

# 吉林银行 2022 年度绿色金融 发展情况报告

实现碳达峰碳中和，是贯彻新发展理念、构建新发展格局、推动高质量发展的内在要求，是党中央重大战略决策。自 2012 年中国银监会下发《绿色信贷指引》以来，我行始终贯彻落实相关政策要求。2021 年，加入联合国环境规划署金融倡议，成为东北地区首家签署联合国《负责任银行原则（PRB）》的金融机构，并努力在业务战略维度与联合国可持续发展目标（SDGs）、《巴黎气候协定》保持一致。以吉林省十四五时期建设生态强省规划为指导，立足吉林省绿色金融发展方向，深入践行 ESG 发展理念，把支持、发展普惠金融和绿色金融作为全行战略重点。从目前我行绿色金融工作来看，在机制体系、产品创新、金融服务、政银企学多方合作等方面取得一定成绩，但同时在绿色金融体系建设、信息披露机制、产品创新、产学研平台搭建、绿色金融科技等方面的工作仍需进一步加强。

## 一、绿色信贷业务开展情况

2022 年，吉林银行深入贯彻新发展理念，锚定“双碳”目标，积极践行绿色使命，建立吉林银行“4+3”绿色金融战略体系，持续完善绿色金融体系建设，在绿色信贷发展方

面不断强化信贷政策落实。截至 2022 年末，吉林银行绿色金融贷款余额约 113.39 亿元，较年初增长 77.81 亿元，同比增速 231.72%。

## 二、绿色信贷重点营销方向

我行在 2022 年《信贷政策》中明确绿色信贷优先支持：

一是加大对清洁能源、节能环保、碳减排技术领域具有显著碳减排效应项目的信贷投放，运用人民银行碳减排支持工具有效降低资金成本。加大对重点行业和重要领域绿色化改造的信贷支持力度，有效满足我省开展煤改气、煤改电、煤改生物质和绿色化改造的有效信贷需求，合理支持煤电企业应急保供发电融资需求，不搞“一刀切”式退出，加大对风电光伏等可再生能源和煤炭清洁高效利用重点领域的金融支持，推动增强绿色信贷与碳减排的关联度。

二是积极推动钢铁、石化、有色金属等重点行业绿色化改造；全面助推绿色制造，支持企业推行绿色设计，建设绿色工厂，发展绿色园区，打造绿色供应链；鼓励发展新能源汽车、商用卫星、节能环保、生物技术等战略性新兴产业，积极介入一汽奥迪新能源汽车、红旗新能源汽车、吉化 120 万吨乙烯系列转型升级等重大项目。

三是大力推进乡村旅游“十百千万”工程，积极介入生态旅游示范区、生态旅游产业带的创建，鼓励资金投向集健康保健、休闲养生、康复养老、旅游度假于一体的康养综合

体。鼓励支持冰雪产业和冰雪经济，助力“带动三亿人参与冰雪运动”目标工程，重点围绕7个冰雪旅游度假区、7个冰雪装备产业园、6大冰雪培训基地等冰雪产业重点项目，推动冰雪旅游、冰雪运动、冰雪文化、冰雪装备等冰雪产业高质量发展。

**四是**推进城镇环境基础设施建设，择优支持城中村、老旧城区、城乡结合部等区域生活污水收集管网项目；城镇生活垃圾处理、污泥无害化资源化利用、餐厨废弃物资源化利用和无害化处理等设施建设；危险废物处置设施项目、医疗废物集中处置设施项目。

**五是**鼓励绿色交通基础设施建设，择优支持城市公共汽电车客运项目、城市轨道交通项目、铁路运输项目、交通运输环保项目、新能源汽车充换电设施、城市道路、桥梁及智能交通技术和体系建设，推动在高速公路服务区、客运枢纽等交通运输服务场站建设新能源充电设施。

**六是**全力推进国家级新能源生产基地和绿色能源示范区建设，重点支持“陆上风光三峡”“两横三纵一中心”油气管网、“吉电南送”特高压通道、抽水蓄能电站、中韩（长春）国际合作示范区国电投长春氢能源产业基地等重大项目建设。人是鼓励支持高标准农田、保护性耕作等重大工程建设，支持四平黑土地保护示范区建设；鼓励推进农田防护林建设，支持吉林西部中低产田改造工程建设，实施盐碱地改

