

# 吉林银行 2024 年绿色金融发展情况报告

2024 年，吉林银行积极响应国家绿色发展政策以及中央金融工作会议做好金融“五篇大文章”相关精神，以吉林省十四五时期建设生态强省规划为指导，把发展绿色金融作为全行战略重点，持续完善绿色金融业务发展体制机制建设，不断强化绿色金融信贷政策落实，发挥差异化竞争优势，加快探索具有特色的绿色金融发展道路，不断提升绿色金融工作质效，努力做好绿色金融大文章，全力服务我省实体经济实现绿色低碳转型升级，积累了一定经验、做出了一定的工作成效：

## 一、绿色贷款基本情况

### （一）整体情况

2024 年内，吉林银行贯彻绿色发展理念，锚定“双碳”目标，依托“4+3”绿色金融战略框架，以生态环境质量改善、减污降碳协同治理为抓手，聚焦节能环保产业、低碳转型发展等领域，持续加大对吉林省绿色金融领域的支持力度。截至 2024 年末，吉林银行绿色信贷余额 282.99<sup>1</sup>亿元，较年初净增 67.13 亿元，同比增长 31.10%。

### （二）绿色金融支持的重点领域和重点项目

立足服务地方经济主力军的职责使命，致力于将更多优

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<sup>1</sup> 监管报表 S68 口径

质资金配置到绿色环保及社会责任领域，加大绿色金融投放力度。主动对接人民银行、省生态环境厅等监管或行管部门，从源头获取重点生态环境项目列表、绿色制造名单、2024 年碳排放权交易名单等，总分纵向联动，开展精准营销。紧跟吉林省绿色发展布局，主动对接盐碱地综合治理、中国北方氢谷、吉林白城新能源产业示范基地、长春循环经济产业园等重点工程，为吉电股份、吉林建龙钢铁、皓月集团等绿色相关企业，以及长春市城市轨道交通 5 号线一期项目、汪清县全域黑土地综合治理项目、吉林金展集团河道清淤治理项目、四平市乡茵农业公司吉林省秸秆综合利用科技产业园项目、吉林省常康生态技术有限公司农业废弃物资源化利用项目、长春双营水务有限公司污水处理、再生利用及污泥处理处置设施建设运营项目等 58.65 亿元重点绿金项目，提供专属信贷支持。

## **二、绿色信贷重点营销方向**

我行在 2024 年《信贷政策》中明确绿色信贷优先支持：

**一是**重点支持列入国家发改委等七部委联合印发的《绿色产业指导目录（2019 年版）》中的相关产业，结合我省“十四五”期间产业发展方向，做好精准营销。

**二是**聚焦传统产业升级改造、新兴产业培育发展、农业现代化等，大力支持新一代信息技术、新能源汽车、可再生能源、新材料、轨道客车、生物医药、风电光伏装备等战略

性新兴产业；重点围绕环境污染治理、国土综合整治、高标准农田建设和黑土地保护、城市节能低碳环保基础设施建设、节能及绿色建筑项目建设等绿色项目，助力区域经济绿色低碳发展。在不新增地方政府隐性债务的前提下，鼓励支持生态保护修复项目、生态环境导向的开发（EOD）项目、耕地后备资源开发利用项目，拓宽投融资渠道。

**三是**加大绿色信贷产品创新力度，深入研究绿色企业和项目融资需求特点，有针对性地创新信贷产品和服务方式，拓宽抵质押品范围，依托“动产融资统一登记公示系统”，创新推广基于碳排放权、排污权、用能权、取水权等质押品的绿色金融产品，探索“可再生能源补贴确权贷款”业务、“节水贷”业务、“绿色银团贷款”服务模式、投贷联动模式等，有效满足绿色企业和项目融资需求。

**四是**积极发展绿色债务融资工具，对纳入“绿色债券支持企业名录”的企业，在债券投资、债券承销、配套贷款等方面开辟绿色通道，重点围绕吉电股份、吉林高速、长春市轨道交通集团、一汽集团等符合绿债发行条件的企业，大力推动绿色债券融资工具发行。

**五是**积极与发改委、生态环境厅、能源局、人民银行、国家金融监督管理总局吉林监管局等部门沟通，协调地方政府搭建环保企业信息交流与共享平台，完善企业征信信息系统，扩充企业环保信息，及时监测、追踪企业环保信息，实

现银企信息的对称，增强绿色金融业务可操作性。

**六是**积极围绕碳纤维产业链上下游开发创新型金融产品，提供专业化、个性化服务，加大碳纤维领域信贷投放力度。

**七是**构建绿色金融服务审批“绿色”通道，根据客户所处环境和社会风险类别，设立差异化的授信流程和权限，简化审批流程，提高审批时效，授信条件不得高于国家标准，防止抬高融资准入门槛。对不符合节能环保、减污降碳标准的企业，实行一票否决，从源头把好绿色金融授信决策质量。

