



苏州农商银行
SZRCB



Official WeChat



Mobile Banking

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2025 Sustainability Report

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About This Report

This is the 10th Social Responsibility Report and the 2nd Sustainability Report released by Jiangsu Suzhou Rural Commercial Bank Co., Ltd. ("SZRCB", "the Bank", or "we") consecutively since 2017, aiming to disclose the philosophies, practices and achievements of Jiangsu Suzhou Rural Commercial Bank Co., Ltd. in sustainable development, namely in environmental, social and corporate governance.



Reporting Scope

Reporting Period: This report covers the period from January 1, 2025 to December 31, 2025 (the "Reporting Period"). To improve the comparability and perspectiveness, the time frame of some sections in this report may extend beyond the Reporting Period.

Scope of Organization: This report focuses on Jiangsu Suzhou Rural Commercial Bank Co., Ltd., including the Head Office, branches and subsidiaries. Unless otherwise specified, the scope of this report is consistent with that of the Bank's Annual Report.

Reporting Cycle: The Report is released on an annual basis, consistent with the financial year.

Appellation Description

For the ease of expression and readability, "Jiangsu Suzhou Rural Commercial Bank Co., Ltd." in this report is also referred to as "Jiangsu Suzhou Rural Commercial Bank", "SZRCB", "the Bank", "the Company" or "We".

Preparation Basis

- Shanghai Stock Exchange *Self-Regulatory Guidelines for Listed Companies on Shanghai Stock Exchange No. 14 - Preparation of Sustainability Reports (for Trial Implementation)*
- Shanghai Stock Exchange *Self-Regulatory Guidelines for Listed Companies on Shanghai Stock Exchange No. 4 - Preparation of Sustainability Reports*
- Ministry of Finance *Corporate Sustainability Disclosure Standards—Basic Standards (for Trial Implementation)*
- China Enterprise Reform and Development Society *Guide to Corporate Sustainability Reporting in China (CASS-ESG 6.0)*
- Global Reporting Initiative *Sustainability Reporting Standards (GRI Standards) (2021)*
- 2030 Sustainable Development Goals (SDGs) of the United Nations

Data Sources

All information and data used in this report are sourced from the official documents, statistical data and financial reports of the Bank, as well as the information collected, summarized and audited by the Bank. For any discrepancy between financial data quoted herein and that in the Annual Report, the latter shall prevail. Unless otherwise specified, all amounts in this report are expressed in RMB.

Confirmation and Approval

The Report was reviewed and approved by the Board of Directors of the Bank on April 28, 2026 and was released in conjunction with the Annual Report. The Board of Directors pledge to oversee the contents of the Report to ensure it contains no false records or misleading statements, and is accountable for the truthfulness, accuracy, and completeness of this report.

Access to this Report

This report, released in electronic form, is available in both Chinese and English. For any discrepancy or conflict between the Chinese Version and the English Version, the Chinese Version shall prevail. You can access or download the electronic version of this report from the websites of the Bank (<https://www.szrcb.com>) or the Shanghai Stock Exchange (<http://www.sse.com.cn>).

Message from the Chairman

Building Enduring Value Through Steadfast Commitment

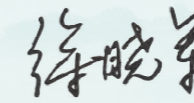
For decades, SZRCB has remained deeply rooted in the communities it serves, guided by the principles of long-termism and shared value creation. We remain committed to supporting the real economy through responsible finance and contributing to social progress through purposeful action. In serving regional development, supporting industrial upgrading and improving people's livelihoods, we have continued to move forward with resilience, discipline and determination.

Upholding Long-Termism to Strengthen the Foundation for Sustainable Growth

Long-termism is the strategic discipline that enables us to navigate economic cycles and achieve resilient growth. Shared value creation is the guiding principle that brings together stakeholders to build a brighter future together. Against a backdrop of an increasingly complex and evolving external environment, we have consistently adhered to our market positioning of supporting agriculture and small businesses and serving the real economy. We continue to direct more financial resources toward key sectors and underserved areas that are critical to economic and social progress. We provide patient capital to accompany business growth, deliver targeted services to support Small and micro businesses, and implement practical measures to facilitate the transformation and upgrading of the manufacturing sector. Through these efforts, we continue to strengthen our role as a leading local financial institution. Guided by the principle of shared value creation, we grow together with our customers, collaborate closely with our partners, empower our employees and contribute to society. By aligning our development with the broader regional development agenda, we enhance our own competitiveness while serving the real economy, and create commercial value while generating positive social impact. This approach has enabled us to pursue a path of high-quality development characterized by resilience, growth and responsibility.

Advancing Green Finance and Fulfilling Corporate Mission

At this new stage of development, we remain firmly committed to implementing the priorities set out by the Central Financial Work Conference and advancing the national "carbon peaking and carbon neutrality" goals and green development strategy. We continue to strengthen our green finance framework and embed sustainability considerations across strategy, operations and risk management. We have actively aligned the business development with the development of the Yangtze River Delta Eco-Green Integrated Development Demonstration Zone and participated in green and low-carbon financial innovation initiatives. By focusing on the low-carbon transformation of traditional industries, the development of green industries and ecological conservation, we continue to enrich our green finance offerings and direct financial resources toward green and low-carbon sectors. At the same time, we are integrating green finance with rural revitalization and inclusive finance by supporting projects in green agriculture, rural living environment improvement and ecological restoration. Through these efforts, we seek to protect the environment through responsible finance, generate coordinated ecological, economic and social benefits, and make green development a defining feature of our long-term growth strategy.



Chairman of Jiangsu Suzhou Rural Commercial Bank
Co., Ltd.



Fulfilling Social Responsibility and Creating Shared Value

As a local commercial bank, SZRCB remains committed to the principle of "Finance for the People" and embedding social responsibility throughout its operations and development. We continue to deepen inclusive finance by extending our services to grassroots communities and broadening access to financial services. With care and commitment, we address the financing needs of small and micro businesses, sole proprietors and agricultural businesses, contributing to common prosperity and comprehensive rural revitalization. We also remain focused on key areas of public well-being, including elderly care, education and healthcare. By improving elderly-friendly financial services, promoting financial literacy and safeguarding public assets, we strive to make financial services more accessible, inclusive and secure. In addition, we actively engage in charitable and public welfare causes, supporting vulnerable groups, promoting education and giving back to local communities. Through these efforts, we convey the warmth of finance and demonstrate the responsibility expected of a trusted financial institution. We are proud to contribute SZRCB's strength to national strategies, regional development and public well-being.

As we enter the next phase of development under the 15th Five-Year Plan, SZRCB will remain aligned with the national strategy of building a strong financial sector and advancing Chinese-style modernization. We will continue to uphold long-termism, deepen shared value creation, and continuously advance our five major initiatives of "green finance, S&T finance, inclusive finance, pension finance and digital finance". We will remain focused on supporting the real economy by increasing support for advanced manufacturing, technological innovation and rural revitalization. At the same time, we will continue to strengthen compliance management, enhance our digital service capabilities and contribute to high-quality regional development.

Building enduring value through steadfast commitment. SZRCB will continue to stay true to its founding mission, fulfill its mission through practical action, uphold the essence of finance and fulfill its social responsibilities. Together with our customers and communities, we will contribute to high-quality local development and the broader advancement of Chinese-style modernization.

About Us

Company Profile

Jiangsu Suzhou Rural Commercial Bank Co., Ltd. ("Suzhou Rural Commercial Bank" or "the Bank" or "we"), previously known as "Wujiang Rural Commercial Bank", is a financial institution with a long history of over 70 years, with the service dating back to the 1950s. After the restructuring on August 25, 2004, the Bank became the fourth rural commercial bank in China, and went listed on the Shanghai Stock Exchange in 2016, making it China's fourth A-share listed rural commercial bank. In 2019, the Bank was renamed "Suzhou Rural Commercial Bank" (Stock Name: SZRCB; Stock Code: 603323).

The Bank is headquartered in Wujiang District, Suzhou, with 94 business outlets. Among them, 79 outlets are located in Suzhou, covering Wujiang District, Gaoxin Zone, Wuzhong District, and Xiangcheng District. The remaining 1 branch and 14 non-local sub-branches are located outside Suzhou City. In addition, as the main sponsor, the Bank initiated the establishment of Hubei Jiayu Wujiang Village Bank Co., Ltd., and invested in four rural commercial banks in Dongtai City, Sheyang County, Rugao City, and Qidong City in Jiangsu Province. The Bank has been implementing the "Three-One-Five" development strategy since 2023. We adhere to our market positioning of supporting agriculture and small businesses, and supporting the real economy. Guided by the core values of "Integrity, Pragmatism, Efficiency, Innovation, Progress" and the mission "To Be a Financial Butler and Create Worry-free Service", we strive to build a benchmark bank leading the industry, a value bank highly recognized by society, and a bank where employees gain more happiness", to write a new chapter of high-quality development.



Corporate Culture



Outlet Distribution

Distribution of Branches in Suzhou

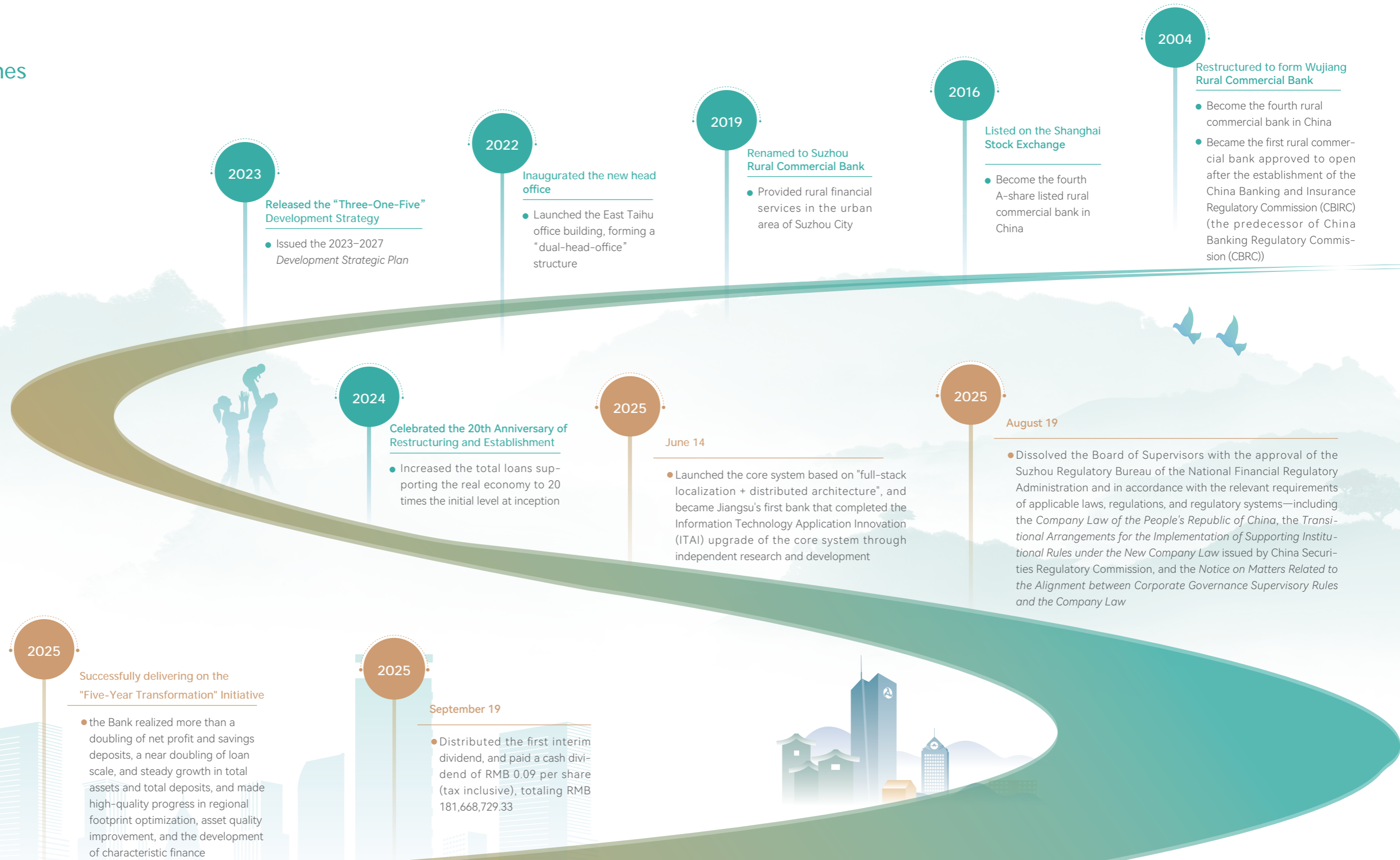


 Dongtaihu Office Building
  Zhongshanlan Office Building

Distribution of Branches Outside Suzhou



Milestones



Development Strategy



“Three-One-Five” Development Strategy

Development Goal

During the planning period, we will adhere to the “Three-One-Five” development strategy, focus on customers, expand the breadth and depth of financial services, create the brand of “Financial Butler”, and work together with customers to develop the “Financial Butler” brand.

Overall Strategy

- Building “Three Banks”: a benchmark bank leading the industry, a value bank recognized by society, and a bank where employees gain more happiness.
- Creating “One Mode”: Construct the overall business model of “joint asset management”, discard the “local optimization” mindset, focus on asset management, base operations on joint management, ensure innovation-driven empowerment, pursue the “global optimization” of the Bank’s overall operations, and promote the Bank’s overall value to new heights.
- Advancing “Five Major Transformations”: Fully implement five major transformation strategies: business collaboration, ecological workshop, digital innovation, operational empowerment, and dynamic lightweight. Strive to achieve “internal coordination, external adaptability, improved efficiency, fast branch operations, and agile asset turnover”.

2025 Honors and Achievements

<p>“2025 Top 1000 World Banks”</p> <p>538th (↑ Up 20)</p> <p>The Banker</p>	<p>Comprehensive Wealth Management Ability Ranking of Rural Financial Wealth Management Institutions</p> <p>9th Place</p> <p>PYSTANDARD</p>	
<p>Outstanding Tax Contribution Enterprise in Wujiang District(2024)</p> <p>Top 10</p> <p>People’s Government of Wujiang District</p>	<p>Enterprises with Comprehensive Strength of High-Quality Economic Development in Wujiang District(2024)</p> <p>Top100</p> <p>People’s Government of Wujiang District</p>	
<p>6th Golden Bull Award of Wealth Management for the Banking Industry</p> <p>Golden Bull Award for Fixed Income Products</p> <p>Golden Bull Award for Bank Wealth Management Service</p> <p>China Securities Journal</p>	<p>Golden Bull Award for Listed Companies</p> <p>Golden Information Disclosure Award</p> <p>China Securities Journal</p>	<p>“Jinyu Awards”</p> <p>Outstanding Innovative Asset Management Bank</p> <p>PYSTANDARD</p>
<p>Outstanding Enterprise with Investment Value</p> <p>5th Jiangsu Capital Market Summit</p>	<p>“Safety Star (Organization)” of Jiangsu Banking Industry</p> <p>Jiangsu Provincial Banking Association</p>	<p>Outstanding Innovative Bank Wealth Management Product</p> <p>PYSTANDARD</p>
<p>Most Socially Responsible Bank</p> <p>Stock Star</p>	<p>ESG Best Practice Institution, ESG Excellence Development Institution</p> <p>Hithink RoyalFlush</p>	<p>ESG Value Transmission Award for Listed Companies</p> <p>Valueonline</p>

Performance in 2025

Economic Performance



Total Assets	Total Deposits	Total Loans
2,309.07 RMB 100 million	1,829.59 RMB 100 million	1,394.39 RMB 100 million
Operating Revenue	Total Profit	Net Profits
42.13 RMB 100 million	23.50 RMB 100 million	20.43 RMB 100 million
Average Return Rate on Total Assets	Weighted Average Return on Net Assets	Non-performing Loan Ratio
0.92 %	10.84 %	0.88 %
Provision Coverage Ratio	Capital Adequacy Ratio	Core Tier 1 Capital Adequacy Ratio
370.17 %	12.76 %	10.65 %

Environmental Performance



Balance of Green Credit	Increase in Balance of Green Credit	Balance of Domestic Green Bonds within Duration
66.77 RMB 100 million	22.39 %	5.21 RMB 100 million
Total Energy Consumption	Clean Energy Consumption	Total Water Consumption
2,513.17 tce	45.35 tce	63,458 Tons
Energy Consumption Intensity	GHG Emissions Intensity	Water Resource Utilization Intensity
0.60 tce/ RMB million	2.59 tCO ₂ e/ RMB million	15.06 ton/ RMB million

Social Performance



Inclusive Micro and Small Enterprise Loan Balance	Inclusive Micro and Small Enterprise Loan Balance	Outstanding Balance of Inclusive Agriculture-Related Loans
391.43 RMB 100 million	382.74 RMB 100 million	84.10 RMB 100 million
Outstanding Loans to Strategic Emerging Industries	Total Number of Employees	Proportion of Female Employees in Management
26.27 RMB 100 million	1,967 Persons	33.87 %
Investment in Employee Training	Average Training Hours per Employee	Coverage of Employee Training
371 RMB 10,000	145.53 Hours	100 %
Financial Technology Investment	Customer Complaint Resolution Rate	Social Contribution per Share
19,426.41 RMB 10,000	100 %	3.38 RMB

Governance Performance



Total Cash Dividend (Tax Inclusive, Including Interim Dividends)	Cash Dividend per 10 Shares (Tax Inclusive, Including Interim Dividends)
4.24 RMB 100 million	2.10 RMB
Signing Rate of Integrity and Other Related Business Ethics Agreements	Penalties for Violations in Information Disclosure
100 %	0 Time

Development Highlights

Deepening the "Five Major Initiatives", Charting a New Blueprint for Rural Commercial Banks

2025 marks the final year of the 14th Five-Year Plan. The Bank has steadfastly been embracing the philosophy of new development. With a commitment to "leading the way and setting a model", we continuously advance our five major initiatives of "green finance, S&T finance, inclusive finance, pension finance, and digital finance". These initiatives leverage the power of finance to serve the real economy, empower green development, meet the needs of people's livelihoods, and contribute to the creation of a new pattern of regional development.

Green finance

Formulating a new plan for green finance

In active response to the national "carbon peaking and carbon neutrality" goals, the Bank has formulated and released the *2025-2027 Plan for High-Quality Development of Green Finance* based on the comprehensive analysis of internal and external environments, as well as peer benchmarking. With the vision of becoming a green financial benchmark bank with local and industry influence, we set clear phased goals and seven key tasks for the next three years, and shift our green finance efforts from passive policy compliance to proactive value creation that identifies opportunities and risks in industrial green development.

Empowering the green upgrading of the industry

With a focus on energy greening and equipment decarbonization, the Bank has established a green channel for the new energy industry. In 2025, loans of over RMB 1.5 billion were provided for small and micro enterprises in the green energy sector, benefiting over 120 companies. In alignment with the Transition Finance Catalogue, the Bank provided over RMB 2 billion in credit support for the organic upgrading of leading textile enterprises, and extended more than RMB 3 billion in transition finance throughout the year to sectors including equipment manufacturing and electronic information, effectively enhancing production line automation levels. The Bank advanced intelligent management initiatives and actively supported enterprises in intelligent transformation and digital transformation with more than RMB 1 billion in credit extended during the year to green factories and "star-rated cloud migration" of micro and small enterprises.

Assisting in breaking through trade barriers

Focusing on meeting enterprises' global expansion needs, the Bank takes the textile industry as a model to lead the development of local standards for carbon reduction methodologies and carbon footprint accounting, supporting enterprises in obtaining their first international *Product Carbon Footprint Verification Statement*. In collaboration with relevant institutions, we launched "Carbon Road", the first trusted carbon footprint service platform in the Yangtze River Delta. A local carbon factor database has been built with the blockchain technology to provide enterprises with one-stop services, including carbon footprint calculation, certification, and financial matching. This significantly shortens certification cycles and reduces costs, achieving "one-time certification, access to multiple countries", thereby overcoming green trade barriers such as the EU's Carbon Border Adjustment Mechanism (CBAM) and safeguarding the industry's green expansion into international markets.

Safeguarding biodiversity

In collaboration with the International Innovation Center for Green Development in the Yangtze River Delta Integrated Development Demonstration Zone, the Ecological Environment Bureau and other departments, the Bank have completed a biodiversity risk assessment for 4 billion yuan of existing loans in ecologically sensitive areas; prioritized financial innovation in key sectors such as wetland conservation and sustainable fisheries; and developed "loan + insurance" biodiversity package products; and innovated a comprehensive service plan for "sustainable aquaculture production" to support the Taihu Crab Ecological Farming Park, protect Taihu Lake's water resources, and help fishermen increase their incomes. We are gradually exploring a pathway of "environmental improvement - value enhancement - ecological reinvestment" to transform ecological advantages into economic benefits.

Main Achievements

- The "Financial Sector Supporting the Low-carbon Transformation of the Textile Industry" Case was granted the Excellent Case Award of the Yangtze River Delta Ecological and Green Integrated Development Demonstration Zone Financial City-Level Service Innovation and Development Alliance.
- The "Party Building-led Financial Services Advancing Towards Green Development to Support the Textile Industry in Crossing the Low-carbon Threshold" Case was awarded as a "Typical Case of Party Building-led Financial Services Serving the Real Economy" by the People's Government of Suzhou City.
- The "Guiding Project of Low-Carbon Transformation and Financial Innovation in the Textile Industry" was selected as a Financial Innovation Project as jointly reviewed by the Office of the Financial Committee of the Communist Party of China Suzhou Municipal Committee, Suzhou Municipal Finance Bureau, the Suzhou Branch of the People's Bank of China and the Suzhou Financial Regulatory Sub-bureau.

Balance of Green Credit
RMB **6.677** billions

Increase in Balance of Green Credit
22.39%

S&T Finance

"Specialized, Sophisticated, Unique and Novel" Technology Finance Service System



"Specialized": Specialized Operations

The Bank continuously builds a sci-tech finance service framework featuring "professional management by Head Office departments, specialized expansion by direct sales teams, and dedicated implementation by professional sub-branches", and a team of composite talents who understand both S&T and finance. As at the end of 2025, the Bank's sci-tech innovation direct service team had provided credit support to more than 200 early-stage technology enterprises, of which 90% were start-ups founded by technology talent or enterprises at the pre-A equity financing stage, with first-time borrowers accounting for 20% of the total.



"Sophisticated": Sophisticated Service

Adhering to the philosophy of "efficiency first, quality first", and fully leveraging the strengths of short decision-making chains, rapid response times, and extensive service experience, the Bank has established a "pre-approval + intelligent approval" credit approval model for technology enterprises. By introducing intelligent risk control and analytical decision-making platforms, enterprises with complete documents can obtain the approval on the day of submission.



"Unique": Unique Products

The Bank develops robust financial products serving hard-tech industries, launches "Talent Loan", "Venture Capital Loan", and "Suzhou Innovation Loan", employs professional approval and risk control mechanisms and realizes "loan issuance upon talent" and "loan issuance upon investment", to comprehensively meet the financing needs of technology enterprises throughout their entire lifecycle.



"Novel": Novel Ecosystem

The Bank has integrated multi-party resources to build a new ecosystem for sci-tech finance, developing comprehensive service capabilities featuring "equity + debt", "commercial banking + investment banking", and "financing + consulting". We have proactively engaged with government authorities and institutions such as equity investment firms, guarantee providers, and insurers to jointly develop customized credit products supporting early-stage technology enterprises, thereby meeting the diverse financing needs of various early-stage technology enterprise groups.

Main Achievements

- The balance of loans for sci-tech enterprises exceeded RMB
- The number of sci-tech enterprises as credit clients exceeded

20 billion

1,800

Inclusive Finance

Developing knock-out products for inclusive finance

Focusing on the digital and scenario-based development trends of inclusive finance, the Bank creates the signature product "SZRCB E-Loan", and achieves full coverage of business operations across the Bank. Through business innovation and mechanism optimization, the Bank established a dual-drive model of "online customer acquisition + offline on-site credit enhancement", effectively addressed the challenge of information asymmetry in online credit, and comprehensively improved the accessibility and convenience of inclusive financial services. As of the end of 2025, "SZRCB E-Loan" was granted to 8,994 credit users, totaling RMB 1.977 billion (cumulatively 11,597 credit users, totaling RMB 3.950 billion), and became the core product serving individual loan customer groups such as farmers, self-employed individuals, new agricultural business entities, and micro and small business owners.

Innovating batch credit granting for targeted and precise support.

In close alignment with the development requirements of "increasing volume, expanding coverage and improving quality" for inclusive finance, the Bank strives to enhance inclusive finance, innovates the "project-based + scenario-based" bulk credit approval model, and creates a full-process service mechanism encompassing "research and mapping - demand matching - batch credit granting - continuous services", thereby significantly improving the precision and coverage of financial services. As at the end of 2025, the Bank had promoted 121 batch credit scenarios covering industries such as sweater flat-knitting, hairy crabs breeding and sales, and precision mold manufacturing, and granted credit to 373 customers with a total amount of RMB 235 million; 191 customers had drawn down funds totaling RMB 99.57 million.

Delivering inclusive finance through grid-based outreach visits

The Bank has formed specialized visit groups to go deep into urban and rural frontlines. They conduct tiered and categorized visits targeting different customer groups to accurately identify financial needs and provide highly tailored and comprehensive financial services. As of the end of 2025, a total of 30,414 effective visits had been conducted, achieving credit approvals for 8,877 households totaling RMB 5.298 billion and credit utilization by 6,824 households totaling RMB 4.229 billion. By actively engaging with communities on the ground, the Bank ensures that financial services reach people at the primary level.

Upholding responsibility and commitment to benefit people's livelihoods

The Bank has actively advanced the development of a "15-minute convenient service circle" by establishing 5 new "SZRCB Service Stations", operating 47 provincial inclusive finance demonstration sites under the "Jiangcun Service Station" Initiative, building 49 "Finance + Government Services + Daily Life" service points for new urban residents, and adding 43 new "nearby service" outlets for human resource and social security matters. There are a total of 73 outlets across the Bank capable of providing human resource and social security services. In cooperation with the education authority, we implemented a school meal fee supervision project covering 168 schools across the district and benefiting 165,800 people, strengthening the inclusive public service network through responsible action.

Main Achievements

- Balance of Inclusive Loan
- Inclusive Micro and Small Enterprise Loan Balance

391.43 RMB 100 million

382.74 RMB 100 million

(Based on the statistical scope of the regulators)

Pension Finance

Elderly-Friendly Renovations: Enhancing the Sense of Belonging in Outlet Service

The Bank continuously creates an elderly-friendly service brand ("Su Xin Le Xiang"), and fosters a new ecosystem of elderly-friendly services. We have launched "Su Xin Le Xiang" elderly-friendly savings certificates and passbooks, completed comprehensive elderly-friendly renovations across all branches, and successfully designated 18 branches as provincial elderly-friendly branches. All outlets were equipped with elderly-friendly facilities such as barrier-free access routes, reading glasses, and blood pressure monitors, and green service channels were established for elderly customers. Concurrently, we have advanced technology-driven elderly-friendly upgrades, launching elderly-friendly versions of smart ATMs, mobile banking apps, and remote banking channels to help elderly customers bridge the digital divide.

Companion-Style Service: Enhancing Elderly Customers' Sense of Fulfillment in Financial Services

The Bank fostered a culture of companion-style elderly-care services and established 64 "Xiaoyuan Service Teams", providing proactive doorstep services for elderly customers who are advanced in age, seriously ill, disabled, or have limited mobility. They enable elderly customers to complete customer file establishment, identity information updates, password resets, pension withdrawals and other services without leaving home. As of the end of 2025, a total of 6,151 customer files had been established (61.6% for elderly customers), 3,363 outreach service visits had been conducted, the customer satisfaction rate reached 100%, and 6,389 elderly customers had benefited from these services.

Public Welfare Publicity: Improving elderly customers' sense of security

Each year, the Bank formulates publicity and education plans for elderly customers and conducts publicity campaigns on preventing telecom and online fraud and illegal fundraising through a "community + finance" approach. We also disseminate large-font operation manuals via short videos and WeChat platforms, providing illustrated guidance on financial knowledge and risks. We have organized 130 events, including the "Financial Knowledge Publicity Tour", effectively improving elderly customers' financial literacy and risk awareness.

Multi-Channel Collaboration: Enhancing Elderly Customers' Service Experience

Based on "SZRCB Service Stations" and "Jiangcun Service Station", the Bank piloted the "Charity Service Points Card" to organize senior classes, anti-fraud campaigns, free haircuts, and intergenerational activities, serving over 10,000 elderly participants in total. In collaboration with communities and elderly-care institutions, we delivered festive greetings and daily necessities to elderly customers during occasions such as the Dragon Boat Festival and the Double Ninth Festival. We also organized diverse cultural and recreational activities tailored to elderly customers' spiritual and cultural needs, safeguarding a better quality of life for the ageing population through professional services.

Main Achievements

- As of the end of 2025, elderly-friendly upgrades had been completed across all outlets, and **18** outlets have been awarded the Title of "Civilized, Standardized and Elderly-Friendly Service Outlet in Jiangsu's Banking Industry".
- In 2025, we added over **18,000** new pension disbursement clients.

Digital Finance

Achieving significant improvement in independent R&D capabilities

The Bank has launched the independently developed core system upon ITAI upgrade, established a distributed low-latency technical foundation, and built a full-stack domestically produced autonomous platform. This establishes coordinated business scenarios, provides precise support for business development and makes SZRCB the first bank to complete the independent upgrade of the core system in Jiangsu Province. Focusing on technological innovation highlights, we established the first "Next-Generation Financial Data Infrastructure Demonstration Site" in Jiangsu, setting a technical benchmark for the industry. The production data center upgrade was completed, and an intelligent modular cold aisle was built to improve green energy efficiency. We strengthened the transformation enabled by technology, successfully met the annual goal of localizing 20 business systems, and continued to enhance our level of self-reliance and control.

Expanding AI Research Scenarios

Focusing on cutting-edge technologies, the Bank established an AI innovation laboratory, achieved a breakthrough from zero to one, built an intelligent agent platform with 1,200 users, and successfully exported SZRCB AI capabilities to peer institutions. The self-developed coding assistant has been adopted by the Jiangsu Rural Commercial United Bank and promoted to 60 rural commercial banks. The Bank strengthened technology value delivery, and gradually implemented 20 business scenarios—including credit intelligent Q&A, international business image analysis, credit investigation report generation, intelligent budget analysis, talent radar retrieval, transaction flow analysis assistant, compliance firewall, and document assistant.

Reinforcing Cybersecurity and Data Security

Under the guidance of the Jiangsu Rural Commercial United Bank, the Bank spearheaded the establishment of the Suzhou Regional Security Center, forming a province-wide unified monitoring and collaborative response mechanism. We intensified research on cybersecurity topics. The joint project with the Jiangsu Rural Commercial United Bank, titled "AI-Driven Automated Penetration Testing and Vulnerability Remediation", was successfully selected as a financial technology innovation application case by the China Academy of Information and Communications Technology (CAICT). We participated for the first time in the business continuity stress test conducted by the People's Bank of China, comprehensively testing the practical emergency response capabilities of our critical systems such as the core system and the counter service system. The test result indicated that all of our indicators outperform those of peer institutions.

Achieving Initial Results in Building A New Ecosystem for Digital Customer Operations

Focusing on enhancing joint customer operation capabilities, the Bank promoted the construction of a full-process digital closed loop, achieving integrated operations from lead discovery to performance tracking. The integrated marketing platform was upgraded through iterative optimization, effectively supporting frontline customer managers in outreach and service delivery. The Bank independently developed a new-generation lobby queue management system linked with multiple platforms to enhance intelligent lobby service capabilities. More than 300 business processes were revised and optimized, improving approval efficiency by 15%. With the enhancement of scenario-based innovation, the "Suqi e- Manager" digital fund supervision platform covered canteens in 168 public schools, with retained balances in special accounts exceeding RMB 170 million, forming a replicable benchmark for digital inclusive finance.

Main Achievements

- The independently developed new-generation core system was selected as an Information Technology Application and Innovation Solution of the Ministry of Industry and Information Technology in 2025 and was rated as one of the Top Ten Expert-endorsed Cases of Technological Innovation by Financial Institutions in 2025.
- The Bank won third prize in the provincial "New Quality Productivity" Youth Innovation—Data Modeling Competition for rural commercial banks.
- The Bank received both the "Second Prize in Scenario Application Innovation" and the "Outstanding Organizing Unit Award" at the Jiangsu Financial Industry Digital Transformation Employee Vocational Skills Competition.

Sustainable Development Governance

Sustainable Development Vision

The Bank remains anchored in the strategic vision of "Building Three Banks", deeply integrates the philosophy of sustainable development into our corporate DNA. Focusing on the "Three-One-Five" Development Strategy and Theme of high-quality development, we promote the organic unity of economic quality, social progress, and humanistic care through the power of finance, and work with stakeholders to create long-term value in economic prosperity, social inclusion, and environmental friendliness and write a new chapter of sustainable development.



Sustainable Development Governance Mechanism

The Bank actively integrates the philosophy of sustainable development into operations and management. We have formulated the 2025-2030 Sustainable Development Management Plan and the Measures for Sustainable Development Management to clarify the direction of sustainable development and continuously deepen the construction of the sustainable development management system. The Board of Directors is responsible for overall coordination of strategic decision-making and supervision of sustainable development. Relevant topics are specifically promoted by specialized committees under the Board of Directors, while senior management is responsible for coordinated implementation. A Sustainable Development Management Working Group and a Sustainable Development Management Topic Execution Group have been established, creating a working mechanism with clear responsibilities and efficient collaboration to ensure the steady advancement of sustainable development efforts across the Bank.

Level	Employer	Composition	Responsibility
Decision-making Level	Board of Directors	Members of the Board of Directors	<ul style="list-style-type: none"> Bear the ultimate responsibility for the Bank's sustainable development management; Review and approve the Bank's sustainable development management strategies, major policies, objectives and annual reports; Oversee the effectiveness of senior management's implementation of decisions related to sustainable development management; Ensure that sustainable development management is integrated into the corporate governance structure and corporate culture;
	Specialized Committees under the Board of Directors	Relevant members of the Board of Directors	<ul style="list-style-type: none"> Conduct research on strategic planning, objectives, and management systems related to sustainable development management, and submit recommendations regarding relevant work to the Board of Directors; Identify and monitor risks and opportunities arising from sustainability issues that have a significant impact on the Bank's operations, and guide senior management in taking appropriate measures to address such risks and opportunities; Monitor the formulation of sustainable development management objectives and the implementation of corresponding action plans, and provide recommendations for further improvement; Review reports on the management status of corresponding topics.
Management	Senior Management	Members of Senior Management	<ul style="list-style-type: none"> Coordinate the overall implementation of policies, strategies and objectives for sustainable development management; Establish and improve the Bank's sustainable development management system and ensure adequate resource allocation; Organize and oversee functional departments in carrying out sustainable development management activities; Monitor risks related to sustainable development management, establish risk management processes for sustainable development, and propose relevant risk mitigation strategies; Report progress and major matters of sustainable development management to the Board of Directors, cooperate with specialized committees under the Board of Directors, and strengthen internal and external communication; Perform other responsibilities related to sustainable development management.

Level	Employer	Composition	Responsibility
Management	Sustainable Development Management Working Group	The Sustainable Development Management Working Group is established within the Office of the Board of Directors	<ul style="list-style-type: none"> Coordinate and advance the Bank's sustainable development management; Organize the drafting and refinement of sustainable development management policies and procedures; Coordinate and promote the implementation of sustainable development management requirements across all business and functional departments; Organize the identification and assessment of risks and opportunities related to sustainable development management, and formulate and consolidate corresponding response measures; Organize training and awareness campaigns related to sustainable development management; Collect, organize, and analyze sustainable development management data, and lead the preparation and disclosure of sustainable development management reports.
Execution Level	Sustainable Development Management Topic Execution Group	Specific Implementation Members from Each Functional Department	<ul style="list-style-type: none"> Formulate and implement annual sustainable development management work plans and objectives for corresponding topics; Conduct daily management and statistical analysis for indicator systems of corresponding topics; Consolidate data and information required for the management of corresponding topics; Identify and assess risks and opportunities related to the topics, and implement corresponding response measures; Conduct cultural awareness campaigns and training activities related to the corresponding topics; Carry out other tasks related to sustainable development.

Capacity Building for Sustainable Development

The Bank places great importance on strengthening the governance capacity for sustainable development. During the reporting year, the Board of Directors appointed an additional independent director with expertise in green finance and sustainable development management, further enhancing the Bank's professional expertise and governance capabilities in the fields of green finance and sustainable development. The Bank supports directors, senior management and employees of functional departments to participate in internal and external ESG-themed training programs, comprehensively enhances the sustainable development literacy of all employees, and promotes the implementation of the sustainable development strategy through talent empowerment.

Directors, and Senior Management

In January 2025, the Bank held a training session for its directors, and senior management on "Sustainable Development of the Banking Industry in the Context of Carbon Peaking and Carbon Neutrality," effectively supporting the Bank's sustainable development strategy.



Sustainable Development Management Working Group

In December 2025, members of the Bank's Sustainable Development Management Working Group participated in the "Specialized Training on Sustainability (ESG) Report Preparation" organized by the Shanghai Stock Exchange, where they studied relevant disclosure requirements and outstanding practices of listed companies.



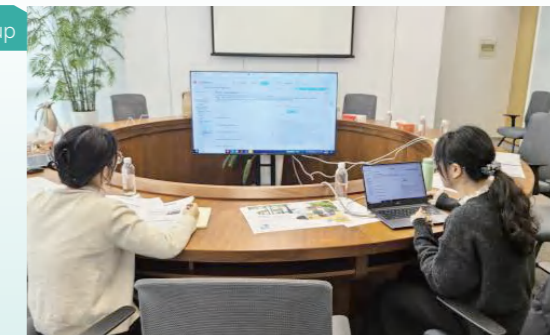
Green Finance Team

From August to November 2025, professionals from the Bank's green finance team successively participated in specialized training sessions on "Capacity Building for Biodiversity Disclosure" and the "Taskforce on Nature-related Financial Disclosures (TNFD)", enhancing their professional capabilities in sustainable disclosure standards, international guidelines, report preparation, and nature-related risk management.



Sustainable Development Management Topic Execution Group

Prior to the launch of the 2025 sustainability report preparation, the Bank conducted a three-day ESG-specific coaching program (comprising 15 sessions) for the Sustainable Development Management Topic Execution Group. Through in-depth face-to-face communication, collective brainstorming, and the exchange of ideas, the Group developed optimized approaches for the framework, content, and division of responsibilities for the 2025 Sustainability Report.



Achievements and Recognition in Sustainable Development

SZRCB has systematically advanced the development and implementation of the sustainable development management system, earning widespread market recognition. During the Reporting Period, the Bank was honored with the titles of "ESG Best Practice Institution" and "ESG Excellence Development Institution", as well as "Most Socially Responsible Bank" and the "Listed Company ESG Value Delivery Award", and also included in the "ESG Brand Building Case" — Typical ESG Practice Cases in the Banking Industry 2025 by China Banking and Insurance News.



