type: none"> <li>• The Bank organized online exams on knowledge of consumer rights protection for all employees to reinforce the consumer rights protection principles. In 2025, more than 14,000 employees participated in the specialized exams on consumer rights protection, with a passing rate of 99.99%.</li> <li>• Over 10 special courses on consumer rights protection have been launched through “Compliance in Every Step” learning platform, reaching about 130,000 people in total.</li> <li>• The Bank created a new learning section on consumer rights protection on the Bank’s professional learning platform “Suixinxue” application with diversified basic and specialized consumer rights protection courses to expand channels for learning and</li> </ul>
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	communication.
Offline training	<ul style="list-style-type: none"> <li>In July 2025, the Bank organized special offline training for consumer rights protection personnel across the Bank to address areas including the establishment of a comprehensive management system for financial consumer rights protection, key regulatory points and compliance practices, complaint handling skills, and case analysis with a focus on hotspot issues in banking complaints and consumer rights protection amid a new landscape for comprehensive consumer rights protection.</li> </ul>

## 2.4 Fair and compliant marketing

The Bank strictly complies with relevant laws and regulations as well as regulatory requirements such as the *Advertising Law of the People’s Republic of China*, and the *Notice on Further Standardizing Financial Marketing and Promotion Practices*. The Bank effectively fulfills its fair marketing obligations. It has developed a series of internal policies such as the *Bank of Nanjing Management Measures for Retail Financial Service Promotion Materials*, the *Bank of Nanjing Management Measures for Information Display on Branch Running Signs*, and the *Bank of Nanjing Brand Promotion Management Measures*, which apply to the Bank and all its domestic entities of all levels, with subsidiaries required to follow and implement them as reference, ensuring the effective implementation of fair marketing policies at the institutional level. The Bank publicly discloses the *Key Points of Retail Marketing and Promotion Policy of Bank of Nanjing*<sup>1</sup>, which systematically presents the institutional framework of relevant retail marketing and promotion policies, covering the scope of application, management structure, relevant laws and regulations, and behavioral norms in key areas.

In terms of product and service information disclosure, the Bank strictly adheres to the principles of authenticity, accuracy, completeness and timeliness. It follows standardized procedures including market research, project initiation, application and approval, resource procurement, legal review, contract signing, payment processing, content placement, and post-campaign evaluation, to ensure compliance in product promotion. The Bank truthfully presents the features of its products and services and appropriately discloses relevant risks. All information disclosure channels are

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<sup>1</sup> Please refer to the *Key Points of Retail Marketing and Promotion Policy of Bank of Nanjing*, published in in the “ESG-Related Policies” section of the ESG Zone on the Bank’s official website: [https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409412950052.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409412950052.html)

legitimate and appropriate, eliminating any fraudulent, misleading or deceptive promotional practices. The Bank strictly prohibits exaggerating returns or downplaying risks. For key information relating to interest rates, fees, returns and risks, the Bank provides clear and easily understandable explanations of technical terms, based on the complexity and risk level of the financial product or service. This ensures that consumers can comprehend and acknowledge the full information through appropriate means.

In order to continuously strengthen the management of marketing practices, the Bank's Audit Department conducts regular specialized audits on the consumer rights protection efforts, focusing on the compliance of marketing and promotion material development and release. It strictly investigates and punishes acts such as unauthorized marketing announcements, misleading promotions and infringement of customers' right to information. In addition, the Bank organizes special compliance marketing training across the entire organization annually. The Retail Finance Department at the Head Office leads training initiatives related to marketing materials, while each branch is responsible for organizing training on marketing promotion management within their respective jurisdictions. Training is delivered through multiple channels, including centralized lectures, regular learning at branches, and the mobile "Suixinxue" app. The training comprehensively covers laws and regulations, regulatory policies, codes of conduct, risk identification and case studies, systematically enhancing all employees' compliance awareness and professional capabilities, and driving the in-depth integration of fair marketing principles into daily business practices.

### **3 Impact, risks and opportunities management**

The Bank fully integrates consumer rights protection into the institutional design and business processes of risk management. By establishing and improving a full-process risk control mechanism covering product design, sales, post-loan management, debt collection and complaint handling, the Bank achieves the coordinated enhancement of customer rights protection and the sound operation of the enterprise.

#### **3.1 Product and service review**

The Bank has always been putting consumer rights protection review as the core mechanism for end-to-end management of consumer rights protection, continuously improving the construction of the review system and mechanism for products and services. The Board of the Bank provides overall planning, guidance and oversight for

bank-wide consumer rights protection efforts on a regular basis. The Consumer Rights Protection Committee established under the Board oversees and guides the establishment of internal product and service review mechanisms, monitors the implementation of relevant policies and strategies, and promptly reports consumer rights protection progress to the Board of Directors and the President’s Office. The Bank releases and implements the consumer rights protection review policies, inspects the implementation of consumer rights protection review during the annual special audit of consumer rights protection. Additionally, the Bank has incorporated the consumer rights protection review into the internal control and institutional risk management system and moved forward the risk control, fully ensuring the rigorous compliance of products and services. It continues to strengthen its professional capabilities for consumer rights protection review. By promoting the deep integration of the consumer rights protection review mechanism with business operations, a systematic and normalized review system featuring coordinated efforts between the Head Office and branches has been established to curb the occurrence of acts infringing upon consumers’ legitimate rights and interests at the source.

At the Head Office level, the Bank focuses on improving institutional foundations, optimizing system functions, and building a professional team, to explore and establish an efficient consumer rights protection review mechanism that aligns with the Bank’s actual operations.

Strengthening the policy system	Keeping abreast of regulatory policy trends, the Bank has revised and issued the <i>Measures for the Administration of Consumer Rights Protection Review</i> , clarifying the review basis, scope, procedures, responsibilities, and key points, so as to consolidate the institutional foundation.
Enhancing technical support	The Bank has developed and continuously optimized the online control function for consumer rights protection review, promoting the effective connection between front-end business systems, information release channels and review processes, and realizing electronic and standardized management of the entire process.
Strengthening team building	The Bank has established a cross-professional and composite review team. Leveraging team members’ experience in relevant fields, the team provides targeted suggestions based on the characteristics of different products and services.

	The Bank dynamically updates the <i>Consumer Protection Review Guidelines</i> to enhance its applicability and guidance, driving the transformation of review work from formal compliance to substantive effectiveness.
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At the branch level, under the unified institutional and procedural framework set by the Head Office, each branch is responsible for establishing, improving and implementing a localized consumer rights protection review mechanism. The branches formulate implementation rules with reference to the Head Office’s management measures, conduct daily review work in accordance with the *Consumer Protection Review Guidelines*, and provide timely feedback to the Head Office on optimization suggestions for the review criteria based on regional characteristics and business realities. This forms a positive interaction loop, ensuring that consumer rights protection requirements are effectively implemented at the frontline of business operations.

### **3.2 Loan contract modification management**

The Bank deeply integrates consumer rights protection into the entire risk management lifecycle of loans, adhering to prioritizing consumer rights. Based on prudent assessment of customers’ financial status and repayment capability, the Bank provides compliant, reasonable and flexible support to modify contract terms. The Bank dynamically adjusts loan repayment terms and frequency to actively respond to customer requests, effectively mitigate credit risks, and achieve a balance between service quality and business stability.

To improve risk management mechanism, safeguard customers’ rights, and enhance service transparency, the Bank has established the *Post-Lending Management Measures for Personal Credit Business* to systematically standardize the post-lending full-process management, covering key aspects including routine management, post-lending modification, risk monitoring, classification management, overdue loan disposal, file management, supervision and inspection. The Bank focuses on establishing a dual-track management mechanism for “general modifications” and “significant modifications”, clarifying the applicable conditions, handling procedures, key elements and notification methods for various types of modifications, so as to effectively safeguard customers’ right to information and right to choose.

Actively responding to the requirements of the *Notice of the National Financial Regulatory Administration on the Development of Consumer Finance to Boost Consumption*, the Bank has formulated the *Administrative Measures for the Relief of Distressed Personal Loans*, establishing differentiated repayment arrangements and a dedicated relief mechanism. For customers facing repayment difficulties due to force majeure or special hardships such as natural disasters, sudden illnesses, operational difficulties or unemployment, the Bank provides dynamic repayment arrangements through negotiation based on a comprehensive assessment of their credit status, repayment capacity and willingness to repay. Relief measures include flexible support methods such as adjusting repayment schedules, reducing monthly installments, waiving interest margins, extending loan terms, modifying collateral, refinancing, extending loan maturities and setting grace periods, practicing the concept of responsible finance and helping distressed customers achieve sustainable repayment.

To strengthen internal control management and risk governance and ensure the compliance, fairness and transparency of the implementation of loan relief and reduction policies, the Audit Department regularly conducts special audits, with a focus on the review of interest reduction of customers eligible for loan relief and reduction, as well as the policy basis, approval process, material completeness and implementation consistency, to effectively prevent operational risks and moral risks and continuously improve the standardization of loan risk management.

### **3.3 Debt collection management**

The Bank has established a comprehensive and standardized debt collection management system, strictly complying with relevant national laws, regulations and supervisory requirements, such as the *Guiding Opinions of Jiangsu Office of the National Financial Regulatory Administration on Regulating Outsourced Debt Collection Operations of Banking Financial Institutions*. It has formulated specialized management policies such as the *Measures for the Management of Bulk Outsourced Debt Collection of Bank of Nanjing*, specifying the debt collection management requirements, organizational structure, and division of responsibilities for the business management departments of each branch and the Head Office. Furthermore, debt collection operations have been integrated into special audits focused on consumer rights protection, continuously strengthening supervision and review mechanisms. This ensures standardized management of debt collection while safeguarding consumers' legitimate rights and interests.

The Bank publicly discloses the *Key Points of Debt Collection Policy of Bank of*

Nanjing<sup>1</sup>, systematically presenting the policy framework for debt collection, covering scope of application, working mechanisms, and process standards for key areas.

● **Division of responsibilities**

The Bank actively established a full-process debt collection management framework that ensures clear accountability and efficient coordination where departments collaborate closely. The Head Office Asset Preservation Department serves as the leading department for bulk outsourced debt collection, responsible for formulating and continuously improving the Bank’s bulk outsourced debt collection management system, organizing, guiding and supervising the system’s implementation, as well as conducting inspections and monitoring to the management. The business management departments of branches and the Head Office are responsible for executing and detailed implementation of bulk outsourced debt collection policies in specific business.

● **Working mechanism**

The Bank continuously improves the operational mechanisms for debt collection personnel through its debt collection policies. It refines repayment reminder systems, covering requirements for reminder frequency, content compliance, and multi-channel outreach, to enhance customer awareness of repayment obligations. The Bank standardizes debt collection methods, explicitly prohibiting inappropriate debt collection practices and ensuring the safeguarding of customers’ legitimate rights and interests.

Repayment reminders	The Bank implements differentiated repayment reminders, including those prior to loan maturity and following overdue payments.
Collection methods	Collection methods include SMS notifications, automated voice calls, manual collection, branch-level collection, and outsourced third-party collection. Leveraging a coordinated model of Head Office-branch collaboration and internal-external synergy, it has

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<sup>1</sup> Please refer to the *Key Points of Debt Collection Policy of Bank of Nanjing*, published in the “ESG-Related Policies” section of the ESG Zone on the Bank’s official website: [https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409421665524.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409421665524.html)

	established a comprehensive, multi-tiered debt collection system. This framework, supported by long-term mechanisms, effectively prevents risks associated with the assets.
Debt collection process	The Bank’s debt collection operations cover the entire lifecycle of customer delinquency. From the initial M0 stage (initial delinquency stage), a gentle reminder mechanism is activated to encourage proactive customer repayment. Upon entering the M1 stage, systematic debt collection begins, emphasizing process management and customer communication. For written-off assets, the Bank strictly adheres to the principle of “write-off with case preservation”, ensuring continuous due diligence recovery efforts and uninterrupted creditor rights management.

- **Specialized training**

The Bank emphasizes the professional competence and capability development of debt collection management personnel and conducts regular training sessions for staff involved in debt collection. Specialized training on business capabilities and compliance awareness is regularly provided for internal collection team members, covering key areas such as laws and regulations, consumer rights protection requirements, communication standards, and risk prevention. This enhances frontline employees’ professional performance and compliance consciousness. For outsourced collection agencies, the Bank strictly adheres to regulatory requirements and internal management standards by establishing and enforcing clear collection management guidelines. Through regular compliance training, quality inspections, and on-site audits, the Bank continuously reinforces compliance culture, strengthens process control, and ensures that all outsourced collection activities are conducted lawfully, compliantly, and in an orderly manner, effectively mitigating operational and reputational risks.

### **3.4 Customer complaint management**

The Bank has formulated the *Bank of Nanjing Customer Complaint Management Measures* and the *Bank of Nanjing Emergency Response Plan for Major Complaints* to establish and improve mechanism for protecting financial consumers. By building a unified, efficient complaint handling process and a rigorous, effective management

system, the Bank continues to consolidate the sound relationship of mutual understanding and trust between customers and the Bank.

- **Complaint management structure**

The Bank continues to refine its consumer protection organizational structure, establishing a top-down governance framework with clear authority and accountability, comprising the Board of Directors, senior management, and the Consumer Rights Protection Department.

1. The Bank's **Board of Directors** has established a Consumer Rights Protection Committee responsible for providing professional recommendations on consumer rights protection to the Board, or making decisions on relevant matters based on the Board's authorization. The Committee consistently fulfills its role in guiding and supervising the Bank's overall consumer rights protection efforts. In 2025, the Board reviewed and discussed the *Report on the 2024 Annual Assessment and Evaluation of Branch-Level Financial Consumer Rights Protection Work* and the *Notice from the Office of Jiangsu Regulatory Bureau on Banking Consumer Complaints in 2024*, and the *Notice from the Office of Jiangsu Regulatory Bureau on Banking Consumer Complaints for the First Quarter of 2025*. The discussions focused on key areas such as the quality and efficiency of customer complaint handling, monitoring of complaint data, issue analysis, and root-cause analysis and rectification.

2. The Bank's **management** has established the Consumer Rights Protection Committee, which is fully responsible for the overall planning, systematic deployment, supervision and implementation of major consumer rights protection initiatives. The Committee coordinates consumer rights protection efforts across business lines, establishing a cross-functional, clearly defined, and efficiently operating governance mechanism. It promptly reports key developments to the Board of Directors, significantly enhancing the strategic leadership and organizational execution capability of consumer rights protection work. In 2025, a total of 16 thematic meetings were held to conduct in-depth discussions on topics such as the advancement of consumer rights protection work and the dynamics of customer complaints. It translates the principle of "customer-centricity" into systematic, actionable governance practices. This continuous effort strengthens the fairness and accessibility of financial services.

The Bank has established a first-tier Consumer Rights Protection Department under the Head Office, responsible for carrying out relevant work in accordance with

the guidance of the Board of Directors and the President Office. At the branch level, dedicated consumer rights protection departments have been set up, or leading departments for consumer rights protection have been explicitly designated to complete the initial establishment of a three-tier consumer rights protection team (comprising Head Office, branches, and sub-branches).

- **Complaint handling process**

To effectively ensure the smooth operation of customer complaint channels, at all business outlets, valid complaint channels, handling procedures, processing timeframes, direct branch hotline numbers and mailing addresses are prominently displayed in the lobbies, enabling customers to quickly and easily access complaint guidance while conducting their transactions. The Bank fully implements a consumer complaint handling and verification mechanism, strictly enforcing multi-level reporting, classified circulation and complaint oversight, and providing diversified solutions. This ensures that every complaint is properly addressed, and the principle of “every complaint is followed up and every matter receives a response” is fully upheld.

- **Complaint channels:** The Bank provides diversified complaint channels, including branch outlets, customer service hotlines, email and postal mail, official WeChat account and mobile banking app, ensuring efficient reception and effective handling of consumer complaints.
- **Complaint handling:** On-site staff at the service outlet resolve customer complaints immediately; or the complaint handling entity makes a decision within 15 days and promptly informs the customer. If the complaint is particularly complex, the processing period may be extended to up to 30 days. The maximum processing period does not exceed 60 days.
- **Result feedback:** Upon completion of the processing, the complaint handling body provides feedback on the resolution to the complaining customer. If the customer has no objection to the complaint resolution result, the complaint handling process is completed.
- **Complaint verification:** If the customer disagrees with the resolution, they may submit a written request for verification to the superior body of the complaint handling body within 30 days of receiving the decision. If the customer still objects to the verification result, they may apply for further review through the higher-level entities. If the customer continues to have objections, they may contact the local financial consumer dispute mediation organization through the complaint handling entity and apply for mediation, or resolve the dispute through arbitration or litigation.

- **Complaint oversight mechanism**

The Bank has established a dedicated complaint management position within the Consumer Rights Protection Department at the Head Office, which oversees the monitoring and analysis of complaints across all channels and the entire Bank. At the branch level, designated consumer rights protection leading departments with full-time staff are responsible for supervising complaint handling within their jurisdictions. At the sub-branch level, consumer rights protection specialists are assigned to ensure rapid response to local complaints. Through the three-tier linkage mechanism of “Head Office-Branch-Sub-branch”, the Bank implements closed-loop management of the entire complaint process, covering acceptance, handling, feedback and independent oversight. It also conducts regular root-cause analysis and rectification of complaint cases to drive continuous improvement of products and services, effectively safeguarding the legitimate rights and interests of financial consumers.

The Bank’s audit department is responsible for conducting internal audits on consumer rights protection matters. The audit covers the implementation of complaint management practices. Specific audit items include the effectiveness of complaint resolution outcomes, the effectiveness of the complaint management framework, the completeness of the complaint management system, the timeliness and standardization of complaint follow-up, customer complaint statistical analysis and the effectiveness of improvement measures. The audit function supervises the Bank’s overall implementation of consumer rights protection responsibilities, particularly in complaint management, provides management recommendations based on audit results, and reports to the Audit Committee to effectively safeguard consumer rights and interests.