**八是**对“两高一剩”行业企业，严格市场准入，对于低质低效、丧失市场、扭转无望的“僵尸企业”稳妥有序实现市场出清。

### **三、绿色金融组织体系建设**

#### **（一）持续完善顶层设计**

结合人民银行吉林省分行牵头 7 个厅局联合发布的《关于进一步强化金融支持吉林省绿色低碳发展的若干举措》，进一步研究出台了《吉林银行 2024 年绿色金融行动方案》，持续完善绿色金融体系，努力在全行形成专注于服务绿色发展良好生态，做实做细绿色金融各项工作。

#### **（二）进一步明确工作机制**

根据《吉林银行做好金融“五篇大文章”的行动方案》，建立“绿色金融推动小组”机制，小组由总行 10 个业务部

门组成，由牵头部门常态化组织协调绿色金融各分项工作的具体实施，推进绿色金融各项举措落地执行，并逐步搭建“五篇大文章”绿色金融综合服务体系。

### （三）优化完善考核激励机制

以金融支持绿色低碳产业发展，自本年起单列“绿色金融贷款净增额”作为全行 KPI 指标之一，每季对各分行绿色信贷投放情况进行考核评价，鼓励信贷资源向绿色金融领域倾斜，夯实发展动能。

## 四、绿色金融基础设施建设

### （一）强化信息披露

首先，根据中国人民银行相关要求，依据《金融机构环境信息披露指南》文件相关规定，作为吉林省试点机构之一，撰写《吉林银行 2023 年环境信息披露报告》。其次，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，结合自身的实际发展情况及联合国环境规划署金融倡议（UNEP FI）中国区域协调员反馈，运用《负责任银行影响分析工具》，连续第二年独立公开发布英文版《联合国负责任银行原则 2023 年自评估报告》，并以此来审视自身执行情况与校准经营战略方向。第三，公开发布《吉林银行 2023 年绿色金融发展报告》。最后，公开发布《吉林银行碳减排支持工具 2023 年第三季度、第四季度信息披露报告》。

## （二）强化科技赋能

积极探索金融科技在绿金领域的应用。一是通过招投标方式引入中国经济信息社有限公司环境信息披露智能工具，目前项目正在合同签署阶段，后续开发建设完成后，拟实现环境信息披露报告模版直接导入、自动生成报告等功能，提升环境信息披露科技化水平。二是推进绿色金融报表线上化改造，经多次研讨改造方案，最终 T115 和 T104 监管报表拟通过半自动化和手动填报结合生成，提高填报准确度并释放人工产能。

## 五、其他先进做法和创新性工作

### （一）为地方政府提供绿色低碳转型融智服务

参加吉林省环境治理行业协会举办的 2024 年吉林省生态环境政策解读交流会议，我行为本次会议的唯一受邀金融机构，由总行业务骨干为各单位详细解读绿色金融政策及我行绿色金融产品体系，并通过创新案例生动展现我行本地金融服务优势，提升了我行在全省绿色金融和碳金融项目投融资领域的品牌优势。

### （二）加强绿色金融能力建设

我行作为吉林省唯一受邀的金融机构，参加生态环境部气候司主办的“气候投融资与碳金融”培训班，深入了解当前应对气候变化工作部署、气候投融资整体工作、国内外气候投融资创新与实践、碳定价与碳金融、气候投融资试点成

效评估、金融机构支持气候投融资实践、气候投融资试点（湖州）优秀案例等，与吉林省生态环境厅进一步探索差异化的气候投融资体制机制、组织形式、服务方式和管理制度，为我省气候投融资工作全面有序开展奠定基础。

### （三）加强国际同业交流

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，受邀参加 UNEP FI 闭门研讨会，与监管部门、金融机构、联合国环境规划署金融倡议（UNEP FI）等参会机构共同探讨绿色金融的发展现状与未来趋势，分享绿色金融和负责任银行倡议（PRB）方面的良好实践。

## 六、加强绿色信贷风险管控

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”制，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。



## 七、下一步重点工作举措

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**持续加强绿色信贷资源保障。积极践行绿色负责任银行的初心和使命，充分发挥自身法人金融机构的独特优势，深入践行 ESG 发展理念，把支持、发展绿色金融作为全行战略重点，积极支持清洁能源、节能环保、减污降碳、生态治理等重点领域，加大资源倾斜力度，加快形成绿色新质生产力，增强发展新动能。

