



兴业银行股份有限公司
INDUSTRIAL BANK CO.,LTD.

2022 年 半 年 度 报 告 (节选)

2022 Interim Report (Excerpt)

第五章 环境和社会责任

Chapter 5 ESG

一、全面构建 ESG 管理体系 I. Building a comprehensive ESG system

(一) 完善自上而下的治理体系 (I) Improving the top-down ESG system

修订公司章程，明确董事会承担 ESG 管理最终责任，将董事会“战略委员会”更名为“战略与 ESG 委员会”，围绕外部 ESG 政策动态、ESG 战略规划、重大政策与基本制度制定、ESG 战略实施监督等职责，健全并完善组织架构、议事规则和报告路径，董事会与监事会共同开展“ESG 建设专题培训与调研”，推动建立具有行业领先水平的 ESG 管理决策机制，强化董事会及专门委员会在 ESG 管理方面的重大决策职权。

IB has revised the Articles of Association, appointed the Board of Directors to bear the ultimate responsibility for ESG management, and changed the Strategy Committee under the Board of Directors into Strategy & ESG Committee. It has perfected the organizational structure, meeting rules and reporting paths around external ESG policies, ESG strategy and plans, the formulation of major policies and basic rules, and the supervision of the implementation of ESG strategy. The Board of Directors and the Board of Supervisors have jointly carried out “ESG training and surveys” to establish a leading ESG management and decision-making mechanism in the industry, and reinforce the Board of Directors’ and the committees’ decision-making power in ESG management.

(二) 建立统筹协同的工作机制 (II) Establishing a coordinated working mechanism

公司召开 ESG 工作专题会议，锚定计划，明确分工，压实责任，加强协同。强化 ESG 管理中心“大脑智库”作用，全面推进 ESG 管理指标体系建设，细化专业支持与推进督导，开展“ESG 系列培训”，编写《ESG 工作手册》，形成“全行一盘棋”的良性工作机制。

IB holds special meetings on ESG work to finalize plans, divide work, appoint specific responsible persons, and strengthen coordination. Efforts are made to reinforce the ESG Management Center’s role as the “brain”, develop

the indicators for ESG management, and provide professional support and supervision. IB has carried out a series of ESG training sessions, developed the *Handbook for ESG Work*, and fostered a coordinated working mechanism across the Bank.

(三)执行点面结合的策略规划 (III) Implementing comprehensive policies and plans

强化制度先行，明确短、中、长期工作规划，印发《兴业银行 2022 年 ESG 管理体系建设工作要点》，发布 ESG 绩效提升方案系列指引，提升 ESG 体系应用转化率，真正提升内部治理能力、专业实力和创新水平。

Fully underlining the importance of systems, IB has worked out short-, medium- and long-term work plans, issued the Key Points for the Development of ESG Management System in 2022, and released the ESG performance enhancement guidelines to make the ESG system more practical and applicable, thus truly improving the Bank's governance capacity, professional competence, and innovation level.

二、积极应对气候变化与环境影响 II. Actively responding to climate change and environmental impacts

(一)全面完善 ESG 与气候风险管理体系 (I) Comprehensively improving the ESG and climate-related risk management system

1. 将 ESG 与气候风险管理引入全面风险管理体系 1. IB introduces ESG and climate-related risk management into its overall risk management system

公司将 ESG 与气候风险管理纳入全面风险管理体系，修订《全面风险管理报告办法》，明确总行风险管理委员会的 ESG 与气候风险管理职责，将 ESG 与气候风险纳入向高级管理层与董事会报告的范围，并探索在风险偏好制定过程中将 ESG 与气候风险因素纳入考量。公司重点针对火电、钢铁、水泥行业客户，积极开展气候风险压力测试，并将继续拓展测试覆盖范围，研究其他高碳行业气候风险压力测试方法论和传导路径。

IB has introduced ESG and climate-related risk management into its overall risk management system, revised the Reporting Methods of Comprehensive Risk Management, and specified the duties of the Head Office's Risk Management

Protection Committee regarding ESG and climate-related risk management. It has mandated the reporting of ESG and climate-related risks to the senior management and the Board of Directors, and explored incorporating those risks when developing risk preferences. IB has conducted climate-related risk pressure test on clients engaged in the thermal power, iron and steel, and cement industries, and will conduct it in a wider scope to study how the pressure can be tested and transmitted in other carbon-intensive industries.