#### **4. Indicators and targets**

In 2025, the Bank received a total of 5,891 customer complaints. The resolution rate for consumer complaints was 100%, and the customer satisfaction rate reached 93.44%.

## **Inclusive finance**

### **1. Governance**

The Bank actively responds to and implements the strategic deployment of the Party and the State regarding the preparation of the “Five Major Areas of Finance”. It continues to deepen the reform of the inclusive finance structure by restructuring the original Small Enterprise Finance Department into two specialized units: the Inclusive Finance Department (Rural Revitalization Finance Department) and the Science and Technology Innovation Finance Department. This restructuring further clarifies division of responsibilities and establishes a professional, specialized management system. To strengthen top-level design and coordinated promotion, a Financing Services Task Force for Micro and Small Enterprises has been established headed by the president. It is responsible for deliberating and approving the bank-wide implementation plan and target framework for financing services provided to micro and small enterprises, as well as organizing, guiding, and supervising the execution of these services throughout the organization.

### **2. Strategy**

The Bank continues to improve its product portfolio, deepen customer services, and expand its service network to grassroots areas. It is committed to building a broad-based, multi-tiered and sustainable inclusive financial service ecosystem, comprehensively enhancing the accessibility and convenience of financial services, and providing robust and strong financial support for key areas and weak links such as micro and small enterprises, agriculture-related entities, and technological innovation.

#### **2.1 Enhancing inclusive financial service system**

- **Enriching the product matrix**

The Bank continues to improve its inclusive financial service system and continuously enriches the “Xin e SME Loan” product portfolio. With “collateral +” and “taxation +” as the core pillars, it has launched a series of credit products including “Xin Tax e-Loan”, “Xin Insurance Loan”, and “Xin Lian e-Loan”, reaching over 240,000 customers in total and effectively meeting the diverse financing needs of inclusive micro and small enterprises. During the reporting period, the Bank actively participated in risk-sharing mechanisms such as “Micro & Small Enterprise Loan”, “Jiangsu Rural Revitalization Loan”, “Jiangsu Tech Loan” and “Jiangsu Trade Loan”,

serving 16,000 customers with a loan balance exceeding RMB54.5 billion. It vigorously promoted the “no-principal repayment loan renewal” service, handling loan renewal business for 9,309 micro and small enterprises with a cumulative refinancing amount exceeding RMB77.8 billion, effectively alleviating the capital turnover pressure on enterprises.

- **Upgrading customer service**

Adhering to the “customer-centric” philosophy, the Bank launched the “Xin Partners” Growth Program in 2016. By the end of 2025, the program has been in operation for nearly 10 years, dedicated to providing micro and small enterprises with comprehensive financial service solutions including fee waivers, private banking value-added services, preferential interest rates, and principal-free loan refinancing, gradually establishing a full-cycle growth nurturing mechanism for enterprises. In 2025, the Bank further upgraded the “Xin Partners” service by launching special co-working programs for advanced workshops in collaboration with the Federation of Industry and Commerce, establishing a joint consultation mechanism for risk disposal, and building an ecosystem resource-sharing platform, to facilitate in-depth interaction and resource matching among the government, banks and enterprises. By the end of 2025, the total number of customers served under the “Xin Partners” program reached 6,738.

- **Expanding service network to grassroots areas**

The Bank is committed to improving its regular customer engagement mechanism. Leveraging special initiatives such as the “Large-scale On-site Visit Campaign for Thousand Enterprises and Ten Thousand Households”, the Bank proactively expands its services to grassroots areas and gets closer to the market, extending the reach of inclusive finance to underserved regions and groups. By the end of 2025, the Bank had visited over 60,000 customers, providing more than RMB610 billion in credit support to 42,000 micro and small enterprises among them, effectively improving the accessibility and coverage of financial services.

## **2.2 Focusing on key inclusive customer segments**

The Bank precisely targets diverse customer groups including micro and small enterprises, individual business owners, technology-based small and medium-sized enterprises, and agriculture-related customers. Through diversified and scenario-based financial products and services, the Bank effectively meets the differentiated financing needs of various inclusive finance customers.

<p>Targeting micro and small enterprises, technology-driven small and medium-sized enterprises, and individual business owners</p>	<ul style="list-style-type: none"> <li>• The Bank has established a standardized product portfolio under the “Xin e SME Loan” initiative, leveraging standardized designs based on “collateral +” and “taxation +” to meet the diverse financing needs of different types of micro and small enterprises. It has reached 240,000 customers in total. Among these, “Xin Tax e-Loan” focuses on unlocking the value of tax data, providing convenient financing support to enterprises with strong tax payment records. “Xin Insurance Loan”, developed in collaboration with Sinosure, is a specialized product tailored for small and micro export enterprises holding credit insurance policies. “Xin e Tech Enterprise” enables enterprises to access online financing of up to RMB10 million through one-click scanning and intelligent, instant approval, fully leveraging its advantages of convenience, intelligence, and ease of use, significantly enhancing the financing experience for technology-driven enterprises. As of the end of 2025, the product has served over 29,000 enterprises and provided pre-approved credit totaling RMB25.6 billion.</li> <li>• The Bank focuses on scenario-based, integrated financial services by launching “Sheng Yi Jia · Xin Long Loan”, a digital, unsecured personal business loan product designed for individual business owners and micro and small enterprise owners, forming a diversified product landscape covering mortgage and unsecured loans, as well as online and offline channels.</li> <li>• The Bank has deeply participated in provincial and municipal risk-sharing mechanisms, launching a series of innovative products including “Micro &amp; Small Enterprise Loan”, “Jiangsu Rural Revitalization Loan”, and “Jiangsu Tech Loan”. To date, cumulative loan disbursements have exceeded RMB54.5 billion, serving 16,000 customers.</li> <li>• The Bank has introduced “Maker Loan” specifically for individual business owners, offering dedicated policies and preferential campaigns to support</li> </ul>
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	entrepreneurial customers and help alleviate their operational challenges.
Targeting new urban residents, university graduates, and newly employed individuals etc.	<ul style="list-style-type: none"> <li>• The Bank launched the credit card installment product “Xin Yi Fen”, effectively reaching multiple client groups and providing financial support to new urban residents, university graduates, and similar groups to help them build a better life.</li> <li>• For IT professionals and skilled workers, the Bank developed specialized products, “Geek Loan” and “Craftsman Loan”, to enhance their consumption quality. The Bank has deepened its focus on more granular, niche client groups, introducing differentiated and precise service strategies for groups such as employed postgraduates and talent with professional qualifications, as well as targeted promotional events like the “Medical Staff Festival” and “Geek Festival” to further improve the accessibility and convenience of consumer credit services.</li> </ul>
Targeting online e-commerce merchants, offline POS merchants, and other business entities	<ul style="list-style-type: none"> <li>• The Bank actively explores new models of inclusive finance, collaborating with MYbank to launch the MYbank Loan Partnership Program. Leveraging cutting-edge technology, it provides convenient operating capital support for online e-commerce merchants, offline POS merchants, and rural business entities. It effectively addresses financing challenges faced by micro and small enterprises and individual business operators.</li> </ul>
Targeting populations in underserved areas	<ul style="list-style-type: none"> <li>• The Bank continues to strengthen its county-level and rural financial service system, actively deepening its presence in county and rural markets and improving service capacity. As of the end of 2025, The Bank has achieved full coverage of comprehensive branches in all counties within the province, with a total of 58 outlets. This has extended the reach of financial services to numerous towns, county-level areas and rural areas, providing solid support for local economic development.</li> </ul>

## **2.3 Deepening the accessibility of financial services**

### **2.3.1 Promoting offline channel coverage**

The Bank continues to advance the construction of branch channels and scientifically optimize branch network layout, aiming to establish a widely distributed and convenient network of branches. As of the end of 2025, the Bank has established 17 branches, with a total of 289 operating branches under its jurisdiction. This has significantly enhanced regional service capabilities and improved customer reach.

- **Aging-friendly and digital transformation of branches**

The Bank actively promotes age-friendly renovation and digital transformation of its branches. For elderly customers, all 289 branches of the Bank have completed the basic configuration of age-friendly facilities, including reading glasses, love seats, barrier-free facilities and other convenience service tools. Among them, 67 branches have been awarded the title of “Elderly-Friendly Branches for Civilized and Standardized Service in Jiangsu Banking Industry“, continuously enhancing the warmth of financial services. In terms of digital transformation, branches use tools such as mobile pads to realize the visual presentation of customer information and online processing of businesses. Relationship managers can obtain customer profiles in real time, quickly match needs, and convert traditional paper-based processes such as account opening and contract signing into online operations, significantly improving operational efficiency and customer experience.

- **Innovation in non-branch offline channels**

The Bank continues to expand its offline service network beyond traditional branches, building a new offline service ecosystem with deep integration of “finance + people’s livelihood” through community co-construction, industrial collaboration and doorstep service models. In terms of community services, the Jiangbei New Area Branch has signed co-construction agreements with multiple communities and set up “Financial Service Hubs”, equipped with mobile terminals and stationed relationship managers, to provide doorstep services for residents, especially the elderly and new citizens, for high-frequency businesses such as social security card activation and personal pension handling, achieving “zero distance” financial services. In the field of industrial services, the Bank has cooperated with Jiangsu Grain and Oil Commodity Trading Market to launch the “Xin e Agriculture” special zone, providing integrated online and offline credit support for all links of the grain industrial chain. In addition,

the Bank has innovatively launched the “Goods Delivered to Your Door” and “Delivery at Door” services, supporting online applications and home delivery for personal card replacement, credit certificates and corporate confirmation letters, and providing one-stop doorstep account opening and signing services for corporate customers. In 2025, the Bank completed 66,000 “Delivered to Your Door” transactions and served 15,000 enterprises through the “Delivery at Door” service, significantly expanding service coverage and improving customer experience.

### **2.3.2 Strengthening innovation in online channels**

The Bank continues to deepen the application of digital technologies and build a digital ecosystem for inclusive finance characterized by “intelligent customer acquisition – targeted service – continuous operation”.

**Innovating scenario-based finance to build a bridge for industrial integration.** The Bank actively explores the “scenario + finance” model, deeply integrating financial services into specific scenarios such as people’s livelihood consumption, cultural industries, and foreign trade. In the cultural industry sector, the Bank has set up a special team for micro and small cultural enterprises, providing customized financial services to asset-light enterprises such as short drama producers and cultural and creative businesses, with the outstanding balance of cultural industry loans exceeding RMB17 billion. Focusing on local characteristic industries such as Pizhou garlic, Nanjing Zhongcai agricultural and sideline products, and Guannan edible fungi, the Bank provided nearly RMB6 billion in financial support to over 3,000 micro and small enterprise customers throughout the year. The Bank also organized a special campaign titled “Expanding domestic demand, boosting consumption, and enhancing services”, and launched the “Xin Long e-Loan” for street-side electric vehicle merchants, effectively solving their problems of small and frequent capital turnover, and truly realizing the in-depth integration of financial services with the real economy. Leveraging the enterprise WeChat platform to achieve dual-driven customer information integration and content operation, the Bank provides exclusive and intelligent financial service solutions for inclusive micro and small enterprise customers.

**Building a digital ecosystem to lead the transformation into a smart bank.** The Bank actively embraces technological changes and builds a service model of “scenario + data + algorithm”, deeply applying technologies such as big data and artificial intelligence to the entire credit approval process. By introducing a large-model Agent platform, the Bank has built AI agents covering core links such as marketing and risk control, increasing the online rate of customer touchpoints to 70%.

It has developed online service platforms such as “Xin e-Ban” and “Xin Wei Hall”, enabling 100% mobile-based processing of standardized micro and small enterprise products. The Bank has advanced the online upgrade of credit execution, with the current online rate reaching 80%, and the financing efficiency of inclusive finance improved by more than 30% compared with that before the optimization. It has created a “one-click approval and instant lending” digital service experience. Using large AI models, the Bank has built a 7×24 “AI + human” intelligent customer service system, increasing service response speed by 35%.

## **2.4 Improving the quality and efficiency of inclusive financial services**

To enhance the quality and efficiency of inclusive financial services, the Bank focuses on improving personnel management, strengthening professional training, and consolidating risk prevention lines, comprehensively enhancing the operational capacity and compliance level of frontline teams.

The Bank has established a regular mechanism for case-based teaching and warning education. It systematically compiles typical violation cases identified in inspections and accountability processes on a quarterly basis, conducts in-depth analysis of the causes of problems and control measures, and urges all branches to carry out targeted training to effectively strengthen the risk and compliance awareness of all employees. The Bank also organizes tiered and categorized training, focusing on the standardized implementation of the “three checks” process in credit business and the prevention of moral hazards. It emphasizes the importance of the first line of defense in customer onboarding and pre-loan investigations, explicitly prohibiting business cooperation with any form of illegal intermediaries to prevent operational and moral risks at the source.

## **3. Impact, risks and opportunities management**

The Bank adheres to the equal importance of business development and risk management. By systematically building a full-process control system covering front, middle and back offices, the Bank continuously strengthens its capabilities in risk identification, monitoring, early warning and disposal, ensuring stable asset quality amid rapid business growth.

- The Bank strengthens asset quality management for inclusive micro and small enterprise loans, decomposes asset quality control targets vertically, and includes indicators such as non-performing loan ratio, overdue ratio and new non-performing loan ratio in the three-level performance evaluation system of the corporate finance segment. The Bank enhances process supervision and assessment application of these indicators, urging branch business lines to

actively participate in control and coordinate disposal efforts.

- The Bank optimizes strategies for standardized inclusive finance products, implementing tailored policies for each product category. It introduces external data vendors to supplement anti-fraud rules, strategies or application technologies, continuously enhancing the risk control capabilities of standardized products.
- The Bank enhances technical tools for “risk identification” throughout the entire process of inclusive finance business, strengthening the support of pre-loan information verification tools and risk checks for group customers during the loan process. It advances the optimization of the multi-dimensional monitoring and early warning signal system for inclusive finance, pilots post-loan intelligent inspection projects for non-standard inclusive loans, and implements full-process risk control.
- The Bank focuses on building a risk management dashboard to provide systematic support for monitoring and analyzing the asset quality of inclusive finance business. This enables timely understanding of risk trends and business structures of key institutions, products and customer groups, regular monitoring of inclusive finance asset quality, continuous identification of potential problematic assets, and accurate grasp of the main pressures and key factors affecting the business line’s asset quality.
- The Bank strengthens the management and application of risk status. It clarifies credit policy control requirements for high-risk customers and further increases the withdrawal of high-risk customers. It strengthens the collection management of overdue customers and addresses risks and early warning signs associated with customers in advance through various methods.

#### **4. Indicators and targets**

In 2025, the Bank fully implemented the operating principle of “maintaining volume, improving quality, stabilizing price, and optimizing structure”, continuously improved the financing coordination mechanism for micro and small enterprises, and steadily enhanced the quality and efficiency of financial services. By the end of 2025, the outstanding balance of inclusive loans to micro and small enterprises reached RMB157.855 billion, representing an increase of RMB23.467 billion or 17.46% from the beginning of the year. This growth rate was 3.46 percentage points higher than the average loan growth rate of the Bank, successfully meeting the regulatory requirement set by the National Financial Regulatory Administration that the growth rate of outstanding inclusive loans to micro and small enterprises shall not be lower than the

growth rate of the Bank's total loans. The number of borrowing customers reached 52,253, an increase of 6,602 from the end of last year, reflecting the continuous expansion of service coverage.

## Pension finance

### 1. Building management framework

The Bank has clearly designated the Head Office Corporate Banking Department to lead pension industry finance business, and the Head Office Retail Finance Department to lead pension fund finance and pension service finance related work. A special working mechanism has been established, setting up a Pension Industry Finance Service Working Group and a Personal Pension Finance Working Group, with Senior Executives in charge serving as group leaders, to coordinate and promote the construction of the pension finance service system and business expansion.

Pension Industry Finance Service Working Group	<ul style="list-style-type: none"><li>• Formulated the <i>Implementation Opinions on Pension Industry Finance of Bank of Nanjing</i>, clarifying strategic development goals, key task arrangements, and supporting mechanisms.</li><li>• Continuously promoted steady growth in the scale of pension industry loans and innovation in products and services in related fields</li></ul>
Personal Pension Finance Working Group	<ul style="list-style-type: none"><li>• Formulated the <i>Implementation Opinions on High-Quality Development of Personal Pension Finance of Bank of Nanjing</i>, incorporating pension fund finance and pension service finance into the Bank-wide strategic planning and annual key tasks.</li><li>• Focused on building an integrated three-in-one operating model of “Product Adaptation, Elderly-friendly Channels, and Appropriate Services”, coordinating between Head Office departments and branches to form synergy in business development.</li></ul>

### 2. Optimization of product system

#### 2.1 Pension finance product matrix

The Bank actively responds to national policy guidelines on developing the pension industry and the silver economy, continuously increasing financial support for sectors such as elderly care services, elderly care facility construction, elderly medical and health services, and elderly products and related manufacturing. By identifying key areas within pension industry finance, the Bank has separately developed

marketing strategies, customer strategies, and product strategies, forming key measures for the high-quality development of pension industry finance.

Considering the conservative risk preference and stable wealth management needs of the elderly customer group, the Bank actively builds and refines the pension finance product system around the two core scenarios of “pension reserve” and “pension expenditure”. On the product supply side, the Bank has introduced multiple top-tier insurance institutions to cooperate in providing diverse commercial pension products; meanwhile, it has carefully selected and sold wealth management and public mutual fund products featuring long-term stability, such as the BOC Wealth Management “Fu” Series, Everbright Yixiang, CMB Yiyang, and Xinyuan Xinxuan, forming a multi-level product line covering low to medium-high risks. As of the end of 2025, the Bank has provided nearly 200 investment products with pension attributes for customers, meeting customers’ differentiated asset allocation needs.

