



CRCBANK

Stock Code
601128



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常熟银行



2025

Changshu Rural Commercial Bank Co., Ltd
Environmental, Social and Governance (ESG) Report

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About this Report

Introduction

This is the fifth Environmental, Social, and Governance (ESG) Report issued by Changshu Rural Commercial Bank Co., Ltd. to disclose and demonstrate its ESG performance to stakeholders. The Company's Board of Directors has reviewed and approved this Report and is responsible for the authenticity and validity of the information contained herein.

Timeframe

The period covered by this Report is from January 1, 2025 to December 31, 2025 unless otherwise specified. Some information has exceeded the said period to ensure the completeness of this Report.

Reporting Scope

Unless otherwise specified, this Report is about the Changshu Rural Commercial Bank Co., Ltd. and covers its headquarters, branches and its subsidiary investment management institutions, a scope that is identical to the scope of its consolidated financial statements. Any deviation from the said scope will be stated in the Report.

Data Sources

All information and data used in this Report are from materials made public by governmental agencies, and the formal documents and disclosures of Changshu Rural Commercial Bank. All financial data referenced in this Report are subject to the annual report and other data are from internal statistics of Changshu Rural Commercial Bank. All monetary amounts are expressed in Renminbi (RMB) unless otherwise stated.

Basis of Preparation

This Report primarily references the Guide No.4 for Self-Regulatory Supervision on Listed Companies of the SSE — Compilation of Sustainable Development Reports (Revised in 2026), Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Sustainability Report (Trial) and the People's Bank of China's Guidelines for Environmental Information Disclosure by Financial Institutions. It also draws on both international and domestic frameworks, including the United Nations Sustainable Development Goals (SDGs) and the Sustainability Reporting Standards (GRI Standards) published by the Global Reporting Initiative (GRI). The Report is prepared with a focus on industry context and emphasizes corporate characteristics, ensuring alignment with ESG (Environmental, Social, and Governance) principles, sustainability practices, and social responsibility standards.

Abbreviations

In this report, "Changshu Rural Commercial Bank", "the Bank", "our Bank" and "the entire Bank" all refer to Jiangsu Changshu Rural Commercial Bank Co., Ltd.

Report Publication

The Report is published in electronic version. You can download the electronic version from the Shanghai Stock Exchange website (www.sse.com.cn) and our Bank's official website (www.csrcbank.com).

Reader Feedback

To continuously raise the level of the Company's ESG management and enhance the quality of ESG information disclosure, we would like to solicit opinions from readers for this report (as detailed in Appendix II "Feedback Form") and send opinions to us at 601128@csrcbank.com.

Message



Amid towering mountains, the main peak stands prominent; with a mighty wind, a new journey begins. In 2025, the 14th Five-Year Plan reached a successful conclusion, marking a pivotal year for Changshu Rural Commercial Bank as it advanced steadily along the path of high-quality development. Confronting a complex and volatile external environment and a profoundly transformed industry landscape, we remained mindful of the nation's highest priorities, upheld our core positioning of Inclusive Finance, Responsible Bank, and stayed committed to the political and people-centered nature of financial services. We assumed substantial responsibilities in supporting rural revitalization and the real economy, thereby delivering sustainable development performance that meets the expectations of the times, our customers, and our shareholders.



Five Financial Initiatives Powering Steady and Long-Term Economic Growth

This year, we pursued intensive development and systematic planning, making solid progress in advancing the five initiatives consisting of technology finance, green finance, inclusive finance, pension finance, and digital finance. With a focus on technological empowerment, we established a distinctive technology finance brand and fostered a new collaborative ecosystem for technology and innovation finance, characterized by cooperation among government, banks, industrial parks, and investors. This approach provided targeted support for the growth and expansion of technology enterprises. Adhering to a green development orientation, we continued to expand the supply of green financial products, directed resources toward key sectors such as clean energy and ecological agriculture, and supported the comprehensive green transformation of economic and social development. Grounded in inclusive finance, we promoted the integration of on-site credit assessment and remote due diligence, expanded our service network, and

significantly improved financial accessibility and customer satisfaction for agricultural entities and micro, small, and medium-sized enterprises. In accelerating digital transformation, we developed intelligent service platforms, deepened the application of smart marketing tools, and substantially improved operational efficiency and customer experience. Committed to respecting and caring for older adults, we optimized age-friendly service mechanisms and extended convenient, reassuring financial services through warm and accessible measures across multiple channels and scenarios, thereby further demonstrating the human-centered value of finance.

Prudent Judgment and Insightful Decision-Making Forging a Modern Benchmark in Governance

Good governance depends on sound planning and is achieved through strong compliance. Changshu Rural Commercial Bank has thoroughly aligned itself with the strategic objective of improving a modern enterprise system with Chinese characteristics, integrating ESG governance into its top-level

design and establishing a modern corporate governance framework characterized by clearly defined responsibilities, efficient operations, and effective checks and balances. This approach has laid a solid foundation for the Bank's stable and sustainable development. The Bank places great importance on investor relations management and follows a two-way communication strategy of actively reaching out and proactively engaging. It ensures that information disclosure is truthful, accurate, and complete, thereby earning broad recognition from the capital market through a high level of transparency. In 2025, the Bank disclosed 91 announcements in compliance with laws and regulations and hosted 63 rounds of institutional investor visits, covering 262 institutions, which demonstrates the consistency of its information disclosure and investor communication efforts. At the same time, the Bank has continued to strengthen internal control and compliance management, closely integrating risk prevention with business development, and has received multiple industry governance awards.

Adhering to Digital & Intelligent-driven Development to Reshape Innovative Growth

Under the background of a surging digital economy and the accelerated evolution of AI technologies, Changshu Rural Commercial Bank adheres to its core "12345" development strategy. By seizing the historic opportunities brought by the rapid advancement of fintech, the Bank has integrated comprehensive digital transformation with in-depth application of AI as its intelligence-driven engine for "building a strong bank through technology". Rather than merely superimposing technological applications, the Bank is committed to deeply reshaping its operational logic and management paradigm with digital intelligence thinking, and systematically establishing the "Four Growth Engines" centering on customers, products, personnel efficiency and projects. It has comprehensively reshaped a customer-centric service ecosystem with digital intelligence capabilities, striving for higher quality and deeper progress in serving the real economy, enhancing governance efficiency and achieving sustainable development. With digital intelligence initiatives, the Bank responds more swiftly to national industrial policy guidance and residents' aspirations for a better life, providing more precise, greener and more inclusive financial solutions to align commercial value with social value.

Caring for the Need to Deliver a Happy Life for the People

People-oriented values unite us as one. Changshu Rural Commercial Bank regards employee development as its most valuable asset, prioritizes talent pipeline development and employee support, and establishes fair and transparent career advancement pathways to foster a strong environment for professional growth. The Bank also actively responds to public welfare and philanthropic initiatives, deepens community engagement, and directs support to vulnerable groups and to sectors such as education, science, culture, and health, thereby ensuring that the benefits of corporate development are shared more broadly. In 2025, the Bank allocated substantial resources to public welfare initiatives and organized a range of cultural and sports activities for employees. It also continued to improve compensation and benefits, as well as physical and mental health support mechanisms, strengthening organizational cohesion and fostering a harmonious, supportive, and progressive workplace culture.

Where there is a will, there is a way. As we enter 2026, the inaugural year of the 15th Five-Year Plan (2026–2030), Changshu Rural Commercial Bank will uphold its strategic resolve and advance with unwavering determination. We will remain committed to inclusive finance, embed green principles into our operations, and prioritize higher quality and greater efficiency. Through these efforts, we aim to make a more significant contribution to advancing Chinese modernization in Jiangsu Province.

Changshu Rural Commercial Bank Co., Ltd
Deputy Secretary of the Party Committee of
Changshu Rural Commercial Bank

About Changshu Rural Commercial Bank

Bank Overview

Jiangsu Changshu Rural Commercial Bank Co., Ltd. was established on November 28, 2001 through joint-stock restructuring. With over 60 years of history, it is one of the first joint-stock rural financial institutions in China. The Bank was listed on the Shanghai Stock Exchange on September 30, 2016 (Stock Code: 601128). According to the latest rankings by Brand Finance and the UK's Banker magazine, Changshu Rural Commercial Bank has been included in the list of Top 500 Banking Brands and the Top 1000 World Banks, both ranking among the Top 400.



Pioneer in Rural Finance Reform

Guided by the spirit of exploration, characterized by a daring attitude of daring to venture, daring to experiment, and daring to act, Changshu Rural Commercial Bank has emerged as a trailblazer in China's restructuring of rural finance institutions. As one of the first rural small and medium-sized financial institutions in the country, the Bank took the lead in welcoming the Bank of Communications as a strategic investor and its largest shareholder, while also investing in seven other rural financial institutions. By the end of December 2025, Changshu Rural Commercial Bank, including its country banks, reported total assets of 403.079 billion RMB, total deposits of 308.273 billion RMB, and total loans of 256.195 billion RMB.



Dedicated Advocate of Microfinance

In 2009, the Bank established a divisional microfinance institution, creating a professional, replicable, and industry-leading core technology for microcredit. It has since served over 584,500 loan customers. Notably, more than 60% of total loans are allocated to support micro and small businesses, over 70% are directed toward agriculture-related sectors, and nearly 80% are invested in the real economy.

Changshu Rural Commercial Bank Co., Ltd Corporate Cultural



Trailblazer in the Capital Market

Thanks to its differentiated market positioning, the Bank's microfinance offerings have garnered significant investor interest, placing its stock valuation among the industry's top tier. It was the first listed rural commercial bank to issue convertible bonds and successfully convert them into shares. For seven consecutive years, it has ranked first among county-level rural commercial banks in the GYROSCOPE Evaluation System and has received an A rating in the Shanghai Stock Exchange's information disclosure evaluation for seven straight years.



Explorer in Country Banks

Grounded in the exploration and practice of inclusive finance, the Bank focuses on developing country banks to replicate and promote the Changshu Rural Commercial Bank Microfinance Model. In September 2019, it launched the first investment management-style country bank in Haikou, Hainan Province, overseeing the centralized management of 25 Xingfu Country Banks across six provinces: Yunnan, Hubei, Jiangsu, Henan, Hainan, and Guangdong.

History Timelines

2001

- In November, Changshu Rural Commercial Bank officially opened, becoming the first in the country to complete the shareholding structure reform.

2007

- In August, the Xianfeng Country Bank was established in Xianfeng County, located in the Enshi Tujia and Miao Autonomous Prefecture of Hubei Province.
- In December, the Bank made history by becoming the first rural small and medium-sized financial institution in the country to successfully bring on board the Bank of Communications as a strategic investor.

2008

- A microcredit project team comprising 10 members has been formed, and we have introduced IPC technology from Germany to explore avenues for inclusive finance.
- In December, we inaugurated our first branch outside of Changshu, the Haimen Sub-branch, in Nantong City.

2013

- Significant progress has been made in establishing a network of country banks. Recently, Tangyin Country Bank in Henan, Yiyang Country Bank in Henan and Danyang Country Bank in Hubei have all been successfully launched.

2014

- In August, the Bank's first branch was opened in Yancheng.
- In December, the Group's total assets surpassed 100 billion RMB.

2016

- In September, the Bank successfully debuted on the A-share main board under the stock code 601128.

2019

- In September, the nation's first investment-management country bank was established in Haikou, Hainan.

2020

- In December, the Group's total assets surpassed 200 billion RMB.

2022

- The acquisition of our first country bank has been successfully finalized. On October 28, Zhuhai Xiangzhou Xingfu Country Bank officially opened for business.

2023

- In January, the Group's total assets surpassed 300 billion RMB.

2024

- In December, the Bank successfully completed its first merger and acquisition of a country bank and established new branches.

2025

- In June, Nanjing Jiangning Branch was officially inaugurated, marking the breakthrough in Nanjing, the capital of Jiangsu Province.
- In June, the Group's total assets exceed RMB 400 billion.
- In December, Suzhou Financial Salon was officially opened.

Honors and Awards

- Honor** 368th in the Top 1000 World Banks 2025
 Awarding Authority The Banker
- Honor** 362nd in the Top 500 Banking Brands 2025
 Awarding Authority Brand Finance
- Honor** 75th in the Top 100 Chinese Banks 2025
 Awarding Authority China Banking Association
- Honor** First Place in the Comprehensive Score of County-Level rural Commercial Banks under the 2025 GYROSCOPE Evaluation System
 Awarding Authority China Banking Association

- Honor** Grade A in the 2024–2025 Information Disclosure Work Evaluation
 Awarding Authority Shanghai Stock Exchange
- Honor** 2025 Tianji Award for Banks with Regional Impact
 Awarding Authority Securities Times
- Honor** 7th Jiangsu Charity Award – Top Charitable Donation Unit
 Awarding Authority Jiangsu Provincial People's Government
- Honor** 2024 National Excellent Sponsor Rural Bank
 Awarding Authority China Rural Bank Development Forum



Sustainability Management

ESG Governance

Changshu Rural Commercial Bank has implemented a three-tier governance structure for sustainability, comprising oversight by the Board of Directors and its specialized committees, strategic direction from senior management, and operational execution by functional departments. This framework distinctly delineates the responsibilities of each entity regarding corporate social responsibility. The bank effectively promotes its sustainability philosophy and commitments to stakeholders through a systematic optimization and enhancement of its mechanisms.

Changshu Rural Commercial Bank Governance Structure for Sustainability



Decision-making

Board and its special committees

Reviewing sustainability strategies, formulating sustainability policies, and deliberating on the sustainability report.



Management

Senior management

Advancing governance in sustainable development, clarifying strategic plans, enhancing systems for implementation, and rigorously evaluating the effectiveness of various initiatives.



Execution

Functional departments and branches/outlets

The responsibilities include managing specific aspects of sustainable development, assisting in the preparation of the sustainability report, regularly submitting management measures, performance indicators, and best practice cases, as well as organizing the implementation of related activities.

ESG Strategy

Changshu Rural Commercial Bank demonstrates a strong understanding of national and regional strategic directions. It firmly adheres to its core market positioning, which focuses on serving agriculture, rural areas, farmers, and micro and small enterprises. Consequently, the Bank has developed a comprehensive blueprint for sustainable development. We are committed to establishing a distinctive sustainable development model for rural commercial banks, ensuring synchronized improvements in operational performance, environmental stewardship, and social benefits.

ESG Impacts, Opportunities and Risks

Changshu Rural Commercial Bank effectively integrates the management of ESG-related impacts, risks, and opportunities into its internal management system. It systematically evaluates their potential material effects on the business model, operations, development strategy, financial position, operating outcomes, cash flows, financing methods, and costs over the short, medium, and long term. Based on this comprehensive assessment, the Bank formulates targeted response strategies and implements concrete actions to enhance its capacity for sustainable development and corporate resilience.

Management Process for ESG-Related Impacts, Risks and Opportunities

Identification and Assessment

In alignment with contemporary policies on sustainable development, industry dynamics, stakeholder engagement, and its operational framework, the Bank systematically identifies key topics across environmental, social, and governance (ESG) dimensions. Employing a dual-materiality analysis, the Bank prioritizes these issues and delineates material issues, thereby identifying significant impacts, risks, and opportunities that necessitate focused attention and management. For further details, please refer to the section on Material Issue Analysis.

Monitoring and Management

The Bank effectively monitors and manages its impacts, risks, and opportunities by establishing comprehensive management systems, clarifying monitoring procedures, and implementing robust control measures.

- Risk Management: The Bank integrates identified material risks—such as credit risk, compliance risk, and reputational risk—into its enterprise-wide risk management framework, ensuring a cohesive approach to risk oversight.
- Opportunity Management: Material opportunities, particularly those arising from the green transition and digital transformation, are seamlessly incorporated into the Bank's strategic business planning.
- Impact Management: The Bank takes a proactive stance in preventing and mitigating negative impacts through the formulation of rigorous risk management policies, the application of stringent credit underwriting criteria, and the establishment of effective communication and complaint mechanisms. Additionally, it actively promotes and amplifies positive impacts by directing fund flows, developing specialized products, and effectively capturing and communicating the social and environmental benefits achieved across key sectors.

To maintain alignment with strategic, management, and business objectives, the Bank implements a hierarchical objective system that tracks and adjusts progress, while setting key performance indicators (KPIs) to ensure effective execution and performance evaluation.

ESG was included into credit approval process by the Bank

Survey	Our Bank conducts a comprehensive investigation and assessment of the environmental and social impacts of our customers and their projects, understands the historical information, current status and potential issues of customers' environmental and social risks, and timely and accurately marks whether the loan is a "green loan" in the credit system. It also focuses on strengthening the investigation of the actual pollution discharge of enterprises and the holding status of relevant permits and certificates.
Review	Our Bank conducts strict compliance review on the necessary conditions for the commencement of project construction (such as compliance with industrial policies and market access standards, project approval, verification or filing procedures, etc.), and focuses on whether the approval or verification authority has corresponding authority. The focus covers both the legality of the project commencement procedures and the substantive compliance requirements, including that new projects must comply with national industrial policies and development trends, and the project environmental assessment must be consistent with the overall requirements of the planned environmental assessment.
Approval	Our Bank conducts a comprehensive judgment by combining the overall project risks and favorable factors including environmental and social impacts, proposes the final loan plan, and determines reasonable, effective and operable loan disbursement conditions and management requirements.
Post-loan	For customers with changes during the credit granting period (such as downgraded environmental rating, revoked relevant business qualifications, and unimplemented rectification of relevant penalties imposed by environmental protection departments), our Bank requires them to implement rectification and timely adjusts the credit granting plan based on actual conditions, mainly including terminating or temporarily suspending the credit limit, recovering loans in advance, optimizing guarantee methods, and formulating repayment plans for implementation of downward adjustments, etc.

ESG Metrics and Targets

Changshu Rural Commercial Bank has established sustainable development metrics and targets that reflect its strong commitment to environmental protection, social value creation, and governance enhancement. These frameworks provide clear directions and measurable pathways for the Bank's continued development.

 Environmental <ul style="list-style-type: none"> • Higher proportion of green credit • Lower carbon emissions in own operations • Development of climate risk management mechanisms 	 Social <ul style="list-style-type: none"> • Deeper inclusive finance • Customer rights and data security • Employee development and diversity & inclusion 	 Governance <ul style="list-style-type: none"> • ESG structure improvement • Transparency and information disclosure
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Stakeholder Communications

While focusing on its own high-quality development, Changshu Rural Commercial Bank attaches importance to the legitimate rights and interests of stakeholders, and strives to understand and actively respond to their expectations and demands.

Stakeholder						
	Governmental and regulatory authorities	Employees	Shareholders and Investors	Customers	Suppliers	Media and Community
Expectations and Demands	<ul style="list-style-type: none"> Compliant operations and risk control Climate change response National strategy alignment Local development support 	<ul style="list-style-type: none"> Employee rights and care Employee training and development Employee health and safety 	<ul style="list-style-type: none"> Effective governance mechanisms Procedure-based disclosure Smooth communication channels Sustained investment returns 	<ul style="list-style-type: none"> Customer communication and services Customer privacy protection Customer rights protection 	<ul style="list-style-type: none"> Supply chain management Cooperation with integrity 	<ul style="list-style-type: none"> Social welfare campaigns Community relationship building
Channel and Response	<ul style="list-style-type: none"> Lawful tax payments Green finance Implementation of national policies Assuming social responsibilities 	<ul style="list-style-type: none"> Worker Congress Employee training and promotion Employee care and activities 	<ul style="list-style-type: none"> Governance and risk control Routine reporting and interim announcements Investor discussions/email/phone calls Continuous performance delivery 	<ul style="list-style-type: none"> Customer satisfaction survey Customer feedback mechanism improvement Better customer complaint handling 	<ul style="list-style-type: none"> Improving management policies Better procurement policies Adherent to bidding procedures Lawful contract performance 	<ul style="list-style-type: none"> Diverse -channel communication Community activity participation

Material Issue Analysis

Changshu Rural Commercial Bank is steadfast in enhancing its identification and management of material issues. By conducting thorough policy trend analyses and industry benchmarking, along with considering both impact and financial materiality, the Bank actively engages stakeholders through electronic questionnaires and other methods. This comprehensive approach allows it to effectively identify relevant topics, guiding the Bank's targeted efforts toward advancing sustainable development.

Material Issue Determination Process

Identify

By referencing the core indicators outlined in both domestic and international ESG reporting guidelines—such as the Guide No.4 for Self-Regulatory Supervision on Listed Companies of the SSE — Compilation of Sustainable Development Reports (Revised in 2026) and Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies— Sustainability Report (Trial) and Sustainability Reporting Standards (GRI Standards)—the Bank systematically identified key ESG issues in relation to national policies and industry characteristics.

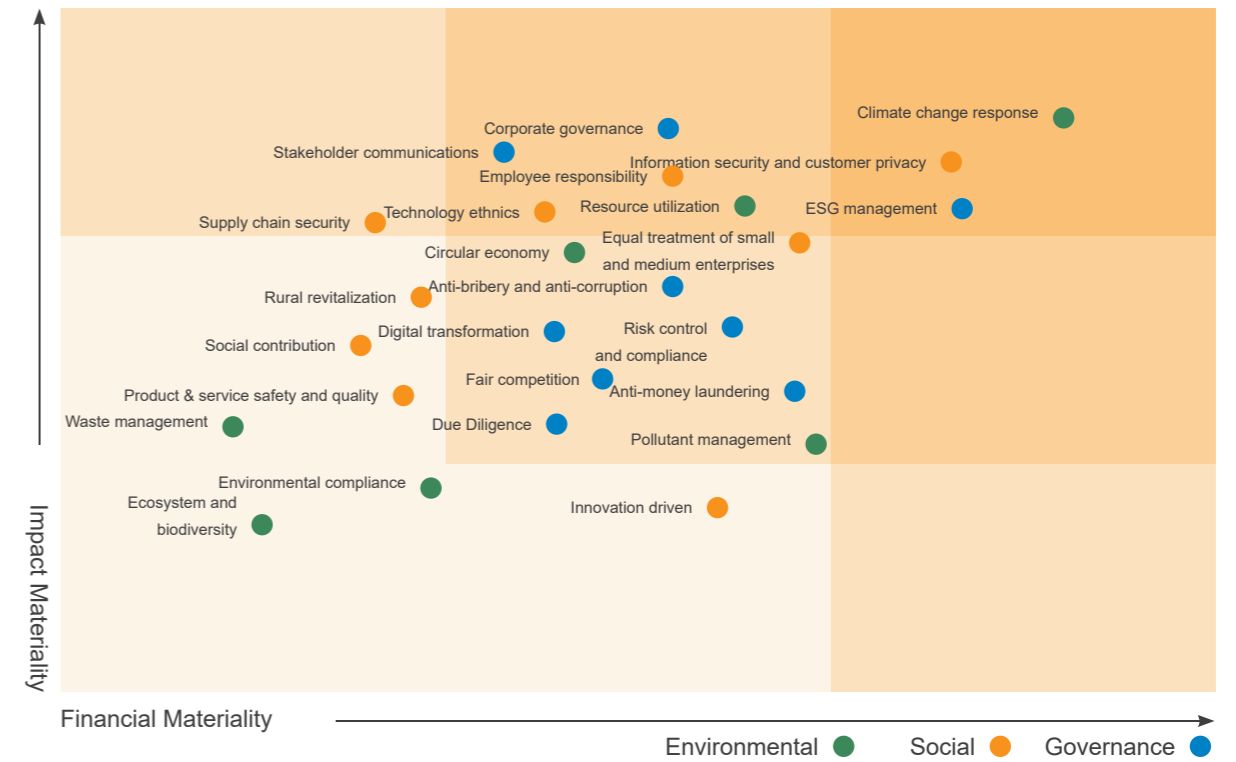
We executed a dual-materiality survey on ESG issues among stakeholders using online questionnaires. The survey results facilitated a quantitative analysis and issue prioritization, enabling us to assess the impact materiality and financial materiality of each issue effectively.

Assess



Results of Material Issue Determination

•ESG Materiality Matrix



•ESG Materiality List

- | | | |
|---|------------------------------------|---|
| 1 Climate change response | 9 Anti-bribery and anti-corruption | 17 Supply chain security |
| 2 Information security and customer privacy | 10 Anti-money laundering | 18 Innovation driven |
| 3 ESG management | 11 Stakeholder communications | 19 Rural revitalization |
| 4 Corporate governance | 12 Technology ethics | 20 Due Diligence |
| 5 Equal treatment of small and medium enterprises | 13 Pollutant management | 21 Social contribution |
| 6 Resource utilization | 14 Circular economy | 22 Product & service safety and quality |
| 7 Employee responsibility | 15 Digital transformation | 23 Environmental compliance |
| 8 Risk control and compliance | 16 Fair competition | 24 Waste management |
| | | 25 Ecosystem and biodiversity |

Spotlight

Taking the Five Initiatives to Embark on a New Journey of Serving the Real Economy

Leveraging its geographical advantages and unique business characteristics, Changshu Rural Commercial Bank actively implements national strategic initiatives aimed at fostering high-quality financial development. The Bank systematically advances the strategic framework of the Five Areas of Finance, with a core emphasis on inclusive finance. It diligently enhances services tailored to micro and small enterprises, agriculture, rural communities, and farmers, while reinforcing its primary responsibility to support the real economy. In addition, the Bank strategically develops technology finance to empower the growth of innovative science and technology enterprises. It robustly promotes green finance to facilitate the attainment of China's Dual Carbon goals. Furthermore, the Bank proactively plans for pension finance, catering to diverse and comprehensive life-cycle pension security needs. Accelerating the digital transformation of its financial services, the Bank utilizes technology to drive product innovation, optimize processes, and enhance risk management. Ultimately, Changshu Rural Commercial Bank is dedicated to establishing a distinctive and sustainable modern financial service system that demonstrates regional leadership, thereby injecting significant financial momentum into the high-quality development of the local economy and promoting common prosperity.

2025 Honors Related to the Five Initiatives

 Outstanding Unit in Digital RMB Pilot Program	 2025 Outstanding Contribution Award for Payment Service Optimization	 AI+ Pioneer Enterprise Leading the Future
Suzhou Digital RMB Promotion Leading Group	China UnionPay Jiangsu Branch	Changshu Municipal Development and Reform Commission
 Outstanding Organizer of Jiangsu Financial Industry Digital Transformation Employee Skills Competition	 Provincial Rural Commercial Banks New Quality Productive Forces Youth Innovation - Data Modeling Competition (Third Prize in Digital Risk Control)	
Jiangsu Financial Trade Union	Jiangsu Rural Commercial United Bank	
 2025 Golden Hazelnut Award for Overseas Excellent Green Finance	 2025 Digital Bank - Light of Excellence: Outstanding Case for Inclusive Mobile Banking Practice	
Cailianshe & China (Shanghai) Pilot Free Trade Zone Administration Lujiazui Bureau	CFCA Electronic Banking	

Inclusive Finance

Changshu Rural Commercial Bank is committed to advancing the real economy by prioritizing support for micro and small enterprises. The Bank offers single-borrower credit facilities of up to RMB 10 million, ensuring that financial resources are accessible to those who need them most. By strategically deepening its engagement within local micro and small enterprise clusters and specialized markets, the Bank optimizes access conditions to better serve its clientele. Embracing a business philosophy centered around going smaller, going deeper, going credit-based, and going digital, the Bank is firmly rooted in the county-level economy. This targeted approach enables the provision of tailored financial solutions for diverse customer segments. Additionally, the Bank is enhancing support for credit loans to micro enterprises and individual businesses with strong growth potential and solid creditworthiness, thereby effectively bolstering their operational stability and promoting sustainable development.

By the end of 2025



The Bank has implemented an innovative On-site Credit Approval model that incorporates Remote Due Diligence capabilities specifically for micro and small enterprises. This model streamlines the application process through a prioritized green channel, allowing small loans to be assessed and approved on-site, with approval notices issued immediately upon departure from the client's location. Consequently, this initiative reduces operational time for account managers by over four hours, decreases credit processing time by more than six hours, and enhances overall business efficiency by 50%.

In 2025, the Bank introduced the Lexiang Loan product to effectively address the financial needs of inclusive finance customer segments, catering to both production and business operations as well as daily consumption. This innovative product encompasses a diverse range of customer profiles. Beyond catering to micro and small enterprise owners and individual businesses, it extends credit support to non-traditional customer segments. Therefore, small business groups—including street vendors, mobile traders, small farmers, and those within flexible employment—are all eligible to apply.

Case Lexiang Loan Provides Precise Support to Micro and Individual Businesses, RMB 100,000 Quick Loan Resolves Urgent Needs of Renovation Business Owner

Mr. Pan, a customer involved in the renovation industry in Yangzhou, faced significant challenges this year due to adverse conditions in the real estate sector, leading to suboptimal accounts receivable collections and a consequent tightening of capital. When he sought a loan from a large state-owned bank, his attempts were unsuccessful, primarily due to the modest scale of his business and reliance on WeChat transfers for transactions. However, during an on-site marketing visit, the Bank's account manager identified Mr. Pan's funding requirements and recommended the Enjoy Loan product. The Bank efficiently processed a RMB 100,000 loan, disbursed on the same day, effectively addressing Mr. Pan's working capital concerns. He is now consistently making repayments.

Case | Shengyi Loan Resolves Early-Stage Business Challenges

Mr. Ren, a client of Changshu Rural Commercial Bank, operates a family farm in Chengwu Town, Jurong City. Earlier in his career, he acquired cultivation techniques for Qiuyue Pears while working outside his hometown. However, due to his wife's illness and the responsibility of caring for their children, he returned home to establish a fruit tree business. Confronted with a lack of funds for initial land reclamation, Mr. Ren received valuable assistance when a bank account manager visited him, learned about his challenges, and facilitated a RMB 150,000 Shengyi Loan to address his startup capital needs. As a result, the orchard is now thriving, significantly enhancing the family's living standards. This case exemplifies how inclusive finance not only supports agricultural ventures but also empowers rural households to realize their entrepreneurial aspirations and build wealth.

Technology Finance

Changshu Rural Commercial Bank is strategically committed to advancing technology and innovation finance by establishing a specialized service system. Informed by extensive industrial research, the Bank has developed the Implementation Plan for High-Quality Development of Technology and Innovation Finance during the 15th Five-Year Plan Period. By offering exclusive financial products and tailored services, the Bank effectively meets the distinct needs of high-tech enterprises, directing dedicated credit resources to stimulate innovation. Moreover, the Bank fortifies collaborative partnerships with governmental agencies, industrial parks, and venture capital firms to cultivate a robust technology and innovation ecosystem. This initiative promotes an integrated model of financial services characterized by cohesive coordination among government, bank, park, and investment stakeholders. This comprehensive approach significantly enhances the growth and development of technology enterprises.

The Bank strategically targets key high-tech industrial chains, including sectors such as new energy, new materials, aerospace, the low-altitude economy, quantum technology, hydrogen and nuclear fusion energy, and Embodied AI. It fosters collaborative engagement among government entities, industry stakeholders, academic institutions, research organizations, and the banking sector to facilitate a virtuous cycle that connects Technology-Industry-Finance. The Bank is leading a transformation of its services from traditional financing to a more integrated financing plus intelligence integration approach. This shift aligns with macroeconomic trends in industrial upgrading and transformation, thereby injecting robust momentum into high-quality development. Furthermore, the Bank is committed to establishing itself as a benchmark for technology and innovation financial services among county-level banks.

Technology Finance Development Plan & Objectives of Changshu Rural Commercial Bank

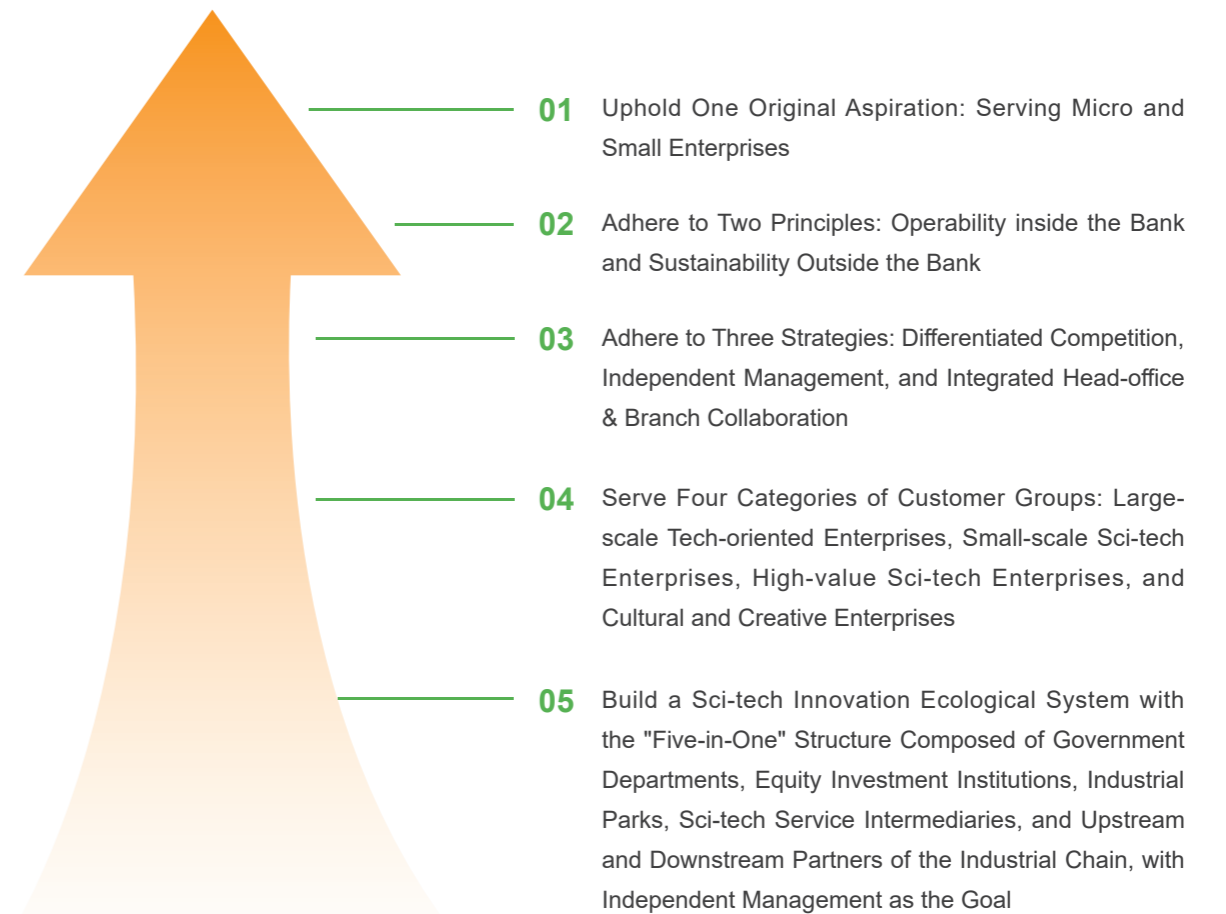
Further adjust the FTP pricing and interest rate authorization for technology and innovation loans

Cultivate a team of specialized customer managers for technology and innovation finance

Implement separate management for technology and innovation financial business

In response to the national strategic initiatives aimed at bolstering high-quality development, Changshu Rural Commercial Bank leverages its competitive advantages in micro and small business finance, alongside its operational capabilities as a medium-sized bank. The institution has established the strategic positioning of Changshu Rural Commercial Bank Micro-Venture Capital (Changyin Micro-VC) within the realm of technology finance. By cultivating unique expertise in its First Innovation, First Loan offerings, the Bank effectively targets early-stage customer segments marked by technological originality, thereby positioning itself as a leading provider of first-time lending services. Embracing the ethos of Two Commitments, Two Innovations—Dedication and Determination, Innovation and Creation—the Bank partners with enterprises on their developmental trajectories, offering a range of diversified financial services throughout the entire lifecycle of technology firms. This approach solidifies Changshu Rural Commercial Bank's distinctive brand within the technology finance sector.