**二是**继续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，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**拓宽绿色金融合作平台。我行将立足绿色产业，主动对接发改委、自然资源厅、环保厅等相关政府部门，从源头获取绿色企业名单、碳排放权交易名单，挖掘符合绿色生态发展方向、支持减污降碳工程的项目及企业，形成目标客户绿色名单及项目示范库，总-分纵向联动，开展精准营销，同时分类分层实施包保责任制，压实各层级服务绿色金融主体责任，确保绿色企业融资需求早落地早见效。此外，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。

**四是挖掘转型金融发展机遇。**人民银行、国家发展改革委等部门印发《绿色低碳转型产业指导目录（2024年版）》，标志着绿色金融向转型金融的深化发展。我行将密切关注这一政策变化，深入理解其对银行业务的影响，并及时调整贷款策略。加强市场分析与目标客户筛选，深入分析各行业的绿色低碳转型潜力和资金需求，特别是新增的低碳转型相关产业，如重点工业行业的节能降碳改造、能效提升等，筛选出具有转型意愿、资金需求和良好发展前景的企业作为目标客户。针对转型贷款的特点，建立完善的风险评估体系，对潜在风险进行识别、评估和控制，特别关注转型过程中可能出现的政策风险、市场风险和技术风险等。

**五是强化队伍建设，提高人员专业素养。**一方面，加大对具备气候、环境、能源等专业知识的高素质复合型人才的引入和培养，为绿色金融发展储备专业人才；另一方面，结合最新的法律、政策、经济发展情况，对从业人员进行专业培训，以便及时掌握绿色信贷政策的最新动态，全方位提高商业银行绿色信贷业务人员专业素养。

**六是探索绿色金融经营管理数字化转型发展。**与第三方服务厂商合作搭建吉林省绿色金融企业/项目数据库，为后续数据挖掘、分析和运用夯实绿色数据基础。力争搭建绿色信贷系统，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。此外，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，探索搭建碳核算、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。

下一步，吉林银行将进一步厚植绿色发展底色，加速布局优质绿色资产、强化绿色产品创新驱动、银政企共建绿色金融生态圈，力争打造具有地方特色、市场识别度高的吉行绿色金融品牌，奋力书写绿色金融大文章，助力我省绿色经济高质量发展。

吉林银行股份有限公司

2025 年 6 月 30 日



# Bank of Jilin Progress Statement Report (2024)

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Principles for Responsible Banking



# Principle 1: Alignment

Briefly describe your bank's sustainability strategy, and which international, regional or national frameworks and UN Sustainable Development Goals it aims to align with. Note any changes in the reporting year.

## Links & references:

1. Bank of Jilin Co., Ltd. 2024 Annual Report,  
<https://www.jlbank.com.cn/jlbank/gjyx/tzzgx/xxpl/dqbg/2025043010581226640/2025043010574617728.pdf>
2. Bank of Jilin 2024 Green Finance Development Report

## Response:

As a key regional commercial bank in Northeast China, our development strategy emphasizes the concept of sustainable development, promoting high-quality development through financial innovation and service optimization across the three dimensions of economy, society, and environment. It is aligned with the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement.

Our Bank deeply implements requirements of national policies such as carbon peaking and carbon neutrality, adhering to the development philosophy of "innovation, coordination, green, openness, and sharing". Guided by Jilin Province's 14th Five-Year Plan for building a strong ecological province, we are rooted in the direction of Jilin's green finance development, thoroughly practising the ESG development concept, and making the support and development of inclusive finance and green finance a strategic priority for the entire bank.

Our Bank has elevated green finance to a strategic level, formulating documents such as the Bank of Jilin '14th Five-Year' Strategic Plan, the Bank of Jilin Green Finance Guiding Opinions, the 'Carbon' Exploration in Jilin for a 'Green' Future—Bank of Jilin Green Finance Action Plan, the Bank of Jilin Special Credit Policies for Supporting Green Finance Development, and the Bank of Jilin 2024 Green Finance Action Plan to guide the bank's green finance development.

Our Bank adheres to the concept of green development, placing green transformation and green innovation in a strategic position for corporate development. We continuously innovate and reform in areas such as product innovation, process optimization, system formulation, and environmental and social risk management. In line with the low-carbon economic transition, we focus on key industries and target customer groups, gradually building our scale and expertise in the field of green finance.

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 (SDGs), the Paris Climate Agreement and relevant national and regional frameworks.