## **2.2 Deepening pension fund finance**

The Bank continues to deepen basic pension services, fully promote the development of personal pension business, and build a comprehensive financial service system covering the three pillars of pension, effectively assisting the construction of the local pension security system.

### **● Optimize customer experience**

The Bank continues to strengthen basic pension financial services, focusing on the first pillar of the pension security system. Efforts are made to optimize the issuance management of social security cards and the basic pension disbursement business. By providing efficient, comprehensive financial services and diverse non-financial benefits to holders of third-generation social security cards, the Bank strives to create a convenient and thorough pension disbursement service experience for the retired elderly group. As of the end of 2025, the Bank issued nearly 520,000 third-generation social security cards (including financial account activation), served over 200,000 million customers for basic pension disbursement, and the cumulative disbursement scale exceeded RMB11.3 billion. In the Nanjing region, the number of pension disbursement customers and the amount accounted for 11% and 16% of the city’s total public pension recipients, respectively, providing strong support for the stable operation of the regional basic pension system.

While ensuring high-quality disbursement services, the Bank also integrates more public welfare services.

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| <ul style="list-style-type: none"><li>• <b>Deepen engagement in public welfare scenarios.</b> Focus on high-frequency</li></ul> |
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scenarios such as card issuance, transportation, and consumption to launch social security card benefit programs.

- **Expand scenario applications.** Guide branches to integrate third-generation social security cards into innovative elderly care scenarios, such as meal assistance and bathing services. By combining payment benefits with elderly care services, achieve in-depth application of social security cards in the elderly care domain.
- **Strengthen corporate-retail synergy.** Uphold a collaborative approach, actively connect cross-departmental resources, precisely identify business promotion opportunities, enhance business synergy, and deepen service offerings.

- **Expand business coverage**

As a pilot bank for the personal pension business, the Bank has always taken “expanding coverage, enhancing quality, and improving efficiency” as its core goals. Focusing on the objective of the full implementation of the personal pension system, the Bank has assisted in the comprehensive deployment and continuous promotion of the system through multi-dimensional measures, including system construction, service extension, product supply, and financial education. As of the end of 2025, the cumulative number of personal pension accounts opened reached 627,700. The number of funded accounts was nearly 80,000. Cumulative contributions exceeded RMB300 million, and the scale of investment product holdings was approximately RMB190 million. The business development trend remains positive, and brand influence has been enhanced.

- **System construction:** An end-to-end service system covering account opening, contributions, and transactions was established. Nearly 100 function iterations were promoted across five major channels. Special withdrawal processes were optimized, and IT localization and innovation transformation was completed to enhance security. The Mobile Banking “Personal Pension” zone integrated “Social Security Card” and “Jiangsu Human Resources” functions, enabling one-click processing. Tax deduction and five-fold benefit immersive pages were launched, with pop-up outreach to customers who have not yet opened accounts or made contributions, extending service reach.
- **Service extension:** Precise outreach strategies were formulated around account opening and contribution nodes to improve conversion efficiency and service diversity. Online and offline promotion expanded business awareness and coverage. The benefit system was continuously improved, adding benefits such as “Xin Happy Life” for “Double Gold Customers” and “Group-handled Clients”.

- **Product supply:** External institutions were actively connected to provide 45 products for personal pension customers, including six savings products, 15 insurance products, and 24 wealth management products. Preparation for personal pension savings bond business was actively advanced, promoting comprehensive implementation preparation for systems, processes, and management.
- **Financial education:** Special training on pension finance was conducted covering over 2,000 individuals at all levels of the Head Office and branches through forms such as “Five Lectures”, special topics, and online training, enhancing the team’s product knowledge and service capabilities.

### **3. Enhancing service precision**

#### **3.1 Financial aging-friendly service construction**

The Bank has comprehensively promoted aging-friendly renovation of its business outlets. Convenience facilities such as reading glasses, wheelchairs, and blood pressure monitors have been configured at all branches. Service processes have been optimized to provide dedicated guidance for self-service equipment and priority service through “Courtesy Channels”. As of the end of 2025, 100% of the Bank’s branches within its jurisdiction have completed aging-friendly renovation. Among them, the Guanyun Sub-branch was awarded the “National Model of Civilization in Respect for the Elderly”, and 67 branches were recognized as “Jiangsu Banking Industry Civilized and Standardized Service Aging-Friendly Branches”. In counter services, the Bank adheres to humanized service principles, retaining traditional business processing methods such as cash and passbooks. The forced use of smart devices is strictly prohibited. Through measures such as strengthening cash reserve management and optimizing online appointment functions, the Bank continuously improves the convenience and efficiency of business processing for the elderly customer group.

#### **3.2 Silver economy customer online service optimization**

The Bank focuses on addressing difficulties faced by the elderly and special groups in using internet financial services, enhancing the convenience of website browsing and operation, and helping to bridge the “Digital Divide”. The Mobile Banking App launched a “Large Font Version” for elderly users, added a quick transfer entry on the homepage, and simultaneously established a “Security Knowledge Zone” to strengthen financial risk prevention publicity. To expand the

coverage of online services, the Bank innovatively created a “Remote Service Platform” for the silver economy customer group. It continuously optimized the functions of video customer service and smart customer service systems, and set up an “Elderly Dedicated Hotline” channel to improve the connection efficiency and service response quality for elderly customers.

#### **4. Strengthening risk prevention**

##### **4.1 Fortifying the anti-fraud shield for elderly customers**

The Bank attaches great importance to protecting the fund security of elderly customers. It has conducted in-depth financial literacy education and anti-fraud publicity campaigns, strengthening risk prevention and warnings. Through traditional scenarios including halls, communities, and supermarkets, the Bank produced promotional materials focusing on “appropriateness of wealth management”, “prevention of illegal fundraising”, and “prevention of telecom fraud”, carrying out regular guidance and publicity. Meanwhile, relying on business outlets, the Bank actively entered communities, villages, and markets. Through various methods, it popularized the characteristics and harms of illegal financial activities to the silver economy customer group, enhancing the public’s ability to identify and prevent risks.

##### **4.2 Optimizing aging-friendly services and complaint handling**

The Bank continuously improves awareness and capabilities in aging-friendly services and properly handles consumer complaints from elderly customers. It organized branch employees to participate in aging-friendly service training, reinforcing the concept of respect and care for elderly customers. Special emphasis was placed on supervising sales behaviors when high-risk products are purchased by elderly customers of advanced age, effectively protecting their rights and interests. The Bank consolidated the main responsibility for complaint handling, promoted diversified dispute resolution and root-cause rectification, strengthened closed-loop complaint management, and enhanced professional team construction.

#### **5. Conveying brand warmth**

The Bank proactively integrated into the regional pension finance service system, actively fulfilled the political responsibility of the national strategy on population aging, and fully leveraged the connotation of financial services. It clearly defined the “Bank of Nanjing Pension Finance — Wealth Abundance, Infinite Joy” service brand.

It carried out joint Party building activities in an orderly manner, continuously strengthened cross-industry alliances and collaboration, and continued to carry out service activities such as anti-fraud science popularization, financial knowledge classrooms, and community medical consultations. It continuously promoted pension finance services and warm value-added services, creating an aging finance business model of “Product Adaptation, Elderly-friendly Channels, and Appropriate Services” with financial responsibility and professional services, injecting continuous financial power into the high-quality development of the cause of the aged.

**Case: The Bank partners with the Amity Foundation to launch “Ink Rhyme Warms the Sunset, Warmth Accompanies Health and Safety” thematic charity visit**

Collaborating with the Amity Foundation Public Welfare Calligraphy and Painting Academy, the Bank visited the Amity Rengu elderly care home to carry out the “Ink Rhyme Warms the Sunset, Warmth Accompanies Health and Safety” thematic charity visit. This activity brought the warmth and care of pension finance services to the elderly. During the event, volunteers engaged in close communication with the elderly, patiently explaining topics of concern such as financial security and wealth planning. Calligraphy and painting interaction sessions were also organized. The elders showed great enthusiasm, creating a warm and harmonious atmosphere on site.



**Case: Lianyungang Branch creates “Golden Miracle” brand, innovates pension finance service model**

Lianyungang Branch innovatively launched the “Golden Miracle” sub-brand for pension finance. Centered on the needs of middle-aged and elderly customers, it established a branded and standardized service identification system. By customizing exclusive pension finance bank cards and unifying the brand logo and interpretation, the branch created a distinct brand image, enhancing customer recognition and trust. Additionally, the branch reached a strategic partnership agreement with a media group

in Lianyungang, holding a brand launch ceremony. Through “team leader” activities, it achieved breakthroughs with key opinion leaders. Leveraging the influence of art group leaders, it implemented a “fission-based customer acquisition model” where “existing customers bring new customers, and team leaders bring team members”, improving customer activity, loyalty, and comprehensive contribution. The Guanyun Sub-branch of the Lianyungang Branch was awarded the title of “National Model of Civilization in Respect for the Elderly”.



**Case: Wuxi Branch launches “Elderly Spring Festival Gala” special collaboration activity**

Wuxi Branch deeply understood the characteristics of the demand of the elderly customer group, prioritizing trust and emphasizing experience. Leveraging the advantages of local cultural IPs and taking public welfare services as the entry point, the branch innovatively constructed a distinctive service model featuring “integrating into cultural scenarios, building trust through public welfare, and end-to-end service conversion”. By actively embedding into influential local elderly cultural brand activities such as the “Elderly Spring Festival Gala”, the branch seamlessly integrated financial knowledge popularization, anti-fraud publicity, and comprehensive financial services. This special activity achieved precise outreach to the middle-aged and elderly customer groups, continuously improved the financial literacy and risk prevention capabilities of the elderly group, and effectively fulfilled the social responsibility of financial institutions.



## Data security and customer privacy protection

### 1. Governance

The Bank attaches great importance to data security and customer privacy protection. It has established a comprehensive matrix style framework of data security governance covering the Board of Directors, senior management, Head Office Departments, and all branches. Responsibilities at each level are clearly defined, with collaborative coordination mechanisms to ensure that data security management is integrated throughout the entire business process.

Governance level	Functions
Board of Directors	<ul style="list-style-type: none"> <li>• The Board serves as the highest decision-making body for the Bank’s data security work, bearing primary accountability for data security management. It develops data strategies, approves or delegates approval for major data-related matters.</li> <li>• The Board assumes the ultimate responsibility for IT risk management, overseeing the disclosure of IT risk management systems and processes, ensuring the identification, assessment, measurement, monitoring and control of IT risks.</li> </ul>
Board committees including Consumer Rights Protection Committee and Risk Management Committee	<ul style="list-style-type: none"> <li>• The Consumer Rights Protection Committee guides and oversees senior management in executing and implementing consumer financial information protection initiatives, and regularly reviews progress reports submitted by senior management.</li> <li>• The Board may delegate partial IT risk management responsibilities to the Risk Management Committee, including reviewing IT risk monitoring reports submitted by senior management.</li> </ul>
Information Technology Management Committee and Data Management Committee	<ul style="list-style-type: none"> <li>• The Information Technology Management Committee coordinates and oversees IT management activities and regularly reports the overall operations to the Board and senior management.</li> <li>• The Data Management Committee is responsible for deliberating and deciding on data security matters, organizing deployments, and providing guidance and</li> </ul>

	supervision.
All departments of the Head Office and branches	<ul style="list-style-type: none"> <li>• The Digital Banking Management Department of the Head Office serves as the central authority responsible for data security management, and is the primary department accountable for data security; the Information Technology Department and Digital Banking Management Department of the Head Office act as technical safeguard departments for data security. The Audit Department of the Head Office is responsible for conducting audits related to information system security.</li> <li>• All departments of the Head Office and branches adhere to the principle that the entity responsible for business management is also accountable for business data and data security, and shall be responsible for data security management within their respective business lines and implement data security requirements.</li> <li>• Leading departments in specialized fields are responsible for promoting and enforcing data security management requirements within their designated areas, continuously strengthening group-wide integrated data security governance.</li> <li>• Regularly report to senior management on the execution progress and responsibility implementation of network and data security management work annually.</li> </ul>

## 2. Strategy

The Bank fully implements privacy and data security management requirements, establishes a comprehensive compliance governance system, and continuously solidifies the foundation of data security to ensure that all information processing activities are safe, standardized, and controllable.

### 2.1 Privacy and data security policy system

In strict accordance with the *Cybersecurity Law of the People's Republic of China*, *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, *Personal Information Protection Law of the People's Republic of China*,

and *Implementation Measures of the People's Bank of China for the Protection of Financial Consumer Rights*, the Bank has formulated a series of internal management policies with supporting rules, including the *Data Security Management Measures of Bank of Nanjing*, *Data Management Measures of Bank of Nanjing*, *Cybersecurity Management Measures of Bank of Nanjing*, *Full Lifecycle Data Security Management Measures of Bank of Nanjing*, and *Customer Personal Financial Information Protection Management Measures of Bank of Nanjing*. These documents apply to relevant business scenarios at the Head Office and all branches, defining security management requirements for the full lifecycle management of data, spanning collection, transmission, storage, use, sharing, and destruction. They provide institutional foundations and operational guidelines for data security and customer information protection, effectively enhancing data governance.

The Bank has disclosed the *Key Points of Data Security and Customer Information Protection Management Policy of Bank of Nanjing*<sup>1</sup>, systematically outlining the policy framework for data security and customer information protection. It covers overall principles, key implementation guidelines of the management framework, processes for customer information collection, and other relevant contents.

## **2.2 Privacy and data security management measures**

### **2.2.1 Implementation of data compliance management**

#### **● Minimal data collection**

The Bank strictly conducts data collection work based on the principles of “lawfulness, legitimacy, necessity, and integrity”, comprehensively ensuring data compliance throughout the collection process. Before collecting personal financial information, the Bank clearly defines and standardizes collection rules, channels, processes, and data formats. It adheres to the premise of lawfulness, reasonableness, and necessity, based on explicit customer consent. The Bank does not collect personal financial information unrelated to the business, nor does it obtain information through improper or disguised coercive means. The Bank shall not refuse to provide corresponding financial products or services if the customer disagrees with the processing of non-essential information, except where processing such personal

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<sup>1</sup> Please refer to the *Key Points of Data Security and Customer Information Protection Management Policy of Bank of Nanjing* published in the “ESG-Related Reports” section of the ESG Zone on the Bank’s official website: [https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409434233322.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409434233322.html)

financial information is necessary for providing financial products or services.

- **Data storage and data subject rights**

The Bank follows basic principles such as purpose specification, transparency, security assurance, informed consent, and accountability to implement information storage and processing. It strictly implements relevant regulations on archive management and electronic data management, properly safeguarding collected personal financial information to prevent information loss, damage, leakage, or tampering. In the event of or potential occurrence of such situations, the Bank fulfills the obligation to notify customers in a timely manner. The Bank conducts data deletion or anonymization processing in accordance with national and industry regulations and agreements with data subjects. When terminating cooperation with service providers entrusted with data processing, the Bank requires them to delete relevant data in a timely and thorough manner, ensuring that data is destroyed and unrecoverable.

The Bank fully safeguards the legitimate rights and interests of personal information subjects, granting customers autonomous control over their personal information. Standardized and efficient channels for exercising rights are established to ensure timely and proper handling and response of customer requests regarding personal information access, correction, deletion, and other reasonable inquiries. For detailed procedures on responding to requests from personal information subjects, please refer to the *Key Points of Data Security and Customer Information Protection Management Policy of Bank of Nanjing*.

### 2.2.2 Enhancing data security technologies

The Bank continuously enhances its data security technology capabilities, focusing on specialized security testing, network threat defense, specialized data protection, and endpoint security management. It strives to build a comprehensive, multi-layered proactive security defense system.

<b>Defense system areas</b>	<b>Measures</b>
<b>Specialized security testing</b>	<ul style="list-style-type: none"> <li>• Constructed a pre-launch data security testing system and launched special data security testing projects. By establishing a standardized process of “Test Case Design – Security Verification – Risk Remediation”, covered the comprehensive identification and handling of system vulnerabilities, configuration defects, and sensitive data</li> </ul>

	usage risks. Ensured 100% pass rate for data security compliance review before system launch, forming a closed-loop management mechanism from discovery, processing, to verification.
<b>Network threat defense</b>	<ul style="list-style-type: none"> <li>• Self-developed a network asset attack surface management system to systematically sort out internet-connected assets, hosts and terminals, thereby minimizing the exposure surface.</li> <li>• Strengthened external internet exit security monitoring. Relying on the Internet API Monitoring System, proactively identified and blocked phishing websites, spoofing websites, and counterfeit applications to prevent unauthorized acquisition of customer information.</li> </ul>
<b>Specialized data protection</b>	<ul style="list-style-type: none"> <li>• Constructed a sensitive data scanning and masking system. Established an intelligent scanning mechanism for sensitive data in development and test environments. Through dynamic zeroing technology, we achieved the reduction of sensitive data stock. Through a combination of automated scanning tools and manual verification, formed a “Discovery – Processing – Verification” closed-loop management process.</li> <li>• Built an intelligent masking processing platform. Completed the selection and deployment of static masking platforms, building multi-dimensional masking capabilities at the file level, database level, and big data script level.</li> <li>• Optimized the production data recovery process. Established a “Masking – Archiving – Recovery” three-level control mechanism to ensure dual guarantees of data usability and security.</li> </ul>
<b>Endpoint security management</b>	<ul style="list-style-type: none"> <li>• Established terminal-sensitive data protection networks, implemented periodic intelligent scanning programs for sensitive files on office terminals, and utilized specialized detection tools to enable dual-track operations involving tool identification and manual review.</li> </ul>
<b>Identity authentication</b>	<ul style="list-style-type: none"> <li>• Optimized facial recognition authorization logic to reduce unnecessary repeated authorization processes, improving customer convenience. Improved the security</li> </ul>

<p><b>control</b></p>	<p>authentication system by incorporating critical operations such as “password reset” into risk management, verifying customer identities through facial recognition to ensure account security and controllability.</p> <ul style="list-style-type: none"> <li>• Enriched security authentication methods: Added NFC verification, device number recognition, and transaction password authentication to the existing facial recognition and SMS verification framework, offering customers flexible and secure authentication options.</li> <li>• Continuously optimized risk control rules, dynamically adjusting risk control logic based on system operations and customer behavior characteristics, minimizing interference with normal customer operations while ensuring security, and comprehensively enhancing user experience and security protection levels.</li> </ul>
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### 2.2.3 Customer information and privacy protection

The Bank strictly formulates and executes the *Management Measures for Customer Personal Financial Privacy Protection Impact Assessment* based on relevant laws, regulations, and regulatory requirements, establishing a standardized and operable assessment mechanism, clarifying the roles and responsibilities of relevant departments, and setting unified assessment standards and processes. Before processing customer personal financial information in actual business scenarios, the Bank conducts a systematic comprehensive risk assessment from multiple dimensions, including identification of personal financial information security risk sources, the likelihood of security incidents, and the impact on personal rights. Based on this, it determines the risk level of information processing activities and formulates differentiated risk response and control measures. Relevant activities may be formally implemented only after fulfilling corresponding internal approval procedures.