Changyin Micro VC Architecture Implements the Bank's "12345" Development Strategy



By the end of December 2025, the Bank's technology enterprise loan portfolio comprised over 2,300 borrowers, with outstanding loan balances exceeding RMB 15.6 billion. More than 350 technology enterprises have secured investments from market-oriented equity investment institutions, highlighting their robust potential in the capital market.

By the end of December 2025

Outstanding Loan Balance
to Technology Enterprises
(RMB 100 million)

156

Case | Supporting the Development of a Specialized Medical Food Enterprise

An enterprise in Wuxi City stands as the first domestically funded specialized medical food (FSMP) company, occupying a leading position within the emerging FSMP sector. The Bank extended RMB 3 million in credit facilities to this enterprise. Through comprehensive research, the Bank identified that the enterprise's online mall depended on third-party payment settlement, which incurred substantial transaction fees of 3%. In response, various departments within the Bank collaborated to develop an integrated Credit + Payment Collection solution geared toward fostering technology and innovation. Specifically, we helped the client connect to our acquiring system and reduce the service fee to 2%, resulting in a 1% savings per transaction and clearly quantifying the cost advantage through data. In addition, integrating acquiring scenarios enables the client to monitor cash flow in real time.

Digital Finance

Changshu Rural Commercial Bank embraces integration, digitalization, and ecological principles as its core guiding tenets. By harmonizing business with data, technology, and operational processes, the Bank effectively transcends traditional siloed service models, forging a path toward integrated development. Through strategic collaborations with technology firms and third-party platforms, it expands service scenarios, enhances application efficiency, and bolsters operational effectiveness, thereby embarking on a robust digital transformation journey. By implementing an open banking system and fostering cross-sector collaborations, the Bank constructs a comprehensive financial ecosystem, confidently pursuing innovative business growth along an ecological development trajectory.

In 2025, the Bank decisively advanced its ecological and scenario-based applications, proactively developed intelligent platforms, and promoted the integration of financial and non-financial services, embedding technological solutions throughout daily operations.

New Digital Ecological Services Launched in 2025

Launched one-click third-party payment binding feature on mobile banking, mini-programs, VTM/STM terminals

Through integrated sign-up one-click card binding, including WeChat Pay, Alipay, Pinduoduo, Douyin, JD.com and other payment platforms, the original manual card binding time is reduced from 3 minutes to seconds, enhancing user experience.

Independently developed corporate mobile banking HarmonyOS application

We have thoroughly mastered the domestically developed ArkTS language technology and created a native HarmonyOS application entirely through our own efforts, resulting in approximately RMB 360,000 in savings on research and development costs.

Enhanced the Community Steward mini-program

The wellness and rehabilitation module, encompassing services such as physical therapy and massage, alongside pension courses like yoga, has been successfully launched to deliver users a comprehensive range of non-financial services.

New Digital Scenario Services Launched in 2025



Intelligent Fund
Splitting

We have developed a differentiated fund-splitting model that is adaptable to various scenarios, offering merchants secure, compliant, flexible, and efficient support for fund-splitting transactions. To date, six distinct fund-splitting scenarios have been implemented, resulting in 566 transactions totaling RMB 1.37 million. Additionally, we have successfully opened 23 new corporate accounts and added 147 new Code Payment merchants.



Changyin
Cross-Border Search

Leveraging big data technology to assist foreign trade enterprises in identifying potential customer segments, the Bank offers a comprehensive suite of online financial services, including international settlement, trade financing, foreign exchange transactions, and business inquiries. To date, 10 cross-border enterprises have successfully registered.



Smart
Housekeeping

An advanced management service platform has been established for housekeeping companies and community services. Currently, the platform hosts five registered merchants, has processed 105 orders, and acquired 146 new customers.

By the end of 2025

Number of Personal Mobile Banking Users by the end of 2025 (10,000)

200

Number of Transactions Processed by Mobile Banking Users in 2025 (10,000)

6,498.5

Monthly Active Personal Mobile Banking Users in 2025 (10,000)

69

Transaction Value Processed by Mobile Banking Users in 2025 (RMB 10,000)

27,480,106

Number of Visits by Mobile Banking Users in 2025 (10,000)

130.4

The Bank's mobile banking app has surpassed 2 million users, reflecting a year-on-year increase of 9.5%. It achieved a peak monthly active user (MAU) count of 750,000, representing a 15.2% rise, and facilitated a total transaction volume of 270 billion yuan. Furthermore, the Bank has successfully implemented multi-channel collaborative outreach through integration with WeCom. By leveraging a robust big data-powered risk control system characterized by precision profiling and real-time monitoring, the Bank ensures the utmost security of its customers' funds and information.

Intelligent Scenario Cases of Changshu Rural Commercial Bank



e-Drive Finance offers comprehensive fund custody services for driver training institutions, supporting over 100 driving schools and 70,000 trainees.



Smart Canteen covers more than 220 canteens and serves over 30,000 people.



Ten Changyin self-service machines have been deployed, facilitating both convenient transactions and effective brand promotion.



The Three Benefits platform of Haitang Shop has successfully registered over 200,000 union members.



Smart Campus provides convenient solutions for partner schools, serving more than 9,000 students annually.



Smart Property supports over 60 property companies in their digital transformation efforts.



Feiyan Shouyinbao delivers advanced intelligent acquiring services to over 150 merchants.



Smart Auto Life effectively integrates a multitude of benefits for vehicle owners, boasting a user base exceeding 6,000 individuals.

Case | Digital RMB Applications

The Bank has achieved several innovative breakthroughs in the application of digital renminbi. In the realm of community waste sorting, it has collaborated with Qinchuan Subdistrict to launch a digital renminbi point rewards scheme, which spans multiple communities and connects with over 1,000 merchants. In the area of cross-border payments, the Bank successfully initiated one of the nation's first projects utilizing the Multi-CBDC Bridge, with a business volume of RMB 10.001 million. This initiative provides an efficient cross-border payment channel for small and medium-sized foreign trade enterprises. Furthermore, in the context of medical payments, the Bank partnered with the municipal Health Commission to integrate 17 township hospitals and 844 medical insurance-designated institutions across the city into the digital renminbi settlement system, with total transactions surpassing RMB 4.7 billion, thereby optimizing the medical payment process. Additionally, a digital renminbi demonstration site has been established at the 5A-level Shajiabang Scenic Area, showcasing integrated applications across multiple scenarios.



Pension Finance

Changshu Rural Commercial Bank is strategically positioning itself to capitalize on the reallocation of residents' wealth in the post-real estate era. The Bank is actively engaging in the pension finance sector and is systematically developing a comprehensive financial service system that addresses the full life cycle of pension planning. Committed to excellence, the Bank aims to provide professional, reliable, and holistic pension solutions that empower customers to achieve secure and sustainable retirement goals.

Pension Finance Development Plan of Changshu Rural Commercial Bank

- In the short term, we will strategically utilize low-risk products, such as insurance, as an entry point to effectively address customers' demands for stable pension reserves.
- In the medium to long term, we are committed to enhancing our product portfolio by integrating a diverse array of asset allocation tools. This includes deposits, large-sum certificates of deposit, bank wealth management products, commercial pension insurance, health insurance, gold, and mutual funds.

The Retail Banking Department of the Bank serves as the primary unit for pension finance, establishing a robust cross-departmental coordination mechanism. Initiatives such as pension benefits deposited onto cards and enhancements for social security card customers are integrated into core performance assessments, thereby creating a dual safeguard system encompassing both strategy and evaluation.

By the end of 2025

Cumulative Social Security Cards Issued (10,000)	Number of Female Clients Aged 55+ with Net AUM Growth (10,000)	Number of Male Clients Aged 60+ with Net AUM Growth (10,000)
46.6	40.8	33.93
Number of Clients with Pension Benefits Deposited to Cards (10,000)	Average Daily Balance of Demand Deposits from Pension Clients (RMB 100 million)	Number of Zunlao Card Disbursement Transactions (10,000)
3.49	2.25	90.45
Amount of Zunlao Card Disbursements (RMB 10,000)	Number of Elderly Meal Assistance/Canteens Established	Number of Age-Friendly Branches Across the Bank
5,393	5	20

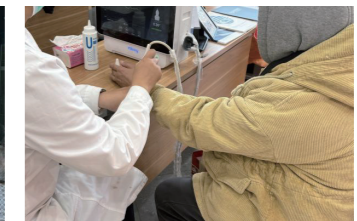
In 2025, the Bank actively promoted the Feiyan Songfu services in rural communities and the Feiyan Songqing series in urban areas. The Bank executed age-friendly upgrades to 503 ATMs and 270 STMs located at branch outlets. Additionally, it introduced a Friendly Version interface alongside dialect-specific customer service. The establishment of 20 inclusive service points and the provision of 308 door-to-door services further exemplify this commitment. Furthermore, the Bank launched 10 online courses focused on pension finance, attracting a cumulative total of 9,705 individuals. In collaboration with medical and public welfare institutions, such as the China Ageing Development Foundation and the Changshu Pension Promotion Association, the Bank conducted 149 chronic disease screening sessions, effectively serving 6,708 individuals and establishing over 3,974 household files.



Feiyan Songfu and Feiyan Songqing Series Services



Pension Finance Course Delivery



Cooperating with Medical and Public Welfare Institutions to Provide Bone Density Testing

Case

Promoting Elderly Care Services through Projects under the China Aging Development Foundation

The Bank has actively collaborated with initiatives under the China Aging Development Foundation to enhance elderly care services. To begin, the Bank has established public service stations as part of the Senior Rehabilitation Project and launched a province-wide, free arteriosclerosis screening program aimed at one million elderly individuals. This program promotes early intervention, effectively mitigating the risk of cardiovascular diseases such as cerebral infarction and myocardial infarction, ultimately enhancing the quality of life for the elderly population. In addition, the Bank has integrated medical resources from various partners, including the Second Hospital and Yuying Hospital, as well as other Grade II Class A and Grade III Class A medical facilities. This collaboration facilitates health screening services, encompassing blood pressure measurements and bone density tests. The Feiyan Community Steward Mini Program connects to the chronic disease screening platform of the Aging Development Foundation, allowing for seamless data sharing and the development of comprehensive family life-cycle health records. Moreover, the mini-program provides a range of supporting benefits, such as financial incentives, including card issuance benefits for third-generation social security cards, as well as advantages for newly added pension agency and transfer services for existing customers. It also offers livelihood service benefits, including JD home services and community group purchasing options. Through these initiatives, the Bank has successfully established a robust brand that integrates wealth management, health care, and inheritance planning.



Green Finance

To align with the developmental trends in green finance over the next five years, the Bank has undertaken significant measures to implement the directives established by the Fourth Plenary Session of the 20th CPC Central Committee, particularly the objective of building a modern environmental governance system. In order to address the pressing needs for economic and social transformation towards green and low-carbon initiatives, as well as to support the goals of carbon peak and carbon neutrality, the Bank revised and released the Green Finance Development Strategy and Implementation Outline (2026–2030) in 2025. Additionally, the Bank developed the Green Finance Development Work Plan and the Guiding Opinions on Strengthening Green Finance Management, which delineate departmental responsibilities, outline key tasks, and enhance support for green, low-carbon, and circular economic development. These efforts are poised to provide substantial financial resources, thereby contributing decisively to the realization of a Beautiful China and the achievement of a modernization characterized by the harmonious coexistence of humanity and nature.

Basic Principles and Strategic Objectives for Green Finance Strategy



Basic Principles

- Uphold green development
- Uphold risk controllability
- Uphold collaborative efforts



Strategic Objectives

- Build a distinctive organizational structure and support system for green finance
- Expand green finance scale and enhance service characteristics
- Develop an intelligent risk control system for green finance
- Strengthen professional capabilities and explore carbon accounting system development for green finance
- Advance internal green and low-carbon transformation and fulfill corporate responsibilities

Organizational Structure

The Bank has established and continuously refined a comprehensive green finance organizational structure that aligns with the unique characteristics of rural commercial banks, particularly in their service to agriculture, rural areas, and farmers (the Three Rural Issues) and county-level economies. A vertical green finance management framework has been built, clearly defining responsibilities at the board, the senior management, and professional department levels. This structure effectively integrates climate change initiatives and other sustainability-related matters into the overall governance mechanism. Furthermore, the Bank has enhanced the green finance incentive and evaluation system by incorporating green finance and carbon emission-related indicators into its performance assessment framework. By establishing a robust green finance evaluation indicator system, the Bank conducts comprehensive assessments across various dimensions, including the proportion and growth rate of green finance activities, as well as risk management. This approach guides resource allocation toward green industries and promotes the seamless integration of banking operations with green development strategies.

Green Finance Management Duties

Board of Directors

- The Board of Directors holds primary responsibility for green finance, tasked with determining the Bank's development strategy in this area. It is accountable for approving green finance targets proposed by senior management, as well as the related reports submitted. Additionally, the Board supervises and evaluates the strategy's implementation, ensuring the appointment of at least one member with expertise in green finance.
- The Strategy and Agricultural, Rural, and Farmer Finance Committee is responsible for supervising the implementation of the green finance strategy.
- The Nomination and Remuneration Committee is responsible for incorporating implementation performance into senior management assessments.
- The Audit and Consumer Rights Protection Committee is responsible for auditing ESG implementation.

Senior Management

- The Headquarters of the Bank has established a Green Finance Committee tasked with the comprehensive implementation of initiatives related to green finance, in alignment with the development strategy set forth by the Board of Directors. The Committee is responsible for making informed decisions regarding objectives, mechanisms, processes, and significant issues pertaining to green finance. Furthermore, it delineates the division of responsibilities for executing the green finance strategy, implements internal controls, and conducts evaluations for major targets. The Committee provides an annual report to the Board, detailing the progress in green finance development, and ensures the submission and disclosure of relevant information to the National Financial Regulatory Administration, its local offices, and the public as mandated.
- Under the Green Finance Committee, an Office and several Working Groups—including the Green Finance Policy Research and System Development Group, the Green Finance Marketing and Business Promotion Group, the Green Finance Brand Building and Image Enhancement Group, and the Green Finance Internal Performance Management and Transformation Group—are established to effectively promote and implement the initiatives determined by the Committee.

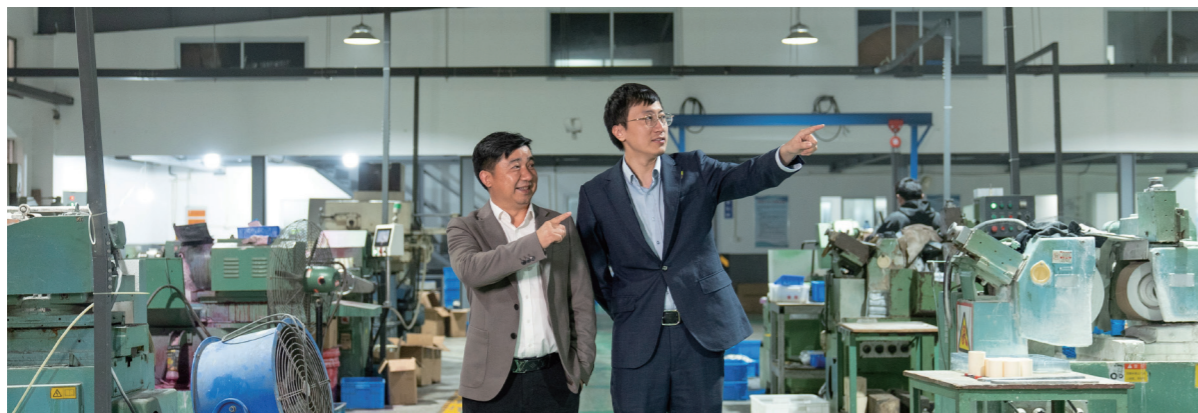
Headquarters Departments

- Each department effectively executes green finance-related tasks within its designated scope of responsibilities.

Branches

- All branches rigorously adhere to the directives from the Headquarters while implementing a “top leader” accountability system. They develop and enhance specialized leadership and coordination mechanisms for green finance, assigning specific departments as the principal management units. This strategic approach ensures comprehensive coordination and effective execution of all green finance initiatives across the organization.

The Bank is committed to expanding its portfolio of green finance products, guided by a forward-thinking development philosophy and its unique business characteristics. By focusing on the green financing needs associated with the Three Rural Issues—agriculture, rural areas, and farmers—as well as the requirements of micro and small enterprises, the Bank has introduced an array of innovative, standardized lending models and low-carbon finance products. These include Su Carbon Finance, Solar Distributed Power Generation Energy Mortgage Loans, Environmental Protection Loans, and Pollution Discharge Rights Loans. Furthermore, the Bank effectively facilitates financing for businesses that leverage pollution discharge rights, carbon emission rights, and other environmental rights as collateral. This strategic approach enhances financing accessibility for enterprises within green industries, thereby driving persistent innovation in green finance.



Representative Green Finance Innovative Products of Changshu Rural Commercial Bank

Su Carbon Finance

This product is a working capital loan provided to agriculture-related, micro and small enterprises, as well as private enterprises listed in the Jiangsu Province Central Bank Fund Key Supported Green Enterprise Directory. It is specifically designed to finance energy conservation and carbon reduction projects or to meet the working capital needs that arise from the daily operations of energy-saving and carbon-reducing enterprises.

Environmental Protection Loan

This loan initiative is collaboratively established by the Jiangsu Provincial Department of Finance, the Jiangsu Provincial Department of Ecology and Environment, and the Jiangsu Provincial Rural Credit Cooperatives Union. By creating a risk compensation fund pool for ecological and environmental protection projects, it enhances loan credit and provides risk compensation for enterprises within Jiangsu Province. This support encompasses pollution prevention and control, ecological protection and restoration, environmental infrastructure construction, and the development of the environmental industry.

Pollution Discharge Rights Loan

These are working capital loans in RMB, sought by borrowers who possess pollution discharge rights acquired through a paid process and validated by pollution discharge permits. The loans serve primarily to meet funding needs associated with energy conservation and environmental protection transformations, as well as for daily production and operational activities.

Solar Distributed Power Generation Energy Mortgage Loans

These are RMB loans provided to purchasers of solar distributed power generation equipment for self-use or lease operations. The funds are specifically designated for acquiring solar energy equipment from manufacturers.

Case : Issuing RMB 470,000 Photovoltaic Mortgage Loan to Support Distributed Rooftop Power Station Construction

A customer of the Bank, an energy technology company based in Suzhou, aims to construct photovoltaic power generation stations on the rooftops of the Tangqiao Village Committee in Meili Town and a textile technology company in Changshu City. The combined rooftop area spans 2,000 square meters, featuring installed capacities of 150 kW and 120 kW, respectively. The total registered investment required for the project is approximately RMB 680,000. To facilitate this initiative, the customer sought financial support. After thorough investigation and subsequent approval, the Bank confidently issued a "Solar Distributed Power Generation Energy Mortgage Loan" of RMB 470,000 to the customer, thereby significantly advancing the construction of this promising project.

Case : RMB 10 Million Fixed Asset Loan Supports Textile Technology Enterprise in Building a Modern Green Printing and Dyeing Benchmark

A textile technology company in Jiangsu has secured a fixed asset loan of RMB 10 million from the Bank to finance equipment costs associated with its textile printing and dyeing project. Initiated in 2024, the project is currently in the completion acceptance phase, with equipment being installed in stages. Production is scheduled to begin in the third quarter. This initiative aligns with the strategic directions of technological innovation, intelligent manufacturing, and green low-carbon practices. The company is actively collaborating with leading universities to develop and apply green chemicals and enhance printing and dyeing wastewater recycling processes, thereby continuously improving its operational capabilities. Through comprehensive measures, the project aspires to establish a modern green printing and dyeing enterprise characterized by resource efficiency, technological advancement, and stringent environmental compliance.

Case : Precise Support for Local Environmental Technology Enterprise to Overcome Difficulties

An environmental technology company located in Jiangsu serves as a professional technical service organization specializing in environmental testing and consulting services for environmental protection. The company is dedicated to establishing itself as a leading third-party professional testing institution within the Changshu region. However, due to prolonged accounts receivable collection periods, the company faced challenges with its working capital. In the third quarter of 2025, to ensure the company's continued operations, the Bank provided a revolving loan of RMB 3 million, primarily allocated for project consulting fees. The customer has assembled an advisory team that includes national research institutions, prestigious universities, and skilled professionals, all committed to advancing comprehensive efforts in environmental protection, safety, and occupational health. Their well-equipped testing instruments enable them to cover all essential parameters related to environmental protection and its associated fields effectively.

Case : Annual Treatment/Utilization of 47,020 Tons of Hazardous Waste Project

The construction unit of this project is an environmental protection technology company located in Wuxi City, with a total investment amounting to RMB 59.97 million. This includes RMB 17.97 million in project capital and RMB 42 million in bank loans. The Bank has provided the enterprise with a project loan credit facility totaling RMB 29.5 million. By the end of 2025, the outstanding balance of the project loan was RMB 29 million.

Case : New Wastewater Treatment and Reuse Project

This project represents a significant investment by an energy-saving technology company located in Changshu City, amounting to RMB 73 million. The Bank has extended a project loan of RMB 43.7 million to support this initiative. By the end of 2025, the outstanding balance on the project loan stands at RMB 25.94 million. The investment focuses on wastewater treatment and its reuse, classified under the green loan directory as a Green Industry Loan dedicated to the upgrade of green infrastructure, specifically the construction and operation of wastewater and sludge treatment and disposal facilities.



Governance

Safeguarding Development for Long-Term Success

Changshu Rural Commercial Bank firmly establishes itself at the forefront of Party-building leadership by enhancing its modern corporate governance framework, reinforcing risk prevention and control measures, and advancing digital transformation initiatives. Committed to upholding business ethics, the Bank lays a solid foundation of sound and compliant operations that fosters sustainable, high-quality development.



2025 Highlights

Percentage of Independent Directors (%)

38.46%

Number of Attendances in Legal and Compliance Trainings

2,319

Number of Attendances in Legal Publicity and Education

47,759

Number of Attendances in Anti-Money Laundering Trainings

13,350

Investment in R&D and Technological Innovation (RMB 10,000)

31,321.29

Responses to UN SDGs



Upholding Party-Building

Changshu Rural Commercial Bank confidently adheres to Party-building, prioritizing political development as its guiding principle. It enhances its organizational system, emphasizes the growth of Party member teams, and fortifies the integration of the Party's innovative theories. By strengthening the management of ideological positions and promoting collaborative Party-building initiatives, the Bank actively enhances ethical conduct and governance, thereby firmly establishing the correct trajectory for financial development.

Party's Political Building

The Bank fortifies the Party's overarching leadership while deepening the implementation of the First Topic mechanism. It establishes a closed-loop workflow that encompasses the stages of studying, comprehending, researching, deploying, implementing, and executing. Concurrently, the Bank enforces rigorous political discipline and adheres to established rules. It enhances the protocols for requesting instructions and reporting on significant matters, refines the implementation measures for the Three-Major and One-Big decision-making framework, clarifies the list of key decision-making items, and rigorously upholds the principle of democratic centralism.

In 2025, the Bank effectively embraced the integrated approach of learning, inspection, and rectification to thoroughly implement the spirit of the Central Eight-Point Decision through comprehensive educational initiatives. The Bank issued the Key Points for Party Building of Jiangsu Changshu Rural Commercial Bank Co., Ltd. alongside the Implementation Plan of the Changshu Rural Commercial Bank Party Committee on In-depth Learning and Education Regarding the Central Eight-Point Decision for all Bank Party Members and Cadres. These efforts have successfully embedded the principles into the organizational culture, ensuring they resonate deeply, translate into actions, and establish a robust foundation for future endeavors.

Party's Organizational Building

The Bank is committed to strengthening its organizational framework by ensuring that all Party work is conducted at the branch level and that a Party branch is established wherever an institution exists. This approach guarantees comprehensive and effective coverage of Party organizations. The enhancement of organizational strength is instrumental in driving the high-quality development of financial operations.

The Bank is committed to the systematic initiative of talent team building, emphasizing the development of its cadre pipelines and talent pools to enhance critical operations. It consistently fortifies the training of Party organization secretaries and Party member teams. Utilizing a blend of online and offline methods, the Bank provides specialized training, including qualification certification for Party affairs workers. This approach cultivates a cadre of Party members who are politically steadfast, professionally exceptional, and of high moral character, thereby solidifying the foundation for the Bank's high-quality development.

Party's Ideological Building

The Bank is steadfast in its commitment to enhancing the theoretical knowledge of Party members, rigorously studying and implementing the spirit of the Fourth Plenary Session of the 20th CPC Central Committee. It effectively combines intensive and regular education through various initiatives, including the Party Committee theoretical center group learning, on-site study tours, and specialized reading sessions focused on the Fourth Plenary Session. This multifaceted approach fortifies the ideological foundation of its members. Furthermore, the Bank has innovated the Feiyan Party Building, an online learning model, ensuring comprehensive learning coverage for all Party members and cadres throughout the institution.

The Bank effectively implements an ideological work responsibility system by establishing a dedicated leading group, conducting specialized research in the area, and enhancing the management of ideological positions. It strategically utilizes promotional platforms, including the OA website, WeChat public account, and Lanxin broadcast channel. Moreover, the Bank actively promotes the Feiyan Party Building brand, reinforcing its image and unwavering commitment to serving the public.

Case

Special Study Session on Thoroughly Implementing the Spirit of the Central Committee's Eight-Point Decision Held in March 2025

In March 2025, our Bank convened a specialized study session to comprehensively implement the spirit of the Central Committee's eight-point decision, ensuring that all Party members fully comprehend the core principles and practical implications inherent in this decision. We aim to cultivate a formidable collective effort toward advancing our work and promoting development through exemplary Party conduct and a robust institutional ethos.



Joint Party Building

The Bank has established a distinctive Feiyan Party Building brand that continuously enhances Party building through joint construction and collaborative efforts. It has implemented headquarters-to-headquarters paired co-construction initiatives between the Headquarters Party Committee and 16 township sub-districts and development zones in Changshu City. Furthermore, the Bank has engaged in government-bank partnerships with 28 municipal commissions, offices, and bureaus, and has undertaken joint construction projects with 20 key enterprises. These initiatives exemplify the Bank's commitment to fostering collaboration and leveraging alliances to strengthen its Party building efforts.

Case | Special Initiative named Flying into Local Homes

The Bank has launched a specialized initiative titled Flying into Local Homes. This program involves the active participation of fifteen first-level branch presidents who have engaged in secondment work within town (sub-district) Party committees. Additionally, thirty-five second-level branch presidents have taken on roles as part-time committee members of community grand Party committees, while fifty-eight service managers serve as part-time committee members of residential area grand branch committees. Furthermore, the Bank has appointed 172 Feiyan Wealth Creation Specialists who, in response to the specific needs of local communities, have established paired contacts with 247 grassroots grids in villages. These specialists work as part-time grid workers, assisting grid leaders in various capacities. The program focuses on five key areas: liaison services, volunteer services, propaganda and education services, census services, and financial services. By facilitating comprehensive grid management, the initiative significantly contributes to the common prosperity of both urban and rural areas.

Joint Party Building Activities



Joint Party Building with Bosideng Group



Kick-off Meeting for the Special Campaign Flying into Local Homes

Party Conduct Governance

The Bank has consistently upheld rigorous Party self-governance while reinforcing the principles of Party conduct and maintaining a clean government. By enhancing mechanisms for the prevention and control of integrity risks, intensifying warning education, enforcing strict adherence to discipline and regulations, and cultivating a culture of integrity, the Bank effectively safeguards compliant operations. Moreover, by promoting the integrated implementation of the Three No-Corruption principle, it mitigates financial risks and establishes a robust disciplinary defense for sustainable, high-quality development.



Party Conduct Governance Actions

Improve the Long-Term Mechanism for Preventing and Controlling Integrity Risks

The Bank has developed a comprehensive implementation plan aimed at deepening the investigation and prevention of integrity risks. This plan concentrates on critical areas and positions of authority, including credit granting, capital management, asset disposal, centralized procurement, information technology development, and personnel selection, with a particular emphasis on the Three Major and One Big principles. Through a thorough identification of integrity risk points, the Bank is establishing a robust, long-term mechanism for preventing and controlling integrity risks. This mechanism will feature standardized processes, effective strategies, practical systems, and timely early warning systems, ensuring a proactive approach to safeguard the institution's integrity.

Intensifying Warning

The Bank deepens case-based moral education, case-based disciplinary education, case-based legal education, and case-based accountability education. The Bank effectively utilizes warning and educational functions through the thorough analysis of typical cases. Grassroots Party organizations have organized over 100 themed Party Day activities at warning and education bases, successfully guiding all Party members and cadres to maintain vigilance regarding discipline and regulations. Furthermore, the Bank enhances moral, disciplinary, legal, and accountability education by employing case-based methodologies.

Strict Discipline and Rules

The Bank prioritizes the enhancement of integrity education for key personnel by conducting pre-appointment integrity discussions for newly promoted mid-level cadres. These sessions are designed to clarify the required standards of integrity and discipline at pivotal moments in cadre development. Additionally, the Bank organizes trainings for newly appointed managers, integrating content related to discipline education into the training curriculum. This comprehensive approach effectively establishes a robust defense against unethical conduct in professional environments.

Cultivating a Culture of Integrity

The Bank organized two online trainings for the Clean Finance Culture Premium Program, which included a total of seven courses addressing clean culture, compliance warnings, and various related topics, ultimately engaging 8,000 attendances.

Additionally, the Bank initiated a Clean Finance, Compliance Enhancement short video competition, receiving a total of 19 entries. The exceptional submissions were thoroughly evaluated and promoted for learning throughout the entire organization.

Party Conduct Activities



Field Study Tour to Changshu Supervision Impression Hall

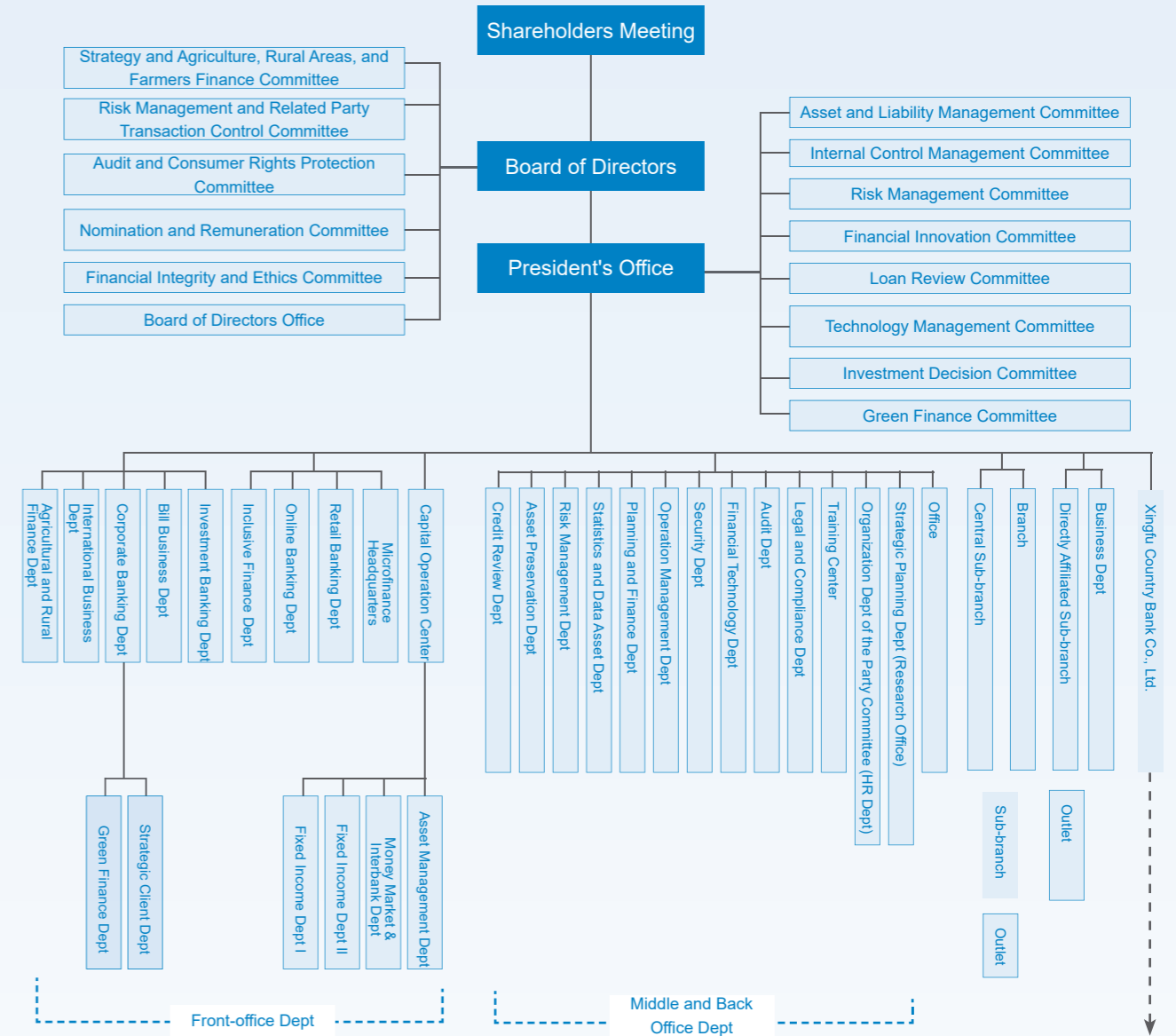


Warning Education and Party Building Activity

Improving Governance Structure

Changshu Rural Commercial Bank is dedicated to enhancing its corporate governance system. In alignment with the principles of the modern enterprise system, the Bank rigorously complies with the Company Law of the People's Republic of China and other pertinent regulations, establishing a robust corporate governance framework.