ESG Best Practice Institution
ESG Excellence Development Institution



Most Socially
Responsible Bank



ESG Value Transmission
Award for Listed Companies

ESG Risk Management

The Bank continuously deepens the organic integration of ESG philosophy with the risk management system. With reference to international standards and leading industry practices, environmental, social and governance factors are systematically incorporated into risk identification, assessment and decision-making processes. We closely monitor various risk profiles that may arise from ESG factors, including credit risk, market risk, liquidity risk, operational risk, money laundering and terrorist financing risk, strategic risk, and reputational risk, ensuring that relevant risk factors are effectively identified and prudently managed.

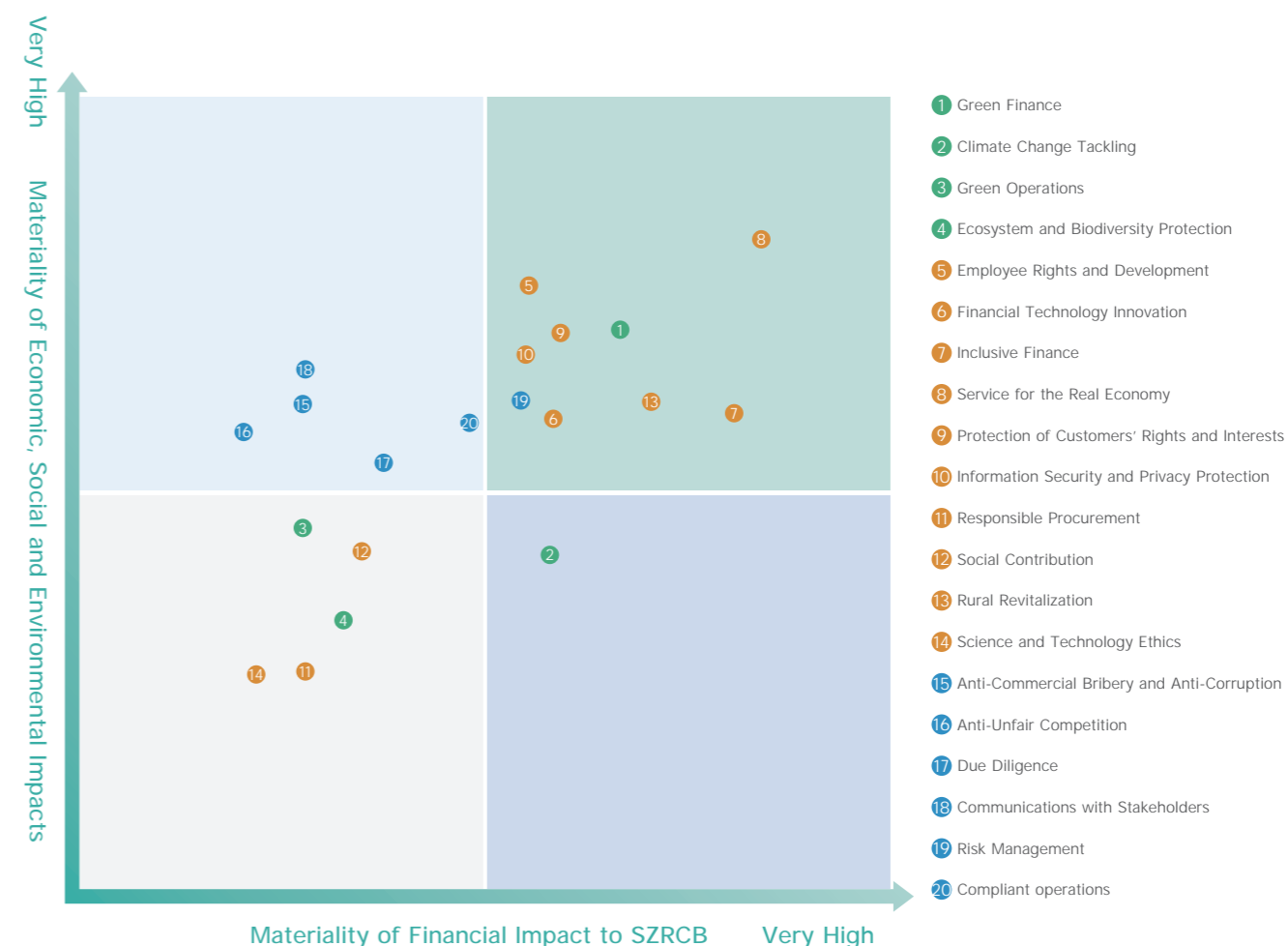
Communications with Stakeholders

The Bank has deeply integrated stakeholder communication mechanisms into its sustainable development governance practices, identified the key topics of concern to various stakeholder groups and continuously improved the development of diverse and regular communication channels. Through regular dialogue and information feedback, the Bank systematically grasps the key concerns and development suggestions of each stakeholder, incorporates substantive demands into strategic decision-making and operational improvements, and strives to create a symbiotic, shared, and win-win sustainable development ecosystem.

Stakeholders	Communication Frequency and Channel	Concerns	Our Action
 Government and Regulatory Agencies	Regular: periodic reports, meetings Irregular: participation in training sessions, meetings, and reports	<ul style="list-style-type: none"> Compliant Operation Risk Control Service for the Real Economy Green Finance Inclusive Finance Maintaining Financial Stability Tax Contribution 	<ul style="list-style-type: none"> Conduct compliant and integrity-based operations Implement total risk management Provide inclusive finance support Make innovation in financial products and services Provide green financial products Enhance communication and cooperation Make lawful tax payment
 Customers	Regular: reports and information Irregular: telephone, email, online and offline customer services	<ul style="list-style-type: none"> Convenient Services High-Quality Products Protection of Consumers' 	<ul style="list-style-type: none"> Enhance Service Quality Promote Digital Banking Innovate Financial Products Protect Consumer Rights
 Employees	Regular: employee congress, performance communication, employee training, and democratic evaluation Irregular: daily communication, employee symposiums, appeals and whistleblowing	<ul style="list-style-type: none"> Protection of Employees' Rights and Interests Employee Career Development Employee Remuneration and Benefits Good Working Environment 	<ul style="list-style-type: none"> Protect Employees' Rights and Interests Improve Training and Promotion Systems Improve Compensation and Benefits Prioritize Employee Well-being
 Shareholders and Investors	Regular: annual general meetings of shareholders, performance briefings, and periodic performance reports Irregular: investor hotlines and emails, SSE E-Interactive platform, on-site investor research visits, investor communication activities, extraordinary general meetings of shareholders, and public disclosures	<ul style="list-style-type: none"> Return on investment Transparency in Information Disclosure Governance 	<ul style="list-style-type: none"> Improve business performance Protect Investor's Rights and Interests Standardize information disclosure Optimize corporate governance
 Suppliers and Partners	Regular: signing of Suppliers' Commitment to Integrity, and supplier reviews Irregular: telephone, email, online and offline meetings, tendering and bidding activities, and offline visits and inspections	<ul style="list-style-type: none"> Fair Cooperation Business Ethics Sustainable Supply Chains 	<ul style="list-style-type: none"> Maintain integrity in operations and cooperation Improve supplier management
 Community and Public	Irregular: public welfare activities, official website, WeChat official account, video account, mainstream media and other platforms for external publicity	<ul style="list-style-type: none"> Financial Education Charitable Investment Community Development 	<ul style="list-style-type: none"> Contribute to rural revitalization Support charity and public welfare Popularize financial knowledge

Analysis of Material Topics

In accordance with the requirements of the *Self-Regulatory Guidelines for Listed Companies on Shanghai Stock Exchange No. 14 – Sustainability Report (for Trial Implementation)*, the Bank adopted the double materiality (i.e., financial materiality and impact materiality) assessment framework. Taking into account operational characteristics, stakeholder concerns, global sustainable development trends and external expert opinions, the Bank reviewed and reassessed relevant topics. The specific assessment process is as follows:



Materiality Matrix

Material Topic Evaluation Results	
Statement of Materiality	Topic
Double Materiality	Service for the Real Economy, Inclusive Finance, Rural Revitalization, Green Finance, Financial Technology Innovation, Information Security and Privacy Protection, Protection of Customers' Rights and Interests, Employee Rights and Development
Financial Materiality	Climate Change Tackling
Impact Materiality	Compliant Operations, Anti-Commercial Bribery and Anti-Corruption, Anti-Unfair Competition, Due Diligence, Communication with Stakeholders
Low	Green Operations, Responsible Procurement, Social Contribution, Ecosystem and Biodiversity Protection, Science and Technology Ethics

Notes:
 1. "Double materiality" refers to topics that are both financially material and impact material; and "low materiality" refers to topics that are neither financially material nor impact material.
 2. The 11 items specified in the Exchange guidelines, namely "Environmental Compliance Management, Pollutant Emissions, Waste disposal, Energy usage, Usage of Water Resources, Circular Economy, Ecosystem and Biodiversity Protection, Supply Chain Security, Equal Treatment of Small and Medium-sized Enterprises, Contributions to the Society, Ethics of Science and Technology" are neither financially material nor impact material to the Bank. The Bank has provided disclosure and explanation on these topics in this report.
 3. The Green Operations topic covers the six items set out in the Exchange guidelines: "Environmental Compliance Management, Pollutant Emissions, Waste disposal, Energy usage, Usage of Water Resources, Circular Economy" The Responsible Procurement topic covers two items from the Exchange guidelines: "Supply Chain Security, Equal Treatment of Small and Medium-sized Enterprises."



Governance

Improving the Governance System, Consolidating the Foundation for Steady Development

The Bank continuously refines the governance mechanisms, optimizes the modern financial enterprise's governance structure consisting of "the General Meeting of Shareholders, the Board of Directors, and the Senior Management", improves the comprehensive risk management system, deepens compliance management, and strengthens integrity oversight and integrity-building initiatives. Efficient governance empowers sustainable development and lays a solid foundation for sound operations and high-quality development.



Forging Party Building for Industry Leadership, Uniting Efforts for Sustainable Development

The Bank has consistently adhered to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implemented the guiding principles of the 20th National Congress of the Communist Party of China and all plenary sessions of the 20th Central Committee, and thoroughly carried out the general requirements for Party building in the new era. Aligning closely with the goal of "leading the way and setting a model", and with political Party building as the overarching principle and high-quality development as the central theme, the Bank has organized and mobilized Party organizations at all levels, Party members and cadres as well as all employees to strengthen confidence, forge ahead with determination, and strive to create a new situation in which high-quality Party building leads high-quality development.

Strengthening the Party's Political Leadership

The Bank adheres to the centralized and unified leadership of the CPC Central Committee over financial work, incorporates adherence to and strengthening the Party's overall leadership into the *Articles of Association*, integrates it into all aspects of corporate governance, strictly implements the "Three Majors and One Large" decision-making system, and fully implements the prior research procedures of the CPC Committee of SZRCB. During the Reporting Period, the Party Committee convened 33 meetings and reviewed over 200 "Three Majors and One Large" matters, effectively leveraging the role of the CPC Committee of SZRCB in setting the direction and exercising oversight over major decision-making, thereby promoting the organic integration of Party leadership with modern governance.

Deepening Theoretical Education of the Party

The Bank adheres to the implementation of the "First Agenda" system, organizing the study and implementation of the guiding principles of General Secretary Xi Jinping's latest important speeches and directives, ensuring that the CPC Committee of SZRCB maintains the correct political direction and clarifies working approaches when studying major matters, formulating important policies and deploying key tasks. In addition, leveraging the "leading-geese" effect of theoretical study center group in the CPC Committee of SZRCB, and focusing on two major themes—the in-depth implementation of the Central Committee's Eight-Point Decision and the guiding principles of the Fourth Plenary Session of the 20th CPC Central Committee—we established a closed-loop learning system characterized by "exemplary leadership, full coverage, and supervised implementation".

Focusing on Key Minority Groups to Strengthen Demonstration Leadership

We organized 14 theoretical study sessions in the theoretical study center group in the CPC Committee of SZRCB and held two themed reading classes to foster a strong learning atmosphere through leadership by example.

Focusing on Key Positions to Strengthen Targeted Empowerment

We organized rotational training for middle and senior management, as well as specialized training for Party branch secretaries and Party affairs workers, to enhance the political literacy and professional competence of our core workforce.

Focusing on the Vast Majority to Ensure Comprehensive Coverage

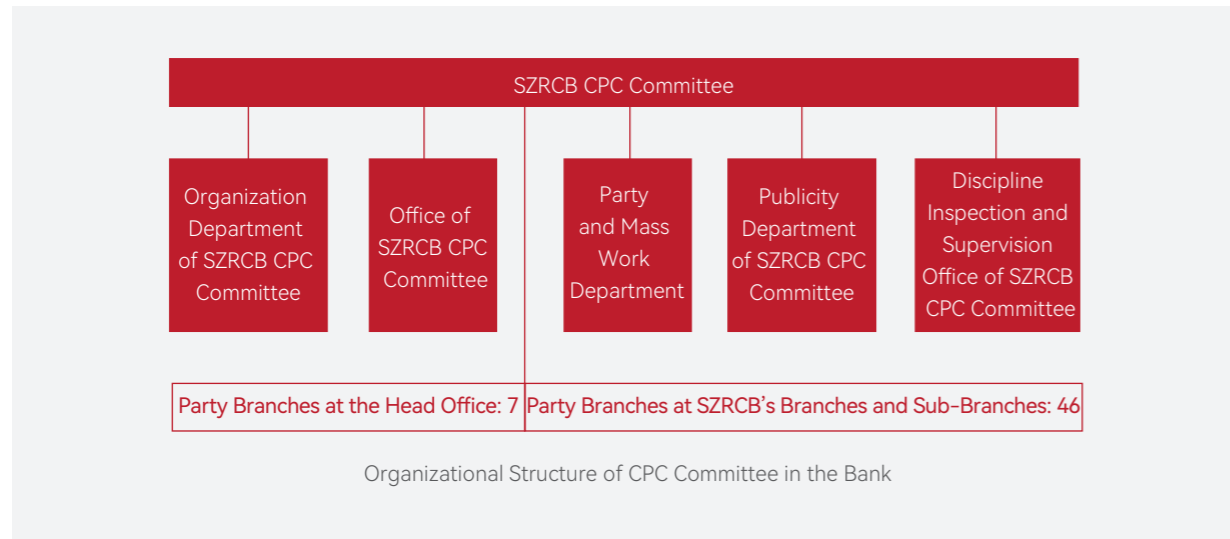
We guided primary Party branches to carry out nearly 700 theoretical study and discussion activities, ensuring that the Party's innovative theories are deeply internalized and take root in practice.



High-Quality Party Building Training Program

Strengthening Party Organization Development

The Bank thoroughly implemented the overall requirements for Party building in the new era and continuously consolidated the foundation of primary organizations. During the Reporting Period, five new Party branches, including the Party Branch of Suzhou Dongtaihu Sub-branch, were established, achieving full coverage of Party branches at first-tier sub-branches, and successfully completing the alignment with the vertical management of Party organizational relations under the Jiangsu Rural Commercial United Bank. Additionally, the Bank further promoted the star-rating evaluation of Party branches. Four Party branches including the Head Office Business Department Party Branch were recognized as five-star Party branches of provincial state-owned enterprises, and seven Party branches including the Bache Sub-branch Party Branch were recognized as four-star Party branches, with the level of standardization and regulation of primary Party organizations continuously improving. As of the end of 2025, the Bank had established a total of 53 primary Party branches with 692 registered Party members.



Strengthening Party Building Brand Development

Adhering to the overarching principle of "centering Party building around core tasks and promoting development through Party building", the Bank established a "five-capacity" evaluation model centered on "political leadership capacity, co-building innovation capability, development promotion capacity, people's livelihood influence capacity and project sustainability capability", guiding Party branches to benchmark annual key tasks and business challenges. Taking the responsibility system as the starting point and project-based approaches as the pathway, the Bank promoted the deep integration of Party building with business operations and continuously enhanced the "Integrity-driven Financial Pioneer" Party building brand. During the Reporting Period, Party organizations at two levels across the Bank established partnership relationships with 35 government and enterprise units.



怀德金融先锋
Jin Rong Xian Feng

Integrity-driven Financial Pioneer



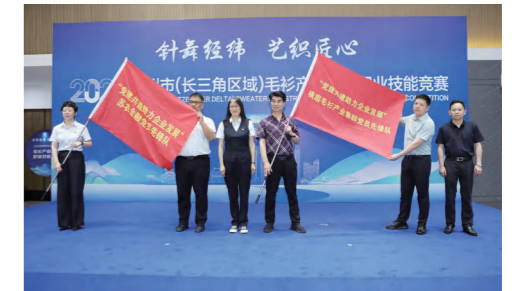
Case Study | Writing a New Chapter in Party-Building Cooperation: "Bank-Law Firm" Collaboration Promotes Development

In August 2025, the Party Branch of the Taizhou Branch of the Bank and the Party Branch of Jiangsu Bihong Law Firm launched a joint Party-building initiative and signed the *Agreement on Party-Building Cooperation* to jointly explore a new model of "bank-law firm integration". During the initiative, both parties engaged in in-depth exchanges regarding their respective business development and invited senior lawyers from the firm to conduct practical legal training on credit business for client managers, directly addressing key operational challenges. This initiative transformed the Party's political strengths into developmental advantages, driving synergistic progress between the Bank and the law firm in areas such as mutual business promotion and service to the local economy.



Case Study | Joint Party-Building Efforts Foster Synergy; Bank-Industry Integration Drives Revitalization

In August 2025, the Party Branches of the Bank's Hengshan Sub-branch and Wanping Sub-branch, together with the Party Committee of the Hengshan Knitwear Industry Cluster in Suzhou, established the "SZRCB Financial Party Member Pioneer Team" at the venue of the Suzhou Knitwear Industry Vocational Skills Competition. Both parties deepened their collaboration through an integrated "Party Building + Industry" development model, thereby promoting joint organizational development, resource sharing, and mutual advancement. Composed of backbone Party members, the Pioneer Team adheres to the philosophy of "Party building sets the stage, finance takes the lead, and industry reaps the benefits", providing "butler-style" financial services to knitwear enterprises through customer visits and transforming organizational advantages into practical momentum for serving characteristic industries and supporting rural revitalization.



Case Study | Joint Party Building Created a Platform; Medical-Bank Collaboration Benefited the Public

In December 2025, the Bank held a signing ceremony for Party-building cooperation and a joint study session of the theoretical study group with Suzhou Ninth People's Hospital to thoroughly study and implement the guiding principles of the Fourth Plenary Session of the 20th CPC Central Committee and build a new bridge for bank-hospital collaboration. Both parties focused on specific projects such as "AI Large Models Empowering Bank-Hospital Scenarios", "Mobile Medical Insurance Payments", "Mutual Integration of Financial Outreach and Health Services", "Rural Free Medical Clinics", and "Mutual Appointment for Industry Conduct Oversight". They promoted the organic integration of "Party-building Red", "Financial Blue", and "Medical White", effectively transforming organizational strengths into a powerful driving force for serving development and benefiting the people.

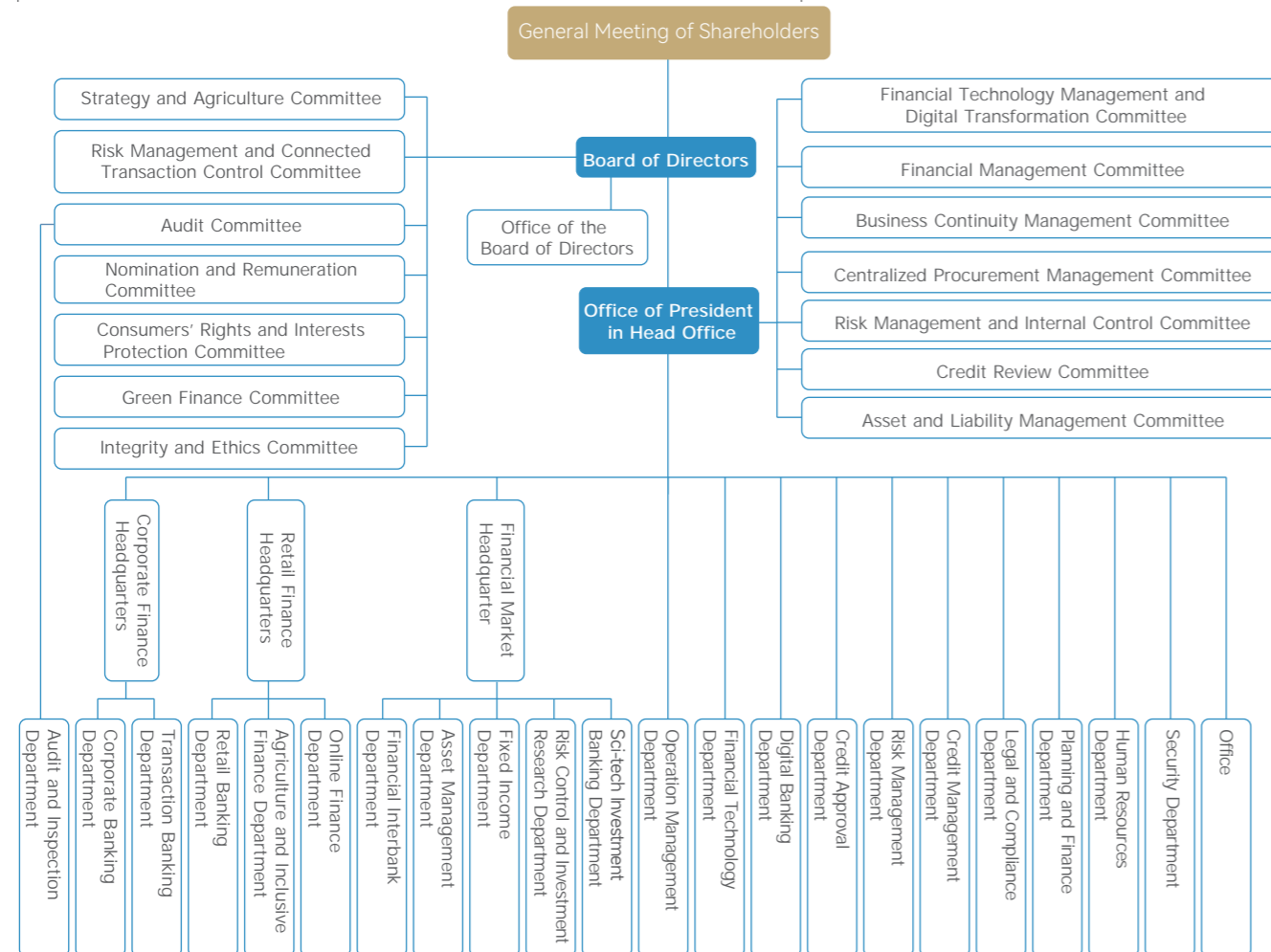


Standardizing Corporate Governance for Efficiency Improvement, Safeguarding Steady Progress towards New Horizons

Improvement of Corporate Governance

In 2025, the Bank promoted corporate governance reform in accordance with the requirements of laws and regulations such as the *Company Law of the People's Republic of China*. In July 2025, the Bank convened a General Meeting of Shareholders to review and approve the *Proposal on the Abolition of the Board of Supervisors and the Proposal on the Amendment of the Articles of Association*. In August, following approval from the Suzhou Regulatory Bureau of the National Financial Supervisory Administration, the Board of Supervisors was formally dissolved. Since then, the Bank has formed a governance structure centered on the General Meeting of Shareholders, the Board of Directors and senior management, with the Audit Committee under the Board of Directors exercising the functions and powers originally belonging to the Board of Supervisors in accordance with the *Company Law* and regulatory provisions.

During the Reporting Period, the Bank strictly complied with laws and regulations such as the *Company Law of the People's Republic of China*, the *Commercial Bank Law of the People's Republic of China* and the *Code of Corporate Governance for Listed Companies*, as well as regulatory requirements. Taking the *Articles of Association* of Jiangsu Suzhou Rural Commercial Bank Co., Ltd. (hereinafter referred to as the "*Articles of Association*") as the fundamental basis and relying on an operational system featuring "scientific decision-making, efficient execution and effective supervision", the Bank integrates standardized governance throughout the entire process of strategy formulation, risk management and daily operations, providing a solid institutional guarantee for lawful and compliant operations, prevention and resolution of financial risks and the achievement of sustainable development.



Organizational Structure of Suzhou Rural Commercial Bank

General Meeting of Shareholders

The General Meeting of Shareholders is the supreme authority of the Bank. The Bank strictly convenes and holds general meetings in compliance with the *Company Law of the People's Republic of China*, the *Articles of Association*, the *Rules of Procedure for the General Meeting of Shareholders*, and other relevant laws, regulations, and internal rules, treating all shareholders equally and ensuring their lawful rights, including the rights to information, participation, and voting.

In 2025, the Bank held **3** general meetings of shareholders, at which **24** proposals were reviewed and approved.

Board of Directors

The Board of Directors is accountable to the General Meeting of Shareholders. The Board of Directors of the Bank has established the Strategy and Agriculture-related Affairs Committee, the Risk Management and Related-party Transaction Control Committee, the Audit Committee, the Consumers' Rights and Interests Protection Committee, the Nomination and Remuneration Committee, the Green Finance Committee, and the Integrity and Ethics Committee. Each committee performs its duties in accordance with the working procedures formulated by the Board of Directors, provides professional opinions to the Board of Directors, or makes decisions on specialized matters under the authorization of the Board of Directors.

In 2025, the Bank held **7** meetings of the Board of Directors, with a director attendance rate of **92.31%**, and adopted **69** resolutions. The various specialized committees under the Board of Directors held a total of **25** meetings and adopted **159** resolutions.

The performance of duties by each committee is as follows:

Specialized Committees	Number of Meetings Held (times)	Number of Proposals Reviewed or Heard (items)
Strategy and Agriculture Committee	6	37
Risk Management and Connected Transaction Control Committee	4	56
Audit Committee	4	60
Consumers' Rights and Interests Protection Committee	2	4
Nomination and Remuneration Committee	5	14
Green Finance Committee	2	2
Integrity and Ethics Committee	2	2

Based on strategic development and governance needs, the Bank continuously optimizes the diversity of the Board of Directors. In the selection and appointment of directors, factors such as gender, age, educational background, and professional experience are comprehensively considered to ensure that Board members possess diverse perspectives and complementary expertise, thereby providing professional support for sound decision-making and standardized operations. At the same time, the Bank strictly implemented the Independent Director System, fully safeguarding independent directors in exercising their powers independently in accordance with the law and giving full play to their professional roles in strategic decision-making, risk control and compliance supervision, jointly ensuring the scientific nature of Board decision-making. As of the end of 2025, the Board of Directors had established an Audit Committee of 5 members (including 3 independent directors), with the chairperson being an independent director with accounting expertise, and a Nomination and Remuneration Committee of 4 members (including 3 independent directors), with the chairperson being an independent director.

As of the end of 2025

the Board of Directors of the Bank has **14** members, including **4** executive directors and **10** non-executive directors (**5** of whom are independent directors). Independent directors account for **35.71%**, and female directors account for **7.14%**, Percentage of female executives: **33.33%**

Note: The qualification of 1 non-executive director remains subject to approval by the national financial regulatory authority.

Assessment of Board Effectiveness

In accordance with regulatory requirements and the provisions of the *Articles of Association*, the Bank continuously improved the evaluation mechanism for the operational effectiveness of the Board of Directors, regularly conducting objective performance evaluations of the Board and its directors. These evaluations focus on the following aspects of the performance of the Board of Directors and its members: the formulation and implementation of strategic plans and annual business plans; the promotion and strengthening of risk management, capital management, internal control and compliance, financial management, and related-party transaction management; the implementation of resolutions passed by the General Meeting of Shareholders and the Board of Directors; the convening of meetings of the General Meeting of Shareholders, the Board of Directors, and its specialized committees; directors' attendance at meetings and expression of opinions; the provision of suggestions and recommendations to the Bank's management; and the expression of opinions on major matters. The evaluation results indicate that the Board of Directors operates in a standardized manner and makes decisions efficiently. All directors are able to express opinions independently and objectively based on their professional experience, and receive a performance evaluation rating of "Competent", effectively ensuring the implementation of the Bank's strategy and compliant operations.

Senior Management

The Bank implements a president accountability system under the leadership of the Board of Directors. As of the end of the Reporting Period, 1 president and 4 vice presidents (2 of whom are still awaiting approval of their qualifications by the national financial regulatory authority) had been appointed, forming the Head Office President's Office. The Head Office President's Office answers to the Board of Directors and protects the legitimate rights and interests of depositors, shareholders, and the Bank. It exercises organizational leadership for business management within the scope authorized by the Board of Directors, fully implements the annual business management objectives agreed upon with the Board of Directors, and accepts the supervision and evaluation of the Board of Directors and the Audit Committee.

The Head Office President's Office has established the Financial Technology Management and Digital Transformation Committee, the Financial Management Committee, the Business Continuity Management Committee, the Centralized Procurement Management Committee, the Risk Management and Internal Control Committee, the Credit Review Committee, and the Asset Liability Management Committee.

Management of Remuneration for Directors and Senior Management

The Bank conducts performance evaluations and determines remuneration for directors and senior management in accordance with the *Measures for the Performance Evaluation and Remuneration Management of Directors and Personnel in Key Positions* and the *Measures for the Performance Evaluation and Remuneration Management of Senior Management Personnel*. The Bank deeply integrates ESG governance into the operational management system, attaches importance to the implementation of ESG principles, and includes core ESG indicators (such as social responsibility, inclusive finance and risk management) in the remuneration of the President's Commitment to Business Goals. Linking core ESG indicators with the remuneration of senior management promotes the organic integration of sustainable development and value creation. Executive directors and senior management are paid monthly basic salaries and pre-paid performance bonuses according to the Bank's remuneration system. For details on the remuneration of directors and senior management for 2025, please refer to the Bank's *2025 Annual Report*.

Protection of Investor Rights

Communication with Investors

The Bank continuously strengthens investor relations management. In accordance with the *Measures for Investor Relations Management* and in accordance with the principles of compliance, equality, proactiveness, honesty and trustworthiness, the Bank continuously establishes a long-term investor relations management mechanism to support the establishment of a differentiated corporate image and the reasonable return of market value. We have established a diversified and regular communication system to facilitate smooth communication with small and medium-sized investors. On a daily basis, investor concerns are comprehensively addressed through channels such as the SSE E-Interactive platform, investor hotlines and performance briefings.

Case Study | Deep Collaboration for New Development | Gaoxin Sub-branch — the First Stop of the "Visit to SZRCB"-Series Research

To deepen investor relations management, SZRCB has innovatively launched the "Visit to SZRCB"-Series Research. In June 2025, the first research was conducted in Gaoxin Sub-branch, institutional investors such as Guosen Securities and China Southern Fund gained an in-depth understanding of the "Financial Services Steward for Small-Micro Enterprises" model through "symposium + visit". At the symposium, investors and frontline teams conducted in-depth exchanges on business plans and asset quality, and they visited key serviced enterprises on site to directly experience the effectiveness of bank-enterprise cooperation. This effectively built a communication bridge between the capital market and frontline business operations, enhancing investors' understanding and recognition of the Bank's differentiated competitive advantages.



During the Reporting Period

the Bank organized **20** investor engagement events and held three earnings briefings, achieving a **100%** response rate on the SSE E-Interactive platform.

Compliant Information Disclosure

In strict accordance with normative documents such as the *Measures for the Administration of Disclosure of Information by Listed Companies*, the Bank has formulated and implemented internal systems including the *Information Disclosure Affairs Management System and the Measures for Insiders of Inside Information*. With compliance as the bottom line, and in the principles of authenticity, accuracy, completeness, and timeliness, we continuously improve the transparency of information disclosure, and ensure equal access to information for all shareholders. During the Reporting Period, by virtue of outstanding performance in information disclosure, the Bank was awarded the Golden Bull Award --- Golden Information Disclosure Award by China Securities Journal.



Golden Bull Award for Listed Companies - Golden Information Disclosure Award

During the Reporting Period

the Bank disclosed **4** regular reports, **49** interim announcements and non-announcement disclosure documents, and **0** penalties were imposed on the Bank for any violations related to information disclosure.



Return on Shareholders' Investment

In accordance with relevant requirements such as the *Regulatory Guidance No. 3 of Listed Companies - Cash Dividend Distribution of Listed Companies* and the provisions of the *Articles of Association*, the Bank has formulated the *2023-2025 Shareholder Return Plan*. Taking into comprehensive consideration factors such as profitability level, business scale, development stage, and reasonable shareholder returns, the Bank established a continuous, stable, and scientific investor return planning mechanism. In addition to implementing annual cash dividends, the Bank has further diversified return initiatives through the capitalization of capital reserves and interim dividends to enhance investors' sense of gain.

Key Performance

Accumulated Dividends after Listing (2016-2024): RMB **2.239** billion

Estimated Dividend Amount for 2025 (including Interim Dividends): RMB **0.424** billion

Strengthening Risk Management System Reinforcing the Safety Defense Line

Governance

In strict accordance with regulatory requirements such as the *Guidelines on Comprehensive Risk Management of Banking Financial Institutions*, the Bank formulates the *Measures for Comprehensive Risk Management*, and continuously improves a comprehensive risk management system that covers the entire Bank and spans all business lines. The Bank has established a risk management structure composed of the Board of Directors, senior management, and functional departments. Each level, according to its responsibilities and division of duties, manages various risks faced in business operations in an orderly manner in accordance with risk management policies, procedures, and methods.



Strategy

Strategic Planning for Comprehensive Risk Management

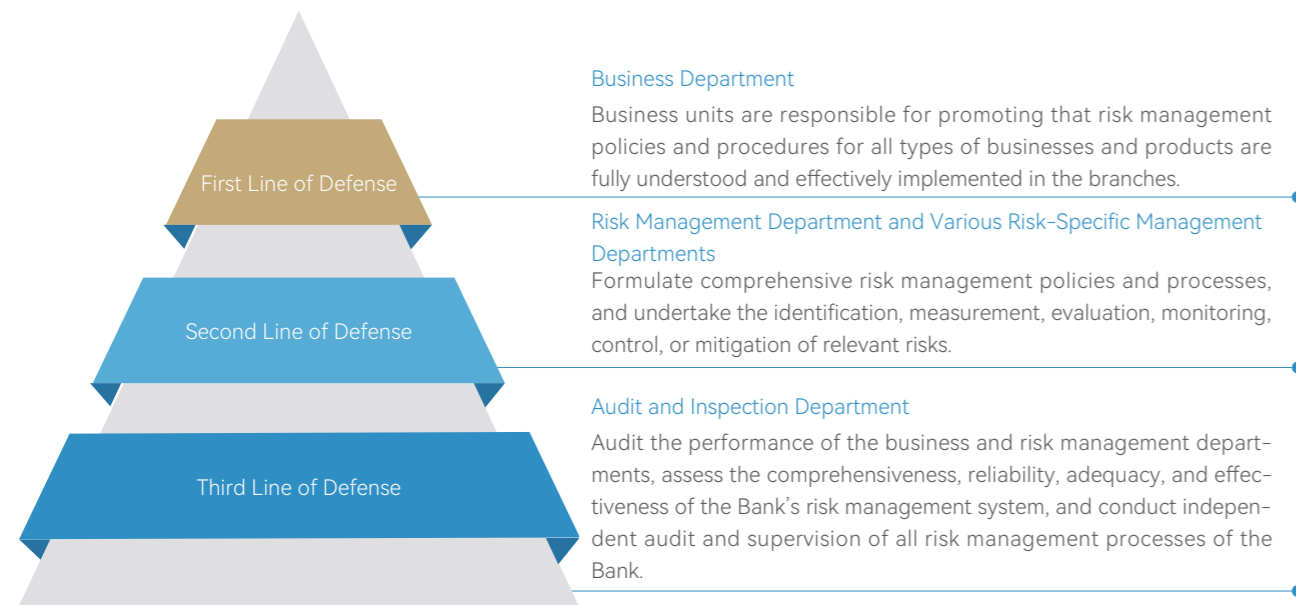
The Bank has formulated the *Strategic Planning Report for Comprehensive Risk Management (2023–2027)*, which clarifies medium- and long-term risk management objectives and implementation pathways. By establishing a strategic management mechanism covering the entire process of tracking, evaluation, adjustment, and assessment, and incorporating planning content into the annual key work plan for overall promotion, the Bank continuously improves the level of comprehensive risk management, strengthens the synergy between risk management responsibilities and strategic implementation, and provides strong support for the Bank's comprehensive, coordinated, and sustainable development.



Impact, Risk, and Opportunity Management

Improvement in the Internal Control System

The Bank continuously deepens the "three lines of defense" risk management structure composed of business departments, risk management departments, and internal audit departments, advocates and establishes risk concepts and culture aligned with sustainable development, and promotes the integration of risk management requirements into the Bank's entire business processes.



Management of Key Risks

Adhering to the business philosophy of compliance and prudence, steady progress, and controllable risks, the Bank continuously strengthens the management of various risks and strives to build a long-term, robust risk management system. In 2025, the Bank completed annual risk analysis and assessment, generated a comprehensive risk report, and implemented precise measures targeting major risks related to credit, market, liquidity, banking books, operation, money laundering, terrorist financing, information technology and strategy, to achieve effective control over relevant risks and solidify the foundation of the high-quality development. For details on the Bank's various risk management practices, please refer to the *2025 Annual Report of SZRCB*.

Enhancement of Mechanism Construction

The Bank continuously strengthens the construction of the comprehensive risk management mechanism, promotes coordinated linkage among the three lines of defense, improves institutional documents for major risk management categories, refines risk control requirements, and ensures alignment between institutional systems, regulatory policies, and business practices. We routinely conduct effectiveness assessments of the comprehensive risk management system, focusing on the performance of governance and implementation bodies, and implement targeted measures to address weaknesses and consolidate improvements.

Risk Appetite and Limit Management

We continuously enhance the precision of risk management by deeply aligning risk appetite with strategic objectives and operational plans, ensuring that risk-bearing capacity matches the pace of business development. Quantitative and qualitative limit indicators are set by dimensions such as customers, industries, regions, and products, and transmitted to business lines through performance evaluation and accountability mechanisms to strengthen rigid constraints on risk management across the entire institution and throughout all processes.

Digitalization of Risk Control

Aligning with the digital transformation strategy, we will solidly advance the digitalization of credit risk management, with a focus on data empowerment, model-driven approaches, and process efficiency. First, we achieve full coverage of model-assisted approval for retail loans across all operating outlets within the jurisdiction. Second, we refine forward-looking expected credit loss (ECL) models, establish and apply a retail-specific forward-looking model, and improve the accuracy of impairment models. Third, we launch the retail credit customer risk snapshot module, which integrates customer financing trends and risk characteristics into a single-page overview and is embedded in business systems to assist with pre-loan investigations and review and approval processes. Fourth, we organize multiple rounds of discussions with peer institutions on the application of large models and AI technologies in digital risk control and complete scenario-based explorations such as transaction flow analysis and AI-assisted credit investigation report preparation.

Optimization of Risk Control Processes

Focusing on key stages of risk prevention and control, we strengthen mechanism construction to enhance control effectiveness. First, we establish a "dual alignment, dual management" mechanism for large-amount loans to realize two-way alignment between credit approval and post-loan tracking, as well as post-loan inspection and renewal credit feedback. We build a large-scale differentiated risk intelligent monitoring model and apply it in on-site inspections to implement risk control at an early stage. Second, we optimize the credit utilization review mechanism, newly launch an intelligent review model for corporate credit utilization, rely on big data to identify explicit credit risks in the credit utilization process and prevent deterioration of new loans; add a retail offline loan disbursement counter accounting function to ensure the authenticity of borrower signatures and the accuracy of entrusted payments, thereby comprehensively strengthening risk control throughout the credit utilization process.