良治理。

**七是**择优支持工业节能节水环保项目、智能电网项目、城市节水项目、水力发电项目。适度支持太阳能项目、风电项目、生态修复及灾害防控项目、垃圾处理及污染防治项目、生物质能源项目、小型农田水利设施建设项目。

**八是**禁止介入环境违法违规的项目、环保审核不达标项目、安全生产违法违规的项目、落后产能的项目、职业病预防控制措施不达标的项目、光污染城市景观照明项目。

本年我行加大向资源循环利用、污水处理、农村土地综合整治、尾矿资源利用等项目提供有效的绿色信贷支持，同时，吉林银行在绿色信贷业务推广过程中，主动对接吉林省项目审核及环境主管部门，全面获取节能环保项目信息，积极对接融资需求，并在金融产品方面结合实际需求，不断创新，以碳排放权等环境权益创新担保方式为项目提供及时的资金支持，目前吉林银行积极储备可再生能源电站、垃圾处理、生态环保、节能技改、新能源与清洁能源装备制造等绿色项目，不断丰富绿色信贷投放领域，强化金融服务能力。

### **三、绿色信贷工作措施及工作内容**

**一是完善绿色金融体系建设。**在总行层面成立“吉林银行绿色金融委员会”，参照吉林银行公金委员会模式，由总行分管行长担任委员会组长，统一协调全行绿色金融相关工作；在吉林银行公司金融部项下成立绿金业务中心，专门负

责绿色金融政策研究、业务推动与产品创新。

**二是加强绿色金融机制建设。**制定出台《“碳”索吉林“绿”动未来 吉林银行绿色金融行动方案》、《吉林银行绿色金融指导意见》《吉林银行支持绿色金融发展专项信贷政策》等一系列专项政策，围绕“固碳”、“降碳”、“零碳”三大方向，聚焦生态保护治理、绿色农业、清洁能源、节能技改、绿色建筑、绿色交通、碳交易、绿色消费八大领域，构建“4+3”绿色金融战略体系，组建专业团队、优化专项政策、实施专项考核、提供专属服务，开发绿色产品、扩大绿色投资、推进绿色运营。作为东北地区首家签署联合国《负责任银行原则（PRB）》的法人金融机构，认真履行ESG环境、社会、治理责任，形成吉林银行环境信息披露报告。

**三是拓宽绿色金融合作平台。**积极参与吉林省金融学会绿色金融专业委员会筹备和建立相关工作，由吉林银行担任首届吉林绿金委轮值副主任委员，承办吉林绿金委成立大会暨绿色金融学术研讨会，开展会议筹备工作，确定会议方案、预算等具体材料，保证成立大会如期高质量召开。

**四是推进绿色金融产品创新，**主动对接吉林省生态环境厅等行管部门，借鉴国内外先进银行绿色金融产品经验，围绕生态保护修复、清洁能源、绿色建筑、绿色制造、绿色交通、绿色基建、绿色农业和环境权益等8个重点领域，创新

打造‘吉银绿 E+’系列产品体系。创新发放东北首笔碳排放权质押贷款，并围绕企业碳减排表现，与国网电力、英大碳资产管理公司合作，推出碳减排挂钩贷款，为成来电气科技有限公司发放东北首笔碳减排挂钩贷款 1000 万元。

**五是扩大绿色金融服务覆盖面**，参加 UNEP FI 案例征集活动并成功入选作为《PRB 优秀案例集》中原则五优秀银行案例，推进全行绿金业务标准化、国际化。在前期首单创新经验基础上，不断扩大产品应用覆盖面，锁定洮南热电、宇光热电、吉林国兴碳纤维、天成玉米等多家企业碳排放权，围绕吉林省 2021 年度全省石化、化工、建材、钢铁、有色、造纸、发电、民航等 8 个重点排放行业中，纳入吉林省 2021 年度碳排放核查及复核范围共 111 家重点排放单位，约 11000 万吨碳配额，约 47.3 亿元碳资产，设计综合金融服务方案，支持企业绿色转型。

**六是加大绿色金融投放力度**，其中为长春燃气提供 4 亿元信贷支持，有力保障疫情期间天然气正常运营。为吉林嘉德蓝天环境技术有限发放 300 万元信贷资金，全力支持吉林市方舱医院排污系统建设。为吉林建龙钢铁 1.1 亿元节能技改项目，开辟专属绿色审批通道，确保疫情期间工业企业正常生产运营。此外加大对“陆上风光三峡”中洮北绿电产业园、吉电绿电制氢等重点项目总分支形成专班，制定综合服务方案，实行点对点精准服务对接。

#### 四、加强绿色信贷风险管控

在绿色信贷风险防控方面，我行持续加强客户特别是大型客户的融资规模和融资结构的监测，了解经营风格是否激进、是否涉及跨行业多元化投资，防范扩张快、杠杆率升高引发资金周转风险、短融长投资风险。