Governance Structure of Changshu Rural Commercial Bank



- Enshi Xingtu Country Bank Co., Ltd.
- Changzhou Jintan Xingtu Country Bank Co., Ltd.
- Tangyin Xingtu Country Bank Co., Ltd.
- Yiyang Xingtu Country Bank Co., Ltd.
- Yichang Xingtu Country Bank Co., Ltd.
- Haoxian Xingtu Country Bank Co., Ltd.
- Huailian Xingtu Country Bank Co., Ltd.
- Yangzhou Gaoyou Xingtu Country Bank Co., Ltd.
- Luoning Xingtu Country Bank Co., Ltd.
- Nanhua Xingtu Country Bank Co., Ltd.
- Ruoyang Xingtu Country Bank Co., Ltd.
- Taizhou Gaogang Xingtu Country Bank Co., Ltd.
- Wuxi Binhu Xingtu Country Bank Co., Ltd.
- Kunming Panlong Xingtu Country Bank Co., Ltd.
- Qijing Zhenyi Xingtu Country Bank Co., Ltd.
- Luliang Xingtu Country Bank Co., Ltd.
- Shizong Xingtu Country Bank Co., Ltd.
- Luoping Xingtu Country Bank Co., Ltd.
- Jiangchuan Xingtu Country Bank Co., Ltd.
- Yimen Xingtu Country Bank Co., Ltd.
- Nanhua Xingtu Country Bank Co., Ltd.
- Yuanmou Xingtu Country Bank Co., Ltd.
- Wuding Xingtu Country Bank Co., Ltd.
- Zhuhai Xiangzhou Xingtu Country Bank Co., Ltd.
- Jiangsu Ganayu Xingtu Country Bank Co., Ltd.

Board of Directors

The Bank's Board of Directors has established the following special committees: Strategy and Agriculture, Rural Areas & Farmers Finance Committee, Risk Management and Related-Party Transactions Committee, Audit and Consumer Rights Protection Committee, Nomination and Remuneration Committee, and Financial Integrity and Ethics Committee.

2025 Work Progress of Special Committees Under the Board of Directors



Strategy and Agriculture, Rural Areas & Farmers Finance Committee

In 2025, the Committee convened for eight meetings during which it reviewed and approved 22 proposals. Key items included the report on the implementation of the financial business plan for agriculture, rural areas, and farmers, the overseas investment plan, the ESG report, and the green finance development strategy and implementation outline. Additionally, the Committee enhanced its foundational research on issues pertinent to the Board of Directors.



Risk Management and Related-Party Transactions Committee

In 2025, the Committee convened seven meetings during which it reviewed and approved 43 proposals, including the risk appetite statement, various risk assessment reports, comprehensive risk management reports, and specialized reports on related party transactions. The Committee articulated clear perspectives on risk management practices, effectively guiding and overseeing the Bank's risk management and related party transaction review processes.



Audit and Consumer Rights Protection Committee

In 2025, the Committee convened five meetings during which it thoroughly reviewed and approved 38 proposals. These encompassed periodic reports, final financial accounts, budget plans, profit distribution plans, as well as audit reports and working report for consumer rights and interests protection. The Committee emphasized the authenticity, accuracy, and completeness of financial reports, consistently engaging with internal audits and control reports. Additionally, it refined meeting systems and work processes while enhancing foundational research on issues pertinent to the Board of Directors.



Nomination and Remuneration Committee

In 2025, the Committee convened four meetings, during which it reviewed and adopted ten proposals, including remuneration plans and performance assessment measures for directors and senior management. The Committee took significant strides in enhancing the remuneration assessment system, refining incentive and restraint mechanisms, and further standardizing meeting protocols and work procedures.



Financial Integrity and Ethics Committee

In 2025, the Committee conducted two meetings during which it reviewed and adopted three key proposals, including a work report on financial integrity and ethics. The Committee effectively guided all Bank staff in establishing a strong commitment to compliant and honest practices, while also implementing a comprehensive system of behavioral norms to uphold financial integrity and ethics throughout the organization.

Board Performance

Number of Board of Directors Meetings Held	Board Member Attendance Rate (%)	Number of Directors Attending Less Than 75% of Meetings
9	97.35	71
Number of Directors Attending Less Than 75% of Meetings	Number of Audit and Consumer Rights Protection Committee Meetings	Number of Nomination and Remuneration Committee Meetings
0	5	4

Board Independence

In 2025, independent directors comprised 38.46% of the Board of Directors. No independent director served on more than three domestic listed companies or five domestic and foreign enterprises. The composition, proportion, and qualifications of independent directors fully meet relevant regulatory requirements, ensuring robust governance.

Board Diversity

The Bank comprehensively evaluates various factors—including gender, age, educational background, professional experience, and skill sets—while actively pursuing a diverse candidate pool that aligns with the Bank’s strategic objectives. The directors’ professional backgrounds in finance, law, technology, banking, and related fields provide a solid foundation for the Board of Directors to execute its responsibilities effectively and scientifically.



In 2025, female directors constituted 15.38% of the Board.

Board Effectiveness

The directors of the Bank consistently demonstrate a strong sense of responsibility and professionalism, actively participating in meetings and fulfilling their duties with dedication. During the reporting period, the Board of Directors achieved an impressive attendance rate of 97.35%. This exemplifies the diligent work ethic of the Board members and underscores their commitment to facilitating sound decision-making for the Bank’s operation.



During the reporting period, the Board of Directors achieved an impressive attendance rate of 97.35%.

Board Remuneration Transparency

The Bank rigorously adheres to regulatory requirements and ensures a standardized approach to the decision-making process regarding directors’ remuneration. The Nomination and Remuneration Committee, which comprises a majority of independent directors, evaluates and manages this remuneration effectively. Furthermore, the Bank is committed to enhancing the transparency of remuneration disclosures, detailing directors’ remuneration in its annual report, while willingly embracing oversight from shareholders and the market.

Board Composition

Metric	2025 Value
Total Number of Board Members	13
Number of Female Directors	2
Percentage of Female Directors (%)	15.38
Number of Independent Directors	5
Percentage of Independent Directors (%)	38.46
Percentage of Independent Directors with Tenure Exceeding 6 Years (%)	0
Percentage of Independent Directors with Tenure Exceeding 9 Years (%)	0
Percentage of Independent Directors Serving on More Than 3 Listed Companies (%)	0
Percentage of Independent Directors Serving on More Than 6 Listed Companies (%)	0
Percentage of Independent Directors on the Audit and Consumer Rights Protection Committee (%)	60
Percentage of Independent Directors on the Nomination and Remuneration Committee (%)	67

Management Performance

The Bank employs a comprehensive annual salary system for its senior management personnel. This system is structured around a basic annual salary, a post coefficient, and performance assessment results. The assessment indicators are designed to evaluate contributions to the real economy, operational efficiency, risk prevention and control, and overall development quality. Additionally, exceptional achievements or significant advancements in the Bank’s business development may warrant additional rewards.



In 2025, the Bank comprises seven senior management members, with female executives constituting 14.29% of the total.

Strengthening Internal Control and Compliance

Changshu Rural Commercial Bank effectively coordinates auditing, risk management, legal compliance, taxation, and anti-money laundering efforts, thereby establishing a comprehensive internal control and compliance framework that safeguards the Bank's high-quality and sustainable development.

Audit Management

The Bank has established 15 comprehensive policies, including the Internal Audit Charter of Jiangsu Changshu Rural Commercial Bank Co., Ltd. and the Audit Work Management Measures of Jiangsu Changshu Rural Commercial Bank Co., Ltd., as well as the Audit Work Operating Procedures of Jiangsu Changshu Rural Commercial Bank Co., Ltd. These effectively ensure that audit activities are conducted in an orderly and efficient manner. In 2025, the Bank introduced the Internal Audit Work Plan (2025–2027), which enhances the internal governance framework and reinforces the implementation of internal audit functions and associated training initiatives.

To enhance the intelligence, precision, and efficiency of audit operations while establishing a robust technological barrier for risk prevention and control, the Bank actively advanced the development of a digital audit system in 2025. This initiative introduced functionalities such as operation management and off-site modeling, successfully achieving comprehensive online coverage of on-site audit projects.

In 2025, the Bank successfully developed 73 audit models, updated 221 existing models, incorporated 320 novel connected data source tables, supported 24 audit projects, and delivered external model outputs on 13 separate occasions.

Case | Development of the EAST Model Set for Village and Township Bank Acquisitions


In the audit of the merger and acquisition involving three village and township banks under Hunan Huifeng Group, the Bank successfully implemented the EAST regulatory data standard alongside innovative audit modeling techniques for the first time in major M&A projects. By developing the EAST Model Set for Village and Township Bank Acquisitions, we effectively addressed critical challenges, such as inadequate data foundations and inefficient risk identification in M&A activities.

Audit Training Performance



Case | Internal Audit Experience Sharing Meeting

To harness collective expertise in audit practices, share best practices, and elevate the professional competence of the internal audit team, the Bank conducted an internal audit experience-sharing meeting. This event fostered the exchange of working methodologies, facilitated discussions on complex issues, and allowed auditors to distill practical insights. By encouraging experience sharing, we advanced our capabilities; through the exchange of innovative ideas, we aimed for superior work quality, thereby strengthening the foundation of our internal audit function.



Risk Management

Changshu Rural Commercial Bank has developed a robust and comprehensive risk management governance structure. The establishment of a Risk Management Committee, alongside the appointment of a Vice President responsible for risk management, underscores the Bank's commitment to effective oversight. Additionally, a dedicated risk management department, along with designated risk officers and credit approvers, ensures systematic evaluation and management of risks. Credit approvers are strategically positioned at branch banks to engage in the entire lifecycle of credit transactions, encompassing pre-loan review, loan disbursement, and post-loan management.

The Bank has achieved full coverage of all major risks by formulating institutional documents including the Comprehensive Risk Management Policy, Liquidity Risk Management Policy, Market Risk Management Policy, Interest Rate Risk Management Policy for Banking Book, Operational Risk Management Policy and Reputational Risk Management Measures. In addition, it has developed special risk management measures for key business areas such as credit bond investment, derivatives trading and wealth management business, to further standardize business operations.

The Bank effectively implements risk inventory-based management by conducting regular tracking and comprehensive reviews. It continually strengthens its refined risk control management system while enhancing the management and control mechanisms for risk indicators. Furthermore, leveraging advanced technologies such as big data, artificial intelligence, and microservices, the Bank adheres to the design philosophy of small platform, large applications. Consequently, it has developed a unified, intelligent risk control platform tailored for small and medium-sized banks.

Risk Control Measures

Credit Risk Management

- A comprehensive Bank-wide management framework for Grand Credit and Grand Asset Protection has been established, featuring a One Enterprise, One Profile automatic approval system and a robust Nine-in-One three-dimensional credit risk prevention and control system.
- We have enhanced the operational capabilities of the Risk Model Strategy Research Lab, refined the risk control model and strategy framework, and fortified our digital risk control measures.
- The Sixteen-Grid disposal strategy has been introduced to accelerate risk resolution. This strategy employs innovative models and methods, including empathetic collection techniques, improved notarization processes, online pre-litigation mediation, and electronic payment orders.

Liquidity Risk Management

- We implemented robust asset-liability management mechanisms, strengthened the deposit base, maximized the use of policy tools such as relending and rediscounting, and diversified our sources of liabilities.
- We enhanced our position management mechanisms, implemented systems to effectively track significant fund movements, established an integrated framework for forecasting, monitoring, financing, and feedback, and improved our asset-liability management capabilities while bolstering our liquidity safeguards.

Operational Risk Management

- A thorough review of business process risk points and control measures was conducted, resulting in the formulation of key risk indicators for effective monitoring. Additionally, the implementation of operational management authorization has been standardized.
- We have promoted four mechanisms for case prevention and compliance, thereby strengthening the management of employee abnormal behaviors.
- The compliance data management platform was significantly enhanced, optimizing the employee compliance and integrity evaluation system Xiaoyan Credit while implementing an employee classification management system.

Reputational Risk Management

- We implement comprehensive public opinion monitoring and response strategies, enhancing the monitoring matrix that integrates public opinion software, we-media, and foreign media, thereby reinforcing our early prevention of public opinion risks.

Case Risk Prevention and Control

The Bank has issued the Measures for the Administration of Criminal Cases of Jiangsu Changshu Rural Commercial Bank Co., Ltd. and the Measures for the Accountability of Cases of Jiangsu Changshu Rural Commercial Bank Co., Ltd., providing strong institutional support for case prevention and control.

The Bank has established a robust organizational system for case risk prevention and control, clearly delineating the roles and responsibilities of various stakeholders. The Board of Directors holds ultimate responsibility for overseeing case prevention and control, while senior management is tasked with the implementation of these measures. The Leading Group for Compliance and Case Prevention plays a pivotal role in coordinating and advancing case prevention efforts throughout the institution. The Legal and Compliance Department at the Headquarters serves as the primary department for case prevention and control, whereas the functional management departments at both the Headquarters and branches are directly accountable for their respective responsibilities, ensuring a clear division of labor.

The Bank utilizes the provincial compliance system of the United Bank to implement a comprehensive online closed-loop management mechanism for case risk investigation. This process encompasses project initiation, scheduled screening, review, and rectification. The Bank recorded zero criminal cases in 2025.



The Bank recorded zero criminal cases in 2025.

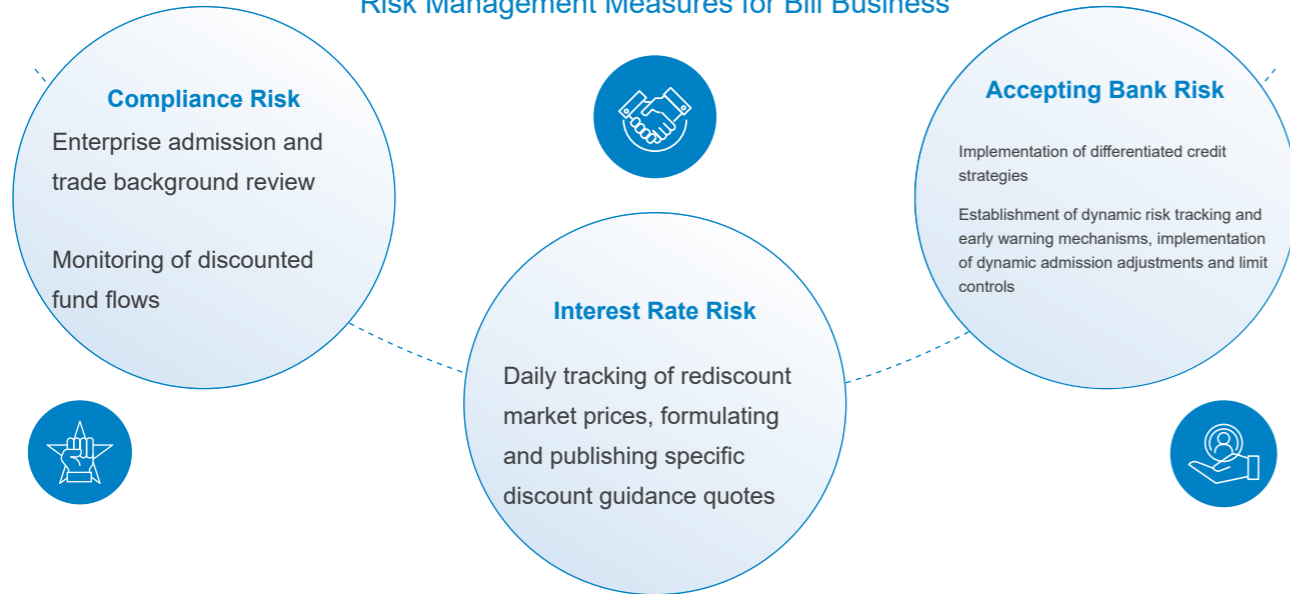
Business Risk Management

The Bank firmly reinforces risk prevention and control responsibilities at every level of the business front. Through robust risk management practices, we establish a secure defense mechanism that supports the Bank's operational development.

Credit Approval Risk Control Measures



Risk Management Measures for Bill Business



Legal Compliance Management

In 2025, the Bank implemented a set of legal and compliance regulations, including the Compliance Policy of Jiangsu Changshu Rural Commercial Bank Co., Ltd. and the 2025 Annual Opinions on Legal and Compliance Work of Jiangsu Changshu Rural Commercial Bank Co., Ltd. These initiatives fostered the development of a robust legal and compliant banking system, ensuring that all Bank operations adhere to relevant laws and regulations, thereby facilitating stable and sustainable growth.

The Bank has implemented a comprehensive suite of measures to advance the development of a robust compliance culture. This includes the execution of consistent and structured compliance training and education initiatives, which cultivate a strong environment of lawfulness, adherence to regulations, and prudent operations. Through specialized training sessions, case study warnings, regulatory interpretations, and compliance knowledge competitions, the Bank has effectively ingrained compliance philosophy across all business lines and job roles. Furthermore, it has enhanced the compliance governance framework, emphasizing active leadership from senior management and engagement from all staff. This strategic shift has transformed compliance awareness from passive observance to active practice, thereby solidifying the foundation of risk prevention and control while delivering substantial support for high-quality and sustainable development.

Legal Compliance Publicity and Education

- Online Supervised Learning**
 Regularly push Monthly Learning and Special Topic Warnings through the Yanxun Platform, newly established Case-Based Red Lines column and Compliance Voices column
- Senior Leadership-Led Learning**
 Top Leader compliance lectures and senior management demonstration learning enhance compliance education efforts
- Learning Through Competition**
 Participation in the United Bank Dingyan knowledge competition
 Compliance officer qualification exams and case prevention exams

Pictures on Legal and Compliance Culture Development



Leaders Deliver Themed Lectures



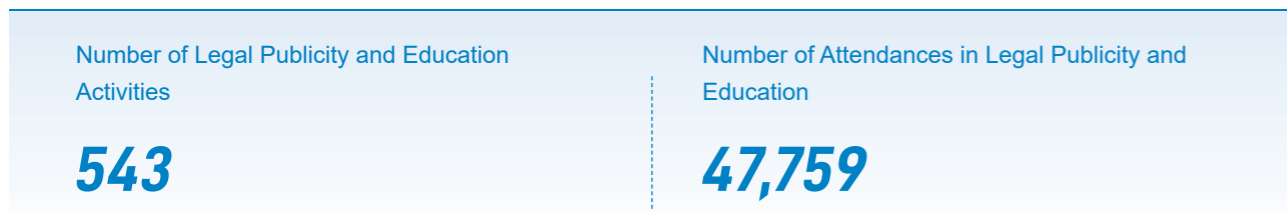
Face-to-Face Compliance Training

Legal Compliance Training Performance



The Bank prioritizes financial legal publicity and educational initiatives with significant emphasis. It strategically leverages key periods, such as consumer rights protection publicity activities in March, the concentrated publicity month for the prevention of illegal fundraising in June, and anti-fraud campaigns conducted at the end of each year and the beginning of the following year. Through a diverse array of online and offline channels, the Bank effectively disseminates essential financial legal information.

Legal Publicity Performance



Tax Management

The Bank has established comprehensive tax management policies, which include the Tax Administration Measures, the Measures for the Accounting and Administration of Value-Added Tax, and the Measures for the Administration of Value-Added Tax Invoices, all specific to Jiangsu Changshu Rural Commercial Bank Co., Ltd. These have been meticulously developed in accordance with the Enterprise Income Tax Law of the People's Republic of China and the Individual Income Tax Law of the People's Republic of China, as well as other pertinent laws and regulations. The Bank is dedicated to ensuring full tax compliance by meticulously paying all taxes due and enhancing its overall tax compliance framework.

The Bank has successfully established a comprehensive tax system that encompasses all tax types and the entire tax administration process. By developing a robust digital tax data system, standardizing the Bank-wide tax management processes, and enhancing risk monitoring mechanisms, it has achieved an integrated approach to tax risk management. This system effectively addresses pre-event prevention, in-process control, and post-event evaluation, ensuring the Bank's commitment to thorough and proactive tax compliance.

In 2025, the Bank successfully upgraded its VAT management platform and introduced the VAT input management module, achieving complete digitalization of electronic invoices and optimizing the invoice utilization process.

 The Bank's total tax payment for 2025 amounted to RMB 1.51 billion.

Anti-Money Laundering

The Bank has consistently adhered to regulatory requirements while remaining informed about evolving challenges in anti-money laundering (AML) efforts. Leveraging robust institutional mechanisms and enhanced technological capabilities, the Bank has prioritized the improvement of staff competencies. This comprehensive approach has significantly strengthened its defenses against money laundering, ensuring the fulfillment of its statutory AML obligations. Moreover, the Bank has actively mitigated money laundering activities and associated illegal actions, thereby effectively safeguarding the integrity of the financial market and contributing to social stability.



Institutional Development

In compliance with anti-money laundering laws and relevant regulatory requirements, including the Anti-Money Laundering Law of the People's Republic of China, the Law of the People's Bank of China, and the Anti-Terrorism Law of the People's Republic of China, the Bank has established 29 comprehensive anti-money laundering policies. These policies clearly delineate critical components, including the establishment of anti-money laundering positions and responsibilities, protocols for reporting large-value and suspicious transactions, procedures for customer due diligence, and processes for customer risk assessment.

In 2025, the Bank undertook a comprehensive revision of its Administrative Measures for Anti-Money Laundering Large-Value Transaction and Suspicious Transaction Reporting, as well as the Administrative Provisions on Customer Due Diligence and Preservation of Customer Identity Information and Transaction Records. A significant aspect of this revision was the uniform adjustment of the retention period for customer information and transaction records from five years to ten years. Additionally, the Bank amended the Assessment Measures for Anti-Money Laundering and Counter-Terrorist Financing Work, clearly delineating a three-tier assessment system involving departments, institutions, and personnel. This refinement distinguishes between performance-based and duty-based assessment methods and enhances the corresponding reward and punishment mechanisms. Furthermore, the Bank revised the Administrative Provisions on Anti-Money Laundering and Counter-Terrorist Financing Audit Management to clarify and strengthen internal supervisory processes. These improvements provide robust institutional guarantees for the ongoing and effective execution of the Bank's anti-money laundering initiatives.

Digital Infrastructures

The Bank has consistently refined the monitoring models within its anti-money laundering system. In response to annual money laundering risk alerts and the evolution of emerging money laundering techniques, it has introduced two advanced monitoring models: Suspected Commercial Bill Money Laundering and Abnormal Credit Card Overpayment. Additionally, a total of six existing monitoring models, including Abnormal Cardless and Passbook-less Transactions, have been optimized. In light of the escalating threat posed by telecom and online fraud, the Bank has proactively enhanced 13 anti-fraud models and introduced another 13 new models, addressing scenarios such as irregular online gold purchase activities and abnormal mobile banking logins/screen sharing. This comprehensive approach has established a dual defense mechanism that monitors both transaction and customer behavior. The Bank has successfully integrated anti-fraud risk data into the anti-money laundering framework, thereby strengthening cross-sector joint risk prevention, minimizing redundant model development, and maximizing the value of risk data while optimizing development costs.

Risk Screening

In 2025, leveraging a combination of anti-money laundering risk alerts and internally identified risk cases, the Bank successfully conducted eight comprehensive risk screening exercises, ensuring complete coverage of anti-money laundering risk assessments. These screenings primarily focused on issues such as merchant cash-out via payment collection services, illegal fundraising by village committee staff, transitional fund activities utilizing electronic commercial acceptance bills, corruption and embezzlement, bill intermediaries, medical misconduct, and other illegal fundraising activities. A total of 4,551 customers were screened, resulting in the identification of 57 abnormal customers, all of whom have since been subjected to appropriate control measures.

Awareness Campaigns

In 2025, the Bank implemented a series of anti-money laundering financial literacy campaigns, successfully engaging over 130,000 participants and distributing 14,872 promotional leaflets.

Strengthening education and publicity at important time nodes

The strategic utilization of key dates, including Consumer Rights Protection activities on March 15, National Security Education Day on April 15, and summer vacation periods, served to enhance our marketing efforts. By actively engaging with the public during these pivotal moments, we effectively integrated thematic publicity campaigns into overall marketing activities, thereby reinforcing our commitment to consumer awareness and security education.

Multi-channel joint construction and publicity

By harnessing the publicity capabilities of the external channels, we have extended our outreach significantly. Partnering with Yiyou Social Work Organization, we have engaged with communities and commercial districts to conduct free medical clinics and anti-money laundering awareness activities.

Regular online education and publicity

We successfully released six videos on Douyin and various video platforms, including titles such as Beware of Fake 'Military Officer' Investment Scams and Beware of Concert Ticket Scams. Additionally, we published 17 articles on our WeChat public account, featuring critical content like Watch Out for 'Cancel Automatic Deduction' Phone Scams! Deduction is Fake, Money Theft is Real and International Students, Watch Out for These Scam Tactics.

Strengthening internal education and publicity

We successfully issued five editions of the Telecom and Online Fraud Prevention Work Bulletins, eleven editions of the Telecom and Online Fraud Risk Alerts, and twelve editions of the Account Optimization Services and Risk Prevention Case Compilations. Additionally, we distributed multiple examples of internal and industry-specific cases, enhancing our comprehensive approach to fraud prevention.

Case | Anti-Money Laundering Publicity Campaign

On December 20, 2025, Binhu Country Bank successfully conducted an anti-money laundering campaign aimed at educating elderly customers. During this event, approximately 100 informative leaflets addressing the prevention of money laundering, telecom fraud, and financial account security were distributed, reinforcing our commitment to safeguarding our clients' financial well-being.



Case | Publicity Campaign Themed "Prevent Money Laundering Risks and Build a Harmonious Society"

On December 23, 2025, Yuanmou Country Bank conducted a publicity campaign titled "Prevent Money Laundering Risks and Build a Harmonious Society" at Lefu Village Committee. The event engaged participants through interactive Q&A sessions, complemented by the opportunity to win game prizes. More than 70 promotional leaflets were distributed on-site, effectively reaching an audience of approximately 50 individuals.



The Bank is actively developing a comprehensive, in-depth, and multi-faceted anti-money laundering training system designed to enhance the team's risk control capabilities and elevate risk awareness among all staff members.

Case | Special Training for Directors, Supervisors and Senior Executives

In 2025, the Bank implemented specialized anti-money laundering training for directors, supervisors, and senior executives. This initiative significantly enhanced senior management's capacity to make informed compliance decisions and reinforced the top-level accountability framework for financial risk prevention and control.



Case | Special Training on Anti-Money Laundering System Operation for New Employees, AML Liaisons and Operation Supervisors

In 2025, the Bank implemented specialized training on the essential operations of the anti-money laundering system for new employees, branch anti-money laundering liaisons, and operational supervisors. This training clarified post-work specifications and significantly enhanced the timeliness and accuracy of the Bank's anti-money laundering efforts.



Case | Special Training for Full-Time Anti-Money Laundering Personnel

In 2025, the Bank initiated comprehensive training programs for its full-time anti-money laundering staff. These programs included critical topics such as the Financial Institutions' Response to Emerging Money Laundering Risks, Enhancing AML Performance Capabilities, and the Implications of the New Anti-Money Laundering Law for Commercial Banking, and Challenges and Countermeasures Posed by New Anti-Money Laundering Law to the Payment Industry. This strategic initiative significantly bolstered the Bank's anti-money laundering performance capacity.



Case | Launch of Staff-Wide Learning Courses

In 2025, the Bank implemented a series of comprehensive training courses through the Xiaoyan Academy platform, including Anti-Money Laundering Themed Learning and 3·15 Special Education and Training. These initiatives significantly heightened employees' awareness of anti-money laundering responsibilities, establishing a robust foundation for the Bank to develop a sustainable anti-money laundering framework and effectively mitigate associated risks.



Anti-Money Laundering Training Performance

Number of Anti-Money Laundering Trainings

37

Number of Attendances in Anti-Money Laundering Trainings

13,350

Cross-Border Anti-Money Laundering

The Bank has proactively intensified its anti-money laundering initiatives within its international business sector, continuously enhancing the anti-money laundering component of the international settlement system. In 2025, the Bank undertook revisions to the Detailed Rules for Anti-Money Laundering Work for the International Business Line. In alignment with FATF standards, the Bank optimized regulations governing operations in high-risk regions, reinforced prudential requirements for transactions with countries on the blacklist, and bolstered its capacity for risk prevention and control in cross-border dealings. These measures have established a robust institutional framework that supports the development of a sustainable anti-money laundering management mechanism for international operations, thereby ensuring the sound and compliant advancement of cross-border business activities.

Honors and Recognition

In 2025, the Bank achieved notable recognition by securing the Second Prize in Anti-Money Laundering Suspicious Transaction Screening at the Operation Competition organized by Jiangsu Rural Commercial United Bank. Additionally, it earned the Third Prize in the Anti-Money Laundering Essay Contest hosted by the Suzhou Branch of the People's Bank of China. These accomplishments underline the Bank's commitment to excellence in anti-money laundering initiatives.

Anti-telecom Fraud

The Bank rigorously adheres to anti-telecom fraud requirements, refining its organizational structure and institutional framework. It reinforces comprehensive management responsibilities, enhances matrix-based oversight, and leverages technology to establish a robust anti-fraud defense, effectively safeguarding customer funds.

The Bank rigorously enforces compliance with relevant laws and regulations pertaining to anti-fraud and anti-illegal gambling. It has established comprehensive systems, including the Measures for the Control of Accounts Involved in New-type Telecom and Online Crimes, the Accountability Chain Pursuit Mechanism, the Provisions on Classified and Graded Management of Accounts, and the Provisions on the Administration of RMB Personal Bank Settlement Accounts. By implementing risk prevention and control measures across the entire account lifecycle, the Bank has successfully reduced the incidence of bank card accounts associated with telecom and online fraud.

The Bank has established a prominent task force dedicated to combating telecom and online fraud, with the President of the Headquarters leading the initiative. Adhering to the principle that the party responsible for the account shall be held liable, the Bank has significantly strengthened its business risk management framework. This includes enhancing the risk responsibility-sharing mechanism and delineating the accountability chain for account risk management across pre-event, in-process, and post-event stages. Additionally, the Bank conducts thorough retrospective investigations and verifications of fraud and illegal gambling leads, imposing supervision and accountability on personnel who fail to exercise due diligence in accordance with relevant laws and regulations.

Anti-Fraud Measures



Building Full Lifecycle Management Mechanism for Involved Accounts

- Pre-event Precise Defense: Through analysis of involved account characteristics, we effectively intercepted suspected involved funds of RMB 550,000 in advance
- During-event and Post-event Encirclement and Suppression, Enriching and Iterating Warning Scenarios: We conducted a thorough analysis of historically issued accounts to enhance model accuracy, optimizing a total of 13 existing models and introducing an additional 13 new models annually. Through these efforts, we successfully intercepted 83 involved accounts, safeguarding approximately RMB 1.5 million in funds.



Building Police-Bank Collaboration Platform

- 6 victim scenarios have been added to models;
- 35 abnormal fund transfer accounts were identified with , RMB 1.5968 million blocked;
- Through the delayed payment strategies and outbound customer service calls, we successfully intercepted abnormal transfers from four victims.

Case | Delayed Payment Service Successfully Prevents Fund Transfer by a Suspected Fraud Victim

On September 27, 2025, Ms. Qian, initiated a transfer of RMB 12,888 to an account at a bank located in Fujian Province. This transaction activated the Bank's victim protection mechanism. During an outbound call, customer service representatives verified the counterparty information with Ms. Qian and informed her of online fraud tactics. Recognizing the potential risks associated with the transfer, she promptly applied to cancel the transaction and expressed her gratitude to the bank for its proactive service.

In 2025, the Bank implemented comprehensive anti-fraud publicity campaigns and specialized training programs, significantly enhancing employees' ability to identify risks and increasing public awareness of fraud prevention. These initiatives effectively bolstered the foundation for a robust financial anti-fraud security framework.

Anti-Telecom Fraud Publicity Performance

Number of Anti-Fraud Publicity Activities

908

Number of Attendances in Anti-Fraud Publicity Activities

266,382

Case | Anti-Fraud Training for New Employees

In 2025, the Bank implemented comprehensive anti-fraud training courses for new employees, fostering strong awareness of compliance. This initiative established a solid personnel foundation for the Bank's overall anti-fraud efforts.




新市民自己的银行



Digital & Intelligent Development

The Bank prioritizes scientific research and innovation, fortifies its information security infrastructure, adheres to principles of intellectual property Rights protection, and harnesses digital and intelligent capabilities to enhance financial efficiency, thereby ensuring the advancement of modern finance. With strict adherence to scientific ethical standards, and upholding integrity and responsibility, our Bank is committed to promoting research and innovation, and ensures that all scientific activities comply with ethical standards.

 In 2025, our Bank did not engage in any actions that violated scientific ethics.

Technological Innovation

Guided by the fundamental principles of refined management and agile response, the Bank has established an efficient research management system tailored to the demands of digital transformation. It has successfully cultivated a research and innovation management mechanism that balances structured governance with flexible execution. This approach ensures the steady implementation of major projects, fosters rapid iterations of innovative initiatives, and effectively empowers the Bank's business development.

Scientific Research and Innovation Management Mechanism

Structured Governance

Hierarchical Classification Mechanism

Projects are classified into distinct categories based on their strategic significance and business complexity. This classification allows for tailored approval processes, resource allocation, and monitoring standards, ensuring precise resource distribution and effective risk management.

Flexible Delivery

Hybrid Waterfall-Agile Management Model

For product R&D projects that involve rapidly changing requirements, it is essential to adopt agile development models. This approach facilitates a swift response to evolving business needs and ensures the delivery of high-quality outcomes through short-cycle iterations, cross-functional team collaboration, and continuous delivery.

Industry-University-Research Collaborations

In 2025, the Bank established a joint laboratory with Alibaba Group to collaboratively explore innovative applications of large AI models within the financial sector. The partnership launched the AI Large Model for Credit Approval project, which integrated artificial intelligence into the loan approval process. By training and fine-tuning the Qwen-32B model, the Bank successfully developed its own large AI model, significantly enhancing approval efficiency and decision-making support capabilities.



Finance Innovation Lab

R&D Innovation Performance

Metric	2025 Value
Investment in R&D and Technological Innovation (RMB 10,000)	31,321.29
Number of Technological Innovation Projects	69
Total Number of R&D Personnel	326
Number of Master's Degree Holders	100
Number of Bachelor's Degree Holders	226
Number of Industry-University-Research Partners	4
Number of Seminars	3

R&D Awards

2025 Honors and Awards in Technological Innovation



Yangu Data Center selected as 2025 National-Level Green Computing Facility (first in Jiangsu financial sector)



DevOps Operation Maturity Model (DOMM) Level 3 Certification (first in China's banking industry)



SCRUM Alliance 2025 Outstanding Delivery Practice Award (first among rural commercial banks nationwide)



CAICT Dingxin Cup Enterprise Architecture Management Digital Transformation Typical Case Award

Information Security

In 2025, the Bank undertook a comprehensive revision of its Information Security Management Measures, along with several key provisions within Jiangsu Changshu Rural Commercial Bank Co., Ltd. These included the Provisions on the Organization and Development of Information Security, the Anti-Virus Security Management Provisions, and the Provisions on the Management of Information System Users and Passwords. Additionally, the Bank issued the Provisions on Wireless Network Security Management, further strengthening its information security management system. These initiatives collectively enhance the Bank's overall capability to ensure robust information security, demonstrating its commitment to safeguarding sensitive customer data and maintaining trust.

In 2025, the Bank successfully achieved ISO/IEC 27001 certification for its Information Security Management System. It also completed the certification and registration for four Class-III cybersecurity protected systems and five Class-II cybersecurity protected systems. Furthermore, the Bank conducts regular system assessments, performing comprehensive evaluations of Class-III systems annually and Class-II systems biennially, thereby ensuring the integrity and security of its information systems.