### Business model

Describe (high-level) your bank's business model, including the main business lines, 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, business areas or by disclosing the number of customers and clients served.

### Links & references:

Bank of Jilin Co., Ltd. 2024 Annual Report,

<https://www.jlbank.com.cn/jlbank/gjyx/tzzgx/xxpl/dqbg/2025043010581226640/2025043010574617728.pdf>

### Response:

Bank of Jilin was established in October 2007 through the restructuring of the former Changchun City Commercial Bank and is the only city commercial bank in Jilin Province. Our bank has 11,856 employees, with 369 branches in nine prefecture-level cities in Jilin Province, as well as in Dalian and Shenyang. We have also sponsored the establishment of eight rural banks and hold a stake in one automobile finance company. Through continuous reform, innovation, and self-accumulation, we have grown into a leading commercial bank in Jilin Province in terms of market scale, business channels, customer base, and market competitiveness."

Our Bank has always adhered to our main responsibilities and businesses, fully playing the leading role in financial services. Focusing on the 'five key areas' of finance and Jilin Province's high-quality development strategy, we have continuously increased financing support for the real economy. In 2024, we issued RMB 268 billion in loans. The top three industries for loans were the leasing and business services industry, the wholesale and retail industry, and the manufacturing industry. The loan regions primarily cover Jilin Province and Liaoning Province. We have promoted industrial upgrading and fully supported the development of key advantageous industries such as modern large-scale agriculture, modern equipment manufacturing, bio-medicine, ice and snow tourism, and high-tech. Both the stock and increment of loans to these industries rank the first in the province. We have made supporting the development of small and medium-sized enterprises (especially private enterprises) a key strategy, setting a five-year goal to support 5,000 such enterprises, and have identified 1,463 strategic clients with loans amounted RMB 24.3 billion. We have implemented a coordination mechanism to support financing for small and micro enterprises, and the scale of our inclusive loans to small and micro enterprises ranks the first among our peers in the province. In serving the people's livelihood, we have increased the income of urban and rural residents by more than RMB 3 billion through wealth management, which is RMB 1.988 billion more than from savings deposits. We have created nearly 2,000 new jobs, paid RMB 2.27 billion in taxes, and made external donations of RMB 18.0646 million.

Our Bank consciously integrates social responsibility into our development strategy and business management activities. We have received widespread praise for supporting local economic construction, strengthening consumer rights protection, supporting rural revitalization, developing green finance, and supporting public welfare.

## Principle 2: Impact & Target Setting

Briefly describe the bank's most significant impact areas and the steps taken to identify, measure and manage them—including impact analysis results, targets set (including sectors, portfolio coverage, and KPIs), actions taken, and progress against the targets. Where targets have been set, share details of the bank's transition/action plan, and progress made. Explain how the bank addressed interlink-ages between impact areas where possible.

### Example Progress Indicators

- % of bank's portfolio covered by the impact analysis and each set target
- Updated values of KPIs defined by bank to measure progress against targets

### Links and references:

Bank of Jilin 2024 Green Finance Development Report

### Response:

As corporate banking business accounts for a relatively large proportion of our bank's credit assets and has a significant impact on society and the environment, we mainly analyse and set targets for products, services, and activities related to our corporate banking business.

Our bank actively learns and applies the third edition of the Principles for Responsible Banking (PRB) Impact Analysis Tool. Based on the primary industry distribution of our corporate loans, we have identified and confirmed through the TCFD model that our corporate loan portfolio aligns with development directions related to "Availability of Resources and Services", "Climate Stability", "Livelihoods", and "Inclusive Economy".

Based on the impact analysis, Bank of Jilin has derived the following two targets from its main impacts:

**1.Climate Stability:** With 2021 as the baseline(in 2021,the green credit balance was RMB 11.339 billion), Bank of Jilin plans to cumulatively issue an additional RMB 35 billion in new loans to the green finance sector by the end of 2025, maintaining a growth rate for green finance loans that is higher than the growth rate for all loans. By the time of the carbon peaking in 2030, the plan is to have cumulatively added RMB 80 billion in new green finance loans.

**2.Inclusive Finance Business Coverage:** Annually, maintain Bank of Jilin's share of inclusive small and micro enterprise loans above 7% of the total balance of such loans across the jurisdiction.

The Central Financial Work Conference pointed out the need to excel in the five key areas of technology finance, green finance, inclusive finance, pension finance, and digital finance, which has pointed the way forward for promoting high-quality financial development. Bank of Jilin firmly grasps the primary task of serving high-quality development, closely follows the direction of national strategic development, invests resources in key areas and links of economic development, and cultivates them meticulously, using financial "living water" to continuously inject new momentum into the development of the real economy.