一是强化环境和社会风险评估，在授信管理中嵌入环境和社会风险因素，将环境保护、资源节约、污染治理、居民与职业健康以及保护生物多样性等作为信贷决策的重要依据，充分考虑与环境相关的潜在风险与回报，对于达不到环保要求的客户和项目采取“一票否决”，坚决不介入环保不达标企业项目建设，从源头上防范项目可能造成的污染。

二是加强对环保企业的风险总控，在环保热潮下，尤其在 PPP 模式推动下，部分环保企业扩张加快、财务杠杆快速提高，本行应以“合理、审慎”为原则，全面调查了解客户的经营能力、技术资质、盈利能力、有息债务情况，合理审慎测算评估承贷能力。

三是进一步加强环境和社会风险分类为 A 类、B 类项目及“两高一剩”行业的信贷风险管理，对产能过剩行业执行“有保有压、限制增量、盘活存量”的授信政策，从严控制产能严重过剩行业新增授信，“两高一剩”行业授信除应符合一般性授信要求外，企业依法合规、选址、生产工艺、资源消耗、污染物排放等方面应符合绿色金融标准。对“两高”项

目实行清单管理、分类处置、动态监控，建立长效管理机制。严格执行国家钢铁、水泥熟料、平板玻璃等行业相关产业政策和投资管理规定，支持钢铁冶炼装置大型化改造、水泥熟料生产线升级改造、玻璃产品结构调整等项目建设。

**四是**重点关注辖内客户相关烟气脱硫、工业废水处理以及污水处理、垃圾处理等减排设施的运行情况，及时防范因减排设施运行不正常、排污超标而引发的环境风险。对于存在多次环保违规或无法稳定达标的企业，现有融资应逐步压退。高度重视重金属污染问题引发的环境风险，从严控制涉铅、镉、汞、铬和类金属砷企业的信贷准入与融资发放。

**五是**涉及PX（对二甲苯）项目、垃圾焚烧发电项目、核电项目，以及精神病院、传染病院、殡仪馆等医疗设施项目，严格执行建设项目规划选址、用地用海、审批、环评、施工许可、竣工验收等各项建设程序，禁止介入具有潜在的环境污染和人体健康伤害风险的邻避项目，对存在邻避效应的楼盘项目禁止开展开发贷款及按揭贷款。

## **五、下一步重点工作**

下一步，吉林银行将以金融服务我省生态强省建设为方向，贯彻落实中央和省委省政府关于“碳达峰”“碳中和”战略目标。并重点推动以下几方面工作：

**一是完善绿色金融组织架构。**吉林银行将拟在长春、吉林、白城、松原等绿色产业聚集地区，组织成立吉林银行绿



色金融示范分支机构，并适时参照普惠金融模式，建立绿色金融事业部，构建多层次、广覆盖、可持续、风险可控的绿色金融营销体系，总分支联动，切实推动我行绿色金融工作落到实处。

**二是完善绿色金融信息披露机制。**将绿色金融信息披露融入公司金融治理架构，根据中国人民银行《金融机构环境信息披露指南》，结合自身的实际发展情况及联合国《负责任银行原则》要求开展影响分析，拟在年度报告中充分披露年度绿色金融服务、信贷管理执行情况、体系建设情况等。按照资产规模、绿色金融发展状况等标准，不断优化信息披露内容，逐步建立健全强制化、市场化、法治化的绿色金融信息披露机制。

**三是持续加大对绿色金融的信贷投放。**紧跟吉林省绿色发展布局，聚焦东部绿色转型发展区、西部生态经济区、中部创新转型核心区，围绕长白山森林生态、中国绿色有机谷、盐碱地综合治理、中国北方氢谷、吉林白城新能源产业示范基地、吉林白城高载能产业绿色发展基地等重点工程、重点项目进行主动对接，总分支联动，制定绿色金融综合服务方案，全力服务项目建成投产。

**四是提升绿色金融产品创新能力。**吉林银行将紧抓碳市场上线交易机遇，聚焦碳排放配额和碳减排信用交易各环节主体，结合不同交易场景特点，匹配差异化金融服务策略。

特别针对质押物、贷款担保不足的绿色企业，灵活调整担保方式，积极拓展可持续挂钩产品、环境权益质押融资、碳资产管理等金融服务。

**五是拓宽绿色金融合作平台。**吉林银行将充分利用吉林省金融学会绿色金融委员会的平台，全面加深与省内各类型金融机构合作力度，共商共建共享绿色金融服务新渠道、新模式。积极与省内高校搭建校企合作平台，开展产学研合作教育，实现产业链、教育链、人才链互促共进。