### 2.3 Third-party data security management

The Bank formulates specialized policies for third-party partner management, including the *Notice on Strengthening Consumer Rights Protection in the Management of Third-party Partners* and the *Outsourcing Risk Management Measures of Bank of Nanjing*, incorporating personal information protection requirements into the management of partner institutions. The Bank strictly prohibits renting, selling, or providing customer personal privacy data to third parties for

purposes other than completing transactions or services.

- **Fulfilling the customer informed consent principle**

The Bank strictly fulfills its obligation to inform. If providing personal financial information to third parties is required, the Bank will clearly inform customers in advance of the purpose of information provision, basic information of the receiving institution, methods and scope of information usage, and related potential risks. A clear consent mechanism (i.e., the right to choose to opt-in or opt-out) will be provided to customers. Information transmission shall be conducted based on the principles of “Lawfulness, Legitimacy, Necessity, and Purpose Specification” after obtaining explicit customer authorization.

- **Conducting third-party pre-assessment**

The Bank strictly conducts pre-assessment for third-party collaborations. Before engaging suppliers, it conducts a comprehensive assessment on matters such as the necessity of receiving personal financial information, safety and compliance, potential risks of information transmission, and the third-party institution’s own information protection capabilities. For those without assessment or where assessment reveals obvious risks, personal financial information shall not be provided to them.

Principles for data disclosure:

- Lawfulness, legitimacy, and necessity: The purpose, methods, and scope of data disclosure must adhere to the principles of “lawfulness, legitimacy, and necessity”.
- Data authenticity and reliability: The Bank shall ensure the quality of disclosed data and explicitly prohibit providing false or misleading information.
- Discloser Accountability: The principle of “discloser accountability” applies to data disclosure security management, requiring compliance with the Bank’s data security regulations.

- **Strengthening data entrusted management**

The Bank effectively strengthens third-party data management and continuously refines cooperation agreements with third-party institutions. These agreements clearly define the responsibilities, rights, and obligations of both parties. The Bank also continuously improves inspection and traceability mechanisms for third-party institutions to ensure that external collaboration activities are compliant with laws and

regulations and remain secure and controllable.

The Bank has established a third-party supervision and inspection mechanism, conducting annual performance assessments of third-party institutions. Key review areas include their data security protection capabilities, data processing activities, and data security protection measures. In addition, the Bank conducts annual inspections on the external data sharing activities of data-providing units. These inspections cover the execution of assessment processes, the implementation status of data security protection measures, and the completeness and traceability of assessment records.

## **2.4 Data security capability building**

The Bank conducts security capability training for all formal and outsourced employees through the “Suixinxue” training platform. Special topics on cybersecurity publicity are established, including “Practical Training on Consumer Rights Protection Review for Financial Institutions”, “Network + Data Security Month” Training, Data Security Special Party Lessons by the Party General Branch, and Bank-wide Financial Consumer Rights Protection Knowledge Exams. These programs comprehensively cover relevant laws and regulations, rules, regulatory requirements, internal policies, employee codes of conduct and professional ethics, and operation processes for key scenarios, aiming to enhance the compliance literacy and security skills of all staff. The Bank also strengthens supervision of security training for third-party personnel, including suppliers and outsourced staff. Suppliers are required to conduct necessary security education for their team members to ensure the effective implementation of various control measures and jointly build a robust security defense line.

### **Case: “Cybersecurity for the People, Cybersecurity by the People - High-Level Security Safeguarding High-Quality Development” Cybersecurity Publicity Week Event**

In September 2025, the Bank actively responded to national calls and organized a Cybersecurity Publicity Week themed “Cybersecurity for the People, Cybersecurity by the People - High-Level Security Safeguarding High-Quality Development”. Through diverse channels such as promotional brochures, electronic display screens, official WeChat accounts, and internal training, the Bank popularized cybersecurity knowledge. The activity strengthened the security awareness and protection skills of employees and the general public, yielding positive outcomes.

## 2.5 Data security management certification

The Bank is committed to advancing internationally recognized information security management system certifications. It has obtained the ISO 27001 Information Security Management System certification and received the ISO 27001 *Information Security Management System Certification Certificate* issued by the China Information Security Technology and Certification Center (ISCCC). This certification comprehensively covers relevant business areas, including information system development, operation and maintenance, information system business continuity, and information technology risk management.

## 3. Impact, risks and opportunities management

The Bank integrates data security into the comprehensive risk management system, establishes and improves a dynamic protection mechanism for security risks, refines the emergency response mechanism, effectively builds a comprehensive data security defense line, and ensures data asset security and business stability and continuity.

### 3.1 Data security risk protection mechanism

To comprehensively enhance data security governance capabilities, the Bank constructs a dynamic protection mechanism covering the full lifecycle. Through strengthening data access control and sensitive information protection, standardizing information processing security, building a secure development environment, and strengthening outsourced on-site management, the Bank systematically identifies, assesses, and dynamically controls data security risks.

**Strengthening customer data access control systems.** The Bank establishes standardized data operation specifications, strictly regulating the operation processes of project teams in key operations such as data download, usage, storage, transmission, destruction, and unauthorized modification. Through a permission grading management mechanism, the Bank ensures that data access behavior complies with the principle of least privilege, achieving operation logging and behavioral traceability.

**Improving security control in information processing.** The Bank implements a hardware equipment access management system, strictly prohibiting project team members from connecting personal terminal devices to the Bank's development, test, or production network environments. It completely prohibits the connection of non-authorized mobile storage media with office terminals. A physical isolation

mechanism is established to ensure the closedness and security of the data processing environment.

**Building a secure development and testing environment.** The Bank designates dedicated development and testing terminals for closed management, completely disabling terminal peripheral interfaces and cutting off external network connections. Through dual mechanisms of environment isolation and physical protection, the Bank effectively prevents data leakage risks.

**Standardizing on-site management of outsourcing personnel.** The Bank establishes an access approval system for outsourced personnel, requiring all on-site personnel to submit complete qualification materials in advance and sign legally binding *Outsourcing Security Service Commitment Letter* and *Confidentiality Agreement*. Through a three-dimensional management model of qualification review, commitment filing, and agreement constraints, the Bank achieves full-process control of personnel behavior.

**Implementing dynamic protection of sensitive data.** The Bank establishes a regular scanning mechanism for sensitive data fields and strictly implements the regular masking processing process for development and testing environments. Through technical measures, the Bank ensures the compliance and security of test data, providing technical support for data full lifecycle management.

### 3.2 Emergency response mechanism

The Bank strengthens data security emergency response capabilities by formulating the *Emergency Management Measures for Data Security Incidents* and the *Emergency Response Plan for Data Security Incidents*. It establishes a four-level emergency response mechanism of “Prevention-Monitoring-Response-Recovery”, clarifying incident classification and grading standards, reporting and disposal processes and division of labor, accountability mechanisms, and other related aspects. Simultaneously, the Bank formulates the *Data Security Emergency Drill Plan* and regularly conducts data security emergency drills under key scenarios across the Bank to ensure the emergency response system is efficient and feasible.

### 3.3 Data security system audit

The Bank attaches great importance to data security audit. It conducts at least one annual special audit on information technology (IT) related risk and one annual special audit on data security. Furthermore, the Bank engages independent third-party for financial audits annually, covering IT governance and program change

management, with a focus on IT empowerment and risk management. In 2025, the Bank conducted the “Data Security Management Special Audit of Bank of Nanjing”, the “IT Risk Management Special Audit of Bank of Nanjing”, and the “2025 Business Continuity Management Special Audit of Bank of Nanjing”.

#### **4. Indicators and targets**

The Bank has clearly defined medium-to-long-term goals for data security management. Through continuously upgrading the technology protection system, refining process management mechanisms, and deepening data security audits and emergency management, the Bank systematically promotes the achievement of these goals. During the reporting period, no major data security or customer privacy leakage incidents occurred.

## Employees

### 1. Governance

The Bank has established a systematic employee governance structure characterized by clear allocation of authority and responsibilities and layered management. The Board of Directors Nomination and Remuneration Committee reviews the Bank's remuneration-related policies, develops and implements the remuneration evaluation plan for senior management members, regularly communicates with senior management and human resources management departments on the Bank's personnel and remuneration, and provides opinions and recommendations.

Senior management leads the formulation, implementation, and daily management of the Bank's policies, to ensure the alignment of employee rights protection with business practices. With efficient communication and feedback channels, this structure enables smooth closed-loop governance, laying a solid foundation for sustainable talent development strategy.

### 2. Strategy

Adhering to the principles of lawful, compliant, diverse and equal employment, the Bank has established a well-structured ecosystem of remuneration, performance and welfare. It places high importance on employees' occupational health and safety as well as physical and mental care, and creates a systematic career development path and training system, providing solid talent support and organizational guarantee for high-quality development of the Bank.

#### 2.1 Recruitment and employment

##### 2.1.1 Lawful and compliant recruitment

The Bank strictly abides by the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, the Provisions on Prohibition of Child Labor, and other relevant laws and regulations, strengthens the building of labor employment rules and systems, and bans all forms of child labor and forced labor. The Bank has formulated HR management policies such as the *Labor Contract Management Measures of Bank of Nanjing* and the *Interim Measures for the Management of Recruitment at Bank of Nanjing (Trial)*. Through signing *Collective*

*Contracts of Bank of Nanjing Co., Ltd.*, the Bank specifies compliance requirements for establishing, altering, terminating and releasing employment relations with employees.

### **2.1.2 Equal and diverse hiring**

Focusing on diversified and inclusive workforce development, the Bank consistently upholds the principles of fairness and equity to attract talents globally, and treats candidates equally regardless of ethnicity, gender, religious belief, or cultural background. The Bank adopts diversified employment models flexibly, including contract system, labor dispatch, and internship, to effectively fit the needs of business development and market changes. While continuously expanding its talent pool, the Bank places high importance on employees' diversified development. It provides all employees with equal opportunities for promotion and growth, empowering employees to realize their personal value in an inclusive, equitable, open, and harmonious work environment.

### **2.1.3 Diversified recruitment channels**

The Bank proactively fulfills its social responsibility as a state-owned financial institution, firmly implementing the “stabilizing employment, ensuring employment” deployment decisions of the Central Committee of the CPC, the State Council, and provincial and municipal authorities. Through channels such as university-enterprise cooperation and social talent attraction, the Bank builds a scientific, standardized, and highly collaborative talent acquisition ecosystem, laying a solid talent foundation for high-quality development of the Bank. In 2025, the Bank recruited and hired a total of 399 employees. Labor contracts were concluded with employees in accordance with laws, resulting in a signing rate of 100%.

- **Diversified campus recruitment**

The Bank actively participates in university open days, and engages in university-enterprise collaboration exchanges. It engages directly with graduates through organized lectures, job fairs, and other activities, and provides them with resume coaching, career advice, and professional planning guidance, to achieve efficient and precise matching between candidates and positions, supporting high-quality, full employment for university graduates. As of the end of 2025, the Bank held 15 specialized campus lectures and 28 job fairs, with cumulative attendance of more than 1,700 participants, securing high-quality candidates in advance.

- **Fair social recruitment**

The Bank continues to expand social recruitment opportunities, providing equal employment opportunities across different professional backgrounds, geographical regions, institutions, and business fields, thereby strengthening the talent reserve essential for the Bank's overall strategic development.

- **Recognized employer of choice**

Over the past three years, the Bank has been successively honored with awards including 51Job's "2023 Top Graduate Employer Brands of China", Beisen's "2023 Exemplary Award for Talent Management in China" and "2024 Pioneer Model Enterprise", Zhaopin's "2025 China Best Employer—Most Promising Employers", and OfferShow's "2025 Star Employers". In addition, the Bank has been awarded the titles of "2023 Best Strategic Cooperation Partners for Student Employment" of Nanjing University, "High-Quality Employment and Entrepreneurship Bases" of Nanjing Normal University, and "Best Employment Partners" of Nanjing University of Finance & Economics, and successfully became a partner institution of the "Green Lemon Practice Real-World Classroom" initiated by the Nanjing Municipal Committee of the Communist Youth League of China.

## **2.2 Career development and talent cultivation**

### **2.2.1 Human capital insights**

The Bank conducts regular and systematic talent inventory and analysis covering dimensions such as personnel structure, quality, mobility, and development. By establishing a digital talent analytics dashboard integrating dual dimensions of organizational units and business lines, the Bank enables visualization of talent distribution, competency profile, and development trends, providing management with precise and timely data support to facilitate scientific and refined talent management decisions.

### **2.2.2 Talent development plan**

The Bank regards talent team construction as one of the key pillars for its strategic plan for the next five years, specifying the requirements of renewing team capabilities "to forge highly capable teams in alignment with strategic transformation". Focusing on the requirements for high-quality development across the bank, it establishes a sound human resources management system, continuously optimizes the

allocation of human resources, and actively cultivates a high-caliber, specialized cadre and workforce that is loyal, ethically sound, and accountable, to build a talent hub that meets the requirements of high-quality development in the new era. Under the guidance of the overall strategic plan, the Bank continues to improve the scientific and comprehensive talent management system and an all-round, multi-faceted, systematic talent training and development system, enhancing the core competitiveness of the Bank through high-quality talent management.

In 2025, to adapt to the Bank's strategic development needs, the Bank fully advanced the optimization of the job sequence system, and established a differentiated grading system, promotion mechanisms, and staffing ratios guided by strategic value, professional competency, and talent competitiveness, directing resources toward core specialized fields and value contributions. In addition, the Bank strengthened the establishment of a standardized customer manager management system, fully implemented team development planning for both direct and indirect service teams, improved performance evaluation and incentive and resource allocation mechanisms, increased efforts in improving customer-facing service quality and marketing efficiency, and actively practiced the customer-centric service concept.

### **2.2.3 Talent training and development system**

Guided by the talent philosophy of “attracting talents through shared aspirations and achieving future success through persistent effort”, the Bank continuously enhances its inclusive career development system centered on the evolving needs of strategic business development. By establishing a system featuring clearly defined, scientifically assessed job qualification standards and a layered promotion mechanism, the Bank clarifies the development paths and competency requirements for each position to enable every employee to clearly understand their professional positioning, development direction, and achievement standards. The Bank has established a dual-track “Y-shaped” career development path integrating management and professional expertise, to support vertical advancement within their sequence and horizontal transfer across different sequences, and offer diversified development opportunities to comprehensively facilitate employee development and construction of the talent pipeline.

Building upon the inclusive career development system, the Bank has established an employee training system spanning the entire career cycle, which tailors cultivation models to different stages of employees' career development based on their career development cycles. This system is supported by mechanisms for multi-position job rotations and exchanges, a structured mentorship program, as well as talent selection and reserve, and early-stage training initiatives. The Bank employs multiple measures and approaches in employee training to enhance its quality and effectiveness. In 2025,

the Bank delivered 127 offline learning and training sessions at the Science and Education Innovation Park of Bank of Nanjing, and released and pushed 2,287 courses on the “Suixinxue” platform.

### **2.2.3.1 Annual employee training plan**

The Bank attaches great importance to the formulation and implementation of the annual employee training plan. Based on key operation priorities and the actual conditions of talent teams, the Bank has formulated annual training plans that further focus on business scenarios, strengthen internal learning resource development, continuously enhance the quality and effectiveness of training, and improve the capabilities of frontline staff and managers.

The Bank continues to implement training policies including the *Administrative Measures for Bank Members Learning and Training of Bank of Nanjing*, the *Administrative Measures for Online Learning Platform of Bank of Nanjing*, the *Administrative Measures for the Professional Sequence Learning Contribution Points of Bank of Nanjing*, the *Administrative Measures for Internal Lecturers of Bank of Nanjing*, and the *Interim Administrative Measures for Cadre Training of Bank of Nanjing*. It focuses on business scenarios to strengthen internal learning resource development, and continuously enhances the quality and effectiveness of training.

Based on the distinct career development stages of trainees, the Bank has established a “Five Camps and Four Teams” (“Five Camps” includes “New Recruits Camp”, “Training and Combat Camp”, “Elite Camp”, “Capacity Enhancement Camp”, and “Specialized Expertise Camp”, and “Four Teams” includes “Lecturer Team”, “Mentor Team”, “Supervision Team”, and “Frontline Management Team”) talent pipeline training system for customer managers, guided by customer centricity, driven by scenario-based approaches, and underpinned by digitalization, thereby driving the deeper integration between talent development and business operations, continuously improving the capabilities of frontline staff and managers, and accelerating the development of the key teams.