In 2025, aligning with national initiatives for cybersecurity efforts, the Bank effectively coordinated publicity campaigns to enhance cybersecurity and data security knowledge. This initiative included comprehensive education and training programs aimed at raising security awareness among all staff, thereby significantly strengthening information security protection for both internal and external personnel.



Information Security Management System Certificate

Information Security Performance

Information Technology Development Investment (RMB 10,000)

1,572.53

Hours of Information Security Trainings

7

Number of Information Security Trainings

18

Number of Attendances in Information Security Trainings

4,510

Case | Conducting Cybersecurity and Data Security Training

In September 2025, the Bank implemented a comprehensive cybersecurity campaign to bolster information security. This initiative was meticulously structured to empower skills and enhance awareness. First, specialized training sessions for IT personnel focused on analyzing typical incidents to strengthen their professional protective capabilities. Additionally, a knowledge assessment was administered to over 6,000 employees to ensure robust security awareness was ingrained within the organization. Lastly, the campaign included rigorous security inspections of office terminals, effectively mitigating potential risks at their origin.

This comprehensive series of activities successfully fostered a consistent risk prevention mindset among all staff members, thereby establishing a secure and stable digital environment conducive to business development.



Case | Conducting Cybersecurity and Data Security Knowledge Promotion

The Bank has undertaken a comprehensive approach to promote cybersecurity and data security awareness. Leveraging the promotional capabilities of its various business outlets, the institution has established a multi-dimensional offline promotion matrix. This includes broadcasting safety awareness videos on TV screens, displaying scrolling slogans on LED screens, and distributing informational leaflets throughout the business halls. Furthermore, the Bank has published 15 issues of safety awareness periodicals via its internal official WeChat account. This strategy effectively integrates online and offline efforts to create a cohesive and robust awareness campaign.



Intellectual Property Rights Protection

The Bank has implemented the Measures for the Management of Information Technology Intellectual Property Rights at Jiangsu Changshu Rural Commercial Bank Co., Ltd., which includes the establishment of an intellectual property incentive mechanism and a specialized performance appraisal system. Rewards of varying amounts are awarded based on the approval of invention patents and software copyrights, thereby enhancing the standardized management of intellectual property rights. Additionally, the Bank has conducted intellectual property training programs.



In 2025, the institution filed eight patent applications, received four new grants, and was awarded four invention patents.

Selected Invention Certificates and Software Copyrights

Invention: Intelligent Canteen Dining Management Method and System Based on Artificial Intelligence Algorithms

Invention: Semantic Understanding Method Based on Natural Language Processing and Technology Operation Platform System

Software Copyright: HELP Unified Development Platform

Software Copyright: Architecture Management System



Intellectual Property Training Performance

Number of Intellectual Property Trainings	Hours of Intellectual Property Trainings	Number of Attendances in Intellectual Property Trainings
2	2	292

Software Copyright Performance

Number of Software Copyright Applications Filed During the Year	Number of Software Copyrights Granted During the Year	Cumulative Number of Software Copyrights Granted by Year-End
21	12	74

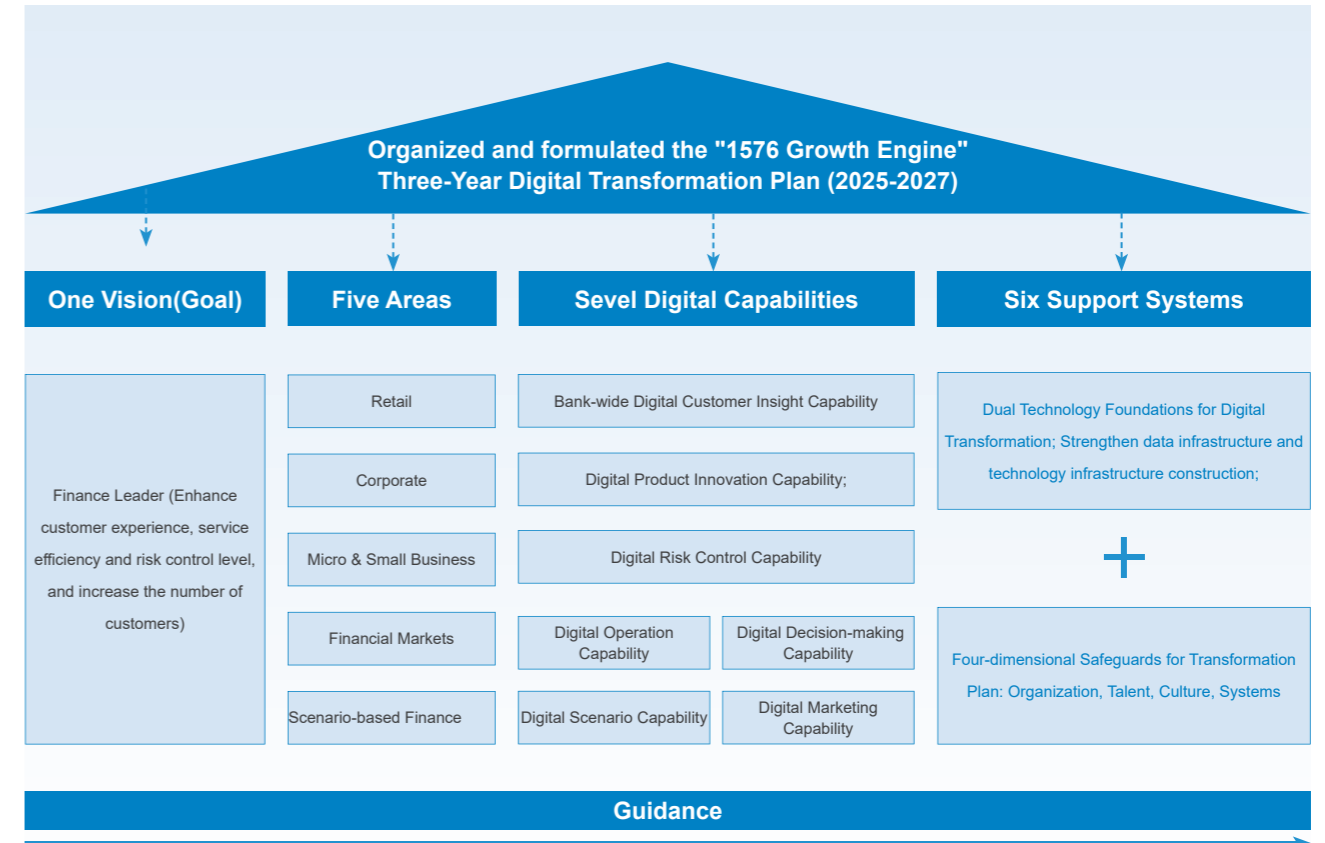
Digital Transition

The Bank is committed to enhancing service efficiency, fostering customer loyalty, optimizing cost control, and improving employee satisfaction. By leveraging digital transformation, it empowers all business segments to build core competitiveness effectively.

Institutional Development

The Bank has developed the Digital Transformation Strategic Plan for Jiangsu Changshu Rural Commercial Bank Co., Ltd. (2025–2027). By adhering to a customer-centric philosophy and implementing data-driven, technology-enabled initiatives, the plan introduces the “1576 Growth Engine”. This initiative aims to integrate business with data, technology with business, and technology with data, thereby significantly enhancing the Bank’s overall developmental vitality.

1576 Growth Engine



Organizational Structure

The Bank has formed a Digital Transformation Leading Group to effectively coordinate the allocation of human, financial, and material resources for its comprehensive digital transformation. This group will also enhance the role of performance appraisal in supporting the initiative. Additionally, an implementation office has been established to facilitate communication between the Leading Group and various departments, ensuring the digital transformation plan aligns with established objectives.

Transformation Actions

In 2025, the Bank prioritized business development needs by advancing the research, development, and implementation of several key digital transformation projects, ultimately enhancing experiences for both customers and employees.

Digital Transformation Actions



Corporate Banking

- We have successfully advanced the implementation of several pivotal projects, including the online account opening feature within the Changyin Business WeChat Mini Program, the development of a trade monitoring system, the intelligent enhancement of audit operations, and the expansion of users on the treasury platform. These initiatives have significantly improved customer service efficiency, bolstered risk management and control capabilities, and expanded business coverage for the Bank.
- We launched the Changpiao Convenience Store WeChat Mini Program to facilitate the seamless transition of low-frequency corporate clients into the WeChat ecosystem, thereby establishing a robust platform for enhanced customer outreach and service delivery.



Retail Banking

- By enhancing services like JinChangYouXi, we have enriched online customer interaction methods, expanded product offerings, and effectively increased customer engagement.



Small and Medium Business Banking

- We successfully implemented a lead-grabbing function within the marketing middle office, optimizing lead allocation and follow-up mechanisms. This initiative established an initial digital direct sales empowerment system.



Others

- We have completed several system developments and intelligent upgrades across various domains, including queuing and call systems, account reporting, image recognition, post-loan management, assisted credit approval, office collaboration, online payment card binding, group deposit products, and customer behavior tracking.

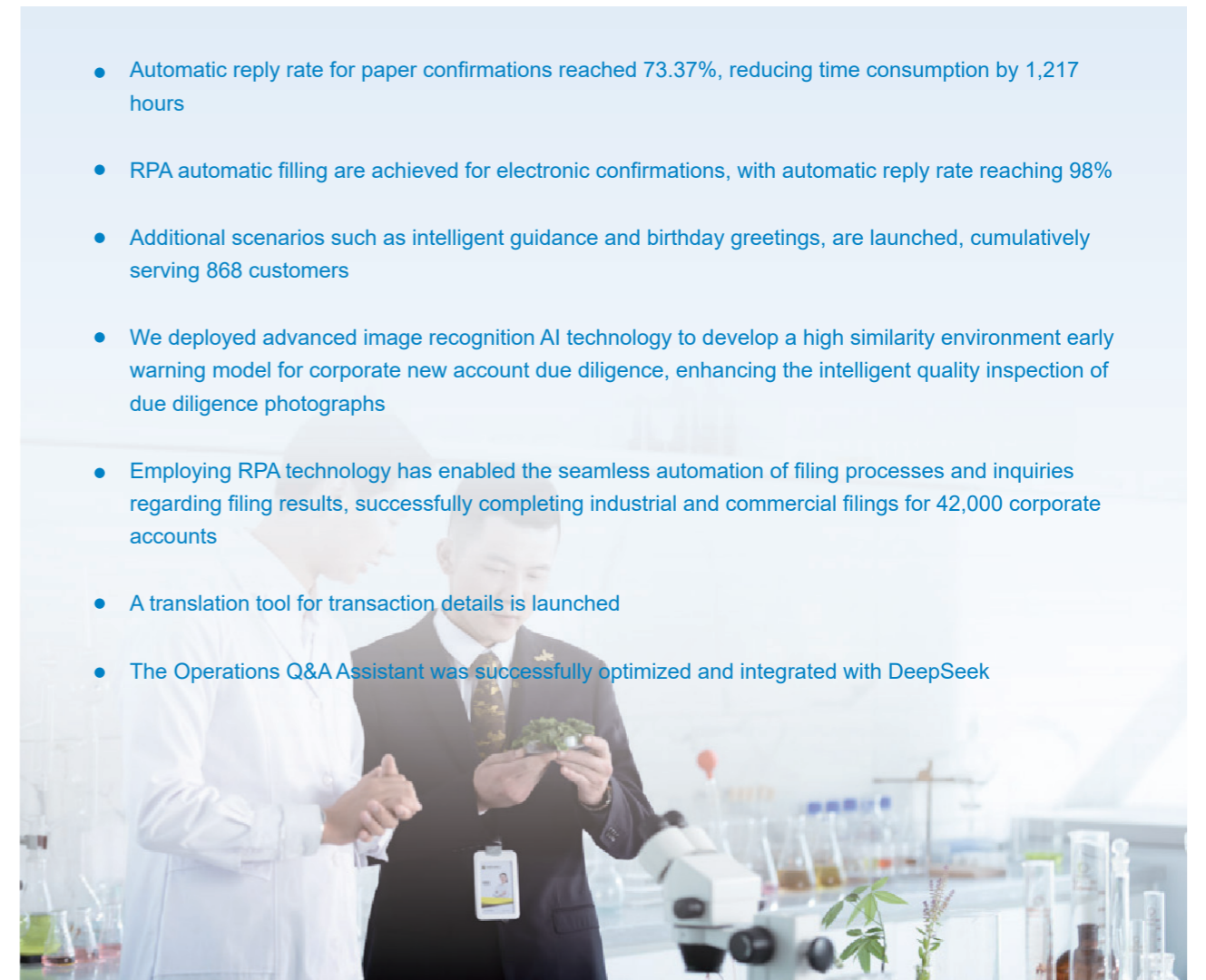
Case | Data Middle Office Reconstruction and Innovative Application

To advance data application innovation and enhance development quality and efficiency, the Bank has implemented the Data Middle Office Reconstruction and Innovative Application Practice Project. This initiative employs Huawei DWS Data Warehouse External Schema technology to achieve lakehouse, resulting in accelerated batch processing, API-enabled data services, self-service analytical capabilities, comprehensive customer insights, and indicator-based assessment scenarios within application and data services. As a pioneering case of innovation in the financial sector, this project has garnered five prestigious financial innovation awards, including recognition from IDC China.

The Bank enhances daily operations through digital transformation, significantly improving work efficiency and optimizing customer experiences via intelligent operational upgrades.

Intelligent Operations

- Automatic reply rate for paper confirmations reached 73.37%, reducing time consumption by 1,217 hours
- RPA automatic filling are achieved for electronic confirmations, with automatic reply rate reaching 98%
- Additional scenarios such as intelligent guidance and birthday greetings, are launched, cumulatively serving 868 customers
- We deployed advanced image recognition AI technology to develop a high similarity environment early warning model for corporate new account due diligence, enhancing the intelligent quality inspection of due diligence photographs
- Employing RPA technology has enabled the seamless automation of filing processes and inquiries regarding filing results, successfully completing industrial and commercial filings for 42,000 corporate accounts
- A translation tool for transaction details is launched
- The Operations Q&A Assistant was successfully optimized and integrated with DeepSeek



Case | Digital-Intelligent Service by Micro-Business Assistant

The Bank has introduced a digital intelligence service model known as the Micro-Business Assistant. Utilizing WeCom as its primary platform, this model has established a direct communication channel between the marketing team and customers, thereby creating an efficient service pathway characterized by online response, professional guidance, and empowerment through benefits.

For instance, Mr. Chen, a client from one of the branches, consulted the Assistant online regarding the process of bill discounting after opening an account. Upon understanding his needs, the Assistant not only guided him through the entire procedure, including electronic bill signing and business declaration, but also provided tailored information on current promotional policies related to bill discounting and calculated a precise quotation. This comprehensive support effectively reduced his financing costs.

Digital Transformation Data

Investment in Digital Transformation (RMB 10,000)

387

Number of Branches Covered by Digital Renovation

180

Number of Digital Renovation-Related Trainings

1

Adhering to Business Ethics

Changshu Rural Commercial Bank consistently integrates business ethics into its operational and developmental processes. Guided by a commitment to integrity and a strict adherence to compliance, the Bank promotes fair competition, regulates business practices, and upholds professional ethics. It cultivates developmental confidence through a strong ethical consciousness, thereby fulfilling its mission and responsibilities as a financial institution.



In 2025, the Bank had no legal lawsuits related to violations of business ethics by its departments or employees, underscoring its commitment to responsible conduct.

Anti-bribery and Anti-corruption

The Bank rigorously adheres to pertinent laws and regulations, including the Supervision Law of the People's Republic of China, the Criminal Law of the People's Republic of China, and the Interim Provisions on Prohibiting Commercial Bribery. It consistently fortifies integrity management within its operations, establishing a robust risk prevention and control system aimed at upholding ethical standards. The Bank explicitly forbids corrupt practices such as embezzlement and bribery, as outlined in its internal policies, including the Measures for Handling Employee Violations and the Sixteen Red Lines for Employee Practice. This commitment effectively cultivates a transparent and principled organizational environment.



In 2025, the Bank did not face any legal issues related to embezzlement.

The Bank maintains stringent oversight of key areas, critical positions, and essential processes. All new employees are mandated to sign the Compliance Commitment, the Integrity and Self-Discipline Commitment, and the Practice Red Line Warning Letter, thereby affirming their commitment to reject commercial bribery and other unethical behaviors. Furthermore, integrity trainings are conducted for newly promoted personnel, and regular corporate-wide and position-specific educational programs are implemented. These initiatives ensure that all staff act with integrity, self-restraint, and a firm commitment to ethical conduct, effectively preventing all forms of corruption.

Anti-bribery and Anti-corruption Data

Metric	2025 Value
Total Number of Anti-Corruption Trainings	2
Total Hours of Anti-Corruption Trainings	5
Total Number of Attendances in Anti-Corruption Trainings	8,000
Total Number of Directors Who Received Anti-Bribery and Anti-Corruption Trainings	13
Percentage of Directors Who Received Anti-Bribery and Anti-Corruption Trainings (%)	100
Total Number of Management Personnel Who Received Anti-Bribery and Anti-Corruption Trainings	7
Percentage of Management Personnel Who Received Anti-Bribery and Anti-Corruption Trainings (%)	100
Total Number of Employees Who Received Anti-Bribery and Anti-Corruption Trainings	7,473
Percentage of Employees Who Received Anti-Bribery and Anti-Corruption Trainings (%)	100

Employee Conduct

In 2025, the Bank undertook a comprehensive revision of the Measures for the Administration of Abnormal Behaviors of Employees at Jiangsu Changshu Rural Commercial Bank Co., Ltd. This resulted in an integrated management system for employee abnormal behaviors characterized by clear authorization protocols and effective checks and balances. The Bank further enhanced its oversight by implementing four robust mechanisms for compliance and case prevention, developing detailed profiles of key personnel, and rigorously verifying suspicious data. These measures collectively bolster the Bank's commitment to maintaining a high standard of integrity and accountability.

Measures for the Management of Abnormal Employee Behavior

Implementing the Four Mechanisms for Compliance and Case Prevention

Through the contract responsibility system and partnership approach, we established a grid-based employee management framework, ensuring comprehensive coverage of home visits and discussions, effectively verifying abnormal situations, and maximizing the efficacy of the four mechanisms designed to control employee abnormal behaviors.

Building Profiles of Key Personnel of Concern

We organized and extracted characteristics and data of abnormal behaviors in the system, establishing four major dimensions, 18 categories of abnormal behaviors, 58 manifestations, and 69 model rules. By implementing a multi-dimensional monitoring indicator system, we process behavioral data daily and display abnormal employees in real time, enabling effective "clear at a glance" and "check anytime" management of employee behaviors.

Establishing a Joint Verification Mechanism for Suspicious Data

We have set up a multi-departmental verification team by integrating resources from legal compliance, audit, discipline inspection, and risk management departments. This collaborative approach enables a layered verification process for suspicious data from both internal and external sources, facilitating joint model development, information sharing, and resource allocation. Ultimately, this strategy transforms our response capability from a singular defense to a robust, multi-departmental approach to prevention and control.

Whistleblower Protection

The Bank has established the Detailed Rules for Implementing Petition Work at Jiangsu Changshu Rural Commercial Bank Co., Ltd., alongside the Measures for Rewarding Reporting Violations. These initiatives underscore the Bank's commitment to addressing employee concerns and safeguarding supervisory rights. By providing accessible petition and reporting channels—including a dedicated hotline and email—the Bank ensures that whistleblower information is strictly protected.



In 2025, the Bank achieved a 100% resolution rate for petition and reporting cases, exemplifying its effectiveness in fostering an open communication environment.

Integrity Management in Bidding and Procurement

In 2025, the Bank launched a specialized supervision initiative aimed at conducting a retroactive review of performance within bidding and procurement projects. In accordance with the Special Supervision and Inspection Form for the Performance of Bidding and Procurement Projects, the Bank subsequently conducted a comprehensive self-inspection of these projects. Concurrently, a dynamic management ledger was established to address issues related to bidding, procurement, and project performance, thereby creating a robust closed-loop management system characterized by issue rectification, follow-up supervision and inspection, and acceptance and closure. The Bank also regularly analyzes and evaluates risk points across all stages of bidding, procurement, and project performance, with an emphasis on establishing a long-term mechanism for reducing losses and increasing efficiency in this sector. By enhancing anti-corruption management of suppliers, the Bank effectively standardizes the business practices of its partners and reinforces the integrity of procurement processes.

Antitrust and Fair Competition

The Bank adheres rigorously to the Anti-Unfair Competition Law of the People's Republic of China. This law explicitly prohibits all business operations from engaging in practices such as confusion acts, false publicity, harm to others' business reputations, or infringement of trade secrets, thereby ensuring the protection of market order.



In 2025, the Bank did not encounter any lawsuits or significant administrative penalties related to unfair competition practices.

Coordination of Interests of All Parties

Changshu Rural Commercial Bank has significantly enhanced its information disclosure practices and has consistently refined its communication mechanisms with investors. The Bank is dedicated to establishing a standardized and transparent framework for information exchange, ensuring the protection of investors' legitimate rights and interests.

Protection of the Rights and Interests of Minority Shareholders

The Bank effectively safeguards the rights of minority shareholders to access information and participate in decision-making through the establishment of an equitable voting mechanism. By implementing a transparent information disclosure system and an efficient communication framework, the Bank ensures that minority shareholders are kept informed of its operations and significant decision-making developments in a timely manner. Additionally, the Bank proactively disseminates essential information, such as meeting invitations and detailed motion proposals for shareholders' meetings, via intelligent SMS reminders. This approach empowers all shareholders, particularly minority investors, to conveniently exercise their rights to information and vote on major corporate matters.

Investor Relations Management

The Bank places significant emphasis on investor relations management, implementing a robust two-way communication strategy characterized by actively reaching out and proactively inviting in. By conducting reverse roadshows in key cities such as Shanghai, Beijing, and Shenzhen, as well as participating in strategic conferences hosted by securities firms, the Bank consistently enhances the confidence of institutional investors while attracting potential new stakeholders. Furthermore, by sincerely inviting these investors for on-site visits, the Bank enables them to gain an in-depth understanding of its operations, thereby reinforcing their confidence. Additionally, the establishment of an investor hotline and an e-interaction platform (<https://sns.sseinfo.com/>) demonstrates the Bank's commitment to promptly addressing investors' concerns and fostering transparent communication.



In 2025, the Bank demonstrated a robust commitment to investor relations through high-frequency engagement. It conducted 63 batches of on-site and telephone surveys with institutional investors, encompassing 262 unique participants and 384 interactions. Additionally, the Bank participated in 12 strategic conferences hosted by securities firms and organized 22 one-to-many communication sessions, engaging 100 institutional investors and facilitating 122 interactions.

Improving Information Disclosure

The Bank has established comprehensive policies, including the Administrative Measures for Information Disclosure, the Management Policy for Insiders, the Measures for Accountability of Major Errors in Annual Report Information, and the Procedures for the Preparation of Regular Reports. These frameworks effectively standardize the approval processes for submitting material information and enhance information disclosure practices, ensuring the Bank fulfills its obligations as a listed company.

The Bank rigorously adheres to regulatory requirements by disclosing all relevant information in a truthful, accurate, complete, and timely manner. This is achieved through authoritative channels, including the Shanghai Stock Exchange website, Securities Times, China Securities Journal, and Shanghai Securities News, as well as its official website. In its annual report, the Bank provides a comprehensive overview of its fundamental profile, corporate governance, equity management, financial accounting, and risk management, fulfilling its disclosure obligations for significant events that occur during the reporting period.



In 2025, the Bank issued a total of 91 announcements, comprising 4 regular reports, 60 interim announcements, and 27 additional documents. It has sustained an A-rating in the Shanghai Stock Exchange's information disclosure evaluation for seven consecutive years.



Environmental

Green Foundation Empowered Low-Carbon Development

Changshu Rural Commercial Bank is fully committed to aligning its operations with the national Dual Carbon goals. By integrating green and low-carbon principles into its operational framework, the Bank systematically advances the development of a robust green finance system. It aims to establish a sustainable financial service model encompassing various dimensions, including credit, investment, and operations. This initiative empowers green industries through tailored financial products and services. Furthermore, the Bank proactively addresses the challenges and opportunities posed by climate change, embodies the principles of green operation, and takes significant steps to fulfill its environmental responsibilities. In doing so, it is poised to provide substantial financial support for the green transformation of the regional economy.



2025 Highlights

Green Credit Balance
(RMB 100 million)

32.16

Year-on-Year Growth Rate
of Green Credit Balance (%)

17.42

Green Bond Holdings Balance
(RMB 100 million)

15.02

Responses to UN SDGs



Spotlight

Cultivating Agriculture Rural Areas and Farmers for Rural Revitalization

Changshu Rural Commercial Bank has adeptly implemented the guiding principles established by the 20th CPC National Congress and the Third Plenary Session of the 20th CPC Central Committee. The Bank has thoroughly engaged with significant insights regarding agriculture, rural areas, and farmers. Additionally, it has drawn on the successful experiences from the Project of Thousand Villages Demonstration and Ten Thousand Villages Renovation while aligning its actions with the strategic decisions of the central government, Jiangsu Province, and Suzhou City pertaining to agricultural initiatives. Demonstrating a profound commitment to enhancing the livelihoods of farmers and strengthening rural communities, the Bank has embraced its mission with resolve. It has implemented multiple strategies to effectively allocate financial resources towards fostering high-quality agricultural development, creating livable and business-friendly rural environments, and ensuring the prosperity of farmers.

2025 Highlights

Agriculture-Related Loan Balance
(RMB 100 million)

1,368.47

Credit Extension Amount Under "Three Credits"
(Three Types of Credit) (RMB 100 million)

335+



Number of Agriculture-Related
Credit Customers

421,912

Coverage Rate of "Three Credits"
Credit Extension (%)

82+

2025 Honors Related to Agriculture, Rural Areas and Farmers

 Outstanding Brand for New Media Publicity in
Rural Finance Serving Rural Revitalization 

Awarding Entity: China Rural Finance Magazine, China Banking and Insurance News, China Financial Media Corporation

Improving the Financial System for Agriculture, Rural Areas and Farmers

Changshu Rural Commercial Bank is resolutely committed to leveraging finance to promote rural revitalization and the modernization of agriculture and rural areas. It continuously enhances its financial management system tailored to agriculture, rural development, and the needs of farmers. The Bank diligently implements the Three-Year Plan for Financial Support for Rural Revitalization (2024–2026), capitalizing on its strengths as a community-focused institution. In doing so, it endeavors to establish a sustainable model of financial services for rural revitalization with distinct Changshu characteristics.

Party Building Leading the Efforts to Support Agriculture, Rural Areas and Farmers

The Bank has consistently advanced its initiative of Party Building Guidance, Finance for the People, and Support for Rural Revitalization. It remains steadfast in its commitment to promoting rural revitalization under the auspices of Party leadership, effectively harnessing the exemplary roles of Party members and officials. Furthermore, the Bank continuously expands its circle of partners through strategic Party building pairing. By ensuring comprehensive coverage of paired co-construction in local towns and subdistricts, the Bank has fostered consensus on joint development with government departments and local enterprises in Changshu Municipality. This collaborative approach has deepened

business cooperation and facilitated engagement in rural governance. Innovatively, the Bank has implemented a government-bank secondment model, launching the specialized program Rural Revitalization Feiyan Commissioners. This secondment mechanism, characterized by fixed villages, fixed schedules, and fixed services, deploys financial professionals with substantial agricultural and rural experience to towns and villages. Additionally, the Bank has refined its service model by ensuring outreach to villages, households, and enterprises, thereby promoting inclusive financial services that penetrate rural communities and establish a robust "iron army" of rural finance.



Visiting Farmers

Strengthening the Talent Foundation

The Bank is proactively enhancing its talent team dedicated to agriculture, rural development, and the welfare of farmers. By prioritizing talent allocation in these critical sectors and intensifying training programs for the relevant workforce, the Bank transforms its human resources into tangible outcomes that bolster rural revitalization. This strategic initiative is designed to channel a consistent stream of financial resources toward the modernization of agriculture and rural areas.



By the end of 2025, the number of staff engaged in agriculture-related financial services reached 2,867.

Measures for the Development of the Talent Team Serving Agriculture, Rural Areas and Farmers

Strengthening the Agriculture-Rural-Farmer Team Sector

- The Bank is committed to enhancing agriculture, rural development, and support for farmers and micro, small, and medium-sized enterprises. In alignment with the establishment of a robust professional qualification system, the Bank has developed the Kunpeng Soaring Talent Development Program specifically for frontline employees engaged in agriculture-related activities. This program incorporates key business certifications, capability level assessments, professional qualifications, and targeted training initiatives. These efforts have successfully identified and nurtured a cadre of professionals renowned for their exceptional business performance, leadership qualities, value alignment, and comprehensive skill sets.
- By leveraging five specialized teams—covering operation management, corporate banking, microfinance, inclusive finance, and household finance—the Bank effectively delivers financial services to farmers, bolsters agricultural production, and stimulates rural economic development within its operational regions.

Prioritizing Talent Allocation to Agriculture-Rural-Farmer Sector

- The Bank prioritizes the allocation of talent to specialized sectors within agriculture-related finance, assigning employees to grassroots frontlines to enhance their proficiency in delivering these vital financial services.
- A structured rotation and exchange system connecting head office staff with frontline operations effectively bolsters grassroots staffing while facilitating the communication of development progress in agriculture-related initiatives. This approach enables the headquarters to adapt its service strategies and product offerings promptly, ensuring that new solutions align with the needs of farmers and rural economic development, thereby improving their practical implementation.

Strengthening Training for Agriculture-Rural-Farmer Sector

- Frontline service personnel receive training through both offline and online platforms, emphasizing the development of their professional skills and competence. This approach significantly enhances the professionalism and accuracy of services provided to agriculture, rural communities, and farmers.

Strengthening Financial Services for Agriculture, Rural Areas and Farmers

Extending the Coverage of the “Three Credits” System

In 2024, the Bank established a specialized task force dedicated to the development of the Three Credits initiative, led by a prominent leader from the head office. Through the collaborative efforts of various departments—including the Agricultural and Rural Finance Department, Retail Banking Headquarters, Microfinance Headquarters, Corporate Banking Department, Online Finance Department, and Finance Technology Headquarters—the Bank effectively promotes the implementation of the Three Credits program. This initiative aims to enhance comprehensive services for agriculture and rural areas, thereby reinforcing the institution's commitment to supporting these vital sectors.



By the end of 2025, the Bank's Three Credits model was successfully implemented in seven subdistricts and towns: Haiyu Town, Shajiang Town, Meili Town, Shanghu Town, Dongbang Town, Xinzhuang Town, and Changfu Subdistrict. Nearly 85,000 clients received credit lines, with the total credit amount surpassing RMB 33.5 billion, achieving a credit coverage rate of over 82%. Notably, 112 agricultural clients were granted credit amounting to RMB 1.61 billion. The Three Credits initiative has yielded outstanding results.

Promoting the Whole-Village Credit Granting Program

The Bank actively advances a comprehensive approach to credit distribution, targeting entire villages, districts, markets, and commercial clusters. By emphasizing critical sectors—such as stabilizing agricultural production, bolstering local township industries, and facilitating projects aimed at modernizing agriculture and rural development—it effectively delivers financial services to rural micro and small enterprises, self-employed households, and innovative agricultural business entities.

Case | The Southern Jiangsu Grid Service System

The Bank systematically promotes the development of the Southern Jiangsu Grid by implementing a model characterized by designated individual accountability, area-based responsibility, and refined role delineation. By establishing its presence within commercial districts, the Bank has created a financial services network that guarantees accessibility within a five-minute radius. Leveraging the unique attributes

of various industries and industrial parks, the Bank strategically targets core clients, specifically small and medium-sized textile manufacturers associated with merchants in these zones. By prioritizing their financing requirements—marked by the critical attributes of speed, accuracy, and stability—the Bank has developed a differentiated and precise service system. Additionally, within the established grids, the Bank regularly conducts public activities, including one to two anti-fraud campaigns and financial literacy events each month. In collaboration with village committees, the Bank further organizes monthly community welfare initiatives, providing essential services such as scissor sharpening and eyeglass cleaning to enhance community engagement.



Measures for Whole-Village Credit Granting Initiative

- The Bank has made significant strides in enhancing the grids in Changshu by employing a refined micro-grid model tailored to rural areas. Through the Flying to Local Homes initiative, executed in collaboration with the Organization Department of the Municipal Party Committee, the Bank has successfully established comprehensive Party-building coverage in village committees. Its staff members, designated as Feiyan Wealth-Creation Commissioners, consistently engage with local villages and integrate seamlessly into the grid management team, reinforcing their commitment to community development.
- In urban grids, the community steward model is implemented effectively. As part of the Flying to Local Homes campaign, secondary branch presidents and service managers assume temporary roles as Feiyan Wealth-Creation Commissioners. They actively engage in community services and governance, thereby enhancing local participation and leadership within residential communities.
- The Bank has strategically explored the development of non-local grids, positioning rural markets as pivotal offline fronts for microfinance services and establishing robust rural strategic bases. By capitalizing on marketing opportunities through grid-based outreach, the Bank has developed an intricate system encompassing six interrelated networks. This comprehensive approach ensures that personnel, responsibilities, business operations, and performance assessments are meticulously integrated into the grids, thus facilitating phased and steady progress that supports the rapid implementation of associated projects.

Ensuring Stable Production and Supply of Key Agricultural Products

The Bank has systematically explored approval models for grain cultivation, breeding, and other agricultural sectors. It has expedited credit approval and decision-making processes for these industries, significantly enhancing the efficiency of approvals for key agricultural product clients. The Bank has strategically directed credit funds toward essential agricultural sectors to sustain price stability for major products in the region.



By the end of December 2025, the Bank had successfully provided loans totaling RMB 2.261 billion to 8,471 grain production and cultivation entities and RMB 287 million to 892 hog breeding entities, thereby ensuring a stable supply of agricultural products in the region.

Case | Targeted Solutions to Financing Pain Points and a Full-Cycle Inclusive Finance for Agriculture

Qionghai Xingfu Country Bank, a subsidiary of the Bank, employs customized, unsecured credit products as its primary strategy. By addressing the specific financing challenges faced by leopard coral grouper farmers—whom traditional financial services often overlook—the bank has effectively resolved the industry's pervasive issue of financing inaccessibility for breeders.

The Bank has significantly expanded its service scope, transcending the traditional model of capital supply to establish a comprehensive closed-loop service system that encompasses the entire industrial cycle. This innovative approach includes exclusive discounts for the purchase of breeding supplies, professional technical consulting during the farming period, and support for sales channel matching post-harvest. By providing essential financial backing, the Bank not only mitigates operational risks but also ensures stable income for farmers through its full-chain assistance. To implement inclusive finance, the Bank leverages the inherent trust networks within villages and communities, facilitating access to small and widely dispersed rural households via a targeted contact mechanism. This strategy has markedly enhanced the accessibility of financial services, effectively aiding hundreds of farmers in scaling their production and improving operational returns. Consequently, the Bank has achieved a mutually beneficial outcome that harmonizes agricultural support with commercially sustainable development.