**六是开展绿色金融基础设施数字化建设。**吉林银行将最大程度借助科技手段，将绿色因素嵌入到现有信息系统中或搭建自身绿色金融系统，并依托该系统开展绿色金融相关数据采集与维护、绿色客户管理、环境与社会风险识别、监管数据监测与管理、绿色业务识别、绿色资产管理、PRB 负责任银行原则评审等，努力实现“绿色识别精准化、评级定价智能化、预警处置自动化”，为绿色业务赋能。同时，按照中国人民银行《吉林省银行业金融机构环境信息披露三年行动方案（2023-2025）》要求，参考 TCFD、GRI 等国际主流 ESG 信息披露标准，搭建碳核算、环境效益核算、碳足迹、气候风险情景分析和压力测试等，完善吉林银行绿色金融基础设施数字化建设。

附件：负责任银行原则《报告和自评估模板》（英文版）

吉林银行股份有限公司

2023年4月26日

# Reporting and Self-Assessment Template

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Principles for Responsible Banking



Reviewed version (V2) from September 2022



# Principle 1: Alignment



We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

## Business model

Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

*Bank of JILIN was established in October 2007 on the basis of the former Changchun City Commercial Bank, and is the only city commercial bank in Jilin Province. It has 11 branches with 377 outlets, 9,722 employees, in cities of Jilin Province, Shenyang and Dalian. In addition, the Bank initiated the establishment of 10 village banks (in Jilin Province, Hebei Province and Jiangsu Province), 1 loan company, and participated in FAW Auto Finance Company.*

*We have always adhered to the development orientation of "returning to our roots, cultivating the local community, serving the entity, preventing and controlling risks". We strive to "build the No. 1 retail bank, comprehensive corporate bank, special asset management bank and modern digital bank" in the region. The main industries of loans are wholesale and retail trade, manufacturing, leasing and business services, real estate and construction.*

*We consciously integrate ESG into our development strategy and business management activities, and have been widely acclaimed for our support of epidemic prevention, inclusive finance, rural revitalization, green finance and public welfare.*

See "2022 Annual Report " Company Profile

## Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

Yes

No

We have aligned our strategy with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks, taking into account the 3060 Carbon Neutral Roadmap.

**Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?**

UN Guiding Principles on Business and Human Rights

International Labour Organization fundamental conventions

UN Global Compact

UN Declaration on the Rights of Indigenous Peoples

Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones: -----

Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery - please specify which ones: -----

None of the above

*The Bank's development strategy emphasizes the concept of sustainable development, and aims to bring its strategy, operations and activities in line with Paris Agreement and UN SDGs. Bank of Jilin always implements the relevant policy requirements and upholds the concept of "innovation, coordination, green, openness and sharing". Guided by Jilin Province's 14th Five-Year Plan to build an ecologically strong province, we adhere to the ESG development concept and make the development of inclusive finance and green finance a strategic priority for the whole bank.*

*See "2022 Annual Report", "2022 Annual Green Finance Development Report"*

## Principle 2: Impact and Target Setting



We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

### 2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most

significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly<sup>1</sup> and fulfil the following requirements/elements (a-d)<sup>2</sup>:

**a) Scope:** What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

*We have identified the risks and opportunities facing our bank in the short, medium and long term based on TCFD's environmental and climate risk analysis model. As corporate banking business accounts for a large proportion of our credit assets and has a large impact on the social environment, the risk analysis mainly focused on our corporate banking related products, services and activities. Our retail banking, investment banking and asset management businesses are not yet covered in this phase of the analysis. The regions analyzed mainly cover activities in Jilin Province and Shenyang Province.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

**b) Portfolio composition:** Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

i) by sectors & industries<sup>3</sup> for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or

ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

*The main industry distribution of corporate bank loans is wholesale and retail trade (21%), manufacturing (18%), leasing and business services (18%), real estate (11%), and construction (9%).*

*Our analysis using the UNEP FI impact analysis tool determined that these loan portfolios are closely related to waste, employment, climate change, and efficient use of resources, etc.(in order of impact)*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

<sup>1</sup> That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

<sup>2</sup> Further guidance can be found in the [Interactive Guidance on impact analysis and target setting](#).