2. 将 ESG 纳入敏感行业授信政策 2. IB incorporates ESG into credit policies for sensitive industries

公司聚焦重点行业及重点区域，执行“有保、有控、有压”的差异化 ESG 授信及风控总体策略，制定了农业、林业、火电、水电、核电、光伏发电、化工、煤化工、煤炭、采矿、造船、纺织、污水处理等 23 个行业专项 ESG 授信政策，对客户的生产工艺流程、ESG 风险管理能力及绿色低碳运营能力进行评估，积极引导信贷资源投向符合 ESG 相关要求、低能耗、低排放、低污染、高效率、市场前景良好的业务领域，印发《关于加强生物多样性保护的通知》，持续加大生态保护重点领域和重点区域支持力度。

IB implements differentiated ESG credit and risk control policies in key industries and regions. By developing special ESG credit policies for 23 industries, including agriculture, forestry, thermal power, hydropower, nuclear power, PV power generation, chemical industry, coal chemistry, coal, mining, ship-making, textile, and sewage treatment, IB evaluates the clients' production process and capability of ESG risk management and green and low-carbon operation, so as to channel the credits to those areas meeting the ESG requirements with low energy consumption, low emission and pollution, high efficiency, and great market prospects. The Bank has issued the Notice on Strengthening the Preservation of Biodiversity, and will continue to increase support to key fields and regions of ecological conservation.

3. 将 ESG 嵌入风险管理全流程 3. IB embeds ESG in the whole process of risk management

公司制定《企业金融客户 ESG 内嵌授信流程方案》《同业金融客户 ESG 内嵌授信流

程方案》《零售信贷客户 ESG 内嵌授信流程方案》，将 ESG 因素全面嵌入三大业务条线授信流程。针对三大业务条线客户进行 ESG 评级，分为 A、B、C、D 四类，识别客户 ESG 风险，将分类结果融入尽职调查、风险评审、合同签订、融资发放、存续期管理等授信流程各环节，制定预警、增加风险缓释手续、额度控制等风险管控措施和应对预案，采取差异化风险管控，有效缓释与监测客户的 ESG 风险。

IB has worked out the Process of Granting ESG Credits to Corporate Financial Clients, the Process of Granting ESG Credits to Interbank Financial Clients, and the Process of Granting ESG Credits to Retail Credit Clients, embedding the ESG elements in the three lines of business across the board. Clients of these three categories are divided into four groups - A, B, C and D - based on their ESG risk evaluation, and the grouping results are referred to throughout the credit-granting process, from due diligence, risk review, contract signing, release of financing, to management during the period of existence. IB has put in place risk control measures and responses such as early warning, more risk mitigation procedures, and credit control, and also adopted differentiated approaches to effectively mitigate and monitor the clients' ESG risks.

(二) 大力推进绿色金融业务发展 (II) Strongly promoting green finance

1. “减污降碳”服务“双碳”战略 1. IB reduces pollution and carbon emission to serve the “dual carbon” strategy

报告期内，公司优化风光储能项目推动机制，加强考核评价与资源配置，落地首单 CCUS（碳捕集、利用与封存技术）领域绿色金融项目。截至报告期末，公司清洁能源产业绿色贷款余额 1,076.93 亿元，较上年末增长 41.90%，风电光伏贷款余额 575.77 亿元，较上年末增长 96.82%；共 9 家分行落地碳减排（碳足迹）挂钩贷款等创新产品 13 笔，金额共计 7 亿元，落地全国碳排放权质押融资业务 24 笔，质押碳配额 495 万吨，通过金融让利形式鼓励企业实现绿色转型。报告期内，公司支持深圳福田、广州南沙、保定、包头、丽水、武昌、兰州等城市获批国家气候投融资试点城市。

During the reporting period, IB refined the mechanism to promote wind and solar-based energy storage projects, tightened assessment and resource allocation, and landed the first green finance project in the field of CCUS

(carbon capture, use and storage). At the end of the reporting period, the Bank's green loan balance in the clean energy industry stood at RMB107.693 billion and the balance of wind and PV loans stood at RMB57.577 billion, an increase of 41.90% and 96.82% from the end of the previous year respectively. Nine IB branches have launched 13 innovative products including loans linked with carbon emission reduction or carbon footprint, which amounted to RMB700 million in total; and nailed 24 carbon emission right pledge financing deals, totaling 4.95 million tons of carbon. These efforts have incentivized enterprises with financial benefits to make the green transformation. During the reporting period, IB also supported a number of cities in obtaining state approval to pilot climate investment and financing, including Futian of Shenzhen, Nansha of Guangzhou, Baoding, Baotou, Lishui, Wuchang, and Lanzhou.