Focusing on Major Agricultural and Rural Projects

The Bank has consistently prioritized key initiatives, including the Beautiful Villages Program, enhancements to rural living conditions, and the development of high-standard ponds. With a steadfast commitment to comprehensive ecological development, the Bank actively supports the establishment of distinctive pastoral communities and promotes the integrated growth of primary, secondary, and tertiary industries, particularly rural tourism. The institution maintains continuous communication with major agricultural and rural projects within its service area to promptly address their funding requirements.

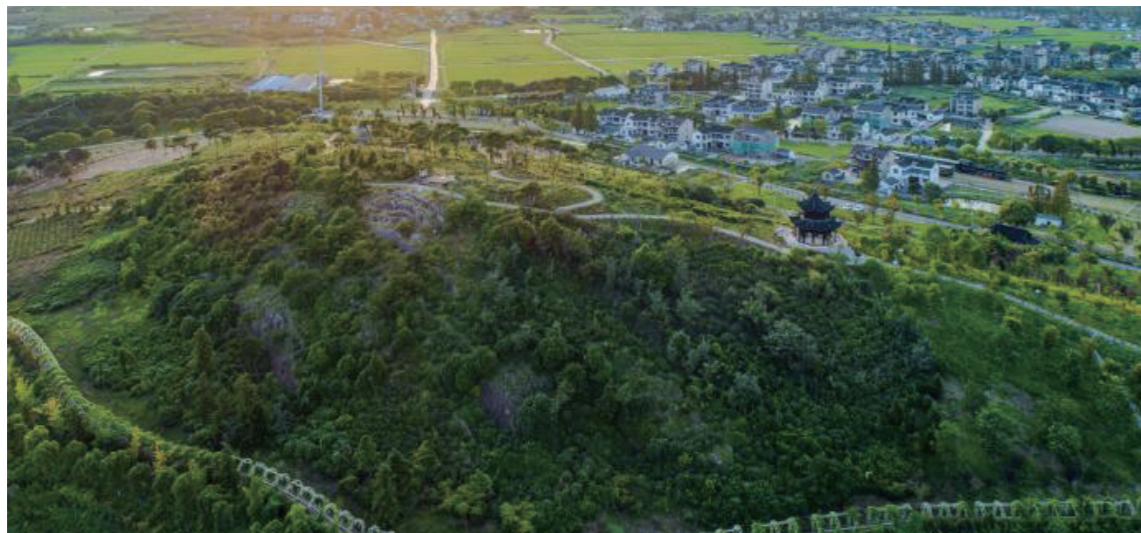


In 2025, the Bank successfully provided credit facilities to 27 significant agricultural and rural projects, amounting to a total credit line of RMB 520 million. Of these, 17 projects have received disbursements, with actual loan support reaching RMB 200 million.

Case | Supporting the Development of Distinctive Pastoral Villages

Upon discovering that a customer encountered a funding shortfall for its unique pastoral village construction project, the Bank proactively visited the site to gain insight into the construction plan. The Bank then aligned the enterprise with its specialized Characteristic Pastoral Village Loan product, ultimately securing a total credit line of RMB 40 million and offering favorable loan interest rates.

Upon completion, the project will significantly enhance the integrated development of rural leisure tourism alongside the region's primary and secondary industries. It will increase residents' income, broaden employment opportunities, and bolster sustainable economic growth in the area.



Deploying Financial Services for Agriculture, Rural Areas and Farmers

Cultivating Novel Types of Agricultural Business Entities

The Bank has actively supported the development of new-type agricultural business entities by addressing their fundamental challenges, particularly insufficient guarantee capacity and the difficulties and high costs associated with financing. In 2025, the Bank effectively utilized specialized products, such as the Sunong Loan, Huinong Express Loan, and Nongying Loan, to meet the funding needs of agricultural business entities throughout the city.



By the end of December 2025, the Bank had supported 508 new-type agricultural business entities, with a cumulative financing total of RMB 951 million.

Case | Differentiated Finance Empowers the Whole Industry Chain and Connects Small Farmers with Modern Agriculture

Yichang Xingfu Country Bank, a subsidiary of the Bank, has taken targeted strategies to address critical challenges within the citrus industry. By concentrating on fundamental issues such as insufficient collateral among small-scale farmers and the extended operating cycles of large-scale producers, the Bank has successfully introduced an innovative, differentiated credit product system. This system includes small-sum credit facilities with flexible repayment options and medium- to long-term loans for industrial upgrading, thereby effectively integrating financial services into the production cycle of the industry.

The Bank has established a comprehensive support model that encompasses the entire industrial chain of planting-processing-circulation. This approach not only addresses the funding requirements for fertilizer preparation prior to production and management during the growth period but also aids processing enterprises in upgrading technologies to enhance product value through targeted credit solutions. Furthermore, it facilitates the development of e-commerce channels, effectively reducing the payment collection cycle. As a result, this integrated strategy reduces costs and improves efficiency throughout the industrial chain, allowing farmers to fully benefit from the value-added opportunities across the entire process.

Facilitating the Development of Regional Characteristic Industries

The Bank has consistently prioritized the enhancement of the agricultural industry, committing to the advancement of agricultural modernization. Leveraging specialized products such as the Nongjian Loan and the Nongying Loan, the Bank effectively fosters the long-term growth of characteristic, leisure, and green agriculture. This strategy ensures a simultaneous enhancement of rural financial service capacity and operational efficiency.



By the end of December 2025, the Bank successfully served a total of 241 clients through its distinctive Nongying Loan and Nongjian Loan products, culminating in an impressive outstanding loan balance of RMB 2.223 billion.

Case Empowering Enterprise Production and Operation and Implementing the Rural Revitalization Strategy

To implement the rural revitalization strategy and focus on upgrading the unique aquatic industry in Shajiabang, our Bank has precisely cooperated with Changshu Shajiabang Huzhezhiba Crab Industry Co., Ltd., to solve its financing difficulties, and empower rural revitalization with financial strength.

Specializing in the ecological breeding and sales of mitten crabs, the company drives the development of surrounding crab farmers. However, it faces problems such as lack of mortgage due to light assets and seasonal funding gaps. Our Bank promptly contacted with the company and provided the company with an RMB 3.5 million loan under the Nongying Loan product to support and promote its production and operation.

This initiative promotes the transformation of the Shajiabang mitten crab industry toward standardization and branding, demonstrating the responsibility and commitment of financial institutions in precisely supporting agriculture and boosting the prosperity of rural industries.

Pushing Digital Transformation

The Bank's Digital Smart Platform for Rural Revitalization is strategically designed to support rural revitalization objectives by offering comprehensive, open, and adaptable one-stop financial services tailored for towns and villages. By establishing a capital circulation system that encompasses assets, resources – property rights transactions – fund management – financial statistics, the platform ensures closed-loop management and thorough supervision of the three asset types within village collective economic organizations. Furthermore, it seamlessly connects data between the property rights exchange platform and financial systems, facilitating one-stop operations. This integration enhances the alignment of financial services with rural grassroots governance, significantly improving accessibility to rural finance.

★ Since 2025, the platform has attracted 1,164 users, facilitating over 230,500 operations, executing 154,200 revenue and expenditure transactions, and generating a cumulative transaction volume of RMB 15.6 billion.

Case Building a Digital Platform System for Rural Revitalization

Focused on the objective of enriching people and strengthening villages, the Bank has developed a robust digital platform that integrates the Enrich People & Strengthen Villages System, the Xingfu Map System, and the ACRM Customer Relationship Management System.

The Enrich People & Strengthen Villages System serves as the foundational platform for the Bank's grid-based marketing strategy. This system segments the business coverage area of country banks into multiple grids, facilitating the standardization of essential processes such as customer profiling, on-site data collection, credit review, granting, and management. This transformation enables a proactive approach to customer engagement, shifting from a model of waiting for customers to one of identifying customer needs, significantly enhancing both customer coverage and service depth. Moreover, the Xingfu Map System effectively visualizes the business domain, empowering frontline staff to develop targeted marketing strategies informed by geographic data. The implementation of a map check-in mechanism standardizes and drives the visits of customer managers, ensuring a systematic approach to customer interaction. This system is seamlessly integrated with the ACRM system, offering one-click access to customer data and real-time insights into product status. Collectively, these innovations provide robust support for precision marketing and effective customer management.



Enhancing Environmental Management

Changshu Rural Commercial Bank has successfully implemented the directives from the Fourth Plenary Session of the 20th Central Committee regarding the establishment of a modern environmental governance system. The Bank rigorously adheres to environmental laws and regulations, integrates guidelines for green development within the banking sector, and continually refines its green finance management framework. This commitment enables the Bank to enhance its capabilities in green business development, product innovation, service delivery, and environmental risk management.

Compliance with External Environmental Policies and Regulations



Environmental Laws and Regulations

- Environmental Protection Law of the People's Republic of China
- Water Pollution Prevention and Control Action Plan
- Air Pollution Prevention and Control Action Plan
- Soil Pollution Prevention and Control Action Plan



Industry Green Guidelines

- Opinions on Accelerating the Construction of Ecological Civilization
- Guiding Opinions on Building a Green Finance System
- Green Finance Guidelines for Banking and Insurance Industries
- Action Opinions on "Four Safeguards and Six Enhancements" for Serving the New Development Pattern
- Green Finance Evaluation Scheme for Banking Financial Institutions
- Opinions on Green and Low-Carbon Financial Reform and Innovation in Suzhou
- Implementation Plan for High-Quality Development of Green Finance in Banking and Insurance Industries
- Opinions on Leveraging the Role of Green Finance to Serve the Construction of Beautiful China

The Bank's Internal Environmental Policies and Procedures (Excerpt)

Green Finance Strategy and Plans

- Green Finance Development Strategy and Implementation Outline (2026–2030)
- Green Finance Development Work Plan
- Guiding Opinions on Strengthening Green Finance Management

Green Finance Implementation Rules

- Implementation Rules for Financial Asset Risk Classification (Trial)
- Administrative Measures for Green Financing Identification

Departmental Policies for Green Finance

- Administrative Measures for Internal Control of Green and Low-Carbon Transition Finance Service Center
- Administrative Measures for Account Manager Teams of Green and Low-Carbon Transition Finance Service Center
- Performance Assessment Plan for Green and Low-Carbon Transition Finance Service Center
- Measures on Due Diligence Exemption for Loans of Green and Low-Carbon Transition Finance Service Center

Green Finance Product Operating Procedures

- Operating Procedures for "Environmental Protection Loan" Business
- Operating Procedures for "Su Carbon Finance" Business
- Operating Procedures for Solar Distributed Power Generation Energy Mortgage Loans
- Operating Procedures for "Pollution Discharge Loan" Business

Climate Change Response

Governance

Changshu Rural Commercial Bank prioritizes climate-related issues within its sustainable development governance framework. Significant matters are thoughtfully reviewed and determined by the Board of Directors. The Board, along with its Strategy and Agriculture, Rural Areas, and Farmers Finance Committee, is tasked with developing the Bank's sustainable development strategies, including initiatives to address climate change. This structured approach enables the Bank to significantly enhance its capabilities in sustainable development in the face of climate challenges.

Strategy

The Bank seamlessly integrates the national Dual Carbon policy orientation into its operational framework. In alignment with the IFRS S2 Climate-related Disclosures established by the International Sustainability Standards Board (ISSB), it systematically identifies and assesses climate change-related risks and opportunities, evaluates their impacts on the Bank's operations and financial standing, and formulates strategic response plans accordingly.

Climate-Related Risk Identification and Response Strategies

Risk Type	Risk Factor	Risk Description	Timeframe	Impact Level
Physical Risk	Acute	<p>Manufacturing constitutes a significant portion of the Bank's credit portfolio, primarily encompassing production and processing activities, along with the operation of electrical equipment and facilities.</p> <p>Extreme weather events, such as heavy rains and floods, can jeopardize the functionality of production sites and compromise the safety and stability of processing equipment. These disruptions often lead to considerable negative consequences for regular production and operations, including production halts and work stoppages, ultimately resulting in significant losses in operating benefits. Moreover, such events can hinder the normal operations of the Bank's branches and business offices, resulting in further operational losses.</p>	Short-to Medium term	Low
	Chronic	Suzhou's flat terrain is characterized by a network of interconnected rivers and lakes. However, rising temperatures and sea levels pose a significant threat to the region's infrastructure, industrial and civil buildings, and agricultural production activities along these waterways. The repercussions of these environmental changes are likely to result in substantial operational losses, which could adversely affect the financial performance of the relevant enterprises. Such spillover effects underscore the urgent need for proactive measures to mitigate potential risks and enhance resilience in the face of climate change.	Long Term	Low

Risk Type	Risk Factor	Risk Description	Timeframe	Impact Level
Transition Risk	Legal and Policy Risk	China has clearly articulated its objectives of carbon peaking and carbon neutrality, resulting in increasingly stringent regulations surrounding climate and environmental management policies. As the carbon trading market continues to evolve, it is anticipated that the prices of carbon emission allowances will consistently rise. This trend will significantly impact the production and operations of the Bank's high-emission clients, particularly in the textile, rubber and plastic products, and automotive manufacturing sectors. Consequently, these clients may encounter substantial risks, including reduced production, operational suspensions, increased costs, and diminished profits.	Medium to Long Term	High
	Technology	The promotion and application of environmentally friendly technologies such as new energy, energy efficiency improvement, and energy conservation and emission reduction have brought new market opportunities to the industry's business. The digital transformation of banks empowered by financial technology has brought new opportunities for the Bank's products optimization and the services innovation.	Medium to Long Term	Medium
	Market	Influenced by global responsible investment trends and regional sustainable development policies, as well as heightened attention to ESG issues across all market participants, consumer and investor preferences will inevitably evolve.	Medium to Long Term	Medium
	Reputation	Concepts such as green development, environmental protection, and sustainable development have increasingly garnered public recognition. Stakeholders are becoming more concerned about enterprises' detrimental environmental and climate-related impacts, leading to shifts in consumer preferences. Enterprises with inadequate environmental performance risk significant reputational damage, which will affect both the businesses themselves and their banking partners.	Long Term	Medium

In light of its operational characteristics and market positioning, the Bank conducts a comprehensive assessment of the opportunities presented by the green and low-carbon transition amid climate change. It actively accelerates innovation in green financial products and services, enhances its green product system, capitalizes on unique development prospects in the economy's low-carbon transformation, and cultivates sustainable competitive advantages.

Climate-Related Opportunity Identification and Response Strategies

Opportunity Type/ Factor	Opportunity Description	Response Strategies
Opportunity Relating to Products and Services	The green industry, as a national strategic emerging sector, exhibits diverse and personalized financial needs among its market participants. By consistently and effectively promoting the innovation of green financial products, the Bank significantly enhances the alignment of its financial service system and capabilities with national development strategies.	The Bank has advanced the innovation of green credit products tailored for agriculture, rural areas, farmers, and micro and small enterprises. It has conducted comprehensive market research, leading to the timely development and launch of standardized loan financing models and low-carbon financial products. Additionally, the Bank has strengthened its scientific and technological support, thereby enhancing financial services for environmentally conscious customers. This comprehensive approach deepens the integration of green financial services and effectively addresses the pressing needs for green financing.
Market Opportunity	The development of the carbon market, coupled with the expanding financial attributes of carbon trading, offers significant opportunities for the Bank's credit product innovation. By creating carbon financial products, the Bank not only establishes a differentiated competitive advantage but also effectively aligns with the prevailing trend of the green and low-carbon transition.	The Bank analyzes policies pertinent to the carbon market and carbon finance. By leveraging its robust research capabilities and extensive client resources, it proactively evaluates trends in carbon finance, strategically positioning its product offerings in this emerging sector.

Impact, Risk and Opportunity Management

The Bank consistently strengthens its ability to identify, quantify, monitor, and provide early warnings regarding climate-related risks, seamlessly integrating these risks into its comprehensive risk management framework. It enhances the management of impacts, risks, and opportunities. By employing forward-looking risk planning and scientifically informed management mechanisms, the Bank establishes a closed-loop management process for these elements, thereby laying a robust foundation for its high-quality development. This proactive approach not only mitigates potential threats but also positions the Bank as a leader in sustainable financial practices.

Climate Risk Response Measures

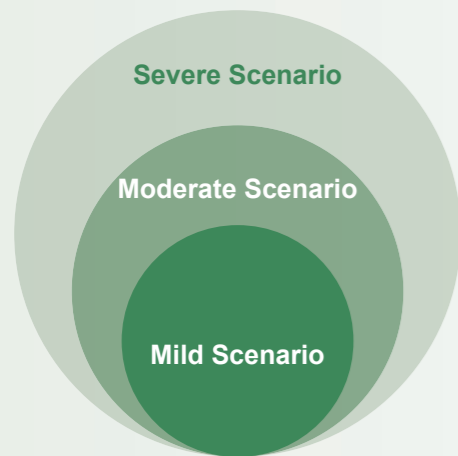
Risk Type	Risk Factor	Response Measures
Physical Risk	Acute	The Bank monitors geological and natural disasters impacting project construction, particularly within the manufacturing sector. This vigilant oversight aims to mitigate risks associated with borrowers' impaired debt-servicing capacity and to prevent potential safety hazards within relevant businesses. Concurrently, the Bank is committed to enhancing its green office operations, refining the early warning and prevention system for natural disasters, and conducting regular emergency drills to ensure preparedness.
	Chronic	The Bank adopts a proactive approach by conducting stress testing for climate and environmental risks. It systematically integrates these risk factors into its quantitative models and swiftly implements risk prevention and control measures based on the outcomes of the analysis.
Transition Risk	Laws and Policies	The Bank rigorously enforces a one-vote veto system for environmental protection, enhancing the integration of environmental protection labels into its operational framework. Furthermore, it intensifies the tracking and management of high energy-consuming and high-emission clients through comprehensive risk early warning systems and robust post-lending management practices. Concurrently, the Bank is optimizing its asset structure, steadily increasing support for high-quality industries characterized by low energy consumption and minimal emissions.
	Technology	The Bank monitors the carbon emission, carbon reduction, energy conservation and transformation & upgrading of investment and financing projects (clients), and strengthens the review of clients' performance in energy conservation and emission reduction. In the future, in line with relevant internal and external policy guidelines, it will increase support for low-carbon transition projects of high-quality and high-potential clients. In addition, the Bank will conduct in-depth market analysis and strategic planning for digital transformation, advance its transformation and upgrading in close alignment with business demand, and cautiously guard against cost input risks arising from biased technology investment.
	Market	The Bank will refine its asset allocation in alignment with its green finance development strategy. It will enhance the integration of green finance topics within its long-term communication mechanisms with investors and fully innovate climate friendly and environment friendly products and services.
	Reputation	The Bank will implement key initiatives in line with its green finance strategic plan. It will continuously enhance its performance in green finance and sustainable office operations. Furthermore, the Bank will provide robust guidance to customers and proactively disclose relevant information to the public and market through environmental disclosures and other channels. This strategy aims to establish a positive institutional image and bolster public trust.

Climate-Related Scenario Analysis

The Bank has performed specialized environmental risk sensitivity analyses for clients operating in environmentally sensitive sectors, including chemicals, printing and dyeing, and non-metallic mineral products. By establishing three distinct stress scenarios—mild, moderate, and severe—the Bank evaluates potential outcomes under conditions such as stricter energy conservation and emissions reduction policies or failure to comply with environmental standards. These analyses indicate that the internal credit ratings of affected clients, currently categorized as Normal or Concern within the five-category loan classification system, could be downgraded by two, three, or four notches, respectively. The findings of this analysis have been systematically integrated into comprehensive risk management processes, encompassing credit approval, credit policy formulation, industry limit management, post-lending monitoring, and risk reporting.

The sensitivity analysis results demonstrate that the Bank's credit resource allocation has consistently prioritized industries and enterprises characterized by low energy consumption, pollution, and emissions. Consequently, the overall scale of credit assets exposed to environmental factors remains limited. Even in extreme scenarios, the anticipated incremental default risk is generally manageable.

Quantitative Analysis of Environmental Risks



Environmental Factor Sensitivity Analysis

Our Bank focuses on enterprises in industries vulnerable to environmental risks, such as chemical, printing and dyeing, and non-metallic mineral products.

Internal Credit Rating Downgrade

It is assumed that customers with a five-level classification of "Normal" and "Special Mention" will be affected by factors such as energy conservation and emission reduction policies and failure to meet environmental impact assessment standards. Under mild, moderate and severe scenarios, their internal credit ratings will be downgraded by 2, 3 and 4 levels respectively.

Result Application

Evaluate the impact of three different scenarios on the quality of the Bank's credit assets, and apply the results to credit approval, credit policies, limit setting, post-loan monitoring and risk reporting

Metrics and Targets

The Bank utilizes greenhouse gas emissions as a key indicator for effective climate change management. Given the operational characteristics of the banking industry, these emissions are categorized as direct greenhouse gas emissions from operational activities (Scope 1) and indirect greenhouse gas emissions derived from energy consumption (Scope 2). Comprehensive details regarding the measurement and management of Scope 1 and Scope 2 emissions are presented in the section Taking Green Actions.

Green Investing and Financing

Green Investing and Financing Management

Development of Green Investing and Financing Mechanisms

The Bank has consistently enhanced its green investment and financing management mechanisms, effectively integrating ESG factors throughout the credit review process. It staunchly enforces the veto system for enterprises that do not meet environmental protection and workplace safety standards, prohibiting the issuance of new credit to those with significant violations in these areas that have yet to address their shortcomings. Additionally, the Bank harnesses technological advancements to bolster the development of green finance. By utilizing big data, artificial intelligence, and other innovative technologies, it has incorporated a green classification label into its credit management framework and integrated ESG-related risk alerts into its risk early warning system. The Bank also facilitates a streamlined credit approval process for green credit initiatives and clients within the green, low-carbon, and circular economy sectors, thereby promoting the sustainable transformation of its asset structure and supporting the robust development of green and low-carbon industries.

The Bank has developed a comprehensive ESG training mechanism and implemented targeted risk training programs to enhance employees' awareness of ESG risks and their professional competencies. This strategic approach promotes the implementation of robust environmental and social risk management measures.

Credit Granting Performance of Changshu Rural Commercial Bank

Number of Clients Supported by Green Credit

3,697

Amount of Green Credit Granted (RMB 100 million)

47.08

Integration of ESG Factors into Credit Approval Process

Check

- We conduct a thorough investigation and assessment of the environmental and social impacts associated with clients and their projects. This process involves reviewing both the historical and current profiles of clients' environmental and social risks, as well as identifying potential issues. Timely and accurately, we classify loans as Green Loan or Non-Green Loan within the credit system.

We emphasize enhancing due diligence regarding enterprises' actual pollution discharge status and their possession of relevant permits and certifications.

Review

- We perform rigorous compliance reviews related to the essential conditions for project initiation and construction. This includes ensuring adherence to industrial policies, market access standards, project approvals, verification or filing procedures, and confirming the qualifications of the approving or verifying authorities.

We prioritize the legality of project initiation procedures and substantive compliance requirements. New projects must align with national industrial policies and development trends, and their environmental impact assessments must conform to overarching planning requirements.

Approval

- We perform a thorough assessment of the project's overall risks and favorable factors, encompassing environmental and social impacts. This analysis informs the final loan plan and establishes effective, feasible disbursement conditions and management requirements.

Post-Lending

- Clients experiencing changes during the credit year—such as downgraded environmental ratings, revocation of essential business qualifications, or outstanding penalties from environmental protection authorities—must rectify issues and adjust their credit plans according to actual conditions. Key measures may include terminating or temporarily suspending credit lines, recalling funds prematurely, optimizing guarantee methods, and developing repayment plans to address rating downgrades effectively.

Efficient Approval Mechanism for Green Credit

“Green Channel” Approval Mechanism

We have established streamlined credit approval channels for green, low-carbon, and circular economy initiatives, implementing measures such as simultaneous operations between approvers and account managers, as well as proactive loan assessments. This approach enables the creation of an integrated business management model that effectively combines front-end marketing with middle-end credit approval, thereby enhancing our support efforts.

“Fast Track” Loan Approval Model

We have simplified credit documentation for high-quality green financing projects by streamlining credit approval processes and implementing hierarchical, categorized credit extension methods. Our efforts have led to enhanced approval efficiency, achieving completion of credit approvals for projects below RMB 15 million within 1.5 working days and those above RMB 15 million within 5 working days.

Green Investment and Financing Performance

Green Investment and Financing Performance

Green Credit

In 2025, the Bank allocated its green loans across seven distinct categories of green industries, ranked by proportion from highest to lowest: Energy Conservation and Carbon Reduction Industries at 25.40%, Green Infrastructure Upgrade at 22.58%, Ecological Protection, Restoration, and Utilization at 15.55%, Environmental Protection Industries at 15.10%, the Green and Low-Carbon Energy Transition at 10.93%, Resource Recycling Industries at 10.04%, and Green Services at 0.40%.

By the end of 2025, the outstanding balance of the Bank's green credit portfolio reached RMB 3.216 billion, reflecting a year-on-year growth of 17.42%, with a total of 3,697 green loan customers.

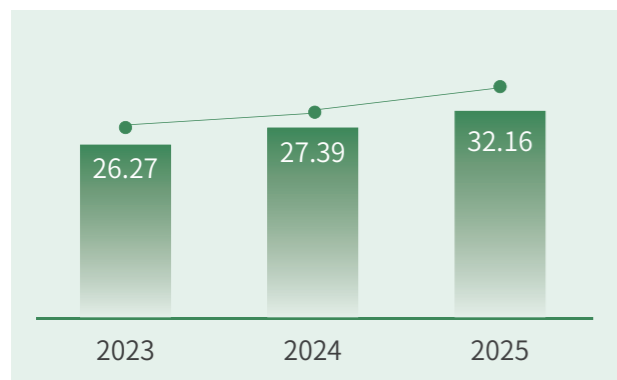
Green Bond

In 2025, the Bank diversified its portfolio by making 13 new investments in green bonds, totaling RMB 468 million.

By the end of 2025, the outstanding balance of the Bank's green bond investments reached RMB 1.502 billion.

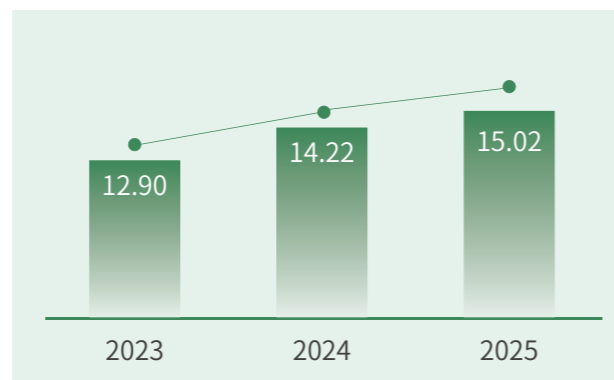
Green Credit

Credit Balance (RMB 100 million)



Green Bond

Green Bond Holdings Balance (RMB 100 million)



Green Offerings

The Bank offers designated green financing and transition entities a range of services, including preferential lending rates, expedited credit approvals, and opportunities for principal-repayment-free loan renewals. Simultaneously, all affiliates are obligated to actively engage with green and transition finance enterprises within their jurisdictions and to expedite the inclusion of qualified enterprises and projects into the relevant database.

Case | Development of Digital Carbon Management Platform to Support Waste Battery Recycling

In 2025, the Bank collaborated with Jiangsu Yuecheng Renewable Resources Co., Ltd. to develop and launch a digital carbon management platform, thereby establishing a transparent and standardized online system for waste battery recycling.

The platform has established 400 designated recycling outlets throughout Wuxi City, primarily focused on collecting batteries from electric vehicles, uninterruptible power supply (UPS) systems, and automobiles. It achieves an annual recovery volume of lead ingots valued at approximately 200 million yuan. Furthermore, the platform effectively curtails the illegal recycling and trading of waste batteries at the source, propelling the entire industry toward sustainable and sound development.

In the realm of transition finance, the Bank provides robust support to enterprises characterized by high pollution and substantial energy consumption. This support facilitates their transformation towards clean, low-carbon operations and the adoption of green technologies, as well as the systematic phasing out of outdated production capacities.

Case | Supporting Low-Carbon Transformation of a Paper Company

In 2025, the Bank successfully facilitated Changshu Leying Paper Co., Ltd.'s recognition as a transition financing entity. The company plans to invest in high-end equipment to undertake an intelligent and digital transformation of its corrugated board production lines, the factory-wide logistics system, and carton manufacturing equipment. This transformation includes the phasing out of semi-automatic, standalone, and inefficient outdated machinery. The upgraded intelligent production lines will incorporate centralized heating combined with heat pump waste heat recovery technology, elevating thermal efficiency to over 85%. Moreover, certain equipment is projected to reduce energy consumption by more than 10%, which is critically significant for the company's low-carbon transformation efforts.

Taking Green Actions

Green and Low-Carbon Operations

Green Operation Initiatives

The Bank integrates the principles of green development into its daily operations and actively engages in initiatives that promote the establishment of a resource-conserving and environmentally sustainable society.

Green Operation Initiatives

Energy Conservation and Carbon Reduction

We implemented projects such as renovating the building's air conditioning system, upgrading the data room infrastructure, and enhancing energy efficiency through the modernization of lighting systems and the control of fresh air fan systems.

We installed intelligent air conditioning control devices, referred to as intelligent energy units, and integrated them with the new power load management system. This integration allows for visible, measurable, adjustable,

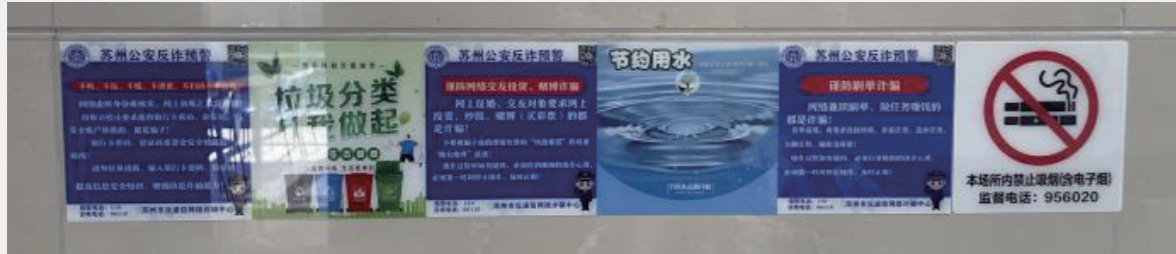
and controllable air conditioning loads, resulting in enhanced precision in the automatic regulation of building HVAC units. Consequently, this initiative reduces power consumption and lowers carbon emissions.

Posters promoting electricity conservation have been displayed in public areas to remind staff to turn off lights when leaving.



Water Conservation

The Bank promotes water conservation by installing signs throughout all office premises.



Conservation of Office Consumables

We consistently advocate for the transition to paperless and intelligent business operations, while systematically expanding the range of paperless counter service scenarios.

The video conferencing system has been upgraded, enabling meetings across the Bank to be conducted in a hybrid format combining both in-person and virtual participation.

We promote the recycling of office supplies to minimize waste and decrease paper consumption.

Food Conservation

We have developed the Civilized Canteen Management Policy for Anti-Food Waste and the Civilized Canteen Supervisor Job Responsibility Policy. Our initiatives continuously promote a holistic approach to food management, ensuring food security while fostering a culture of diligence, frugality, and respect for resources.

We have assigned dedicated staff to oversee and routinely update essential work ledgers, including daily dining headcount statistics and canteen anti-waste inspection forms. A stringent daily registration system for kitchen waste records has been implemented, allowing us to monitor food waste through monthly aggregated data.

We effectively utilized the canteen's publicity boards to implement continuous themed campaigns. This included the installation of anti-food-waste signage, the display of promotional posters, the screening of educational videos, and the placement of Say No to Waste reminders on every dining table within the canteen.



Waste Management

We have established a paid contract with a professional third-party sanitation service to implement classified waste management and recycling.

We dispose of kitchen waste in strict accordance with local regulatory requirements.

Green Mobility

We have introduced business vehicles that utilize alternative energy sources.

We have installed new energy charging poles to promote sustainable commuting for employees.

Operational Consumption

At the Bank, office operations predominantly consume energy and resources, including gasoline, electricity, water, and paper. The waste generated primarily consists of household and office waste. In 2025, during its operational activities, the Bank's fleet consumed 178,909 liters of gasoline, while electricity usage totaled 38,243,936 kWh. Paper consumption for office and business operations reached 603.12 tons. Direct greenhouse gas emissions amounted to 397.37 tons, primarily from gasoline usage, whereas indirect emissions reached 23,965.54 tons, largely attributable to electricity and paper consumption. Overall, total greenhouse gas emissions were 24,362.91 tons.



Environmental Impact of Changshu Rural Commercial Bank's Operating Activities ¹

Metric	Item	2023	2024	2025
Direct greenhouse Gas Emissions And Natural Resource Consumption Generated from Operating Activities	Gasoline Consumed by Institution-Owned Transportation Vehicles (liters)	193,728	133,185	178,909
	Water Consumed by Business and Office Operations (tons)	151,153	165,446	144,015
Indirect Greenhouse Gas Emissions and Indirect Natural Resource Consumption Arising from Purchased Products or Services	Electricity Consumed by Business and Office Operations (kWh)	29,945,000	36,520,787	38,243,936
	Paper Used for Business and Office Operations (tons)	664.05	639.55	603.12

¹ Certain data have not been disclosed because they do not satisfy the necessary disclosure requirements due to reasons of non-applicability or statistical validity.

Greenhouse Gas Emissions from Changshu Rural Commercial Bank's Operating Activities

GHG Scope	2023 (tCO ₂)	2024 (tCO ₂)	2025 (tCO ₂)
Direct Greenhouse Gas Emissions	430.28	295.81	397.37
Indirect Greenhouse Gas Emissions	18,019.89	23,180.66	23,965.54
Total Greenhouse Gas Emissions ²	18,450.18	23,476.47	24,362.91

² Total greenhouse gas emissions consist of both direct and indirect emissions.

Green Computing Capacity Facilities

In December 2025, six ministries, including the Ministry of Industry and Information Technology, the National Development and Reform Commission, the Ministry of Commerce, the State Financial Regulatory Administration, the Government Offices Administration, and the National Energy Administration, jointly released the 2025 National Green Computing Capacity Facilities Shortlist. Notably, Yangu Data Center of Changshu Rural Commercial Bank was selected, marking it as the first corporate financial institution in Jiangsu Province to achieve this prestigious recognition.

2025 年度国家绿色算力设施名单

序号	算力设施名称
五、金融领域	
47	交通银行数据中心浦江园区（一期）
48	中国人民保险集团股份有限公司北方信息中心数据机房一
49	广西金融广场数据中心
50	常熟农商银行燕谷数据中心



Yangu Data Center Selected into the 2025 National Green Computing Capacity Facilities List

The Yangu Data Center embodies a commitment to a green, intelligent, and efficient operational philosophy. It employs a multi-active high-availability architecture to facilitate seamless cross-data center business transitions, ensure high service availability, and establish a secure, independent, and controllable financial digital infrastructure. This design significantly enhances business responsiveness and optimizes resource utilization efficiency.