<sup>3</sup> 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

**c) Context:** What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?<sup>4</sup> Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

*This step aims to put your bank's portfolio impacts into the context of society's needs.*

*We also refer to some international and national resources (e.g. "Guidance on Accelerating the Establishment of a Sound Economic System for Green, Low-Carbon and Circular Development", "Opinions on Complete and Accurate Implementation of the New Development Concept to Better Achieve Carbon Peaking and Carbon Neutrality", "The Action Plan for Carbon Peaking by 2030", "Opinions of the General Office of Jilin Province People's Government on Promoting the Development of Green Finance", etc.), and communicate with more than 200 stakeholders.*

*We pay close attention to documents such as "Types of Projects in Jilin Province that are not included in the EIA management of construction projects" issued by the Department of Ecology and Environment of Jilin Province and identify the most relevant challenges and priorities for Jilin Province including climate change, circular economy, decent employment, and financial inclusion.*

*See " 2022 Annual Report ", " 2022 Annual Green Finance Development Report ", " Financial environment information disclosure report "*

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)<sup>5</sup>? Please disclose.

*At the same time, the Bank classifies environmental and climate risks into physical and transformation risks, and attaches great importance to the management of environmental risks to promote the development of green finance.*

**1. Policy risks**

*In 2020, China has proposed the goal of "3060 carbon peaking and carbon neutral", and has built a "1+N" policy system, clearly planning the main actions and key areas to achieve the goal. Detailed policies for the implementation of the dual carbon targets in various industries have been introduced one after another. The impact of transition risk on the Bank will be*

*See " 2022 Annual Report ", " 2022 Annual Green Finance Development Report ", " Financial environment information disclosure report "*

<sup>4</sup> Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

<sup>5</sup> To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.



*significantly increased by the gradual tightening policies. For example, China may gradually include energy-inefficient and carbon-emitting industries into the list of restricted or prohibited industries, which will greatly affect the Bank's credit policy. Failure to grasp the policy guidance and adjust the business direction and credit policy in a timely manner may lead to policy and legal risks, reputation risks and even affect the profit and loss of the Bank.*

*In order to effectively deal with policy risks, our bank specifies the lead department of green finance, studies relevant national policies in time, improves credit policies and ensures timely policy updates.*

## *2. Market risk*

*With the development of China's low-carbon economic transformation and industrial structure optimization, the scale of energy-saving and emission reduction transformation of industrial enterprises will continue to increase. At the same time, energy saving and environmental protection, clean energy, carbon emission reduction technology and other industrial customers in line with the national strategy will get greater opportunities for development. The scale of these industries will continue to expand, and the demand of enterprises for new products and services will continue to emerge, which contains a huge demand for financial services. As for the enterprises with high pollution, high emission and high energy consumption, on the one hand, such as petrochemicals, iron and steel, cement, aluminum and other related industries, their operating costs and financing costs will further increase and their market share will gradually decrease. On the other hand, the carbon emission reduction activities of customers in high carbon emission industries will generate new demand for financial products and services. Besides, new opportunities will arise from the efficient use of recycling in manufacturing. If the bank fails to adapt to the changes in the market, it will result in a decline in business volume, loss of customers and other risks.*

*Our bank will actively expand the customer base of green industry in Jilin Province, analyze the characteristics of customer industries and innovate special financial products. At the same time, we will continue to improve the product system according to the needs of corporate customers and market trends, and provide customers with differentiated and comprehensive financial services.*

### *3. Reputation risk*

*Green, environmental protection and sustainability have become concepts of great interest and recognition by the public and capital markets. Consumer preferences have shifted and stakeholders place great emphasis on the environmental and climate-related aspects of a company. Failure to improve the level of governance and information disclosure in environmental and social responsibility in a timely manner will affect the Bank's performance in the environmental field. In addition, if our customers violate the law or cause environmental incidents in the field of ecology and environment, it will have a cascading effect on the Bank's reputation.*

*Bank of Jilin continuously improves the comprehensive risk management system and incorporates the identification, assessment and management of environment-related risks into all stages of pre-lending, lending and post-lending. We pay close attention to all aspects of our financing business and strictly implement national industrial and environmental pollution control and other policy requirements. We strive to improve our environmental and climate risk control mechanisms. We disclose information related to environment social governance in strict accordance with the requirements of relevant regulations such as the CBRC and the PBOC. And after joining PRB, we disclose self-assessment report and environmental information report annually according to the impact analysis framework.*

### *4. Physical risks*

*Bank of Jilin is located in Jilin Province, one of the three northeastern provinces of China. First, as the frequency of extreme weather events such as heavy rains, snowstorms and typhoons increases, damage may be caused to the bank's operating institutions and data centers, thus affecting the continuity and stability of operations. Second, it may negatively affect our office premises and offline business branch operations.*

*The Bank will reduce the impact of physical risks on our assets by introducing climate hazard insurance and other means.*

*The identification of these challenges and priorities has prompted us to pay closer attention to climate change and circular economy issues, both as priorities in the locations where we operate and the size of our exposure to related industries.*

**d)** For these (min. two prioritized impact areas): **Performance measurement**. Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the [Annex](#).