Development of Risk Culture

The Bank views the development of risk culture as an important cornerstone for sound operations. By improving systems and mechanisms and providing risk management training, we strengthen the risk control awareness of all employees, continuously build a solid risk defense, and provide strong support for high-quality business development.



The Bank holds regular risk management-related training quarterly, including credit work meetings for frontline customer managers and the work meetings of the risk management and internal control committee for the management level of the Bank.



In addition to the above regular meetings, risk management departments actively participate in external training programs. The topics covered by the construction of the "GYROSCOPE" evaluation system for commercial bank stable development, market risk rating modeling, and digital risk control systems in emerging technological fields.

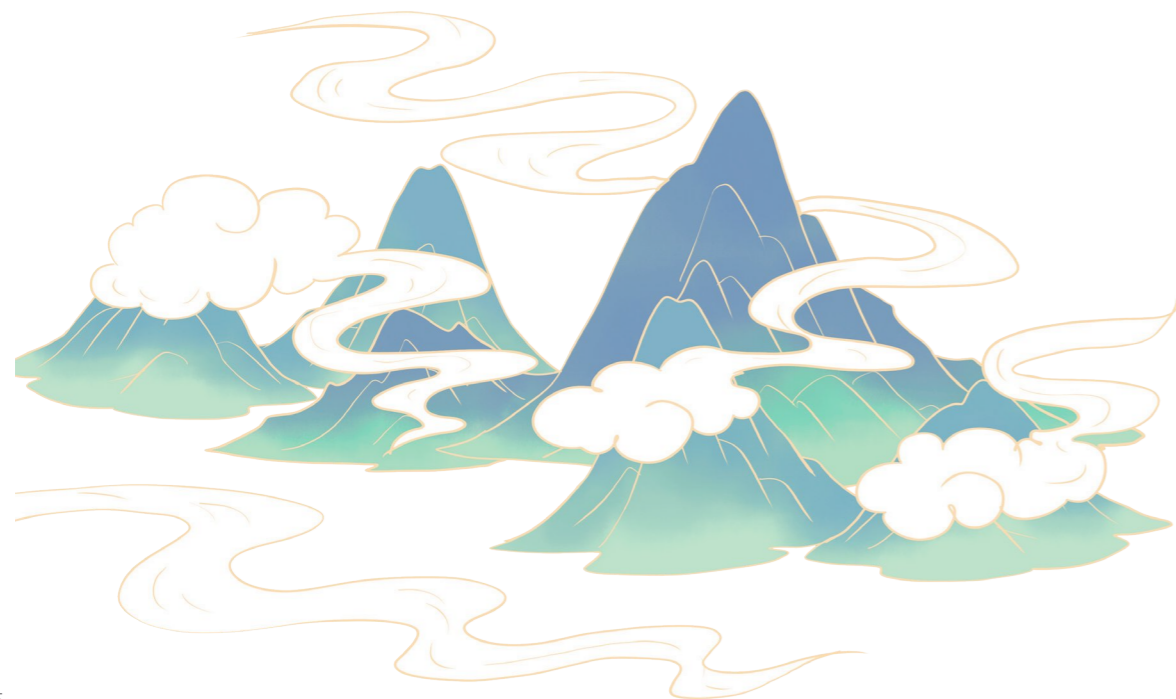


Training on Risk Management

Metrics and Targets

The Bank continuously improves the risk analysis and early warning system for various types of risks, establishes a sound risk appetite and risk limit management indicator system, formulates clear execution and accountability mechanisms, and monitors implementation in real-time. Dynamic adjustments are made as necessary to ensure the effective communication and implementation of risk appetites and limits.

Indicator	Unit	2025
Compliance Rate of Regulatory Indicators for Important Institutions in the Agricultural Banking System	%	100
Major Risk Events	Case	0



Adhering to Compliance Standards, Empowering Stable Operations

Compliance Management

Centered on the "Year of Management Enhancement" initiative, the Bank aims to build a compliance management system characterized by "law-abiding compliance, comprehensive coverage, clear responsibilities, and pragmatic efficiency", thereby continuously solidifying the foundation for high-quality development. By focusing on three key links—institutional process optimization, case-related risk investigation, and employee conduct management—the Bank continuously improves the compliance management institutional system and strengthens the rigid implementation of compliance management mechanisms, providing solid guarantees for the steady development of our business.

Optimizing System and Process Controls to Strengthen the Foundation of Compliance Management



- ☑ Closely follow regulatory developments and promptly carry out internalization of external regulations and institutional reviews to ensure the compliance and applicability of the institutional system.
- ☑ Prepare a supporting question bank on policies and related explanatory videos.
- ☑ Accurately identify key risk points through process optimization and operational risk assessments, and simultaneously improve compliance and control effectiveness.

Strengthening Case-related Risk Investigation and Building a Closed-loop Control Mechanism



- ☑ Revise the *Administrative Measures for the Prevention and Control of Criminal Case-related Risks*, and improve normalized investigation and disposal mechanisms.
- ☑ Refine screening standards, implement quarterly rolling screenings and regular reporting mechanisms, and establish standardized and efficient workflows.
- ☑ Rely on the compliance management platform to implement closed-loop management of identified problems through item-by-item classification, confirmation, and write-off.

Strictly Strengthening Employee Conduct Management and Building a Compliance Baseline for All Employees



- ☑ Improve the long-term mechanism for employee conduct management, revise the *Administrative Measures for the Management of Abnormal Conduct of Practitioners*, specify key process details, and enforce them rigorously.
- ☑ Focus on trends in industry-related cases and frequently occurring violations, comprehensively apply means such as credit information checks, external data queries, and model monitoring to promptly identify potential risks and reinforce the compliance baseline.

Cultivation of Compliance Culture

The Bank steadily promotes the construction of a compliance culture. This year, focusing on the three major themes of "compliance starts from senior management", "compliance is everyone's responsibility", and "compliance creates value", we conducted phased awareness and education campaigns to further establish and refine a compliance culture system characterized by "top-down leadership, full staff participation, and value orientation".



Exemplary Role of Senior Management

The senior management signed the Commitment to Compliance and Case Prevention, the Chairman delivered compliance lectures, and on-site warning education activities were carried out to strengthen compliance awareness among the management at all levels and promote the implementation of compliance responsibilities at every level.



Multi-dimensional Publicity and Education

Through themed lectures by responsible leaders, rotational training across business lines, and live-streamed compliance sessions, we have amplified the impact of compliance culture promotion and enhanced the entire workforce's commitment to compliance.



Integration into Daily Business Operations

Through senior management compliance oversight, analysis of typical cases, and compliance exams, we have integrated compliance principles into business processes and daily management, fostering a deep integration of compliance with business operations.



Cultivation of Compliance Culture

Anti-Money Laundering (AML) Management

In strict accordance with laws and regulations concerning anti-money laundering, including the *Anti-Money Laundering Law of the People's Republic of China*, and the *Measures for the Supervision and Administration of Anti-Money Laundering and Counter-Terrorist Financing in Financial Institutions*, as well as regulatory requirements, the Bank has revised and improved 14 AML-related policies, including the *Measures for the Administration of Money Laundering and Terrorist Financing Risks*, the *Administrative Measures for Self-Assessment of Money Laundering and Terrorist Financing Risks*, and the *Operational Procedures for Anti-Money Laundering Work*. Additionally, the Bank has formulated the *Administrative and Assessment Measures for Departmental Anti-Money Laundering Liaison Officers* to supplement internal control requirements for AML. This further clarifies the AML responsibilities of each department and position, optimizes working mechanisms and internal divisions of labor, continuously enhances the standard of AML work, and strengthens the critical defense line for maintaining financial order and ensuring the security of the financial system.

Anti-Money Laundering Risk Control

The Bank has established a money laundering risk management framework encompassing the Board of Directors, senior management, the Legal and Compliance Department, relevant AML departments, and branches. We have integrated money laundering risk management into the comprehensive risk management system. Based on the *Measures for the Management of Money Laundering and Terrorist Financing Risks*, we have established and continuously improved a "centralized, specialized, and systematized" AML working model and established a sound AML working mechanism and operational process featuring centralized processing, controllable risks, and a balance between quality and efficiency. On this basis, the Bank standardizes the implementation of customer money laundering risk assessment, customer due diligence, large-value and suspicious transaction reporting, special AML prevention measures, inspection and audit, and other tasks, thereby effectively fulfilling AML obligations. In addition, closely following regulatory requirements and actual business development needs, the Bank continuously optimizes the AML information system to provide technical support for the monitoring and analysis of large-value and suspicious transactions, customer due diligence, and the retention of customer identity information and transaction records.

Training on Anti-Money Laundering

To further strengthen the Bank's AML team building, the Bank has established a long-term AML training mechanism and formed a full-coverage, multi-level, multi-channel AML training system. By formulating annual training plans, we ensure that personnel at all levels, particularly those in key positions, possess the capabilities to fulfill their AML duties, and improve our AML quality and efficiency.



AML Training for Directors and Senior Management



Training on Anti-Money Laundering for New Employees

Case Study | Training on Anti-Money Laundering for All Employees



In August 2025, to further enhance the Bank's anti-money laundering management level and improve employees' ability to carry out anti-money laundering work, we invited senior experts from a third-party organization to offer the training on anti-money laundering for all employees. The training covered aspects such as theoretical knowledge on anti-money laundering and due diligence methods, and included a training test section to ensure that all employees thoroughly understood the training content.



Promotion of Anti-Money Laundering

The Bank continuously strengthens the anti-money laundering compliance culture. We conduct regular AML publicity and educational activities through multiple channels, to effectively raise AML awareness among all staff and promote the joint efforts of all parties to safeguard financial security.

Enhancement of Internal Education



Disseminating the philosophy of anti-money laundering in modes such as policy lectures and risk case warnings, the Bank utilizes channels such as official websites, Weibo Official Account and WeChat Official Account to conduct experience exchanges, publicize typical cases, create a positive work atmosphere, and enhance the anti-money laundering awareness of all employees.

Expansion of External Publicity



Through diversified channels such as LED signage, lobby televisions and posters, leaflet distribution, on-site visits, and salons, the Bank actively publicizes citizens' AML obligations to different customer groups and partners.

With a focus on the expansion and innovation of AML publicity channels, more than 15,000 publicity materials were distributed in total, effectively expanding publicity coverage and enhancing employees' and the public's risk prevention awareness, laying a solid foundation for building a secure financial environment.

Case Study | "3·15" Public Awareness Campaign on Financial Consumer Rights & Interests and Anti-Money Laundering



In March 2025, the Bank organized a "3·15" publicity campaign on the protection of financial consumers' rights and the AML efforts. Focusing on the theme "Beware of Money Laundering Traps, Protect Your Rights", the campaign reached out to rural areas, townships, and specific groups such as the elderly, students, and migrant workers. Through both online and offline channels, the Bank expanded publicity coverage, effectively strengthened financial consumer protection, solved practical problems for the public, and helped build a sound financial consumption environment.



Key Performance	Unit	2024	2025
Number of Training Sessions on Anti-Fraud and Anti-Money-Laundering	Session	17	19
Person-times of Participation in Anti-Fraud and Anti-Money Laundering Training	Person-times	5,328	6,445
Number of Compliance Training Sessions Conducted	Session	13	18

Upholding Business Ethics for Long-Term Success, Shaping the Future with Integrity

Anti-Commercial Bribery and Anti-Corruption

The Bank adheres to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guiding principle. It thoroughly studies and implements the guiding principles of the 20th National Congress of the Communist Party of China and General Secretary Xi Jinping's important discourses on the Party's self-revolution, deeply comprehends the decisive significance of the "Two Establishes", and resolutely upholds the "Two Upholds". Furthermore, we strictly implement the arrangements of the Fourth Plenary Session of the 20th Central Commission for Discipline Inspection and the Fifth Plenary Session of the 14th Provincial Commission for Discipline Inspection, as well as the work requirements of higher-level disciplinary inspection bodies. We unwaveringly advance the comprehensive and strict governance of the Party and the Bank, and continuously deepen the construction of Party conduct and integrity, as well as the fight against corruption. By strengthening the rectification of work conduct, discipline, and anti-corruption efforts, we effectively fulfill our role in supervising and ensuring implementation while promoting improved development, thereby providing a strong political guarantee for the "SZRCB Model" in comprehensively advancing the construction of the "Three Banks".

Responsibility for Clean Governance

In the principle of "whoever is in charge is responsible", the Bank fully implemented the responsibility system for Party conduct and integrity building and incorporated integrity construction requirements into the annual business target responsibility assessment system for the President and all branches. The Commission for Discipline Inspection of the Head Office is responsible for organizing supervision, inspection, and evaluation. Assessment results serve as important bases for performance evaluation, rewards and punishments, selection and appointment, and excellence appraisal of primary leadership teams, forming an effective responsibility transmission mechanism.

On this basis, the Bank continued to refine institutional norms and formulated supporting systems such as the *Measures for Responding to Opinions on Party Conduct and Integrity*, the *Administrative Measures for Integrity Archives of Cadres*, and the *Administrative Measures for Reporting Personal Matters by Middle-level Management Personnel*, promoting normalized and institutionalized implementation of responsibilities. During the Reporting Period, the Party branches and relevant personnel of our branches have all signed the *Commitment to Party Integrity Construction*, and the signing rate for documents related to professional integrity and business ethics reached 100%.



Pre-Appointment Communication on Integrity for Middle Management

Enhancement of Integrity Supervision

The Bank's Commission for Discipline Inspection faithfully fulfills its supervisory duties, resolutely advances the comprehensive and strict governance of the Party, maintains a clear-headed approach at all times, and firmly upholds disciplinary standards. It intensifies efforts to advance the integrated approach of ensuring officials "dare not, cannot, and do not want to" engage in corruption, continuously eradicating the soil and conditions that breed corruption, and clearing obstacles to safeguard the high-quality development of the entire Bank.

Identification of Integrity Risks

Routinely conduct integrity risk assessments and prevention efforts, systematically identify risk points from three dimensions—positions, processes, and mechanisms—and scientifically evaluating and formulating targeted prevention measures. During the Reporting Period, more than 1,900 cadres and employees conducted self-inspection and self-correction, dynamically updated risk points and prevention measures, revised the integrity risk prevention and control manual, and improved long-term operating mechanisms.

Special Remediation and Supervision

Carry out special supervision focusing on key areas: conduct accountability investigations for large-risk and loss-making projects and establish investigation ledgers for risk businesses exceeding RMB 50 million; carry out special supervision on asset inventory utilization to promote revitalization of idle assets and certificate processing; implement reverse-performance inspections for bidding and procurement projects and issue supervision opinions on procurement methods and acceptance issues; carry out special supervision on receipt, issuance, storage, and inventory management of materials and supplies to standardize procurement, warehousing, requisition, inventory-taking, and cost control.

Management of Employee Behaviors

A multi-level employee behavior management system has been established, where: the *Employee Compliance Code* is formulated to define standards of professional ethics; the *Commitment to Integrity* is signed to reinforce contractual constraints; a digital disciplinary supervision system is leveraged to enable dynamic risk monitoring; violations of integrity regulations are strictly addressed in accordance with rules such as the *Measures for Handling Employee Violations of Jiangsu Suzhou Rural Commercial Bank Co., Ltd.*, to create a closed-loop control mechanism of "policy communication – behavioral constraint – technical supervision – disciplinary enforcement".

Supplier Integrity Management

Integrate integrity supervision into the entire supplier management process, require 100% of cooperating suppliers to sign integrity commitment letters, regularly carry out procurement and integrity compliance training, include centralized procurement behaviors within the scope of audits and supervision inspections, clearly define nine categories of supplier blacklist behaviors, include suppliers with integrity misconduct in blacklist management, and form a full-chain supervision mechanism of "pre-commitment, in-process control, and post-accountability" to ensure compliance, transparency, integrity, and efficiency in procurement work.

Case Study

Focusing on Rectifying the "Four Malpractices" to Enhance Awareness of Integrity and Self-Discipline



During the Spring Festival of 2025, the Commission for Discipline Inspection closely monitored frequent and high-incidence issues related to the "Four Malpractices" and conducted in-depth special inspections on integrity supervision. Through methods such as open and covert inspections and the facilitation of reporting channels, the commission focused on investigating persistent holiday-related issues such as unauthorized dining and entertainment, the improper receipt or giving of gifts and cash, and the private use of official vehicles. Particular attention was paid to hidden and mutated phenomena such as "gift delivery via courier", continuously sending a clear signal of strict enforcement and ensuring that sound Party conduct and working ethics provide a strong guarantee for the high-quality development of the entire bank.



| Management of Reporting on Integrity

To fully leverage public oversight and encourage fact-based reporting of employee misconducts, disciplinary violations, and illegal behaviors, the Bank, in accordance with the *Measures for Handling Reports on Violations in the Banking and Insurance Industry* and other relevant regulations, and in combination with actual needs, formulated the *Measures for Integrity Reporting Management*, to strictly regulate the procedures for reporting, receiving, and handling reports, effectively protect the legitimate rights and interests of whistleblowers, maintain the order of reporting with integrity, and create a clean and upright business environment.

Reporting Channels

 Reporting by Phone Tel.: 0512-63968207	 Reporting by Letter Mailing Address: No. 10888, Dongtaihu Avenue, Wujiang District, Suzhou Attention: Director of the Discipline Inspection and Supervision Office of the Party Committee, Jiangsu Suzhou Rural Commercial Bank Co., Ltd. Post Code: 215200
 Report by Email Email: jb@szrcb.com	 Reporting by Visit Office Address: No. 10888, Dongtaihu Avenue, Wujiang District, Suzhou Reception: Discipline Inspection and Supervision Office of the Party Committee, Jiangsu Suzhou Rural Commercial Bank Co., Ltd.

| Cultivation of Integrity Culture

Based on local cultural characteristics and guided by the "Integrity-Driven Financial Pioneer" Party-building brand, the Bank carefully cultivated the "Clean SZRCB" brand and integrated the construction of a clean financial culture brand into the entire process and all aspects of daily supervision and management, continuously injecting "clean governance" momentum into the Bank's high-quality development.



Case Study

Taking Integrity Education as a Foundation to Build a Strong Ideological Defense Against Corruption



In February 2025, the Bank's Commission for Discipline Inspection organized a study session on the guiding principles of the Eight-point Regulations and relevant provincial implementation rules, guiding cadres and employees to draw lessons from specific cases and apply them by analogy. Simultaneously, the Bank organized a centralized study session for all middle-level cadres and Party members on the guiding principles of the Third Plenary Session of the 20th CPC Central Committee. Through research forums and warning education sessions focused on improving the system for exercising full and rigorous Party self-governance, the Bank effectively encouraged Party members and cadres to elevate their political stance and strengthen their integrity awareness. This helped them maintain ideological vigilance during holidays and uphold integrity standards, fostering a positive ethos of frugality and a commitment to integrity while rejecting corruption.

Case Study | Attending a Court Hearing: Sounding the Alarm for Integrity | Organizing Employees to Receive Firsthand Integrity Education



In March, 2025, the Bank's Commission for Discipline Inspection organized employees in key positions to attend a court hearing of a loan fraud case at the People's Court of Wujiang District, Suzhou City. The court hearing reproduced the illegal process of the defendant fabricating identity and forging certificates to fraudulently obtain loans through real cases, allowing employees to experience the authority of the law at "close range". This activity transformed the "courtroom" into a "warning classroom", clarified disciplinary rules and explained laws through cases, and effectively strengthened the risk prevention awareness of personnel in key positions.

Case Study | Learning from Cases to Strengthen Warnings and Promoting Integrity Through Family Values | Suzhou Rural Commercial Bank Conducted On-site Integrity Education



In April, 2025, to further advance the "Good Family Values · Good Life" integrity-focused family tradition education program, the Bank organized more than 80 participants—including members of the leadership team of the Head Office, heads of departments, managers of sub-branches in Suzhou, and representatives of young cadres—to visit Suzhou Prison and the Fan Zhongyan Memorial Hall for an "immersive" warning education. Through an educational model combining "disciplinary and legal warnings with cultural immersion", participants collectively reflected on the significance of family values in fostering integrity in professional conduct, and were educated and guided to cultivate a sense of reverence, maintain caution, and uphold ethical boundaries.



Genetic Code of Integrity Through Cultural Immersion — "Exploring the Museum to Learn Integrity" Event at the Fan Zhongyan Memorial Hall



Disciplinary and Legal Warning Behind High Walls and Iron Bars — "On-site Education" at Suzhou Prison

In 2025, the Bank attached great importance to integrity education and training, and organized multi-format and multi-level training on anti-commercial bribery and anti-corruption, covering all affiliates, directors, management personnel, and employees.

Key Performance	Unit	2025
Coverage Rate of Employees Participating in Training on Anti-commercial Bribery and Anti-Corruption	%	100
Average Duration of Employee Training on Anti-Commercial Bribery and Anti-Corruption	Hour/Person	3

Anti-Unfair Competition

The Bank always adheres to the operation philosophy of fair competition and honest business practices, and integrates compliance development into its strategy and daily operations in strict compliance with the *Anti-Unfair Competition Law of the People's Republic of China* and the regulatory requirements of the financial industry. The Bank continuously conducts business by laws, respects market rules, improves internal governance, strengthens employee behavioral constraints, optimizes customer service mechanisms, and resolutely resists unfair competition such as commercial defamation, misleading pricing, and vicious competition for talents. We safeguard the order of the financial market and the rights and interests of consumers, to promote the healthy and sustainable development of the industry. During the Reporting Period, no litigation or major administrative penalties due to unfair competition occurred in the Bank.



Protection through Compliance System

The Bank embeds the principles of fair competition in the *Employee Compliance Code* and the business management system, and clearly prohibits employees from engaging in unfair competition practices such as commercial defamation and forced bundling in business promotion, customer service, and other aspects, strengthening the awareness of compliant operation through institutional constraints.

Control of Talent Recruitment

In accordance with the regulations of administration authorities regarding recruitment in the industry, we standardize the recruitment process, ensure that commercial defamation, inducement to breach contracts, and other unfair competition behaviors are eliminated during the recruitment process, and maintaining a benign ecology of talent flow in the industry.

Management of Service Pricing

In line with the *Measures for the Administration of Service Prices of Jiangsu Suzhou Rural Commercial Bank Co., Ltd.*, we establish a pricing compliance mechanism, and strictly prohibit the use of unfair pricing methods to eliminate or restrict service competition, and the false advertising or other unfair means to induce customers to accept services. We ensure all services are reasonably priced, information is open and transparent, and the rights and interests of consumers are effectively safeguarded.



Development

Deepening Finance Fundamentals, Nourishing the Real Economy

——Building a Benchmark Bank Leading the Industry

As a regional rural commercial bank born from and thriving on agriculture, the Bank has consistently adhered to its market positioning of "supporting agriculture and small businesses" and serving the real economy. Upholding the mission of "To Be a Financial Butler and Create Worry-free Service", the Bank has thoroughly implemented the "Three-One-Five" Development Strategy. We inject financial vitality into the rural revitalization, establish a network of public welfare services with inclusive finance, empower industrial upgrading through financial innovation, and revitalize service efficiency through digital transformation. The Bank is fully committed to building itself into "a Benchmark Bank Leading the Industry". On the journey of deepening our commitment to the fundamentals of finance and nourishing the fertile soil of the real economy, we are striving to compose a new chapter of high-quality development.



Deepening Support for Agriculture and Small Businesses, Empowering the Growth of the Real Economy

Governance

As a rural financial institution rooted in "agriculture, rural areas, and farmers" and dedicated to serving local communities, the Bank implements the 2023–2027 Strategic Development Plan. We adhere to our market positioning of "supporting agriculture and small businesses" and serving the real economy, advocate the "Financial Steward" service philosophy, comprehensively enhance the quality and efficiency of financial services, effectively meet customers' comprehensive financial needs, promote broader access to high-quality financial services for the public, and builds two key brands: "A Trusted Wealth Manager for the Public" and "Financial Services Steward for Small-Micro Enterprises".

The Board of Directors is responsible for formulating development strategies centered on supporting agriculture and small businesses and serving the real economy, and for supervising the implementation of these strategies. The Board of Directors has established the Strategy and Agriculture Committee and the Risk Management and Related Party Transactions Committee. Within the scope of their respective authorizations from the Board of Directors, these committees conduct research and exercise oversight regarding the Bank's strategic management and risk management matters, while also providing recommendations to the Board of Directors. The Office of the President is responsible for implementing the strategic plans formulated by the Board of Directors and regularly reporting progress on implementation to the Board of Directors. The Office of the President has established specialized committees and business departments to assist in driving relevant business departments to strengthen financial product innovation, optimize service models, increase support for agriculture and small businesses, and enhance the supply of inclusive finance, thereby continuously directing financial resources toward key areas and weak links in regional economic and social development.

Strategy

Identification of Risks and Opportunities

Risk Type	Description of Risk	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Credit Risk	Small and micro business customers have relatively weak risk-bearing capacity and insufficient operational stability, making them prone to default and increasing the probability of non-performing loans.	Decrease in operating income and increase in operating costs	Medium term Long term	Operations	Establish a full-process risk control system (onboarding-credit approval-post-loan monitoring), implement customer segmentation and credit limit management, and reduce concentration risk.
Cost Risk	Inclusive finance involves small transaction amounts, high customer acquisition and due diligence costs, and significant labor input, which lowers profitability per customer.	Increase in operating costs; decrease in net interest margin	Short term Medium term Long term	Operations	Reduce operating costs through digital transformation, strengthen standardization and batch processing capabilities, and improve service efficiency.

Opportunity Type	Description of Opportunity	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Policy Opportunities	Local governments and regulatory authorities have successively issued a series of policies and guidelines encouraging financial institutions to prioritize support for small and micro enterprises.	Reduction in operating costs	Medium term Long term	Operations Downstream	Proactively align with policy guidelines, effectively utilize tools such as re-lending, interest subsidies, and risk compensation, and increase credit disbursement to SMEs while ensuring policy implementation.
Market Opportunities	Given policy directions and local economic characteristics, there is vast room for expansion in financial services supporting agriculture and small businesses, and the market holds significant development potential.	Increase in operating income	Medium term Long term	Operations Downstream	Enrich inclusive credit products, optimize online and offline service models, focus on agriculture, SMEs, and individual business operators, and deeply cultivate regional markets.

Impact, Risk, and Opportunity Management

Serving "Agriculture, Rural Areas, and Farmers" — Leading the Way in Rural Revitalization

Guided by the "Three-One-Five" Development Strategy, the Bank remains committed to the original mission of supporting agriculture and small businesses, deepens our engagement in the financial sectors related to "agriculture, rural areas, and farmers", and strives to become a benchmark bank in serving rural revitalization. Through continuous innovation in products and service models and deep participation in rural social governance, we have comprehensively enhanced our capabilities and standards in providing financial services to support the "agriculture, rural areas, and farmers".



During the Reporting Period

the Bank's inclusive agriculture-related loans (based on the statistical scope of the regulators) amounted to RMB **8.410** billion, an increase of RMB **406** million from the beginning of the year.

Enriching Financial Products for Serving the "Agriculture, Rural Areas, and Farmers"

The Bank focuses on providing credit services to new types of agricultural operators, such as family farms and farmers' professional cooperatives, and vigorously expands inclusive financial services for agriculture-related small and micro enterprises and self-employed individuals. It has developed specialized credit products including the "Fast Agricultural Loan," "Beautiful Countryside Loan," and "Prosperity Entrepreneurship Loan," conducts door-to-door visits and outreach to each client, and strengthens the promotion of its role as a financial service steward.



Fast Agricultural Loan

In collaboration with Jiangsu Agricultural Financing Guarantee Co., Ltd., the Bank launched the "Fast Agricultural Loan" product. This initiative provides specialized business loans to moderately-sized agricultural operators, including family farms, large-scale crop and livestock producers, farmers' cooperatives, agricultural social service organizations, and small and micro agricultural enterprises, leveraging the combined efforts of government, banks, and guarantee institutions to address financing challenges in the "agriculture, rural areas, and farmers" sector.

Beautiful Countryside Loan

This is a dedicated credit product "Beautiful Countryside Loan" launched by the Bank for village collective economic organizations. Through a "village-wide credit + precise matching" model, the Bank prioritizes support for rural development sectors such as homestay construction, collective land operations, shared prosperity base development, and rural infrastructure upgrades, helping to strengthen village collective economies and improve the rural living environment.

Prosperity Entrepreneurship Loan

Launched in cooperation with the government, the Prosperity Entrepreneurship Loan focuses on groups such as veterans, individuals facing employment difficulties, registered unemployed persons, migrant peasants returning hometowns to start business, and new-type agricultural business owners. Under the "government-bank cooperation" model, the loan provides not only low-cost credit funds but also value-added services such as policy consultation, project matchmaking, and entrepreneurship guidance, stimulating rural entrepreneurship and employment vitality through financial empowerment and supporting rural revitalization and common prosperity.

Building a Professional Team Serving the "Agriculture, Rural Areas, and Farmers"

To strengthen the foundation of rural financial services, the Bank has consistently deployed personnel and services to the primary level, building a systematic and professional rural financial services team and establishing a three-tier service system comprising "financial advisors, on-site managers, and volunteer service teams". We have assigned 58 financial advisors to serve in villages, stationed 45 rural financial service managers at rural service stations, and formed 64 "Xiaoyuan Service Teams" to go deep into farmlands and fields to promote financial literacy. This team serves as the main force for projects such as "Large-Scale Visits to Enterprises and Households", "Village-Wide Credit", and "Practical Services for Villagers", and continuously promotes the construction of a multi-level, wide-coverage, and sustainable rural financial service system.

Financial Advisory Teams Deliver Loans to Rural Areas

The Bank has actively implemented the strategy of financial support for rural revitalization. The Financial Advisory Teams have visited farmlands, family farms, and rural markets to carry out initiatives such as "Loan Delivery to Rural Areas" and "Enterprise Support Express". In response to farmers' financing characteristics of being "short-term, small-amount, frequent, and urgent", the Bank promoted pure-credit and online products such as "Agriculture Revitalization Loan" and "SZRCB E-Loan", enabling on-site acceptance, remote approval, and same-day disbursement via mobile PAD devices. Throughout the year, we visited 56 agricultural cooperatives and 123 family farms, with agriculture-related loans totaling RMB 180 million granted, benefiting more than 2,000 farmers.



Village-Wide Credit

To thoroughly implement the Jiangsu "Rich Farmer Easy Loan" Promotion and Enhancement Action Plan (2023-2025), the Bank has efficiently advanced the establishment of credit profiles for farmers through routine grid-based visits in combination with digital data collection. By the end of 2025, the "Village-Wide Credit" initiative in the Wujiang region had established credit profiles for 155,900 households and 539,000 individuals, achieving a 100% coverage of all farmers within the jurisdiction. On this basis, farmer scoring was deeply integrated with credit evaluation to optimize the "Rich Farmer Easy Loan" small-scale inclusive credit loan product, supporting "one-click instant approval" and flexible borrowing and repayment, continuously reducing farmers' financing costs. By the end of 2025, credit utilization under the "Rich Farmer Easy Loan" program reached 6,910 households totaling RMB 776 million, becoming a "household reserve fund" for farmers' daily consumption and production operations.



Enterprise-Wide Credit

The Bank has established a "Three-Shaped Modeling" and public-private linkage mechanism, launched "Alliance Chain" public-private collaborative chain marketing, strengthened connections with township enterprises, and implemented bulk credit facilities for employees. Through enterprise-wide credit, the Bank effectively reaches working villagers, using individual cases to drive village-wide credit expansion, thereby truly opening a credit "fast lane" between the Bank, farmers, and new urban residents. By the end of 2025, newly added credit utilization under "Enterprise-Wide Credit" reached 2,799 households totaling RMB 733 million.



Innovative Models for Serving "Agriculture, Rural Areas, and Farmers"

Empowering New Types of Agricultural Business Entities

Relying on the visit and profiling platform for new types of agricultural business entities, the Bank conducts full-coverage precise visits to agricultural leading enterprises, professional cooperatives, family farms, and major planting and breeding households within the jurisdiction, establishes exclusive financial service archives, and provides customized comprehensive financial services including credit, settlement, and wealth management. During the Reporting Period, the Bank successfully granted credit to 57 entities totaling RMB 239 million and disbursed loans to 48 entities totaling RMB 213 million, effectively supporting the cultivation and development of modern agricultural backbone forces and promoting agricultural industrialization and scale-based development.



Stimulating Domestic Demand in Rural Consumption

Actively responding to the national strategy of "boosting consumption and expanding domestic demand", the Bank focuses on pain points in the rural consumption market and activates rural consumption potential through three major measures: "precise concessions, innovative activities, and channel extension". In 2025, more than 100,000 interest rate discount coupons were issued, directly benefiting customers by more than RMB 7 million. Signature credit card campaigns such as "Weekly Rewards" and "Monthly Spending Bonuses" drove 477,600 transactions totaling RMB 57.3914 million and delivered concessions of RMB 2.9193 million, stimulating rural consumption through financial benefits and supporting the smooth circulation of the rural economic cycle.



Empowering Rural Financial Services Through Technology

Through distributed architecture upgrades and robotic process automation (RPA) applications, the Bank doubled business processing efficiency and significantly improved service response speed, using digital technology to connect the "last mile" of rural financial services. Thanks to outstanding practices in next-generation core system construction and technology management, the Bank received three honors in the 2025 Rural Financial Institution Technology Innovation Case Competition: "Top Ten Excellent Cases Highly Rated by Experts", "Excellent Case in Technology Management Innovation", and "Top Ten Excellent Cases with Online Influence". This has established a replicable and promotable new model for technology empowerment in rural financial institutions and injected strong digital momentum into rural development.



Case Study | Short Videos + Live Streaming: Building a New Model for Rural Revitalization

In 2025, relying on short-video and livestreaming platforms, the Bank explored digital pathways to serve the "agriculture, rural areas, and farmers" and the real economy. A total of 42 livestream sessions were conducted throughout the year, covering financial education, customer benefits, lifestyle scenarios, localized interaction, wealth management, precious metals, traditional festivals, brand collaboration, cultural tourism, featured sub-branches, and agricultural product promotion, attracting 106,800 cumulative participants. Additionally, our short video matrix released 81 original videos centered on public concerns and local life, achieving over 153,000 views across all platforms, with a focus on promoting high-quality merchant partners and distinctive rural industries.



Live Streaming for Supporting Agriculture

Expanding Service Channels for Supporting "Agriculture, Rural Areas, and Farmers"

The Bank continuously strengthened convenience-oriented services and vigorously developed "Jiangcun Service Station" inclusive financial service points. These stations promote the realization of the "four-service integration" model of "government services + village services + commercial services + financial services", ranking among the first batch of provincial demonstration service points of the Jiangsu Rural Commercial United Bank. Through diversified scenario-based models and both online and offline service platforms, the stations expanded commercial functions, covering farmer reward point redemption, agricultural and sideline product exhibitions and sales, community convenience stores, and the Jiangcun Fresh Supply Platform, providing villagers with a comprehensive package of inclusive agricultural support services and enabling farmers to handle routine business needs without leaving their villages. By the end of 2025, our Bank had 47 "Jiangcun Service Stations" in operation, of which 40 were successfully designated as all-round demonstration sites by Jiangsu Rural Commercial United Bank, achieving a 100% completion rate of the 2025 demonstration site construction targets.

Concurrently, the Bank innovatively introduced the "Charity Service Points Card" mechanism, putting the guiding principles of inclusive finance into practice through a "service + community" model to convey the warmth of service. We encouraged the elderly to actively participate in the convenience transactions and public welfare services offered by the "Jiangcun Service Station", allowing them to redeem points for daily necessities, cultural courses, and lifestyle services. Over 1,200 point cards were distributed throughout the year, helping to foster a civilized rural atmosphere of mutual aid and friendship.



"Four-Service Integration" Jiangcun Service Station



"Charity Card" Issuance Event

Serving People's Livelihood and Promoting Inclusive Finance — Acting as a Trusted Wealth Steward for the Public

Serving Community Residents

Supporting Residents' Social Security

The Bank actively responded to the initiative to disburse benefits through social security cards in the human resources and social security sector and advanced the implementation of the "All-in-One Card" program to benefit the public. In 2025, 43 additional "nearby service" outlets were newly designated to handle related services. Now, there are 73 outlets across the Bank capable of processing such business, further expanding the coverage of social security and pension benefit agency payment services. As at the end of 2025, the number of customers receiving benefits via social security cards reached 159,300. In the reporting year, 18,300 new customers were added for pension benefit agency payment services.

Meeting Residents' Consumption Needs

Platform Collaboration Benefiting Consumer Consumption

The Bank deepened strategic cooperation with mainstream platforms and directly benefited residents through preferential activities. In cooperation with Sinopec, fuel subsidy activities were carried out, distributing subsidies totaling RMB 1.046 million to 104,700 beneficiaries and driving consumption totaling RMB 25.1663 million. In 2025, cumulative instant discount benefits totaling RMB 5.6493 million were provided to customers, with participation reaching 1.337 million person-times, effectively supporting the vitality of the local consumption market.



Credit Card Services Bringing Convenience to Daily Life

Focusing on customers' daily consumption scenarios, the Bank continuously optimized credit card service experiences. In the first quarter, preferential activities covering lifestyle themes such as specialty beverages, dining, movie viewing, and travel were launched to help customers reduce consumption costs. In 2025, credit card discounts totaling RMB 2.9193 million were provided through the WeChat channel. By the end of 2025, the number of credit card transactions reached 4.0761 million, representing a year-on-year increase of 13.17%, providing convenient payment support for residents' daily consumption.



Assisting Residents in Enhancing Wealth Value

● Innovating Deposit Products

Rooted in the original mission of inclusive finance, the Bank adopted a customer-centric approach to product design and developed the "Su Xin Bao" fixed-term savings passbook. This product consolidates previously scattered fixed-term certificates into a single passbook and supports the printing of personalized notes, significantly enhancing the convenience of household wealth management for residents. By effectively safeguarding the public's "steady happiness" through a "small passbook", the product has become the preferred tool for elderly customers, homemakers, and migrant workers to manage their daily savings.

The "Su Xin Bao" fixed-term savings passbook was officially launched in November 2025. By the end of 2025, a total of 538 passbooks had been issued, attracting 42.94 million yuan in deposits and successfully acquiring 248 new customers.

● Enriching Wealth Management Products

The Bank worked diligently to build a wealth management service system driven by both self-operated and agency distribution channels, featuring rich and diverse product portfolios and financial services that benefit the public. We are committed to providing investors with high-quality financial options that balance social value with investment returns.

To meet the wealth management needs of different customer segments, the Bank has adopted a combined model of self-operated and agency sales to offer a wide range of wealth management products. We have established a full-spectrum product lineup covering different risk levels, investment horizons, and underlying strategies. Additionally, the Bank actively launches inclusive finance products, and issues wealth management products with reduced fees and preferential terms for the general public. During the Reporting Period, the Bank issued inclusive finance products totaling over RMB 150 million; and all such products that matured during the year were redeemed at returns exceeding their performance benchmarks, effectively helping residents preserve and grow their wealth.

The Bank remains committed to providing high-quality services with rapid response. Through a flat transmission mechanism, customer needs can be directly communicated to the issuing end, establishing smooth investor communication channels. By further deepening fee-reduction and benefit-sharing initiatives, the Bank proactively lowered service fee rates, waived multiple handling charges, optimized customer-convenience service processes, and provided diversified asset allocation services through a "financial steward" service model. As of the end of 2025, the assets under wealth management exceeded RMB 20 billion, serving nearly 120,000 clients. The Bank was awarded the 6th "Golden Bull Award for Banking Wealth Management" by China Securities Journal.