The Yangu Data Center exemplifies advanced practices in green energy conservation by implementing technologies such as full-inverter fluorine pump air conditioning, enclosed cold aisles, and AI-driven intelligent optimization. These initiatives enable the facility to maintain a Power Usage Effectiveness (PUE) consistently below 1.35, aligning with international standards of excellence. Central to its operations is a solar-storage coordination model that facilitates a robust green energy supply system. By integrating photovoltaic power generation with energy storage solutions, the center enhances energy efficiency, reduces electricity costs, and encourages the use of renewable energy. Furthermore, a distributed photovoltaic power station, located on the roof, boasts a total installed capacity of approximately 108 kW, generating an annual output of 140,000 kWh. This dual achievement underscores the center's commitment to both economic viability and environmental sustainability.

Zero-Carbon Outlets

Changshu Rural Commercial Bank is actively aligning its operations with the national strategies for carbon peaking and carbon neutrality. Committed to establishing an eco-friendly banking model, the institution has taken the lead in developing zero-carbon outlets, transitioning to clean energy sources to reduce operational carbon emissions. Furthermore, the Bank has achieved carbon neutrality in its branch operations.



By the end of 2025, it has established 11 zero-carbon outlets, generating an annual total of 711,814 kWh, yielding cost savings of 226,000 yuan, and reducing carbon dioxide emissions by approximately 558.77 tons.

Measures for Developing Zero-Carbon Outlets



Renovation

We prioritize the procurement of environmentally friendly materials, including eco-friendly coatings, to minimize indoor air pollution. Upon completion of branch renovations, we obtain air quality testing reports from accredited third-party testing companies to ensure the health and safety of both employees and customers.



Operation

Through a series of strategic measures, including the adoption of clean energy, optimization of energy structures, and promotion of energy-saving technologies, we enhance the intensity, greening, and low-carbonization of branch operations. This endeavor establishes a digitalized and environmentally sustainable operational pathway for our business outlets.

Promoting a Green Culture

The Bank undertakes a diverse range of promotional activities aimed at fostering ecological ethics, enriching ecological culture, and popularizing green, low-carbon lifestyles. Additionally, it encourages all staff members to become active advocates and exemplary practitioners of ecological civilization concepts.



Case | Tree Planting Event

In March 2025, coinciding with the 47th National Tree Planting Day, the Volunteer Association and Farming Association of Changshu Rural Commercial Bank organized engaging parent-child tree-planting activities at the Changshu Tongguanshan Nature Exploration Camp and Nanhu Wetland Park. Nearly 60 participants collaborated enthusiastically to promote environmental stewardship, celebrate the arrival of spring, and enhance the vitality of nature.



Case | Volunteer Environmental Protection Activity – Litter Cleanup

Our volunteers consistently engage in weekly community environmental clean-up initiatives. These efforts not only enhance urban aesthetics and improve living conditions but also reflect the Bank's commitment to social responsibility. By encouraging public participation in environmental protection, we significantly advance the promotion of sustainable practices within the community.



Social

Cultivating a Foundation of Responsibility, Promoting Long-term Harmony

Changshu Rural Commercial Bank fully fulfills its mission of inclusive finance and strives to enable a broader range of groups to access convenient, efficient, and affordable financial services. The Bank continuously innovates its service models and provides comprehensive support to micro, small, and medium-sized enterprises. By improving its credit support system, optimizing business processes, and expanding diversified service channels, it steadily enhances the coverage, accessibility, and quality of financial services. Through these concrete actions, the Bank demonstrates its commitment to people-centered finance, actively supports rural revitalization and the high-quality development of the local economy, and contributes strong financial support to the steady advancement of common prosperity.

2025 Highlights

Customer Satisfaction (%)

98.2

Number of Active International Business Customers

3,421

Complaint Resolution Rate (%)

100

Safety Hazard Rectification Rate (%)

100

Employee Training Coverage Rate (%)

100

Total Training Hours

226,565.43

Responses to UN SDGs



Financial Responsibility Assurance

Serving Opening-Up

Changshu Rural Commercial Bank has steadily advanced the development of its cross-border financial capabilities and established a product manager service system across all branches. This system enables precise outreach to foreign trade and foreign-invested clients while providing individualized, concierge-style foreign exchange services. The Bank has also implemented a tiered and regular training mechanism. Through new employee orientation, departmental retraining, and on-site branch coaching, it has systematically strengthened the professional competence of customer managers and product managers. In addition, the Bank has established a cross-border business expert team to enhance daily guidance for grassroots institutions and strictly uphold service standards that ensure routine business is handled efficiently, difficult issues are addressed appropriately, and complex cases are managed flexibly, thereby improving professionalism, responsiveness, and customer satisfaction.



Further Unblocking Two-Way Cross-Border Financing Channels for Businesses

- Leveraging online documentation and automated system notifications, the Bank provides digital services, such as capital account opening, by enabling customers to submit materials through online banking. This has reduced the account opening process from an in-person counter service to real-time completion.
- Our expert service team proactively addresses corporate needs by providing end-to-end support for businesses in investment attraction, foreign debt financing, and related services. This includes policy consultation, document preparation, and assistance with industrial and commercial registration and audit procedures, thereby improving operational efficiency and delivering effective financial support for enterprises engaged in cross-border economic and trade activities.
- To address the practical needs of foreign trade enterprises, the Bank issues non-financing international guarantees, including advance payment guarantees, quality guarantees, performance guarantees, and bid bonds. Denominated in both foreign currencies and cross-border RMB, these instruments provide financial support and credit enhancement, facilitate bilateral trade, and promote the stable development of foreign trade enterprises.

Further Improving the Facilitation of Cross-Border Trade, Investment and Financing

- The Bank has continued to expand the scope of high-level facilitation for cross-border trade in accordance with the principle of selecting the best from the excellent and advancing steadily. Through a range of measures, it has enhanced the efficiency of cross-border settlement, continuously optimized cross-border trade service solutions, and provided robust support for foreign trade enterprises in strengthening their international competitiveness. Throughout the year, 17 enterprises were included in the list of enterprises eligible for high-level facilitation. Following the issuance of the Circular on Further Facilitating Foreign Exchange Fund Settlement and Supporting the Steady Development of Foreign Trade (Hui Fa [2025] No. 47) by the State Administration of Foreign Exchange, the Bank responded promptly. Under the guidance of the Suzhou Branch of the State Administration of Foreign Exchange, it included, for the first time in 2025, two market procurement trade entities and one platform operating company in the list of high-quality qualified enterprises. As of December 31, the Bank had processed seven expedited account-entry transactions totaling USD 263,600. Processing time was reduced from 5–30 minutes per transaction to 1–5 minutes, thereby streamlining procedures and accelerating trade settlement.

Further Fully Leveraging Cross-Border RMB Facilitation Policies

- The Bank actively participates in the pilot program for facilitating high-level cross-border RMB settlement in trade and investment, and encourages enterprises to prioritize RMB in international trade, investment, and financing. To better meet customer needs across the full life cycle of overseas investment, the Bank established an Overseas Investment Center, which provides comprehensive financial solutions, including policy consultation, cross-border settlement, trade financing, and project loans, for enterprises pursuing international expansion. The Center also actively promotes the convenience and advantages of cross-border RMB usage and encourages “going global” enterprises to adopt RMB as the preferred currency for investment. In accordance with the criteria for identifying “high-quality and credible enterprises” and based on the Bank’s business practices, the Bank recommended six pilot enterprises for high-level opening-up in cross-border trade and investment. These enterprises were included in the Jiangsu Self-Discipline Mechanism’s list of high-quality and credible enterprises eligible for cross-border RMB settlement. On April 22, 2025, the Bank launched a preferential campaign for cross-border RMB settlement fees. A total of RMB 208 million in cross-border RMB settlement services—including export letter of credit presentation, export collection presentation, and outward remittances—was processed for 43 enterprises, helping them save RMB 44,000 in settlement fees.
- Through continuous technological empowerment, the Instructions for Cross-Border RMB Settlement Receipt/Payment have been digitized. Customers now only need to complete key fields on the Bank’s online banking platform and submit them. The system automatically generates the cross-border RMB receipt and payment instructions, eliminating the need for paper forms and uploads, and significantly enhancing the customer experience.

Service Initiatives for Foreign Nationals by Changshu Rural Commercial Bank



Well-Configured Outlets

The Bank operates 10 outlets in the Suzhou region that provide foreign currency cash exchange services, covering the entire Changshu area and parts of Suzhou. Exchange services are available for six currencies: US dollars, euros, Japanese yen, Hong Kong dollars, British pounds, and Australian dollars. In addition, the Bank offers simplified account-opening services for overseas personnel entering China, with relaxed requirements for supporting identity verification documents. It also provides electronic currency declaration certificate services. Individual customers may apply for an electronic currency declaration certificate at the Bank's personal foreign exchange outlets. Once approved, the certificate QR code can be viewed through mobile banking and presented to customs for verification and cancellation when carrying cash abroad.



Well-Equipped Facilities

The Bank optimizes the placement of cash self-service machines across its branches based on transaction volume and deposit and withdrawal patterns, ensuring adequate coverage of public cash withdrawal needs within its jurisdiction. In Suzhou, 165 self-service devices have been deployed, all supporting foreign card cash withdrawals and prominently displaying the required foreign card acceptance logos.



Well-Delivered Business Training

The Bank has conducted 10 training sessions on personal foreign exchange business, with more than 350 participants. The sessions covered regulatory requirements, operational procedures, and key risk points within the foreign exchange management framework, including current account services, personal foreign exchange settlement and sale, foreign currency cash deposits and withdrawals, and cross-border receipts and payments. These efforts help employees accurately interpret current account foreign exchange policies for overseas individuals and strengthen operational standardization and compliance awareness.

Performance of Changshu Rural Commercial Bank in Serving Opening-Up

Number of Active International Business Customers	Number of Foreign Currency Loan Customers	FX Derivative Hedging Contracts (USD 100 million)	Annual Cumulative Foreign Currency Loans to Import and Export Enterprises (USD 100 million)
3,421	146	7.17	2.52

Measures for Easy Foreign Currency Business by Changshu Rural Commercial Bank

One-Click Remittance for Ocean Freight: The system automatically verifies ocean freight authenticity and weight, displays invoice details, and sums invoice amounts for streamlined customer operations.

After-Hours FX Settlement: During non-business hours, whitelisted customers may use the after-hours FX settlement function, enabling the system to monitor exchange rate movements and secure the optimal rate.

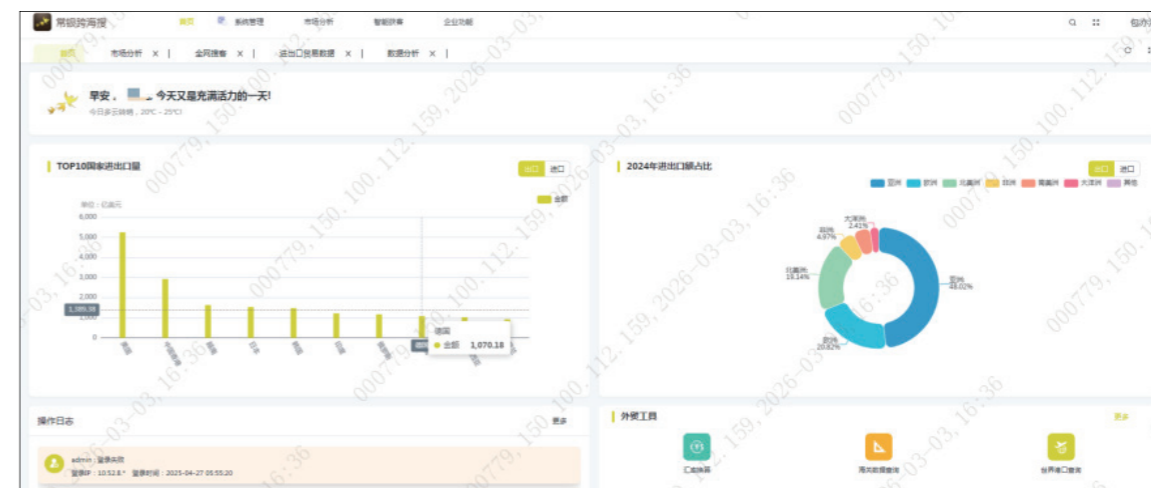


The Bank actively participates in the pilot program for high-level opening-up and facilitation of cross-border trade, enabling high-quality enterprises to efficiently manage current-account foreign exchange receipts, payments, and related services.

The Bank pioneered the first Multiple Central Bank Digital Currency Bridge implementation within the provincial rural commercial banking system.

Case | Changyin Cross-Border Express Mini Program

Changyin Cross-Border Search is a proprietary product developed by the Bank. It uses big data analytics and data mining technologies to help enterprises identify potential customers and monitor changes in market demand and peer trade dynamics in the context of global economic integration. By the end of 2025, the product had accumulated more than 3.8 billion data records, covering compliant data sources from over 250 countries and regions worldwide. It provides trade data retrieval and analysis capabilities, including market analysis and intelligent customer acquisition, thereby supporting enterprises in expanding their products into overseas markets.



Case

Changshu Rural Commercial Bank Fully Supports Comprehensive Foreign Trade Services Such as Exhibition and Logistics

In 2025, during the Foreign Financial Institutions Tour in Suzhou, the Bank signed a strategic cooperation agreement on international business with DBS Bank (China) Co., Ltd. and opened a cross-border RMB settlement account. Since August 2025, it has successfully processed 20 cross-border RMB transactions for 14 corporate clients, with a total transaction value exceeding RMB 10 million. DBS Bank, the largest bank in Singapore, is one of Asia's leading financial services groups, with an extensive network spanning Greater China, Southeast Asia, and South Asia. In the future, the two parties will engage in in-depth and comprehensive cooperation in international financial services, including cross-border RMB business. By integrating domestic and overseas financial resources, they will combine local market expertise with a global perspective and jointly build efficient, convenient, one-stop cross-border financial services for enterprises investing abroad.

Finance Accessibility

Changshu Rural Commercial Bank has consistently regarded proving the accessibility of financial services as a key measure to fulfill its commitment to people-centered finance and to advance common prosperity. By expanding its physical branch network, developing digital channels, shifting its service focus to the grassroots level, and launching tailored innovative products, the Bank has continuously bridged the "last mile" of financial service delivery. As a result, it has significantly improved financial accessibility, coverage, and customer satisfaction among county and rural populations, micro and small enterprises, new urban residents, and other groups. Through comprehensive and sustained inclusive finance practices, the Bank has strengthened the social foundation for high-quality development.

To further advance the establishment and promotion of specialized sub-branches under Jiangsu Rural Commercial United Bank's Ten-Hundred-Thousand Project, Our Bank has proactively formulated and implemented its Headquarters' "123" Project. Under this initiative, five specialized outlets will be completed in 2024, including the Headquarters Business Department, Suzhou Branch Business Department, Shajiabang Sub-branch, Haiyu Sub-branch, and Dongbang Sub-branch.



In addition, ten specialized outlets will be completed in 2025, and fifteen in 2026. By 2026, the Bank also aims to establish 30 Four-in-One demonstration sites for financial accessibility.

Demonstration of Specialized Outlets of Changshu Rural Commercial Bank



Shajiabang Sub-branch integrates revolutionary red culture into its services, establishing a Four Reds service system, including a Red Hall and a Red Corridor. It has also established a service station for veterans and holds more than 120 themed financial outreach activities annually, reaching over 3,000 clients.



Yushanlinchang Sub-branch focuses on the pet economy and has established a pet-friendly venue. It collaborates with institutions to host monthly events, including pet adoption drives, free veterinary checkups, and pet matchmaking activities.



Suzhou Branch Business Department established the nation's first in-branch traditional goldsmith studio. It has also hosted 25 online livestreams and 57 offline community events, generating precious metal sales exceeding RMB 16.72 million.



Changjiang Sub-branch has focused on elderly customers by developing specialized courses under the Joyful Class, including pastry making, Ba Duan Jin, Boon music therapy, intangible cultural heritage diabolo, and smartphone training. To date, 63 events have been held, serving 695 participants. Cumulative bancassurance fee income reached RMB 19,500, and AUM increased by RMB 13.36 million.

Expanding Outlet Coverage

By the end of 2025, the Bank operated 182 branches and sub-branches, including one Headquarters Business Department, 40 local sub-branches, seven cross-regional branches, 39 cross-regional sub-branches, and 95 branch offices, across Nanjing, Suzhou, Changzhou, Wuxi, Zhenjiang, Nantong, Yancheng, Yangzhou, Taizhou, Lianyungang, Huai'an, and Suqian.

Meeting Special Needs

Veterans

The Bank has advanced Party-building cooperation with veterans' affairs authorities and established Changshu's first corporate veterans service station at the Shajiang Sub-branch. Through strengthened coordination, collaboration, and information sharing, it has addressed key challenges in dedicated financial services for veterans and developed tailored credit products. By lowering guarantee thresholds, streamlining approval procedures, and offering preferential interest rates, the Bank effectively alleviates financing constraints for veterans in the early stages of entrepreneurship.



Case | Changshu Rural Commercial Bank Launches Targeted Services for Seniors, Children and Pet Owners

In 2025, Changshu Rural Commercial Bank innovatively developed a differentiated customer service system for seniors, children, and pet owners to precisely address diverse livelihood needs.

For older adults, the Bank launched the Feiyan Delivering Blessings and Feiyan Delivering Care services, providing more than 230,000 convenience services throughout the year, including haircuts, health screenings, and knife sharpening. It also introduced the Le Ling Zone mini-program and delivered 258 health and wellness courses, such as Ba Duan Jin exercise sessions and smartphone training, thereby enhancing the quality of life of the silver-haired population.

To serve families with children, the Bank organized Little Bankers workshops that reached more than 1,200 households. In combination with interactive activities such as film screenings and do-it-yourself crafts, these events effectively increased branch traffic to over 8,000 visits.

For pet owners, the Bank launched a Pet-Friendly Credit Card with bundled discount benefits. In addition, monthly themed events, including pet matchmaking and public welfare adoption campaigns, integrated everyday life scenarios with financial services. Collectively, these initiatives underscore the Bank's commitment to people-centered finance and demonstrate its strong capabilities in scenario-based service innovation.



Services for Seniors, Children and Pets Owners

Consumer Finance

Changshu Rural Commercial Bank firmly supports the national strategy to expand domestic demand. Building on its strengths in fintech-enabled innovation and retail banking, the Bank effectively connects consumers and merchants while strengthening consumer confidence and stimulating endogenous consumption through scenario-based, intelligent, and convenient financial services. By optimizing consumer credit supply, improving payment and settlement experiences, and expanding its livelihood-oriented service ecosystem, the Bank contributes to residents' quality of life and responds proactively to public aspirations for a better life.

★ By the end of 2025, our Bank's outstanding balance of personal consumption loans reached RMB 26.933 billion, with an increase of 4.77% compared with the previous year.

Annual Consumer Finance Initiatives of Changshu Rural Commercial Bank



Credit Card

CoCo Fresh Tea, Luckin Coffee, Ele.me, and KFC: RMB 5 off with a minimum spend of RMB 10.RMB 10 for RMB 20 vouchers: Heytea, CHAGEE, KFC, iQiyi, QQ Music, JD E-Card, Freshippo, and Meituan Waimai.SF Express: RMB 5 off with a minimum spend of RMB 10.WeChat mobile top-up: RMB 5 off with a minimum top-up of RMB 100.



Car Owners

New credit card customers can receive a RMB 50 refueling red envelope.Random discounts of RMB 5–100 on refueling at Sinopec stations.Random discounts of RMB 1–9 on charging services at Changshu Jiangnan AI Charging with a minimum spend of 10 yuan.Car wash vouchers available upon meeting the consumption requirement of RMB 3,000.



Digital RMB

Throughout the year, the Bank issued a total of RMB 1 million in digital yuan consumption red envelopes. Through precise operations, it stimulated consumption among 100,000 people and directly increased consumption by RMB 1.44 million. The Bank established a closed-loop operating model of acquisition, retention, and consumption stimulation. It continued to attract customers through the Gift for New Account Opening lucky draw campaign, while also implementing fund-inflow incentives and targeted consumption red envelopes for existing users. These measures effectively enhanced the activity of personal digital yuan wallets and expanded their use across various consumption scenarios, thereby significantly strengthening local consumer market vitality.



Important Shopping Days

During the May Day holiday, the Bank collaborated with the Changshu Municipal Bureau of Commerce to issue consumer vouchers, engaging 62 merchants and more than 14,000 participants, which stimulated approximately RMB 115,000 in consumption. In the Massive Discounts and Secure Consumption campaign, conducted in partnership with the People's Government of Hai'an City, 11,800 consumer vouchers were distributed, directly generating RMB 7.45 million in consumption.

During major consumption periods such as 618, Double 11, and Double 12, the Bank launched a Spend & Win promotion in which customers making a single transaction of more than RMB 58 were eligible to enter a prize draw for rewards including Disney tickets, airport lounge access, mobile phone top-up vouchers, JD e-gift cards, and Tmall shopping vouchers. In addition, a Spend & Get Cashback promotion offered customers an immediate RMB 1 discount on online payments of RMB 5 or more.

Working with the Changshu Municipal Bureau of Commerce, local towns and townships, and core enterprises, the Bank developed the urban IP campaign Assured Consumption Carnival. This initiative helped Changkelong achieve sales exceeding RMB 65 million, a year-on-year increase of 14%, and Jiao Jiadian achieve sales of more than RMB 21.15 million, up 13.08% year on year. Collectively, these efforts strengthened consumer spending and supported stable deposit growth.



Travel Consumption

Enjoy a RMB 50 discount on the Changshu Annual Travel Card with a minimum spend of RMB 100; a RMB 70 discount on the Shuiyun Jiangsu Annual Travel Card with a minimum spend of RMB 199; a RMB 20 discount on Tongcheng Travel and/or Ctrip with a minimum spend of RMB 200; random discounts of up to RMB 49.9 on China Railway 12306 with a minimum spend of RMB 50; and a RMB 5 discount on Didi Travel with a minimum spend of RMB 10.



Precious Metals

Innovation in consigned precious metals has yielded strong results: the original Yidian Jin series has achieved annual sales of RMB 900 million, while the independently developed Jin Chang You Xi WeChat mini program has surpassed 270,000 registered users.



Insurance Products

These cover a wide range of products, including student accident insurance, travel accident insurance, high-end medical insurance, participating life insurance, and others, thereby meeting the protection needs of diverse customer groups.

Number of Credit Card Customers by the End of 2025

308,321

Number of New Credit Card Customers in 2025

54,922

Number of Credit Cards Issued by the End of 2025

428,644

Number of New Credit Cards Issued in 2025

56,113

New Media IP Empowerment

Significantly strengthening brand visibility and improving user engagement. Among these initiatives, the local-content IP Interesting Towns effectively supported business conversion, while the Assured Consumption Carnival set a benchmark for city-level consumer finance events. In addition, the Bank actively applied AI technology to short-video production, greatly enhancing content efficiency and creative expression. This approach has enabled financial services to integrate more intelligently, accessibly, and effectively into customers' daily lives.



In 2025, Changshu Rural Commercial Bank further advanced its digital marketing strategy by establishing a comprehensive new media network. The Bank launched 251 official accounts, which together attracted 5,025,800 followers. Over the course of the year, it hosted more than 2,000 live broadcasts and published nearly 7,500 short videos



AI Videos



Assured Consumption Carnival



Interesting Towns IP

Financial Literacy

Changshu Rural Commercial Bank places great emphasis on financial knowledge communication, viewing the enhancement of financial literacy as a key basis for fulfilling its social responsibilities and advancing the high-quality development of inclusive finance. Through an integrated online-offline model, the Bank has systematically conducted regular educational campaigns on anti-fraud awareness, rational investment, credit reporting protection, and green finance in communities, rural areas, campuses, and enterprises. In addition, by leveraging digital channels such as its WeChat official account and short-video platforms, it disseminates financial knowledge in a clear and engaging manner. These efforts have effectively strengthened the risk awareness and financial decision-making capabilities of urban and rural residents, particularly elderly and child populations and new citizen groups, thereby contributing to a healthy, secure, and inclusive regional financial ecosystem.



The country banks affiliated with the Bank fulfill their social responsibility of serving the public through finance and regard improving financial literacy in rural areas as a core mission. They continuously conduct in-depth financial education and outreach. Through diverse public awareness initiatives tailored to local residents, they have extended their efforts into farmlands and rural communities, actively promoting basic financial knowledge, sound wealth management practices, and risk identification skills, including the prevention of telecom fraud and illegal fundraising. These efforts have significantly strengthened financial security awareness and self-protection capabilities among grassroots communities, contributing robust support to the development of a healthy, inclusive, and sustainable rural financial ecosystem.

Hainan and Zhuhai Region

Business Department of Xingfu Country Bank

Taking each outlet as the unit, conducted “3.15” promotional activities in surrounding communities and village committees. During these events, staff provided on-site explanations of financial anti-fraud knowledge and addressed issues such as common misconceptions in financial management and credit repair. Meanwhile, with the support and guidance of the Haikou Civil Affairs Bureau, the Qiongsan District Civil Affairs Bureau of Haikou City, the Fucheng Subdistrict Office, and the Beiguan Community Neighborhood Committee, the Business Department, in collaboration with the Beiguan Branch of Hainan Jiameile Health Care Industry Group Co., Ltd., held a lecture at the Beiguan Comprehensive Pension Service Center. The lecture emphasized the importance of consumer rights protection and introduced its basic principles to elderly participants, effectively enhancing their awareness of rights protection and self-protection.



Xingfu Country Bank Qionghai Branch

invited consumers to its branch hall to participate in interactive activities designed to promote learning through entertainment, including an anti-telecom fraud game, a deposit insurance challenge, and a consumer rights protection activity. Through these games, participants gained financial knowledge and strengthened their risk awareness.



Xingfu Country Bank Wenchang Branch

in collaboration with regulatory authorities, conducted an intensive outreach campaign in community venues to educate nearby residents about 3.15 financial knowledge. A total of five offline events were held, reaching more than 600 participants.



Xiangzhou Xingfu Country Bank

in collaboration with Nankeng Community and Taoyuan Community, promoted financial literacy on avoiding loan traps, marketing pitfalls, fraud prevention, and illegal fundraising. Through real-life cases, residents were urged to remain vigilant and safeguard their financial consumer rights.



Jiangsu Region

Binhai Xingfu Country Bank

organized staff to conduct the Financial Knowledge Village Fair in rural communities, focusing on telecom and online fraud, as well as illegal fundraising. During Women's Day events, the bank also delivered financial literacy sessions to square dance teams, using prize quizzes and case analyses to reinforce key concepts.



Binhu Xingfu Country Bank

organized a customer birthday celebration, inviting long-standing customers with March birthdays to attend at the branch. During the event, the bank delivered financial literacy presentations on anti-money laundering, telecom and online fraud prevention, and illegal fundraising, using local case studies as examples.



Ganyu Xingfu Country Bank

in collaboration with local village committees, launched the Financial Assistance for Agriculture Loudspeaker campaign during the critical spring plowing and preparation period. Addressing issues such as fake seed loan scams and the security of agricultural product sales funds, the initiative was widely praised by villagers as both clear and practical.



Gaogang Xingfu Country Bank

held a Women's Day event, inviting more than forty female customers to create handmade tulip bouquets. The venue featured promotional slogans, and leaflets on safeguarding against unscrupulous intermediaries were distributed.



Gaoyou Xingfu Country Bank

effectively leveraged high-traffic venues for outreach, visiting nearby communities, senior education centers, and vegetable markets to raise consumer risk awareness and promote rational consumption habits.



Huaiyin Xingfu Country Bank

in collaboration with the district media convergence center, visited Ruihe Health and Wellness Center. During breaks in the cultural performances, the bank delivered anti-fraud education and explained common elderly care scams, fostering social support while strengthening public safety awareness.



Jintan Xingfu Country Bank

participated in the "3·15" special publicity event at Hua Luogeng Park, organized by the Changzhou Jintan District Financial Industry Association. The bank established a publicity and consultation booth, distributed brochures and informational materials, and communicated financial knowledge to visitors in clear, accessible language.



Qinghe Xingfu Country Bank

in collaboration with the Mazhuang Community Senior Activity Center, established an Elderly Financial Safety Classroom to promote financial literacy, including guidance on preventing elder-care scams and safely using mobile payments, reaching more than 500 older adults.



Qingpu Xingfu Country Bank

focused on financial consumer rights protection, including personal information protection, safeguarding against illegal fundraising, and preventing telecom fraud. The bank set up display booths and distributed informational brochures in supermarkets and farmers' markets.



Sucheng Xingfu Country Bank

established a financial literacy booth at the entrance of its branch and used the lobby television to continuously broadcast videos such as Telecom Fraud Case Warnings and Illegal Fundraising Prevention Publicity, enabling customers to identify risks more effectively.



Hubei Region

Enshi Xingfu Country Bank

leveraged opportunities such as Xingfu Haircut Day, Xingfu Birthday Party, and Xingfu Tea Party to conduct diversified lobby-based educational activities. These initiatives included on-site presentations on essential financial knowledge and exposure to common financial scams. In parallel, the bank implemented targeted outdoor outreach efforts through face-to-face public education campaigns. In total, it organized more than 30 outdoor publicity events, distributed over 3,000 brochures, reached tens of thousands of people, and earned widespread acclaim.



Yichang Xingfu Country Bank

visited the Yangtze River Three Gorges Cruise Center and Jinding Haoting Community to conduct a "3.15" Financial Consumer Rights Protection Campaign. The initiative promoted awareness of financial personal information protection and educated consumers on how to safeguard their rights when facing financial disputes.



Henan Region

Neihuang Xingfu Country Bank

established a dedicated consumer protection consultation desk in its branch lobby, providing face-to-face financial guidance to customers and using on-site activities to promote financial literacy, including telecom fraud prevention and personal information protection.



Ruyang Xingfu Country Bank

in collaboration with the Ruyang County Cultural Center, conducted a financial literacy outreach activity for elderly participants in specialized senior classes. The program introduced basic financial consumer rights, helping older adults better manage their finances and strengthen their awareness of financial safety. The event drew more than 100 retirees.



Songxian Xingfu Country Bank

in conjunction with traditional handicraft activities such as lacquer fan making, invited elderly customers and children to the branch for a specialized financial education session, guiding these key young and old groups to learn and master essential financial knowledge.



Tangyin Xingfu Country Bank

entered Xiduan Village, Guxian Town, to conduct a financial education campaign focused on protecting legitimate rights and interests in financial transactions, safely using bank cards, and identifying and preventing financial fraud. The bank also answered questions on site and encouraged villagers to resist illegal financial activities.



Yiyang Xingfu Country Bank

Leveraging International Women's Day, hosted the 3.15 Financial Knowledge Sharing: Mugwort Care for Women, Protecting Health and Rights event. The bank invited customers and local residents to join a handmade mugwort pillow workshop, where they learned practical fraud prevention and information protection skills in a relaxed setting, thereby strengthening financial literacy and risk awareness.



Yunnan Region

Jiangchuan Xingfu Country Bank

participated in the Hundred Communities and Thousand Villages financial education campaign, targeting village committee members, agricultural workers, and rural middle-aged and elderly residents. The bank promoted common telecom fraud schemes and prevention strategies, visiting two rural revitalization communities and one civilized village. It distributed more than 1,000 brochures and reached nearly 1,000 people.



Luliang Xingfu Country Bank

produced an online situational short drama, Protect Your Money, Safeguard Your Happy Home, to expose tactics used in illegal financial activities through rotating hall displays and releases on new media platforms. Offline, the bank established a dedicated exhibition area with risk-case brochures and conducted outdoor "3.15" financial literacy campaigns, thereby building a multidimensional consumer rights protection defense line.



Luoping Xingfu Country Bank

actively responded to the call of the Luoping County regulatory sub-branch by participating in the themed financial publicity campaign and innovatively adopting a "sketch plus presentation" format. The bank integrated anti-fraud knowledge into vivid situational dramas, recreated typical scam scenarios, and clearly exposed fraud tactics and scripts, earning enthusiastic applause from the audience.



Nanhua Xingfu Country Bank

actively promoted digital financial education through live-streamed presentations on consumer financial knowledge. Using interactive online broadcasts, the Bank enhanced public awareness of financial rights protection. In addition, during the Third Ma Ying Cultural Tourism Festival in Wujie Town, it offered on-site consultations to help participants identify financial risks.



Panlong Xingfu Country Bank

used regular salons and events, such as birthday parties and fan festivals, to explain relevant laws and regulations, interpret policies, and teach practical skills to attending customers. In addition, through visits by the chairman and president, the bank promoted financial literacy among small and micro business owners and rural households.



Shizong Xingfu Country Bank

used rural loudspeakers during village outreach campaigns to broadcast reminders on how villagers can protect their legitimate rights and interests. The promotional content addresses consumer rights protection, the prevention of illegal fundraising, vigilance against financial fraud, and related topics.



Wuding Xingfu Country Bank

launched a financial literacy promotion activity, Entering Business Districts, at Wuding County Gymnasium. Tailored to merchants in the busy commercial street and older adults, the bank provided training on identifying genuine and counterfeit banknotes. It also delivered financial education on anti-counterfeit measures and the risks of high-return investment schemes.



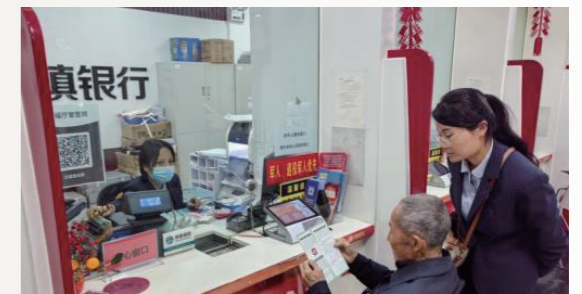
Yimen Xingfu Country Bank

engaged enterprise employees, community residents, and school faculty and staff through lectures on financial literacy and risk prevention. Through interactive question-and-answer sessions, the bank strengthened consumers' understanding of financial products and services.



Yuanmou Xingfu Country Bank

has established a Caring Window at its outlets for elderly customers. Through individualized service, the bank explains common telecom fraud schemes targeting older adults and corresponding preventive measures, thereby safeguarding their legitimate rights and interests.



Zhanyi Xingfu Country Bank

launched a series of educational and outreach campaigns on credit reporting, debt resolution, and illegal finance at Zhanyi Small Farmers' Market, nearby communities, and surrounding villages, helping financial consumers develop the discernment needed to identify financial risks.



Protecting Customer Rights

Governance

Customer-centric in approach, Changshu Rural Commercial Bank has systematically strengthened customer relationship management. Through coordinated measures such as refined customer segmentation, frequent interaction, professional team development, full-process experience optimization, differentiated value-added services, and proactive risk prevention and control, the Bank has gained a deeper understanding of customer needs and responded with precision. These efforts have enhanced customer satisfaction and loyalty, supported high-quality business growth, and further strengthened the Bank's brand image and market trust as the preferred financial partner for small and micro enterprises and urban and rural residents in the region.

Changshu Rural Commercial Bank Measures to protect consumer rights and interests

Public Education & Pre-Launch Review

Regarding financial knowledge education as a key defense line for the protection of consumer rights, the Bank has established a three-dimensional online and offline publicity matrix. As of offline channels, the Bank has conducted targeted publicity relying on business halls, communities and village committees. Meanwhile, brand warmth and financial knowledge are delivered through topic articles, short videos and other online channels. In 2025, more than 680 events such as the 3·15 International Consumer Rights Day, Financial Knowledge Popularization Tour and Financial Education Promotion Week were held, covering more than 300,000 attendances.