If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.

*The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.*

*In order to clarify the scale, significance and intensity of these impact areas, we have assessed the relevant industries and technologies. In accordance with the regulatory statistical filling rules and the requirements of relevant documents such as the Guidelines for Measurement of Energy Saving and Emission Reduction of Green Credit Projects, we used the data in the project feasibility study report, project approval and other reports as the basic data to carry out environmental benefit measurement. As our bank's loans are concentrated in industries such as real estate development, building construction, building materials wholesale, coal products wholesale, metal ore smelting and processing, building materials manufacturing, coal mine development, metal mine development, etc., which are industries with high energy consumption and high emissions, our bank will study the national and local macro policies and countermeasures for these industries and monitor the operation of relevant customers. We continue to guide and encourage their investments in transformation technologies to prevent operational abnormalities caused by changes in policies and regulations and thus affect financial stability.*

See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”

### Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?<sup>6</sup>

- Scope:  Yes  In progress  No
- Portfolio composition:  Yes  In progress  No
- Context:  Yes  In progress  No
- Performance measurement:  Yes  In progress  No

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

*Climate change mitigation, resource efficiency & circular economy*

How recent is the data used for and disclosed in the impact analysis?

- Up to 6 months prior to publication
- Up to 12 months prior to publication
- Up to 18 months prior to publication
- Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.:  
(optional)

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<sup>6</sup> You can respond "Yes" to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.

## 2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets<sup>7</sup> have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

**a) Alignment:** which international, regional or national policy frameworks to align your bank's portfolio with<sup>8</sup> have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

*You can build upon the context items under 2.1.*

*We believe that "climate change mitigation" and "resource efficiency & circular economy" are relevant to China's sustainable development strategy and the 3060 carbon peaking and carbon neutrality targets, and are consistent with the UN Sustainable Development Goals (SDGs) and the Paris Agreement.*

*See " 2022 Annual Report ", " 2022 Annual Green Finance Development Report ", " Financial environment information disclosure report "*

**b) Baseline:** Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

*You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.*

*A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the [Annex](#) of this template.*

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant

<sup>7</sup> Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

<sup>8</sup> Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

indicators and the corresponding indicator codes:

<i>Impact area</i>	<i>Indicator code</i>	<i>Response</i>
<i>Climate change mitigation</i>	...	
	...	
	...	

<i>Impact area</i>	<i>Indicator code</i>	<i>Response</i>
<i>Financial health &amp; inclusion</i>	...	
	...	
	...	

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

*We first determine the data of 2021 as the baseline. Based on available information, we set targets for the amount and percentage of new loans to be invested in the areas of carbon reduction, resource efficiency and circular economy, and green finance, as well as the number of companies supporting these areas. In the future, we will continue to improve these targets as our ability to quantify each impact continues to improve.*

*See “ 2022 Annual Report ”, “ 2022 Annual Green Finance Development Report ”, “ Financial environment information disclosure report ”*

**c) SMART targets** (incl. key performance indicators (KPIs)<sup>9</sup>): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

*Based on the insights gained from Impact analysis, Bank of JILIN has derived two targets as follows from the major impact topics, i.e. climate mitigation, resource efficiency & circular economy. (Specific plans and completion dates are expected to be established in 2024)*

*Target 1 To mitigate climate change risks*

*Goal: to provide no less than RMB 65 billion of financing & investments into climate change risk mitigation over the 14th Five-Year Period; to achieve higher growth rate of green loans relative to entire loans year-on-year over this period; to help Jilin*

*See “ 2022 Annual Report ”, “ 2022 Annual Green Finance Development Report ”, “ Financial environment information disclosure report ”*

<sup>9</sup> Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

<p><i>Province reduce carbon emissions by more than 3 million tons.</i></p> <p><i>Target 2 To enhance resource efficiency and circular economy</i></p> <p><i>Goal: to achieve higher growth rate of loans in resource efficiency and circular economy relative to entire loans year-on-year over the 14th Five-Year Period.</i></p>	
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**d) Action plan:** which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