2. “母子联动” 创新 ESG 产品体系 2. IB and CIB Fund Management jointly innovate the ESG product system

报告期内，公司子公司兴业基金制定绿色债券投资管理办法，布局绿色主题公募基金“兴业绿色纯债一年定期开放债券型证券投资基金”，该产品系当前规模最大的绿色债券基金。兴银理财持续加大 ESG 资源投入和产品布局，累计发行 ESG 产品 16 款，规模突破 370 亿元，加大节能环保、清洁能源、生态环境产业等绿色领域投资，并积极推动系统性构建 ESG 评估和投研体系，在债项评级、投资决策、风险控制中融入 ESG 决策机制。

During the reporting period, IB's subsidiary CIB Fund Management formulated the regulations on green bond investment, and prepared the green-themed public fund - “IB One-year Green Open Bond Securities Investment Fund”, which is the largest green bond fund in the market now. CIB Wealth Management has kept increasing the input of ESG resources and the launch of ESG products, having rolled out 16 ESG products cumulatively to the tune of RMB37 billion. It has also increased green investment in energy conservation, environmental protection, clean energy, and eco-environmental industry, pushed for the systematic establishment of ESG evaluation and investment research

system, and incorporated ESG decision-making in bond rating, investment decision making, and risk control.

在可持续金融咨询服务方面，兴业研究与政府部门、行业协会、国际机构、企业等广泛开展绿色金融与可持续发展咨询合作，向中国环境科学学会绿色金融专业委员会等 12 家政府机构与行业协会等提供绿色金融可持续金融咨询服务，与气候债券倡议组织（CBI）合作在境内外发布《中国可持续债券盘点报告》。

CIB Research has provided green finance and sustainability related consulting services to a wide range of entities, including 12 government departments and industrial associations (e.g. the Green Finance Committee of Chinese Society for Environmental Sciences), international organizations, and enterprises. It also worked with Climate Bonds Initiative (CBI) to release the *China Sustainable Bond Report* in and abroad.

3. “闭环管理” 监督绿色金融执行流程 3. IB supervises the execution of green finance through a “closed-loop”

公司配置绿色金融领域专项风险资产额度，并通过内部定价补贴政策，以优惠利率支持绿色信贷投放。在考核评价方面，提高综合考评体系中绿色金融指标权重，并将符合中国人民银行碳减排支持工具要求的绿色贷款单列考核，同时设置“绿色债务融资工具”“绿色金融创新业务”等特色加分项，鼓励分行发展绿色金融特色业务。公司将绿色信贷制度、流程、执行情况纳入内部审计范围，强化绿色金融业务监督，定期组织实施绿色金融业务专项审计。

IB has allocated a special quota of assets for allow for green finance risks, and supported the grant of green credits with preferential interest rate through its pricing subsidy policy. It has raised the weighting of green finance in the overall assessment system, with green loans meeting the PBOC’s requirements for carbon emission reduction support tools being listed separately, and set bonus items such as “green bond financing tools” and “green finance innovations” to encourage its branches to develop the green finance business. IB has incorporated green credit system, process, and execution all in internal audit, strengthened supervision over the green finance business, and regularly

conducted special audit of this business.