By constantly developing “Core courses”, “Core learning materials”, and “Core faculty teams”, the Bank systematically establishes professional and structured learning resources.

### **2.2.3.2 Specific career development training plans**

- **Spring Rain program**

To deepen the integration of technology with business and further enhance the understanding and support capabilities of young technology talents for frontline business, the Head Office launches the “Spring Rain program” branch learning and empowerment program. By organizing key young technology personnel to comprehensively learn business processes and survey actual needs at the frontline of branches, the Bank promotes the deep alignment of technological resources with business scenarios, effectively supporting the Bank’s digital transformation. The initiative not only injects technological momentum into branches, but also cultivates interdisciplinary young backbones having business acumen and technology expertise for the Head Office, thereby solidifying the talent foundation for the sustainable development of financial technology.

- **BNP Paribas program**

To build a professional and international talent pipeline and learn internationally advanced business concepts and management techniques, the Bank continues to organize key business personnel to conduct overseas training and exchanges at BNP Paribas and its affiliated institutions. As of the end of 2025, the Bank had conducted seven batches of overseas training, with a total of 89 participants. In 2025, the Bank launched the seventh batch of overseas work training, assigning 17 key staff members from Head Office departments, branches, and subsidiaries to France, Turkey, Hong Kong, and other locations for three-month immersive learning and practices. The training covered corporate finance, retail finance, financial markets, operation management, macroeconomic analysis, and industry research, aiming to broaden the international horizons of talents and reserve core talents to advance the Bank’s strategy and expand international business.

- **AI + Youth Research Society plan**

To strengthen the effectiveness of large AI model empowerment, and enhance employees’ capability of understanding and practices for large AI model scenarios, the Head Office, in collaboration with Training Department and the Youth League Committee, organized the “AI + Youth Research Society” training program under “10 online and 5 in-person sessions” framework, aiming to help employees systematically build foundational knowledge of basic large model concepts, technology framework, and industry applications. Notably, the in-person sessions innovatively adopt a dual-track model of “offline immersive learning + online live streaming”, enhancing learning interactivity and spillover effect. As of the end of 2025, the program enrolled over 700 young talents, and the online courses recorded a total of 3,543 participants, with a completion rate of 80%, effectively enhancing business personnel’s digital

transformation capabilities and proficiency with intelligent tools.

- **Digital talent training program**

To advance the construction of digital finance and the integration of business, technology and data, the Bank systematically carries out digital talent development, and increases its efforts to establish an interdisciplinary talent pipeline with integrated expertise in business, technology, and data, to continuously expand its digital talent reserve. Since 2023, the Bank has implemented the “Data Pioneer” training program. Adopting a hybrid training model combining online theory learning with offline operating practices, the Bank systematically fosters employees’ data-driven thinking and elevates employees’ proficiency in data tools. Cumulative enrollment over the past three years reached approximately 3,700 participants, and as of the end of 2025, nearly 800 junior data analysts have been cultivated.

- **Business empowerment guided by Party building**

The Bank organizes the “Five Lectures” campaigns, covering Party building, management, risk control, business and technology across the bank, and focuses on building a triune learning system that integrates “Party building guidance, Strategy decoding, Business empowerment”, aiming to guide cadres at various levels to focus on their primary responsibilities and core business, and contemplate and oversees various tasks. In 2025, cadres at various levels delivered a cumulative of more than 1,000 teaching hours, and effectively promote deep learning, thinking and practice through instruction and practice-driven learning, clarifying goals.

### **2.2.3.3 Leadership training**

By closely focusing on the major strategies of the entire bank and the Party Committee of the Head Office’s decisions and deployments, the Bank adheres to integrating teaching and research with practice, conducts investigations and research steadily, and promotes organic alignment of the education and training of cadres with the operational development of all entities. The Bank systematically establishes a “Foundation”, “Fortress”, and “Pillar” training framework covering cadres at all levels, and segments the framework by cadre appointment timelines into three stages: new appointment phase, development phase, and mature phase. This constructs a cadre training system characterized by full coverage, categorization and stratification, diversified modalities, and focus on effectiveness.

- **Training for senior and middle management members**

The Bank continuously strengthens the guidance of the Party's innovative theories, with the goal of cultivating a high-quality management team that meets the requirements of the new era. The Bank organizes deputy division-level cadres and above at the Head Office to systematically participate in concentrated training on the spirit of the 20th National Congress of the Communist Party of China (CPC) and specialized training on the spirit of the Third Plenary Session of the 20th CPC Central Committee, to guide these cadres to comprehensively learn, deeply grasp, and resolutely implement their responsibilities and missions in a state-owned financial institution. In addition, the Bank actively expands channels for cadre development, including selecting key personnel to participate in specialized spring and autumn university training programs for cadres in Nanjing, training programs for middle-aged and young cadres in Nanjing, and training programs for non-Party middle-aged and young backbone personnel, to broaden horizons and enhance comprehensive literacy.

In response to the rapidly evolving market landscape, the Bank focuses on strengthening its research capabilities. It invites external renowned experts, scholars and industry leaders to conduct thematic sessions titled "High-Quality Development Forum", facilitates joint analysis of industry trends, and draws on best practices of industry peers to provide intellectual support for strategic decision-making and business innovation.

To broaden the international horizons and strategic thinking of senior and middle management personnel, the Bank regularly organizes relevant personnel to participate in business exchanges and learning activities abroad (overseas), to delve into mature business models and management experience from internationally leading banks, and continuously enhance the Bank's operations and management for high-quality development.

- **Training for outstanding young cadres**

The Bank systematically advances the cultivation of outstanding young cadres. Leveraging the "6+1" training system, the Bank conducts centralized training for those in the talent pool for systematic empowerment and capability enhancement centered on dimensions including strategic planning, digital transformation, and work ethic construction. Based on the "Understanding Affairs to Identify Talent" survey conducted at branches, the Bank selects high-performing cadres to participate in the "New Five-Year Strategic Planning Seminars". Through specialized learning and in-depth discussions, this program aims to further broaden their horizons and enhance their professional competencies.

#### 2.2.3.4 Graduate traineeship/internship programs

- **Internship programs**

The Bank has established a broad practical platform for on-campus students. By offering diverse internship positions and practice projects, the Bank helps on-campus students gain valuable work experience before formally entering the workplace.

- **“Blueπ” internship program:** To adapt to the development trends of the digital economy and strengthen the construction of the FinTech talent pipeline, the Bank launches the “Blueπ” internship program targeting on-campus students majoring in Financial Technology, Mathematics, and Statistics, and related fields, to provide students with a practice platform delving into the industry, help them enrich professional profiles and broaden their professional horizons, and promote effective integration of theoretical knowledge with actual work.
- **On-campus student internship program:** the Head Office and branches work together to offer positions across front-office, middle-office, and back-office lines for on-campus students at domestic and overseas universities, and help the students familiarize themselves with banking business processes in advance, accumulate practical experience, and provide effective support for their future career planning.

- **Onboarding program for new employees**

The Bank designs an induction program for new hires, establishes a standardized training mechanism, and develops supporting tools and resources such as mentorship manuals, a mentoring process tracking system, and business simulation systems. These guide various entities in developing and implementing training plans based on their differentiated conditions, supporting the onboarding and growth of new employees.

- **Standardized training approach and process.** The Bank establishes a structured process: internship-job rotation-shadowing-placement. It adopts a diversified approach combining intensive training, multi-position rotations, mentorship guidance, shadowing, and self-directed learning to facilitate rapid role transition, foster a deeper understanding of the Bank’s culture, and integrate into the work environment smoothly.
- **Supporting training tools and resources.** The Bank prepares the Mentorship Manual to clearly define the responsibilities, tasks and objectives for both mentors and mentees, enhancing the effectiveness of coaching. The Bank

focuses on process and outcome management by advancing the construction of the talent production line and data dashboard to enable automated updates and consolidated display of key mentorship indicators. The Bank launches a product knowledge tree and business system courses to empower new hires to independently and efficiently learn basic products and business processes. The Bank promotes the construction of the simulation system. It has completed 33 simulation system interaction courses specific to 23 high-frequency scenarios, delivering an integrated functionality of “instructional guidance + interactive practice + simulated testing + data analysis”, and improving the quality and effectiveness of “integrating training and practical application”.

- **Differentiated program customization.** Within a standardized framework, entities are encouraged to develop their new employee development programs to specific contexts, design flexible training cycles, regularly host events such as “New and Experienced Employee Exchange Meetings” and “Experience Concentration” case studies to promote interaction and cohesion and provide valuable learning opportunities for new employees.

### **2.2.3.5 Supporting employees in obtaining occupational qualifications and academic degrees**

- **Establishing an internal qualification management system**

The Bank has established a comprehensive qualification management system covering all job sequences. Qualification standards are established across multiple dimensions, including education background, work experience, training, professional contributions, and knowledge and skills. The Bank also systematically establishes professional learning systems, designs specialized curricula, and coordinates the implementation of relevant learning and training. Through online courses, intensive in-person sessions, and special assessments, the Bank continuously enhances employees’ professional skills and competencies.

- **Establishing incentives for external qualification**

The Bank actively guides and encourages employees to obtain authoritative industry certifications. It has established a robust external certification mechanism, and continuously provides differentiated incentive policies.

For certifications highly relevant to the Bank’s core businesses, employees who obtain them may apply for respective internal qualification recognition, creating a

virtuous cycle of “capability enhancement—certification—career development”. For external authoritative certifications highly relevant to core operations, such as Associate Financial Planner (AFP), Certified Financial Planner (CFP), Chartered Financial Analyst (CFA), and Financial Risk Manager (FRM), the Bank grants entities autonomy to design tailored expense incentives based on their specific circumstances, guides and encourages employees to actively obtain these certifications and enhance professional competence and performance capabilities.

## **2.3 Non-pay benefits**

### **2.3.1 “Xin Fu Jia” health welfare ecosystem**

Upholding the philosophy of “collaborative growth, co-created value, shared achievements, mutual success”, the Bank is committed to providing every employee with a platform to strive and forge ahead. Rooted in the development vision of “fostering a family-centric culture at Bank of Nanjing and infusing warmth into employee benefits”, the Bank has established the “Xin Fu Jia” welfare ecosystem, a system covering the entire life cycle and career development journey of employees. It is designed to be comprehensive, multi-layered, broad-based, and wide-ranging, spanning employee health management, retirement security, daily life services, and personal growth support of all employees, and extending to family life circles including family members and children, to solidify the humanistic foundation for high-quality development of the bank.

- **Strengthening guarantees for employees’ core benefits**

The Bank places high importance on meeting employees’ core needs for retirement, medical care, and housing. It strictly implements relevant policies to pay social security contributions in full for employees. In 2025, the social security coverage rate was 100%. The Bank has policies in place for enterprise annuity and commercial supplementary medical insurance, and pays housing provident funds and housing subsidies in full. In addition, the Bank actively responds to employees’ differentiated demands, and optimizes the distribution of related benefits, thereby effectively safeguarding employees’ rights and interests.

- **Safeguarding employees’ rights to leave**

The Bank strictly complies with the *Regulations on Paid Annual Leave for Employees*, laws and regulations related to local population and family planning,

effectively safeguarding employees' rights to rest and leave. In addition to public holidays and national statutory holidays, employees may apply for various types of leave, including annual leave, marriage leave, maternity leave, paternity leave, sick leave, work-related injury leave, bereavement leave, and personal leave according to related policies. In addition, in accordance with the latest local policies, the Bank promptly implements benefits including extended maternity leave, childcare leave, and care leave for parents of single children, and continues to refine the employee care framework, further safeguarding employees' legitimate rights and interests.

### ● **Caring for female employees**

The Bank places great emphasis on protecting and caring for the rights and interests of female employees. In strict accordance with laws and regulations such as the *Special Provisions on Female Employees' Labor Protection* and local *Regulations on Population and Family Planning*, the Bank fully implements maternity check-up leave, maternity leave, breastfeeding leave, and parental leave to strictly ensure the female employees' statutory rights to leave. By facilitating the signing of collective contracts and dedicated agreements for safeguarding female employees' rights, which are subject to approval by the Employee Representatives' Assembly, the Bank establishes fair and transparent compensation mechanisms and career advancement pathways, legally safeguarding female employees' equal development rights.

In recognition of the physiological and lifestyle characteristics of female employees, the Bank provides comprehensive guarantees for special rights, by systematically constructing an employee care framework covering maternity support, health management, rights protection, and career development, effectively safeguarding the legitimate rights and interests of female employees.

- The Bank strictly implements the maternity insurance policy. It fully implements leave entitlements such as maternity leave and breastfeeding leave, and provides humanized care, including job adaptation and optimization of work intensity, for female employees in pregnancy, maternity, and lactation periods. The Bank sets up maternal care rooms well-equipped with refrigerators and storage cabinets for mother and baby supplies, effectively meeting the needs of female employees in lactation period.
- The Bank includes gynecological examinations and breast and cervical cancer screenings into mandatory annual health checkup items for female employees in Nanjing. The Bank organizes regular health knowledge lectures and psychological counseling activities, covering topics such as workplace stress management and female-specific health issues, demonstrating continuous

commitment to the physical and mental well-being of female employees.

- The Bank actively enhances health support plans, and expands the insurance coverage in Nanjing to elevate the level of medical security. In addition, the Bank implements the “Women’s Contributions” competency enhancement program. It carries out activities such as “Her Power Shines” sharing sessions on women’s career achievements, legal education, and inheritance of family values. In addition, the Bank organizes outstanding representatives of female employees to participate in external training programs and calligraphy and photography exhibitions. These efforts comprehensively empower the growth of female employees and showcase the spirit of women in the new era.

### 2.3.2 Diverse cultural and sports activities

The Bank leverages advanced culture to unite employees, hosting popular events like the “Top 10 Annual Milestones” selection, employee basketball match, “Thirty Years of Growth Together” essay contest, and creative bazaar titled “Three Decades of Progress, Envisioning a Sustainable Future”, to continuously enliven employees’ extracurricular life. Diverse interest groups are formed to identify and cultivate talents, with the basketball, badminton and tennis teams, etc., repeatedly winning provincial and municipal championships.

#### Case: Bank of Nanjing hosts the 2025 Employee Basketball Match

In August 2025, to enrich employees’ cultural and sports life and enhance team cohesion and unity, the Bank successfully hosted the employee basketball match at the basketball hall of Nanjing Sport Institute.



## **2.4 Safeguarding employee rights**

### **2.4.1 Performance-linked variable compensation policy**

In accordance with the *Supervisory Guidelines on Sound Compensation in Commercial Banks*, the *Articles of Association of Bank of Nanjing Co., Ltd.*, and other regulations, the Bank has developed the *Bank of Nanjing Compensation Management Policy* to establish an enhanced scientific and effective employee incentive and constraint mechanism. Compensation consists of base salary, performance-based compensation, and welfare benefits. As the core component reflecting employees' performance contributions, performance-based compensation represents the Bank's reward mechanism for individual achievements, including incentives tied to revenue growth and cost-saving outcomes. This compensation is determined through corporate performance evaluations, fully accounting for risk factors, cost deductions, and the Bank's sustainability objectives.

Based on policy documents and regulatory frameworks such as the *Code of Corporate Governance for Listed Companies* and the Bank's strategic development plans, the Bank has established a robust Executive Performance Evaluation Framework. By embedding sustainability-related metrics into the performance assessment system, the Bank strengthens the linkage between compensation and long-term value creation of executives and directors. The outcomes of sustainability performance evaluations serve as a critical basis for determining the adjustment factor for their performance-based salaries, ensuring the integration of short-term incentives with long-term strategic goals.

### **2.4.2 Regular performance appraisals and feedback**

The Bank continuously optimizes the evaluation mechanism for cadres and employees. It has formulated the *Management Measures of Bank of Nanjing for Employee Evaluation* and the *2025 Implementation Plans for Staff and Leadership Performance Assessment of Bank of Nanjing*, and effectively organizes the implementation. The Bank decomposes its strategic development goals and operational targets into respective units and roles by establishing a value-creation-oriented performance assessment system, promoting collaborative improvement in both organizational and individual performance. The objective assessment results of employees' contributions help to identify their gaps in capability. Through timely feedback and tailored coaching, clear development goals are established to guide employees, fostering their continuous growth and capability

enhancement.

To further focus on value creation, encourage and guide grassroots cadres and staff to contribute and strive in their respective positions, the Bank implements the “High-Quality Development Xinxing List” selection program across the organization. The Bank refines and integrates strategic objectives for high-quality development into project indicators, continuously improves the mechanism for identifying high-performing talents, and enriches a diversified incentive matrix encompassing honorary recognition, special rewards, learning empowerment, and health recuperation. In 2025, a total of 237 teams comprised of 3,428 employees were recognized on the list.

The Bank has established a sound internal appeal mechanism to ensure fair and transparent assessment and evaluation. If cadres or staff have objections to the assessment results, they may report to the HR department of their respective units. If consensus cannot be reached after communication, appeals may be filed in accordance with related policies. If objections persist regarding the results of the unit-level appeal, further review may be submitted to the Organization Department of the Party Committee of the Head Office, to ensure reasonable response and proper resolution to employees’ concerns.

### **2.4.3 Employees’ opinions and grievance**

#### **● Implementing the Employee Representatives’ Assembly system**

The Bank strictly implements the Employee Representatives’ Assembly system. It has formulated the *Implementation Measures for the Employee Representatives’ Assembly of Bank of Nanjing Co., Ltd. (Trial)*. The Bank rigorously deliberates and approves important resolutions concerning employees’ vital interests, effectively safeguarding their rights and responsibilities in democratic management. At all levels, the Bank’s trade union organizations actively fulfill their responsibilities, steadily advance the protection of employees’ rights and interests, oversee the effective implementation of policies related to employees’ interests, and promote the full expression and substantive response to employees’ reasonable demands, thereby continuously fostering harmonious, stable, and win-win labor relations. In 2025, the Bank convened two sessions of Employee Representatives’ Assembly, deliberated and approved six topics including employees’ welfare and career development, effectively safeguarding the legitimate rights and interests of employees.