**The measures and actions we plan to take include:**

**1. Strengthening the green finance system.** We will continue to improve the construction of the green finance system, conduct unified coordination, management, and discussion on environmental issues, and continue to perfect a multi-level, wide-coverage, sustainable, and risk-controllable green finance system.

**2. Increasing green credit allocation.** We will increase resource allocation, incorporate the development of green finance into the bank's overall performance assessment, and promote the flow of credit resources into green sectors. We will also proactively guide branches to increase the proportion of loans in their corporate loan portfolios related to new energy, energy conservation and environmental protection, and resource recycling industries, as well as financing that supports clients' transition plans/pathways.

**3. Enhancing support for inclusive finance.** We will persist in serving the local economy, clarify key marketing areas, build a "cluster-zone-circle-chain" mass customer acquisition system, support the development of small and micro enterprises, and at the same time carry out digital product innovation to create online products and platforms suitable for corporate clients. We will also match this with a dedicated credit quota to ensure that lending to small and micro enterprises is not restricted by their scales, prioritizing the financing needs of small and micro enterprises to provide them with sufficient financial support.

**The actions we have taken and the progress we have made:**

**1. Moving towards green, actively creating a highland for green and low-carbon development.**

**First**, we implemented the green development concept, anchored to the "dual carbon" goals, and based on the "4+3" green finance strategic framework, we further researched and issued the Bank of Jilin 2024 Green Finance Action Plan.

**Second**, in accordance with the Bank of Jilin's Action Plan for Excelling in the 'Five Key Areas' of Finance, we established a "Green Finance Promotion Group" mechanism. The group is composed of 10 business departments of the head office, and the lead department regularly organizes and coordinates the specific implementation of various green finance tasks, promoting the execution of green finance initiatives, and gradually building a comprehensive green finance service system for the "five key areas".

**Third**, we optimized the assessment and incentive mechanism, listing the "net increase in green finance loans" as one of the KPI indicators for the whole bank, and quarterly assessing the green credit allocation of each branch to encourage the tilting of credit resources towards the green finance sector and solidify development momentum.

**Fourth**, taking the improvement of ecological environment quality and synergistic governance of pollution reduction and carbon reduction as a starting point, we focus on energy-saving and environmental protecting industries, low-carbon transition development, and continuously increasing support for Jilin Province's green finance sector. At the end of 2024, Bank of Jilin's green credit balance was RMB 28.299 billion, which made a net increase of RMB 6.713 billion compared with the beginning of the year, representing a year-on-year growth of 31.10%.

**Fifth**, based on our mission as a mainstay in serving the local economy, we are committed to allocating more high-quality funds to the fields of green environmental protection and social responsibility. We proactively connect with regulatory or administrative departments such as the People's Bank of China and the Provincial Department of Ecology and Environment to obtain lists of key ecological environment projects, green manufacturing lists, and the 2024 carbon emission rights trading lists from the source. The head office and branches work in vertical linkage to carry out precise marketing.

**Sixth**, keeping pace with Jilin Province's green development layout, we provide diversified financial services to enterprises such as Jidian (Jilin Electric Power) Co., Ltd., Hengjian Kewei, and Jianlong Steel. We proactively engage with key projects such as the comprehensive



management of saline-alkali land, China's Northern Hydrogen Valley, the Jilin Baicheng New Energy Industry Demonstration Base, and the Changchun Circular Economy Industrial Park, providing dedicated credit support of RMB 5.865 billion to key green finance projects.

**2. Expanding capacity and improving quality to comprehensively enhance the inclusive effectiveness of financial services.** In 2024, our bank earnestly fulfilled its social responsibilities. Focusing on key industries within the province and fully leveraging our role as a primary force in financial services, we increased financial support for private, small, and micro enterprises, and individual business owners. We continuously expanded customer acquisition channels, innovatively launched the "Jihui Loan" special product, simplified loan procedures, and improved service efficiency. We actively implemented various preferential policies and, by utilizing re-lending for small enterprises, waiving relevant fees, and coordinating interest subsidies, we effectively reduced the financial burden on clients. We have constantly expanded the coverage of financial services and, relying on an integrated online and offline service model, we have delivered high-quality and convenient financial services precisely to more small and micro enterprises, injecting strong momentum into the development of the real economy. As of the end of 2024, Bank of Jilin's inclusive small and micro enterprise loan balance was RMB 36.735 billion, which made a net increase of RMB 2.564 billion compared with the beginning of the year, with a growth rate of 7.50%. The number of customers with outstanding loans reached 20,500, which made a net increase of 3,500 compared with the beginning of the year.