(三) 全面拓展绿色低碳运营体系 (III) Expanding the green and low-carbon operation system

公司制定《关于全面开展集团绿色运营工作的通知》《兴业银行节能减排降碳建议》《兴业银行绿色运营倡议书建议》，构建基础规范，倡导绿色环保理念，加大节能减排力度，践行绿色运营承诺；修订集团车辆管理办法，引入绿色环保配置要求，发布《兴业银行绿色办公管理办法》《关于进一步推动本行绿色采购管理工作的通知》，并将依据《兴业银行总行福州大厦绿色建筑改造技术方案》，将上海、北京总行大楼改造为绿色建筑及净零能耗建筑。

IB has formulated a series of documents, such as the Notice on Comprehensively Implementing Green Operation Across the Group, the Proposal on Energy Conservation and Emission Reduction, and the Proposal on Green operation, to lay out the basic standards, advocate green environment, promote energy conservation and emission reduction, and honor its commitment to green operation. It has revised the Group's vehicle regulations to require a certain portion of green and eco-friendly vehicles, and issued the Regulations on Green Office and the Notice on Further Promoting Green Procurement Management in the Bank. According to the IB Technical Plan for Green Renovation of the Head Office at Fuzhou Building, the Bank has renovated its Head Offices in Shanghai and Beijing into green buildings with net zero energy consumption.

三、切实加强消费者权益保护 III. Improving financial protection

(一) 妥善处理客户投诉 (I) Properly handling client complaints

公司坚持“以客户为中心”服务理念，制定《兴业银行消费投诉管理实施细则》《兴业银行信用卡中心消费投诉管理实施细则》等投诉管理制度，明确消费投诉处理原则、要求、流程、时效、整改、问责等内容，规范投诉管理，强化 95561 客服电话、网点现场、网上银行、手机银行、电子邮件、客户意见簿等多渠道应用，定期核查分析投诉原因，注重保护投诉人信息安全。

Upholding “client-centric” services, IB has formulated the Implementation Rules on Management of Consumer Complaints and the

Implementation Rules on Management of Consumer Complaints at Credit Card Center, and other regulations to standardize complaint management, clarifying the principles, requirements, procedures, timeliness, rectification and accountability. It has opened a variety of channels of making complaints, including the 95561 customer service hotline, outlets, online banking, mobile banking, email, and “Clients’ Complaints & Suggestions” notebook, and regularly examined the complaints and analyzed their reasons while making a point of protecting the privacy of the complainers.

(二) 精细管理消保关键环节 (II) Refining customer financial protection at key links

公司董事会风险管理与消费者权益保护委员会审议通过《2022 年度消费者权益保护工作计划》，细化消保服务质量监测标准，强化消保事前审查，防止金融产品“带病上市”。报告期内，公司共开展消保审查 3,933 笔，覆盖产品和服务的开发设计、定价管理、协议制定等各环节。

The Risk Management and Consumer Rights & Interests Protection Committee under the Board of Directors reviewed and adopted the 2022 Work Plan for the Protection of Consumer Rights and Interests, which detailed the standards for protection services and underlined ex-ante review to prevent any flawed financial product from hitting the market. During the reporting period, IB reviewed 3,933 deals regarding consumer protection, covering development and design, pricing management, and formulation of contract around products and services.

公司针对个人贷款和信用卡业务等零售贷款债务催收，建立统一完善的制度体系，对催收方法、程序、渠道、外包机构管理、人员管理、监督检查、信息数据安全等进行规范，并通过官网公示具体流程；根据《兴业银行零售信贷业务操作手册》，为个人贷款客户提供还款方式变更、宽限期变更、贷款期限、个人信息删除选项及联系方式变更等可修改项，维护客户贷款修改权利。

IB has created a uniform and sound policy and system for debt collection regarding personal loans, credit card business, and other retail businesses.

There are standards and rules governing the approaches, procedures, and channels of debt collection, management of outsourced agencies, personnel management, supervision and inspection, and information and data security, with the full process being made public on the official website. According to the IB Manual on Retail Credit Business, IB offers loan modification options for customers, including the way of payment, period of grace, term of loans, deletion of personal information, and contact information.

(三)广泛开展金融知识教育 (III) Promoting financial education initiatives

公司联合监管机构、企业、同业、教育集团和各类组织开展联合教育宣传活动，以官方网站“金融消费者教育服务专栏”、官方微信公众号、手机银行“消费者权益保护专区”及线上“消费者教育基地”为常态化窗口，积极“进校园”“进农村”“进工地”“进企业”，关注“一老一少”等重点人群知识普及，加强金融风险提示，助力金融惠民。上半年，公司共开展线上线下教育宣传活动 6,451 次，触及消费者 5,196.44 万人次。

IB has carried out education and publicity activities in conjunction with regulators, enterprises, peers, educational groups, and various organizations. It has a variety of channels, including the “Education & Service for Financial Consumers” column on the official website, official WeChat account, “Protection of Consumer Rights and Interests” on mobile banking, and the online “Consumer Education Base”. Taking advantage of them, IB has organized financial literacy activities on campus and construction sites, and in rural areas and enterprises, with an emphasis on the aged and young groups, to sharpen public awareness of financial risks and make finance truly beneficial for the people. In the first half of this year, the Bank conducted online and offline education and publicity activities 6,451 times, reaching 51,964,400 consumers.