#### **● Ensuring unimpeded channels for employee concerns**

The Bank operates direct communication platforms such as the Chairman’s and President’s Express Mailbox, actively listening to frontline voices and resolving employee challenges. The “Xin Sheng” feedback system enables employees to contribute suggestions for corporate development. In 2025, the system received 332 operational proposals, with 317 fully addressed through tracked follow-ups, ensuring that every proposal receives a response.

The Bank regularly organizes frontline outreach of union cadres to obtain a face-to-face understanding of and resolve pressing concerns and urgent needs faced by employees. By strengthening the collaborative mechanism of participation at source, process oversight, and end resolution, the Bank actively promotes the integration of employee rights protection into the entire chain of enterprise management, striving to build a new pattern of harmonious labor relations characterized by collaborative growth, joint governance, and shared benefits.

#### **2.4.4 Safeguarding health and safety**

The Bank has consistently prioritized employee health, continuously increasing resource investment in areas such as occupational health, labor safety protection, and logistical support. Through a multi-faceted approach encompassing the optimization of the office environment, strengthening of labor protection, and improvement of living welfare, the Bank is committed to creating a safe, healthy, and comfortable working environment for all employees.

- **Optimize the working environment:** The Bank actively strives to create a pleasant, comfortable, and harmonious work and living environment for employees. Specific measures include constructing spacious and well-lit staff canteens with diverse menu options, continuously updating the collection in the staff library, and fostering a warm, humanistic atmosphere, thereby ensuring employees maintain a positive mood during their 8-hour workday.
- **Implement Employee Assistance Program (EAP):** The Bank has continuously deepened the Employee Assistance Program (EAP), providing multi-level and professional mental health support services to employees to enhance their psychological adjustment capabilities and stress coping levels. The research outcome titled Research on the Employee Mental Health Protection Mechanism from the Perspective of EAP was awarded the Third Prize of Excellent Research Achievements in Ideological and Political Work and Cultural Construction of the National Financial System. In 2025, a total of 3 mental health-themed lectures were held, and 5 mental health knowledge micro-classes were launched. (Party-Masses Work Department)
- **Strengthen Communication and care mechanisms:** The Bank has established a

normalized system of “heart-to-heart talks” and “home visits”. Through individual exchanges and symposiums, the Bank aims to timely understand employees’ thoughts and dynamics, pay attention to their life situations outside working hours, enhance their sense of organizational belonging, and provide more precise and people-oriented support.

- **Promote healthy lifestyles:** The Bank organizes and carries out various cultural and sports activities, including health and wellness retreats for outstanding employees and outdoor team building programs, to help employees alleviate work pressure, promote physical and mental well-being, and actively guide them to adopt healthy, optimistic, and positive lifestyle concepts and habits.

### 3. Impact, risks and opportunities management

The Bank attaches great importance to building harmonious and stable labor relations, fully addresses employee concerns, and ensures that corporate development aligns with and resonates with employee growth. The Bank has established and effectively implemented the Workers' Congress system, regularly carrying out the collection and deliberation of proposals. This ensures that major matters involving core employee rights and interests—such as compensation and benefits, career development, health and safety, and welfare support—receive democratic discussion, collective decision-making, and effective implementation. To ensure unimpeded channels for employee concerns, the Bank operates direct communication platforms such as the Chairman’s and President’s Express Mailbox, actively listening to frontline voices and resolving employee challenges. The Bank has established and maintained robust internal appeal channels for employee complaints and performance appraisal, ensuring that all requests are responded to promptly and handled fairly. Annual employee satisfaction surveys are conducted, focusing on key areas of concern such as compensation and benefits, career development, and training. Various methods are employed, including forums, questionnaires, special research projects, and the “Xin Sheng” system, to timely listen to employees’ voices regarding human resource management and other matters. The Bank continuously seeks to understand and respond to employee concerns. For common issues highlighted by employees, a closed-loop management process of “Collection-Analysis-Optimization-Feedback-Tracking” is implemented. This approach effectively addresses employee expectations, promotes the effective resolution of related issues, and continuously enhances employees’ sense of gain, happiness, and belonging, thereby fostering an open, trusting, and progressive organizational atmosphere.

In 2025, the Bank continued to conduct employee satisfaction surveys. Statistical

analysis of the survey results indicated a high level of overall employee satisfaction. Taking the survey on employee training and development as an example, new employees gave a satisfaction score exceeding 99 points for the annual “New Recruits Camp”. Based on the survey results, the Bank further refined talent training and development management, optimized the talent cultivation system, and continuously promoted the high-quality development of the Bank’s talent workforce.

#### **4. Indicators and targets**

See “ESG Performance Table - Social Performance”.

## Governance



### Corporate governance

#### 1. Party building guidance

The Bank has consistently integrated Party leadership throughout the entire process of corporate governance and business development, embedding the requirements for Party-building work into the *Articles of Association*. It rigorously implements the system of pre-decision research and deliberation by the Party Committee on major matters, giving full play to the Party Committee’s leadership role in charting the course, managing the overall situation, and ensuring implementation.

#### **Party building guidance strengthens modern governance, solidifying the Bank’s development foundation**

The Bank has consistently integrated the strengthening of Party leadership with the enhancement of corporate governance, continuously building a corporate governance system with Chinese characteristics centered on Party building guidance as the core. The Bank has promptly incorporated the major responsibilities and requirements of Party building into the *Articles of Association*, and has continued to revise them in line with practical developments, ensuring the core role of Party organizations within the corporate governance structure. The Bank steadfastly implements the leadership system of “two-way entry, cross-appointment”, clearly defining the boundaries of authority and responsibility, as well as the working methods of Party organizations in all aspects of business management decision-making, execution, and oversight. This has forged a governance relationship between Party organizations and the “Two Meetings and One Layer” characterized by clearly defined rights and responsibilities, smooth communication, and effective checks and balances, thereby substantively giving play to the Party organizations’ core role as the leadership and political nucleus in charting the course, managing the overall situation, and driving implementation.

The Bank strictly adheres to the rules of procedure for Party Committee

deliberations, fully implementing the procedure of prior research and discussion by Party organizations on “Three Important and One Major” matters, and continuously enhancing the scientific decision-making capabilities of the “Two Meetings and One Level”. Concurrently, it continuously refines the relationship between the Party’s leadership core and authorized management, strictly adhering to the principle of “overall leadership by the Party Committee, overall execution by the management, vertical construction by business lines, and frontline engagement by branches”, clearly defining the responsibilities of each party, and strengthening coordination and synergy, thereby driving the entire Bank to form a unified force. This provides a solid organizational guarantee, institutional support, and long-term mechanism for the Bank’s high-quality development.

### **Aligning closely with Party Committee decisions and driving the implementation of primary responsibilities**

The Bank formulated the *2025 Annual List of Primary Responsibilities for Full and Rigorous Party Self-Governance* and organized all branches and subsidiaries to sign letters of responsibility for Party conduct and integrity, achieving full coverage in the transmission of responsibilities. It convened the Bank-wide work conference on Party conduct and integrity and the special Party Committee meeting on full and rigorous Party self-governance, systematically assessing new situations and tasks to ensure decisions and plans were implemented with tangible effect. The Bank formulated the annual quality and effectiveness evaluation plan for the discipline inspection function, conducted on-site inspections of the implementation status of eight primary-level Party committees, and drove the extension and deepening of Party conduct and integrity development toward the grassroots level and in greater depth.

### **Delivering high-quality learning and education and continuously deepening work style development**

In accordance with the plans for in-depth implementation of the education campaign on the spirit of the Central Committee’s eight-point guidelines on improving Party and government conduct, the Bank formulated work plans and established a dedicated task force to advance learning, investigation, and rectification in an integrated manner, ensuring that learning was thoroughly internalized, examinations were comprehensive and profound, and rectifications were timely and effective. The Bank organized “look-back” reviews of the education campaign, systematically sorting through lists of issues to address shortcomings and strengthen areas of weakness. At key junctures such as New Year’s Day and Spring Festival, May Day and Dragon Boat Festival, and National Day and Mid-Autumn Festival, the

Bank issued notices on work style development, reinforced reminders of integrity and self-discipline, and continuously fortified the ideological defenses of Party members and officials.

### **Strengthening integrity risk prevention and control, and continuously enhancing the prevention and control system**

The Bank formulated the *Bank of Nanjing 2025 Work Plan for Self-Assessment on Integrity Risk Identification and Prevention and Control*, and convened the annual working meeting on integrity risk prevention and control, conducting mobilization, deployment, and training. The Bank organized all Head Office departments, based on the job responsibilities of their respective departments and business lines, to comprehensively identify integrity risk points and subsequently issued the *Bank of Nanjing Integrity Risk Identification, Assessment, and Prevention and Control Measures*. The Bank also deployed self-assessments on integrity risk among its branches and subsidiaries, focusing on the special business scenarios of these branches and institutions, and completed a new round of risk screening for all branches and subsidiaries, the results of which have been issued and implemented.

## **2. Governance system**

The Bank continues to optimize its corporate governance structure, actively benchmarking against laws, regulations, regulatory requirements, and sound corporate governance practices. The Bank continuously improves governance operating mechanisms to comprehensively enhance the standardization, effectiveness, and forward-looking nature of corporate governance, thereby effectively strengthening governance efficiency and sustainable development capabilities.

Pursuant to laws, regulations, and regulatory requirements such as the *Company Law of the People's Republic of China*, *Corporate Governance Guidelines for Banking and Insurance Institutions*, and *Guidelines for Articles of Association of Listed Companies*, and taking into account the actual needs of corporate governance, the Bank revised the *Articles of Association*. The main content of this revision included: clarifying new requirements for Party building; adjusting the registered capital; ceasing the establishment of the Board of Supervisors and supervisors, with the Audit Committee of the Board of Directors assuming the functions and powers of the Board of Supervisors; and improving the relevant duties and obligations of shareholders, the general meeting of shareholders, and directors and the Board of Directors.

In accordance with the revised *Articles of Association*, supporting revisions were also made to the *Rules of Procedure for the General Meeting of Shareholders* and the *Rules of Procedure for the Board of Directors*, improving the content relating to meeting notices, formation of resolutions, and voting procedures of the general meeting of shareholders and the Board of Directors, removing content relating to the Board of Supervisors, and adjusting the relevant functions and powers of the Board of Supervisors to be assumed by the Board of Directors Audit Committee, thereby ensuring consistency and alignment between the rules and the *Articles of Association*. In line with the actual needs of corporate governance, the working rules for the six special committees of the Board of Directors were revised, removing relevant content involving the Board of Supervisors, further perfecting the functions and powers of each special committee, safeguarding the standardized operations of each special committee, and promoting the further improvement of the corporate governance mechanism.

### **3. Protection of shareholders' rights and interests**

On the basis of establishing and improving a long-term mechanism for equity management, the Bank has continuously enhanced the compliance and duty performance efficiency of its major shareholders and principal shareholders through various means, including systematically organizing and compiling relevant systems and conducting special verification inspections. In accordance with regulatory requirements, the Bank routinely conducts self-inspection and rectification work on corporate equity and related party transactions, actively urges principal shareholders to supplement and improve relevant commitments, and substantively enhances the level and capability of shareholder compliance management.

The Bank consistently adheres to the fundamental principles of “long-term stability, transparency and good faith, and fairness and reasonableness”. It has established a tiered and classified shareholder file management mechanism, regularly tracking and analyzing the equity structure and its trends of change, to ensure that equity information is dynamically updated, truthful, and accurate. In addition, the Bank proactively carries out communication, coordination, and rights confirmation work with shareholders whose rights have not yet been confirmed, fully safeguarding the completeness and accuracy of equity information.

In the practice of equity management, the Bank strictly implements all institutional requirements, strengthening the management of key processes such as shareholder qualification reviews, equity change tracking, and information filing, to earnestly guard against equity management risks and effectively safeguard the

standardization and transparency of corporate governance. At key junctures such as the disclosure of periodic reports, the Bank simultaneously releases annual report explanatory videos and live recordings of results briefings, fully leveraging the strong connectivity and precise dissemination capabilities of social recommendations within the WeChat ecosystem. This allows the Bank to promptly respond to investor concerns, provide in-depth interpretation of the Company's business results and development strategies, and further deepen investors' understanding and recognition of the Company's investment value.

To substantively protect shareholders' rights and interests, particularly the legitimate rights and interests of minority shareholders, the Bank has adopted a number of specific measures: First, ensuring that shareholders can attend general meetings of shareholders through both online and offline means, fully exercising their rights to inquiry and proposal. Second, safeguarding shareholders' right to information through timely and fair information disclosure. Third, providing returns to shareholders and protecting their right to receive returns. In recent years, the Bank has consistently maintained a net profit dividend payout ratio of approximately 30%. An interim cash dividend of RMB3.786 billion was distributed for 2025, and a final cash dividend of RMB2.756 billion (inclusive of tax) was distributed for the year, bringing the total cash dividends distributed for 2025 to RMB6.542 billion (inclusive of tax), thereby sharing the fruits of the Company's high-quality development with all shareholders.

#### **4. Say on pay policy**

In accordance with the provisions of the Bank's *Articles of Association*, the Board of Directors determines the remuneration of senior management members. In the course of specific implementation, the remuneration plans for the Bank's senior management members are implemented after being reviewed and approved by the Board of Directors, while the remuneration plans for directors must also be submitted to the general meeting of shareholders for review and approval. All reviewed and approved remuneration plans are disclosed to the public in accordance with relevant requirements.

## Anti-commercial bribery and anti-corruption

### 1. Policy and system development

The Bank has established an anti-bribery and anti-corruption policy system, formulated the *Key Points of Anti-Bribery and Anti-Corruption Policies of Bank of Nanjing*, which clearly defines the scope of application, overarching principles, and specific requirements of the policy, with a focus on regulating integrity practices in key business areas such as personnel appointment and removal, procurement, credit, and public welfare donations. This policy has been publicly disclosed on the Bank's official website, establishing the institutional basis and implementation framework for the Bank's anti-bribery and anti-corruption efforts.

### 2. Integrity risk prevention and control

The Bank actively advances the development and operation of its anti-commercial bribery and anti-corruption risk management system, deeply embedding integrity risk prevention and control into the Bank-wide development strategy. It formulated the *Bank of Nanjing 2025 Work Plan for Self-Assessment on Integrity Risk Identification and Prevention and Control*, systematically organized the entire Bank to carry out integrity risk identification and prevention and control work, continuously improved and dynamically updated various prevention and control measures, and issued the *Bank of Nanjing Integrity Risk Identification, Assessment, and Prevention and Control Measures*, thereby substantively building a strong defense line for integrity in the workplace.

In terms of employee behavior management, the Bank has formulated the *Employee Behavior Management Policy of Bank of Nanjing* and the *Disciplinary Measures for Employee Misconducts of Bank of Nanjing (Trial)*, which clarify the professional ethics and code of conduct that all employees should abide by, requiring all employees to proactively fulfill obligations of acting with honesty and in good faith, upholding integrity and self-discipline. Employees are strictly prohibited from any form of benefit transfer, quid pro quo practices and improper behaviors. These policies also clearly stipulate the criteria for identifying violations, handling procedures, and accountability mechanisms, ensuring the seriousness of policy enforcement and the transparency of the accountability process. This substantively regulates employee workplace conduct and strengthens internal compliance defenses.

In terms of supplier and procurement management, the Bank has formulated policies such as the *Centralized Procurement Management Measures of Bank of*

*Nanjing* and the *Centralized Procurement Implementation Rules of Bank of Nanjing*, clearly defining management principles, operation processes, and prohibited activities, thereby building a procurement policy framework that covers the entire Bank and is implemented at all levels. In addition, the Bank has strengthened supplier performance supervision, explicitly requiring in the relevant policies that project demand departments and competent business departments should regularly conduct comprehensive and objective information collection, quantitative analysis, and comprehensive evaluation of supplier performance and issue evaluation reports. The Bank also carries out special rectification campaigns targeting prominent issues in the bidding and procurement field, promotes supplier integrity commitment mechanisms in major projects, and systematically builds a comprehensive, full-process integrity risk prevention and control system.

In terms of supervision and discipline enforcement, the Bank has strengthened communication and coordination with local disciplinary inspection and supervision bodies, regulatory agencies, and judicial authorities, deepening the synergy and collaboration among disciplinary inspection and supervision, compliance, audit, and asset preservation departments. This has enabled the sharing of information, coordination of measures, and sharing of results in areas such as clue handling, special inspections, special rectification campaigns, and inspection/audit rectification.

The Bank has publicly disclosed the *Key Points of Anti-Bribery and Anti-Corruption Policies of Bank of Nanjing*<sup>1</sup>, systematically presenting the institutional framework of its anti-bribery and anti-corruption policies, covering aspects such as the scope of application, overarching principles and requirements, key areas of focus, and management mechanisms.

### **3. Reporting process and whistleblower protection**

#### **3.1 Reporting Process**

The Bank gives full play to the supervisory role of complaints, and has established safe, unimpeded, and convenient complaints and reporting channels at all levels of the organization to provide whistleblowers with timely and effective means for lodging reports. Each branch and subsidiary have set up dedicated departments to receive and handle complaints and reporting, providing whistleblowers such as

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<sup>1</sup>Please refer to the Key Points of Anti-Bribery and Anti-Corruption Policies of Bank of Nanjing published in the “ESG-Related Reports” section of the ESG Zone on the Bank’s official website: [https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409452171956.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409452171956.html)

citizens, legal entities, or other organizations with various means such as letters, emails, phone calls, faxes, and visits to report any suspected or confirmed violations of laws and regulations, professional ethics or other abnormal and suspicious acts involving the entity or its employees. Reporting methods include real-name and anonymous reporting.