SZRCB Ranking Among the Top Nine Nationwide in Comprehensive Wealth Management Capability

In PYSTANDARD's 2025 Comprehensive Evaluation of Bank Wealth Management Capabilities, the Bank ranked 9th among 54 rural financial wealth management institutions nationwide.

In the sustainable development of all wealth management businesses, the Bank benchmarks against outstanding peer institutions, learns from their advanced experience and innovative concepts, undertakes the responsibilities and mission as a small- and medium-sized financial institution, remains deeply rooted in the field of inclusive finance, and provides high-quality and convenient financial services to the general public.



● Providing Entrepreneurship Loans

To support residents within the service jurisdiction in achieving their employment and entrepreneurship aspirations, the Bank partnered with local governments to promote the "Prosperity Entrepreneurship Loan" program, offering entrepreneurs comprehensive support including policy consultation, project matchmaking, and technical assistance. As at the end of 2025, the program had cumulatively extended loans to 910 borrowers, totaling RMB 170 million.

Serving Special Groups

In the principle of "adopting measures based on individual circumstances and providing services based on specific needs", the Bank actively responded to the financial service requirements of elderly customers, persons with disabilities, and new urban residents by offering multi-dimensional financial support.

Enhancing the Quality of Life for Senior Citizens

The 2025 Government Work Report explicitly proposed "the active response to population aging, and the improvement of policy mechanisms for developing elderly care programs and services". As a key local financial institution, SZRCB consistently prioritizes "serving people's livelihoods", and has established a Dedicated Elderly-Care Finance Working Group, with the Party Secretary and the Chairman as Group Leaders, with the Deputy Party Secretary and the President serving as Executive Group Leaders, relevant vice presidents as Deputy Group Leaders, and relevant departments as team members. The office of this working group is located within the Retail Banking Department. Acting as the lead unit responsible for consolidating resources and advancing the Bank's elderly-care finance initiatives in a coordinated manner. All departments and branches implement annual key tasks and specific initiatives in accordance with the Bank's elderly-care finance promotion plan, comprehensively enhancing service experience for senior customers and advancing the Bank's strategic development of elderly-care financial services.



Upgrading Elderly-Friendly Service Outlets

The Bank has systematically advanced the elderly-friendly renovation of branches. As of the end of 2025, 18 outlets have been awarded the title of "Civilized and Standardized Service Elderly-Friendly Outlet in Jiangsu's Banking Industry". Each outlet was equipped with elderly-friendly amenities such as caring service windows, reading glasses, blood pressure monitors and first-aid kits. Green channels and dedicated priority service counters have been established for elderly customers to ensure they can "see clearly, hear distinctly, and complete transactions smoothly".

During peak pension distribution periods, the Bank implemented mechanisms such as "flexible scheduling + priority for appointments + extended service hours", effectively alleviating queuing pressure for elderly customers. In addition, mobile PAD home-visit services covering 50 high-frequency services were promoted, such as account opening and password resetting. By 2025, the Bank had conducted a cumulative total of 3,363 outreach service visits, benefiting 6,389 elderly customers, with a service satisfaction rate of 100%.



Featured Case

"Meimei Elderly Canteen" Social Security Card Elderly Meal Project



The Bank closely collaborated with local government departments to provide more convenient and diverse dining options for the elderly across the region. On one hand, social security card payment terminals were deployed at meal sites to retrieve the diner's identity information, enabling elderly clients to pay without cash or mobile phones by automatically calculating discounts and completing real-time settlements. On the other hand, digital RMB settlement functions have been integrated into the meal service equipment to meet the diverse payment needs of the elderly, leveraging digital tools to make elderly care more intelligent and scientific. By the end of 2025, 20 canteens had participated in the project, with cumulative dining visits exceeding 130,000 person-times, and total transaction amounts exceeding RMB 1.78 million.



Smoother Financial Services Channels for Persons with Disabilities



Barrier-free access channels were installed at business outlets of SZRCB to ensure safe and smooth passage; outlets with suitable conditions added barrier-free parking spaces to effectively meet the service needs of persons with disabilities and wheelchair users.

Supply of
Special Service
Facilities

Prominent assistance telephone numbers and call buttons were installed at business outlets of SZRCB, along with text communication tools, electronic queue-calling screens, and at least one service device suitable for visually impaired customers, ensuring smooth handling of business by customers with hearing or visual impairments.

Free On-site
Services

For special customer groups with mobility difficulties, SZRCB has established 61 "Xiaoyuan Service Teams" across the Bank, creating an outreach service brand and establishing a long-term on-site service mechanism. This extends the channels and methods of financial services, and deliver them directly to customers. The Bank practices the philosophy of "going the extra mile in financial services", helping customers get a "zero-distance" access to inclusive financial services.

Supporting the Steady Integration of New Urban Residents

To build a new inclusive financial pattern featuring "Urban-Rural Integration and Equal Access to Services", the Bank has established 49 "Finance + Government + Life" service outlets for new urban residents, extending the radius of non-financial value-added services and launching an exclusively online credit model for new urban residents to precisely meet their credit needs. In 2025, loans were granted 4,678 accounts of new urban residents, totaling RMB 1.031 billion.

Serving the Real Economy — Acting as a Financial Service Steward for SMEs

The Bank has conscientiously implemented the decisions and arrangements of the National Financial Regulatory Administration regarding inclusive credit, and continuously advanced the "Cultivation and Return Action Plan of Small-Micro Enterprises". By introducing fee reduction policies, creating specialized products, and improving service efficiency, the Bank vigorously supports small and micro enterprises, consistently serving as a "financial service steward for SMEs".

Expanding Financial Products and Services for Small and Micro Enterprises

Through continuous innovation in the credit loan product system, the Bank has focused on developing featured products, such as "SZRCB e-Loan", "Credit Loan 2.0", "Suzhi Loan" and "Youxin e-Loan", covering the financing needs of enterprises throughout their entire lifecycle. As of the end of 2025, the Bank's credit loan business achieved rapid growth, with cumulative issuance of credit loans totaling RMB 19.526 billion to 11,039 micro and small enterprises, effectively improving accessibility and convenience of financial services and alleviating the problems of "difficult and expensive financing" for micro and small enterprises.

The Bank has implemented multiple measures to reduce financing costs for small and micro enterprises. On one hand, we actively utilize monetary policy tools such as the central bank's rediscounting and relending facilities, employing a refined tiered pricing mechanism to provide differentiated interest rate discounts for small and micro enterprises. On the other hand, we strictly implement policies to reduce fees and pass on benefits, proactively lowering fee standards in areas such as payment and settlement, resulting in a cumulative reduction of RMB 21.3047 million in fees for small and micro enterprises and individual business operators throughout the year.

Case Study | Promotion of the "Private Enterprise Credit Loan" Product

In April 2025, the Jiangsu Provincial Development and Reform Commission and the Jiangsu Rural Commercial United Bank held a signing ceremony of a strategic cooperation agreement. The Bank launched the "Private Enterprise Credit Loan" to address issues such as difficulties in financing guarantees and complicated procedures for private enterprises. The Bank signed credit cooperation agreements with 2 private enterprises based in Suzhou, to reduce the loan turnover pressure of private enterprises, improve financing convenience, and provide higher-quality financial services for private enterprises.



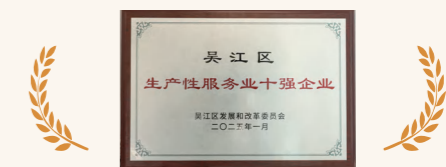
Deepening the SME Financing Coordination and Support Mechanism

SZRCB is committed to enhancing the systematization and efficiency of services for small and micro enterprises. The Bank has set up a "SME Financing Coordination Task Force" to actively aligns with the financing coordination mechanisms of governments at all levels by receiving and reviewing various lists they provide. Leveraging digital tools, we integrate these recommended lists with our bank's "grid-based" outreach system, continuously advancing our "Large-Scale Visits to Enterprises and Households" initiative. This ensures rapid matching of SMEs with the Bank's specialized products such as "Micro and Small Loan" and "SZRCB E-Loan", breaks information barriers, optimizes approval processes, and shortens financing chains. By the end of 2025, over 30,000 relevant enterprises had been visited, with a cumulative credit exceeding RMB 55.5 billion.

During the Reporting Period

the Bank's outstanding balance of loans to micro and small enterprises (based on the statistical scope of the regulators) reached RMB **107.242** billion, an increase of RMB **8.127** billion from the beginning of the year, with a growth rate of **8.20**%. Among these, the outstanding balance of inclusive micro and small loans (based on the statistical scope of the regulators) reached RMB **38.274** billion, an increase of RMB **2.744** billion from the beginning of the year, with a growth rate of **7.81**%.

In 2025, the Bank was awarded the title of "Top 10 Enterprises in the Productive Service Industry of Wujiang District" by the Wujiang District Development and Reform Commission.



Deepening the Co-construction of an Enterprise Service Ecosystem



Tax-Bank Cooperation

The Bank has established service stations in 8 sub-branches across villages and towns within the Wujiang District, meeting customers' needs for "one-stop service, nearby service, and multi-point service".



Government-Bank Services

The Bank has established a service network with village committees, subdistrict offices, and other relevant departments. It carries out bulk credit approvals and "face-to-face visits" as marketing activities, providing merchants with loan quotas and brand promotion resources. In rural markets, it partners with village committees and subdistrict offices to identify key contacts and precisely target individual business owners.



Bank-Enterprise Collaboration

The Bank regularly carried out themed matchmaking activities and communicated face-to-face with micro and small enterprises through bank-enterprise symposiums, product promotion meetings, and financing matchmaking meetings to provide customized financial solutions. We promote strategic coordination among governments, banks, and enterprises by sharing information resources such as key enterprise whitelists, major project libraries, and industrial policy packages, thereby building a long-term, stable, mutually trusting, and mutually beneficial community of shared interests between banks and enterprises.

Case Study | Launch of "Suzhou Taxation · Shui Su Xin" Tax Service Station of SZRCB

In January 2025, the Bank signed a strategic cooperation agreement with the Taxation Bureau of Wujiang District under the State Taxation Administration, and officially inaugurated the "Suzhou Taxation · Shui Su Xin" Tax Service Station of SZRCB. This strategic cooperation will further enhance the quality and efficiency of tax-bank cooperation, fully leverage the advantages of the new electronic tax bureau in digitalization, intelligence, and scenario-based tax services, and significantly improve the convenience of tax payment services.



Empowering the Synergistic Development of Industry and Finance

Empowering Industrial Clusters

The Bank's Industrial Cluster Center, based on Suzhou's innovation-driven urban development strategy, is committed to creating a demonstration model for breakthroughs in industrial clusters. With the core objective of building a coordinated, efficient, and open innovation ecosystem and strengthening the Bank's industrial cluster development as a pillar, the center has formed a marketing breakthrough framework featuring "overall coordination between the Head Office and branches, top-down linkage, multi-party participation, and win-win cooperation", which could support the high-level, high-tech development of industrial clusters.

By continuously advancing the systematization, professionalization, and branding of our industrial cluster client breakthrough initiatives across the Bank, we comprehensively enhance the core competitiveness of our corporate business for high-quality development. We will use practical business operations to drive industry research, with a focus on industrial development, policy research, and industrial technology, thereby enhancing the professional expertise and marketing capabilities of the center's staff. Furthermore, through new media such as live streaming and short videos, we have provided guidance on industrial and financial policies. As of the end of 2025, the Bank had completed nine episodes of the "Industrial Clusters: Season 1" short-video series.

By the end of 2025

the Bank had granted credit facilities to **50** industrial cluster clients, with a total credit line of RMB **1.1** billion.

Case Study | Successful Implementation of the First "Rongxin No-Guarantee" Transaction



In July 2025, under the business guidance of the Wujiang Regulatory Sub-bureau of the National Financial Regulatory Administration and relying on the "Rongxin No-Guarantee" cooperation mechanism led by the People's Court of Wujiang District, the Bank's Industrial Cluster Center issued the first "Rongxin No-Guarantee" business loan to an enterprise engaged in R&D and sales of new nanomaterials. This business provides creditworthy micro, small and medium-sized enterprises with an efficient, low-cost litigation guarantee solution, streamlining judicial procedures and reducing the cost of legal recourse for businesses. It achieves a win-win-win outcome for banks, courts, and enterprises, using financial innovation to strengthen the incentive mechanism for inclusive finance and creditworthiness.



Supply Chain Finance

To better serve local economic development and address financing challenges faced by SMEs, the Bank adheres to a customer-centric approach and actively explores the development of supply chain finance tailored to the characteristics of small and medium-sized banks. Leveraging authentic enterprise transaction data, the Bank has developed a distinctive credit product—SZRCB E-Loan (Enterprise Edition)—for micro, small and medium-sized enterprises across the industrial chain. By integrating a multi-dimensional big data approval model that combines tax records, export data, invoice chains, and local credit scoring, the product enables fully the online processing of corporate loans, allowing for credit approval prior to account opening, collateral-free borrowing, and flexible repayment. Centered on local specialty industries, this product provides more convenient financing channels for micro, small and medium-sized enterprises along the industrial chain. It builds a localized data system covering the entire supply chain, enhances the overall efficiency of capital flow within the supply chain, drives the coordinated development of upstream and downstream enterprises, and establishes a distinctive "decentralized" supply chain finance model. As of the end of 2025, SZRCB E-Loan (Enterprise Edition) had 2,233 active loan customers with an outstanding balance of RMB 3.374 billion.

Case Study | Innovatively Building the "Alliance Chain" Financial Ecosystem



The Bank has innovatively launched the "Alliance Chain" financial ecosystem, designating high-quality SMEs with stable transaction networks as "chain leaders". Using data on corporate logistics, information flow, and capital flow as admission criteria, the Bank has established a distinctive model comprising "supply chain operational mapping + public-private collaborative business development + SZRCB E-Loan product integration". By screening 4,800 existing credit clients, we identified 27,000 high-quality upstream and downstream enterprises to form a supply chain map, creating a visualized "operational blueprint" of "core enterprises – chain-affiliated enterprises – potential business opportunities". Through a comprehensive "steward-style" service package – including account opening, discounting, payroll disbursement, and wealth management – we precisely address the needs of chain-affiliated enterprises. During the Reporting Period, the Bank successfully expanded the client base to include 277 new chain-affiliated enterprises and added RMB 1.486 billion in new loans.



"Deepening the 'Alliance Chain' Ecosystem and Writing a New Chapter in Coordinated Development of Supply-Chain Finance" was selected as an outstanding case in the 2025 Suzhou Practice Large-Scale Integrated Media Promotion of Financial Empowerment for the Development of New-Quality Productive Forces.



Expanding Cross-Border Financial Service Scenarios

Adhering to the mission "To Be a Financial Butler and Create Worry-free Service", the Bank actively contributes to rural commercial banking strength in cross-border settlement and optimization of the payment service environment. Through multiple measures to improve product and service quality and leveraging the new "One Bank, Two Stations" platform, the Bank has deepened regional engagement, focused on high-quality development of the foreign trade economy, and strengthened high-quality cross-border services.

Optimizing Convenience Features for Individual Cross-Border Settlements

Personal foreign exchange settlement and cross-border payment functions: The Bank's mobile banking app supports five major currencies — USD, EUR, HKD, GBP, and JPY. Customers can complete foreign exchange settlement and sales, overseas remittances, and business inquiries online, enabling the "anytime, anywhere" handling of commonly used personal foreign exchange services and effectively expanding the service reach of personal international business.

Full coverage of ATM foreign card withdrawal functions: All of the Bank's ATMs support balance inquiries and cash withdrawals using UnionPay, Visa, and MasterCard, achieving 100% coverage for foreign card cash withdrawal services. With a focus on "payment services for the people", the Bank has effectively improved payment service levels for foreign visitors to Suzhou by following the operational framework of "large-sum card transactions, small-sum QR code payments, digital currency leadership, and cash as a fallback option", thereby supporting high-level opening-up.

Enhancing Corporate Foreign Exchange Settlement and Investment/Financing Services

The Bank applied RPA (Robotic Process Automation) robots, blockchain, and other technologies to continuously optimize online corporate internet banking and corporate mobile banking foreign exchange functions, enabling 7×24-hour foreign exchange settlement and automatic delivery of foreign exchange derivatives. Our online products cover six major modules, including current and capital account foreign exchange settlement and sales, cross-border remittances, documentary services, trade financing, and foreign exchange derivatives. The Bank has prioritized the development of five one-click services for online international business: "inquiry, remittance, document submission, financing, and contract signing". In 2025, the online processing rate of international business exceeded 80%, among which the online processing rate of trade financing and foreign exchange derivatives reached 99%.

Advancing Cross-Border Digital Transformation

The Bank successfully completed the first cross-border digital currency settlement business via the "mBridge" platform, opening a new efficient cross-border payment channel for regional micro, small and medium-sized enterprises engaged in foreign trade. The "mBridge" platform enables instant payment settlement with multiple economies through a single access point, significantly improving efficiency and security of cross-border trade, enabling rapid fund arrival, full traceability, and transparent transactions, and providing a new payment pathway for local enterprises going global.

Establishing the Fenhu Sub-station – the First Foreign-related Economic Service Station

In March 2025, the Fenhu sub-station of the Wujiang District Foreign-Related Economic Service Station was inaugurated at the Fenhu Branch of the Bank. As a key service window for the Yangtze River Delta Eco-Green Integrated Development Demonstration Zone, the establishment of the sub-station has actively promoted the facilitation of cross-border trade and investment as well as the integrated development of domestic and foreign currencies. It addresses common challenges faced by small and medium-sized enterprises (SMEs) in overseas financing and risk management, establishes more efficient and convenient service models for foreign-related enterprises, and provides more professional and tailored foreign exchange services to support the cross-border trade and investment development of Fenhu enterprises, helping them advance steadily on the international stage.

Expanding Overseas Channels for Multi-Party Cooperation and Mutual Benefit

In response to national financial opening-up policies and RMB internationalization strategies, the Bank joined hands with Zhangjiagang, Kunshan, and Taicang Rural Commercial Banks and Kasikornbank of Thailand to hold the signing ceremony for a strategic cooperation agreement on the theme of "Five Banks Working Together for a Win-Win Future". The five parties agreed to leverage their respective regional industrial characteristics to deepen practical cooperation through more comprehensive payment networks, higher-quality product systems, and more efficient service mechanisms, jointly explore innovative pathways for financial services supporting the Belt and Road Initiative and RMB internationalization, assist enterprises in cross-border investment and financing and international operations, and jointly write a new chapter of global financial cooperation and high-quality development of cross-border finance.



Metrics and Targets

The Bank has thoroughly implemented inclusive finance initiatives, increased credit support for technological innovation, formulated a scientific quantitative indicator system based on development realities, and clarified phased development goals. Through refining implementation plans, improving supporting measures, and strengthening process management and control, the Bank has established a comprehensive target management system to ensure orderly advancement and effective implementation of inclusive finance initiatives.

Targets	Achievement in 2025
Increase in support for agriculture and small businesses	<ul style="list-style-type: none"> Outstanding balance of agriculture-related and small-micro loans RMB 114.191 billion (based on the statistical scope of the regulators), an increase of RMB 8.659 billion from the beginning of the year, with a growth rate of 8.21%, higher than the overall loan growth rate Outstanding balance of inclusive loans to rural households and micro and small enterprises totaled RMB 40.641 billion (based on the statistical scope of the regulators), an increase of RMB 2.89 billion from the beginning of the year, with a growth rate of 7.66%, higher than the growth rate of pure loans Outstanding balance of loans to micro and small enterprises (based on the statistical scope of the regulators) RMB 107.242 billion, an increase of RMB 8.127 billion from the beginning of the year, with a growth rate of 8.20% The balance of inclusive loans was RMB39.143 billion, accounting for 28.06% of the total, an increase of RMB2.892 billion from the beginning of the year, with a growth rate of 7.98%, with approximately 25,000 inclusive loan customers.
Increase in support for the real economy	<ul style="list-style-type: none"> The Bank granted a loan of RMB 131.292 billion (based on the statistic scope of the regulators) to real economy, an increase of RMB 9.451 billion from the beginning of the year, accounting for 94.13% of total loans granted.
Increase in support for private enterprises	<ul style="list-style-type: none"> The Bank grants a loan of RMB 80.292 billion (based on the statistic scope of the regulators) to the private enterprises, an increase of RMB 0.863 billion from the beginning of the year, accounting for 57.57% of total loans granted.
Increase in support for the manufacturing industry	<ul style="list-style-type: none"> The Bank grants a loan of RMB 38.212 billion to the manufacturing industry, an increase of RMB 1.125 billion from the beginning of the year, accounting for 27.40% of total loans granted.

Focusing on S&T Innovation Finance, Empowering Industrial Upgrading

The Bank focuses on providing credit support to small and medium-sized technology enterprises, continuing to advance the "technology finance" initiative. With the courage and wisdom of "willing to lend, able to lend, and daring to lend", the Bank is dedicated to resolving the "first-mile" financing challenges faced by technology enterprises during their startup phase.

As of the end of 2025

the Bank had **1,810** active sci-tech enterprise loan customers, and had an outstanding balance of the sci-tech innovation loan of RMB **20.131** billion, an increase of RMB **2.112** billion from the beginning of the year, with a growth rate of **11.72%**.

Establishing a Leading Position in Sci-Tech Finance

To enhance financial services for early-stage technology enterprises, the Bank's Sci-Tech Investment Banking Department established a dedicated sci-tech direct-operation team and formed a sci-tech finance service structure featuring "professional management by the Head Office, specialized expansion by direct teams, and focused implementation by specialized branches." Closely aligned with key industries in Suzhou and Wujiang District, the Bank focuses on entrepreneurial enterprises led by leading sci-tech talents, enterprises with equity investment, specialized and sophisticated enterprises, and listed or pre-listed enterprises, expanding high-growth hard-tech enterprise customer groups and improving the quality of sci-tech customer segments.

Strengthening and Deepening Industrial Finance

The Bank remains committed to the strategic positioning and strengthens industry research on key industries, strategic emerging industries, and regional specialty industries in Suzhou. By fostering a "circle-chain" mindset, we have integrated the Bank's industrial client resources and engaged in in-depth cooperation with industry associations, equity investment firms, and other specialized institutions to strengthen research on meso-level industries and micro-level enterprises. This has enabled us to continuously enhance our understanding of the industry and develop tailored financial service solutions.



Innovative Product System

The Bank successively introduced "Talent Loan", "Venture Capital Loan", and "Suzhou Innovation Loan" to meet the credit needs of various technology talent startups and enterprises in the seed/angel financing stages. Collaborating with the Suzhou Municipal S&T Bureau, we jointly established the "One Bank, One Brand" risk compensation product and created the "Tech Loan Cultivation Loan" to specifically support enterprises in Suzhou's high-tech enterprise cultivation database, filling a gap in specialized technology financial products for such enterprises. By participating in Suzhou's "Innovation Cluster Loan" initiative as one of the six selected banks, we provide dedicated support to Suzhou's biopharmaceutical and high-performance fiber industries. As of the end of 2025, the three self-developed innovative S&T finance products, namely, "Talent Loan", "Venture Capital Loan", and "Suzhou Innovation Loan", had served 369 clients with a total credit line of RMB 2.067 billion.

Strengthening Industrial Research

At the Head Office level, a "Tech Finance Lab" was established. Focusing on intellectual property within the technology sector, the lab analyzes the technology chain maps, upstream and downstream development, and industry characteristics of key technology sectors. By adopting a "circle-chain" mindset, the Bank ensures it "understands the industry in which the client operates, and then gains a deeper understanding of the client through the industrial chain."

Promoting Service Sharing

The Bank maintains close cooperation with securities firms, accounting firms, law firms, intellectual property service institutions, and technology qualification application agencies to jointly provide comprehensive services for technology enterprises.

Conducting Investment-loan Linkage

The Bank actively carries out frequent and effective two-way investment-loan linkage with external venture capital institutions, establishes an external venture capital expert pool, regularly conducts project exchanges with experts from various venture capital institutions, learns from their investment concepts, enhances enterprise value and operational risk identification capabilities, and manages credit risks by "evaluating credit with an investment perspective."

Improving Professional Approval Processes

For credit granting to early-stage technology enterprises, the Bank adopts a "pre-approval + intelligent approval" model, under which sci-tech finance professionals review enterprise technology qualifications and dedicated approval personnel professionally determine credit limits. The credit approval process incorporates intelligent risk control and analytical decision-making platforms and improves standardized due diligence, approval, and post-loan processes. For enterprises with complete documentation, approval can be completed as quickly as the same day.

The Bank has independently developed the "Venture Capital Loan" product to provide targeted credit support for technology enterprises that have received investment from equity institutions. This product innovatively establishes a five-dimensional credit evaluation system focusing on enterprise innovation capability and growth potential, breaking reliance on traditional financial statements for credit assessment. Based on investment amounts from investment institutions, the Bank matches corresponding credit support, truly achieving "loan issuance upon investment".

Case Study | "Venture Capital Loan" — Supporting a Technology Company to Achieve a Product Marketing Approval

Take a pharmaceutical company in Suzhou as an example. The company's core business focuses on the R&D, production, and sales of innovative formulations using transdermal drug delivery technology. It is recognized as a potential unicorn enterprise, a high-tech enterprise, and a Leading Talent Enterprise in Jiangsu Province. In recent years, the technology company completed four rounds of equity financing, with the A+ round led by a well-known investment institution with nearly RMB 60 million. Based on the investment implementation by this institution, the Bank provided an additional pure credit line of RMB 8 million through the "Venture Capital Loan", further supporting the company's critical growth phase. This helped the company successfully obtain regulatory approval for its first products in July 2025.



In 2025, in active response to the "Four-loan Linkage" policy proposed by the People's Government of Suzhou City, the Bank jointly launched the "Sci-Tech Innovation Loan" product with the Suzhou Branch of PICC P&C. For the product, a "Sci-Tech Innovation Score" evaluation system was innovatively built to scientifically identify the innovation potential of small and micro tech enterprises, forming a four-in-one financial service model featuring "government guidance, insurance-based credit enhancement, bank lending, and investment empowerment". Through a risk-sharing mechanism, this project provided new solutions to the financing difficulties of small and micro tech enterprises and expanded their financing channels.

Case Study | "Sci-Tech Innovation Loan" — China's First Bank-Insurance Collaborative Sci-Tech Innovation Loan Project

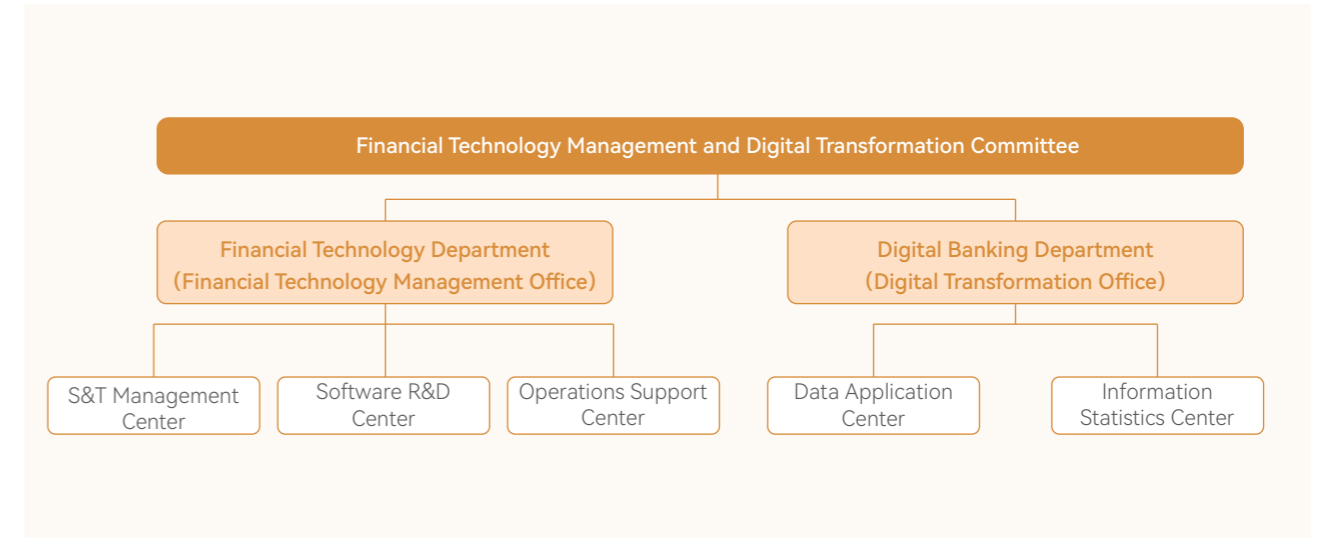
In December 2025, the Bank and the Suzhou Branch of PICC P&C jointly issued China's first "Sci-Tech Innovation Loan" under the Bank-insurance cooperation model to a local national high-tech enterprise in Suzhou. This high-tech enterprise focuses on IoT operating systems and high-end solutions, and possesses a complete independent intellectual property system and significant technological barriers. The "Sci-Tech Innovation Score" of the high-tech enterprise reached 96, with PICC P&C providing loan guarantee support. The Bank quickly granted a loan of RMB 5 million, timely alleviating its funding pressure for R&D investment and business expansion.

Driving Digital Finance, Enhancing Service Efficiency

Governance

Governance Framework

The Bank attaches great importance to financial technology and digital transformation, and has established and improved a governance structure covering the Board of Directors, senior management, and various business departments, with clearly defined management responsibilities at all levels. We have established a Financial Technology Management and Digital Transformation Committee, chaired by the President, to coordinate and advance the implementation of the Bank's financial technology and digital transformation strategies.



Policy System

The Bank has formulated the *2024–2026 Information Technology Development Plan of Jiangsu Suzhou Rural Commercial Bank Co., Ltd.* and the *2024–2026 Overall Digital Transformation Plan Report of Jiangsu Suzhou Rural Commercial Bank Co., Ltd.* as the core guiding documents for carrying out various digital initiatives, establishing clear directions, objectives, and implementation paths for the Bank's three-year financial technology and digital transformation program from 2024 to 2026. Concurrently, the Bank has established regulations such as the *Post-Evaluation Management Measures for Digital Projects* of Jiangsu Suzhou Rural Commercial Bank Co Ltd. and the *Long Working Hours System for Application Software Systems*, providing institutional guarantees for the financial technology and digital transformation across the Bank.

Talent Development

The Bank focuses on financial technology and digital transformation, building a team of innovative talents that are professional, skilled, and efficiently collaborative. By the end of 2025, the Bank had owned 150 full-time employees dedicated to financial technology and digital transformation, with research and development personnel accounting for 7.63% of the total. The Bank actively responds to national incentive policies by formulating relevant innovation incentive management measures to encourage independent innovation among financial technology and digital transformation personnel and mobilize employee initiative. The Bank has further established and improved a clearly oriented honor recognition system and developed diversified, flexible, and efficient training programs and special competitions to ensure sustained innovation capability.

During the Reporting Period

the Bank organized a total of **38** sessions of training on financial technology and digital transformation.

External Recognition

During the Reporting Period, the Bank achieved remarkable results in financial technology and digital transformation, received the "Innovative Achievement in Digital Inclusive Finance Application Scenarios" Award at the National SME Service Month organized by the Ministry of Industry and Information Technology, and was also awarded the honorary title of "Five-Star Security Operations Unit 2025" by the China Academy of Information and Communications Technology. In terms of project development and application, the Bank's AI-driven automated penetration testing and vulnerability remediation project was honored as a "Smart Innovation Case" at the 5th (2025) "Jinxintong" Financial Technology Innovation Application Selection. The self-developed core system project based on distributed low-latency technology won the "Top Ten Outstanding Expert-Recommended Cases of Rural Financial Institution Technology Innovation 2025", and the DevOps technology efficiency platform construction project won the "Outstanding Case of Technology Management Innovation of Rural Financial Institutions 2025".



Awards Related to Financial Technology and Digital Transformation of SZRCB

Strategy

Identification of Risks and Opportunities

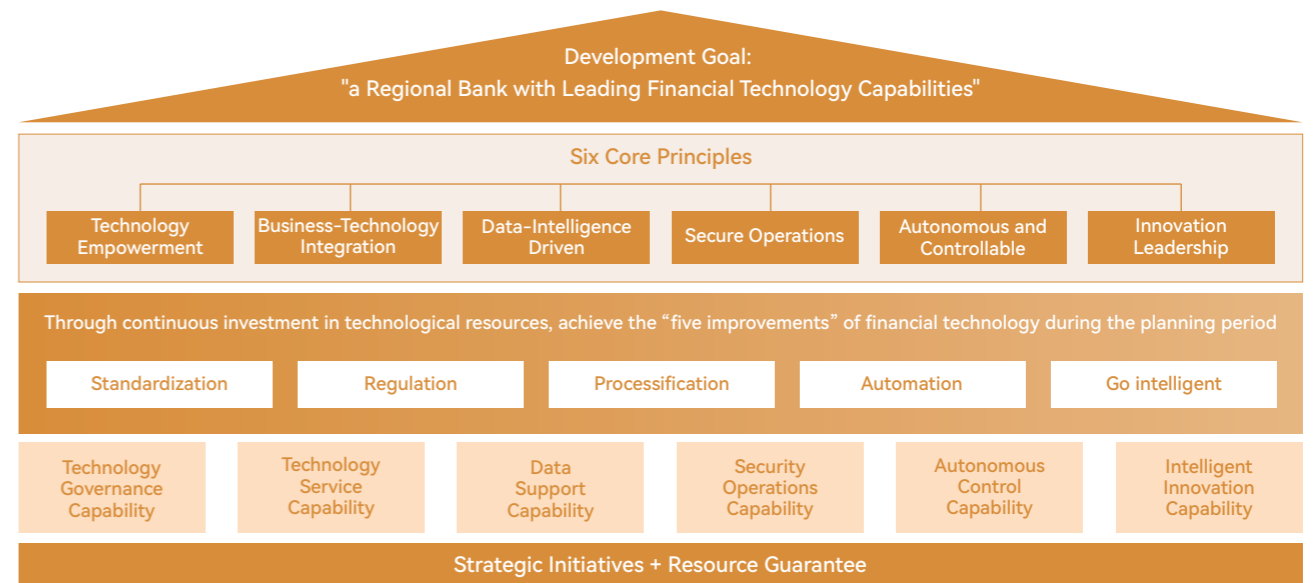
Risk Type	Description of Risk	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Technology Risks	When artificial intelligence and big data technologies are widely applied in the financial sector, algorithm complexity and data dependency may lead to risks such as data leakage and technical vulnerabilities, potentially damaging the Bank's reputation and increasing technology maintenance costs.	Increase in operating costs	Medium term Long term	Operations Downstream	Strengthen technological resilience by adopting advanced data encryption technologies; establish and improve backup and emergency response mechanisms, etc.
Management Risks	Insufficient talent development in big data applications and technological innovation may lead to operational errors and other risks.	Increase in operating costs	Short term	Operations	Increase training efforts in relevant professional fields to enhance employees' understanding and mastery of systems and technologies.

Opportunity Type	Description of Opportunity	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Technological Opportunities	The application of technologies such as large AI models promotes the upgrading of financial services, providing customers with more convenient financial services and reducing service costs.	Reduction in operating cost and increase in operating revenue	Medium term Long term	Operations	Deepen the integration of technology and business, conduct research on cutting-edge technologies, and enhance independent innovation capabilities.

Strategic Planning for Financial Technology and Digital Transformation

Financial Technology Development Plan

The Bank has formulated the 2024 - 2026 Information Technology Development Plan of Jiangsu Suzhou Rural Commercial Bank Co., Ltd. This plan is guided by national policies such as the "14th Five-Year Plan", the People's Bank of China's Financial Technology Development Plan (2022-2025), and the financial technology development plan of the Jiangsu Rural Commercial United Bank. It aims to deepen the application of financial data elements and adopt multiple measures to advance digital finance construction, improve the technology governance system, strengthen financial security foundations, and efficiently empower the high-quality development of various business operations.



Orderly Promotion of Strategic Implementation

I Enhancing Technology Governance Capability

- Improve the technology operation mechanism to stimulate innovation vitality; promote the transformation of the technical architecture into a distributed model, enhancing the enterprise-level architecture support capability, and building leading technical capabilities; establish a mechanism for cultivating high-quality, multidisciplinary talents; strengthen the cultivation of a technological culture.

II Enhancing Technology Service Capability

- Reshape customer experience and reduce operational costs through innovative business models, while maintaining agility to quickly adapt to the changing demands of the market and customers; perfect the agile collaboration mechanism for the deep integration of technology and business, and jointly realize the "Worry-free + Service" technology service system.

III Enhancing Data Support Capability

- Accelerate the enhancement of our own data capabilities, fully leverage the value of data assets, improve data quality, consolidate data service capabilities, enrich data applications through the development of channel scenarios, and prioritize risk control and data security, to build the data capability system required for digital transformation and serving rural revitalization.

IV Enhancing Autonomous Control Capability

- Enhance the degree of autonomy in infrastructure and technology platforms, build a financial cloud platform with SZRCB characteristics, and provide guarantees for business development across the industry, thereby improving autonomous control capabilities.

V Enhancing Security Operation Capability

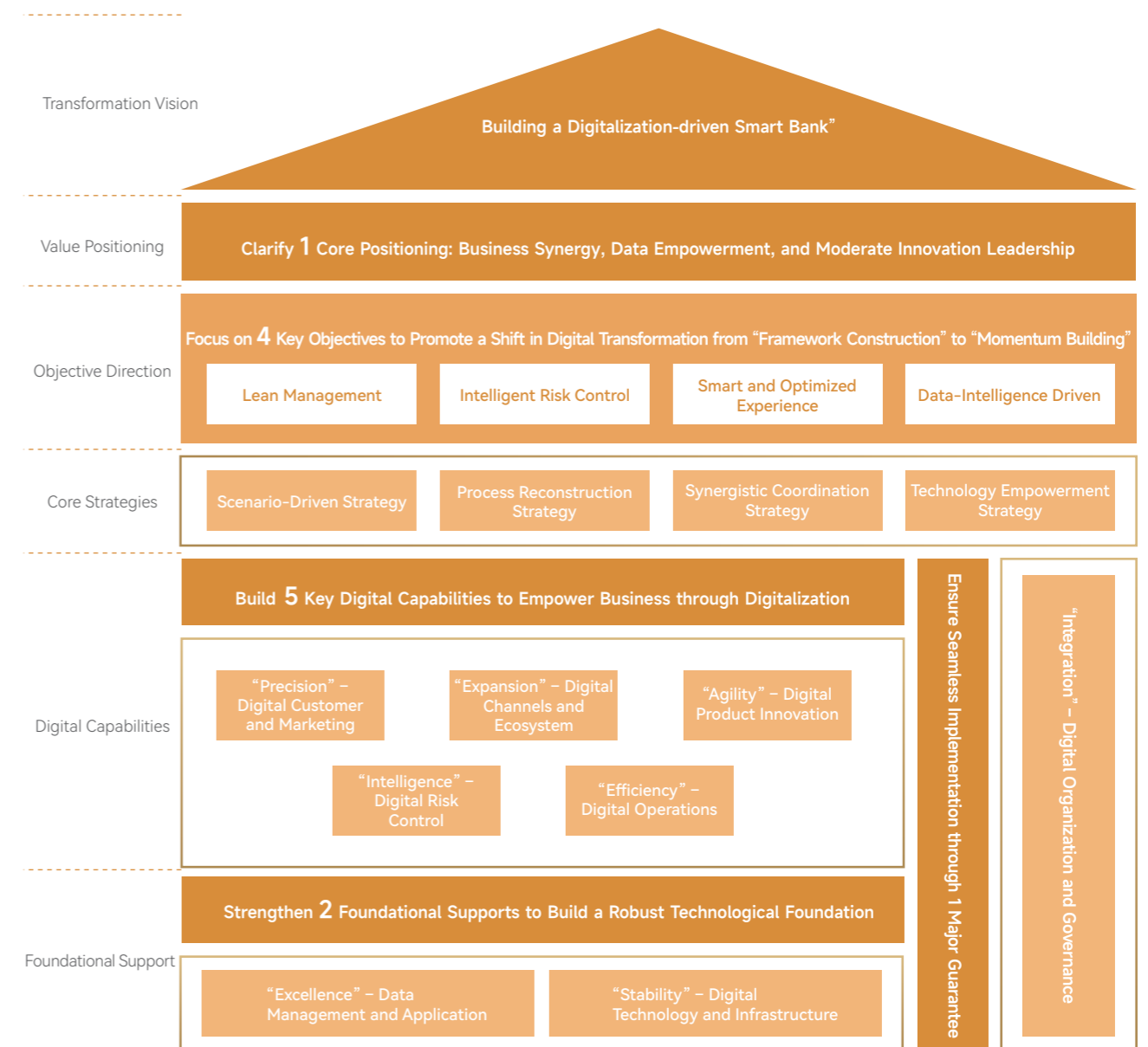
- Continuously innovate and implement cybersecurity strategies, realize multi-platform coordinated management, and improve network security protection capabilities; reconstruct the operation and maintenance support system from both management and technical aspects, strengthen business continuity management, and ensure the sustainable and healthy development of business.