公司开发 20 门消费者权益保护专题课程，开展“金融消费者八大权益”“个人信息保护”“客户投诉管理”等消费者权益保护(金融知识教育)培训，覆盖全行员工(包含中高级管理人员、新入职人员、业务营销人员、实习生等)。

IB has developed 20 courses on consumer rights and interests protection.

The training sessions on consumer financial protection such as “Eight Rights and Interests of Financial Consumers”, “Personal Information Protection”, and “Client Complaint Management”, all involving financial literacy and education, provided annually all employees across the Bank, including mid- and high-level managers, new recruits, marketing personnel, and interns.

(四) 严格监督营销宣传合法合规 (IV) Supervising and ensuring compliance in marketing and publicity

报告期内，公司对营销推介行为开展普遍审查，严格规范金融产品和服务的消费者权益保护营销宣传合规行为，按照《兴业银行金融营销宣传行为消费者权益保护管理办法》《营销宣传消保审核注意事项》《兴业银行消费者权益保护五十条“红线”》等制度要求，明确金融营销宣传禁止内容，并对营销宣传内容进行审核监督，由第三方开展营业网点消保服务质量监测，并将监测结果与分行考评挂钩，强化金融营销规范宣传。

During the reporting period, IB inspected and strictly regulated marketing and publicity activities around financial products and services to protect the rights and interests of consumers. It has formulated the Regulations on Protection of Consumer Rights and Interests During Financial Marketing and Communication, Key Points in the Review of Marketing and Publicity Activities for Protection of Consumer Rights and Interests, and Fifty Redlines on Protection of Consumer Rights and Interests. These documents specify what is prohibited in financial marketing and communication and require review and supervision of the contents. Third parties are invited to monitor the quality of consumer protection services at outlets and the monitoring results are linked with the assessment of IB branches, so as to ensure fair advertising.

(五) 充分保护客户隐私与数据安全 (V) Protecting client privacy and data security

公司制定实施覆盖个人金融信息采集、传输、存储、使用、共享、删除等全生命周期的安全要求，建立完善的风险排查、应急响应和监督检查机制，在业务开展和对外服务过程中，严格按照最小必要原则控制个人信息的查询授权范围，采取加密、去标识化等技术措施防范个人信息的窃取和越权访问。公司面向全行员工（含劳务派遣人员，

下同)常态化开展包括隐私与数据保护在内的员工信息安全主题教育,持续强化新员工、研发人员、客户经理等重点人群培训,创办各类安全教育渠道和宣传阵地。报告期内,未发生个人信息泄露和侵害个人隐私权益的事件。

IB has security requirements throughout the full life cycle of personal financial information, from collection, transmission, storage, use, sharing to deletion, and it has established a sound mechanism of risk screening, emergency response, and supervision and inspection. While providing services, the Bank strictly controls the scope of inquiry and authorization regarding personal information on the “minimum necessary” principle, and takes technical measures such as encryption and de-identification to prevent the theft of and unauthorized access to personal information. IB regularly organizes information security education, including privacy and data protection, for all employees (including outsourced personnel, same below), with intensified training for key groups such as new recruits, R&D personnel, and client managers, and has created various channels of security education and publicity. No leakage of personal information or infringement upon personal privacy happened during the reporting period.

公司已建立成熟的网络安全攻击防护和监测处置体系,并协调联动外部专业机构,长期开展互联网仿冒应用的监测处置工作。报告期内,累计阻断和处置互联网高危攻击尝试超过 1,300 万次、高危 IP 超过 85 万次;互联网金融业务实时风险监控系統共计监控交易笔数 31.93 亿笔,阻断交易 300.04 万笔,涉及金额 858.83 亿元;累计发现并处置涉及公司的互联网仿冒应用 941 个。

IB has established a mature cyber attack defence, monitoring and disposition system and worked with external agencies to consistently monitor and dispose of counterfeit applications. During the reporting period, it cumulatively stopped and handled highly dangerous cyber attacks more than 13 million times and highly dangerous IP more than 850,000 times. Its online financial business real-time risk monitoring system has cumulatively monitored 3,193 million transactions and stopped 3,000,400 ones, involving RMB85,883

million. It has also detected and handled 941 counterfeit applications concerning the Bank.