The Bank performs localized administration and implements tiered accountability in handling complaints and reports, requiring direct responsibility from supervisors. Dedicated personnel are assigned to address reports received through various channels. Cases are promptly routed to different authorized institutions according to their respective responsibilities and management authority based on their nature and the scope of personnel involved. The handling progress is also followed up on. For real-name reports with clear and accurate contact information, the Bank promptly informs the whistleblower of the processing outcome.

Complaints            025-86775624

Hotline

Reporting Hotline   025-86775622

Mailing Address    Office of Party Conduct and Integrity, No. 88 Jiangshan Street,  
for Reporting        Jianye District, Nanjing, Jiangsu Province

Reporting Email     [cxjb@njb.com.cn](mailto:cxjb@njb.com.cn)

### 3.2 Whistleblower Protection

The Bank strictly adheres to the confidentiality requirements for whistleblower information, effectively safeguards the legitimate rights and interests of whistleblowers, and ensures the security of whistleblower identity information.

- **Strictly implement confidentiality requirements.** Relevant personnel with knowledge of the information must strictly fulfill their confidentiality obligations, keeping the whistleblower's name, workplace, address, and other personal information, as well as the content of the report, strictly confidential. For the report that needs to be transferred, the personal information of the whistleblower shall be erased, and shall be communicated in an appropriate manner.
- **Strictly control the scope of knowledge.** Designated personnel shall be assigned to safeguard reporting materials, which shall not be lent out, photocopied, or excerpted without authorization, nor disclosed to unrelated

personnel, nor transferred to the entity or individual being reported.

- **Prohibit retaliation.** The responsible person will be subject to heavier punishment for acts of retaliation against the whistleblower. Those who violate relevant laws and regulations will be transferred to judicial authority according to law.

The Bank has publicly disclosed the *Key Points of Whistleblowing Policy of Bank of Nanjing*<sup>1</sup>, systematically presenting the policy requirements and implementation procedures related to reporting, covering aspects such as the scope of applicable personnel, reporting channels and methods, confidentiality of reporting information, and whistleblower protection.

#### 4. Anti-money laundering

The Bank is committed to building a customer-centric anti-money laundering (AML) management system, systematically establishing a matrix-based management organizational structure, a pyramid-shaped responsibility fulfillment system, a multi-level institutional framework, and an interconnected AML system architecture, thereby forming an efficient AML working mechanism characterized by top-to-bottom synergy, horizontal coordination, and efficient operation.

To define responsibility fulfillment standards and operational requirements, the Bank has formulated a series of core policies, including the *Money Laundering Risk Management Policy of Bank of Nanjing*, the *Anti-Money Laundering Management Measures of Bank of Nanjing*, and the *Customer Due Diligence Investigation and Customer Data Retention Management Measures of Bank of Nanjing*, which clearly delineate the AML responsibility fulfillment entities, scope of responsibilities, and work content. Meanwhile, the Bank has formulated such instrumental documents as the *Compilation of Key Suspicious Transaction Cases*, the *Compilation of Typical Scenarios and Cases of Abnormal Transaction Verification* and the *FAQs on Customer Money Laundering Risk Classification*, which are widely applied across the Bank to provide clear operational guidance for frontline anti-money laundering.

The Bank has established a money laundering risk management framework with clearly defined responsibilities and a well-structured composition, adhering to the

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<sup>1</sup>Please refer to the *Key Points of Anti-Bribery and Anti-Corruption Policies of Bank of Nanjing* published in the “ESG-Related Policies” section of the ESG Zone on the Bank’s official website: [https://www.njcb.com.cn/njcb/2025-12/04/article\\_2025120409425655114.html](https://www.njcb.com.cn/njcb/2025-12/04/article_2025120409425655114.html)

“risk-based” principle in formulating risk management strategies. On the basis of comprehensive identification and assessment of money laundering risks, simplified control measures are adopted for low-risk scenarios, while enhanced control measures are implemented for high-risk scenarios; for scenarios exceeding the Bank’s risk appetite, no business relationship or transaction shall be established. Building on this, the Bank continuously improves the fundamental frameworks and working mechanisms for customer due diligence, money laundering risk assessment, transaction monitoring, and AML data systems, ensuring the systematic nature and effectiveness of money laundering risk management.

## **5. Business ethics audit**

The Bank has systematically established a business ethics audit and oversight mechanism. In accordance with policies including the *Anti-Money Laundering Internal Audit Management Measures of Bank of Nanjing*, the *Centralized Procurement Implementation Rules of Bank of Nanjing*, the *Measures for the Administration of Related Party Transactions of Bank of Nanjing*, and the *Disciplinary Measures for Employee Misconducts of Bank of Nanjing*, the Bank conducts annual business ethics audits covering all business areas, including integrity in the workplace, anti-money laundering, employee conduct, and operational risk, across its branches and subsidiaries. The audits are conducted through a combination of thematic and comprehensive approaches, on-site and remote methods, with a focus on examining the effectiveness of internal controls, employee conduct standards, compliance of related party transactions, and the operation of the AML system. Compliance audits of subsidiaries are also incorporated into the annual priorities. Economic responsibility audits include integrity behaviors as a key focus area, thereby achieving full-process oversight of institutional compliance and behavioral risks. In 2025, the Bank formulated an annual internal audit plan, which was reviewed and approved by the Board of Directors. The plan clarifies the supervision priorities and key direction of the Bank in compliance and integrity, and provides an important basis for strengthening audit and daily monitoring.

## **6. Building a culture of integrity**

The Bank has fully integrated the development of a culture of integrity into its corporate culture development framework and its Party conduct and integrity building work system. It provides business ethics education and integrity culture training for all permanent employees as well as labor dispatch workers, continuously deepening the connotation of the “Xin Integrity” culture brand. Through systematic planning, normalized advancement, and multi-dimensional coverage, the Bank promotes the full

integration of integrity principles, providing strong disciplinary safeguards and cultural support for the Bank's high-quality development.

- Formulated the *2025 Key Tasks for Building a Culture of Integrity at Bank of Nanjing* and routinely organized thematic activities such as the “5.10 Thinking of Integrity Day” and the Integrity Culture Awareness Month, promoting the internalization of integrity principles in the mind and their externalization in conduct.
- Actively organized family virtue-building activities, widely soliciting works such as family letters, family virtue stories, and refreshing family visit video recordings, selecting outstanding achievements, compiling them into volumes, and distributing them to grassroots Party organizations, striving to foster a sound environment of upholding integrity, rejecting corruption, and maintaining a healthy and upright atmosphere.
- Leveraged the Party School of the CPC Bank of Nanjing Committee to offer specialized courses on integrity, using case studies to illustrate morality, discipline, law, and accountability, thereby strengthening the role of case-based education in promoting rectification and governance.
- Promote employee professional conduct education and organize compliance training through diverse forms to achieve full coverage across all branches and staff. Continuously update the content of the “Xin Integrity” learning zone on the “Suixinxue” platform, launch two sessions of “Clean Finance Culture Premium Courses”, and organize systematic learning for young employees, cumulatively covering over 15,000 person-times.
- Promptly issued integrity reminders at key junctures such as the Spring Festival and Mid-Autumn Festival, guiding Party members and officials to fortify their ideological defenses and remain vigilant on matters of discipline.

## Anti-unfair competition

The Bank strictly complies with the *Anti-Unfair Competition Law of the People's Republic of China* and other applicable laws, regulations, and regulatory requirements, adheres to the principles of fair competition and good faith operations, and is committed to maintaining a sound and orderly market environment. The Bank has systematically established an anti-unfair competition management system, resolutely preventing and resisting commercial bribery, false advertising, infringement of trade secrets, improper prize-attached sales, and any other conduct that may disrupt market order. In addition, the Bank continuously advocates a corporate culture rooted in good faith and fair competition, promotes the implementation of compliance requirements across all stages including business operations, marketing and publicity, partner management, and customer service, and ensures that its business activities are conducted on the track of law-abiding, good faith, fair, and transparent operations, thereby providing a solid safeguard for upholding market fairness and protecting consumer rights and interests. During the reporting period, the Bank was not subject to any litigation or material administrative penalties arising from acts of unfair competition.

## Appendix

### ESG performance table<sup>1</sup>

#### Environmental performance indicators

##### Air pollutants

Indicators	Unit	2025
Total air pollutant emissions	kg	2,583.55
Nitrogen oxide emissions	kg	97.39
Sulfur dioxide emissions	kg	8.47
Carbon monoxide emissions	kg	2,446.90
Particulate matter emissions	kg	30.79

##### GHG emissions

Total GHG emissions	Metric tons of CO <sub>2</sub> equivalent	59,349.97
GHG emissions intensity per unit of revenue	Metric tons of CO <sub>2</sub> equivalent per RMB million	1.07
Scope 1 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	2,702.90
Scope 2 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	56,131.63
Scope 3 GHG emissions	Metric tons of CO <sub>2</sub> equivalent	515.44
Investment in GHG emission reduction <sup>2</sup>	RMB10,000	100

##### Waste

Total hazardous waste	Tons	7.50
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<sup>1</sup> ESG performance data cover those of the Head Office (including the Science and Education Innovation Park Service Center), 17 first-tier branches, and 289 branch outlets.

<sup>2</sup> In 2025, Taizhou Branch and Nanjing Jiangning Liyuan North Road Sub-branch completed a rooftop photovoltaic project, respectively, with cumulative investment of approximately RMB1 million.

Hazardous waste per capita	Tons per employee	0.00053
Hazardous waste intensity per unit of revenue	kg per RMB1 million	0.14
Spent toner cartridges	Tons	6.47
Spent ink cartridges	Tons	1.04
Total non-hazardous waste	Tons	1,532.47
Non-hazardous waste generated per capita	Tons per employee	0.11
Non-hazardous waste intensity per unit of revenue	Tons per RMB1 million	0.028
Food waste	Tons	1,532.47

### **Energy and resource utilization**

Total energy consumption	Tons of standard coal equivalent (tce)	14,039.30
Per capita energy consumption	tce per employee	0.99
Energy intensity per unit of revenue	tce per RMB1 million	0.25
Direct energy consumption	Tons of standard coal equivalent	1,489.11
Natural gas	Cubic meters	642,492.03
Gasoline	Liters	574,847.67
Diesel	Liters	13,676.00
Indirect energy consumption	Tons of standard coal equivalent	12,550.19
Purchased electricity	kWh	100,489,642.73
Purchased heat	GJ	5,862.17
Clean energy consumption	kWh	128,128
Total Water consumption	Tons	425,566.83
Per capita water consumption	Tons per employee	29.87

Water intensity per unit of revenue	Tons per RMB1 million	7.66
Total paper consumption	Tons	221.55

## Social performance indicators<sup>1</sup>

### Employee structure

Indicators	Unit	2025
Number of current employees of the parent company	-	14,249
Number of employees by gender		
Number of male employees	-	6,412
Number of female employees	-	7,837
Percentage of male employees	%	45.00
Percentage of female employees	%	55.00
Number of employees by age		
Number of employees below 30 years old	-	4,123
Number of employees between 30 and 50 years old	-	9,477
Number of employees above 50 years old	-	649
Number of employees by education background		
Master's or doctoral degree	-	4,970
Bachelor's degree or above	-	14,134
Number of employees by region		
Number of employees in Nanjing where the Head Office is domiciled	-	6,382
Number of employees in Jiangsu	-	5,423

<sup>1</sup> The statistical data of employee structure, employee changes, employee recruitment, employees' occupational health and safety, employee career development and training, and labor standards cover permanent staff of the parent company (excluding workers dispatched from labor leasing companies and outsourcing personnel).

other than Nanjing		
Number of employees outside Jiangsu	-	2,444

### Employee changes

Indicators	Unit	2025
Employee turnover	%	3.33
Employee turnover by gender		
Turnover of male employees	%	1.70
Turnover of female employees	%	1.63
Employee turnover by age		
Turnover of employees below 30 years old	%	1.78
Turnover of employees between 30 and 50 years old	%	1.54
Turnover of employees above 50 years old	%	0.01
Employee turnover by region		
Employee turnover in Nanjing	%	1.26
Employee turnover in other regions in Jiangsu	%	1.30
Employee turnover outside Jiangsu	%	0.77

### Employee recruitment

Indicators	Unit	2025
Number of new employees hired through campus recruitment	-	280
Number of new male employees hired through campus recruitment	-	123
Number of new female employees hired through campus recruitment	-	157
Number of new employees from ethnic minorities hired through campus recruitment	-	6

Number of new employees hired through social recruitment	-	119
Number of new male employees hired through social recruitment	-	73
Number of new female employees hired through social recruitment	-	46
Number of new employees from ethnic minorities hired through social recruitment	-	4

#### **Employees' occupational health and safety**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Number of work-related fatalities	-	0
Percentage of work-related fatalities	%	0

#### **Employee career development and training**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Percentage of trained employees	%	100.00
Hours of training per capita	hour	80.14
Annual expenditure for training	RMB10 thousand	2,038.08
Employee training by gender		
Hours of training per male employee	hour	81.09
Hours of training per female employee	hour	79.36
Employee training by management level		
Hours of training per senior management member	hour	124.85
Hours of training per middle management member	hour	73.82
Hours of training per employee at primary-level operations	hour	81.18

#### **Labor standards**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Confirmed incident of discrimination	-	0
Confirmed incident of forced labor	-	0
Confirmed incident of child labor	-	0

#### **Supply chain management**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Total number of suppliers	-	71
Number of suppliers by geographical region		
Number of suppliers in Jiangsu	-	65
Number of suppliers outside Jiangsu	-	6
Others		
Procurement contract performance rate	%	100.00
Suppliers recruited in accordance with practices relating to engaging suppliers	-	35

#### **Customer service**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Number of customer complaints accepted	-	5,891
Customer satisfaction		
Customer satisfaction—satisfaction rate for customers contacting	%	99.66
Customer satisfaction—satisfaction rate for online customer service	%	98.50

#### **Innovation-driven**

Investment in information technology	RMB100 million	16.08
Proportion of investment in R&D in revenue from principal business	%	3.39

#### **Rural revitalization**

Total investment in rural revitalization	RMB100 million	1,548.84
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**Contributions to the society**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Public welfare donations	RMB10 thousand	3,907.79
Hours of community volunteer services	hour	13,354.50
Number of community volunteers	-	7,006

**Governance performance indicators****Anti-commercial bribery and anti-corruption**

<b>Indicators</b>	<b>Unit</b>	<b>2025</b>
Confirmed incident of corruption	-	0
Number of concluded legal cases regarding corrupt practices	-	0
Frequency of anti-corruption training	Times	15
Number of participants in anti-corruption training	Person-times	16,106
Percentage of board members receiving anti-commercial bribery and anti-corruption training	%	91
Percentage of management-level staff receiving anti-commercial bribery and anti-corruption training	%	95
Percentage of employees receiving anti-commercial bribery and anti-corruption training	%	98

## Index table

### **Indexes of the *Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Sustainability Report (Trial)***

Disclosure requirements	Section
Addressing climate change	Addressing climate change Deeply engage in green finance Practicing green operations
Pollutant discharge	Practicing green operations
Waste disposal	Practicing green operations
Ecosystem and biodiversity protection	Practicing green operations
Environmental compliance management	Practicing green operations
Energy usage	Practicing green operations
Usage of water resources	Practicing green operations
Circular economy	Practicing green operations
Rural revitalization	Rural revitalization
Contributions to the society	Contributions to the society
Innovation-driven	Innovation-driven
Ethics of science and technology	Ethics of science and technology
Supply chain security	Supply chain security
Equal treatment to small and medium-sized enterprises	Equal treatment to small and medium-sized enterprises
Safety and quality of products and services	Consumer protection Inclusive finance
Data security and customer privacy protection	Data security and customer privacy protection
Employees	Employees
Due diligence	Materiality assessment of sustainability topics
Communications with stakeholders	Materiality assessment of sustainability topics
Anti-commercial bribery and anti-corruption	Anti-commercial bribery and anti-corruption

Anti- unfair competition	Anti- unfair competition
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### Indexes of the *GRI Sustainability Reporting Standards*

General disclosures		
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	Reporting statement About us
	2-2 Entities included in the organization's sustainability reporting	Reporting statement
	2-3 Reporting period, frequency and contact point	Reporting statement
	2-4 Restatements of information	N/A
	2-5 External assurance	Independent assurance report issued by a third party
	2-6 Activities, value chain and other business relationships	About us
	2-7 Employees	Employees Social performance indicators
	2-8 Workers who are not employees	N/A
	2-9 Governance structure and composition	Corporate governance
	2-10 Nomination and selection of the highest governance body	Refer to the annual report
	2-11 Chair of the highest governance body	Corporate governance
	2-12 Role of the highest governance body in overseeing the management of impacts	Corporate governance
	2-13 Delegation of responsibility for managing impacts	Corporate governance

2-14 Role of the highest governance body in sustainability reporting	Sustainable development management Corporate governance
2-15 Conflicts of interest	N/A
2-16 Communication of critical concerns	Corporate governance
2-17 Collective knowledge of the highest governance body	Corporate governance
2-18 Evaluation of the performance of the highest governance body	Corporate governance
2-19 Remuneration policies	Corporate governance
2-20 Process to determine remuneration	Corporate governance
2-21 Annual total compensation ratio	Refer to the annual report
2-22 Statement on sustainable development strategy	Sustainable development management Message from the leadership
2-23 Policy commitments	Sustainable development management Message from the leadership
2-24 Embedding policy commitments	Sustainable development management Message from the leadership
2-25 Processes to remediate negative impacts	Materiality assessment of sustainability topics