VI Enhancing Intelligent Innovation Capability

- Conduct in-depth research on the innovative applications of new technologies such as AIGC in financial scenarios, and create a new generation of digital employees through AI+RPA, empowering and reducing the burden on all employees to enhance their core competitiveness.

Digital Transformation Development Plan

The digital finance has been designated as one of the "Five Major Initiatives". In 2025, to achieve the transformation goals of "improving efficiency, reducing costs, and optimizing experience", the Bank vigorously advanced the implementation of the 2024-2026 Overall Digital Transformation Plan Report of Jiangsu Suzhou Rural Commercial Bank Co., Ltd. Consistently adhering to the digital transformation positioning of "business synergy, data empowerment, and moderate innovation leadership", we thoroughly implement the four development strategies of "scenario driving, process reconstruction, synergistic coordination, and technology empowerment", aiming to promote the development of five core digital capabilities of "customer and marketing, channels and ecosystem, products and services, risk control and compliance, and management and operations".



Impacts, Opportunities, and Risk Management

Driving Fintech and Digital Transformation

In 2025, the Bank remained committed to the core strategy of fintech and digital transformation, deepening fintech empowerment, deeply advanced financial technology empowerment, explored the value of data elements, and achieved systematic breakthroughs in key areas such as customer operations, risk prevention and control, technological innovation, and ecosystem development. Digital capabilities reshaped the Bank's business development model and injected strong endogenous momentum into high-quality development, achieving phased milestone results in digital transformation.

Advancing Self-reliance, Self-motivation and Self-discipline, Embracing Innovation, Intelligence and Future

—Successful Launch of the ITAI Upgrade Project for the Core System

On June 14, 2025, SZRCB officially launched the core system based on a "full-stack domestic substitution + distributed architecture", becoming the first bank in Jiangsu to complete the ITAI upgrade of the core system through independent R&D. This upgrade achieved 100% domestic substitution from hardware, GaussDB to the application layer, building an independently controllable financial technology foundation. The new system increased average daily transaction capacity from 1 million to 10 million transactions, reduced online response time to 30 milliseconds, and shortened end-of-day batch processing from 80 minutes to 18 minutes, with key performance indicators reaching industry-leading levels.



Advancing through Strategy-Led Execution and Phased Breakthroughs
Phased Evolution in Digital Transformation

As early as 2020, the Bank initiated distributed technology deployment through an agile delivery model. In 2023, we took the lead in applying the domestic GaussDB database in the central bank payment system and verified the feasibility of domestic technologies through pilot projects such as the credit risk system cluster. The core system upgrade underwent a three-year phased evolution—from cloud-native solutions addressing data silos, to full-stack ITAI transformation of Class-A ultra-network systems—forming a mature path of "pilot verification – process optimization – full-scale switching". This provides a replicable "SZRCB Solution" for the ITAI transformation of the Industry.



Evolving Through Rapid Pilots and Validation-Led Implementation 400-day Critical Period Demonstrating SZRCB's Commitment

In April 2024, a dedicated working group was established, innovatively adopting a "dual-core driven" dual-track model to simultaneously promote foundational projects such as service governance restructuring. A full-lifecycle quality control system was established to overcome technical challenges such as "concurrency control for high-traffic accounts" and "verification of historical data migration". Technology and business departments worked closely together, with all staff on 24/7 duty during critical phases, to realize a smooth launch with "zero business perception and zero data error".



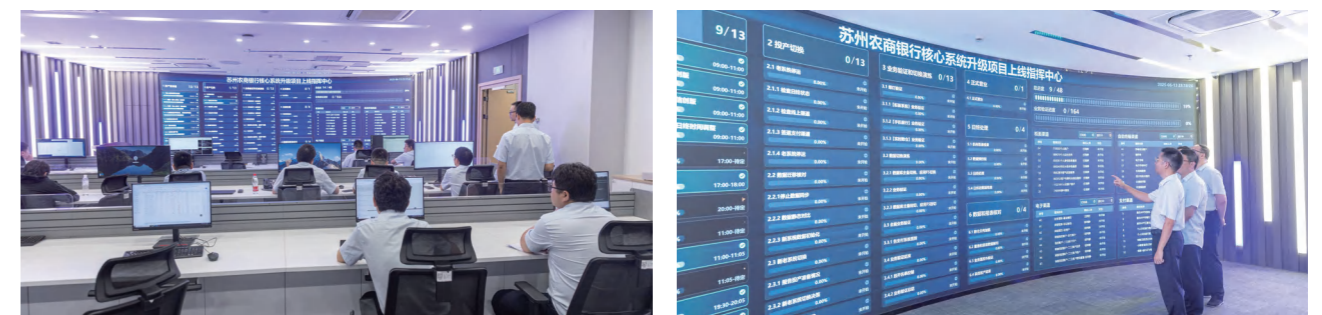
Forging through Technology Empowerment and Efficiency Leap Smart Financial Services Pioneering a New Paradigm

Through refined institutional management and an integrated multi-tier ledger system for both domestic and foreign currencies, combined with remote banking, smart branch halls, and digital RMB application scenarios, we enhanced the customer service experience and provided underlying support for innovative products such as "SZRCB E-Loan". The distributed architecture has improved resource utilization, reduced infrastructure investment costs, and increased system capacity by 20 times, forming a virtuous cycle of "technology-business" integration. Furthermore, the cultivation of a talent pipeline is of greater strategic value—the project developed interdisciplinary teams proficient in domestic GaussDB databases and distributed architecture as well as business logic. Team members obtained multiple core technical certifications, laying a talent foundation for digital transformation.

This ITAI upgrade of the core system was not only a technological architecture innovation but also a critical battle for the deep integration of technology and business. It demonstrated the Bank's firm determination and strong execution in advancing independently controllable financial technology and provided a "SZRCB Model" for financial technology innovation among small and medium-sized banks in Jiangsu Province and nationwide. As digital transformation continuously deepens, the Bank will continue to unleash the synergistic effects of "independent innovation + scenario empowerment", transforming the "SZRCB Solution" for financial technology into a force that serves the public and empowers the real economy, thereby accumulating more "technological self-reliance" experience for SZRCB in the financial practices of Chinese-style modernization.



June 14: Successful Launch of the Core System Upgrade Project



Refined Operations, Building a New Digital Customer Ecosystem

Focusing on enhancing joint customer operation capabilities, the Bank completed the construction of a full-process digital closed loop, achieving integrated operations from lead discovery to performance tracking.

- **Upgrading Platform Capability:** Iterative upgrades of the integrated marketing platform and comprehensive enhancement of mobile capabilities effectively supported frontline customer managers in outreach and services.
- **Deepening Scenario-Based Functionality:** The Bank achieved full-process digitalization of customer invitations, visit operations, and product recommendations through WeCom, realizing dual growth in customer scale and assets.
- **Optimizing Lobby Service:** The Bank independently developed a new-generation lobby queue management system linked with multiple platforms to enhance intelligent lobby service capabilities.
- **Enhancing Business Process Efficiency:** The Bank refined over 300 processes, increased approval efficiency by 15%, launched key functions such as the "Three Offices and Six Positions" credit system, and boosted the single-loan approval efficiency by 80%. We promoted "Suqi e-Manager" to support canteen fund supervision in 168 public schools, with retained balances in special accounts exceeding RMB 170 million.

Solidified Foundation, Establishing an Intelligent Risk Prevention and Control System

The Bank coordinated the advancement of a bank-wide risk control middle platform management system, built a full-process intelligent risk control system covering the entire "identification-monitoring-decision-control" process to enable early risk identification, early warning, and rapid response.

- **Upgrading Risk Control Platform:** The Bank deepened the development of an integrated risk control platform, completed the migration of core business models and system optimization, and implemented lean management of risk variables and decision-making processes, significantly improving efficiency in core areas such as credit analysis and approval decisions;
- **Implementing Cybersecurity Reinforcement:** Under the guidance of the Jiangsu Rural Commercial United Bank, the Bank spearheaded the establishment of the Suzhou Regional Security Center, forming a province-wide unified monitoring and collaborative response mechanism. We intensified research on cybersecurity topics. The joint project with the Jiangsu Rural Commercial United Bank, titled "AI-Driven Automated Penetration Testing and Vulnerability Remediation", was successfully selected as a financial technology innovation application case by the China Academy of Information and Communications Technology (CAICT). We participated for the first time in the People's Bank of China business continuity stress test, with all indicators outperforming peer institutions.

Innovation-Driven Development: Strengthening the Solid Foundation for Transformation Through Technology Management

The Bank adhered to the dual-engine drive of technological innovation and management improvement to continuously strengthen foundational digital transformation capabilities.

Data Governance: The Bank has successfully passed the national Data Management Capability Maturity Certification, and upgraded the data quality control platform to achieve real-time verification of key indicators.

- **Intelligent Anti-Fraud:** The Bank has established an intelligent anti-fraud monitoring system to effectively intercept fraudulent fund transfers and safeguard customers' assets.
- **AI Innovation:** The Bank has established an AI innovation laboratory and intelligent agent platform with 1,200 users; the self-developed coding assistant was adopted by the Jiangsu Rural Commercial United Bank and promoted to 60 rural commercial banks. 20 business scenarios, including credit Q&A, credit report generation, and transaction history analysis assistants, have been progressively implemented.

During the Reporting Period, the digital transformation of the Bank has achieved remarkable results, and forms a multi-level, full-chain transformation ecosystem through the "technology leadership, data-driven development, mechanism innovation, and full staff participation" four-in-one strategy, creating exemplary practical benchmarks in fields such as industry-university-research collaborative innovation, data element governance, business scenario implementation, and digital culture cultivation.

University-Industry Collaboration for Innovation: Driving Research Outcomes through Competition

- The Bank deepened cooperation with Suzhou University to jointly establish the Digital Finance Innovation Research Institute, creating an integrated industry-university-research innovation platform to provide strong technical and talent support for digital transformation.
- The Bank won third prize in the provincial "New Quality Productivity" Youth Innovation—Data Modeling Competition for rural commercial banks, received both the "Second Prize in Scenario Application Innovation" and the "Outstanding Organizing Unit Award" at the Jiangsu Financial Industry Digital Transformation Employee Vocational Skills Competition.

Specialist Dispatch for Empowerment: Enhancing Quality and Efficiency through On-Site Implementation

- The Bank dispatched digital specialists to multiple business departments to precisely address transformation bottlenecks and challenges. As of the end of 2025, several key scenarios had been successfully launched, including featured business visualization dashboards, internal business line management systems, customer acquisition and conversion scenarios, and efficiency improvements in data backfilling for financial markets operations.
- The "Digital Management Project for Core Retail Customer Groups" was successfully selected as an "Innovative Achievement in Digital Inclusive Finance Application Scenarios" for the 2025 National SME Service Month.

Talent Development for Excellence: Fostering Skills and Leadership through Learning and Practice

- The Bank took multiple measures to cultivate digital talent and foster an innovation culture, and organized systematic CDA data analyst training covering 22 functional departments and branch units, effectively strengthening the Bank's digital talent pipeline.
- The Bank hosted the first Intelligent Agent Design Competition which attracted more than 1,100 employees to participate in intelligent agent application practice, supporting digital transformation and innovation culture development.
- The Bank actively promoted internal cultural development by organizing featured activities such as the "1024 Programmer's Day", building collective momentum for innovation-driven development across the Bank.



Digital Transformation Related Awards & Honors of SZRCB

IT Risk Management

The Bank continuously strengthens information technology risk management. In accordance with internal systems such as the *Measures for Information Technology Risk Management*, we have established a risk control system covering the full lifecycle of information technology and digital transformation projects. Through the establishment of mechanisms for risk identification, assessment, control, response, and continuous improvement, the Bank implements precise management based on existing resources and capabilities, controls information technology risks at an appropriate level, ensures safe and stable operations, promotes business innovation and core competitiveness enhancement, and continuously optimizes technology management across all areas.

The Bank fully recognizes the critical importance of technology ethics in financial technology development, strictly complies with technology ethics standards, integrates technology ethics management concepts throughout the full lifecycle of financial technology innovation activities, ensures that innovation activities are conducted legally and in compliance with regulations, and builds a solid ethical foundation for the healthy development of financial technology.

Protection of Intellectual Property Rights

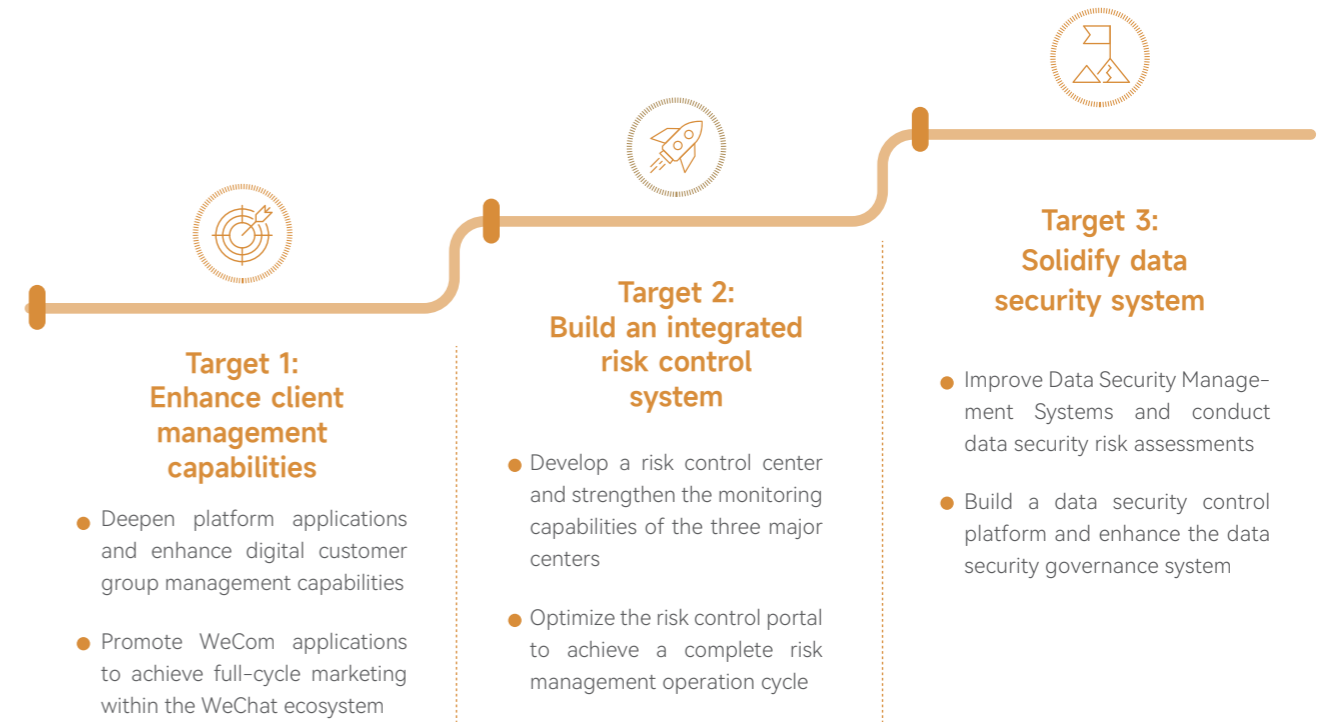
The Bank attaches great importance to intellectual property protection. In strict accordance with relevant laws and regulations such as the *Patent Law of the People's Republic of China* and the *Trademark Law of the People's Republic of China*, we continuously improve our intellectual property protection system. During R&D project development, we promptly register intellectual property rights for important systems; during external cooperation, we ensure the legality of intellectual property rights of introduced third-party products through contractual clauses; and during software use, we emphasize genuine licensed procurement to ensure the implementation of innovation outcomes.



Patent Registration Certificate of SZRCB (Part)

Metrics and Targets

The Bank, closely aligning with the Bank-wide "Three-One-Five" development strategy, focuses on key tasks such as information technology governance and strengthening independent and controllable capabilities, and has clarified corresponding work objectives. Adhering to the philosophy of integrity and innovation, we continuously optimize our technology governance system, enhance technology service capabilities, and fully promote high-quality development of financial technology, providing solid support for the implementation of the overall strategy of the Bank.



During the Reporting Period

the Bank has invested a total of RMB **194.2641** million in technological innovation.

As of the end of 2025, the Bank had obtained **7** software copyrights, including mobile banking software copyright, data asset management platform copyright, integrated marketing management platform copyright, and DevAssist intelligent development assistance platform, as well as **2** authorized utility model patents.

Social

Upholding Finance for the People and Building a Better Life Together

--- Building a Value Bank Highly Recognized by Society

The Bank actively practices the principle of "finance for the people", continuously strengthens information security management across the entire organization, fortifies the barriers for data security and customer privacy protection, and comprehensively safeguards the legitimate rights and interests of consumers. By integrating social responsibility into all aspects of our operations and management, we strive to build "A Value Bank Recognized by Society". In addition, we adhere to a people-oriented approach, create a democratic, safe, and comfortable working environment, establish multi-dimensional promotion channels, comprehensively support employee growth, and provide a broad platform for career development, striving to become a bank that brings greater happiness and fulfillment to our employees.



Strengthen technology Empowerment, Safe-guard Information Security

Governance

Governance Framework

The Bank attaches great importance to the development of information security and data security management systems. The Financial Technology Management and Digital Transformation Committee is responsible for coordinating and reviewing major matters such as information security and strategic planning. Under the Committee, the Financial Technology Management Office is responsible for coordinating, supervising, and inspecting information security management work to ensure the orderly implementation of all arrangements.

At the business execution level, the Financial Technology Department focuses on the information security protection of infrastructure and application systems, and enhances network attack defense, system vulnerability repair, and operation and maintenance risk control, to continuously consolidate the security capability of the technical base. The Digital Banking Department, as the leading management department for data security, coordinates the Bank's data security inspection, formulates detailed data security implementation rules, and establishes a bank-wide data security training system. We focus on promoting data classification and grading, privacy protection, and other specialized tasks, to build a security protection system that covers full lifecycle data protection.

To strengthen overall coordination, the Bank has established a cybersecurity accountability system and set up a Cybersecurity Leadership Group, with the Chairman serving as the Group Leader and the President of the Head Office serving as the Deputy Group Leader. The Leadership Group has established a Cybersecurity Office, with the Vice President of the Head Office in charge of cybersecurity serving as the Director of the Cybersecurity Office, and the Heads of relevant departments serve as group members, comprehensively improving the joint governance level of information security and data security.

Policy System

The Bank continuously improves the protection of consumers' personal financial information and strengthens information security governance across the Bank. In accordance with regulatory requirements such as the *Guidelines for Data Governance of Banking Financial Institutions*, the *Guidelines for Information Technology Risk Management of Commercial Banks*, and the *Implementing Measures of the People's Bank of China for the Protection of Financial Consumers' Rights and Interests*, the Bank adheres to the principle that "those who generate are responsible, those who transmit are responsible, those who use are responsible, and those who store are responsible", and has formulated a series of rules and regulations including the *Measures for the Management of Data Security*, the *Measures for the Management of Data Governance*, and the *Measures for Management of Personal Financial Information Protection*, to continuously improve the information security and privacy protection system.

Professional Development

The cybersecurity team within the Financial Technology Department consists of six full-time staff members, all of whom have passed the CISP (Certified Information Security Professional) certification. In 2025, the Bank continuously enhanced the construction of network information security capabilities. During the National Cybersecurity Awareness Week, we organized 1 cybersecurity awareness training session for all employees, 3 cybersecurity awareness training sessions for new employees, 3 security skills training sessions for professional technical personnel, and 1 specialized technical training session at the Suzhou Regional Security Center.

Case Study | Establishment of Regional Security Centers and Offering of Related Training



From December 1 to 3, 2025, relying on the Suzhou Regional Security Center established under the guidance of the Jiangsu Rural Commercial United Bank, the Bank organized regional security technical capability training. The training invited security backbone personnel from the provincial bank and surrounding rural commercial banks such as Wuxi, Jiangnan, and Rugao. Through technical seminars, hands-on training, and experience exchange, the training effectively promoted the co-construction and sharing of security technical experience within the region.



Case Study | Internal Training Series on Security Skills



From March to July 2025, the Bank organized a total of 4 training sessions on security skills for internal technical personnel. The training covered multiple areas such as web security, miscellaneous topics, encryption and decryption, reverse engineering, and Pwn, effectively improving the security skills of internal technical personnel.



External Recognition

During the Reporting Period, the Bank's Security Operations Center received the "Second-Level Response (Millisecond Response) "2025 Five-Star Security Operations Unit Award from the China Academy of Information and Communications Technology. In the 2024 information technology regulatory rating conducted by the National Financial Regulatory Administration, the Bank obtained a "2C" rating, ranking first among rural commercial banks in Suzhou. Additionally, the Bank has passed the ISO 27001 Information Security Management System Certification.



Strategy

Identification of Risks and Opportunities

Risk Type	Description of Risk	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Legal Risk	If an information security incident occurs, it may result in regulatory penalties, reputational damage, and other consequences.	Increase in operating costs	Short term Medium term	Operations Downstream	Strengthen business continuity management, conduct regular information security inspections, carry out IT risk assessments, and improve information security system development.
Opportunity Type	Description of Opportunity	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Technological Opportunities	Enhancing information network security capabilities through technological means helps ensure business operations and improve customer trust.	Reduction in operating cost and increase in operating revenue	Medium term Long term	Operations	Protect data security through encryption technologies, access control, and other measures. Utilize privacy computing technologies to achieve secure and compliant data sharing, enhance business innovation capabilities, and optimize customer experience.

Information Security Strategy Planning

The Bank has elevated information security capability building to a strategic level. The 2024-2026 Information Technology Development Plan of Jiangsu Suzhou Rural Commercial Bank Co., Ltd. explicitly states that the Bank will continuously improve the information security system, strengthen cybersecurity protection capabilities, and ensure business continuity and healthy development. To effectively improve the security level of information assets, achieve comprehensive control over network assets, and embed security standards throughout the full lifecycle of application systems, the Bank continuously develops a new security technology system that combines detection, response, prevention, and mitigation of attacks.



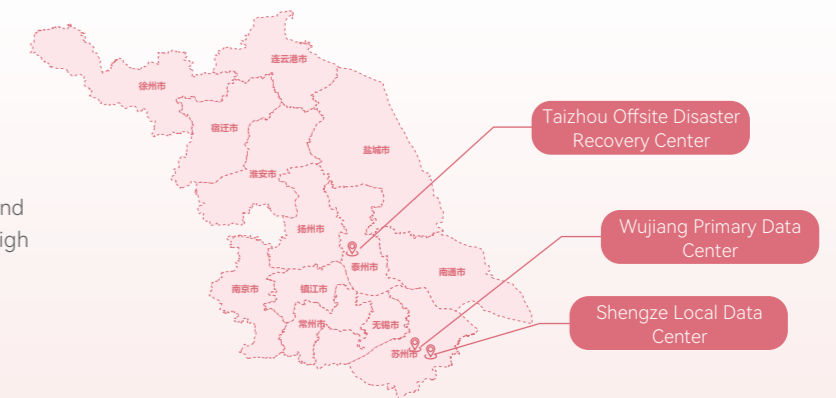
Impact, Risk, and Opportunity Management


Strengthening Security Measures

The Bank is dedicated to constructing a comprehensive information security and data privacy risk management system to meet the needs of its digital transformation and strengthen its information security capabilities. Taking measures such as host security development and SOC construction, we continue to strengthen our cybersecurity defenses to enhance our security operations and protection capabilities, ensuring the stability and security of financial services, while creating a solid barrier to protect our innovative development and client asset safety.


Controllable Basic Environment

The "Two Locations, Three Centers" infrastructure enables active-active configurations within the same city and off-site disaster recovery, ensuring high availability and business continuity.




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Physical Security

The Bank's production center server room and key areas are equipped with environmental monitoring, patrol inspection, and alarm systems for security. The server rooms utilize facial recognition, fingerprint scanning, and access cards for authentication. Access requires prior approval, and access control logs and surveillance footage are retained for a specific period.
- 


Cybersecurity

By means of routing control and network isolation, firewalls are deployed with minimal access policies and network traffic mirroring is used to detect abnormal intrusions, while an operations audit system manages network devices, implementing dual-factor login and operation auditing.
- 


Host Security

All hosts are equipped with security systems and undergo regular vulnerability scans. Server access is managed through bastion hosts and two-factor authentication, ensuring standardized configurations and regular checks.
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Application Security

The Bank's business applications use multi-factor authentication. Online banking transactions are protected by digital signatures to prevent tampering, and transaction records include customer IP and MAC addresses. Security management for applications is strengthened through hardening and vulnerability scanning. The transaction fraud prevention system is integrated with key business systems, deploying anti-fraud rules to enable high-risk alerts and prevent fraudulent transactions.
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Data Security

In accordance with the *Measures for Management of Data Security*, important data is classified and managed at different levels. Backup and recovery strategies are in place. Data extraction and queries require approval through the data asset management platform. Sensitive information is encrypted for added security.
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Endpoint Security

The Bank deploys a security operations management system on endpoint computers, providing antivirus protection, patch management, and control over mobile storage media. The Bank assigns dedicated personnel to investigate and confirm product defects reported by regulatory authorities.

The Bank conducts routine quarterly IT risk assessments focusing on information system security management, system development, testing and maintenance management, and system operation management. Risks in management are effectively identified and improved through assessment and analysis, promoting continuous improvement in all areas of information technology management.



Risk Identification

The Bank has established a process for identifying information security risks, pinpointing areas of vulnerability in its cybersecurity management.



Risk Assessment and Analysis

The Risk Management Department conducts regular risk assessments to evaluate the potential impact of risks on business operations, prioritize risks, formulate risk prevention measures, and determine the priority of required resources.



Risk Control and Response

Based on the results of these assessments, comprehensive risk prevention measures are implemented, and high-risk areas are independently and thoroughly monitored to minimize risks.

The Bank has established a normalized cybersecurity audit mechanism and conducts annual special audits covering areas such as cybersecurity and data security. In 2025, the Bank carried out a special audit on the security management of payment-sensitive information. Audit procedures were implemented for key areas such as password management and merchant management to identify potential risks and promote rectification, continuously improving information security management effectiveness.

Customer Privacy Protection

The Bank fully respects and protects client privacy. In channels involving client information, such as online banking, mobile Apps, and WeChat, the Bank strictly enforces client privacy protection policies:

- The Bank follows the principle of informed consent, clearly stating in its privacy agreements the potential uses and risks of personal data.
- When clients use specific functions for the first time, a pop-up window informs them about data collection practices, and data is only collected after receiving client authorization.
- Each time a client logs in or conducts a transaction, the relevant data is verified. Transaction data is digitally signed using certificates to prevent tampering.
- When a client closes their account, the Bank deletes the relevant privacy data from the backend.
- Third-party professional institutions are introduced to conduct privacy compliance testing of the Bank's App, comprehensively identifying non-compliance issues in privacy clauses and practices to ensure compliance with regulatory requirements of the communications administration authorities.

During the Reporting Period, regarding consumer information security, the Bank carried out self-inspections and rectifications in five areas: personal information collection, storage and transmission, query and use, provision and deletion of information, and third-party cooperation. Personal information protection is treated as a fundamental and long-term task to promote institutionalized and standardized operation and strictly implement accountability responsibilities.

Security Awareness Training

The Bank continuously strengthens cybersecurity awareness among all employees, regularly conducts cybersecurity emergency drills and special training, and implements coordinated cybersecurity offense-defense measures to safeguard the implementation of the "Three-One-Five" development strategy.

Emergency Mechanism Development

The Bank formulated the *Overall Cybersecurity Incident Emergency Plan* and established a cybersecurity incident emergency response leadership group led by an executive responsible for technology, with participation from relevant department heads as group members. This group is responsible for organizing, coordinating, guiding, and inspecting the Bank's cybersecurity incident emergency management efforts. Through regular cybersecurity emergency drills, specialized training, and training assessments, the Bank ensures the safe and stable operation of business systems.

During the Reporting Period

the Bank got engaged in **1** cybersecurity drill throughout the year, independently carried out **1** red-blue team attack and defense drill, and conducted **2** rounds of internet-based trusted crowdsourced testing, to systematically verify the Bank's capabilities in threat monitoring, emergency response, and vulnerability remediation.

Metrics and Targets

The Bank focuses on improving data support capabilities and data security. We have formulated information security risk management indicators and targets and ensures risks remain controllable through dynamic monitoring and statistical analysis of information security risk indicators.

During the Reporting Period

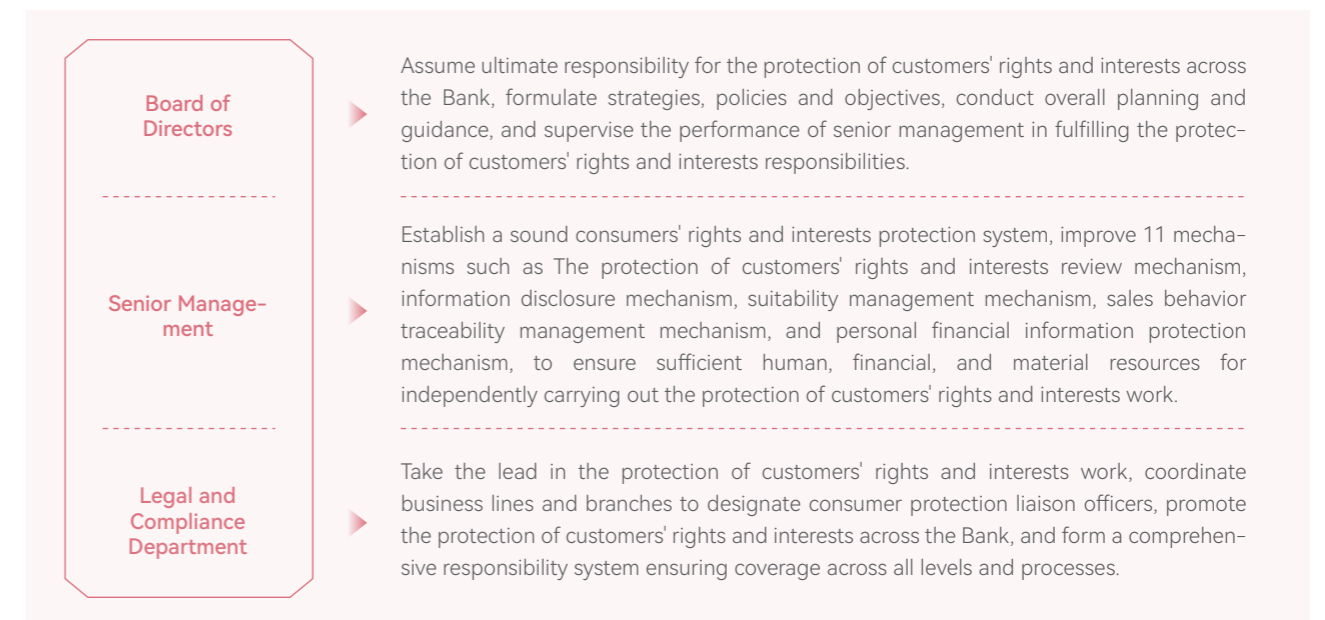
no information security incidents or catastrophic accidents caused by cyberattacks, nor any unexpected interruptions in important systems, networks, or businesses, occurred in the Company. The Bank implemented effective control of IT outsourcing risk, achieved 0 leakage of customer privacy data, and comprehensively safeguarded the safe and sound operation of financial businesses.

Protecting Consumers Rights and Interests, Building a Foundation of Trust

Governance

Governance Framework

The Bank has established a "decision, management and execution" three-tier organizational system for the protection of customers' rights and interests, spanning the Board of Directors, senior management, and business departments. A Consumer Rights and Interests Protection Committee has been established under the Board of Directors to study major issues and important policies related to the protection of customers' rights and interests, guide and supervise the establishment and improvement of the management system for the protection of consumers' rights and interests, and ensure the effective implementation of all related work. The Consumer Rights and Interests Protection Center, under the Legal and Compliance Department, is responsible for leading the organization, coordination, supervision and guidance of other departments and subordinate institutions to protect the rights and interests of consumers.



Policies and Systems

In accordance with guidance from the Jiangsu Rural Commercial United Bank, the Bank revised and improved the *Measures for the Protection and Management of Financial Consumers' Rights and Interests* and the *Measures for the Protection and Management of Personal Financial Information*, continuously improving the institutional system for the protection of customers' rights and interests.

In addition, in accordance with regulations such as the *Administrative Measures for Agency Sales Business of Commercial Banks* and the *Administrative Measures for Product Suitability Management of Financial Institutions*, the Bank revised related institutional measures for agency sales business to ensure implementation of consumer suitability management mechanisms and sales behavior traceability management mechanisms.

Assessment Mechanism

The Bank establishes a mechanism for assessing the performance in the protection of customers' rights and interests, incorporates the protection of customers' rights and interests into the performance assessment system for institutions and employees at all levels, and ensures the implementation of efforts in the protection of customers' rights and interests. By setting up a Compliance Evaluation Checklist, the Bank assesses and scores employee service behaviors in dimensions such as quality service, information disclosure, information protection, marketing, publicity, and complaint management.

Capacity Training

To comprehensively improve financial service quality, the Bank effectively protects consumers' legitimate rights and interests. In 2025, the Bank invited external lecturers to conduct training on "Interpretation of Consumer Protection Policies and Complaint Handling" for all employees and participated multiple times in the "Suzhou Banking Lecture Hall" training organized by the Suzhou Banking Association, improving capabilities in complaint handling, dispute mediation, and training and publicity. Each outlet carried out scenario simulations based on situations that may arise during customer service processes to enhance employees' practical capabilities in handling emergencies, complex business scenarios, and emotionally distressed customers.

During the Reporting Period

the Bank offered a total of **6** training sessions on the protection of consumers' rights and interests for **1,759** participants.



Training for New Employees on Protection of Customers' Rights and Interests



Customer Service Scenario Simulations

Strategy

Anchored in a "customer-centric" business philosophy, the Bank integrates the protection of customers' rights and interests into corporate governance, business operations, and corporate culture, embedding it throughout the full lifecycle of products and building a full-chain protection system covering "pre-event prevention, in-process control, and post-event optimization", safeguarding data security and customer privacy and helping build the brand image as "a bank owned by the people of Suzhou".

Risk Type	Description of Risk	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Legal Risk	Any poor performance of the Bank in the protection of financial consumers' rights and interests may lead to regulatory penalties, damage to reputation, and other negative impacts, which could adversely affect the business operations of the Bank.	Decrease in operating income and increase in operating costs	Short term Medium term Long term	Downstream	Build the system and mechanism for the protection of financial consumers' rights and interests, promote the popularization of financial knowledge, and handle customer complaints.
Market Risk	Any failure of the Bank to respond promptly to consumers' financial service or product needs or meet customer demands may lead to difficulties in expanding credit business.	Reduction in operating revenue	Short term Medium term	Upstream Downstream	Actively responding to national policy requirements and expanding financial services and products according to local realities. Strengthen market research and customer demand analysis, optimize financial products and service processes in a timely manner, improve response speed and customer experience, and enhance customer feedback mechanisms and after-sales services.
Reputation Risks	In recent years, the concept of "financial consumers" has gained increasing attention, and the awareness of the protection of financial consumers' rights and interests has been raised. Any occurrence of serious customer complaint in the Bank may affect the brand image and reputation of the Bank.	Reduction in operating revenue	Medium term Long term	Downstream	Strengthen employees' compliance awareness, handle complaints effectively, strictly adhere to the protection of consumers' rights and interests systems formulated by the Bank, and hold individuals accountable for violations of the Bank's regulations.

Opportunity Type	Description of Opportunity	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Technological Opportunities	The rapid development of financial technology provides the Bank with more technological means to protect customers' rights and interests and can effectively improve the quality of customer service.	Increase in operating income	Medium term Long term	Operations Downstream	Increase investment in technology, equip professional technical staff to continuously innovate service models, use technologies such as big data to analyze customer needs, provide personalized and precise financial services, and enhance the customer experience.

Impact, Risk, and Opportunity Management

Review of Financial Products

The Bank has formulated the *Administrative Measures for Prior Review of the Protection of Financial Consumers' Rights and Interests* to implement prior review for the protection of financial consumers' rights and interests. During the Reporting Period, the Consumer Rights and Interests Protection Center conducted prior evaluation and review of products and services provided externally by the Bank across the processes of design, development, pricing management, institutional and agreement formulation, marketing, and publicity. A total of 74 clear and specific review opinions were proposed on policies, institutional rules, business rules, customer operation procedures, pricing and charges, agreement clauses, and communication scripts that may affect financial consumers in processes, channels, and scenarios. This ensured the implementation of product suitability management and protected consumers' right to be informed, preventing complaints at the source.