四、多方位提升普惠金融服务覆盖率与服务效率

IV. Improving the coverage and efficiency of inclusive financial services on all fronts

(一)全面扩大服务渠道覆盖面 (I) Expanding the coverage of service channels

公司加强分支机构网点的统筹规划、合理布局与科学转型，提升金融服务品质与可得性。截至报告期末，全行县域支行网点数 244 家，较年初增长 7 家；2,023 家网点全部完成“兴公益”惠民驿站建设，提供“暖心服务”“红色阵地”“适老助残”“邻里伙伴”四大类主题 40 余项免费服务，较年初增长 3 家；布设自助机具 8,748 台（含现金类自助机具及智能柜台），其中布设于农村地区的自助机具共计 1,190 台。

IB has made more efforts to comprehensively plan, rationally distribute and scientifically transform the branches and outlets to make financial services more available with better quality. By the end of the reporting period, the Bank had 244 county-level outlets, seven more than in the beginning of the year. All its 2,023 outlets have built “IB CARES” stations - three more than in the beginning of the year - that provide more than 40 free services of four themes, namely “Considerate Service”, “Red Position”, “Helping the Elderly and People with Disabilities”, and “Friendly Neighbors”. It has also installed 8,748 self-service devices (including ATMs and intelligent counters), 1,190 of which are in rural areas.

(二) 全力满足弱势群体需求 (II) Meeting the needs of disadvantaged groups

公司发布《兴业银行营业网点环境管理办法》和新版《兴业银行营业网点装修设计标准手册》，规范网点建设，针对老年人、残疾人等特殊人群提供服务保障。截至报告期末，公司设置无障碍设施的网点数为 1,431 家，设置爱心窗口的网点数为 1,403 家。公司推出手机银行“安愉版”，并专门开发“能听会说易搜”语音模式，解决视力障碍者使用手机银行的一系列痛点。

IB has issued the Methods for Environmental Management at Outlets and the new edition of Standard Design Manual for Outlet Decoration to standardize the

outlet ambience, focusing on services for special groups such as people in old age or with disabilities. By the end of the reporting period, the Bank had 1,431 outlets with accessible facilities and 1,403 ones with courtesy counters. It has also launched an “Enjoyable version” of mobile banking that has a voice mode specifically designed to facilitate users with visual impairment.

(三) 全盘规划金融服务乡村振兴 (III) Serving rural revitalization with financial business

报告期内，公司出台《兴业银行全面推进金融服务乡村振兴开拓战略发展新空间的实施方案》，提出“3663”乡村振兴业务策略，着力打造兴业特色的服务乡村振兴金融服务模式。截至报告期末，涉农贷款余额 5,448.81 亿元，较年初增长 16.84%；普惠型涉农贷款余额 340.69 亿元，较年初增长 21.44%；金融精准帮扶贷款余额 208.99 亿元，较去年同期增长 10.04%。

During the reporting period, IB issued the Implementation Plan for Serving Rural Revitalization with Financial Business and Exploring New Space for Strategic Development, and proposed the “3663” policy in support of rural revitalization, trying to create a characteristic financial service model targeting the rural areas. By the end of the reporting period, IB’s balance of agriculture-related loans stood at RMB544.881 billion, of which RMB34.069 billion was inclusive agriculture-related loans, an increase of 16.84% and 21.44% respectively from the beginning of the year, while the balance of targeted assistance loans was RMB20.899 billion, up 10.04% from a year earlier.