## Principle 3: Clients & Customers

Briefly describe how the bank works responsibly with clients and customers in relation to significant impacts, including products and services offered, internal policies and processes and engagement to implement targets/action plans/transition plans to encourage sustainable practices/economic activities. Note any changes in the reporting year.

Example Progress Indicators

- % of clients and/or customers engaged in key sectors in areas of significant impact.
- USD sustainable finance volume mobilized and/or as a percentage of the global or sector portfolio

### Links and references:

#### Response:

Our bank has always regarded green finance as a key business direction and a priority for credit allocation, fully supporting the implementation of the strategy to build a strong ecological province. We have constructed a "4+3" green finance strategic system, which involves: forming a professional team, optimizing special policies, implementing special assessments, providing dedicated services, developing green products, expanding green investment, and promoting green operations.

#### Our bank has established green finance list management:

**1.Grey list: Restricting credit to high energy-consuming industries.** We further strengthen credit risk management for projects classified as Category A and B for environmental and social risks, as well as for "two-high and one-overcapacity" industries. For industries with overcapacity, we implement a credit policy of "supporting some while suppressing others, restricting new additions, and revitalizing existing stock". We strictly control new credit for industries with severe overcapacity. In addition to meeting general credit requirements, "two-high" industries must comply with green finance standards regarding legal compliance, site selection, production processes, resource consumption, and pollutant emissions. We implement list-based management, classified disposal, and dynamic monitoring for "two-high" projects, establishing a long-term management mechanism. We strictly enforce national industrial policies and investment management regulations for industries such as steel, cement clinker, and flat glass, and support projects for upgrading large-scale steel smelting facilities, modernizing cement clinker production lines, and adjusting the product structure of glass manufacturing.

**2.Blacklist: A "one-vote veto" system is adopted for clients and projects that do not meet environmental protection requirements.** We resolutely refuse to be involved in the construction of projects by enterprises that are not compliant with environmental standards, thereby preventing potential pollution at the source.

Retail banking is also one of our main businesses, so we place great importance on employee capacity building and consumer protection. Our bank regularly conducts financial literacy campaigns. Furthermore, our bank has established a comprehensive consumer complaint, handling, and feedback mechanism to be a commercial bank that satisfies its users.

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.

### 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 your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,\* and which SDGs or impact areas you bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

\* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes

### Links and references:

### Response:

Our bank has innovated and developed 34 green financial products, such as the Green E-Energy Loan and Green E-Technical Modification Loan, focusing on eight key areas: ecological protection and restoration, clean energy, green buildings, green manufacturing, green transport, green infrastructure, green agriculture, and environmental rights.

Based on our mission as a primary force in serving the local economy, we are committed to allocating more high-quality funds to the fields of green environmental protection and social responsibility, and to increasing the allocation to green finance. We proactively engage with regulatory and administrative bodies such as the People's Bank of China and the Provincial Department of Ecology and Environment to obtain from the source lists of key environmental projects, green manufacturing lists, and the 2024 carbon emission rights trading lists. The head office and branches conduct coordinated vertical linkage for precise marketing.

**Key supported areas and projects:** Keeping pace with Jilin Province's green development layout, we proactively engage with key projects such as the comprehensive management of saline-alkali land, China's Northern Hydrogen Valley, the Jilin Baicheng New Energy Industry Demonstration Base, and the Changchun Circular Economy Industrial Park. We provide dedicated credit support of RMB 5.865 billion for green-related enterprises such as Jidian Co., Ltd., Jilin Jianlong Steel, and Haoyue Group, as well as for key green finance projects including Phase I of Changchun Rail Transit Line 5, the comprehensive black soil management project in Wangqing County, the Jilin Jinzhan Group river dredging and treatment project, the Jilin Province straw comprehensive utilization technology industrial park project by Siping Xiangyin Agricultural Company, the agricultural waste resource utilization project by Jilin Changkang Ecological Technology Co., Ltd., and the wastewater treatment, recycling, and sludge treatment and disposal facility construction and operation project by Changchun Shuangying Water Co., Ltd.