The Bank conducted pre-launch consumer protection reviews with focus on key areas such as new products and new businesses to fully identify potential risks in the design, information disclosure, service fees and other links of financial products or services, advancing the risk control threshold forward.

Unobstructed Channels & Direct Reception

Rights protection channels for financial consumers are fully publicized at all branches, covering contact information of principals at all levels, the 12378 hotline and online service platforms. Meanwhile, a head office consumer protection supervision hotline has been launched to further strengthen the supervision and administration of complaint handling, ensuring timely response to consumer demands.

The Bank regularly held the Principal Complaint Reception Day event every month. Information including the receiving bank leaders, reception time, venue and supervision hotline is released through official channels with five working days prior to the reception day. The reception procedures are strictly implemented in accordance with work requirements to promptly respond to and resolve consumers' opinions and suggestions.

Complaint Review & Diversified Dispute Resolution

With adherence to a problem-oriented approach, regular complaint review meetings are held to urge business departments to trace the original causes and rectify issues revealed by complaints. In-depth thematic analysis is conducted on common customer complaints to address both the symptoms and original causes, promote continuous improvement and strengthen internal control management.

The Bank also implemented diversified dispute resolution mechanism. The Suzhou Banking Industry Dispute Mediation System is fully utilized to realize one-stop, full-process online handling of mediation applications, dispute mediation, agreement signing, file management and other links, effectively improving the efficiency of complaint handling.

Strategy

Changshu Rural Commercial Bank has fully integrated data security and privacy protection impacts, risks, and opportunities into its corporate governance framework. It has systematically assessed the potential material effects on key areas in the short, medium, and long term, including its business model, operational management, strategic direction, financial performance, operating results, cash flows, and financing structure and costs. On this basis, the Bank has proactively formulated and effectively implemented targeted management measures, thereby strengthening corporate resilience and laying a solid foundation for sustainable, high-quality development.

Risk/ Opportunity Type	Risk/Opportunity Description	Likelihood	Time-frame	Potential Financial Impacts	Responses
Risk of User Data Breaches	Unauthorized disclosure of users' personal information resulting from external attacks, third-party security vulnerabilities, or similar causes.	Low	Long-term	Operations, and downstream	Bank has established a security emergency response platform and implemented mechanisms for vulnerability management and incident response. It has deployed security technologies, including firewalls, intrusion detection systems, intrusion prevention systems, and antivirus systems. The Bank also evaluates and monitors third-party vendors' security practices and ensures that clear security agreements are executed. The responsible party conducts regular system backups and maintains backup logs. IT staff perform periodic random inspections of the Bank's computers and retain the corresponding records.
Opportunity of Expanding Service Market	Personal information protection impact assessment tools and related services provided by third-party institutions have gained increasing market recognition. As privacy and privacy-computing technologies emerge, enterprises can identify new avenues for business growth	Low	Long-term	Operations	Developing privacy-enhancing features and products for users with heightened sensitivity needs; introducing privacy-computing technologies to expand business domains.
Customer Trust Opportunity	It is possible to strengthen data security and privacy protection to enhance customer trust, reinforce market competitiveness, and drive business growth.	Medium	Long and Medium-term	Operations	Publishing a clear privacy policy and providing transparent incident updates within 48 hours.

Centering on the principles of localization, daily-life integration, and scenario-based services, country banks have deeply integrated high-quality local resources, including healthcare, housekeeping, education, entertainment, and automotive services. They have transformed banking branches into "local life service hubs" and built core competitiveness through differentiated services.

Deep Integration with Local Brands

It has partnered with local healthcare brands, such as Health-100, to provide physical examination services; with automotive repair enterprises, including Hebei Lutong Automobile, to offer vehicle maintenance services; and with entertainment venues, such as Oscar Pet Amusement Park, to provide recreational benefits.

Comprehensive Coverage of Life Scenarios

The benefits encompass a wide range of daily life scenarios, including health management (physical examinations and oral care), living services (housekeeping, laundry, and printing), leisure and entertainment (fitness, outdoor activities, and amusement parks), and education and development (children's materials and Little Banker programs), thereby meeting customers' diverse needs.

Service Innovation with Local Features

We have launched community-oriented services with local characteristics, including the Argy Wormwood Health Package, free exam paper printing, and electric vehicle charging, to strengthen customers' sense of identity and belonging.

Impacts, Risks and Opportunities

Changshu Rural Commercial Bank has consistently upheld its customer-centric philosophy. It carefully responds to the nuances of customer needs by continuously optimizing and streamlining business processes, thereby reducing procedures, saving time, and improving efficiency. Offline, branch staff provide warm, professional, and sincere service. Online, digital channels address diverse customer needs in an intelligent, convenient, and efficient manner. Through the coordinated efforts of all channels, each customer touchpoint is transformed into an emotional connection, making high-quality service a strong foundation for customer trust. Moreover, customer satisfaction is fully integrated into the operational evaluation system as a key indicator of high-quality development.

Customer Communication Initiatives of Changshu Rural Commercial Bank

Iteratively upgraded the "Feiyan Community Steward Mini Program"

Focusing on full-scenario service needs, we have built a convenient and efficient online service hub.



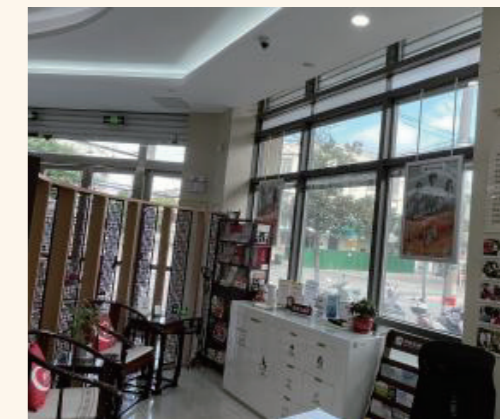
Launched the "Le Ling Zone"

Covering smart elderly care, enjoyable courses, and anti-fraud publicity, it offers diverse programs such as Ba Duan Jin and AI Time Lecture Hall, and supports one-click reservation for services including health check-ups, JD Home Services, and pet matchmaking. With 15,000 registered users, it has realized efficient linkage between online services and offline scenarios, enhancing customer experience and loyalty.

Customer Relationship Management Initiatives of Changshu Rural Commercial Bank

Age-Friendly Service Upgrade

The Bank has systematically enhanced the senior-friendly environment across its branches. On the one hand, it has implemented a closed-loop management system of inspection–maintenance–upgrade for elder-friendly facilities in banking halls, ensuring the safety and availability of items such as reading glasses, wheelchairs, and accessible passages, thereby eliminating potential safety hazards. On the other hand, it has scientifically planned functional areas by establishing a Respect the Elderly Public Welfare Zone and a Caring Window. Through optimized circulation layouts and escorted services, the Bank has created a safe, comfortable, and respectful environment for transactions, fully safeguarding consumers' rights to safety and dignity.



Easy Payment Optimization

Safeguard payment security through extensive anti-fraud publicity; improve payment convenience by promoting payment services; innovate outreach models to deliver inclusive financial services.



Smart Hall Construction

Through coordination among PADs, over-the-counter services, and intelligent devices, fingerprint verification has been introduced for elderly customers, replacing signatures with fingerprint authentication after transactions are processed on PADs. Mobile PAD transaction scenarios have been integrated with 16 functions, including certificate of deposit opening, cancellation and renewal, batch password resets, natural gas recharges, and classified and graded inquiries. New functions have also been added to intelligent devices, such as certificate of deposit replacement for timely reissuance when certificates fail to print due to equipment malfunctions, as well as mobile archive inquiries connected to the Changshu Archives for access to marriage and birth certificates. As a result, the comprehensive diversion rate of certificate-of-deposit-related business in banking halls has reached 72%.



People-Friendly Measures

The Bank, in collaboration with the Changshu Municipal Administrative Approval Bureau, used Party building as a strategic starting point and extended cooperation to the Changshu Municipal Archives, enabling rapid access to electronic records such as marriage and birth certificates and thereby improving convenience for local residents.



To deepen customer service, extend the reach of financial services, and better serve special customer groups, the Bank has established 76 specialized on-site outreach service teams, known as Xiaoyuan Service Teams. It has also developed a set of supporting management documents, including the Measures for On-site Service Management and Service Procedures of Xiaoyuan Service Teams, the Measures for the Management of Portable Equipment Application by Xiaoyuan Service Teams, the Measures for Outreach Service and Marketing Management of Xiaoyuan Service Teams, and the Emergency Response Plan for Xiaoyuan Service Teams. These documents primarily address the compliance and convenience of personnel deployment, business operations, equipment use, and other aspects of outreach services. They also clearly define emergency response procedures and staff responsibilities, thereby ensuring service continuity and rapid response in the event of emergencies.



On-site Services by Xiaoyuan Service Teams

★ By the end of December 2025, the Xiaoyuan Service Teams had provided 804 home visits to elderly residents. They also reached 1,035 person-times through convenient services, 857 through marketing promotions, and 3,448 through financial literacy campaigns, while contributing a total of 170.9 hours to public welfare services.

Case | "Changyin Bus" Enters Enterprises, Xiaoyuan Services Win Praise

In 2025, the Changyin Bus, carrying the Xiaoyuan Service Team of the Wuxi Branch, entered the industrial park of Wuxi Zhiyuan Pharmaceutical and launched a featured service initiative titled Zhiyuan Fair. The team provided financial consultation and delivered financial literacy lectures to enterprise employees. By accurately identifying employees' needs, it facilitated the opening of three debit cards, five credit cards, and five mobile banking accounts, as well as the purchase of one wealth management product. This initiative enabled employees to experience the convenience of the Bank's "mobile counter."

The activity clearly demonstrated the Xiaoyuan Service Team's proactive service capability and earned unanimous praise from enterprise staff. Going forward, the team will continue to strengthen corporate services and provide financial support for the development of the real economy.



★ After addressing callers' service requests, the Bank's customer service center proactively distributes customer satisfaction surveys.

Customer Satisfaction

98.2



Compassionate Debt Collection

Changshu Rural Commercial Bank integrates humanistic care throughout its debt collection process. By employing flexible communication methods, including telephone outreach and WeChat interactions, the Bank enhances empathy, understanding, and emotional support, thereby reducing customer resistance and anxiety while encouraging voluntary repayment. This approach fosters a respectful, positive, and relaxed communication environment, improving both collection efficiency and customer experience.

Cases of Compassionate Debt Collection by Changshu Rural Commercial Bank

Mr. Ding, a customer engaged in vegetable procurement, applied to the Bank for a loan renewal of RMB 200,000 on August 12, 2021, to support working capital needs and subsequently maintained normal repayment. In August 2023, the customer informed the Bank that a substantial amount of accounts receivable had become uncollectible, his business had ceased operations, and his health had deteriorated, making it likely that he would be unable to pay the loan interest on time. The loan ultimately became overdue in September. The Bank promptly arranged an on-site visit and brought small gifts to express concern for the customer's health. To support the customer, the Bank also offered assistance in recovering outstanding receivables. As a result, the customer recovered RMB 10,000 and immediately used the funds to make a partial loan repayment. Over the following months, the Bank continued its compassionate follow-up and sustained customer care. On two subsequent occasions, after the customer recovered an additional RMB 10,000 in receivables each time, he promptly repaid the corresponding amounts to the Bank.

Customer Zhao was granted a Liuxing Loan with a credit limit of RMB 36,000 by the Bank in July 2021. The customer initially operated a catering business that generated modest profits; however, the business gradually deteriorated amid repeated COVID-19 outbreaks. The loan was primarily used for the restaurant's working capital. At the same time, the customer's father was diagnosed with bone cancer, placing the family under significant financial and emotional strain. As a result of these combined pressures, the loan became past due in August 2021. Initially, the customer declined to answer phone calls. The Bank's compassionate collection specialist then maintained patient follow-up and established rapport by discussing topics such as the customer's children's education. During a conversation lasting more than 40 minutes, the customer described the family's difficulties and repayment challenges. The specialist responded with empathy, offered support, and assisted the customer in accessing relevant relief policies. Deeply moved by this approach, the customer voluntarily repaid the outstanding balance of RMB 44,000 in full and later sent holiday greetings during the Spring Festival to express gratitude. This case demonstrates the effectiveness of compassionate collection in reducing risk and rebuilding customer trust.

Customer Privacy Protection

Changshu Rural Commercial Bank has formulated policies such as the Measures for the Administration of Customer Financial Information Security and the Measures for the Administration of Personal Financial Information Security to strengthen financial information security management, ensure the stable operation of its businesses, and safeguard the confidentiality and integrity of financial data. During the current year, the Bank also issued the Provisions on the Administration of Production Data and revised the Measures for the Administration of External Data, thereby standardizing requirements for the collection, storage, transmission, use, backup, and destruction of customer data and ensuring effective governance across the entire data life cycle. In addition, the Bank has conducted data security risk assessments, privacy protection inspections of financial mobile clients, and compliance reviews of personal data collection practices in mobile applications, thereby comprehensively enhancing customer privacy protection. In accordance with the requirements of industry regulators, the Bank also issued the 2026 Work Plan for Improving Data Security Management Capabilities, further strengthening its data security governance framework, reinforcing full life cycle security protection, and enhancing its risk prevention, control, and emergency response capabilities. These measures provide strong and reliable data security support for digital transformation and high-quality business development.

Customer Complaints

Changshu Rural Commercial Bank has consistently adhered to a customer-centric philosophy and placed high priority on complaint management. It has expanded customer feedback channels by publicizing complaint hotlines at business outlets and providing comment books. In addition, the Bank has established a standardized closed-loop mechanism characterized by verification first, prompt resolution, and review.

The Bank has innovatively compiled the Manual on Hall Complaint Handling. Centered on the pain points and typical complaint cases encountered in frontline service scenarios, it systematically organizes six core modules: complaint sources, handling procedures, communication scripts, response skills, analysis of abnormal scenarios, and external response templates. This manual comprehensively reflects the diversity and complexity of complaints. It serves as a highly practical reference for employees, strengthens their awareness of service details and professional competence, and ultimately improves both the efficiency of responding to customer complaints and the overall service experience.

In addition, the Bank disseminates typical complaint cases through both online and offline channels, including the Lanxin Official Account, monthly business-line meetings, and staff training programs, to strengthen employees' complaint-handling capabilities. The complaint management team also conducts quarterly follow-up calls with complainants and provides feedback to pilot zones for further improvement based on satisfaction results, thereby comprehensively enhancing outlets' overall service quality.



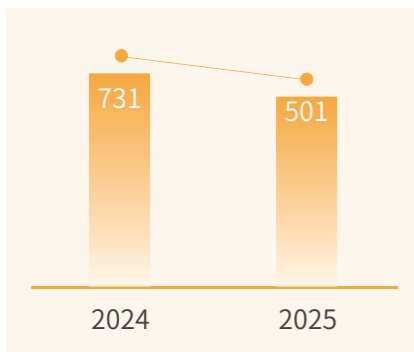
In 2025, the Bank handled a total of 501 financial consumer complaints, representing a year-over-year decrease of 31.46%.

Metrics and Targets

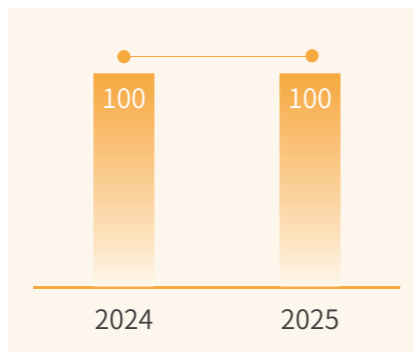
To continuously improve customer service levels and strengthen consumer rights protection, the Bank has consistently adhered to a customer-centered service philosophy, actively responded to regulatory requirements, and systematically planned and steadily advanced the management of financial consumer complaints. In 2025, the Bank focused on the core goal of reducing complaints and improving service quality and efficiency, and took measures such as standardizing complaint handling processes, strengthening data analysis and rectification, ensuring accountability, and improving evaluation mechanisms. These comprehensively optimized the customer experience, effectively enhanced the accessibility, convenience, and satisfaction of financial services, promoted continuous improvement of customer-related indicators, and contributed to building a high-quality, warm financial service brand.

Customer Feedback Performance of Changshu Rural Commercial Bank

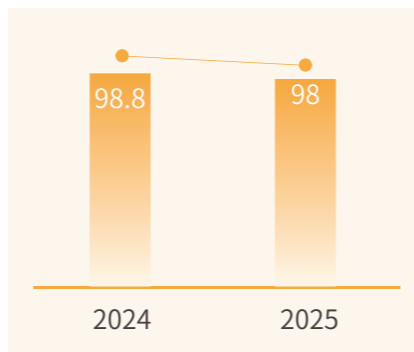
Total Financial Consumer Complaints Handled by the Bank



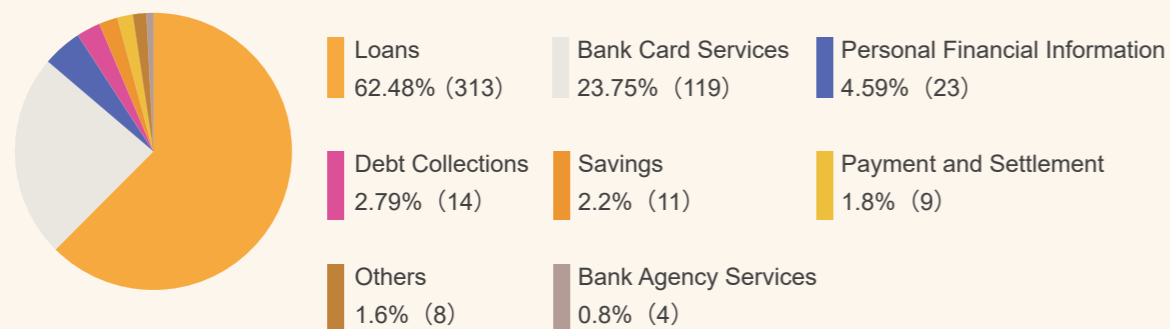
Complaint Resolution Rate (%)



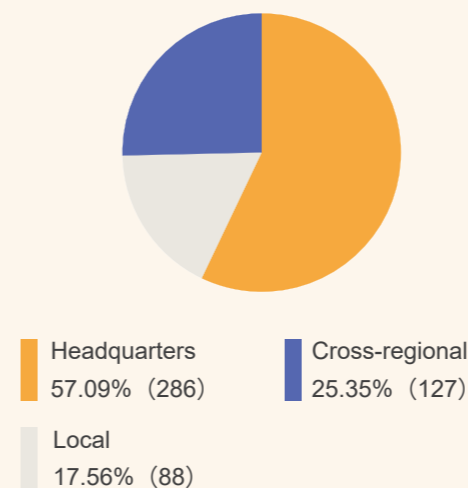
Satisfaction Rate of Resolution (%)



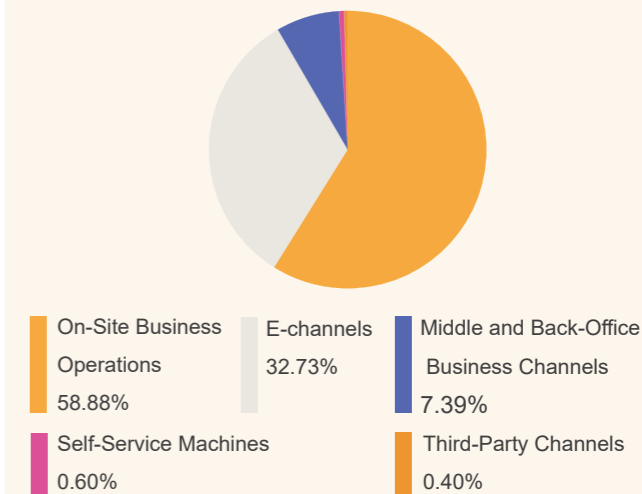
Complaint Composition by Business Category at Changshu Rural Commercial Bank



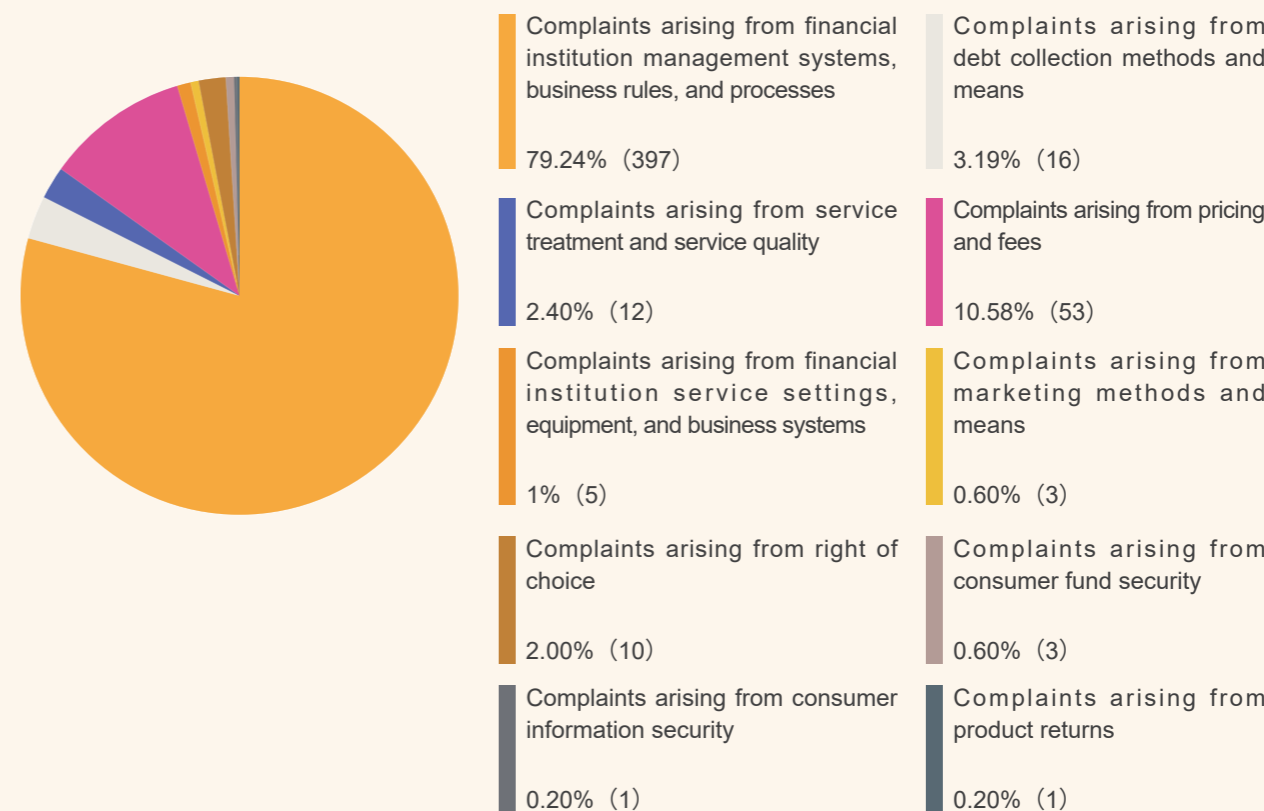
Regional Composition of Complaints at Changshu Rural Commercial Bank



Complaint Handling Channels of Changshu Rural Commercial Bank



Distribution of Complaint Reasons by Business at Changshu Rural Commercial Bank



Supplier Management

Changshu Rural Commercial Bank strictly complies with national laws and regulations, including the Bidding Law of the People's Republic of China and its implementing rules, and fully implements internal policies such as the Supplier Management Regulations of Jiangsu Changshu Rural Commercial Bank Co., Ltd. These measures standardize the end-to-end management of procurement and cooperation. The Bank has also established a robust regular communication mechanism with suppliers, enhancing information exchange, coordination, and mutual trust. It is committed to fostering long-term, stable, transparent, and integrity-based strategic partnerships, thereby laying a solid foundation for the coordinated development of the supply chain.

With adherence to the principles of a fair, just, and open market, our Bank firmly safeguards the rights of small and medium-sized enterprises (SMEs) to participate equally in market competition, and actively promotes the diversification and sustainable development of the supplier system. We strictly fulfill our contractual obligations and ensure that payments to SMEs are made promptly and in full, fully protecting the legitimate rights and interests of small and medium-sized suppliers.



By the end of 2025, our Bank has no overdue payments to SMEs, which fully demonstrates the responsibility, integrity, and support of a responsible enterprise toward its supply chain partners.

Supplier Performance of Changshu Rural Commercial Bank

Metric	2025 Value
Total Number of Suppliers	191
Total Number of Chinese mainland Suppliers	191
Including: Number of Suppliers in North China (including Beijing, Tianjin, Hebei, Shanxi, Shandong, Inner Mongolia)	28
Number of Suppliers in East China (Shanghai, Jiangsu, Zhejiang, Anhui, Fujian)	135
Number of Suppliers in Central China (Henan, Hubei, Hunan, Jiangxi, Sichuan, Chongqing)	2
Number of Suppliers in South China (Guangdong, Guangxi Zhuang Autonomous Region, Yunnan, Guizhou, Hainan)	25
Number of Suppliers in Northwest China (Shaanxi, Gansu, Qinghai, Ningxia, Xinjiang)	1
Percentage of Suppliers with Quality Management System Certification (%)	47
Percentage of Suppliers with Environmental Management System Certification (%)	15
Percentage of Suppliers with Occupational Health and Safety Management System Certification (%)	19

The Bank has established a standardized supplier database and implemented hierarchical and classified management, continuously optimizing its supplier structure through a systematic evaluation and assessment mechanism. In supplier development and access, the Bank has taken the lead in integrating ESG indicators into its evaluation system, explicitly requiring suppliers to align with the Bank's standards in business ethics, workplace safety, occupational health, human rights protection, environmental performance, and related areas, thereby fostering a responsible and sustainable supply chain ecosystem. Meanwhile, the Bank has strengthened internal capacity building. The Finance Technology Headquarters organizes specialized training on centralized procurement, providing detailed interpretation of the Bank's internal centralized procurement policies and representative case studies, and comprehensively enhancing procurement personnel's professional competence and compliance awareness.

Centralized Procurement Process Management of Changshu Rural Commercial Bank



For IT infrastructure hardware and software procurement, the Bank prioritizes domestic products, including office computers, peripherals, server room servers, network equipment, and financial machines and tools.



Backup Appliance Procurement Project



Data Center Network Equipment Expansion Project



Centralized Storage Expansion Project

Safety Management

Changshu Rural Commercial Bank is committed to establishing a comprehensive work safety management system, conducting thorough safety hazard inspections, strengthening emergency response management, promoting safety culture, advancing digital safety management, and improving employee occupational health management. Through comprehensive safety oversight, the Bank enhances governance efficiency and ensures the stable and orderly operation of its businesses.

Work Safety Management System

Changshu Rural Commercial Bank adheres to the work principle of prevention first, entity-based responsibility, prioritizing key areas, and ensuring safety. It firmly establishes the concept of safe development, strengthens bottom-line and worst-case scenario thinking, and comprehensively promotes the digital and intelligent transformation of safety management, providing strong safety support for the Bank's high-quality development.

The Bank has comprehensively reviewed its safety management policies, amending and updating a number of regulations, including the Administrative Measures for Safety Management, Interim Provisions on Outsourced Safety Management Services, Incentive Mechanism for Internal Reporting of Safety Risks and Hazards, Provisions on Closed-Loop Rectification of Safety Issues and Hazards, and Measures on Rewards and Penalties for Safety Management. It has implemented an all-staff responsibility system for work safety and continues to strengthen the safety management system and mechanism. In addition, the Security Department has been established as a dedicated safety management unit to further reinforce the primary responsibility for safety.



In 2025, the Bank invested RMB 69.76 million in work safety.

Work Hazard Investigation

The Bank places great emphasis on identifying potential work hazards, conducts daily safety inspections and targeted checks in key areas with meticulous rigor, fully leverages the oversight role of the leading group, and strengthens the closed-loop remediation of hidden hazards, thereby effectively preventing major work safety incidents.

In 2025, the Bank introduced an incentive mechanism for internal reporting of safety risks and hazards to strengthen positive reinforcement. By combining rigorous assessment in safety management with the flexible guidance of this mechanism, the Bank encouraged frontline employees to proactively identify potential hazards and effectively strengthened the internal motivation for safety management across all staff.

Measures for the Investigation of Safety Risks and Hazards

Routine Patrols

- At the Headquarters, each department and floor area has appointed one to two fire safety officers responsible for managing doors, windows, water supply, fire protection equipment, and electrical systems within their respective areas, as well as directing personnel evacuation during emergencies.
- Each branch has established a security leadership team and assigned dedicated personnel to conduct safety risk and hazard inspections at its business outlets. Key inspection areas include fire protection facility maintenance, fire safety management, kitchen safety management, critical area safety management, and building safety management.

Key Area Inspections

- Focusing on key facilities such as the Yangu Data Center, Development Zone Disaster Recovery Room, Mocheng Archives Building, projects under construction, idle assets, and self-owned leased properties, on-site supervisors assigned dedicated personnel to conduct strict inspections of fire protection system functionality, the unobstructed status of safety exits, the stability of power supply facilities, and the standardization of on-duty management.

Leadership Team-Led Supervision

- Prior to major holidays including New Year's Day, Spring Festival, Labor Day and National Day, the headquarters leaders in charge of security lead comprehensive hidden danger inspections. By promoting rectification through inspection, the quality and efficiency of work safety before holidays are further improved.

Long-Term Security Supervision

- The Security Department conducts quarterly on-site inspections. Throughout the year, 652 business outlets were inspected, with a focus on monitoring equipment management, cash box handover procedures, arming and disarming protocols, storage of marketing materials, and fire exit management, among other areas.
- The on-duty personnel at the Headquarters Monitoring Center are responsible for non-offsite inspections on a regular basis, with a total of 627 business outlets inspected throughout the year.

Performance on Safety Hazard Investigation

Number of Safety Hazard Inspections

7

Number of Safety Hazards Rectified

84

Safety Hazard Rectification Rate (%)

100

Case : Strengthening Pre-Holiday Safety Inspections

In 2025, the Bank's responsible leaders conducted pre-holiday safety inspections. They reviewed security facilities at key non-operational premises and selected business outlets on site, verified the allocation of fire protection equipment and the replacement of outdated or damaged devices, and examined the standardized inbound and outbound procedures at the vault's cash sorting center. These measures further strengthened accountability for safe production and operations and safeguarded the secure functioning of business activities across the Bank's outlets.



Case : Conducting Safety Hazard Investigation at Changyin Academy

On December 24, 2025, the Bank conducted a comprehensive safety hazard inspection at Changyin Academy (Suzhou Financial Salon). The inspection covered the conference area, teaching area, accommodation area, canteen, parking lot, and key underground fire safety locations. Key checks focused on potential hazards related to fire protection facilities, electrical circuits, special equipment, and emergency supplies. A management mechanism of one hazard, one ledger was established to effectively prevent and resolutely curb all types of fire safety accidents.



Work Safety Emergency Management

The Bank regards work safety emergency management as a critical component of strengthening its safety production defense line. Guided by the principle of prioritizing prevention while integrating prevention with response, it has progressively established a clearly defined emergency management system. The Bank has formulated a series of policies, including the Fire Emergency Plan for the Headquarters Building of Jiangsu Changshu Rural Commercial Bank Co., Ltd., the Detailed Rules for the Implementation of Guidelines on Emergency Response to Emergencies at Business Outlets of Jiangsu Changshu Rural Commercial Bank Co., Ltd., and the Emergency Response Plan for the Monitoring Center of Jiangsu Changshu Rural Commercial Bank Co., Ltd. In addition, the Bank has strengthened emergency drills, advanced a shift toward pre-event prevention in safety governance, and built a robust safety barrier.

In response to the current safety situation, the Bank has organized multiple fire safety training sessions, accompanied by evacuation and fire-extinguishing drills. The Headquarters has conducted a total of nine fire safety training sessions and two emergency drills. Fire drills across all branches have been implemented in an orderly manner in batches, with fire, anti-riot, and anti-robbery drills conducted once every six months. Through full participation in training and practical exercises, employees are equipped to respond appropriately to emergencies in accordance with established procedures at the earliest opportunity. In total, all branches have conducted 150 safety training sessions and 252 emergency drills.

Case : Fire Emergency Evacuation Drill

On November 11, 2025, a fire emergency evacuation drill was conducted at the Headquarters. The drill was designed to strengthen employees' ability to respond effectively to fire emergencies and evacuate safely, while further evaluating the practicality of the emergency response plan, improving evacuation procedures and coordination mechanisms, and protecting the safety of personnel and assets at headquarters.



Case | Fire Drills and Emergency Drills for Robbery and Riot Prevention Plans

In 2025, all institutions of the Bank conducted fire and emergency drills in accordance with robbery and riot prevention plans. Professionals were invited to provide detailed instruction on the causes of various types of fires, fire-fighting techniques, and the proper use of different fire extinguishers, as well as emergency avoidance, escape, and rescue skills for riot scenarios. These initiatives strengthened the emergency response capabilities of outlet staff and ensured the safe operation of business outlets.



Work Safety Culture

The Bank is committed to strengthening its internal drive to build a robust safety line. Through regular outreach and education, it promotes a safety-oriented development philosophy, ensures that safety awareness is deeply ingrained among all staff, and strives to establish a safety culture characterized by full participation, process-wide control, and comprehensive coverage.

Work Safety Pictures



Public Account on Work Safety



Work Safety Knowledge Library

Measures for Safety Culture Development

Establishing a Bank-wide Safety Publicity Platform

- The Bank has launched a work safety radio channel and established a work safety column with six dedicated sections, including case warnings, severe weather safety tips, and fire safety knowledge. A Safety Calendar feature has also been introduced. To date, more than 80 articles have been published, attracting a cumulative readership of 300,000 visits.
- The Bank organized the Fire Safety live broadcast event, attracting 3,116 viewers and receiving more than 25,000 likes.
- The Bank has produced instructional videos, including Introduction to Fire Safety Game Rules, Handling Procedures for Faulty Alarm Devices at Business Outlets, and Standardized Procedures for Cash Box Escort and Handover at Business Outlets, as well as an animated micro-lesson, Guide to Emergency Response at Business Outlets, thereby enabling scenario-based safety education.

Building a Bank-wide Safety Knowledge Hub

- The Bank has established a four-in-one safety knowledge system comprising a Policy Library, an Operations Library, a Hazard Library, and a Case Library.
- The Policy Library serves as the normative foundation, systematically integrating laws, regulations, and the Bank's safety management rules and systems.
 - The Operations Library functions as the implementation guide by refining safety operating standards for each position.
 - The Hazard Library serves as the risk data repository by regularly compiling potential hazard cases.
 - The Case Library acts as an experiential knowledge base by collecting representative work safety and fire safety accident cases from across society, thereby forming a closed-loop management system that integrates theoretical support with practical guidance.

Launching a Bank-wide Safety AI Brain

The Bank has developed a bank-wide Safety AI Brain, accessible via mobile and desktop devices, that provides real-time responses to work safety questions encountered by staff across the organization.