Compliant Marketing

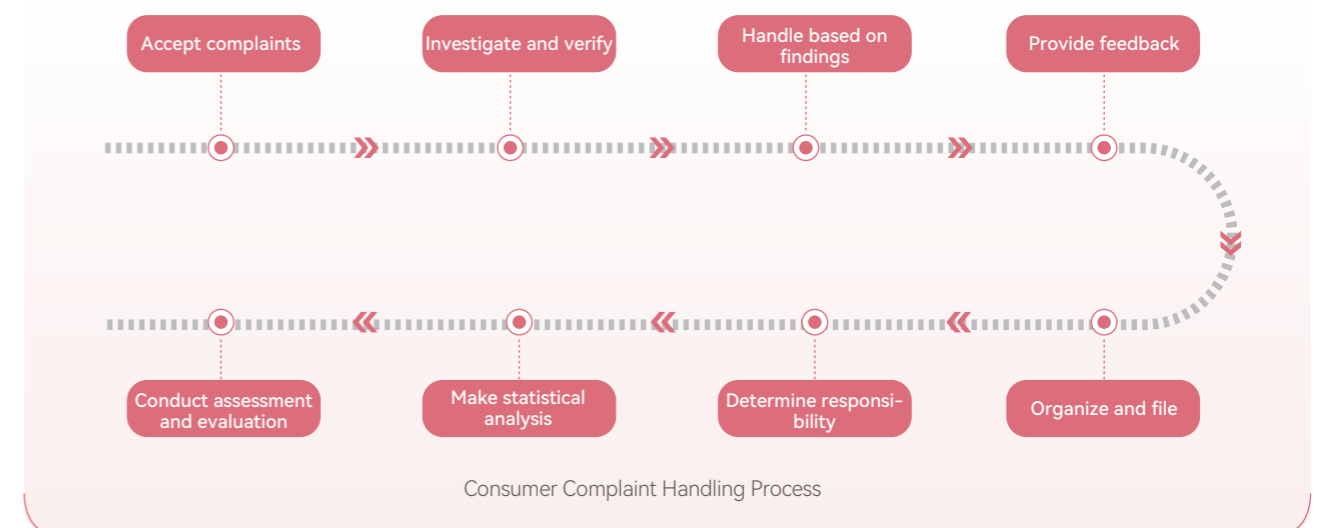


Customer Satisfaction Survey

The Bank places importance on collecting customer satisfaction feedback. After lobby service, branch staff proactively collect customer satisfaction feedback through external scoring. In addition, the Bank has set up a customer scoring process on mobile PAD devices, inviting customers to provide ratings after outreach services. Satisfaction scores are linked to performance evaluations monthly, and quarterly analysis reports are generated to support service optimization, effectively promoting the implementation of the customer-centric service philosophy. In 2025, the Bank conducted service satisfaction surveys through Electronic Signature Terminals in business halls, covering a total of 100,500 customers. The results indicated an annual customer satisfaction rate of 99.85%.

Customer Complaint Management

The Bank attaches great importance to customer service quality and has formulated the *Management Measures for Consumer Complaint Handling* to standardize the management of consumer complaint handling and ensure that consumer complaints are addressed in a timely and effective manner. The Consumer Rights and Interests Protection Center under the Legal and Compliance Department of the Head Office serves as the competent department for complaint management across the Bank and is staffed with personnel dedicated to complaint handling. The consumer rights and interests protection hotline notice boards are permanently displayed at the front desks of each branch lobby for customer convenience.



The Bank has established multiple channels to receive customer feedback and complaints, standardizing the disclosure of channels and information to ensure every consumer's voice can be heard. In 2025, the Bank received a total of 494 externally referred complaints (253 after removing duplicates), and achieved a complaint resolution rate of 100%. Complaints were mainly related to loans, credit cards, and bank card account management. In terms of regional distribution, 91.70% of complaints originated from Suzhou (including 66.80% from Wujiang District), with the remaining 8.30% from regions outside Suzhou.

In accordance with the *Opinions on Promoting the High-Quality Development of Financial Dispute Mediation*, the Bank has strengthened source prevention of conflicts and disputes, early-stage resolution, and checkpoint control, hereby establishing a sound financial dispute mediation mechanism. During the Reporting Period, under the guidance of the Suzhou Banking Association, the Bank handled a total of 15 dispute mediation cases. Among them, 5 cases were resolved through agreement between both parties or were voluntarily withdrawn by customers after communication and consultation. This ensured that disputes were not delayed, conflicts did not escalate, and risks did not spread, thereby solidifying all aspects of financial dispute mediation and enhancing the overall financial dispute mediation effectiveness of the Bank.

Emergency Management

The Bank has specially formulated the *Implementation Guidelines for Emergency Response Plans for Branch Lobby Incidents* to standardize emergency management and handling procedures in branch lobby areas, strengthen employees' preventive awareness, improve emergency response capabilities, ensure timely and effective handling of emergencies, safeguard the personal and property safety of employees and customers, and minimize and control risks to the greatest extent possible.

The Bank has established a total of 32 emergency response plans, including those for consumer complaints, telecommunications fraud, sudden customer illness, unexpected power outages, negative public sentiment, customer bank runs, robbery, and natural disasters. These plans aim to prevent and minimize losses resulting from emergencies and safeguard the lives and property of the public. Each outlet conducts emergency drills during morning or evening meetings through scenario simulations to familiarize employees with processes for incident occurrence, response, and reporting. This enhances employees' awareness of potential risks, upholds a prevention-first approach, and ensures thorough preparedness for emergencies.

Knowledge Dissemination and Promotion for the Protection of Financial Consumers' Rights and Interests

The Bank actively carries out knowledge dissemination and publicity for the protection of financial consumers' rights and interests. We have formulated the *Management Measures for Knowledge Dissemination and Publicity for the Protection of Consumers' Rights and Interests*. The Consumer Rights and Interests Protection Center under the Legal and Compliance Department is primarily responsible for drafting the annual financial knowledge dissemination and publicity plan, organizing various activities, and formulating the annual training plans for the protection of consumers' rights and interests.



Financial Consumer Protection Publicity and Education Activities

In March 2025, the Bank launched the "3·15" Financial Customers' Rights and Interests Education and Publicity Campaign, focusing on safeguarding the rights and interests of financial consumers, creating a safe and reassuring consumption environment, and helping the public enhance risk awareness.



Financial Consumer Protection Publicity and Education Activities

In June 2025, the Bank conducted the "Suzhou Banking Industry Financial Knowledge Popularization Thousands-of-Miles Campaign." Through both online and offline channels, it established an education and publicity system with broad coverage across urban and rural areas, enhancing financial consumers' self-protection capabilities and providing solid safeguards for the property security of the public.



In September 2025, the Bank organized the "Financial Education and Publicity Week" campaign. Through the "Five-Entry" approach—entering rural areas, communities, campuses, enterprises, and business districts—and by delivering risk alerts directly to residents, the Bank promoted the deep penetration of financial knowledge and risk warnings to primary levels and directly reached the public.




During the Reporting Period

the Bank offered a total of **260** events for financial consumer protection education and publicity, covering **84,000** person times of participants, with a total duration of **320** hours.


Metrics and Targets

The Bank, in accordance with the spirit of the Central Financial Work Conference, has formulated the following objectives and work plan of protection of customers' rights and interests to improve the financial system, optimize financial services, and prevent and mitigate risks:




Enhancing the Effectiveness of Complaint Coordination

According to the *Consumer Protection Linkage Contact Form*, the Bank has clarified the personnel responsible for handling complaints in each department and business, clearly defining each department's tasks in complaint treatment. Through a complaint register, complaints are promptly recorded, accurately dispatched, assigned to dedicated personnel, and reviewed within a specified time frame, with timely feedback provided on the results.



Resolving Disputes through Multiple Channels

Customers are encouraged to mediate disputes through the Suzhou Banking and Insurance Dispute Mediation Platform which can reasonably divert complaints to reduce the total number of redirected complaints.



Optimizing Personal Information Protection Mechanisms

The Bank has revised relevant personal financial information protection policies, conducted self-checks to enhance data governance and security management for the entire lifecycle of personal financial information, and improved the management of personal customer financial information security.

Indicator	Targets	Achievement in 2025
Customer Complaint Resolution Rate	Resolution rate: 100%	100%

Practicing Finance for Positive Societal Impact, Deepening Care for People's Livelihoods

Social Welfare and Charity

Upholding the original aspiration of serving the public through finance, SZRCB actively fulfills social responsibilities, deeply engages in public welfare and charitable causes, and fully supports local livelihood development. As an Honorary President Unit of the Wujiang Charity Federation, the Bank continuously increases the investment in public welfare, and solidly provides charitable donations and targeted assistance in areas such as poverty alleviation, elderly care, education support, and medical assistance. Leveraging the two volunteer service brands of the "Rainbow Volunteers" and the "Xiaoyuan Service Team", the Bank regularly carries out volunteer services focusing on key groups such as the elderly, new citizens, and farmers, delivering inclusive services and building a long-term public welfare service system. By giving back to local communities with the warmth of finance, the Bank strives to become a value bank recognized by society.

Charitable Donations

Committed to becoming a "Value Bank", SZRCB deeply integrates financial services with social responsibility and actively engages in public welfare and charitable initiatives. As Honorary President Unit of the Sixth Council of the Wujiang Charity Federation, the Bank has donated a cumulative total of RMB 2.6263 million in 2025, including RMB 0.2 million donated to targeted support for rural revitalization initiatives, benefiting more than 400 people. Through diversified charitable contributions and targeted assistance, the Bank actively supported local people's livelihood and was honored with the title of "2024 Most Caring Donor Enterprise in Wujiang District".



2024 Most Charitable Donor Enterprise in Wujiang District

Honorary President Unit of the Sixth Council of the Wujiang Charity Federation

Case Study | A Heartwarming Act to Kick Off the New Year: Special Donation Supporting Local Charity Development

In 2025, the Bank actively participated in the Wujiang District "Spring Festival Charity Fundraising Campaign". With heartfelt actions marking the beginning of the year's public welfare efforts, the Bank donated RMB 2 million to support charitable programs such as elderly care, disability assistance, poverty relief, and education support in Wujiang District, ensuring that more vulnerable groups feel the warmth and care of society.



Case Study | Committed to the "Four Supports" to Fulfill Our Mission; Financial Resources Nourishing Rural Communities

The Bank actively fulfilled responsibilities for rural revitalization by extending charitable outreach to frontline village-level economic development. In 2025, under the banner of "SZRCB Runqiao · Love Fills the Homeland", the Bank established deep connections with Zhong'anqiao Village in Zhenze Town, a municipal-level key village with which we have formed a paired assistance relationship. Focusing on the four key areas of "Assistance for the Elderly, Assistance for the Needy, Assistance for Education, and Assistance for Meals", the Bank precisely addressed the needs of diverse groups, including the elderly, the sick, the impoverished, and students. To date, we have provided assistance to over 400 villagers and allocated RMB 200,000 targeted assistance funds.



Case Study | Supporting Education with Small Contributions: Warm Finance Safeguarding the Future

The Bank actively participated in the provincial "Three Associations" and "Drip of Water · Building Dreams" initiatives for the development of revolutionary base areas and rural communities. It provided financial support and care to 22 students from disadvantaged families, donating RMB 66,000 to safeguard their educational journey from "having access to education" to "receiving a quality education".

Voluntary Service

In 2025, SZRCB upheld responsibilities as a local financial institution and actively built a distinctive volunteer service system, integrating professional financial strengths with social public welfare through volunteer service initiatives. Relying on platforms such as the "Xiaoyuan Service Team" and the "Finance + Community" model, the Bank carried out volunteer services in areas such as exam support, respect for the elderly, green public welfare, and financial knowledge popularization, combining financial security awareness promotion with public welfare commitments. Through professional services supporting people's livelihoods and charitable actions benefiting society, the Bank contributed to local livelihood development and demonstrated the responsibility and commitment of financial enterprises in the new era. During the Reporting Period, the Bank carried out a total of 363 volunteer and public welfare activities, with an average of 1.5 volunteer hours per person. Tongli Sub-branch of SZRCB was recognized as an "Outstanding Xiaoyuan Service Team" by the Jiangsu Rural Credit Union, marking provincial-level authoritative recognition of our primary volunteer service achievements.



"Outstanding Xiaoyuan Service Team" of Tongli Sub-branch

Case Study | Caring for Exam Takers: Safeguarding Dreams

During the 2025 senior high school and college entrance examinations, the Bank actively responded to social initiatives and coordinated 29 "Xiaoyuan Service Teams" across Suzhou and Wujiang to connect precisely with campuses, establishing "Exam Support Service Stations" at 24 key examination sites. During the campaign, more than 1,200 bottles of drinking water, nearly 150 emergency stationery kits, and more than 3,000 cultural-creative fans were distributed, benefiting over 10,000 candidates and parents.



Case Study | Spreading Warmth Through Respect for the Elderly on the Double Ninth Festival; Demonstrating Commitment Through Public Welfare Volunteering

During the Double Ninth Festival, SZRCB practiced the "99+1" filial piety service philosophy and carried out a series of public welfare activities respecting and caring for the elderly. Branches across the Bank visited communities and rural areas to provide anti-fraud publicity and heartwarming services for the elderly. They also organized the "Warmth of the Double Ninth Festival: A Gathering of the Silver-Haired" themed event to promote the virtue of respecting the elderly and demonstrate the Bank's commitment to the well-being of the community.



Case Study | Jiangcun Station: Beautiful Rural Encounters

In January 2025, Upholding the principle of "public welfare for the people", the Bank jointly organized a Party-building co-construction public welfare event titled "Beautiful Rural Encounters" in Wangshan Village, Wuzhong District, together with the CPC Committee of Wangshan Village in Yuexi Subdistrict and the Party branches of Yuexi and Hengjing Broadcasting Stations in Suzhou Branch of Jiangsu Broadcasting Cable Information Network Corporation Limited. The event featured cultural performances such as the Sichuan Opera "Face-Changing", the Shanghai Opera "Pan Feng", the Wuxi Opera "the Pearl Tower", and skits. Meanwhile, the Bank's staff conducted financial literacy sessions, delivering financial education directly to the fields through the distribution of brochures and interactive explanations. Using culture as a medium and finance as a bridge, the event not only enriched the spiritual and cultural life of the rural community but also allowed the warmth of inclusive finance to take root in the fertile soil of rural revitalization.



Support for Community Development

Construction of Integrated Community Service Points

Using the "SZRCB Service Station" as a key platform, the Bank continuously deepens the development of a comprehensive community service system by deeply integrating financial services with community culture, social welfare, and primary governance. By organizing diverse activities such as parent-child cultural events, holiday-themed programs, and elderly-friendly services, we continuously expand service scenarios and extend our reach. We are dedicated to building a community service platform that is warm, down-to-earth, and comprehensive, effectively enhancing residents' sense of fulfillment and satisfaction, and leveraging the power of finance to help build a harmonious and beautiful home.

Case Study | SZRCB Service Station Hosts Pre-Made New Year Photo Session

SZRCB Service Station continued to uphold its service mission by organizing convenient and people-benefiting activities. In the run-up to the Spring Festival, the SZRCB Service Station hosted four pre-made New Year photo events in Aolin Qinghua Community, Gaoxin Sub-branch, Zhoushan Garden Community, and Qinyu Community. Photographers were invited to take commemorative Spring Festival photos of residents aged 8 months to 65 years and print them on-site. The events conveyed a strong festive atmosphere and care, and received unanimous praise from residents.



Case Study | Celebrating International Women's Day with Care and Commitment: Building a New Ecosystem of Community Service

During International Women's Day, SZRCB entered multiple communities and organize flower arrangement-themed activities. While enriching the cultural lives of female residents, the Bank also provided financial consultation services, promoting the deep integration of financial services, community governance, and cultural self-governance, continuously improving the "Finance + Community" comprehensive service system and enhancing residents' sense of belonging and satisfaction.



Children's Recreation Activities



SZRCB Mini Classroom



Case Study | Advancing Green Public Welfare and Building Community Harmony Through Volunteer Service

On the Chinese Arbor Day in March 2025, the "Yujian SZRCB" Service Station jointly established by the Bank and the Qinyu Community of Xushuguan Economic Development Zone (Town) actively responded to the call for "Green Finance, Ecological Community" by organizing an Arbor Day activity themed "Water a Friend, Plant Spring". Through tree planting and green protection activities combined with green finance publicity, the Bank deepened the "Finance + Community" service model, promoted the integration of financial services with community governance, and demonstrated its social responsibility and caring commitment.



Community Services for Newly Employed Groups

SZRCB has deeply cultivated community public welfare through the initiative "Bringing Warmth to New Citizens—SZRCB Walking Together", linking with communities to provide targeted volunteer services for new employment groups such as delivery riders and couriers. Relying on community outlets and SZRCB Service Station, service corners were established to provide rest supplies and anti-fraud education; Mid-Autumn Festival care activities were organized in communities alongside rights protection guidance; and housing provident fund services were delivered directly to communities for workers in new employment forms. Through precise community public welfare services, the Bank effectively addressed the urgent needs and concerns of new employment groups.

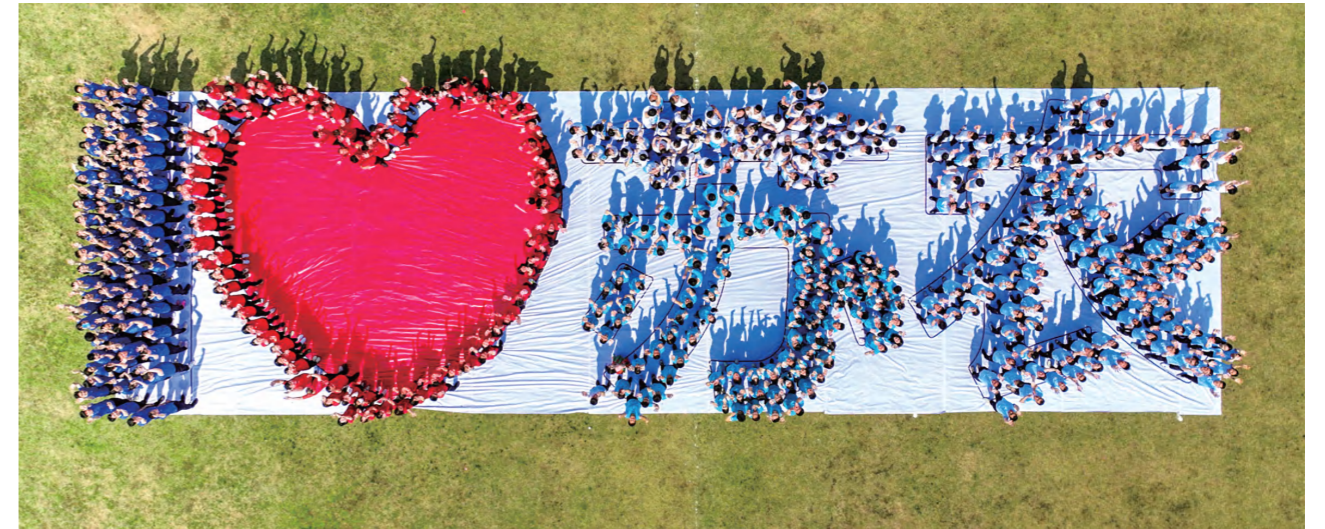
Case Study | Warm Service Stations Offering Thoughtful Services to Support New Employment Groups



SZRCB focused on workers in new employment forms such as couriers and food delivery riders. Relying on the Xiaoyuan Service Team, it established 14 "Warm Service Stations for New Citizens", providing dedicated financial products and caring support. The Bank also launches special service campaigns during key periods to precisely meet the financial needs of new urban residents, effectively enhancing their sense of fulfillment and belonging.



Upholding People-Centered Development, Safeguarding Employee Well-being



The Bank consistently adheres to a people-centered approach. By establishing clear career development pathways, a sound compensation and benefits system, and diverse employee care activities, it comprehensively safeguards employees' rights and interests. The Bank is committed to creating a democratic, harmonious, safe, and comfortable working environment, enabling every employee to gain a sense of achievement, belonging, and happiness at work and striving to become a "happiness bank" where employees gain more benefits.

Governance

The Board of Directors regards human resources as a core element driving the Bank's sustainable development and scientifically formulates human resource strategic plans to ensure that human resource management is highly aligned with the Bank's strategic direction. On this basis, senior management resolutely implements the strategic arrangements of the Board of Directors, establishing a human resource management framework with comprehensive functional coverage, clear responsibilities, and closely connected systems, providing solid organizational support for high-quality development across the Bank.

To ensure the smooth implementation of human resource planning, the Human Resources Department under senior management coordinates recruitment, training and development, compensation and benefits, and other human resource functions; the Party and Mass Work Department advances employee care initiatives and continuously optimizes the workplace environment based on employee needs; business line departments carry out targeted talent development and differentiated incentive mechanisms within their professional fields to systematically enhance employee competencies; and branches assume direct responsibility for employee management and team building, striving to create a united, collaborative, and positive team atmosphere and injecting continuous momentum into sustainable development across the Bank.

In terms of institutional development, the Bank strictly adheres to laws and regulations such as the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*. We have formulated a series of rules and regulations, including the *Measures for the Administration of Labor Contracts*, the *Measures for the Administration of Recruitment*, the *Measures for the Administration of Employee Education and Training*, and the *Measures for the Administration of Employee Compensation*, establishing a comprehensive management system covering the entire process from recruitment and hiring to education and training, compensation and benefits, and promotion. Through sound governance mechanisms, we safeguard employee rights and empower organizational development.

Strategy

Identification of Risks and Opportunities

Risk Type	Description of Risk	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Operational Risk	The outflow of important management personnel or professionals may negatively impact the stability of operations and business development of the Bank.	Reduction in operating revenue	Short term Medium term	Operations	<ul style="list-style-type: none"> ● Improve recruitment and training mechanisms, and ensure the ability to attract and retain excellent talent; ● Strengthen employee care and communication, and continuously enhance employees' sense of happiness and belonging; ● Continuously address employees' needs and expectations, and improve employee satisfaction.
Opportunity Type	Description of Opportunity	Financial Impact	Impact Duration	Impact on Value Chain	Countermeasures
Market Opportunities	People-centered development is prioritized to enhance employee skills and lay a solid talent foundation for the long-term growth of the Bank.	Increase in operating income	Medium term Long term	Operations	<ul style="list-style-type: none"> ● Incorporate talent selection, development, utilization, and retention into the strategic planning; ● Define career development paths, provide fair promotion mechanisms, and create a harmonious and inclusive corporate culture atmosphere; ● Improve corporate culture building and enhance employees' cultural recognition.

Human Resource Strategy Planning

The Bank has made "building a bank where employees gain more happiness" one of the key goals of the "Three Banks" strategic vision. Guided by the Party's innovative theories, the Bank continues to explore innovative paths for employee growth, fully safeguarding employees' rights and interests. We have implemented diversified physical and mental care actions, fostering a healthy, civilized, and vibrant corporate culture that encourages full employee culture engagement.

Based on the *Three-Year Human Resources Development Plan for the Rural Commercial Bank System of Jiangsu Province*, the *Talent Development Plan for the 14th Five-Year Plan Period of Jiangsu Rural Commercial Banks*, and the *2023-2027 Development Strategy Plan of Jiangsu Suzhou Rural Commercial Bank Co Ltd.*, the Bank has developed and implemented the *2023-2027 Human Resources Plan of Jiangsu Suzhou Rural Commercial Bank Co., Ltd.* The goal is to build "a benchmark bank leading the industry, a value bank highly recognized by society, and a bank where employees gain more happiness". The plan focuses on the all-round introduction, cultivation, utilization, and management of talent, aiming to develop four high-quality talent teams specializing in operational skills, marketing, professional technology, and business management. We continuously optimize our recruitment, training, development, incentive, and constraint mechanisms, striving to elevate our human resources to a new height and provide strong talent support and intellectual guarantees for the Bank's high-quality development.

Impact, Risk, and Opportunity Management

The Bank places great importance on the workforce stability and continues to strengthen human resource risk prevention, effectively laying a solid foundation for its development. The Bank upholds the principle of "promoting based on performance, evaluating talent by achievements, allowing for the advancement and demotion of leaders, and enabling the free entry and exit of employees". We have established a comprehensive training system to provide employees with diverse learning opportunities and support their career development. Furthermore, through employee interviews and satisfaction surveys, we promptly address employee concerns and integrate the philosophy of a "Happy Bank" into every aspect of work and life.

Recruitment and Employment

Recruitment Management

The Bank has developed the *Measures for Management of Recruitment* and other relevant systems. Based on a comprehensive analysis and review of the Bank's human resource needs, we formulate an annual recruitment plan to accurately match the talent. Throughout the recruitment process, the Bank treats all candidates equally, prohibits child labor and all forms of forced labor, and strictly executes the conditions outlined in the recruitment announcement, to ensure fairness, impartiality, and openness.

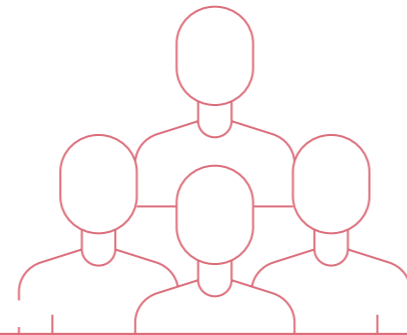
The Bank continuously strengthens talent development at the source, establish a diversified talent acquisition model centered on campus recruitment and supplemented by social recruitment, to broadly attract outstanding talent from all fields. Regarding campus recruitment, the Bank actively fulfills the responsibility to stabilize employment by organizing campus recruitment presentations and summer/winter internship programs. These initiatives serve as a bridge for students to engage with the professional world and society, thereby supporting high-quality employment for college graduates. Additionally, leveraging the brand strength of "SZRCB", the Bank has meticulously developed a recruitment visual identity system featuring the "Suxiaoyu" mascot. We continue to intensify employer brand promotion efforts to continuously enhance our appeal and influence in the talent market.



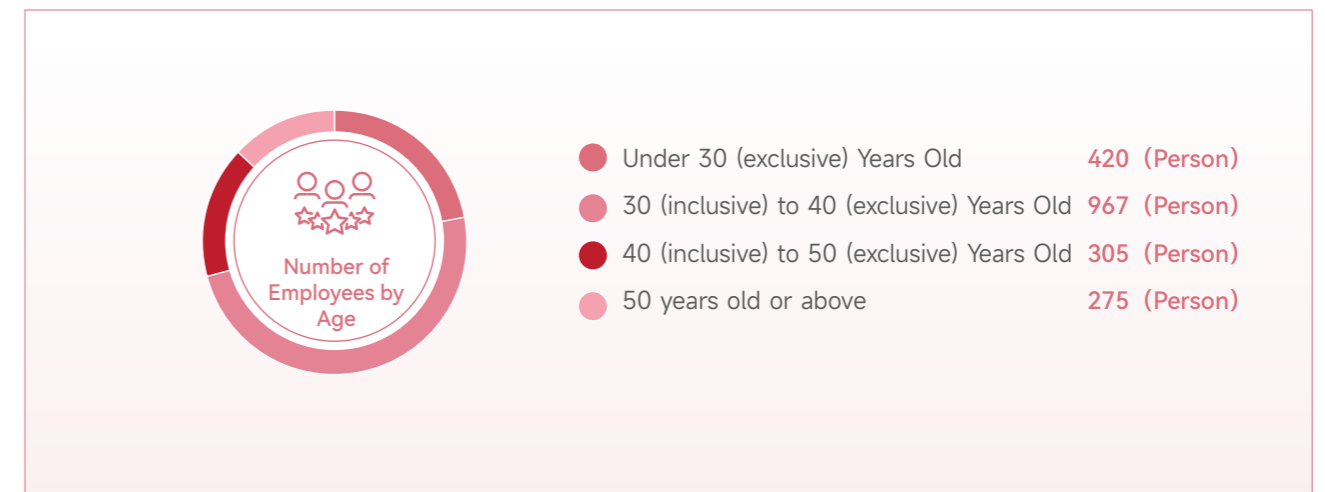
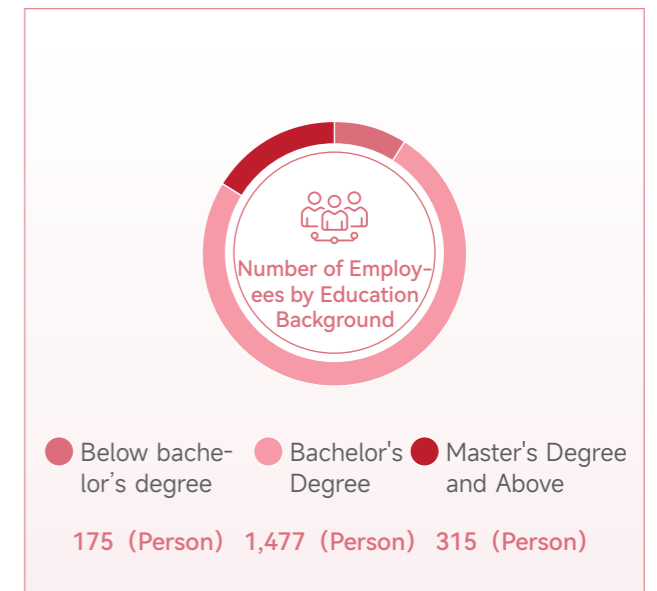
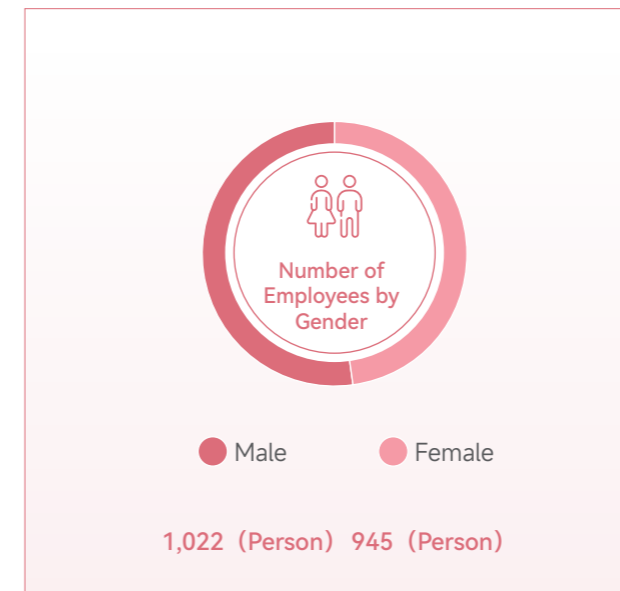
Recruitment Site

Employee Diversity Structure

The Bank attaches great importance to the structural optimization and diversification of its workforce, and continues to promote the diversification of the workforce in terms of age, gender, educational background, and professional ability, effectively enhancing organizational vitality and innovation capability.



Employee Structure		
Indicator	Unit	2025
Total Number of Employees	Person	1,967
Labor Dispatch Workers	Person	21
Part-time Employees	Person	0
Signing Rate of Employment Contract	%	100
Number of Local Employees	Person	1,796
Number of Employees of Minority Nationalities	Person	9
Percentage of Employees of Minority Nationalities	%	0.46
Number of Veteran Employees	Person	21
Number of Employees by Region		
Chinese Mainland	Person	1,967
Hong Kong, Macao and Taiwan Regions	Person	0
Overseas	Person	0



Remuneration and Benefits

Compensation Management

The Bank formulates systems such as the *Measures for the Management of Employee Compensation* and establishes a compensation management system based on job grade and performance evaluation. Employee compensation consists of three components: base pay, performance-based pay, and benefits. Base pay is determined according to job series and grade, while performance-based pay is linked to business performance and individual achievements and is subject to deferred payment in accordance with regulations. By linking annual performance appraisal results with salary grade and job level adjustments, the Bank has established an income distribution mechanism that balances incentives and accountability, prioritizes both business development and risk compliance, and harmonizes short-term performance with long-term interests.

Performance Evaluation and Appeal

The Bank builds a full-process, all-round, and all-position performance evaluation system, adheres to coordinated development of scale, efficiency, structure, and risk, and includes efficiency indicators, risk compliance indicators, and social responsibility dimensions in the assessment system. In terms of evaluation methods, KPI, BSC and other evaluation models are comprehensively used, with a monthly accounting and annual settlement evaluation frequency, establishing a short-term and long-term coordinated incentive mechanism.

The Bank establishes a system combining real-time feedback and periodic disclosure of performance evaluation results. Employees can track their rankings and performance results in real time through the performance system, and results are communicated to all evaluated personnel via the OA system. The Bank emphasizes two-way communication between employees and supervisors. Through performance interviews and digital feedback mechanisms, employees can dynamically access evaluation results, ensuring process transparency and traceability of outcomes.

During the Reporting Period, based on in-depth data analysis and comprehensive primary research, the Bank further optimized the 2025 performance management and performance segmentation methods, improved the three-level structure, established effective connections between levels and peers, and reasonably allocated common and individual indicators. In 2025, the proportion of employees regularly subject to performance evaluation reached 100%.

Employee Benefits

The Bank prioritizes employee needs, establishing a benefits system oriented toward employee requirements. We contribute to the "Five Insurances and One Fund" for employees in accordance with the law and ensure employees enjoy leave entitlements such as national statutory holidays, paid annual leave, sick leave, and work-related injury leave. In addition, the Bank provides supplementary commercial insurance and enterprise annuities to enhance comprehensive protection, establishes employee cafeterias, provides meal subsidies, organizes regular health check-ups, distributes holiday allowances and birthday benefits, and effectively cares for employees' lives.

Benefits and Compensation		
Indicator	Unit	2025
Coverage Rate of Social Insurance	%	100
Average Paid Annual Leave Days per Employee	Day	9.53

Democratic Governance and Employee Satisfaction

Democratic Governance

The Bank consistently and firmly implements employee democratic management, strengthens trade union organization, and establishes routine employee communication and home visit mechanisms to gain a deep understanding of employee concerns. We fully safeguard employees' rights to information, participation, expression, and supervision, and fully leverage the role of employee representatives in democratic management and oversight to protect employees' legal rights and vital interests. As of the end of 2025, 100% of the Bank's employees had joined the Trade Union, ensuring full coverage of the entire workforce. This truly integrates every employee into the democratic management system, fostering a harmonious and dynamic corporate environment.

The Bank emphasizes practical action, accountability, and public recognition. We adhere to anonymous voting for the democratic evaluation of cadres and have innovated a "public review system" for selecting reserve talent, fully exercising the public's right to speak, participate, and supervise. Through a rigorous performance evaluation mechanism that ensures accountability, we have streamlined channels for promotion and demotion, continuously optimized the age structure of our workforce, effectively stimulated the enthusiasm of young talent for innovation and entrepreneurship, and fostered a fair and just environment for professional development. During the Reporting Period, the Bank held 3 employee congresses, at which 20 proposals were reviewed, including the *2024 Annual Work Report*, and the *Proposal on Formulating the 2025 Compensation Budget*. Attendees voted on the proposals via secret ballot and adopted 20 resolutions.



The 19th Session of the 5th Employee Congress and the 19th Session of the 5th Trade Union Congress

Employee Satisfaction

The Bank is deeply committed to employee care and places great emphasis on fostering employee well-being. We conduct an annual employee well-being survey to listen to employees' genuine feedback, prioritize their experiences, and accurately identify and promptly resolve their practical concerns. In 2025, the Bank conducted an employee happiness index survey covering seven dimensions: health protection, interpersonal relationships, training opportunities, job adaptation, compensation and benefits, self-realization, and career development. Survey results showed that 93.13% of employees felt happy, reflecting the Bank's positive achievements in employee care.

In 2025

the Bank conducted the "Happiness Index" survey with a participation rate of **96.16%**, and **93.13%** of employees reported feeling happy.

Employee Training and Development

Employee Training

The Bank formulated a series of systems such as the *Measures for the Management of Employee Education and Training Management* and the *Measures for the Management of Internal Trainers* to ensure that education initiatives are scientific, institutionalized, and standardized. Focusing on basic management and capability enhancement, the Bank adheres to the principle of combining internal and external training, adopts a blended online-offline teaching model, and uses lectures, seminars, and practical training methods to broaden training channels and expand training coverage, empowering employee growth and business development.

To build a full-cycle, comprehensive, and high-quality talent development mechanism, the Bank has established five major training systems to achieve seamless coverage of all employees, the entire career lifecycle, and all job sequences. Three supporting measures have been implemented to provide comprehensive support for the implementation, operation, and iteration of the training system, creating a virtuous development cycle characterized by "systematic development, guaranteed implementation, and clear growth pathways".

Five Major Training Systems

"Koi Dream · Fish Fry" Program
Internship Training System

"Koi Dream Fish Leap"
Onboarding Training System

"Koi Dream · Fish Soar"
Professional Position Training System

Management Empowerment Training System

Instructor-Course Ecosystem Training System

Three Major Supporting Measures

Instructor-Course Co-construction to Solidify the Foundation of Training Resources

A "three-in-one" support system of "internal trainers + course library + training administrators" is established. We have established a comprehensive mechanism for the selection, development, evaluation, and incentivization of internal trainers to build a professional internal faculty; created a dynamically updated course resource library to drive continuous iteration and optimization of core courses; and strengthened the professional capabilities of training administrators to enhance their skills in training planning, organization, execution, and debriefing. This ensures that training content aligns with business needs and that training implementation is standardized and efficient, providing stable, high-quality resource support for the system's operation.

Digital Platform Support to Enhance Training Operational Efficiency

Focusing on the digital management needs of training, we have established an integrated "four-in-one" resource management system comprising internal trainer database, course database, venue database, and institution database, achieving centralized aggregation and standardized management of core training resources. We fully leverage online platforms to support functions such as specialized online learning and data statistics. Meanwhile, we have incorporated a points-based incentive mechanism, including training participation, course development, and competition awards into the points calculation scope, forming a complete "learning - assessment - incentive" closed loop. This fully stimulates the learning enthusiasm and growth motivation of all employees, enhancing the efficiency of training organization and operation.

Quality and Efficiency Evaluation Support to Drive Iterative Upgrading of Training

We have further optimized the closed-loop mechanism for training program quality and efficiency evaluation — namely "evaluation - feedback - improvement - re-evaluation" — and established an evaluation indicator system across multiple dimensions, including course content, instructor delivery, behavioral change, and business impact. The evaluation results serve as the core basis for next-phase program design, content upgrading, and format optimization, driving continuous iteration and improvement of training programs and ensuring steadily enhancing training quality and efficiency.

Case Study | "Micro Responsibility, Great Teaching Power" Micro-lesson Competition



From June to August 2025, to further enhance the professional competence of internal trainers and provide intellectual support for the Bank's high-quality development, the Bank organized the "Micro Lesson, Big Impact" Competition. The competition included professional and creative tracks. The professional track covered corporate marketing, retail marketing, risk control, and operations management, while the creative track focused on the application of AI tools in the financial sector. The competition attracted enthusiastic participation, with contestants producing well-designed micro-lessons that clearly explained business challenges and vividly demonstrated practical insights and workplace stories, showcasing the charm and capability of the Bank's internal course creators.



Case Study | "Koi Dream Fish · Leap" New Employee Training Camp



From January to July 2025, the Bank held three sessions of the "Koi Dream Fish Leap" new employee training camp. Through systematic training, we helped new employees build strong professional capabilities, integrate quickly into teams, and successfully transition from "students" to "professionals", marking the beginning of their career journey.



Case Study | Empowerment and Leadership: Shaping Professional Influence—Specialized Training for Branch Managers



In April 2025, the Bank held a middle management training program focusing on four dimensions: "accurate identification, scientific employment, efficient management, and intelligent leadership". DISC assessment tools were introduced to help managers understand leadership styles, team characteristics, and differentiated communication and motivation methods, improving management efficiency and cultivating a high-quality professional management team.



Case Study | Learning and Thinking, Practicing with Dedication - Client Manager Rotating Training



From May to July 2025, the Bank conducted six sessions of the "Koi Dream - Koi" Client Manager Rotating Training. Through targeted, category-specific instruction, optimized training formats, and an upgraded curriculum, the program focused on building a team of client managers equipped with both forward-looking vision and professional expertise.