Furthermore, Jilin Province presents numerous strategic opportunities for inclusive development. In terms of policy guidance, national strategies such as the revitalization of Northeast China and supporting local policies have clarified the direction for inclusive finance to support the real economy, encouraging financial institutions to innovate products and services to serve key areas. In terms of industrial driving, the transformation and upgrading of traditional industries in Jilin, such as automobile and chemicals, have created financing needs for numerous upstream and

downstream small and medium sized enterprises. The rise of emerging industries like ice and snow tourism has driven the development of related service industries, creating a large number of opportunities for inclusive financial services. Technological empowerment is significant; big data analysis helps financial institutions to accurately identify clients and launch online, personalized inclusive products, enhancing service efficiency and coverage. As a major agricultural province, the large-scale management of land and the development of specialized agriculture in Jilin have increased the demand for financial services from farmers and new types of agricultural business entities. There is great potential for developing rural inclusive finance, which can effectively contribute to rural revitalization.

## Principle 4: Stakeholders

Briefly describe how the bank consults, engages and collaborates/partners with relevant stakeholders for the purpose of implementing the Principles. This could include understanding impacts, setting ambitious targets, advocating for enabling regulatory/policy environments, and creating partnerships that contribute to addressing significant impacts. Note any changes in the reporting year.

### Links and references:

### Response:

Through our stakeholder analysis, we have identified stakeholder groups including regulatory bodies, investors, government, suppliers, clients and consumers, academia, civil society organizations, communities, and non-profit organizations. In the process of conducting our impact analysis, we also proactively engaged with policymakers from five departments, including the Jilin Provincial Department of Ecology and Environment, and one civil society organization to discuss Jilin Province's most relevant sustainable development challenges and priorities, and to jointly deliberate on our assessment results.

Based on the expectations and needs of stakeholders, our Bank actively implements targeted communication and response strategies. We have developed differentiated communication mechanisms for different stakeholders:

Stakeholder	Expectations and Demands	Communication and Response Methods
<b>Government Departments and Regulatory Bodies</b>	<ul style="list-style-type: none"> <li>- Respond to national and provincial strategies</li> <li>- Serve the real economy</li> <li>- Promote regional development</li> <li>- Operate in compliance</li> <li>- Comprehensive risk management</li> <li>- Strengthen Party-building work</li> </ul>	<ul style="list-style-type: none"> <li>- Research and implement financial policies</li> <li>- Execute regulatory policy requirements</li> <li>- Daily approvals and compliance supervision</li> <li>- Submit statistical reports</li> <li>- Conduct special research/investigations</li> <li>- Hold industry discussions</li> <li>- Participate in industry association activities</li> <li>- Provide advisory services to local governments for green and low-carbon transition</li> </ul>
<b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>- Improve corporate governance</li> <li>- Disclose compliant information</li> <li>- Protect rights for shareholders and investors</li> <li>- Achieve good investment</li> </ul>	<ul style="list-style-type: none"> <li>- Regularly publish reports and information disclosures</li> <li>- Hold shareholder meetings</li> <li>- Operate an investor hotline for responses</li> <li>- Conduct financing-related roadshows</li> </ul>

	returns	- Organize investor research and communication meetings
<b>Clients</b>	<ul style="list-style-type: none"> <li>- Provide high-quality services</li> <li>- Protect consumer rights</li> <li>- Popularize financial knowledge</li> <li>- Protect privacy and data security</li> <li>- Handle public emergencies</li> </ul>	<ul style="list-style-type: none"> <li>- Operate a customer service hotline</li> <li>- Interact via official website and WeChat platform</li> <li>- Conduct client demand surveys</li> <li>- Conduct client satisfaction surveys</li> <li>- Organize client care activities</li> <li>- Carry out financial knowledge campaigns</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>- Protect legal rights</li> <li>- Career development paths</li> <li>- Health and safety protection</li> <li>- Work-life balance</li> <li>- Diversity and inclusion</li> </ul>	<ul style="list-style-type: none"> <li>- Improve salary and benefits system</li> <li>- Hold employee representative congresses</li> <li>- Implement employee training programmes</li> <li>- Establish a career development system</li> <li>- Organize cultural and sports activities</li> <li>- Hold discussions and interviews</li> <li>- Build interactive platforms through internal journals/Bank of Jilin e+ information platform/Voice of Employees, etc.</li> </ul>
<b>Suppliers</b>	<ul style="list-style-type: none"> <li>- Build good cooperative relationships</li> <li>- Procurement</li> <li>- Protect intellectual property</li> </ul>	<ul style="list-style-type: none"> <li>- Daily communications</li> <li>- Participate in bidding meetings</li> <li>- Conduct on-site visits to suppliers</li> </ul>
<b>Partners</b>	<ul style="list-style-type: none"> <li>- Industry cooperation and exchange</li> <li>- Integrity, mutual benefit, and win-win</li> </ul>	<ul style="list-style-type: none"> <li>- Host the first "Strategic Clients Visit Bank of Jilin" event</li> <li>- Hold peer discussion seminars</li> <li>- Conduct inter-bank exchange and cooperation</li> <li>- Advance project cooperation</li> </ul>
<b>Community</b>	<ul style="list-style-type: none"> <li>- Serve people's livelihood</li> <li>- Contribute to rural revitalization</li> <li>- Social public welfare practices</li> <li>- Jointly build beautiful</li> </ul>	<ul style="list-style-type: none"> <li>- Public welfare actions: <ul style="list-style-type: none"> <li>• Financial poverty alleviation</li> <li>• Assisting the elderly and orphans</li> </ul> </li> </ul>