五、均衡赋能人力资源发展 V. Empowering human capital development

(一) 重点强化人才布局 (I) Improving HR development plans

公司制定《兴业银行“十四五”人才发展规划》，启动数字化、专业化、综合化、国际化、复合型、高端型、工匠型七支重点领域人才队伍建设，率先实施“科技人才万人计划”“绿色金融人才万人计划”。公司招聘工作贯彻公开、平等、竞争、择优原则，招聘条件公平、流程公开、结果公正，严禁就业歧视，严禁设定性别、体貌等限制条件，在制度中明确要求对符合岗位要求的少数民族或残疾人在同等条件下优先考虑，员工劳动合同签订率 100%。

With the formulation of the Plan for HR Development in the 14th Five-year Plan Period, IB began to foster professional personnel in seven key directions - digitalization, professionalism, all-round competence, internationalization, composite capabilities, high-end business, and proficient skills, and took the initiative to carry out the “10,000 Tech Talent Program” and “10,000 Green Finance Talent Program”. IB hires employees based on their merits through open and equal competition, with fair conditions, open process, and impartial results. Discrimination in terms of gender, physical conditions and appearance is prohibited. Relevant systems expressly demand priority to candidates of ethnic minorities or with disabilities who fit the job descriptions on equal terms. All of IB’s employees have signed labor contract.

(二) 全面深化人才发展 (II) Promoting talent development

公司建立“鲲鹏计划”“鸿鹄计划”“海外人才培养计划”等人才交流工程，建立管理和专业双通道发展体系，在管理序列外建立13个专业序列；持续完善人才激励评价机制，修订员工年度考核办法，将考核结果与选拔任用、培养教育、管理监督、薪酬分配、激励约束、问责追责相结合，强化激励约束。

IB has initiated several talent exchange programs, including the “Kunpeng Program”, “Honghu Program” and “Overseas Talent Program”, and developed a dual-track development system with 13 disciplines other than the managerial category. IB has continuously improved the incentive and assessment mechanism, revised the annual assessment methods, and linked the results with appointment, training, management and supervision, remuneration, incentive and restriction, and accountability.

(三) 持续完善高管薪酬评价体系 (III) Perfecting the pay and assessment system for senior executives

公司严格按照主管部门审核确定并经公司治理程序审议通过的方案进行高管人员薪酬支付，并与公司经营管理考核结果挂钩。通过建立包括盈利能力、资产质量、偿付能力、经营增长，以及服务高质量发展（包括支持经济社会发展、重大项目建设、精准扶贫、乡村振兴等有关情况）、支持绿色金融发展等（包括绿色金融制度建设、服务业

务发展情况等) 指标的综合评价体系, 将短期激励和长期激励相结合, 促进公司持续健康发展。

IB compensates senior executives in strict accordance with the pay plan reviewed by competent regulator and adopted through the Bank's governance process, and it is linked with the Bank's performance and the executives' assessment results. IB has established a comprehensive assessment system encompassing a range of indicators, from profitability, asset quality, solvency, business growth, contribution to high-quality development (including supporting economic and social development, construction of major projects, targeted poverty alleviation, rural revitalization, etc.), to support for green finance (including the establishment of green financial systems and development of green financial services). Such a combination of short-term and long-term incentives will boost the Bank's sustained and healthy development.

(四) 高度重视员工职业生涯建设 (IV) Highlighting employees' career development

报告期内, 公司制定《2022 年度总行培训计划实施方案》, 全年计划培训项目 604 项, 报告期内培训总人次 6,318,347 人, 其中, 中层以上受训人次 333,943 人; 以专业课程与适配师资为基础, 梳理提炼适用于各级管理者的“5+N”管理者课程和适用集团全体员工的“5+N”通识课程, 开展数字化、专业化、综合化、国际化、复合型、高端型、工匠型等“七型人才”培训。公司鼓励全行员工积极参加行外教育学习与证书考试, 推动员工队伍专业知识结构优化与综合素质提升, 并合法合规地给予经费支持。

During the reporting period, IB formulated the Implementation Plan for the Head Office's Training Program 2022, which planned 604 training programs for the year, involving 6,318,347 trainees in the reporting period, including 333,943 middle-level or higher-level personnel. Leveraging professional courses and lecturers, IB has developed the “5+N” managerial courses suitable for managers of various levels and the “5+N” universal courses for all employees, and launched training for people cultivated in seven directions - digitalization, professionalism, all-round competence, internationalization,

composite capabilities, high-end business, and proficient skills. It encourages all employees to take part in degree programs and certifications to broaden their knowledge structure and enhance their competence, and provides financial support for that in accordance with the law and relevant regulations.