		Corporate governance
	2-26 Mechanisms for seeking advice and raising concerns	Materiality assessment of sustainability topics Corporate governance
	2-27 Compliance with laws and regulations	Corporate governance Practicing green operations Consumer protection Data security and customer privacy protection Employees Anti-commercial bribery and anti-corruption
	2-28 Membership associations	Sustainable development management
	2-29 Approach to stakeholder engagement	Sustainable development management
	2-30 Collective bargaining agreements	N/A
<b>Material topics</b>		
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Sustainable development management
	3-2 List of material topics	Sustainable development management
	3-3 Management of material topics	Sustainable development

		management
<b>Economic performance</b>		
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	2025 in figures
	201-2 Financial implications and other risks and opportunities due to climate change	Addressing climate change Deeply engage in green finance
	201-3 Defined benefit plan obligations and other retirement plans	Employees
	201-4 Financial assistance received from government	Refer to the annual report
<b>Market presence</b>		
<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Not disclosed
	202-2 Proportion of senior management hired from the local community	Not disclosed
<b>Indirect economic impacts</b>		
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	Social
	203-2 Significant indirect economic impacts	Social
<b>Procurement practices</b>		
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	Not disclosed
<b>Anti-corruption</b>		
<b>GRI 205: Anti-corruption 2016</b>	205-1O Operations assessed for risks related to corruption	Anti-commercial bribery and anti-corruption

	205-2 Communication and training about anti-corruption policies and procedures	Anti-commercial bribery and anti-corruption
	205-3 Confirmed incidents of corruption and actions taken	Anti-commercial bribery and anti-corruption
<b>Anti-competitive behavior</b>		
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Anti-commercial bribery and anti-corruption
<b>Tax</b>		
<b>GRI 207: Tax 2019</b>	207-1 Approach to tax	N/A
	207-2 Tax governance, control, and risk management	N/A
	207-3 Stakeholder engagement and management of concerns related to tax	N/A
	207-4 Country-by-country reporting	N/A
<b>Materials</b>		
<b>GRI 301: Materials 2016</b>	301-1 Materials used by weight or volume	Environmental performance indicators
	301-2 Recycled input materials used	Environmental performance indicators
	301-3 Reclaimed products and their packaging materials	Environmental performance indicators
<b>Energy</b>		
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Environmental performance indicators
	302-2 Energy consumption outside of the organization	Environmental performance indicators

	302-3 Energy intensity	Environmental performance indicators
	302-4 Reduction of energy consumption	Addressing climate change
	302-5 Reductions in energy requirements of products and services	Addressing climate change
<b>Water and effluents</b>		
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	N/A
	303-2 Management of water discharge-related impacts	Water resource management
	303-3 Water withdrawal	Water resource management
	303-4 Water discharge	Water resource management
	303-5 Water consumption	Environmental performance indicators
<b>Biodiversity</b>		
<b>GRI 304: Biodiversity 2016</b>	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	N/A
	304-2 Significant impacts of activities, products and services on biodiversity	Practicing green operations
	304-3 Habitats protected or restored	Practicing green operations
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	N/A
<b>Emissions</b>		
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Environmental performance indicators

	305-2 Energy indirect (Scope 2) GHG emissions	Environmental performance indicators
	305-3 Other indirect (Scope 3) GHG emissions	Environmental performance indicators
	305-4 GHG emissions intensity	Environmental performance indicators
	305-5 Reduction of GHG emissions	Environmental performance indicators
	305-6 Emissions of ozone-depleting substances (ODS)	Not disclosed
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Environmental performance indicators
<b>Effluents and waste</b>		
<b>GRI 306: Effluents and Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Environmental performance indicators
	306-2 Management of significant waste-related impacts	Practicing green operations
	306-3 Waste generated	Environmental performance indicators
	306-4 Waste diverted from disposal	Environmental performance indicators
	306-5 Waste directed to disposal	Environmental performance indicators
<b>Supplier environmental assessment</b>		
<b>GRI 308: Supplier Environmental Assessment 2016</b>	308-1 New suppliers that were screened using environmental criteria	Supply chain security
	308-2 Negative environmental impacts in the supply chain and actions	N/A

<b>Employment</b>		
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Employees
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employees
	401-3 Parental leave	Employees
<b>Labor/management relations</b>		
<b>GRI 402: Labor/Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	N/A
<b>Occupational health and safety</b>		
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Employees
	403-2 Hazard identification, risk assessment, and incident investigation	Employees
	403-3 Occupational health services	Employees
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employees
	403-5 Worker training on occupational health and safety	Employees
	403-6 Promotion of worker health	Employees
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Employees
	403-8 Workers covered by an occupational health and safety management system	Employees
	403-9 Work-related injuries	Social performance

		indicators
	403-10 Work-related ill health	Employees
<b>Training and education</b>		
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Social performance indicators
	404-2 Programs for upgrading employee skills and transition assistance programs	Employees
	404-3 Percentage of employees receiving regular performance and career development reviews	Employees
<b>Diversity and equal opportunity</b>		
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Employees Social performance indicators
	405-2 Ratio of basic salary and remuneration of women to men	Not disclosed
<b>Non-discrimination</b>		
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	Employees
<b>Freedom of Association and Collective Bargaining</b>		
<b>GRI 407: Freedom of Association and Collective Bargaining 2016</b>	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	N/A
<b>Child labor</b>		
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	N/A
<b>Forced or compulsory labor</b>		

<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	N/A
<b>Security practices</b>		
<b>GRI 410: Security Practices 2016</b>	410-1 Security personnel trained in human rights policies or procedures	Not disclosed
<b>Rights of indigenous peoples</b>		
<b>GRI 411: Rights of Indigenous Peoples 2016</b>	411-1 Incidents of violations involving rights of indigenous peoples	N/A
<b>Local communities</b>		
<b>GRI 413: Local Communities 2016</b>	413-1 Operations with local community engagement, impact assessments, and development programs	Rural revitalization Contributions to the society Inclusive finance
	413-2 Operations with significant actual and potential negative impacts on local communities	N/A
<b>Supplier social assessment</b>		
<b>GRI 414: Supplier Social Assessment 2016</b>	414-1 New suppliers that were screened using social criteria	Supply chain security
	414-2 Negative social impacts in the supply chain and actions taken	N/A
<b>Public policy</b>		
<b>GRI 415: Public Policy 2016</b>	415-1 Political contributions	N/A
<b>Customer health and safety</b>		
<b>GRI 416: Customer Health and Safety</b>	416-1 Assessment of the health and safety impacts of product and service categories	Consumer protection

<b>2016</b>	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	N/A
<b>Marketing and labeling</b>		
<b>GRI 417: Marketing and Labeling 2016</b>	417-1 Requirements for product and service information and labeling	Consumer protection
	417-2 Incidents of non-compliance concerning product and service information and labeling	N/A
	417-3 Incidents of non-compliance concerning marketing communications	N/A
<b>Customer privacy</b>		
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	N/A

## Improvement measures and implementation plans

Looking ahead to 2026, the Bank will continue to fully align with the new requirements of the Shanghai Stock Exchange for sustainability disclosure, and systematically deploy targeted improvement measures and implementation pathways, to drive substantive leaps in sustainable operational capabilities.

- Deepening green investment and financing and low-carbon operation: Driven by market demands, the Bank will embed ESG risk control upfront into the credit approval and asset pricing processes to build a green-driven engine for business growth. In parallel, the Bank will also advance the tradition to low-carbon operation by fully implementing green procurement, energy-saving and carbon reduction upgrades, and digital paperless office practices. It will explore carbon neutrality pathways for outlets to achieve dual-wheel drive between external investment and financing and internal operations. Leveraging specialized think tank construction, the Bank will focus on key topics such as development of transition finance instruments, climate scenario stress testing, and financing for biodiversity conservation, to establish a full-chain management mechanism covering “research breakthroughs—product incubation—scenario-based application—market leadership”.
- Expanding the boundaries of inclusive finance and livelihood services: In accurate alignment with China’s rural revitalization strategy, the Bank will allocate credit resources in a targeted manner to fields such as agricultural modernization, county-level specialty industry chain, high-standard farmland development, and rural digital infrastructure. The Bank will establish a dedicated technology innovation finance team to customize portfolio solutions of “investment-loan combination + intellectual property pledge + pre-listing tutoring”, and support technology-driven enterprises across their growth lifecycle. The Bank will launch the iteration of inclusive finance digital platform by introducing intelligent customer service and automated approval modules, to increase accessibility to long tail customers. In parallel, the Bank will institutionalize its “Financial Education to the Countryside” initiative, and deliver elderly-friendly and accessible finance empowerment services for the elderly and new citizens through mobile service vehicles and community grid-based promotion activities, effectively increasing the warmth of service.
- Upgrading the social responsibility implementation framework: Centered on the

seven directions within the “Xin Yi” public welfare matrix, the Bank will establish lifecycle assessment and transparent fund disclosure mechanisms for public welfare initiatives, with a focus on upgrading the operational efficiency of flagship programs such as the “Dream Fulfillment Action”. The Bank will advance the development of “Finance for Good” ecosystem by collaborating with licensed institutions including trust and asset management firms to pilot customized charity trusts and influence-linked wealth management products and channel social capital into ecological environmental protection and community renewal areas, thereby leveraging financial instruments to amplify public welfare effectiveness.

## Independent assurance report issued by a third party

**Balance of agricultural loans (RMB100 million):** The balance of agricultural loans disclosed in the *Bank of Nanjing Sustainability Report* refers to the balance of agricultural loans of Bank of Nanjing as of the end of the reporting period, calculated based on the new basis of rural areas for agricultural loans issued by the People's Bank of China, in accordance with the requirements of the *Notice of the People's Bank of China and the China Banking Regulatory Commission on Establishing the Special Statistical System for Agricultural Loans* (Yin Fa [2007] No. 246) issued by the People's Bank of China. The scope of statistics includes the Head Office and branches within its jurisdiction.

**Balance of inclusive loans to micro and small enterprises (RMB100 million):** The balance of inclusive loans to micro and small enterprises disclosed in the *Bank of Nanjing Sustainability Report* refers to the balance of the Bank's inclusive loans to micro and small enterprises as of the end of the reporting period, calculated in accordance with the requirements of the *Notice of Office of the Jiangsu Financial Regulatory Bureau on Doing a Good Job in Financial Services for Small and Micro Enterprises in 2025* (Su Jin Ban [2025] No. 104). This includes the balance of loans to micro and small enterprises with single-entity credit line of RMB10 million or less, loans to individual business owners, and loans to micro and small enterprise owners, excluding note financing. The scope of statistics includes the Head Office and branches within its jurisdiction.

**Size of proceeds from green financial bonds utilized (RMB100 million):** The size of proceeds from green financial bonds utilized disclosed in the *Bank of Nanjing Sustainability Report* refers to the balance of proceeds from green financial bonds issued by Bank of Nanjing as of the end of the reporting period that have been invested in green industry projects listed in the *Green Bond Endorsed Projects Catalogue (2021 Edition)* published by the People's Bank of China, the National Development and Reform Commission, and the China Securities Regulatory Commission. The scope of statistics includes the Head Office and branches within its jurisdiction.

**Total number of outlets:** The total number of outlets disclosed in the *Bank of Nanjing Sustainability Report* refers to the number of branches for which Bank of Nanjing holds financial licenses as of the end of the reporting period. The scope of statistics includes branches within its jurisdiction.

**Percentage of trained employees (%):** The percentage of trained employees disclosed in the *Bank of Nanjing Sustainability Report* refers to the ratio of the number of on-duty employees participating in online and offline training programs during the reporting period to the total number of on-duty employees as of the end of the reporting period. The scope of statistics includes the Head Office and branches

within its jurisdiction. Percentage of trained employees = Number of participants during the reporting period / Total number of on-duty employees as of the end of the reporting period.

**Number of offline learning and training programs (session):** The number of offline learning and training programs disclosed in the *Bank of Nanjing Sustainability Report* refers to the total number of offline training programs delivered at the Science and Education Innovation Park of Bank of Nanjing during the reporting period. The statistics cover the consolidated data of the Bank and its subsidiaries.

**Number of courses released and pushed throughout the year:** The number of courses released and pushed throughout the year disclosed in the *Bank of Nanjing Sustainability Report* refers to the number of courses released and pushed via the “Suixinxue” platform of Bank of Nanjing during the reporting period, through video, audio, and courseware formats. The statistics cover the consolidated data of the Bank and its subsidiaries.

**Contributions to the society Value Per Share (RMB):** The Contributions to the society value per share disclosed in the *Bank of Nanjing Sustainability Report* refers to incremental value created by Bank of Nanjing for the society per share, which is calculated by deducting other social costs incurred due to environmental pollution from the sum of basic earnings per share created for shareholders during the reporting period and resulting additional value for other stakeholders including taxes paid to the country, wages paid to employees, loan interest paid to lenders, and public welfare donations. The Contributions to the society value per share is defined in the *Guidelines No. 1 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Standardized Operations*. The statistics cover the consolidated data of the Bank and its subsidiaries.

**Public welfare donations (RMB10 thousand):** The public welfare donations disclosed in the *Bank of Nanjing Sustainability Report* refers to the total amount donated by Bank of Nanjing in the field of public welfare and charity during the reporting period. The statistics cover the consolidated data of the Bank and its subsidiaries.



Ernst & Young Hua Ming LLP  
Level 17, Ernst & Young Tower  
Oriental Plaza, 1 East Chang An Avenue  
Dongcheng District  
Beijing, China 100738

安永华明会计师事务所 (特殊普通合伙)  
中国北京市东城区东长安街1号  
东方广场安永大楼17层  
邮政编码: 100738

Tel 电话: +86 10 5815 3000  
Fax 传真: +86 10 8518 8298  
ey.com

## 可持续发展报告独立鉴证报告

安永华明 (2026) 专字第70013046\_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 2025 年度可持续发展报告》(简称“《可持续发展报告》”)中选定的 2025 年度关键绩效信息发表有限保证鉴证意见。

### 一、关键绩效信息

本报告就以下选定的 2025 年度关键绩效信息实施了有限保证鉴证程序:

- 涉农贷款余额 (人民币 亿元)
- 普惠型小微企业贷款余额 (人民币 亿元)
- 绿色金融债募集资金使用规模 (人民币 亿元)
- 营业网点总数 (个)
- 全体员工受训比例 (%)
- 线下学习培训项目 (期)
- 全年上线并推送课程数量 (门)
- 每股社会贡献值 (人民币 元)
- 公益捐赠支出 (人民币 万元)

我们的鉴证工作仅限于《可持续发展报告》中选定的 2025 年度的关键绩效信息,《可持续发展报告》所披露的其他信息、2024 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 2025 年度《可持续发展报告》关键绩效信息所采用的标准列于本报告附录的“关键数据编制基础”(以下简称“编制基础”)中。

### 三、南京银行的责任

选用适当的编制基础,并按照编制基础的要求编制《可持续发展报告》中的 2025 年度关键绩效信息是贵行管理层的责任。这种责任包括设计、执行和维护与编制关键绩效信息相关的内部控制,在编制关键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。





## 可持续发展报告独立鉴证报告（续）

安永华明（2026）专字第70013046\_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《可持续发展报告》中的 2025 年度关键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）— 历史财务信息审计或审阅以外的鉴证业务》（“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，以对我们是否注意到为了使《可持续发展报告》中的 2025 年度关键绩效信息依据编制基础进行编制而需要作出重大修改发表结论。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管理

我们遵守国际会计师职业道德准则理事会颁布的国际会计师职业道德守则中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。本事务所遵循《国际质量管理准则第 1 号——会计师事务所对执行财务报表审计或审阅、其他鉴证或相关服务业务实施的质量管理》，设计、实施和运行质量管理体系，包括与遵守职业道德要求、专业标准和适用的法律和法规要求相关的书面政策或程序。

### 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《可持续发展报告》的核心人员，实施分析性复核以及其他适当的程序。

我们的工作程序包括：

- 1) 与相关人员进行访谈，了解南京银行的业务及报告流程；
- 2) 与关键人员进行访谈，了解报告期内关键绩效信息的收集、核对和报告流程；
- 3) 检查计算标准是否已根据本报告“二、南京银行选用的标准”中所述的方法准确应用；
- 4) 实施分析程序，并询问管理层以获取针对所识别的重大差异的解释；
- 5) 对基础信息实施抽样检查，以检查数据的准确性；
- 6) 我们认为必要的其他程序。





可持续发展报告独立鉴证报告（续）

安永华明（2026）专字第70013046\_A03号  
南京银行股份有限公司

七、结论

根据我们所实施的鉴证工作，我们未发现《可持续发展报告》中所选定的 2025 年度关键绩效信息在所有重大方面存在与编制基础的要求不符合的情况。

八、报告的使用

本鉴证报告仅向贵行董事会出具，而无其他目的。我们不会就本报告的内容向任何其他人士承担任何责任。

安永华明会计师事务所（特殊普通合伙）



安永华明会计师事务所（特殊普通合伙）

中国 北京

2026 年 4 月 20 日



## Reader Feedback Form

Dear readers,

We would like to express our appreciation for your sparing time in reading the *Bank of Nanjing Co., Ltd. 2025 Sustainability Report*. To continuously improve our sustainability disclosure practices and effectively enhance the performance of our sustainability work, we look forward to listening to your valuable opinions and advice. Please provide your feedback through the following channels:

Address: No. 88 Jiangshan Street, Jianye District, Nanjing, Jiangsu Province

Zip code: 210019

Tel: 025-86775067

Fax: 025-86775054

Thank you!

Bank of Nanjing Co., Ltd.

April 2026

1. Please provide your overall evaluation of this report:

Excellent  Good  Average

2. Please evaluate Bank of Nanjing in terms of creating economic value:

Excellent  Good  Average

3. Please evaluate Bank of Nanjing in terms of creating social value:

Excellent  Good  Average

4. Please evaluate Bank of Nanjing in terms of creating governance value:

Excellent  Good  Average

5. Please evaluate Bank of Nanjing in terms of creating environmental value:

Excellent  Good  Average

6. Any other advice on the sustainable development work of Bank of Nanjing?

Thank you for your care and support for Bank of Nanjing!