	communities	<ul style="list-style-type: none"> <li>• Helping the disabled and relieving the poor</li> <li>• Pollution prevention and green protection</li> <li>• Public welfare aid</li> <li>- Designated assistance activities</li> <li>- Employee volunteer services</li> <li>- Community construction projects</li> </ul>
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In the future, Bank of Jilin will comprehensively deepen its cooperation with various types of financial institutions in the province to jointly discuss, build, and share new channels and models for green financial services. We will actively build university-enterprise cooperation platforms with universities within the province, carry out industry-university-research cooperative education, and achieve mutual promotion and progress among the industrial chain, education chain, and talent chain.

## Principle 5: Governance & Culture

Briefly describe the key governance structures in place (Board and Executive level) and related accountability mechanisms to implement the Principles. This could include how governance supports your bank's management of significant impacts and risks, including target implementation and monitoring of action/transition plans.

In addition, briefly describe how a culture of responsible banking is driven internally (e.g. via employee learning & development). Note any changes or progress in the reporting period.

Example Progress Indicators

- Details of remuneration practices linked to sustainability targets.
- % of employees trained on responsible banking topics.

### Links and references:

### Response:

Our bank's Board of Directors, as the highest decision-making body for green finance management, is responsible for determining the strategic plan for green finance and supporting carbon peaking and carbon neutrality. The board approves the green development strategic goals formulated by senior management, reviews green finance business reports, deliberates on the company's sustainable development performance, including green finance, and proposes suggestions for improvement. The board also handles the overall layout, planning, and decision-making for the bank's environmental risk strategy and environmental information disclosure. The Board's Strategic Committee is responsible for overseeing the implementation and achievement of the green credit strategy, reviewing the green credit development report submitted by the management team annually, and linking the completion of green finance indicators to management's salary and performance.

Our bank places great importance on the role of sustainable development concepts in its banking culture. We have organized multiple training sessions on the Principles for Responsible Banking and green finance related knowledge for corporate client managers across the bank and at external bank-enterprise communication meetings.

Topics of these sessions include carbon trading, green finance policy advocacy, introduction to Bank of Jilin's distinctive green finance product system, and interpretation of the People's Bank of China's latest green finance standard-the Green Finance Endorsed Project Catalogue (Trial) to strengthen practical skills in green finance credit operations.

### Risk and due diligence processes and policies

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank's portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, 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 your bank has in place to oversee these risks.



**Links and references:**

Bank of Jilin Principles for Responsible Banking 2023 Self-Assessment Report

**Response:**

We have formulated and issued the 'Carbon' Exploration in Jilin and 'Green' Future—Bank of Jilin Green Finance Action Plan, the Bank of Jilin Special Credit Policies for Supporting Green Finance Development, and the Bank of Jilin 2024 Green Finance Action Plan. We have established and improved the environmental and social risk management system, taking environmental, social, and governance (ESG) requirements into the entire credit granting process. We implement a differentiated credit management strategy to support green, low-carbon, and circular economy development, and have established a systematic implementation plan for climate and environmental risk stress testing.

In the due diligence investigating process, according to the Bank of Jilin 2024 Credit Policies, we restrict credit allocation to high energy-consuming and high-emission industries, guiding credit resources to tilt towards energy-saving, emission reduction, and green development fields. At the same time, we make full use of corporate environmental credit data, placing enterprises with red and yellow labels on a control list to block the approval and issue of loans for such enterprises.

## Principle 6: Transparency & Accountability

Provide reference to additional relevant reports, if not listed as references with P1–P5.  
Briefly note whether/where assurance of sustainability information has been undertaken (optional).

### Links and references:

### Response:

The data and main progress and initiatives in this report are primarily sourced from the Bank of Jilin Co., Ltd. 2024 Annual Report and the Bank of Jilin 2024 Green Finance Development Report. Therefore, the sustainability-related information has not been verified.