Case Study | Mutual Growth Through Teaching and Learning: Two-Way Empowerment — 2025 Internal Trainer Development



From April to September 2025, the Bank organized a series of activities focused on building its internal trainer team, including workshop sessions, teaching skills training, the annual awards ceremony, and a Teachers' Day event saluting internal trainers. These initiatives focused on enhancing internal training capabilities and team cohesion, enabling internal trainers to deepen their business understanding and broaden their perspectives while empowering others, thus achieving mutual growth through teaching and learning.



Case Study | Dedicated Learning, Empowering Future — Training for Management Personnel and Reserve Talents

From July to October 2025, the Bank conducted training programs for management personnel and reserve talents. Breaking away from traditional one-way instruction, the training employed diverse methods such as case studies, role-playing, and interactive workshops. These approaches guided participants to gain insights into the essence of management through immersive experiences. Through in-depth cross-functional exchanges, the program stimulated strategic thinking and innovation, while enhancing practical skills for solving complex problems.

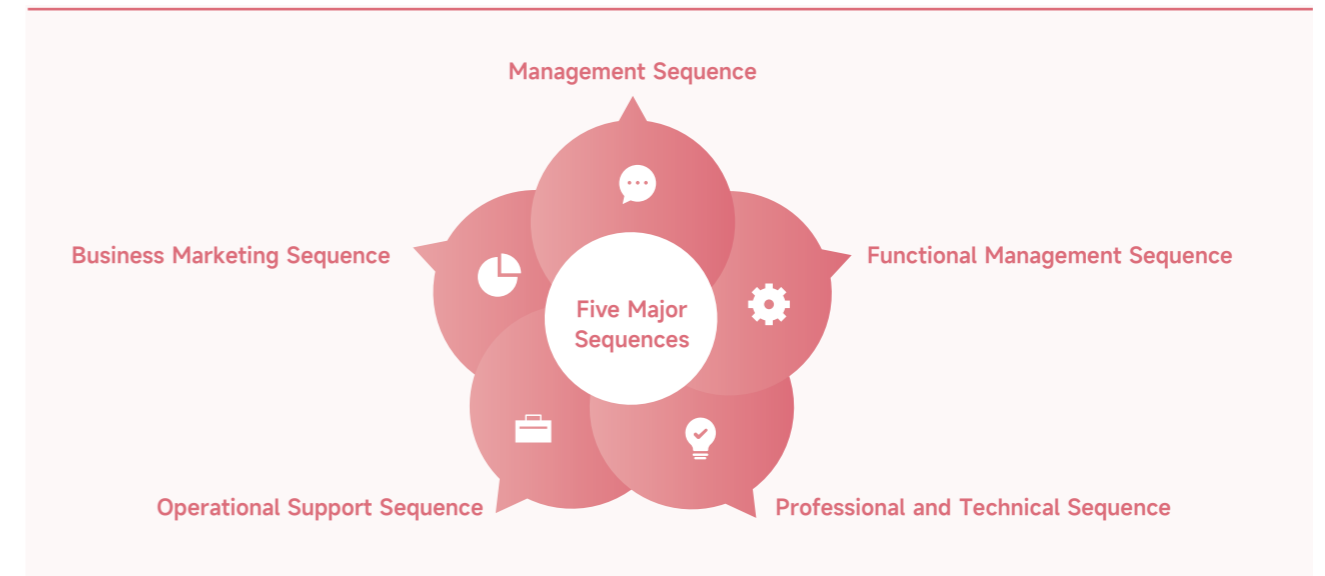


Employee training		
Indicator	Unit	2025
Investment in Employee Training	RMB 10,000	371
Number of Training Programs Conducted	Case	73
Number of Employee Training Sessions	Sessions	173
Total Number of Participants in Training	Person-times	52,227
Coverage of Employee Training	%	100
Total Duration of Employee Training	Hour	257,741.75
Average Training Hours Per Employee	Hour	145.53

Employee Development

The Bank adheres to the principle of "focus on practicality, performance, and responsibility" and is committed to providing a broad development platform for all employees. We implement fair, open, and impartial selection processes across the Bank, and establish multi-channel development pathways for both management and professional tracks, to provide employees with a stage to showcase their talents.

Based on differences in job roles and the nature of work, the Bank has established a five-tier job grade system. We have developed job grade evaluation systems tailored to each track and conduct annual employee grade assessments. By evaluating basic eligibility criteria and applying the job qualification assessment model, we comprehensively evaluate employee grades to facilitate promotions and salary increases. The Bank conveys a clear talent development philosophy through concrete actions. Whether in frontline roles or key positions, we adhere to the principle of "performance determines success, and contributions determine compensation", enabling employees to achieve personal income growth while continuously breaking through barriers and developing professionally.



Employee Development		
Indicator	Unit	2025
Number of Employees Undergoing Internal Transfers or Applying For Internal Positions	Person	447
Percentage of Employees Undergoing Internal Transfers or Applying For Internal Positions	%	25.41

Democratization of Talent Selection and Employment

The Bank strictly follows the *Guidelines for the Selection and Appointment of Middle Management in Jiangsu Rural Commercial Banks* and the *Measures for Management of Middle Management of Jiangsu Suzhou Rural Commercial Bank Co Ltd.* to create a scientifically standardized selection and appointment process. We implement a comprehensive archival management and full-process supervision mechanism, promoting the democratization, institutionalization, standardization, and scientific management of talent and cadre selection. This ensures that truly capable and recognized talent stands out, injecting strong momentum into the Bank's development.

Striving for Advancement and Achievement

The Bank adheres to the principle of "promoting the capable, accommodating the average, and removing the incompetent" in its personnel selection, using objective performance indicators to assess the abilities of leaders. It implements mechanisms such as the "Elite Program", "Transparent Meritocracy", and "Trial and Probation", providing a development platform for all employees. The Bank has established dynamic management systems for a reserve leadership pool, an industry expert pool, and a high-level talent pool, forming the three major "SZRCB Think Tanks".

Implementation of Care for Employee

The Bank always adheres to people-oriented principles and deeply integrates employee care into daily management. In terms of rights protection, we strictly enforce special labor protections for female employees, establishing a robust safety net for them during pregnancy, childbirth, and lactation. On the cultural and spiritual front, leveraging mass organizations, we regularly conduct holiday greetings, themed team-building activities, and various cultural and sports events to foster a workplace atmosphere of respect and care. By balancing skills training with humanistic care, we have effectively enhanced employees' sense of belonging and well-being, invigorated the workforce, and mobilized a warm yet resolute driving force for the Bank's high-quality development.

Protection of Women's Rights and Interests

The Bank strictly implements laws and regulations regarding special labor protections for female employees, effectively safeguarding the legitimate rights and interests of female employees during pregnancy, childbirth, and lactation. While ensuring these basic rights are protected, we also maintain a continuous focus on the comprehensive development and physical and mental well-being of female employees. During women's holidays such as Mother's Day and International Women's Day, we actively organize various themed activities to further promote the guiding principles of women and foster a positive atmosphere of respect, care, and support for women's development.

Case Study | "Embracing the Spirit of Women, Uniting Forces for Progress" Training for Female Managers



In anticipation of International Women's Day, to promote the guiding principles of women and rally the strength to forge ahead, the Bank's Women's Federation organized the 2025 Thematic Study and Training Program for Female Executives. The event invited outstanding female entrepreneurs to share their entrepreneurial journeys and stories of perseverance, using the power of role models to inspire all female executives across the Bank to excel in their roles and take on greater responsibilities.



Case Study | International Women's Day Team-Building Event Themed "Fragrant March, Vibrant Charm"



In March 2025, the Bank's Trade Union, in collaboration with the Women's Federation, meticulously organized a Women's Day-themed team-building event, leading female employees on a journey of spring outings and hands-on craft experiences. Through these nature-based and hands-on activities, female employees not only relaxed both body and mind but also further ignited their enthusiasm for work and strengthened team cohesion, infusing new vitality into their subsequent work.



Protection of Women's Rights and Interests

Indicator	Unit	2025
Proportion of Female Employees in Management	%	33.87
Number of Employees on Maternity Leave	Person	45
Return Rate of Employees on Maternity Leave	%	100

Care for Employee

The Bank has established a comprehensive system of cultural and sports activities. Through initiatives such as the "One City, One Competition" themed team-building events and the Employee Sports Meet, we have deepened regional collaboration and effectively strengthened team cohesion. In terms of daily platform development, we leverage 12 employee clubs and holiday-themed activities to ensure high frequency and broad participation, thereby substantially enriching employees' leisure lives.

Case Study | "Uniting Strength for Breakthroughs and Riding the Waves to Create New Achievements – The Second Employee Sports Meet"



In 2025, the Bank successfully hosted the Second Employee Sports Meeting. Spanning two months, the event featured 9 major categories and 30 sub-events, balancing competitiveness with fun, and achieved new breakthroughs in both the richness of the program and the breadth of employee participation. Branches actively formed teams, attracting over 1,200 employees to enthusiastically participate. On the field, athletes demonstrated perseverance and teamwork, cheer squads showed enthusiasm, fully reflecting the energetic and striving spirit of employees, and effectively strengthening cohesion and unity.



Case Study | "One City, One Competition" Employee Themed Team-Building Activities



The Bank innovatively launched the "One City, One Competition" employee-themed team-building initiative, tailoring team tasks to the characteristics of employees in different regions, and gradually establishing a new model for mass cultural and sports activities that are promptly organized and cover the entire workforce. By the end of 2025, the initiative had expanded to 4 cities, with a total of 6 competitions held, attracting over 800 employees. It has achieved positive results in alleviating work-related stress and enhancing team collaboration and innovation capabilities, injecting new vitality into internal collaboration.



Case Study | Diverse Cultural and Sports Activities Stimulate Team Vitality



Focusing on key holidays, the Bank organized more than 20 themed cultural and sports activities throughout the year. During the New Year period, a series of activities—including movie screenings, mountain hikes, and lantern riddle-guessing—were organized to create a festive and harmonious atmosphere; on the eve of May Fourth Youth Day, a youth reading salon and a micro-gathering for young talent were held to build a platform for exchange and inspire a spirit of progress; during the summer vacation, a parent-child summer camp was launched, allowing employees to enjoy warm family time amidst their busy work schedules.



Case Study | Employee Club Activities: Strengthening Skills Through Competition, Building Unity Through Fun



The Bank currently has 12 employee clubs dedicated to building platforms for relaxation, skill improvement, and communication. In 2025, these clubs collectively organized over 480 competitions and events, with participation exceeding 4,000 person-times, marking new breakthroughs in the scope, depth, and engagement of these activities. The staff soccer and badminton teams demonstrated bold and tenacious play in provincial competitions, both advancing to the top 16 in the provincial rural commercial bank system; the Bank was awarded the "Outstanding Contribution Award" at the provincial rural commercial bank system staff badminton tournament. In addition, the tennis club introduced pickleball, and the football club held its first five-a-side tournament, further enriching employees' leisure life.



Case Study | "Healthy SZRCB: Enjoy a 'Slim' Summer" Employee Weight Management Challenge



In 2025, in active response to the national "Weight Management Year" initiative and employees' urgent need for a healthy lifestyle, the Bank innovatively launched the "Healthy SZRCB: Enjoy a 'Slim' Summer" Employee Weight Management Challenge. The two-month event attracted 510 participants, with 401 successfully losing weight. While developing healthy lifestyle habits, employees gained both physical well-being and self-confidence, and the event received widespread acclaim.



In addition, the Bank continuously improves employee care mechanisms and actively provides assistance to employees facing difficulties. During the Reporting Period, we provided assistance to 13 employees in need, disbursing RMB 39,000 in support funds, conveying the organization's warmth through concrete actions and enhancing employees' sense of belonging.

Employee Health and Safety

Enhancement of Safety Management

The Bank, in strict accordance with the laws and regulations such as the *Law of the People's Republic of China on Work Safety* and the *Fire Control Law of the People's Republic of China*, has established various internal regulations, including the *Measures for Management of Fire Safety and the Emergency Reporting System for Major Events and Emergencies*. The Bank has set up a dedicated security department responsible for organizing safety management across the entire organization. The Bank's security is managed directly by the Head Office at the branch level, with each branch appointing a safety administrator and a part-time safety officer responsible for implementing security measures. The Bank has set up a Security Department as the dedicated safety management unit, comprehensively coordinating the deployment, implementation, and evaluation of safety management across the entire bank. The Head Office directly oversees branch operations at the first level, and each branch has appointed a safety manager and a part-time safety officer. This has established a comprehensive safety management network that extends "horizontally across all departments and vertically down to every level", ensuring that safety responsibilities are assigned to specific individuals.

Employee Safety		
Indicator	Unit	2025
Number of Work Safety Accidents	Case	0
Number of Security Emergency Drills	Sessions	192
Identification and Rectification Rate of Potential Hazards:	%	100
Work-Related Fatalities	Person	0

Case Study | Safety Management Working Conference



In November 2025, the Bank organized the second half-year safety management work meeting to comprehensively review the annual security work, assess the security situation, and deploy key security tasks for the end of the reporting year and the beginning of the following year. The meeting, combined with industry cases and the Bank's actual situation, clarified the security requirements for the fourth quarter and the Spring Festival period. It also recognized the 2025 "Security Star" units and "Annual Security Pioneer" individuals, utilizing advanced role models to lead the way and improve the quality and efficiency of security work.



Protection of Employees' Health

The Bank consistently prioritizes the health and safety of employees, establishing a comprehensive employee health protection system through meticulous health management. We regularly organize employee health checkups each year and dynamically optimize the checkup items based on occupational characteristics and changes in disease patterns, ensuring the accuracy and timeliness of screening. In response to the health checkup results, we promptly arrange for experts to conduct "one-on-one" report interpretations and provide scientific medical guidance and personalized health management plans for employees with abnormal indicators.

The Bank has established an on-site medical clinic that offers a variety of health services, including employee health management, chronic disease prevention, shoulder and neck physical therapy, and first aid training, thereby building a comprehensive health safety net for employees and their families. We have established a "green channel" for medical care, enabling rapid access to high-quality external medical resources in emergencies to ensure that professional medical assistance is provided immediately. In 2025, we launched regular TCM consultation services, which were widely praised by employees and effectively served nearly 4,000 employees throughout the year.

Occupational Health		
Indicator	Unit	2025
Investment in Work-Related Injury Insurance	RMB 10,000	78.63
Coverage Rate of Work-Related Injury Insurance	%	100
Coverage Rate of Health Checkups among Employees	%	100

Case Study | Prevention Through Training: Achieving Full Certification in First Aid for Front-Line Tellers



In September 2025, the Bank, in collaboration with the Trade Union and the Red Cross of the Wujiang District, carried out first-aid training to further popularize first-aid knowledge, improve emergency response capabilities, and build a health and safety protection network for employees. Through this training, building on the achievements of 2024, more than 30 additional employees across the Bank obtained Basic Life Support (BLS) certificates, achieving 100% certification coverage among frontline tellers.



Creating a Safe Environment

The Bank has consistently adhered to a safety-first development philosophy, with the fulfillment of workplace safety responsibilities at its core. In accordance with the *Bank Security Prevention Requirements*, we have comprehensively advanced the construction of security facilities in key areas such as business premises, self-service equipment, and data centers, establishing a three-pronged security protection system combining "human, physical, and technological defenses". We are exploring new technologies to drive the digital and intelligent transformation of security. Leveraging AI-powered video analytics, we have achieved automated risk identification, real-time alerts, and precise response, upgrading traditional passive security to a new model of proactive prediction and intelligent prevention and control, thereby significantly enhancing risk response efficiency and handling capabilities.

Safety Education and Training		
Indicator	Unit	2025
Number of Safety Training Sessions	Session	6
Number of Participants in Safety Training (Person-time)	Person-times	4,348
Average Duration of Safety Training	Hour	6
Coverage Rate of Safety Training	%	100

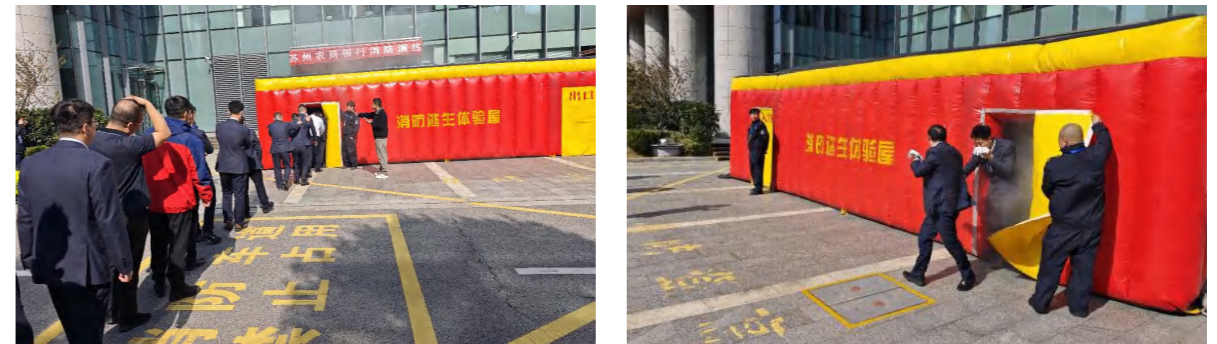
Case Study | Training on Fire Safety

In June, 2025, the Bank organized fire safety training for all safety officers. By screening thematic video for "Work Safety Month" and inviting industry experts from the fire department to explain accident cases and key prevention measures, the Bank effectively strengthened the safety awareness of all safety officers and promoted a shift in employees' mindset from "passive safety compliance" to "active safety awareness".



Case Study | Fire Emergency Drill

During Fire Safety Month in November 2025, the Bank invited a professional organization to set up a fire escape simulation facility and organized employees to participate in simulated fire evacuation drills, effectively enhancing their fire safety awareness and emergency evacuation capabilities.



Metrics and Targets

The Bank continuously deepens the commitment to building "A Bank Where Employees Gain More Happiness". Through a series of initiatives—including establishing clear career development pathways, a comprehensive compensation and benefits system, and diverse employee welfare activities—we offer a democratic, harmonious, safe, and comfortable working environment, effectively enhancing employees' sense of fulfillment, belonging, and happiness.

During the Reporting Period, the Bank boasted a 100% labor contract signing rate, a 100% social insurance coverage rate, and 0 labor disputes. The investment in employee training totaled RMB 3.71 million, with a training coverage rate of 100% and an employee turnover rate of 2.24%. Regarding employee health and safety, the Bank achieved the goal of "zero" accidents in work safety for the entire year and no work safety accidents occurred.



Adhering to Responsible Procurement, Collaborating in Value Creation

Supplier Management

Adhering to the principles of "fairness, justice, openness, and integrity", the Bank has developed and published the *Supplier Management System*, implementing registration approval, hierarchical management, and dynamic maintenance to promote the institutionalization, standardization, process, and transparency of supplier procurement activities.

Registration

- Suppliers register on the Bank's procurement platform, submit valid qualification documents, and initiate a registration application.

Classification and Management

- Based on comprehensive assessment, the Bank implements tiered management to accurately match procurement needs.

Dynamic Evaluation

- The Bank follows the principle of "whoever uses is responsible for evaluation", and conducts regular annual evaluations and performance assessments of suppliers based on aspects such as product (service) quality, response speed, price rationality, delivery efficiency, and service guarantees.

Exit Mechanism

- For suppliers that are rated D in the regular evaluation and are confirmed as unqualified after review, their eligibility to register for all projects shall be restricted.
- For suppliers with problematic behavior discovered during cooperation, we impose penalties based on the severity of the issue. Suppliers confirmed to have serious misbehavior will be placed on a blacklist, and cooperation will be terminated.

In the procurement process, we require procurement reviewers to sign a Commitment to Integrity for each project and conduct relevant training on centralized procurement management, strengthening the awareness of supplier integrity management among all employees to control procurement risks from the source, helping reduce costs and improve efficiency.

Indicator	Unit	2024	2025
Total Number of Suppliers	Supplier	2,398	2,728

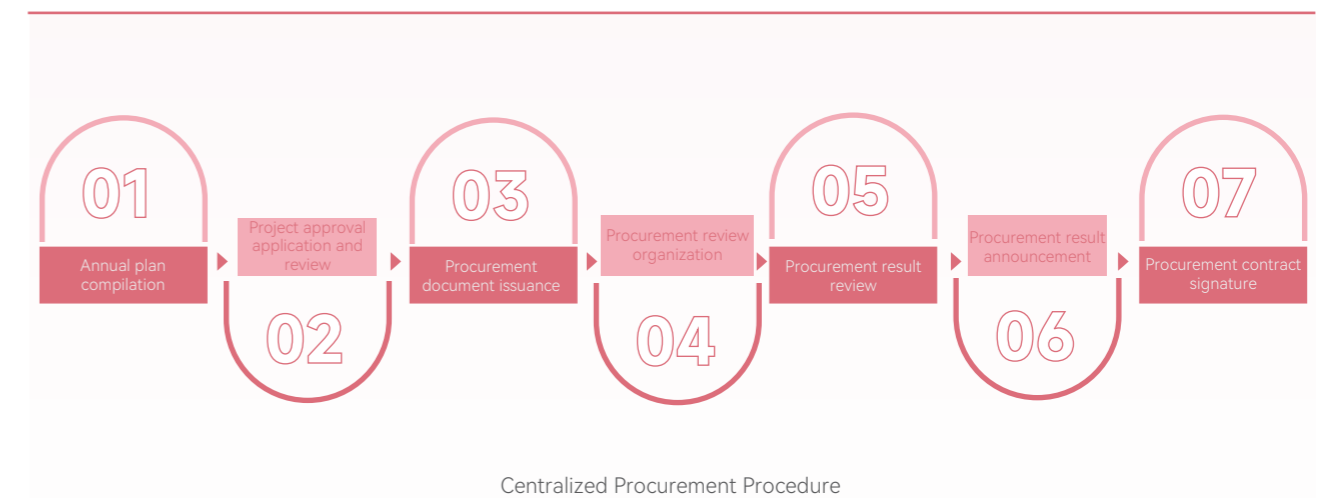
During the Reporting Period

the signing rate of the Commitment to Integrity was **100%**.



Centralized Procurement Management

The Bank has formulated the *Centralized Procurement Management Measures*, established a Centralized Procurement Management Committee responsible for decision-making and oversight. This forms a management mechanism characterized by "unified oversight, hierarchical authorization, categorized management, and mutual checks". Adhering to the procurement principles of openness, fairness, impartiality, good faith, and efficiency, the Bank carries out centralized procurement-related work in an orderly manner.



For procurement items within the centralized procurement scope, the Bank publicly releases centralized procurement information, treats small and medium-sized enterprises (SMEs) equally, fosters an open and competitive procurement environment, and ensures the transparency of procurement activities. Additionally, in strict accordance with laws, regulations, and regulatory requirements, the Bank publicly discloses information throughout the entire process—including tender announcements, announcements of shortlisted bidders, and award results—to continuously optimize the procurement business environment.

During the Reporting Period

the Bank conducted a total of **154** centralized procurement projects, achieving a **100%** compliance rate throughout the entire process, with no instances of overdue payments to SMEs.

Digital Procurement Platform

Adhering to the core philosophy of "innovation-driven development and cost reduction with efficiency enhancement", the Bank has deepened reforms in digital procurement management, advanced the digital and intelligent upgrade of the entire centralized procurement process, and enhanced the quality and efficiency of procurement management with technology, injecting momentum into the sustainable development across the Bank.

Full Process
Online
Operation

▶ The Bank launched the "Procurement Management System", achieving online approval and review for the entire procurement process—including project initiation, approval, bidding, and contract fulfillment—significantly improving procurement efficiency and transparency. By leveraging proprietary channels such as the official website and procurement platforms, the Bank promptly and accurately publishes bidding information, broadening the reach of information dissemination and ensuring procurement quality.

Digital
Management
of Archives

▶ For offline bidding projects, the Bank has transitioned from the "offline archiving" to the "online + offline archiving" model. By systematically recording key information of bidding projects, we have effectively improved the efficiency and accuracy of archive management. By 2025, a total of 154 centralized procurement projects had been digitally archived.

Standardized
Management of
Dedicated Fund
Accounts

▶ Additionally, the Bank actively promoted paperless and closed-loop management of guarantee deposit accounts, optimized the design of process nodes, and clarified operational standards at each stage, effectively mitigating account management risks, and strengthening the security framework for procurement operations.



Environmental

Developing Green Finance Creating an Ecological Landscape

As a listed bank headquartered in the Yangtze River Delta Eco-Green Integrated Development Demonstration Zone, SZRCB has always embedded the philosophy of green development at the core of the development strategy. We actively respond to the national "carbon peaking and carbon neutrality" goals, use financial resources to precisely support the green industry, innovate green credit products and service models, and fully support the regional low-carbon transformation and ecological protection. In addition, we lead by example, integrating green operations into our daily practices. We are committed to resource conservation and environmental stewardship, joining hands with all stakeholders to paint an ecological landscape of blue skies, green lands, and clear waters, thereby injecting sustainable green momentum into high-quality development.

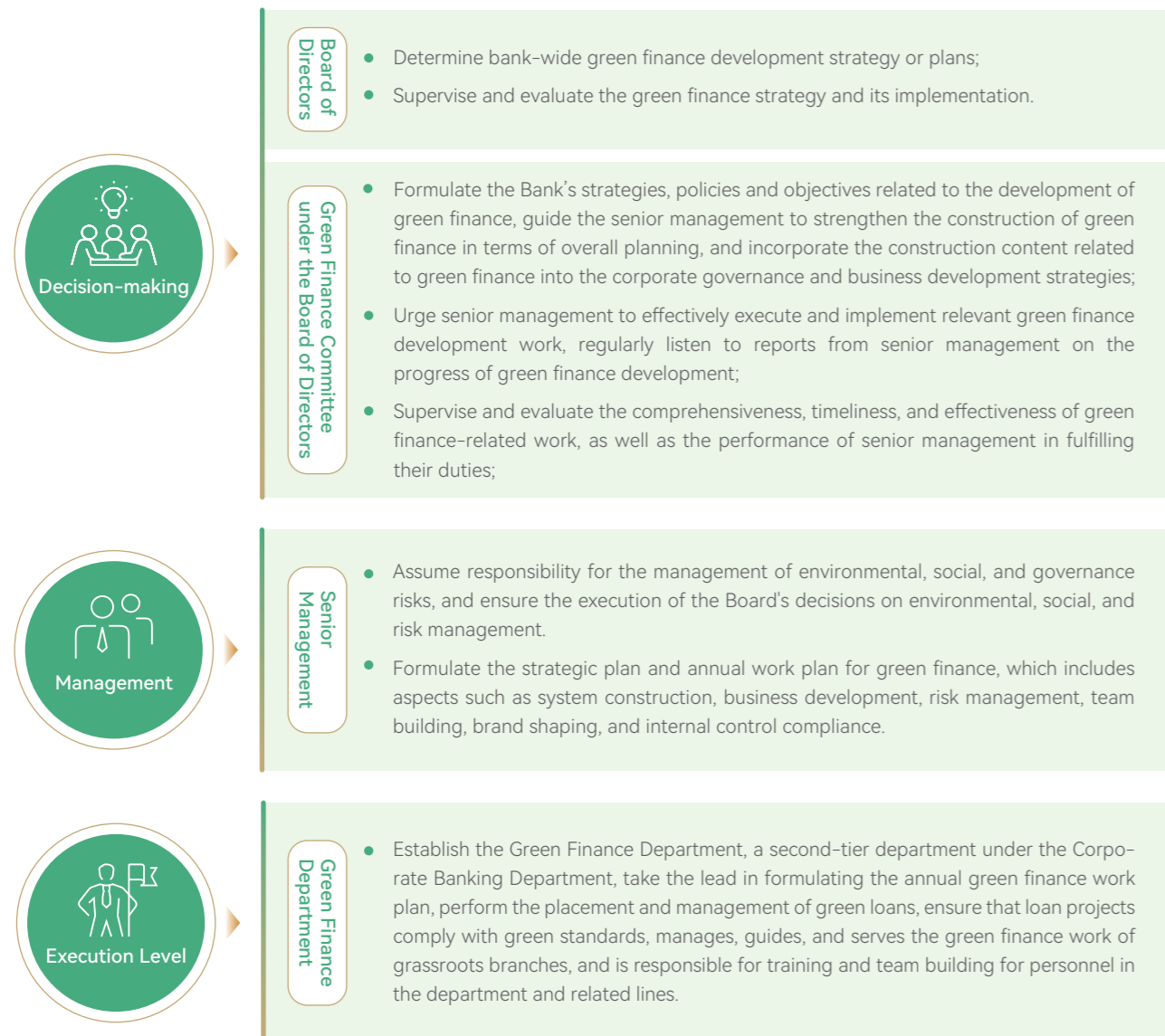


Innovating Green Finance, Supporting Low-Carbon Development

Governance

Governance Framework

To actively respond to the national call for green and low-carbon development, effectively address climate change, and protect the ecological environment, the Bank continuously improve the "Decision - Management - Execution" three-tier organizational system. We set up a Green Finance Committee under the Board of Directors, and a Green Finance Department at the management level, and appointed Green Finance Liaisons at branch offices, forming a green finance organizational system where the Board of Directors provides overall leadership, functional departments offer professional guidance, and each branch implements the green finance strategy, ensuring the advancement of green finance.



Policy System

The Bank has issued multiple internal policies related to green finance, such as credit work guidance, credit approval guidelines, performance assessment plans, and risk preference statements, and formed a comprehensive and multidimensional system framework that includes business processes, risk management, performance evaluation and green culture development, to continuously improve the green finance mechanism system.

Strategy

Identification of Green Finance (Climate-Related) Risks and Opportunities

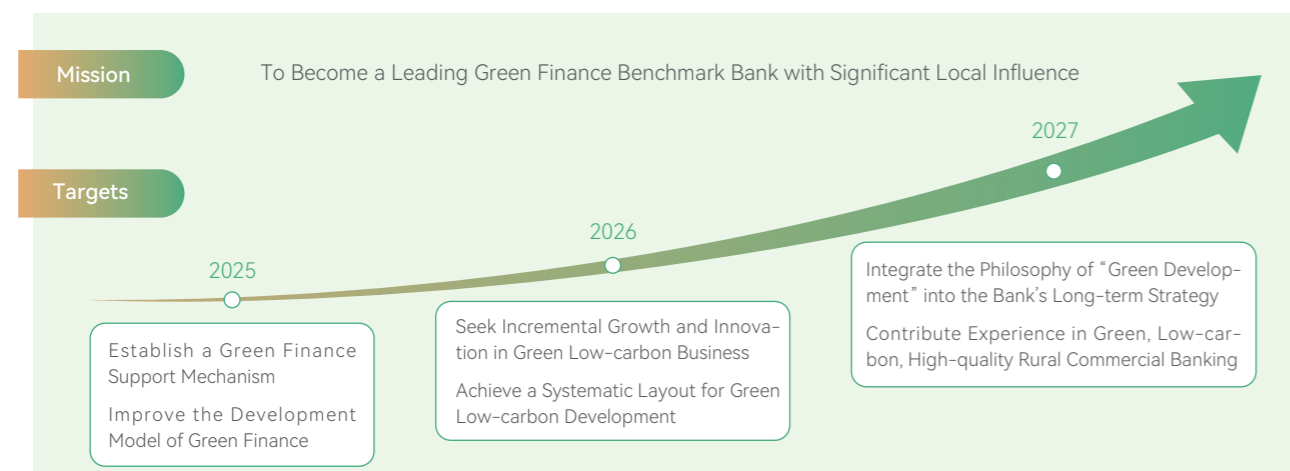
Risk Type	Description of Risk	Financial Impact	Duration of Impact	Value Chain Links Impacted	Countermeasures
Credit Risk	Acute Risk: Natural disasters triggered by extreme climate events may damage the assets of agricultural loan recipients and increase the probability of default.	Reduction in operating revenue	Medium term Long term	Operations Downstream	Strengthen research, communication, and cooperation on green finance and climate change.
	Chronic Risks: Stricter environmental policies and regulations in the future may result in higher compliance costs and operating pressure for customers in industries with high carbon emissions, and potentially lead to environmental violations that impact financial stability and thus increasing the credit risk of the Bank.	Reduction in operating revenue	Medium term Long term	Operations Downstream	Improve the green credit evaluation system and strengthen ESG risk management for customers.
Legal risks	Failure to timely track national green finance, climate change, and related laws and regulations may result in legal disputes or fines.	Increase in operating costs and decrease in operating revenue	Medium term Long term	Operations Downstream	Closely monitor changes in related regulations and improve green finance systems.
Market Risk	Due to intensifying market attention to climate change and increasingly stringent regulatory environment, high-carbon industries are facing mounting pressure for low-carbon transformation, leading to increased asset price volatility.	Reduction in operating revenue	Short term Medium term Long term	Upstream Operations Downstream	Improve green finance products and services to meet the transformation needs of enterprises and reduce investments in high-carbon industries.
	Insufficient innovation in green products may lead to failure to meet customers' green financing needs and result in reduced market competitiveness.				
Reputation Risks	As societal attention to climate change issues increases, poor performance in addressing climate change, or inadequate review and monitoring mechanisms related to green finance, or financing projects held accountable for environmental pollution, may lead to reputational damage, or affect customer trust and investor confidence.	Reduction in operating revenue	Medium term Long term	Operations Downstream	Enhance environmental information disclosure, actively develop green finance, sustainable investment and other businesses to enhance brand image.
Operational Risk	Extreme climate may damage data centers, equipment, systems, and other infrastructure on which the Bank relies, thus impacting business continuity.	Increase in operating costs	Medium term Long term	Upstream Operations Downstream	Strengthen equipment and personnel safety management, and enhance emergency response capabilities.

Opportunity Type	Description of Opportunity	Financial Impact	Duration of Impact	Value Chain Links Impacted	Countermeasures
Policy Opportunities	The national level attaches great importance to the development of green finance, issues a series of policy documents to promote its development, and supports the development of green finance through policy tools such as carbon emission reduction support tools.	Increase in operating income	Medium term Long term	Operations Downstream	Strengthen research on relevant policies, laws, and regulations, and stay informed about and grasp relevant trends.
Products and services	With the growing environmental awareness of investors, the promotion of government policies, and the accelerated green transformation of traditional enterprises, the green finance market is developing rapidly, the improvement in the competitiveness of products and services may bring business opportunities.	Increase in operating income	Medium term Long term	Operations	Strengthen the innovation and promotion of green finance products and services to meet the sustainable investment and financing needs. Deepen regional characteristics and inclusive green finance, and provide precise services for green transformation.
Market Opportunities	With the global concern about climate change, enterprises in high-carbon industries are accelerating low-carbon transformation due to policy pressure, generating demand for financing of technological upgrades, and ushering in development opportunities for green industries.	Increase in operating income	Medium term Long term	Upstream Operations Downstream	Strengthen attention to green industries and projects, and seize development opportunities in the green industry.

Strategic Planning for Green Finance

The Bank actively responds to the national "carbon peaking and carbon neutrality" goals and the strategic deployment of financial "Five Major Initiatives", seizing opportunities for the Yangtze River Delta integration and regional green transformation. We have formulated and released the *2025-2027 Green Finance High-Quality Development Plan*, deeply integrating green finance into the Bank's overall strategy, with the vision of becoming a green financial benchmark bank with local and industry influence. This plan sets clear phased goals and seven key tasks for the next three years in areas such as policy systems, product innovation, risk management, green operations, talent development, and multi-party cooperation, using financial power to serve the economic and social green, low-carbon, and high-quality development.

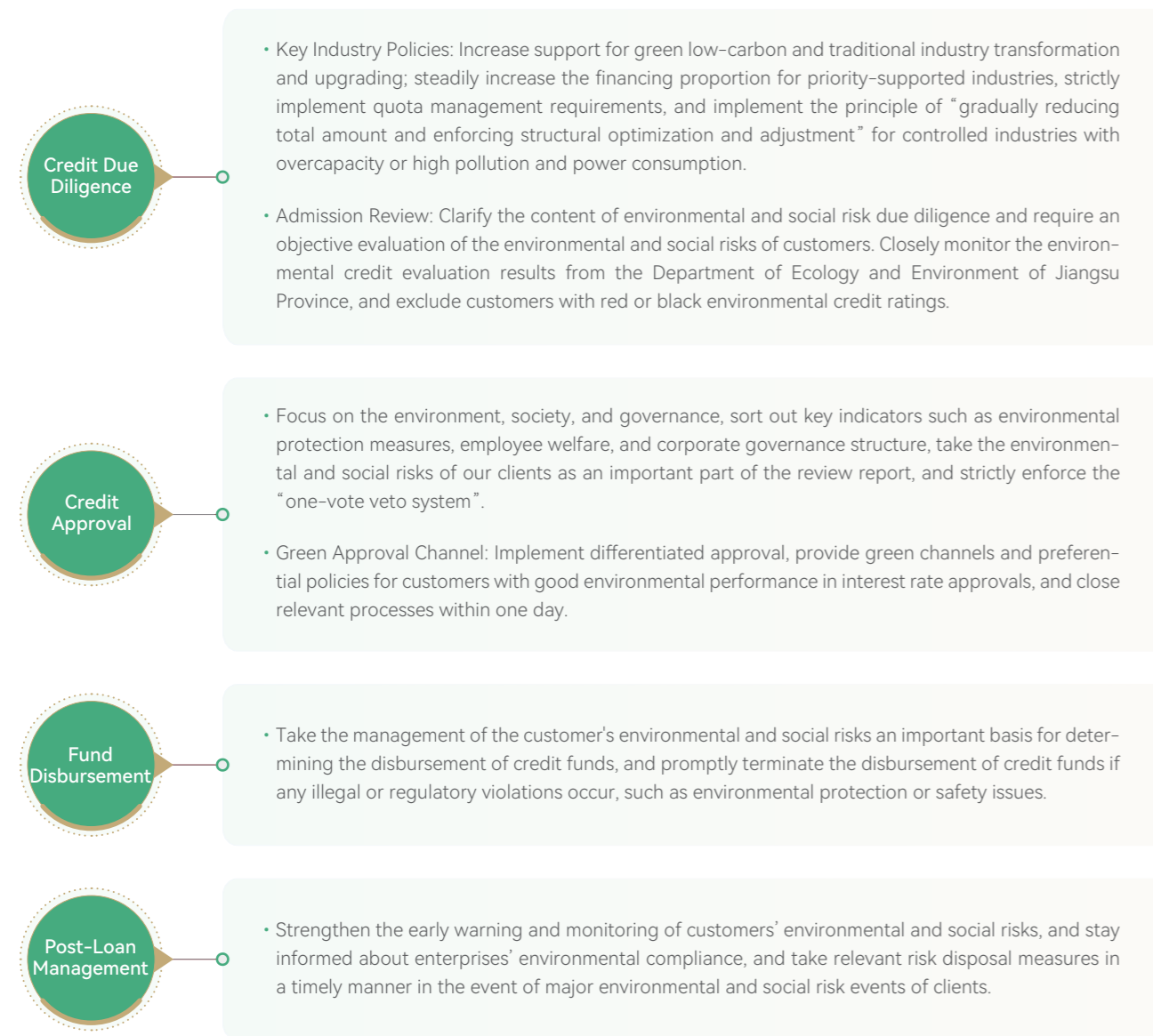
SZRCB's Planning Blueprint for High-Quality Green Finance Development (2025-2027)



Impact, Risk, and Opportunity Management

Green Finance Risk Management

The Bank attaches great importance to green finance-related risk management, and promotes the integration of environmental and climate risk management into the entire process of business and risk management. We continue to enhance our control over the environmental, social, and governance (ESG) risks of credit customers, comprehensively evaluate their ESG performance, and scientifically guiding internal credit resources into higher-quality green clients.