<p><i>The Bank's Board of Directors sets the green strategy objectives annually and monitors that the strategy is effectively implemented. The objectives are led by the Credit and Investment Management Department, with the cooperation of relevant departments, to establish corresponding action plans and form reports to the Board of Directors annually.</i></p> <p><i>Our planned measures and actions include developing and implementing effective policies and processes related to green finance and resource efficiency &amp; circular economy, and increasing by 20% the financing in our corporate loan portfolio related to new energy, energy saving and environmental protection, and resource recycling industries, as well as supporting our customers' transformation plans/paths.</i></p> <p><i>Our key performance indicators include: To issue a dedicated credit policy to support green finance within 12 months and update the green finance credit policy annually; To communicate with at least 75% of identified customers within 12 months, to agree on plans and financing models to align their business with the Carbon Peaking &amp; Carbon Neutrality.</i></p>	<p><i>See “ 2022 Annual Report ”, “ 2022 Annual Green Finance Development Report ”,“ Financial environment information disclosure report ”</i></p>
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<p><b>Self-assessment summary</b></p> <p>Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your...</p>			
	<p>... first area of most significant impact: ... (please name it)</p>	<p>... second area of most significant impact: ... (please name it)</p>	<p>(If you are setting targets in more impact areas) ...your third (and subsequent) area(s) of impact: ... (please name it)</p>

Alignment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No
Baseline	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No
SMART targets	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No
Action plan	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No

## 2.3 Target implementation and monitoring (Key Step 2)

### For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

**Or, in case of changes to implementation plans (relevant for 2<sup>nd</sup> and subsequent reports only):** describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

Bank of Jilin continues to improve the construction of green financial system. At the head office level, the Board of Directors, as the highest decision-making body, considers the bank's green finance strategy. We have established the "Green Finance Committee" to unify and coordinate the green finance work of the entire bank. The Credit and Investment Management Department leads the bank's green finance-related work. Under the Corporate Finance Department, we have established the Green Finance Business Center, which is responsible for green finance policy research, business promotion and product innovation. At the branch level, we have established a separate green finance team to actually carry out business.

See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”





# Principle 3: Clients and Customers



We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

## 3.1 Client engagement

*Does your bank have a policy or engagement process with clients and customers<sup>10</sup> in place to encourage sustainable practices?*

Yes       In progress       No

*Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?*

Yes       In progress       No

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities<sup>11</sup>). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

*This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).*

*Retail business is also one of the main businesses of our bank, and we attach great importance to staff capacity building and consumer protection. We regularly conduct financial literacy activities. In addition, we have established a comprehensive consumer complaint, acceptance and feedback mechanism and are committed to being a commercial bank that satisfies our customers.*

*Our Bank has always taken green finance as the direction of business development and the focus of credit allocation, fully supported the implementation of the ecological strengthening strategy of the province, and built a green finance strategy system.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

<sup>10</sup> A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

<sup>11</sup> Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

*We have set up a green finance committee, formulated green action plans, green finance guidelines and special credit support policies. From a comprehensive perspective, we have established a "4+3" green finance strategy system, namely, forming a professional team, optimizing special policies, implementing special assessments, providing exclusive services, innovating green products, expanding green investments, and promoting green operations.*

### **3.2 Business opportunities**

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services , information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

*Our bank hosted a bank-enterprise matchmaking meeting for green environmental protection enterprises in Jilin Province to deepen strategic cooperation with the Department of Ecology and Environment of Jilin Province. At the same time, we set up a working team to match high-quality environmental protection enterprises and key projects from the source. We have innovated and developed 34 green financial products such as Green E Energy Loan and Green E Technology Reform Loan around 8 key areas such as ecological protection and restoration, clean energy, green building, green manufacturing, green transportation, green infrastructure, green agriculture and environmental rights. As a result, the first carbon emission reduction linked loan in Northeast China and the first carbon emission right pledge financing business in the province were issued.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

## **Principle 4: Stakeholders**



We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

#### 4.1 Stakeholder identification and consultation

*Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups<sup>12</sup>) you have identified as relevant in relation to the impact analysis and target setting process?*

Yes       In progress       No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

*In conducting the impact analysis, we also proactively engaged policy makers from five departments, including the Department of Ecology and Environment, etc. and four civil society organizations to discuss our assessment results in response to the most relevant challenges and priorities for sustainable development in Jilin Province. We have identified stakeholder groups through stakeholder analysis.*

*In the future, Bank of Jilin will comprehensively deepen its cooperation efforts with all types of financial institutions in the province to discuss and share new channels and new models of green financial services. Besides, we will actively build a school-enterprise cooperation platform with universities in the province to carry out cooperative education in industry-university-research to achieve mutual promotion of industry chain, education chain and talent chain.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

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<sup>12</sup> Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations

# Principle 5: Governance & Culture



We will implement our commitment to these Principles through effective governance and a culture of responsible banking

## 5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

Yes       In progress       No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