(五) 持续完善员工权益保护 (V) Protecting employees' rights and interests

公司创新打造“互联网+工会”“线上职工之家”以及“兴声”平台和网络投票系统，获批成为中华全国总工会“提升职工生活品质”首批50家试点单位之一。报告期内，“兴声”平台累计阅读量约560万人次。

IB has innovatively developed the “Labor Union Online”, “Employees’ Home Online”, “Voice of IB” platform, and online voting system, and is designated by the All-China Federation of Trade Unions as one of the first 50 pilot entities to improve the employees’ lives. The “Voice of IB” platform was read more than 5.6 million times during the reporting period.

六、持续强化反腐倡廉 VI. Strengthening anti-corruption and integrity work

(一) 加强反腐败建设和职业道德管理 (I) Strengthening anti-corruption and work ethics management

公司制定《兴业银行股份有限公司董事、监事和高级管理人员职业道德准则》，严格规范董事、监事和高级管理人员职业道德。公司构建派驻监督、监察监督与巡视巡察监督、审计监督贯通协同的监督体系，各级机构均设立纪律检查部门，紧盯“关键少数”和重点领域廉洁风险；持续推动《兴业银行员工合规手册》《兴业银行员工异常交易行为管理办法》《兴业银行员工行为十三条禁令》《兴业银行案防工作管理办法》及重要岗位主要负面行为清单等制度落地执行，明确禁止员工索取、收受贿赂或者违反国家规定收受各种名义的回扣、手续费以及行贿或参与利益输送、内幕交易等行为，并强化全行员工“全生命周期”管控和培训，出台《兴业银行员工招聘管理办法》《兴业银行外包人员风险管理办法》《兴业银行员工全生命周期管理工作规范指引》等制度。

IB has developed the Code of Ethics for Directors, Supervisors, and Senior Executives to regulate their behaviors and enhance professional ethics. It has also put in place a supervisory system in which stationed supervisors, administrative inspection, political inspection, and auditing are applied in

coordination, with discipline inspection departments set up in agencies of all levels, focusing on corruption risks in “critical minorities” and key areas. The Bank has consistently promoted the implementation of the Compliance Manual for Employees, the Regulations on Abnormal Transactions by Employees, Thirteen Injunctions for Employees, Regulations on Case Prevention, and the negative list for key positions. It expressly inhibits employees from demanding or accepting bribes, or accepting any kickbacks or “fees” against state rules, or bribing others, or engaging in the tunneling of benefits or inside trading. Underlining the importance of full-life-cycle management and training of all employees, the Bank has issued the Regulations on the Recruitment of Employees, the Methods of Risk Management Concerning Outsourced Personnel, the Work Guide on Full Life Cycle Management of Employees, among others.

(二) 执行信访人保护制度 (II) Implementing the whistleblower protection

报告期内，公司修订《兴业银行信访工作管理办法》，明确细化三类信访受理流程和处理时限要求，强化对信访人诉求的及时响应和回复，并设置信访接待场所、信访电话、电子邮箱。公司对信访举报人采取严格保密制度，将信访材料列入密件管理，对信访人信息严格保密，严禁向被检举、揭发的人员或单位透露，并对与信访事项或信访人有直接利害关系的个人执行回避制度。

During the reporting period, IB revised the Regulations on Handling Complaints and Proposals, laid detailed rules on how to handle three types of complaints and set a time limit on that, and stressed timely response and reply to the complaints, for which dedicated reception zones, hotlines and emails are all provided. IB keeps all information about the complainers confidential and labels relevant documents as secret, which shall never be revealed to individuals or entities being complained about or exposed. Individuals directly involved in the matter of complaint or with the complainer must be recused.

七、公司更多 ESG 相关信息，详见公司在上海证券交易所网站公开披露的《2021 年度可持续发展报告》、公司网站(www.cib.com.cn) ESG 专栏；有关公司治理情况，

详见本报告第四章“公司治理”内容。

VII. For more information on IB' s ESG performance, please refer to the 2021 Sustainability Report published on the website of Shanghai Stock Exchange (www.sse.com.cn) and the ESG column on IB' s website (www.cib.com.cn). For more information on corporate governance, please see Chapter IV - Corporate Governance - of the 2022 Interim Report of Industrial Bank of China.