Full-Process Management of Environmental, Social, and Governance (ESG) Risk

The Bank classifies clients into five categories: green, blue, yellow, red, and black. These classifications are updated in real time based on the *Measures for Environmental Credit Evaluation of Enterprises and Institutions in Jiangsu Province* and the evaluation results published on the official website of the Department of Ecology and Environment of Jiangsu Province. We will report credit information to the Suzhou Financial Regulatory Bureau every six months. Furthermore, the Bank has established a client rating and risk warning system covering all corporate credit clients, with corresponding management methods, system operation processes, and control measures. This forms a closed-loop risk control mechanism that covers the entire process before, during, and after the loan, providing strong support for the stable operation of credit business.

In terms of technological support, the green credit system launched by the Bank integrates environmental and social risks with the "three checks" of loans, and supports the unified management of users, clients, permissions, reports and task centers, and the mobile-based convenient approval for green credit business. The business process for reviewing and verifying the use of green loans in the credit system has enabled the identification of green attributes in credit business, the automated statistics of green credit data, and the management of environmental and social risks. This has provided strong support for reducing fees and providing quick approval for green financial business, while also ensuring the statistical work for green finance data.

Management of Climate Risks

The Bank attaches great importance to the potential impact of environmental and climate risks and opportunities on overall business management. Based on our actual needs, we apply the "identification - assessment - response" management process framework to identify physical risks, transition risks, and opportunities. We identify potential risks and opportunities, assess their potential financial impact, duration of impact, and value chain linkages impacted. On this basis, we improve and develop response measures according to identification and assessment results, as well as existing resources and capabilities.

Furthermore, the Bank has actively collaborated with the Suzhou Meteorological Bureau to preliminarily draft a risk assessment system encompassing four dimensions: climate suitability, disaster resilience, post-disaster recovery, and green and low-carbon measures. This system comprehensively evaluates enterprises' overall capacity to withstand natural disaster risks, guides business entities in optimizing capital allocation, enhances financial resilience in the face of climate change, and addresses the traditional challenge of agriculture being "at the mercy of the weather." Based on this system, the Bank implements tiered and categorized management of enterprises according to climate-related criteria: for high-quality entities with strong disaster prevention capabilities and standardized production management, a green channel is established to provide financing support; for entities with room for improvement in their response capabilities, the Bank relies on professional assessment reports issued by meteorological departments to help them identify weaknesses and optimize production management, granting credit only after their overall capabilities have been enhanced.

Case Study | SZRCB Issuing the First "Climate Loan" in Suzhou

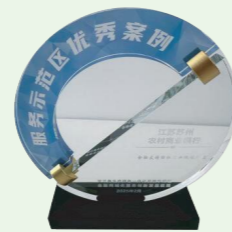
Under the guidance of the Suzhou Meteorological Bureau and the Suzhou Branch of the People's Bank of China, SZRCB has issued the first "Climate Loan" of Suzhou, providing RMB 1.12 million in specialized credit funds to a plantation in Linhu, Wuzhong District. These funds are earmarked for the winter maintenance of economic crops such as loquats, helping the plantation enhance its resilience against pests, diseases, low temperatures, and other adverse weather conditions, thereby providing "financial warmth" to ensure local agricultural production stability and supply security.



Optimization of Green Service Model

The Bank adheres to the principle of "professional specialization", maintains its positioning as a local bank, fully leverages regional resource advantages, explores local industry strengths, and creates innovative service models. We advocate for "acting as a financial steward" by providing differentiated and comprehensive services to customers. Under the vision of becoming a "Benchmark Bank" and a "Value Bank", through green exploration, the Bank is expanding the experience of serving the green transformation of the textile industry to other industries. On a broader level, we aim to contribute to the development of green finance and cultivate "new quality productive forces" for the construction of the Yangtze River Delta Ecological Green Integration Development Demonstration Zone.

Excellent Case Award of the Yangtze River Delta Ecological and Green Integrated Development Demonstration Zone Granted for the "Financial Support for the Low-Carbon Transformation of the Textile Industry" Case



The Shengze Branch of SZRCB was awarded by the Government of Shengze Town as a company with outstanding performance in green development in 2024 for the Wujiang High-tech Zone (Shengze Town).

The "Financial Party Building Service Embracing 'Green' Initiatives" case was awarded by the Government of Suzhou as a Model Case of Party Building-led Financial Services Supporting the Real Economy by the People's Government of Suzhou.



Promoting Green Energy Transformation in Enterprises

Driven by the county-wide (city and district) pilot program for rooftop distributed photovoltaic development, projects such as photovoltaic and energy storage have been widely promoted, with an increasing number of enterprises responding by converting solar energy into a steady supply of electricity. The Bank has established a green channel for the new energy industry, offering financial products such as the "Environmental Protection Loan". We have implemented a multi-pronged approach, ranging from carbon reduction support tools for green projects to inclusive re-lending programs that address the daily working capital needs of small and micro enterprises. During the Reporting Period, the Bank provided over RMB 1.5 billion in green energy loans for small and micro enterprises, benefiting over 120 companies.

Supporting the Low-Carbon Transformation of Production Equipment in Enterprises

Under the guidance of the Suzhou Branch of the People's Bank of China, in collaboration with Suzhou Asset Management, the Bank carried out the recognition and evaluation of transformation financing based on the *Directory of Economic Activities with Transformation Finance Support in Jiangsu Province*. Through the issuance of special transition loans, we have helped enterprises upgrade their production equipment. During the Reporting Period, the Bank provided over RMB 2 billion as credit support for organic upgrades for leading textile enterprises in Shengze, and over RMB 3 billion for enterprise transformation in equipment manufacturing, electronics, and information sectors. By supporting the low-carbon upgrade of equipment, the automation and digitalization levels of enterprise production lines have been effectively improved.

Serving the Management Intelligence of Enterprises

In line with the work arrangements of the Municipal Bureau of Industry and Information Technology and leveraging the technical strengths of the Jiangsu Branch of the Industrial Union Research Institute, the Bank actively empowered enterprises in their technological transformation and digital transition. While providing funding, the Bank also actively tapped into the value of data elements accumulated during enterprises' intelligent development processes. During the Reporting Period, the Bank provided over RMB 1.2 billion in credit funds to support Suzhou's green factory development and more than RMB 1.6 billion in credit to support the "Star-Rated Cloud Migration" initiative for small, medium, and micro enterprises. Through the development of data-driven financial products, the Bank is gradually establishing a new green financial service model characterized by "identifying enterprises through data, determining risk control through data, and promoting transformation through data". This approach not only effectively addresses the issues of information asymmetry and high reliance on collateral in traditional lending but also transforms data elements from "passive recording" to "active empowerment." By unlocking the value of enterprise data elements, we simultaneously support enterprises' green transformation.

Advancing the Standard Internationalization of the Service Industry

By supporting enterprises in the greening of energy use, the transition to low-carbon equipment, and the adoption of intelligent management, the Bank is helping manufacturing enterprises align their production and operational practices with international green standards. The Bank plays an active intermediary role, facilitating connections between demand-side enterprises and certification institutions, think tanks, and consulting firms. For the textile industry, the Bank led the preparation of local standards for the government, such as the *Greenhouse Gas Reduction Methodology for the Textile Industry*, the *Carbon Footprint Evaluation Methods for Fabric Products*, and the *Best Available Technology (BAT) Guide for Carbon Reduction in the Shengze Textile Industry*, unifying the language to align with global standards. In particular, in the systematic study of the carbon footprint of typical textile fabrics and their upstream and downstream supply chains, the Bank successfully created a demonstration case for localized carbon footprint management and helped enterprises obtain international certification from authoritative certification agencies, reducing the cost and difficulty of entering the international market and further seizing market opportunities.

Case Study | Assisting Shengze Textile Enterprises in Obtaining International Product Carbon Footprint Certification for the First Time

SZRCB, based on the characteristics of the Shengze textile industry, commissioned professional institutions such as the German International Cooperation Agency (GIZ) to jointly carry out the Guiding Project of Low-Carbon Transformation and Financial Innovation in the Textile Industry. The project focuses on four-way stretch fabric, a typical export product, to conduct a carbon footprint study across the entire industrial chain and assist Wujiang Rongliang Chemical Fiber Co., Ltd. in completing a full lifecycle carbon footprint calculation over a period of 7 months, successfully obtaining the ISO 14067 Greenhouse Gases - Carbon Footprint of Products - Requirements and Guidelines for Quantification issued by TÜV SÜD, an international authority. This marks the first time a Shengze textile enterprise has received this international certification, effectively helping Shengze textile products overcome green trade barriers and enhance their competitiveness in the international market.



Enhancement of Green Communication and Research

The Bank actively participates in green finance exchanges, builds a new ecosystem of collaboration among government, banks, and enterprises, and maintains close cooperation with government departments, think tanks, and other institutions to jointly promote green financial product innovation and market expansion. Additionally, we are fostering consensus among financial and industry professionals in the "carbon peaking and carbon neutrality" field, laying a solid talent foundation for green development.

Case Study Building a "Carbon Peaking and Carbon Neutrality" Talent Incubation Hub and Constructing a New Ecosystem for Government-Bank-Enterprise Collaboration

The shortage of interdisciplinary talent spanning finance and industry is a major challenge in the current development of green finance. To strengthen the talent base in the "carbon peaking and carbon neutrality" field and consolidate the collaborative efforts of government, banks, and enterprises, SZRCB has taken the Dongtaihu Office Building as a core hub to continuously expand "carbon peaking and carbon neutrality" education and training, develop high-quality courses, and enhance the breadth and depth of research in related industries. By the end of 2025, over 300 personnel from government, banking, and enterprise sectors had participated in the training, achieving full coverage of financial institutions within the jurisdiction for the first time. This initiative has facilitated the convergence of consensus and the pooling of resources among financial and industrial professionals through exchange and collaboration, thereby helping to resolve challenges in enterprise development.



Case Study Making Breakthroughs in Unlocking the Financial Value of Environmental Rights

The Bank began laying the groundwork for financial services in the environmental rights sector at an early stage. We executed the province's first pollution discharge rights mortgage loan, pioneered financial services in the water rights sector, and actively collaborated with provincial and municipal environmental rights regulatory authorities to offer suggestions on addressing bottlenecks, challenges, and corporate needs during business operations.

To further promote financial innovation in the environmental rights sector through local pilot initiatives, the Bank has once again partnered with the People's Government of Shengze Town. Centered on the environmental rights trading market, we are building a trading system for multiple types of environmental and energy rights, while simultaneously driving innovation in financial products such as green loans, green bonds, and carbon futures and options. This provides targeted financial support for textile enterprises' low-carbon transformation and green technology R&D. By promoting small-scale regional pilot programs, we are accumulating practical experience to connect with broader markets.



Metrics and Targets

The Bank actively responds to the national "carbon peaking and carbon neutrality" strategy, positioning green finance as the core engine for the Bank's overall business growth and structural adjustment. With a focus on industries such as clean energy, energy conservation and environmental protection, and green transportation, the Bank is committed to implementing and realizing the "grand vision" of green finance, striving to become a leading green finance benchmark bank with significant local influence.

Goals by 2025	Achievement
Green financing balance and the number of accounts are expected to increase by no less than 10%	As of the end of 2025, the green credit balance of the Bank was RMB 6.677 billion, with an increase of RMB 1.222 billion or 22.39% from the beginning of the year, and we have served a cumulative total of 426 green enterprise clients, with a year-on-year increase of 36.54%.

Green Credit		
Indicator	Unit	2025
Balance of Green Credit	RMB 100 million	66.77
Increase in Balance of Green Credit	%	22.39
Proportion of Balance of Green Credit	%	4.79
Energy Conservation and Carbon Reduction Industry	RMB 100 million	7.82
Environmental Protection Industry	RMB 100 million	2.45
Resource Recycling Industry	RMB 100 million	16.47
Green and Low-Carbon Energy Transformation	RMB 100 million	4.50
Ecological Conservation, Restoration, and Utilization	RMB 100 million	6.97
Upgrading of Green Infrastructure	RMB 100 million	28.44
Green Services	RMB 100 million	0.13
Balance of Domestic Green Bonds within Duration	RMB 100 million	5.21

The Bank actively implements climate change response initiatives, comprehensively advances green operational practices, and is fully committed to contributing financial support to the transition toward a low-carbon economy.

Indicator	Unit	2025
Direct GHG Emissions (Scope 1)	tCO ₂ e	265.60
Indirect GHG Emissions (Scope 2)	tCO ₂ e	10,628.66
Total GHG emissions (Scopes 1 and 2)	tCO ₂ e	10,894.26
GHG Emissions Intensity	tCO ₂ e/ RMB million	2.59

Note: Greenhouse gas (GHG) emissions are calculated in accordance with the *Guidelines for Greenhouse Gas Emissions Accounting and Reporting for Public Building Operation Enterprises (Trial)*, the Announcement on the Issuance of 2023 Power Carbon Dioxide Emission Factors issued by the Ministry of Ecology and Environment in 2025, and the electricity carbon factor of 0.5617 (kgCO₂/kWh) for East China Electric Power.



Practicing Green Operations, Co-charting an Ecological Blueprint

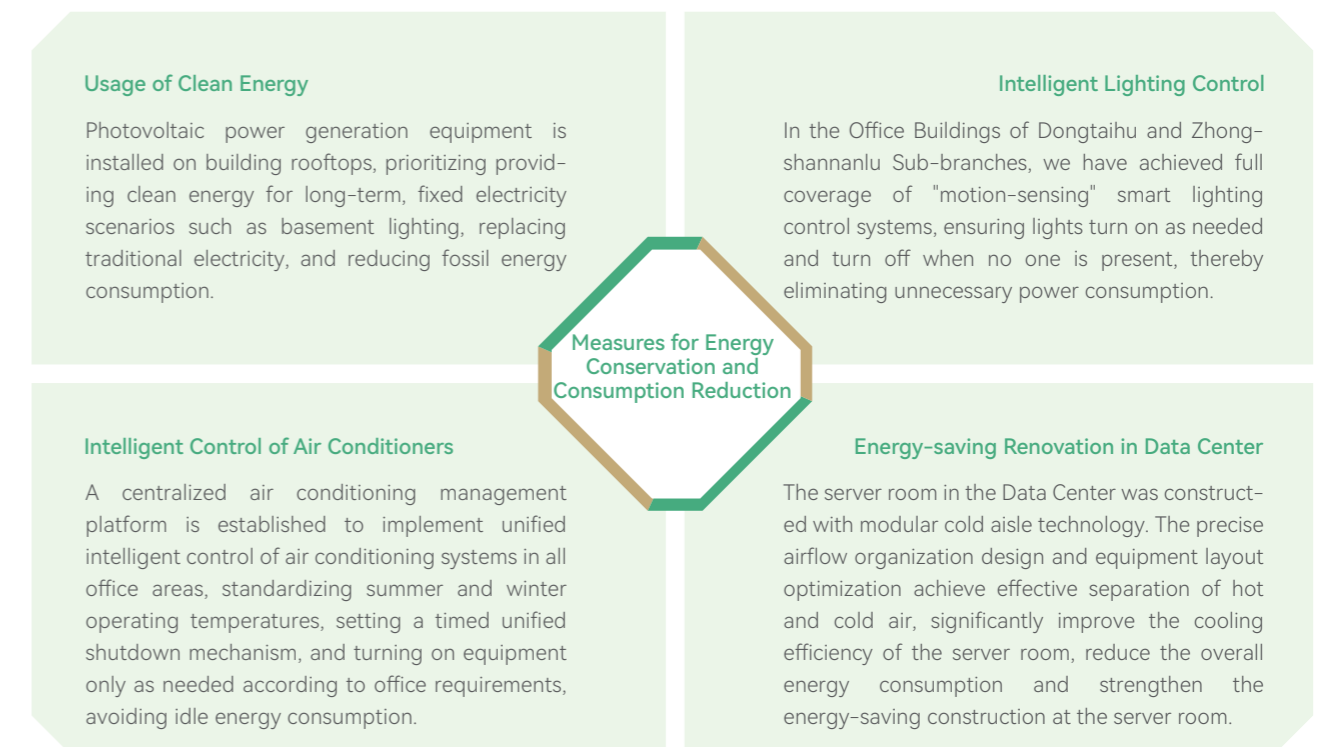
As a pioneer in green finance, the Bank actively responds to the national call, thoroughly implements the philosophy of green development, continuously deepens low-carbon operational practices, and promotes the construction of an environmentally friendly bank. Through systematic and multi-level management measures, the Bank actively integrates into the national new development pattern, promotes industrial green transformation and upgrading, and injects green momentum into high-quality development.

In strict compliance with the requirements of laws and regulations such as the *Energy Conservation Law of the People's Republic of China*, the *Water Law of the People's Republic of China*, the *Law of the People's Republic of China on the Prevention and Control of Atmospheric Pollution*, the *Law of the People's Republic of China on the Prevention and Control of Water Pollution* and the *Law of the People's Republic of China on Prevention and Control of Environmental Pollution by Solid Wastes*, the Bank continuously improves a multi-dimensional green operation management system covering greenhouse gases, energy, water resources, paper, waste and pollutants. We promote low-carbon office practices, and continuously reduce the environmental impact of our operations. During the Reporting Period, no significant administrative penalties or liabilities were imposed on the Bank by ecological and environmental authorities for any environmental incidents.

Resource Conservation

Energy Utilization

The Bank continuously deepens the green operation concept by establishing a comprehensive energy management system, optimizing energy usage structure through energy substitution, technological transformation, and intelligent management, reducing energy consumption in the headquarters and office areas, and improving energy efficiency.





Indicator	Unit	2025
Natural Gas Consumption	10,000 m ³	3.41
Gasoline Consumption	Liter	86,985
Total Purchased Electricity	kWh	19,324,828
Total Energy Consumption	tce	2,513.17
Emission from Direct Energy	tce	138.15
Emission from Indirect Energy	tce	2,375.02
Energy Consumption Intensity	tce/RMB million	0.60

Note: The total energy consumption was calculated by reference to the *General Rules for Calculation of the Comprehensive Energy Consumption (GB/T 2589-2020)*.

Water Resource Utilization

The Bank attaches great importance to water conservation and efficient use, employing source control, technological upgrades, and recycling to comprehensively prevent water waste and improve water use efficiency.

Measures for Water Resource Utilization

Daily Water Usage Management

We continuously monitor the water systems in office buildings and all business locations, adjust water flow rates and usage durations appropriately, and promptly identify and rectify issues such as leaks, spills, drips, and seepage to reduce water wastage and pollution at the source.

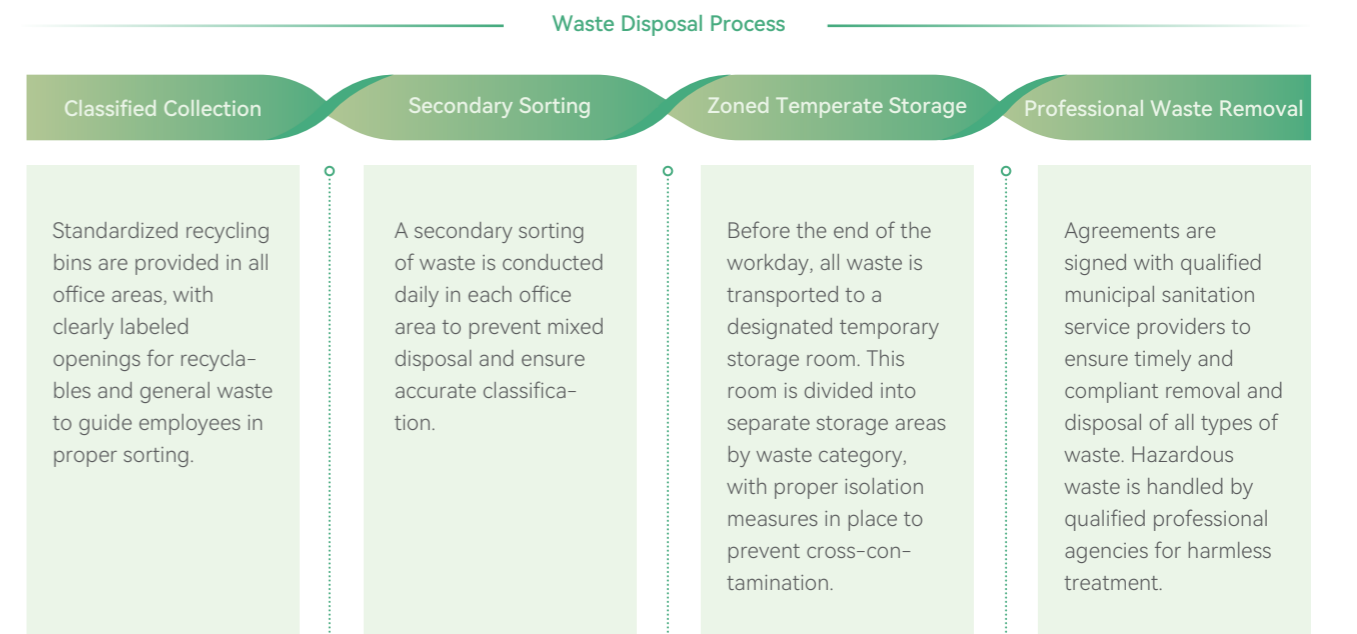
Rainwater Recycling

A rainwater harvesting system has been installed and put into operation at the Dongtaihu Office Building, enabling the recycling of water resources. The collected and treated rainwater is specifically used for landscape irrigation and other applications, reducing water consumption for landscaping by more than 60%. During the rainy season, landscape irrigation can be entirely supported by recycled rainwater, significantly reducing municipal water consumption.

Indicator	Unit	2025
Total Water Consumption	Ton	63,458
Water Resource Utilization Intensity	ton/RMB million	15.06

Disposal of Wastes

Centering on the full life-cycle management of waste, the Bank has established a standardized waste disposal process comprising "separate disposal, secondary sorting, zoned temperate storage, and professional collection and transport". Through standardized control, categorized disposal, and recycling, the Bank minimizes the environmental impact of waste to the greatest extent possible. Waste generated by the Bank is mainly divided into three types: kitchen waste, general office waste, and hazardous waste (waste toner cartridges, used batteries, discarded lamps, etc.), with differentiated disposal for different types.



Green Office

The Bank fully implements the green office concept, building a "management control, technological empowerment, and full participation" green office system. From details like saving electricity, water, and paper, employees are guided to practice green office behavior, creating a low-carbon and resource-saving office environment.

Measures for Green Office

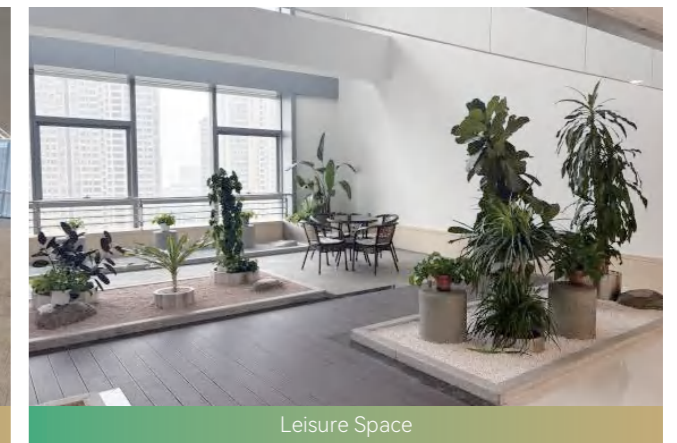
- 
Refinement of Electricity Management
 - The office building has implemented a tiered electricity management mechanism, designating responsible personnel for each area. Daily inspections are conducted to ensure that electrical equipment is turned off, eliminating issues such as lights left on unnecessarily and equipment running idle.
- 
Widespread Adoption of Water-Saving Fixtures
 - Water-saving faucets, toilets, and other sanitary devices are promoted in office areas and branches. Compared with conventional devices, water savings reach 30%-50%, reducing water consumption at the hardware level.
- 
Promotion of Paperless Office
 - Electronic documents, emails, and cloud storage replace traditional paper-based document transmission and storage. OA office automation systems enable fully electronic approval processes, reducing paper circulation.
- 
Digitization of Document Archiving
 - All office documents and business materials are scanned and electronically archived, reducing storage space for paper documents and improving retrieval and management efficiency.
- 
Conservation of Printing Consumables
 - Set the double-sided printing mode by default to reduce paper consumption.
 - A shared printer management model is implemented to reduce the number of personal printing devices.
 - Print informal documents in draft mode to reduce paper and ink consumption.
- 
Promotion of Green Awareness
 - Energy-saving, emission reduction, and green office campaigns are conducted. Energy-saving videos such as "One Kilowatt-Hour" are played regularly on elevator screens to reinforce employee awareness and embed green office concepts.

Case Study | Pioneering a Low-Carbon Path, Driving a Greener Future— "6.25 Green Low-Carbon Experience Event"

On National Low-Carbon Day 2025, the Bank launched the "6.25 Green Low-Carbon Experience Activity" for all employees, advocating practices such as "135" green travel, turning off office air conditioning, shutting off unnecessary public lighting, canteen "Clean Plate Campaign" and spreading low-carbon concepts, guiding employees to integrate low-carbon awareness into daily work and life.



Office Area



Leisure Space

Biodiversity Protection

The Bank continuously promotes biodiversity protection and gives full consideration to ecosystem and biodiversity factors during the construction and site selection of all offices and business outlets, to avoid or minimize negative impacts on the ecosystem wherever possible. Simultaneously, the Bank regards biodiversity finance as an important extension of green finance, focusing on financial service innovation in wetland protection, sustainable fisheries, and other areas.

In 2025, the People's Bank of China issued the *Biodiversity Finance Catalogue (Trial)*, providing policy guidance for banks to develop biodiversity finance. As one of three provincial pilot banks for nature-related financial disclosures, the Bank participated multiple times in capacity-building activities for nature-related financial disclosure and biodiversity information disclosure, laying a theoretical and practical foundation for developing institution-specific disclosure implementation paths.

In business innovation, the Bank focuses on key areas such as wetland protection and sustainable fisheries, launching biodiversity portfolio services combining "loans + insurance". During the Reporting Period, the Bank implemented the "Sustainable Aquaculture Production" comprehensive service solution, with loan amounts of 104 million RMB and total coverage of 2.29 million RMB, providing full support for large-scale enterprises and individual farmers in the "Pujiang Source Taihu Crab Ecological Farming Demonstration Park", effectively protecting Taihu water resources and helping retired fishermen increase income and production.

Appendix

ESG Key Performance

Economic Performance

Indicator	Unit	2024	2025
Total Assets	RMB 100 million	2,139.87	2,309.07
Operating Revenue	RMB 100 million	41.74	42.13
Total Profit	RMB 100 million	21.50	23.50
Net Profits	RMB 100 million	19.46	20.43
Average Return Rate on Total Assets	%	0.93	0.92
Weighted Average Return on Net Assets	%	11.67	10.84
Non-performing Loan Ratio	%	0.90	0.88
Provision Coverage Ratio for Non-performing Loans	%	428.96	370.17
Capital Adequacy Ratio (MRQ)	%	13.08	12.76
Core Tier 1 Capital Adequacy Ratio (MRQ)	%	10.91	10.65

Development of Service Channels

Indicator	Unit	2024	2025
Number of Domestic Business Outlets	Outlet	94	94
Number of Outlets Equipped with Barrier-Free Access Facilities	Outlet	75	78
Number of Domestic and Overseas Branches and Sub-branches	Branches/ Sub-branches	94	94
Number of Domestic Self-Service Banks	Bank	97	94
Number of Registered Users of Mobile Banking App	Users	952,987	976,597
Cumulative Number of Mobile Banking Transactions	10,000 Transactions	416.82	374.86
Transaction Amount of Mobile Banking	RMB 100 million	1,183.72	1,063.47

Environmental Performance

Green Finance

Indicator	Unit	2024	2025
Balance of Green Credit	RMB 100 million	54.56	66.77
Increase in Balance of Green Credit	%	21.29	22.39
Proportion of Balance of Green Credit	%	4.06	4.79
Balance of Domestic Green Bonds within Duration	RMB 10,000	41,962.15	52,060.10
Number of Green Finance-Related Reports Published in the Media	Article	12	13
Number of Green Finance Engagement and Exchange Activities Conducted with Relevant Social Organizations	Time	10	14

Response to Climate Change

Indicator	Unit	2024	2025
Total GHG Emissions (Scope 1 + Scope 2)	tCO ₂ e	10,230.65	10,894.26
Direct GHG Emissions (Scope 1)	tCO ₂ e	268.98	265.60
Indirect GHG Emissions (Scope 2)	tCO ₂ e	9,961.67	10,628.66
GHG Emissions Intensity	tCO ₂ e/RMB million	2.45	2.59
Per Capita GHG Emission	tCO ₂ e/Person	5.18	5.54

Note: Greenhouse gas (GHG) emissions are calculated in accordance with the *Guidelines for Greenhouse Gas Emissions Accounting and Reporting for Public Building Operation Enterprises (Trial)*, the *Announcement on the Issuance of 2023 Power Carbon Dioxide Emission Factors* issued by the Ministry of Ecology and Environment in 2025, and the electricity carbon factor of 0.5500 (kgCO₂/kWh) for East China Electric Power.

Green Operations

Indicator	Unit	2024	2025
Natural Gas Consumption	10,000 m ³	3.43	3.41
Petrol Consumption from Mobile-Source Combustion (Official Vehicles)	Liter	88,319	86,985
Total Purchased Electricity	kWh	18,564,433	19,324,828
Per Capita Electricity Consumption	kWh/Person	9,399.71	9,824.52
Total Energy Consumption	tce	2,421.40	2,513.17
Direct Emission from Energy	tce	139.83	138.15
Indirect Emission from Energy	tce	2,281.57	2,375.02
Energy Consumption Intensity	tce/ RMB million	0.58	0.60
Clean Energy Consumption	tce	45.62	45.35
Total Water Consumption	Ton	71,109	63,458
Water Resource Utilization Intensity	ton/ RMB million	17.04	15.06
Per Capita Water Consumption	Ton/Person	36.00	32.26

Note: The total energy consumption was calculated by reference to the General Rules for Calculation of the Comprehensive Energy Consumption (GB/T 2589-2020).

Social Performance

Inclusive Finance

Indicator	Unit	2024	2025
Balance of Inclusive Loan	RMB 100 million	362.51	391.43
Proportion of Balance of Inclusive Loan	%	28.02	28.06
Growth Rate of Balance of Inclusive Loan	%	9.43	7.98
Inclusive Micro and Small Enterprise Loan Balance	RMB 100 million	355.00	382.74
Proportion of Inclusive Micro and Small Enterprise Loan Balance	%	27.44	27.44
Growth Rate of Inclusive Micro and Small Enterprise Loan Balance	%	10.44	7.81
Number of Clients of Inclusive Micro and Small Loans	Users	23,711	23,873
Outstanding Balance of Inclusive Agriculture-Related Loans	RMB 100 million	80.04	84.10
Percentage of Outstanding Balance of Inclusive Agriculture-Related Loans	%	6.19	6.03
Growth Rate of Outstanding Balance of Inclusive Agriculture-Related Loans	%	6.75	8.07

Protection of Consumers' Rights and Interests

Indicator	Unit	2024	2025
Financial Consumer Protection Publicity and Education Activities	Session	180	260
Total Hours of Financial Consumer Protection Publicity and Education Activities	Hour	360	320
Complaints Received through External Referral Channels	Case	418	494
Number of Customer Complaints Resolved	Case	418	494
Customer Complaint Resolution Rate	%	100	100

Financial technology

Indicator	Unit	2024	2025
Financial Technology Investment	RMB 10,000	22,496.60	19,426.41
Proportion of Financial Technology Investment in Main Business Revenue	%	5.39	4.61
Total Number of R&D Team Members	Person	145	150
Ratio of R&D Personnel to Total Employees	%	7.34	7.63
Cumulative Number of Authorized Patents	Item	3	2
Cumulative Number of Software Copyrights	Item	7	7

Recruitment and Employment

Indicator	Unit	2024	2025	
Total Number of Employees	Person	1,975	1,967	
By Gender	Female	Person	947	945
	Male	Person	1,028	1,022
By Age	Under 30 (exclusive) Years Old	Person	455	420
	30 (inclusive) to 40 (exclusive) Years Old	Person	956	967
	40 (inclusive) to 50 (exclusive) Years Old	Person	284	305
	50 Years Old or Above	Person	280	275

Indicator		Unit	2024	2025
By Educational Background	Number of Employees with Master's Degree and Above	Person	289	315
	Number of Employees with Bachelor's Degree	Person	1,478	1,477
	Number of Employees below Number of employees (Exclusive)	Person	208	175
Labor Dispatch Workers		Person	21	21
Part-time Employees		Person	0	0
Number of Employees of Minority Nationalities		Person	7	9
Proportion of Female Employees in Management		%	35.27	33.87
Average Paid Annual Leave Days per Employee		Day	8.78	9.53
Signing Rate of Employment Contract		%	100	100
Coverage Rate of Social Insurance		%	100	100
Coverage Rate of Health Checkups among Employees		%	100	100
Number of New Employees		Person	171	76
Number of Employees Resigned		Person	36	44
Employee Turnover Rate		%	1.88	2.23

Note: Total Employee Turnover Rate = Number of Separations during the Reporting Year / (Total Number of Employees at the Beginning of the Reporting Year + Total Number of Employees on the End of the Reporting Year)

Employee Training and Development

Indicator	Unit	2024	2025
Investment in Employee Training	RMB 10,000	464	371
Number of Training Programs Conducted	Project	73	73
Number of Employee Training Sessions	Sessions	180	173
Total Number of Persons Trained (Person-time)	Person-times	52,080	52,227
Coverage of Employee Training	%	100	100
Average Training Hours Per Employee	Hour	134.39	145.53

Employee health and safety

Indicator	Unit	2024	2025
Number of Work Safety Accidents	Case	0	0
Number of Security Emergency Drills	Time	195	192
Identification and Rectification Rate of Potential Hazards:	%	100	100
Number of Work-Related Deaths	Person	0	0
Proportion of Work-Related Deaths	%	0	0
Number of New Occupational Diseases	Case	0	0
Work Injury Insurance Investment	RMB 10,000	78.09	78.63
Coverage Rate of Work-Related Injury Insurance	%	100	100
Number of Safety Training Sessions	Session	5	6
Number of Participants in Safety Training (Person-time)	Person-times	2,396	4,348
Average Duration of Safety Training	Hour	1	6
Coverage Rate of Safety Training	%	100	100

Social Contribution

Indicator	Unit	2024	2025
Charitable Donations for Public Welfare:	RMB 10,000	224.23	262.63
Number of Public Welfare Activities	Time	235	363
Number of Volunteers	Person	340	527
Number of Beneficiaries Covered by Volunteer Services	Person-times	17,200	16,150
Social Contribution per Share	RMB	3.92	3.38

Note: Social Contribution per Share = Basic Earnings per Share + (Total Taxes Paid + Employee Remuneration + Interest Expenses + Total Public Welfare Contributions - Other Social Costs Incurred by the Company due to Environmental Pollution) / Total Share Capital

Governance Performance

Governance

Indicator	Unit	2024	2025
General Meetings of Shareholders Convened	Time	2	3
Number of Proposals Reviewed and Approved at the General Meeting of Shareholders	Item	17	24
Number of Members of the Board of Directors	Person	14	14
Proportion of Independent Directors	%	35.71	35.71
Proportion of Female Directors	%	14.29	7.14
Meetings of the Board of Directors Convened	Time	4	7
Proposals Reviewed and Approved at the Meetings of the Board of Directors	Item	45	69

Compliant Operations

Indicator	Unit	2024	2025
Number of Compliance Training Sessions Conducted	Session	13	18
Number of Training Sessions on Anti-Fraud and Anti-Money-Laundering	Session	17	19
Person-times of Participation in Anti-Fraud and Anti-Money Laundering Training	Person-times	5,328	6,445

Anti-Commercial Bribery and Anti-Corruption

Indicator	Unit	2024	2025
Percentage of Directors Receiving the Training on Anti-commercial Bribery and Anti-Corruption	%	100	100
Number of Litigation Cases of Corruption and Embezzlement	Case	0	0
Signing Rate of Integrity and Other Related Business Ethics Agreements	%	100	100

指标索引

Chapters and Sections	Sustainability Reporting Standards of the Global Reporting Initiative (GRI Standards)	Guide to Corporate Sustainability Reporting in China (CASS-ESG 6.0)	Shanghai Stock Exchange Self-Regulatory Guidelines for Listed Companies No. 14 - Sustainability Report (for Trial Implementation)	Corresponding Sustainable Development Topics of the Shanghai Stock Exchange	
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	2025 Honor Achievements	/	/	/	
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	Analysis of Material Topics	3-1/3-2/3-3	G1.1.9/G1.2.3	Article 5 Article 52	Due Diligence
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	Adhering to Compliance Standards, Empowering Stable Operations	/	/	/	
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Chapters and Sections		Sustainability Reporting Standards of the Global Reporting Initiative (GRI Standards)	Guide to Corporate Sustainability Reporting in China (CASS-ESG 6.0)	Shanghai Stock Exchange Self-Regulatory Guidelines for Listed Companies No. 14 – Sustainability Report (for Trial Implementation)	Corresponding Sustainable Development Topics of the Shanghai Stock Exchange
Development: Deepening Finance Fundamentals, Nourishing the Real Economy	Deepening Support for Agriculture and Small Businesses, Empowering the Growth of the Real Economy	/	S1.1.1/S1.1.2/S1.1.4/S1.1.5	Article 39 Article 47	Rural Revitalization Safety and Quality of Products and Services
	Focusing on S&T Innovation Finance, Empowering Industrial Upgrading	/	S2.1.13	Article 42	Innovation-driven
	Driving Digital Finance, Enhancing Service Efficiency	/	S2.1.1/S2.1.2/S2.1.3/S2.1.4/S2.1.5/S2.1.6/S2.1.7/S2.1.8/S2.1.10/S2.1.11/S2.1.12/S2.1.13	Article 42	Innovation-driven Ethics of Science and Technology
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Feedback

Thank you for reading this report. To improve SZRCB's performance in sustainable development, further enhance its sustainable development capabilities and levels, and strengthen communication with all sectors of society, we sincerely hope that you will provide valuable feedback and suggestions on our work and this report amidst your busy schedule.

Multiple Choice Questions (Please check the appropriate box)

1. Your overall assessment of SZRCB's ESG performance:

Very Good Good Average Below Average Poor

2. Your overall assessment of this report:

Very Good Good Average Below Average Poor

3. How do you think SZRCB has performed in terms of communications with stakeholders?

Very Good Good Average Below Average Poor

4. How do you think SZRCB has performed in terms of corporate governance?

Very Good Good Average Below Average Poor

5. How do you think SZRCB has performed in terms of service for the real economy?

Very Good Good Average Below Average Poor

6. How do you think SZRCB has performed in terms of green finance?

Very Good Good Average Below Average Poor

7. How do you think SZRCB has performed in terms of customer service?

Very Good Good Average Below Average Poor

8. How do you think SZRCB has performed in terms of the protection of employees' rights and interests?

Very Good Good Average Below Average Poor

9. How do you think SZRCB has performed in terms of voluntary service for public welfare?

Very Good Good Average Below Average Poor

10. What are your opinions and suggestions on SZRCB's ESG performance and this report?

Contact Us

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Feedback Form