Producing Fire Evacuation Instruction Cards for the Head Office Building

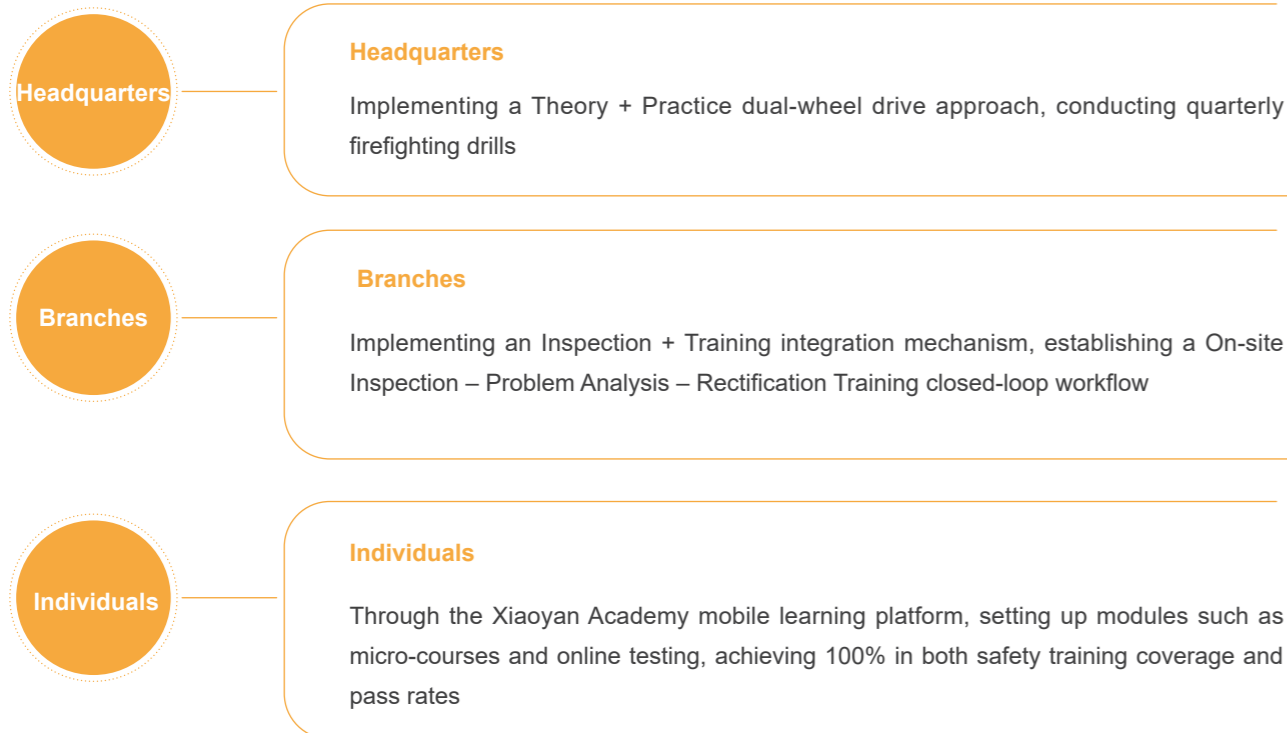
In response to issues identified during fire drills at the Headquarters building, such as inadequate employee emergency evacuation capabilities, fire evacuation cue cards have been developed. These cards clearly and intuitively outline evacuation procedures, routes, and precautions, thereby enhancing Headquarters staff's emergency evacuation capacity.

The Bank has established a three-tier training system encompassing the Headquarters, branches, and individual employees to systematically enhance safety capabilities.



In 2025, all staff members of the Bank's Security Department successfully obtained the Level 3 vocational certification for security administrators.

Three-Tier Safety Training System



The Bank has actively implemented publicity efforts under the Five-To initiative, extending outreach to schools, enterprises, communities, rural areas, and households, and encouraging customers and the public to participate in work safety activities.



By the end of 2025, the Bank conducted 208 publicity and education activities across the institution.

Case : Launch of Special "Safety Promotion and Consultation Day"

On June 16, 2025, the Bank, in collaboration with the Changshu Emergency Management Bureau and the Changshu Convergence Media Center, hosted a special Safety Promotion and Consultation Day event. The event also launched the incentive-based learning initiative Safety Experts Enter Ten Thousand Households, further cultivating a strong social atmosphere for the collective development of a safe production and living environment.

Digital Safety Management

The Bank has consistently increased resource investment and innovation in security protection, achieving real-time risk perception, accurate early warning, and intelligent response, thereby elevating the quality and efficiency of security management.

The Bank's safety management platform integrates multiple functional modules, including safety inspection, closed-loop rectification, daily management, monitoring access, access control, cash escort management, risk early warning, and intelligent fire protection. By enabling data sharing and coordinated instruction across these modules, it significantly enhances the systematization and standardization of the Bank's safety management.

Meanwhile, the Bank has fully advanced the development of its intelligent fire protection system. Standardized deployment of intelligent fire protection equipment has been completed across all business outlets, with 738 fire alarm sensors, 2,063 intelligent air switches and power consumption monitoring devices, 53 electrical monitoring hosts, and 810 temperature, humidity, and fire water supply sensors installed. These devices cover all key areas of the Bank's outlets. As a result, the Bank has established a multidimensional intelligent fire protection system that integrates fire alarm detection, electrical circuit monitoring, smoke detection, fire water pressure monitoring, and computer room temperature and humidity early warning. This system enables second-level alerts and full-process closed-loop management of potential risks and hazards.

Occupational Health Management

The Bank adheres to a people-oriented philosophy and prioritizes the physical, mental, and occupational health and safety of its employees. It regularly provides annual health examinations and first-aid training to protect employees' occupational well-being.

Case : Public Emergency Rescue Training

In collaboration with the Red Cross Society of Changshu, the Bank conducted 93 person-times of public welfare first aid training (CPR + AED) during the year. The program covered the Heimlich maneuver, cardiopulmonary resuscitation (CPR), and the use of automated external defibrillators (AEDs). By combining theoretical instruction with hands-on practice, the training ensured that employees quickly mastered the essential procedures and key principles of emergency response.



In 2025, through a series of regular, distinctive, and themed activities, the Bank's Psychological Association effectively helped employees expand their psychological knowledge, alleviate work-related stress, regulate emotional states, strengthen the mental health support system for staff, and enhance overall resilience and well-being. Meanwhile, the Bank actively encouraged employees to apply psychological counseling methods in family life, improve parent-child communication, and foster a harmonious and warm family environment.

Regular Activities of the Psychological Association

The image shows two columns of content. The left column features two live-streaming course thumbnails: '与烦恼和解 解锁幸福密码' (Resolving Worry, Unlocking the Code to Happiness) and '积极心理学 如何改变人生?' (Positive Psychology: How to Change Your Life?). The right column shows two pages of an interactive parent-kid education course, including a title '如何激发孩子们的创造性思维' (How to Stimulate Children's Creative Thinking) and a section '当孩子犯错后' (After the Child Makes a Mistake).

Sharing Online Courses

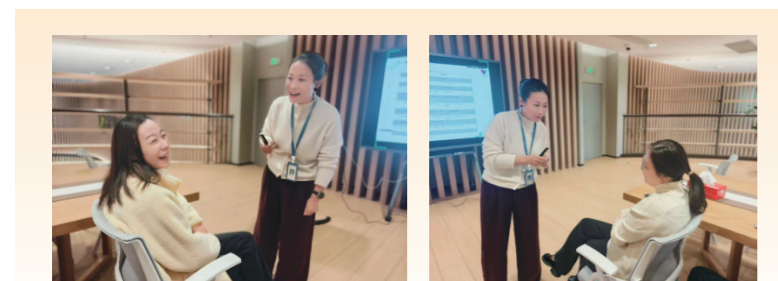
Interactive Parent-Kid Education

Featured Activities of the Psychological Association



By facilitating the parent-child communication for primary and secondary school students, the Bank helps employees strengthen emotional bonds with their children and address parent-child communication challenges.

Themed Activities of the Psychological Association



Work stress relief and emotional management

The poster features a large yellow smiley face and the text '心晴行动 共筑2025' (Heart晴 Action, Building 2025). It lists '免费咨询 隐私保护 及时服务 有效调节' (Free consultation, privacy protection, timely service, effective regulation) and '心理咨询' (Psychological counseling). The hotline number is '400 865 2050'. It also mentions '常熟农商银行' (Changshu Rural Commercial Bank) and '常熟农商银行心理协会' (Changshu Rural Commercial Bank Psychological Association).

Changyin Feiyan Home Providing 7x24 Psychological Counseling Hotline

The image shows two parts. On the left is a screenshot of a learning platform with categories like '好情绪' (Good Mood), '认识情绪' (Understanding Emotions), '亲子关系' (Parent-Child Relationship), etc., and course titles like '兰海说“情绪能力”' (Lan Hai Talks About 'Emotional Ability'). On the right is a photograph of a video course session with people sitting in a room watching a screen.

Lan Hai Talks About Growth, a Parent-Child Course Learning Platform

Harbour of the Mind Video Course – Understanding Adolescent Psychology

Staff Management

Changshu Rural Commercial Bank has fostered harmonious labor relations by standardizing employment practices, improving remuneration, supporting employee development, implementing care initiatives, and ensuring open communication, thereby achieving mutually beneficial outcomes for the institution and its employees.

Staff Employment

The Bank has consistently complied with the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, the Law of the People's Republic of China on the Protection of Minors, and other applicable laws and regulations. It upholds lawful employment practices, prohibits the use of illegal labor and child labor, and opposes discrimination based on age, gender, ethnicity, or any other factor. Committed to equal employment and fair recruitment, the Bank respects employees' diverse religious beliefs and customs and ensures equal pay for equal work as well as equal development opportunities for male and female employees. It is devoted to building stable and harmonious labor relations and fostering a diverse, equal, democratic, and inclusive workplace.

Staff Data

Total Number of Employees

7,473

Number of Employed Veterans

33

Employment Ratio of Employed Veterans (%)

0.0044

Number of Disabled Employees

3

Percentage of Disabled Employees (%)

0.0004

Number of Jobs Provided in 2025

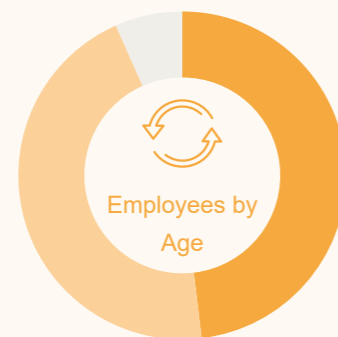
601

Employment Contract Signing Rate (%)

100

Coverage Rate of Five Insurances and Housing Fund (%)

100



Female Employees: 4,128

30-50 Years Old: 5,024

General Employees: 6,784

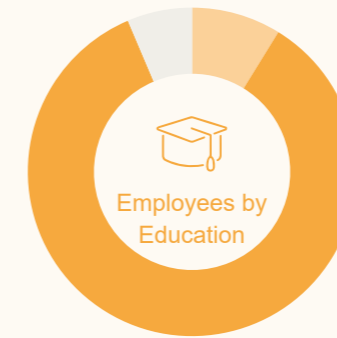
Male Employees: 3,345

Under 30 Years Old: 2,152

Middle-Level Employees: 682

Over 50 Years Old: 297

Senior Management: 7



Bachelor's Degree: 6,337

College and Below: 658

Master's Degree and Above: 478



Contract Employees: 7,369

Dispatch Employees: 104

Part-Time Employees: 0

Employee Turnover Data

Employee Turnover Rate (%)

4.86

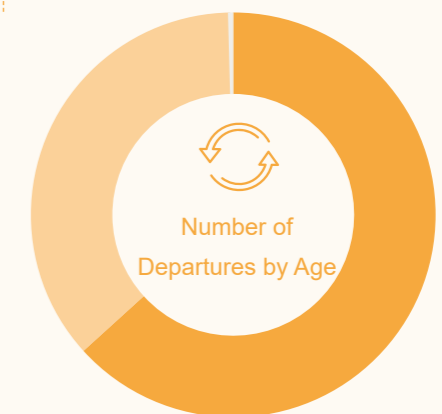
Number of Employee Departures

390



Male Employees: 208

Female Employees: 182



Under 30 Years Old: 246

30-50 Years Old: 143

Over 50 Years Old: 1

Regarding campus recruitment, the Bank has adopted an innovative online-offline integrated model to expand recruitment scope and enhance candidate quality. In 2025, it held two campus recruitment sessions, employing student-friendly initiatives such as bookstore salons, live-streamed presentations, and open day experiences. Consequently, application numbers reached a record high in the Bank's recruitment history.

For social recruitment, the Bank adheres to a targeted hiring strategy and has successfully recruited 80 experienced professionals. This approach has primarily met talent needs in critical and high-value areas, including micro and small business teams, the postdoctoral research station, investment banking, and treasury operations, while also helping to ease employment pressure.

In 2025, the Bank recruited 209 employees in total, including 80 through social recruitment, 120 through campus recruitment, and 9 management trainees through campus recruitment.

Staff Remuneration and Benefits

The Bank has optimized its remuneration and benefits management system, adhered to principles of performance orientation, fairness, and impartiality, and enhanced its remuneration distribution, welfare security, and long-term incentive mechanisms to fully motivate employees' initiative and enthusiasm and to promote value sharing between the Bank and its employees.

Staff Remuneration

In 2025, the Bank established a workforce efficiency budget management mechanism and integrated the workforce efficiency concept into its comprehensive budget management system. This initiative has advanced employee management from a uniform model to a refined, tiered, and categorized framework. At the same time, differentiated workforce efficiency targets and management requirements were set according to the characteristics of various business lines and institutions, thereby making workforce efficiency management more targeted and effective.

The Bank has established a performance appraisal system oriented toward profit centers and value contribution. Moving beyond the traditional evaluation model for front-office departments, it links performance appraisal to Economic Value Added (EVA) to more accurately assess capital consumption and profit returns, thereby enabling more scientific and rational resource allocation.

The Bank has established a comprehensive remuneration system to incentivize employees to pursue diversified business development rather than remain confined to their original business lines. Through expanded cross-business initiatives, employees may obtain multiple income sources, including base salary, bonuses, variable performance pay, and talent incentives, thereby enabling differentiated remuneration allocation and fully motivating employee performance.

Meanwhile, the Bank has established small profit centers and growth center project teams to reduce departmental barriers. Revenue-generating initiatives are organized as task forces, and participants are eligible for additional remuneration based on project output and profit contribution, thereby reinforcing the principle of greater pay for greater work and superior pay for superior performance.

Staff Benefits

The Bank's employee benefits comprise statutory and supplementary provisions. Statutory benefits include endowment, medical, unemployment, work-related injury, maternity insurance, and housing fund contributions, all provided in accordance with applicable laws and regulations. Supplementary benefits include a well-established annuity system, as well as critical illness, accident, and term life insurance coverage for employees.

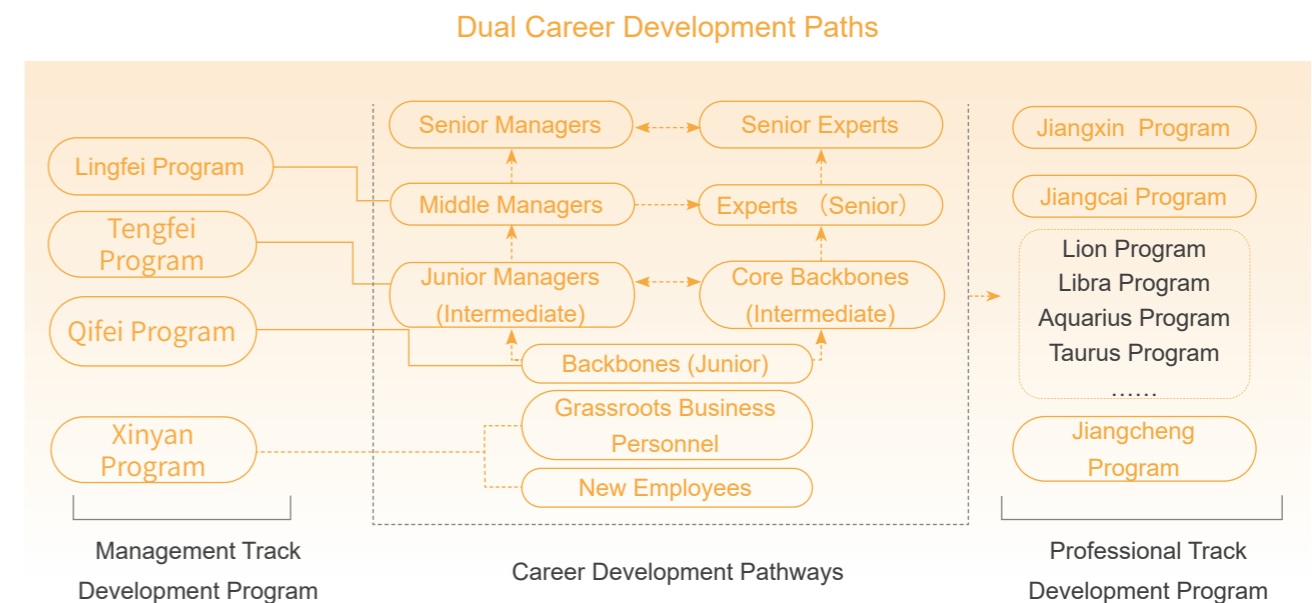
Staff Development and Training

The Bank places great emphasis on employee development, continuously enhancing its staff training and career development framework, broadening advancement pathways, stimulating internal motivation, and cultivating a core team equipped to adapt to the evolving financial landscape of the new era.

Staff Promotion

In 2025, the Bank revised the Measures for the Selection and Appointment of Cadres, formulated the Measures for the Management of Reserve Cadres, established reserve cadre pools at all levels, and compiled the Handbook for New Branch Presidents, thereby continuously improving its selection and appointment mechanism.

The Bank has consistently adhered to an employment philosophy that integrates political integrity with professional competence. It has established an H-shaped dual career pathway that gives equal emphasis to, and enables two-way development between, the management and professional tracks. In addition, the Bank advances the differentiated development and dynamic cultivation of the Honghu Soaring management talent echelon and the Kunpeng Spreading Wings professional talent pipeline, offering employees diverse development opportunities.



Professional Track Development Program

Jiangxin Program

An external training and exchange platform has been established. In 2025, 25 professionals were selected for external training programs across key functional areas, including finance and risk management.

Jiangcai Program

Training Program for Staff of Village-upgraded Branches

This year's participants include employees from village-upgraded branches. The courses focus on IPC microfinance technology, improved marketing and risk control capabilities, and compliance awareness, enabling staff to strengthen professional skills and enhance overall service capacity.



Promoted the "Double Hundred Professional Talent Training" initiative.

The Bank assisted in the development of digital talent training and completed digital talent certification. Collaborated with the Retail Banking Department to deliver the "100+100" New Media Talent Training Program.



Jiangcheng Program

Cultivated Internal and External Trainers

Workshops were established for curriculum development at the Corporate Finance Institute and in small business courses; individualized guidance on course design and development are also provided.

Innovative Teaching Materials and Methods

To enhance post value, a series of core job manuals have been developed, and the development of sand table courses for the bill business and international business has been completed.

Cases of Management Track Development Program

Lingfei Program

Held the "New President Training Launch & Mentor-Mentee Signing Ceremony"

The training curriculum is closely aligned with business development, incorporates exemplary external management practices, and establishes an internal platform for exchange and knowledge sharing to strengthen the leadership and professional capabilities of new branch presidents.



Launched the 2025 Senior Executives Visit Program

Two sessions of the 2025 Middle and Senior Management Comprehensive Capacity Improvement Training Course;

One session of the 2025 Middle and Senior Management Comprehensive Capacity Improvement Training Dynamic Review Camp.



Tengfei Program

The Bank conducted one session of the 2025 Deputy Assistant Empowerment Training Course. The program integrated high-quality internal and external teaching resources, with industry experts delivering specialized lectures. Focused on the core competency requirements of the deputy assistant role, the curriculum covered strategic thinking, management practice, leadership development, and innovative practice, providing strong support for participants to enhance their performance capabilities.



Qifei Program

Two sessions of the 4th “Qifei Training Camp” were conducted, involving a total of 70 participants. The program included courses on corporate culture, broadening perspectives, innovative thinking, and role recognition and transformation. Through a model that combined intensive face-to-face instruction with on-the-job practice, the training promoted active participation, exchange of ideas, and sharing of experience, thereby continuously enhancing participants’ overall quality and professional competence.



Staff Training

The Bank has established a bottom-up, tiered, and categorized training system comprising four modules: corporate culture promotion, new employee orientation, professional training, and management training. This framework accelerates the integration of new employees, enhances the capabilities of current staff, and supports the development of high-potential talent. Through the online and offline platforms Changyin Lecture Hall and Xiaoyan Academy, the Bank enables outstanding employees to realize their personal value, advances organizational development, and fosters a virtuous cycle between individual growth and institutional performance.

With the goal of coordinating resources, clarifying responsibilities, fostering collaboration, and delivering targeted empowerment, the Bank established Changyin Academy and developed an internal training structure comprising Four Centers and Nine Schools. This has created an efficient, coordinated training mechanism led by the Centers and implemented by the Branches, further enhancing the quality and efficiency of employee training.



Organizational Development for Employee Training

Four Centers

Details Cultural Center, Leadership Center, Professional Competence Center, Academic Affairs Center
Duties Responsible for overall internal training planning, resource integration, and quality control.

Nine Schools

Details Corporate Culture School, Institution Management School, Micro and Small Finance School, Corporate Finance School, Retail Finance School, Operations Management School, Credit Risk Control School, Financial Technology School, Xingfu Country Bank School
Duties Refine training modules according to business areas and functional directions to improve training precision.

Case | Launch of the Xinyan Program New Employee Training

The Bank launched the Xinyan Program to train new employees in corporate culture, general business knowledge, and practical skills. The program accelerates integration and prepares employees for their roles.



Case | Practical Sandbox Course

The Bank has innovatively adopted scenario-based simulation sandboxes. Through the full-process practice of communication, collaboration, and decision-making, the courses are integrated with real business scenarios to the greatest extent. Participants are guided to strengthen strategic thinking, communication, collaboration, and problem-solving skills in simulated operations, cultivating professionals with both expertise and practical capability to support the Bank’s high-quality development.



Staff Training Data

Metric	2025 Value
Total Number of Trainings	400
Total Training Hours	226,565.43
Total Training Attendance	55,410
Training Expenditure (RMB 10,000)	1,149.47
Average Training Hours per Employee	43.16
Average Training Hours for Senior Management	19.91
Average Training Hours for Middle Management	42.27
Average Training Hours for Frontline Employees	42.04
Employee Training Coverage Rate (%)	100
Number of ESG Trainings	1

Staff Care

The Bank consistently upholds a people-oriented philosophy, values employee well-being, protects their rights and interests, and enhances staff satisfaction through diverse cultural and sporting activities.

Staff Assistance

The Bank conducts annual screenings to identify employees in need and extends condolences to those experiencing hardship. It also implements a range of care initiatives, including the Warmth in Winter and Spring Festival campaign, the Coolness in Summer campaign, special visits to frontline staff during National Day and the Mid-Autumn Festival, and year-end closing-day condolences, thereby demonstrating a strong commitment to humanistic care.

The Bank pays close attention to employees' ideological status. For staff who submit resignation applications, it conducts in-depth discussions to understand their reasons for leaving and address concerns at the source. Employees unable to adapt to their positions due to personal reasons are provided with transfer assistance.



The Bank did not implement any layoffs in 2025.

Case | Launch of the "Warmth in Winter and Spring Festival" Activity

In January 2025, the Bank launched the Warmth in Winter and Spring Festival outreach initiative, providing winter supplies to frontline staff, assessing peak-season branch operations, and continuously monitoring employee needs to deliver targeted support and services.



Case | Launch of the "Coolness in Summer" Care Activity

In 2025, the Bank launched the Coolness in Summer care initiative, providing heatstroke prevention and cooling supplies to frontline staff to safeguard employee health effectively.



Case | Caring for On-the-Job Employees During the Double Festivals

In October 2025, the Bank launched a special care initiative for frontline employees working during the National Day and Mid-Autumn Festival. By visiting frontline branches in person, the Bank gained a detailed understanding of holiday operations, customer service, and logistical support, engaged in cordial discussions with on-duty employees, and extended sincere greetings and festival wishes.



Case | Headquarters Leadership Visits Frontline Staff on Year-End Closing Day

In December 2025, members of the Bank's headquarters leadership visited employees working diligently in their posts. They listened to reflections on the past year and expectations for the year ahead, encouraging all personnel to complete year-end responsibilities with enthusiasm and a pragmatic work ethic as they welcomed the new year.



Case | Care Activity for Employees' Children with College Entrance Examination Admission

In August 2025, the Bank hosted the 2025 Care Activity for Employees' Children Taking the College Entrance Examination, providing a platform for them to demonstrate their talents, exchange ideas, and relieve stress, while reinforcing the Bank's strong commitment to employees and their families.



Staff Rights and Interests Protection

The Bank is committed to safeguarding the legitimate labor rights and interests of its employees. It applies for work-related injury certification on behalf of its staff, actively cooperates with relevant authorities to complete the certification process, and ensures the timely implementation of corresponding benefits. In this manner, the Bank protects employees' rights and interests effectively and without delay. Meanwhile, through enhanced labor protection systems, an improved working environment, and strengthened safety training, the Bank fosters a harmonious, safe, and dignified workplace, demonstrating its firm commitment to employee well-being.

The Bank also places great importance on protecting the rights and interests of veterans. Through events and symposiums held in honor of veterans on Army Day, the Bank strengthens veteran employees' sense of pride and belonging while upholding the tradition of supporting the military. In addition, the Bank prioritizes the rights and interests of female employees by strictly implementing policies on special leave, including prenatal check-up leave, maternity leave, and breastfeeding leave. It also regularly organizes employee care activities to support women's work-life balance, while fostering team cohesion through thoughtful and effective measures.



Application materials for work-related injury

Case | Army Day Support-for-Veterans Activity

In August 2025, the Bank organized a veterans-support initiative titled Inheriting the Red Gene, Forever Preserving the Military Character. Through visits to the Zhou Enlai Memorial Hall and Former Residence, as well as exhibitions of historical artifacts, photographs, and documents, participants revisited the enduring spirit of revolutionary predecessors, further strengthening team cohesion.



Case | Army Day Workshop for Veteran Employees

In August 2025, on Army Day, the Shajiang Sub-branch convened a symposium for veteran employees, further strengthening military-bank cooperation and laying a solid foundation for developing a distinctive military-support service brand.



Staff Activities

The Bank organizes a diverse range of cultural and sports activities to continuously enrich employees' leisure time and strengthen internal cohesion and solidarity. It has established several associations, including table tennis, cooking, reading, singing and instrumental music, and farming associations, encouraging employees to achieve a healthy balance between work and life, relax both physically and mentally, and cultivate their interests. The Bank also continues to improve on-campus facilities, such as the coffee bar, laundry room, barbershop, and gymnasium, to enhance daily convenience for employees. In addition, it enriches the staff dining menu through dish collection and cooking competitions, while actively hosting group cultural and sports events, including singing contests, youth social gatherings, and staff sports meetings, thereby boosting morale and motivation for work and innovation.

Case | Bank-wide Sports Meeting

In October 2025, the Bank held its Autumn Sports Meeting under the theme Marching toward the Light, Growing with Vigor. The event strengthened cohesion and laid a solid foundation for harmonious, collaborative development



Case | National Day Hiking

In October 2025, the Bank organized the 2025 National Day Nanhu Wetland Hiking Activity under the theme Walk Together with Warmth, Embrace a Better Future. The event further encouraged employees to maintain physical fitness and reinforced collective momentum for the Bank's high-quality development.



Staff Communications

In its daily operations and management, the Bank has established multiple channels at various levels and across functions to promote effective communication and knowledge sharing among departments, positions, and regions. Cross-departmental, cross-position, and cross-regional working groups have been established to address operational issues while strengthening collaboration and the exchange of expertise. By developing and enhancing platforms such as Yanxun, WeChat Work, and the human resource management system, the Bank ensures efficient communication both internally and with customers and other stakeholders.

The Bank also upholds a democratic employee management system, submitting major matters affecting employees' vital interests to the Workers' Congress for deliberation, thereby safeguarding employees' lawful rights and interests.



Social Contribution

Upholding its founding mission in finance and fulfilling its social responsibilities, the Bank actively engages in public welfare and social development. It serves as a bridge between public livelihoods and inclusive financial services, demonstrating the social responsibility and contemporary mission of a local bank committed to regional development and the well-being of the people.

Charitable and Public Welfare Activities



Blood Donation



Caring for Children from Difficult Families



Four-Season Elderly Care - Dragon Boat Festival Visits



Four-Season Elderly Care - Mid-Autumn Festival Visits

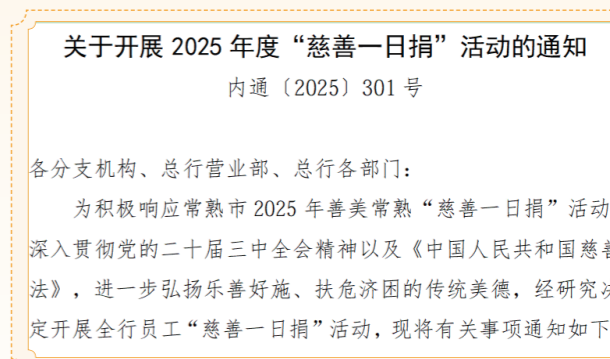
Public Welfare and Voluntary Activities



In 2025, the Bank conducted a range of public welfare initiatives, including voluntary blood donation, charitable giving, and support for the elderly and children. Total expenditure on charity and public welfare reached RMB 6.9947 million, including RMB 200,000 for rural revitalization. Volunteer service totaled 1,276.5 hours, and blood donation attendance reached 831.



Four-Season Elderly Care - Double Ninth Festival Visits



Charitable Donation



Volunteer Tree Planting



"Traceless Mountains" Feiyan Mountain Cleanup

Rural Revitalization

The Bank actively responds to the national rural revitalization strategy, focusing on targeted support in key livelihood areas such as education, healthcare, and flood prevention and disaster relief. Through diversified measures, it helps improve rural development conditions and provides financial momentum to strengthen the foundation for rural revitalization.

Case | Public Welfare Initiative in Nanhua County to Boost Rural Revitalization

In 2025, the Bank's Charity Foundation launched a targeted public welfare initiative in Nanhua County, Yunnan Province. By prioritizing education support and medical assistance, the program provided sustained momentum for rural revitalization.



Case | Charitable Donation Activity in Song County

On April 15, 2025, the Charity Foundation of Changshu Rural Commercial Bank, in collaboration with Xingfu Country Bank in Song County, donated teaching and learning equipment valued at more than RMB 100,000 to Dazhang Town No. 2 Central Primary School, Deting Town Central Primary School, Hecun Village Primary School in Hecun Township, and Daping Township Junior High School in Song County. This donation is intended to create a more supportive learning environment and enhance the overall quality of education and instruction.



Case | Donation of Student Supplies to Baiyang Town Central Primary School

On April 16, 2025, at the initiative of the Bank's Charity Foundation, Yiyang Xingfu Country Bank, established by Changshu Rural Commercial Bank in Yiyang, actively participated in the program. The bank donated student support supplies valued at more than RMB 100,000 to Baiyang Town Central Primary School, including 600 sets of student desks and chairs, 60 sets of office desks and chairs, and three sets of water purification equipment, providing meaningful support for Yiyang's educational development.



Case | Support for Flood Prevention and Disaster Relief in Wuding Village

In August 2025, Wuding County experienced continuous heavy rainfall. Wuding Xingfu Country Bank responded swiftly and with great commitment, providing emergency assistance to affected village committees. The bank proactively contacted disaster-stricken areas to assess urgent material needs and promptly organized the purchase of essential supplies, including rice, cooking oil, mineral water, and other necessities, to fully support local flood prevention and disaster relief efforts.



Case | Support for Flood Prevention and Disaster Relief in Xianfeng, Hubei

On July 1, 2025, Xianfeng, Hubei Province, was struck by record-breaking torrential rainfall. In response to the government's call, the Xianfeng Pingbaying Sub-branch of Enshi Xingfu Country Bank immediately participated in flood prevention and disaster relief efforts. Employees remained at their posts to ensure uninterrupted financial services. In addition, five party members, cadres, and young employees formed an emergency rescue team and were deployed to the hardest-hit areas to assist on-site personnel with flood control and disaster relief operations. Through these concrete actions, the team demonstrated strong responsibility and commitment to flood relief and the protection of local communities.



Appendix I: Index of Indicator

Guidelines No. 14 of Shanghai Stock Exchange for Self-Regulation of Listed Companies—Sustainability Report (Trial)

Dimension	No.	Issues	Section in this Report
Environment	1	Climate change tackling	Climate Change Response
	2	Pollutant discharge	Taking Green Actions
	3	Waste disposal	Taking Green Actions
	4	Ecosystem and biodiversity protection	Taking Green Actions
	5	Environmental compliance management	Enhancing Environmental Management
	6	Energy usage	Taking Green Actions
	7	Usage of water resources	Taking Green Actions
	8	Circular economy	Taking Green Actions
Society	9	Rural revitalization	Spotlight: Cultivating Agriculture, Rural Areas and Farmers for Rural Revitalization Social Contribution
	10	Contributions to the society	Social Contribution
	11	Innovation-driven	Digital & Intelligent Development
	12	Ethics of science and technology	Digital & Intelligent Development
	13	Supply chain security	Supplier Management
	14	Equal treatment to small and medium-sized enterprises	Supplier Management
	15	Safety and quality of products and services	Financial Responsibility Assurance Protecting Customer Rights Technology Finance Green Finance Inclusive Finance Pension Finance Digital Finance Green Investing and Financing
	16	Data security and customer privacy protection	Protecting Customer Rights Digital & Intelligent Development
	17	Employees	Safety Management Staff Management

Dimension	No.	Issues	Section in this Report
Sustainability related governance	18	Due diligence	Sustainability Management
	19	Communications with stakeholders	Sustainability Management Coordination of Interests of All Parties
	20	Anti-commercial bribery and anti-corruption	Adhering to Business Ethics
	21	Anti-unfair competition	Adhering to Business Ethics



Appendix II. Feedback Form

Thank you for reading this report. We appreciate and look forward to your feedback. Your opinions and suggestions are important for us to continuously improve corporate ESG information disclosures and promote corporate ESG management and practice. Welcome and sincerely thank you for your valuable opinions!

1. Your overall assessment of our ESG performance is:

Excellent Good Fair Poor Very Poor

2. Your overall assessment of this report is:

Excellent Good Fair Poor Very Poor

3. What do you think of our performance in communication with stakeholders?

Excellent Good Fair Poor Very Poor

4. What do you think of our performance in sustainability?

Excellent Good Fair Poor Very Poor

5. What do you think of our performance in green development?

Excellent Good Fair Poor Very Poor

6. What do you think of our performance in digitalization?

Excellent Good Fair Poor Very Poor

7. What do you think of our performance in social contributions?

Excellent Good Fair Poor Very Poor

8. What are your opinions and suggestions for our ESG performance and this report?