*As the highest decision-making body for green finance management of Bank of Jilin, the Board of Directors is responsible for determining the strategic planning of green finance. First, it approves the green development strategy objectives set by senior managers. Secondly, it considers the green finance business report, deliberates on the company's sustainable development performance and makes recommendations for improvement. Finally, it provides overall layout, planning and decision making for the bank-wide environmental risk strategy and environmental information disclosure.*

*The Strategy Committee of the Board of Directors is responsible for overseeing the implementation and achievement of the green finance strategy, and reviewing the report on the development of green finance submitted by the management team annually, linking management salary performance to the achievement of green finance targets.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

## 5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

*The bank attaches great importance to the concept of sustainable development in the bank's culture, and has organized training on "Principles of Responsible Banking" and green finance-related knowledge, such as carbon trading, green finance, hydrogen energy, wind power, photovoltaic, introduction of Jilin Bank's green finance products, release of "BOJ's Green Finance Action Plan" and "BOJ's Green E+" series of products, etc., to strengthen the practical skills of green finance credit.*

*The Credit and Investment Management Department will take the lead in formulating the bank-wide green finance development strategy. Green finance credit and investment business led by the Corporate Finance Department. The Director's Office is responsible for green operation implementation. External promotion of the Principles for Responsible Banking organized by the Office. And the indicators and the completion of actions of green finance will be included in the performance management of managers.*

See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”

## 5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio?<sup>13</sup> Please describe.

Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.

*We have formulated and issued the "Green Finance Action Plan of Jilin Bank" and the "Special Credit Policy of Jilin Bank to Support Green Finance Development", etc. We incorporate environmental, social and governance requirements into the whole process of credit granting, and strive to establish a sound environmental and social risk management system. We support the development of*

See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” ,

<sup>13</sup> Applicable examples of types of policies are: exclusion policies for certain sectors/activities; zero-deforestation policies; zero-tolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks.

*green, low-carbon and circular economy by implementing differentiated credit management strategies. In addition, we will establish a systematic implementation program for climate and environmental risk stress testing.*

*“ Financial environment information disclosure report ”*

### **Self-assessment summary**

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank’s governance system?

Yes  No

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

Yes  No

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

Yes  In progress  No

# Principle 6: Transparency & Accountability



We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

## 6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

Yes     Partially     No

If applicable, please include the link or description of the assurance statement.

-

-

## 6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

- GRI  
 SASB  
 CDP  
 IFRS Sustainability Disclosure Standards (to be published)  
 TCFD  
 Other: ....

*People's Bank of China's Guidelines on Environmental Information Disclosure for Financial Institutions*

*People's Bank of China's Guidelines on Environmental Information Disclosure for Financial Institutions*

## 6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis<sup>14</sup>, target setting<sup>15</sup> and governance structure for implementing the PRB)?

<sup>14</sup> For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement

<sup>15</sup> For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.



Please describe briefly.

*Bank of Jilin will anchor on the goal of "carbon peaking & carbon neutrality" and follow the layout of green development in Jilin Province. We actively practice the concept of green development, improve the green financial product system and service mode, to enhance the green financial system construction.*

*At the same time, we continuously increase the investment of green credit, improve the innovation ability of green financial products, and comprehensively promote the work of green finance. We strive to achieve a double harvest of economic and environmental benefits, to accurately drip-feed green industries with financial tools, and to help Jilin Province's green and high-quality development.*

*See “ 2022 Annual Report ” , “ 2022 Annual Green Finance Development Report ” , “ Financial environment information disclosure report ”*

## 6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualise the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

If desired, you can elaborate on challenges and how you are tackling these:

- |   |  |
|---|--|
| <input type="checkbox"/> Embedding PRB oversight into governance  | <input checked="" type="checkbox"/> Customer engagement  |
| <input type="checkbox"/> Gaining or maintaining momentum in the bank                                      | <input type="checkbox"/> Stakeholder engagement          |
| <input checked="" type="checkbox"/> Getting started: where to start and what to focus on in the beginning | <input type="checkbox"/> Data availability               |
| <input checked="" type="checkbox"/> Conducting an impact analysis   | <input type="checkbox"/> Data quality                    |
| <input checked="" type="checkbox"/> Assessing negative environmental and social impacts                   | <input type="checkbox"/> Access to resources             |
| <input checked="" type="checkbox"/> Choosing the right performance measurement methodology/ies            | <input checked="" type="checkbox"/> Reporting            |
| <input checked="" type="checkbox"/> Setting targets   | <input checked="" type="checkbox"/> Assurance            |
| <input type="checkbox"/> Other: ...   | <input type="checkbox"/> Prioritizing actions internally |

If desired, you can elaborate on challenges and how you are tackling these: