



2022

SOCIAL RESPONSIBILITY REPORT 2022

海南银行股份有限公司
社会责任报告



海南银行股份有限公司

社会责任报告

2022

**BANK
OF
HAINAN**

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编制说明

本报告反映了海南银行股份有限公司2022年在治理、经济、环境、社会方面所作的努力和取得的成果，体现了海南银行在提供金融服务基础上对社会责任承担和可持续发展理念的实践。

报告时间范围

报告时间范围为2022年1月1日至2022年12月31日，特别注明的除外。

报告组织范围

报告覆盖海南银行股份有限公司总行、分支行。为便于表述，在报告表述中使用“海南银行股份有限公司”“海南银行”“本行”或“我们”。

报告编制依据

报告参照中国银行业监督管理委员会《关于加强银行业金融机构社会责任的意见》（银监办发【2007】252号）、《银行保险机构公司治理准则》（银保监发【2021】14号）、中国银行业协会《中国银行业金融机构社会责任指引》、中国社会科学院《中国企业社会责任报告编写指南（CASS-CSR4.0）》、中国人民银行《金融机构环境信息披露指南》等规定编制。

报告数据说明

报告中的财务数据来自海南银行股份有限公司2022年年度报告，其他数据以2022年为主，部分包括以前年度数据。报告中所涉及货币金额以人民币作为计量单位，特别说明的除外。

报告获取方式

电子版报告可在海南银行网站（<http://www.hnbankchina.com.cn>）“关于我们”的“定期报告”栏目下载。

联络方式

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行领导致辞

2022年，是海南自由贸易港建设的攻坚之年和封关运作准备的关键之年，也是海南银行迈向第二个五年高质量发展征程的奋进之年。我们积极融入新发展格局，坚持“海纳百川、至诚行远”的核心价值观和“更懂海南人、更系海南情”的服务理念，以实际行动服务实体经济、提升服务效能、推进绿色金融、促进员工成长、参与公益慈善，书写责任担当的新篇章。

坚守初心，党建引领业务提档加速。

我们坚定以习近平新时代中国特色社会主义思想为指导，深入学习贯彻党的二十大精神，抓实基层党组织标准化、规范化、科学化建设，推动联学共建常态长效，织密织严党建共建网络。始终把党的政治建设摆在首位，牢牢把稳政治建设方向盘，着力在举旗帜、固根基、强队伍、打基础、筑防线上下功夫，发挥党委核心领导作用、党支部堡垒作用和党员先锋模范作用，用高质量党建引领全行高质量发展。坚持稳健经营，公司治理体系不断完善，经营质效持续提升，风险管控保持稳健，核心竞争力稳步加强。截至2022年12月31日，全行资产规模1039.66亿元，同比增长13.46%，一般性存款633.23亿元，各项贷款511.70亿元，积蓄了强劲的发展后劲。

蓄势赋能，高质量服务自贸港建设。

我们围绕“一本三基四梁八柱”战略部署，着力构建市县政府、厅局、园区“融资+融智”综合服务体系，依托“一县一策”“一厅一策”“一区一策”服务模式，提供综合金融服务方案，策划包装并全流程服务海南地方政府专项债100亿元，不断提升对地方经济社会发展的影响力。全面支持重点园区、产业及项目建设，为11个重点园区制定金融服务方案，累计投放园区和重点项目贷款资金达60多亿元，金融服务质效不断提升。重点聚焦自贸港投融资便利，为海南本地300多家企业提供跨境贸易金融服务，累计国际结算量近50亿美元，完成省内5项银行国际创新业务的首单突破，为推动海南自贸港建设注入金融活力。坚持创新驱动赋能高质量发展，一批“首单”业务相继落地，成功发行海南自贸港成立以来的第一支小微企业金融债、全省第一支金融企业永续债，成为全国首个间接参与者成功上线CIPS标准收发器，创新步伐铿锵有力。

深耕细作，金融活水润泽民生枝叶。我们怀揣金融为民使命，以供应链、产业链的核心企业以及重点项目为依托，创新研发“海知贷”“票信通”“订单贷”等小微信贷产品，着力拓展普惠金融的深度与广度，精准滴灌护航小微企业成长，全年累计投放76.11亿元，服务全省19个市县1538户小微企业。加大民生领域金融服务供给，深化对商圈的场景金融服务，为海南粮油市场等专业市场主体提供小微贷款。聚焦专精特新企业痛点难点，创新专属金融产品，支持医药行业企业增产扩量，收购整合。关注民生所需，为居民提供智慧物业管理平台服务支持，服务覆盖居民45万人，结合旅居海南客群的日常生活需求，推出专属“海星智享管家”主题服务品牌，助力居民畅享美好生活。

聚焦“双碳”，践行绿色金融发展新使命。

我们坚决贯彻落实党中央关于生态文明建设及实现“碳达峰、碳中和”的相关精神，将绿色信贷定位在战略高度开展工作部署，将绿色信贷理念传导和业务发展相结合，多措并举支持海南自由贸易港生态环境保护与可持续发展，防范环境和社会风险。截至2022年末，海南银行人民银行口径绿色信贷业务余额22.69亿元，较年初增长13.26亿元，增幅140.62%。与此同时，我们通过推进绿色用能、推行绿色办公、实施绿色采购、塑造绿色文化等，降低日常运营能耗，努力实现绿色低碳可持续发展。

以人为本，共建共享美好家园。

我们持续关注客户、员工和社区的需求并付出行动，共享发展成果，共创恒久价值。巩固拓展五指山什会村229名已脱贫人口“两不愁三保障”脱贫成果，以产业帮扶为重点持续投入资源。坚持以客户为中心，不断加强消费者权益保护工作，在海南银保监局2021年消保工作考核评价中获得二级A档评级、在中国人民银行海口中心支行2021年度金融消费者权益保护工作评估结果为A。助力疫情防控，出台支持抗疫20项金融服务措施和6条纾困措施政策，为旅游业、批发零售业、交通运输业等受疫情影响行业累计办理企业纾困业务近500笔、金额达12亿元；组织52名青年志愿者奔赴“疫”线，23个分支机构开展爱心慰问活动，累计捐赠260多万元抗疫物资。持续塑造公益品牌，发起“海南医护卡”主题公益项目，为户外工作者搭建起覆盖市县33家网点的“户外劳动者服务站点”，打造“海南银行·小海星书屋”乡村振兴特色公益项目，向社会传递正能量。坚持家园文化引领，畅通员工职业发展通道，注重员工权益保护和人文关怀，丰富完善培训体系，携手员工共同发展。

肩负使命，矢志不渝！2023年，我们将以习近平新时代中国特色社会主义思想为指导，深入学习贯彻党的二十大精神以及中央经济工作会议精神，按照省委省政府的决策部署，深度践行可持续发展，为促进中国特色自由贸易港经济、社会和环境的和谐发展贡献海南银行力量。

海南银行党委书记、董事长：



海南银行党委副书记、行长：

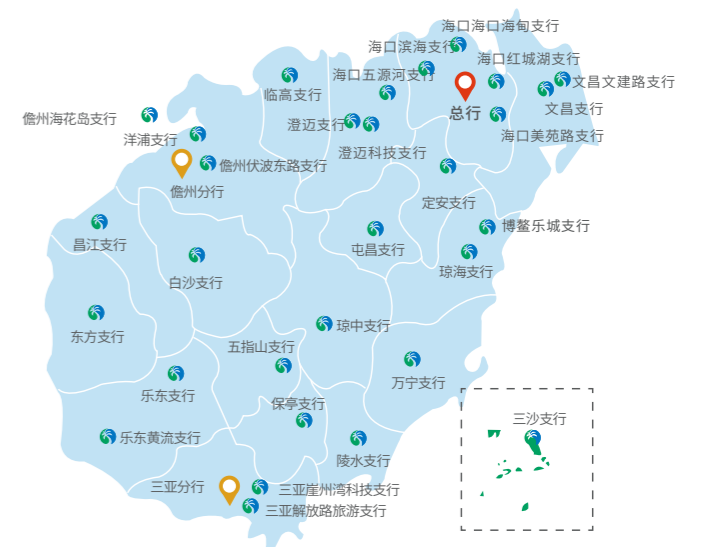




公司概况

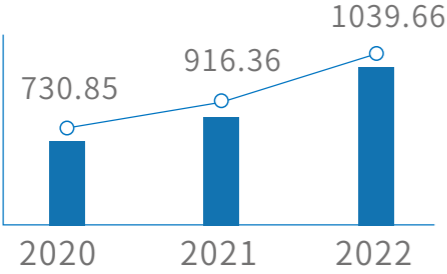
海南银行总股本30亿股，注册资本30亿元人民币，由海南鹿回头旅业投资有限公司（海南省发展控股有限公司全资子公司）作为主发起人，交通银行作为战略投资者，海南省农垦投资控股集团有限公司、中国铁路投资有限公司、海马财务有限公司、海南港航控股有限公司、东华软件股份公司、昌江华盛天涯水泥有限公司、海南海药股份有限公司、海南新建桥经济发展有限公司、海南海钢集团有限公司等11家股东参股。

2015年9月1日开业以来，海南银行在省委、省政府的坚强领导下，秉持“海纳百川、至诚行远”的核心价值观，践行“更懂海南人、更系海南情”服务理念，把服务海南自贸港建设和地方实体经济发展作为根本出发点，稳中求进，守正创新，深耕本土，加快打造美好新海南的特色银行、自由贸易港的创新银行、地方法人机构的成熟银行。截至2022年末，海南银行已在海口、三亚、三沙、儋州、琼海等19个市县和洋浦经济开发区开设了33家营业网点。

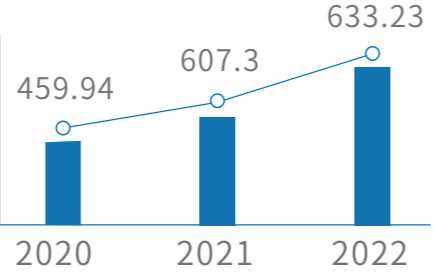


关键绩效

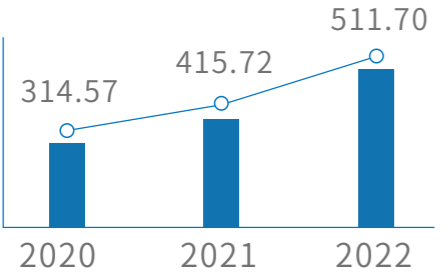
资产总额 (亿元)



各项存款 (亿元)



各项贷款 (亿元)



税后净利润 4.70 亿元

贷款拨备率 3.65%

缴纳各项税费 2.16 亿元

一级资本充足率 10.39%

不良贷款率 1.65%

核心一级资本充足率 8.84%

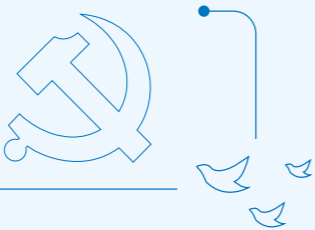
拨备覆盖率 221.32%

两增口径贷款余额 55.31 亿元

荣誉

奖项名称	颁奖单位
总行营业部、东方支行户外劳动者服务站点荣获 2022 年“最美工会户外劳动者服务站点”	全国总工会
海南省模范职工之家	海南省总工会
海南省四星级职代会单位	海南省财贸旅游烟草工会委员会
三亚“0801”新冠肺炎疫情援助突出贡献奖	中共三亚市委、三亚市人民政府
爱心企业	海口市秀英区新型冠状病毒肺炎疫情影响联防联控工作指挥部
海南省银行业金融机构第七轮安全评估先进集体	海南省公安厅、中国银保监会海南监管局
2022 中国地方金融十佳政银企合作先进单位	全国地方金融论坛
2022 武汉农商银行杯、链信数科杯“开放 科技 绿色”主题征文二等奖	金融时报社、中国地方金融研究院、全国地方金融论坛办公室
2022 (第五届) “铁马”最具业务特色中小银行奖	《当代金融家》杂志社
“小海”“小星”吉祥物传播荣获 2022 “金诺·中国金融品牌创新典范”奖	中国银行保险报
中国 ESG 金融峰会暨 2022 财联社“ESG 先锋奖”	财联社
网点智能运营和业务模式创新荣获 2021 年度中国银行业保险业年度服务创新案例	中国银行保险报
海南省银行业第三届研究成果评选活动“最佳组织奖”	海南省银行业协会
2021 年度 CIPS 标准收发器先进贡献参与者	跨境银行支付清算有限责任公司

党建铸魂 强基赋能



2022年,在省国资委党委和党建工作处的有力指导下,本行坚持以习近平新时代中国特色社会主义思想为指导,深入学习宣传贯彻党的十九大、二十大和省第八次党代会精神和省委决策部署,深入学习宣传贯彻习近平总书记考察海南重要讲话和关于经济金融工作的系列重要讲话及重要指示批示精神,把巩固深化“不忘初心、牢记使命”主题教育和党史学习教育成果作为加强党的建设的永恒课题和全体党员、干部的终身课题,把稳中求进工作总基调作为贯彻新发展理念、推进本行高质量发展的必然要求,把夯实“三个基本”(基本组织、基本队伍、基本制度)、发挥“三个作用”(党委领导作用、支部战斗堡垒作用、党员先锋模范作用)作为强化引领、固本强基的内在需要,坚定捍卫“两个确立”,党建氛围越来越浓、举措越来越实、效果越来越好,为更好服务建设中国特色自由贸易港提供有力支撑和坚实保障。

在建设理念上,实现从发挥保障作用到发挥引领作用的转变;在思想站位上,实现从党务工作到党建工作的转变;在重点内容上,实现从要素建设到功能建设的转变;在工作方法上,实现从单兵突进到整体建设转变。报告期内,主持召开的30次党委会,自觉同服务实体经济、防控金融风险、深化金融改革三项任务对标对表;调整和新设9个党支部,发展20名新党员和30名预备党员转正,在五指山市委党校举办两期基层党组织书记和党务骨干培训班;行党委理论学习中心组学习12次,党委会“第一议题”学习30次,各基层党组织召开集中学习会议900余场(次)、上党课109场(次);全年行党委和51个基层组织共开展主题党日活动400余场(次)。



召开党委会

30次



学习第一议题

30次



调整和新设党支部

9个



发展新党员

20名



基层组织

51个



党日活动

400场



2022年“海南银行杯”海南省金融系统学习宣传贯彻党的二十大精神知识竞赛比武决赛在海口举办,本行荣获三等奖



集中收听收看党的二十大开幕式盛况



举办2022年海南银行基层党组织书记和党务骨干培训班



举办新党员入党宣誓仪式

崇廉尚洁 风清气正



作为海南省金融机构中唯一的清廉试点单元企业,本行积极探索开展清廉企业单元试点任务,结合金融行业特征,对外保持“亲清”政商关系,对内践行“修身”之尺,通过打造好“责任+制度+教育”组合拳,弘扬清廉金融文化,为高质量助力海南清廉自贸港建设提供坚强保障。

建立并完善联席会会议体制

报告期内召开2期清廉金融文化建设联席会议,由总行12家条线职能部门定期共同研讨重要业务、重要经营管理领域存在的廉洁风险点并提出有效解决措施,将廉洁风险控制在苗头。

开展廉政谈话

本行党委书记朱德镭对全行中层以上领导干部共141人进行集中廉政谈话,派驻组组长符海碧作廉政辅导,党委副书记吴竞择对全年选拔任用中层领导干部开展任前谈话,机关纪委配合派驻组在节假日前,对关键部门负责人开展“清廉过节”集体提醒谈话。

加强监督管理

设立举报邮箱和电话及员工监督信箱,完善社会监督员管理制度,召开2022年度社会监督员座谈会,促进金融营商环境向好发展,持续开展与客户共建清廉诚信单位,建立廉洁、诚信、共赢的合作关系。

开展特色宣教活动

本行创新开展丰富多样的清廉金融文化主题活动,并多次获得省银行业表彰,不断打造出海南银行特色的清廉金融文化。党委书记朱德镭在海南银保监局举办的《海南清廉金融文化建设·一把手谈》专栏投稿,并发表了《弘扬清廉金融文化助力清廉自贸港建设》的文章,对清廉金融企业单元建设进行动员。全行3件书画作品入选海南银保监局“廉洁自律筑根基,风清气正促发展”主题清廉金融文化书画展,组织纪检干部前往银保监局展厅参观,同时在总行举办清廉金融文化书画展。组织开展“喜迎二十大 青年廉洁说”主题微视频作品比赛活动,本行选送的2件微视频作品获得省银协表彰的优秀奖。组织开展清廉标语征集活动,本行报送的“椰风海韵肃清风,廉洁诚信护金融”标语,被选用为海南银行业保险业“清廉金融文化建设宣传语”,并融入海南“清廉金融文化建设宣传标识”中。在全行印发《开展集中纪律教育的通知》,开展清廉自贸港建设教育讲座、组织领导干部及“一把手”家属参加警示教育巡回展等。为全行各党支部征订《中国纪检监察报》《习近平关于坚持和完善党和国家监督体系论述摘编》等书籍和刊物,对年内新入职员工开展廉洁从严教育。

截至2022年12月末,督促各级单位与客户签订《清廉诚信伙伴协议书》3856份,其中,与采购供应商签订《清廉诚信伙伴协议书》530份、与新增贷款客户签订《信贷业务廉洁合规承诺告知书》3326份;向相关供应商发出《关于反馈海南银行工作人员廉洁情况的函》60份、组织全行各单位签订《海南银行股份有限公司廉洁自律公约》54份,完善社会监督员管理制度,组织召开2022年度社会监督员座谈会,聘任53名社会监督员。



• 与采购供应商、新增贷款客户签订《清廉诚信伙伴协议书》

3856份

• 向相关供应商发出《关于反馈海南银行工作人员廉洁情况的函》

60份

• 组织全行各单位签订《海南银行股份有限公司廉洁自律公约》

54份

• 聘任社会监督员

53名



治理篇

本行持续推进完善公司治理体系和治理能力现代化建设，持续提升公司治理的科学性、稳健性和有效性，夯实高质量发展根基。

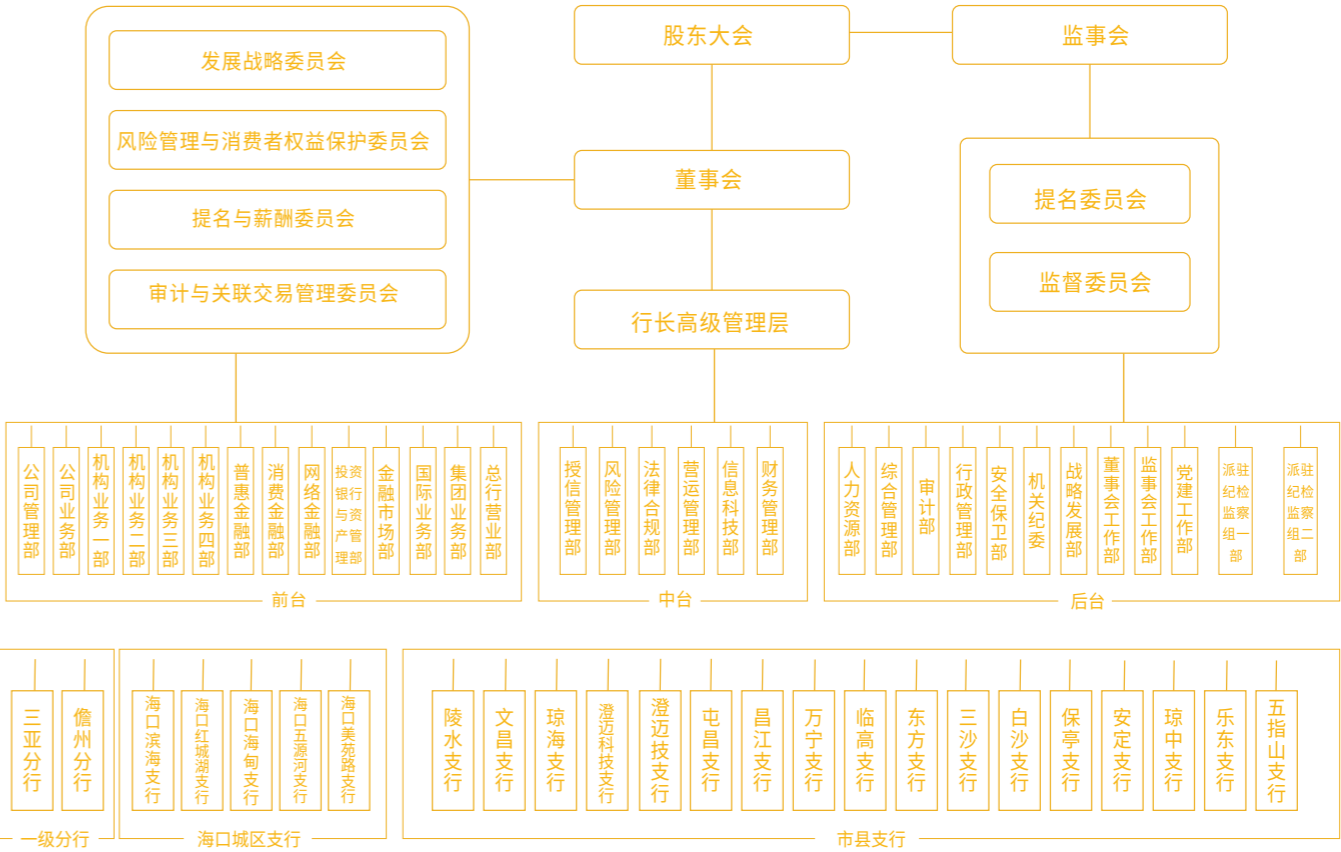
治理概况

本行根据《公司法》《商业银行法》等法律法规以及监管机构的规章制度，构建了由股东大会、董事会、监事会和高级管理层组成的现代公司治理架构，“三会一层”职责边界清晰，形成了权力机构、决策机构、监督机构和管理层之间权责明确、运作规范的相互协调和相互制衡的机制。董事会下设发展战略、风险管理与消费者权益保护、审计与关联交易管理、提名与薪酬4个专门委员会，监事会下设提名、监督2个专门委员会。报告期内，本行严格遵守相关法律法规及规范性文件要求，认真落实监管部门相关规定，结合公司实际情况，完善公司治理结构，提高公司治理水平。

截至报告期末，本行董事会共有董事9名，其中股东董事6名(含董事长)，执行董事1名，独立董事2名；2022年董事会共召开会议14次，审议议案64项，审阅汇报42项，形成决议14项；董事会四大专门委员会共召开会议30次，审议议案60项，审阅汇报25项，形成决议30份。

截至报告期末，本行监事会共有监事5名，其中股东监事1名，外部监事2名、职工监事2名；2022年，监事会共组织召开14次会议，审议议案19项，审阅汇报83项，形成决议8份。

海南银行组织架构图



公司治理亮点行动：

“能力提升建设”三年行动之“公司治理提升工程”

以上市银行为标准加强公司治理，提高经营决策的科学性和经营发展的稳健性、推动经营管理的数字化转型。2022年，公司治理提升工程设有5项工作目标，截至报告期末已完成4项。

“监管评级提升”三年活动之公司治理专班工作

对标对表人民银行金融机构评级和银保监会商业银行监管评级各类指标，逐年提升监管评级得分。2022年，公司治理专班设有指标任务56项，截至报告期末自评完成指标任务55项。

合规管理

本行坚持“合规创造价值”理念，严格落实各项监管政策和要求，全力构建合规长效机制，厚植稳健审慎经营文化。

合规管理亮点行动：

员工轻微违规行为积分管理

员工轻微违规行为管理以轻微违规行为积分为手段，引导、督促各机构和工作人员遵章守纪，提升履职能力，依法合规经营。报告期内，本行对308名员工进行个人积分，共468人次累计轻微违规积分659分；对32个单位进行机构积分234分，充分发挥违规行为问责的警示作用。

案件防控

本行制定《海南银行2022年度案件防控工作方案》，组织全行逐级签订《2022年度案件防控工作责任书》，明确了年度案防工作要求和案防责任。定期开展案防排查工作，加强员工异常行为管理，截至报告期末，累计排查4000余人次，排查业务笔数48444余笔、金额人民币33亿余元。

合规培训

定期开展覆盖全体员工的案防合规培训，强化案件警示教育。报告期内组织开展内控合规专题培训7次，开展分支行送教上门培训4次，切实提升全行员工案件风险防控意识。

风险管理

本行坚持审慎稳健的风险管理理念，完善全面风险管理体系建设，为全行高质量发展保驾护航。

本行搭建了由董事会及其专门委员会、监事会及其专门委员会、高级管理层及其专业委员会、风险管理部门和内部审计部门等构成的风险管理组织架构。总行风险管理部牵头全面风险管理工作，协助管理层推动风险管理体系建设。各专业部门分工协作，分别负责信用风险、市场风险、操作风险、流动性风险等各类风险的管理。审计部按《公司章程》规定履行其在风险管理中的职责，对风险管理有效性进行独立客观的监督、检查、评价和报告。

风险管理模式

01

第一道防线——业务经营单位和条线管理部门

承担风险管理直接责任。报告期内通过建立风险信息感应和传导机制、搭建业务部门风险管理机制、明确风险管理职责及工作范式、制定风险管理履职评价标准等方式，促进第一道防线充分发挥“神经末梢”作用。

02

第二道防线——风险合规条线

负责制定风险管理基本制度和政策、分析报告整体风险管理状况，对各部门和各级机构风险管理规范性进行评估和有效性进行评估和监控，并建立风险信息系统和预警系统，对业务的风险进行组合管理。

03

第三道防线——内部审计部门

通过检查、监督，确保第一、二道防线有效。

从风险视角、资本视角、增长和收益视角三方面内容，更新风险偏好陈述书。对主要的风险领域以及个别主要业务条线提出明确的风险偏好陈述。基于风险偏好陈述，相应制定了风险容忍度指标体系，进一步将其分解细化为日常管理指标。

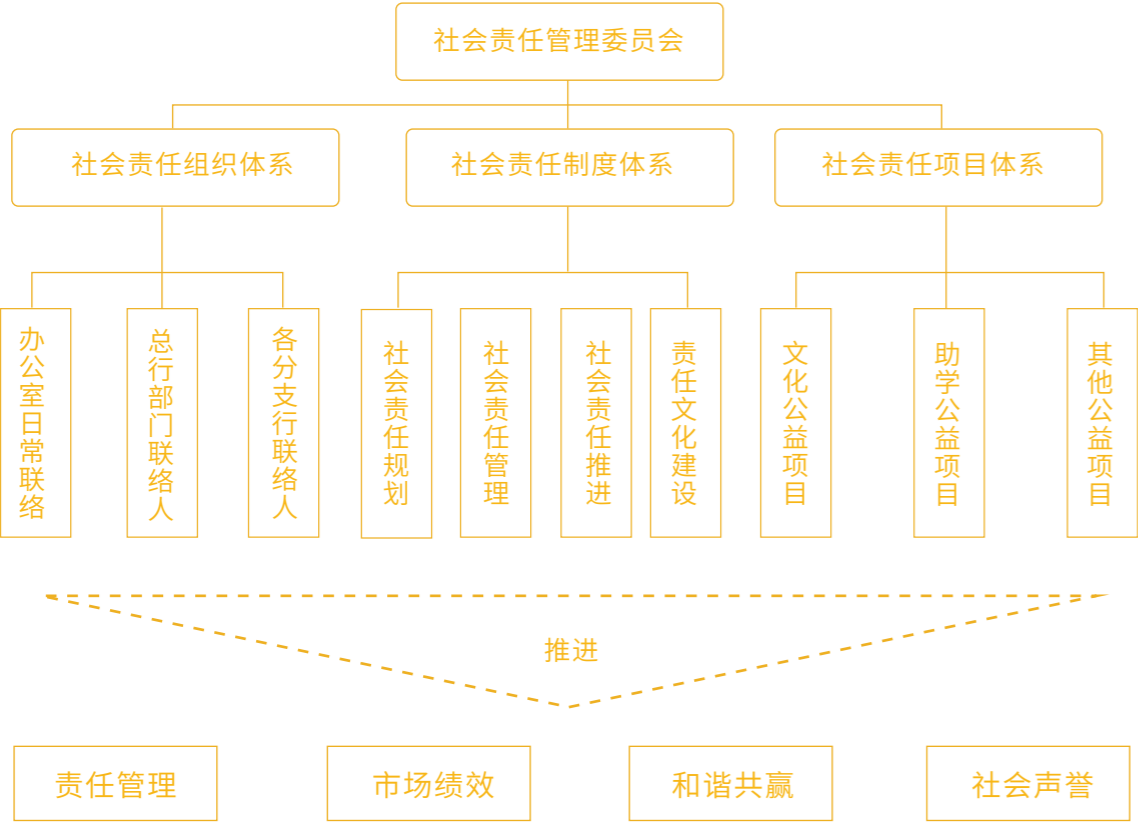
责任管理

本行积极履行社会责任义务，将创新、协调、绿色、共享的发展理念不断融入全行企业文化、发展战略、经营管理，为利益相关方创造长远真实价值。

本行以“凝聚金融力量”为核心，以“稳健金融、绿色金融、普惠金融”为基础，以“创造、成长、分享”为途径的金融责任体系，在推动自身发展的同时，推进“责任管理、市场绩效、和谐共赢、社会声誉”责任目标的实现。

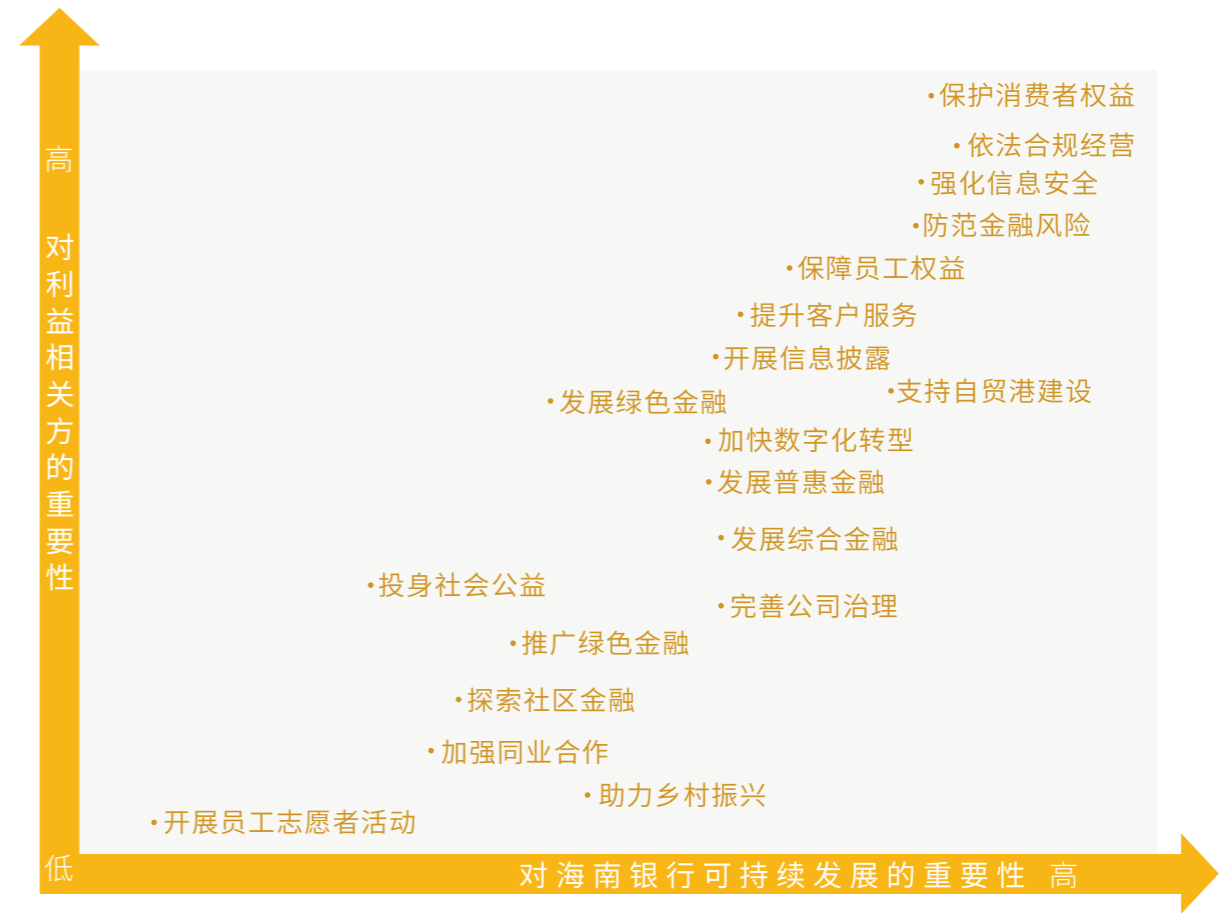
社会责任管理架构

本行企业社会责任管理工作由董事会统筹，在高级管理层的领导下，由社会责任管理委员会负责推进和实施，总行各部门及分支行相互配合、共同推进。本行坚持将履行社会责任与全行经营发展紧密结合，将社会责任融入到发展战略、治理结构、企业文化和业务流程中，在信贷政策制定、客户群体遴选、金融产品设计等过程中嵌入本行社会责任管理的理念和原则。



实质性议题分析

报告期内，本行深入了解、积极回应各利益相关方的期望和要求，聚焦国家宏观政策、本行战略重点、社会热点等，提炼相关议题，创造最大化的经济、环境和社会综合价值。



利益相关方沟通

为了解利益相关方的期望和诉求，本行在日常工作中与利益相关方建立多种沟通渠道，并逐步形成常态化沟通机制，通过会议、报告等多种形式加强与重要利益相关方的沟通，提高本行社会责任治理的能力和水平。

利益相关方	期望	沟通方式	回应措施
股东	稳定回报 资本增值 经营状况透明 持续稳健经营	股东大会、 信息披露、 股东调研等	完善公司治理、制定发展规划、及时披露信息、加强股东关系管理
客户	提高服务品质和效率 提供丰富的金融产品 保障信息和资金安全 拓宽服务渠道 保护消费者权益	网点服务、在线服务、 客服热线、营销活动、 问卷调查、对接会、金融教育等	加强产品服务创新、保护消费者权益、推进网点建设、普及金融知识、探索场景金融
员工	完善的权益保障 良好的职业发展 满意的薪酬服务 丰富的业务活动	工会、职工代表大会、 座谈会、“合理化”建议征集、岗位培训、慰问走访等	保障员工权益、完善薪酬和晋升机制、多渠道收集员工建议、健全培训体系、畅通职业发展通道、组织建设员工之家、提升员工关怀
政府	服务实体经济 依法纳税 促进就业 促进民生改善	政策文件及指引、日常调研和沟通、政银企对接活动等	依法合规经营、贯彻国家政策、主动纳税、提供就业机会、发展普惠金融、支持区域发展、改善营商环境、推动乡村振兴、加大科技赋能、坚持党建引领
监管机构	符合监管要求 维护金融稳定 承担社会责任	监管政策、监管检查、 工作汇报、上报监管数据等	加强内控管理、助力乡村振兴、防范金融风险
合作伙伴	公平采购 诚信互利	谈判、会议、业务交流、合作项目、合作协议等	建立采购管理制度、加强业务合作、加强同业合作
社区	提升社区福利 组织公益活动	党建共建、金融知识普及、慈善公益活动等	倡导员工投身社会公益、捐资助学、组织开展公益活动
环境	低碳环保 可持续发展	环境信息披露、绿色公益活动等	发展绿色金融、推广绿色运营、坚持绿色公益
媒体	获取新闻线索 正常采访报道	媒体开放日、各类发布会、媒体采访活动等	举办媒体开放日、组织媒体采访、向公众发布信息等



经济篇

本行坚守金融服务实体经济的本源，积极融入海南发展大局，围绕国家战略方向和指引，不断提升金融服务效率和水平。

服务国家战略

本行坚持不忘初心本源，充分发挥地方法人银行优势，不断拓展产品和服务范畴，在海南自贸港建设中坚持当好主力军。出台《关于海南银行高质量助力自贸港发展优化实体经济服务的实施意见》，以产业聚焦、区域协调为方向，以高质量服务、高标准治理为内核，持续做好重点领域、“六保”“六稳”及疫情纾困金融支持工作。出台《海南银行股份有限公司海南自贸港城市更新贷款管理办法》，助力海南自贸港城市发展与民生改善。

重点举措



推行极简审批，实行限时办结制度，加强贷款审批的进度管控，提升企业申贷审批效率；持续聚焦重点项目，对海南自贸港建设主导型项目、重点园区中心和民生工程等开辟绿色审批通道，使其优先进入审查审批流程，从而为重点园区、重点项目等提供优质、高效的融资服务，夯实自贸港建设硬件基础。



加强部门协同，缩短业务流程、优化准入条件、规范尽调模板、合理下放权限等多措并举，打通供应链金融业务实践堵点、破解供应链金融业务推动难题，更好地服务中小微企业融资，构建公司、普惠业务联动发展新生态，为自贸港实体经济发展扩宽新思路。



通过调整授信业务押品评估流程、加强中征平台推进工作管理等措施，持续拓宽民营企业、中小微企业融资渠道，切实做好自贸港建设金融服务工作，促进金融和实体经济有效互动。



关键绩效

为**11**个重点园区制定金融服务方案

与**6**个重点园区签订全面战略合作协议

对**8**个重点园区平台公司授信(其中6个园区平台公司已用款)

为**10**个园区入园企业提供融资服务

11个重点园区平台公司及入园企业在本行对公表内贷款余额**94.45**亿元,较年初净增**23.65**亿元

2022年当年重点园区平台公司及入园企业新发放贷款金额**69.82**亿元

案例 全流程服务海南地方政府专项债发行

2022年，海南银行牵头策划包装并全流程服务海南地方政府专项债100亿元，其中包括离岸债券15.64亿元，助力我省进一步拓宽境外资本市场融资渠道，丰富离岸人民币债券市场的债券品种。专项债业务范围已覆盖全省18个市县，专项债资金支持的项目包括江东新区、美兰国际机场、博鳌乐城国际医疗旅游先行试验区、兰洋温泉小镇、崖州科技城、琼中中部绿色产业园等自贸港重点项目。

案例 聚焦儋洋一体化 持续深入对接当地政府、园区、重点项目

海南银行积极响应省政府规划部署，聚焦儋洋一体化，选派业务骨干组建地方政府、园区及平台公司债务融资小组，并形成派驻工作机制，持续深入对接当地政府、园区、重点项目。海南银行出具2022年度儋州市十一只债券“两案一书一表”发行材料，成功发行30.31亿元；完成114个项目的实施方案，申报金额100亿元左右。

案例 服务自由贸易港建设 股权融资业务新突破

海南银行作为牵头LP与山东某石油化工公司开展基金业务，实现股权融资业务的全新突破。海南银行协助企业搭建基金交易框架，向省内其他意向投资人推介基金份额，为自贸港重点项目解决了资本金及建设资金，积极发挥地方法人银行优势与担当，以金融支持招商引资、推动重大项目落地及重点企业建设。

推进国际业务发展

本行发挥决策优势、产品优势、服务优势、网络优势，稳步创新国际业务，延伸国际业务服务半径。

重点举措




建立分片联系人制度，在经营单位开展国际业务调研和营销督导，通过日常业务支持、业务培训、举办客户交流会等活动为国际业务健康发展做好服务。





实施支持海南自贸港跨境贸易金融服务措施二十一条，构建完善涵盖跨境人民币、NRA账户、贸易融资等领域的国际业务产品体系，累计为300多家市场主体提供跨境贸易金融服务。



通过全品类的国际结算、融资产品以及“一企一策”的服务模式，为江东新区企业办理新型离岸国际贸易业务9.77亿美元，为洋浦开发区企业办理国际结算12亿美元，为免税品行业办理跨境人民币结算6.14亿元。

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为省内首笔享受RCEP关税优惠的货物进口落地国际信用证业务，助力自贸港贸易投资便利化建设。
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大力发展贸易融资业务，积极利用境内外低成本资金支持外贸企业“保订单、拓市场、扩进口”的资金需求，累计办理本外币贸易融资折合20.43亿元，同比增长69%。
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加强跨境支付系统建设，2022年8月，本行上线CIPS支付透镜服务，成为境内首家间参直连CIPS支付透镜服务的银行，荣获“2021年度标准收发器先进贡献参与者”。

关键绩效		
国际结算	完成跨境人民币收付	国际结算量全省同业排名升至
27.67 亿美元	23.21 亿元	第 5 较上年上升一位 (根据人行海口中心支行数据测算)
跨境人民币收付量全省同业排名	累计为	
第 7 较上年上升一位	300 多家市场主体提供跨境贸易金融服务	

滴灌小微企业

本行心怀金融使命、情系小微企业，将拓展普惠金融深度与广度作为全行战略重点，汇聚金融活水，护航小微企业成长。

2015年至2022年，七年进阶，海南银行形成了独具特色的小微服务模式，从起初传统的小微信贷业务(1.0模式)，逐步转化为“管营合一”、一站式信贷工程的小微金融(2.0模式)，再到管营分离的普惠专营机构成立(3.0模式)和初步场景金融(4.0模式)，逐步优化成以网贷业务和数字化转型为抓手的普惠金融服务新模式(5.0模式)。

重点举措

发力供应链金融：以基建供应链、产业链、核心商圈、重点基建项目核心企业上下游客群为切入点，配套小微企业商票贷、票信通、订单贷、应收账款质押等特色产品开展批量获客，让普惠金融惠及更多小微企业，以优质、高效的服务打造普惠金融服务品牌。连续三年被中国地方金融论坛评为“中国地方金融十佳支持小微企业银行”，荣获人民银行2022年上半年小微企业和民营企业信贷政策导向效果评估双“优秀”。

创设特色产品：陆续创新研发了“海知贷”、“票信通”、“订单贷”、“快押贷”等43款海微贷系列小微企业信贷产品，重点推出“中征政采贷”业务。

优化信贷流程：定期对相关制度办法进行修订，在风险可控的前提下对相关信贷流程进行优化，针对符合认定要求的普惠型(两增口径)小微企业客户，安排绿色通道加速审批，简化授信流程，全面实现服务提质增效；同时，建立风险管理例会制度、“敢贷愿贷”机制，加强贷后管理，构筑风险防线。

升级服务模式：截至报告期末，本行设有33个专业化普惠金融服务团队、百余名客户经理为海南全域小微企业(主)、个体工商户提供全方位服务。现行海南银行普惠金融服务5.0模式，旨在通过高效化、标准化、工厂化的审批流程提升服务效率，通过特色化、创新化、适用化金融产品满足更多小微企业金融需求。

持续减费让利：加大贷款利率优惠力度，将政策红利让利于小微企业，切实降低小微企业负担。报告期内，本行不断优惠小微企业贷款利率，报告期末利率比期初下降55个基点。落实人行支小再贷款政策，充分发挥贴近基层的优势，用好用足央行优惠资金，努力提升普惠金融服务的渗透率。截至报告期末，累计使用人行支小再贷款资金发放贷款27.29亿元。

关键绩效		
全行普惠贷款(全口径)余额	两增口径贷款余额	
82.73 亿元、2074 户，较年初增加	27.32 亿、443 户	55.31 亿元

案例 首笔“中征政采贷”业务落地

作为全省中征应收账款融资服务平台首批三家试点合作银行之一，海南银行以海南省政府采购管理系统与中征应收账款融资服务平台成功对接为契机，充分利用该平台的融资功能，为中标政府采购项目的小微企业提供“中征政采贷”融资业务。该业务创新了授信模式，将贷款审批前置到项目招标阶段，通过制定专属业务审批标准，实现审贷环节流程高效。

海南某实业有限公司是一家以计算机软硬件设备批发为主营业务的综合服务提供商，多次中标政府招投标项目。受疫情影响，公司资金周转出现困难，需要更多资金支持。

2022年9月，了解该公司情况后，海南银行员工第一时间向客户询问融资需求，制定专属融资方案，推荐“中征政采贷”业务，按照“急事急办、特事特办”原则，全流程指导客户操作平台系统，实现了当天审批、当天放款，解决了企业物资采购资金短缺问题，加快了应急物资采购合同的履约进度。

案例 发行首只海南自贸港小微金融债 发行利率创海南银行历史新低

2022年3月，海南银行成功发行小微债10亿元，发行利率3.54%，其中发行利率创海南银行金融债历史新低，这也是海南银行首次发行金额达到10亿。全场认购倍数4.49，发行倍数创海南银行历史新高，投标机构包括大连农商、安徽和县农商、江苏宜兴农商、兴业银行、华泰证券、中信证券等47家银行和非银机构。本次小微债券的成功发行，有利于降低小微企业贷款融资成本。

服务美好生活

本行秉持“更懂海南人、更系海南情”服务理念，深耕海南省民生需求，用服务提升金融温度，助力海南城乡居民畅享美好生活。

重点举措

▶ 构建个人客户权益中心

围绕客户生产和生活所需，整合多场景各类生态，形成一个以客户需求为导向，为客户提供满足生活各个场景需求的综合化金融服务生态平台。

▶ 智慧化物业管理

通过与物业管理平台科技公司、物业管理公司开展三方合作，为社区居民提供智慧物业管理平台服务支持，帮助本省社区提升智慧化管理能力以及日常服务效率。

▶ 金融服务进社区

为社区居民提供物业费减免权益，旅游消费权益，信贷资金利率优惠等金融服务，以及反电信网络诈骗、防范非法集资、消费者权益保护等金融知识普及宣传，持续丰富社区居民金融服务内容，提高个人金融服务的供给效率。

▶ “海星智享管家”主题服务品牌

为服务好国际旅游消费中心建设，本行根据海南旅游资源禀赋优势，结合旅居海南客群的日常生活需求，推出海南银行专属“海星智享管家”主题服务品牌，逐步实现包含“海星小司机”、“海星小导游”、“海星小家政”、“海星小护士”四项子服务，围绕涉及旅居客群的接送服务、岛内观光、房屋管理、就诊服务与亲情关怀五大需求，提供专属权益服务，打造宾至如归的旅居体验，让旅居客群真切感受到海南的热情、海南的温度。



提升客户服务

本行全力保障客户权益，同时坚持用科技赋能服务广大客户，着力提高金融服务的覆盖面、可得性、便利性。

重点举措



健全消保工作机制

本行在高级管理层下设立消费者权益保护委员会，负责审议、决策、听取、审议、协调消费者权益保护工作重大事项。报告期内修订《海南银行消费者权益保护工作管理办法》《海南银行消费者权益保护审查工作管理办法》《海南银行消费者权益保护投诉处理管理办法》《海南银行消费者权益保护工作评价操作规程》等7项制度，进一步提升本行消保制度的完备性；制定《海南银行股份有限公司金融纠纷多元化解工作管理办法》，将金融纠纷多元化解手段有机嵌入本行投诉处理流程。在海南银保监局2021年消保工作考核评价中获得二级A档评级、在中国人民银行海口中心支行2021年度金融消费者权益保护工作评估结果为A（两项评价结果均为省内法人银行第一名）。



优化营运业务流程

2022年9月在全行推广电子营业执照应用开户服务，实现企业持电子营业执照智能化、便利化办理银行结算账户开立、变更、撤销业务，有效提升广大企业尤其是小微企业、初创企业等办理开户业务便捷性。2022年7月1日起，上收全辖网点的询证函业务至总行集中处理，办理时限从原10天缩短至平均3天，大幅提高询证函业务办理效率和服务水平。



加强客服中心管理

截至报告期末，客服中心共受理消费者电话咨询34231笔，同比增长71.9%；线上咨询2596笔，同比增长65.1%。咨询内容主要集中在个人账户管控解除类4158笔、企业网银类3572笔、其他类2790笔、个人查询类2701笔、个人网银类2681笔，分别占比12.15%、10.43%、8.15%、7.89%、7.83%；共受理消费者投诉共67笔，同比下降4%。投诉平均处理时间为2个工作日，符合规定时限，处理满意率100%。消费者投诉问题主要集中在服务态度、服务水平、金融机构管理制度等方面。消费者咨询及投诉均全部及时回复，并得到有效安抚。



提升网点服务质量

开展网点服务质量提升治理工作，对柜面人员进行服务优化培训及服务流程通关考核，提升全行服务水平。健全服务考评和投诉处理制度，开展应急演练，提升投诉处理能力。开展星级网点评级工作，评出海南银行五星网点1家、四星网点5家、三星网点13家，通过星级网点建设，积极构建金融服务特色，创建海南银行服务品牌。



加强金融
知识普及

组织全辖网点开展存款保险宣传206场，发放宣传品0.9万份，发放明白卡及存取款回执信息16万余次，受众量5.72万人次；组织反电诈现场宣传598场，发放宣传品2万余份，受众量4万余人次；组织支付服务降费让利政策集中宣传98次；组织反假货币宣传及不宜流通人民币纸币宣传，发放宣传品2.02万份。



为老年群体
提供支付结算
业务服务便利

完善网点无障碍设施。营业网点提供无障碍坡道或采取无障碍服务措施，在明显位置安放无障碍标识，配备老花镜、放大镜、轮椅、拐杖等设备，确保服务人员业务熟练、助老设备齐全并应用方便。开设老年人服务“爱心窗口”，优先受理老年人业务，减少老年人排队等候时间。

提供人性化关怀服务。针对老年客户的不同需求，提供人性化主动关怀服务，如主动协助老年客户进门、协助老年客户填单及通过绿色通道、爱心窗口优先为老年客户办理业务等。对老年客户在网点办理业务的整个过程中给予全程关注，提供优先、快捷、便利的业务办理等服务。

延伸柜台上门服务。遵循“了解你的客户”原则，针对年龄较大、行动不便等特定老年人群体，在风险可控的前提下，灵活采取上门服务、远程视频等安全便利的方式办理相关业务，便利老年人账户管理。制定了老年人办理支付业务服务手册及应急预案，全力保障老年群体服务便利。

加强对老年人宣传引导。通过引导老年人使用电子设备，消除老年人对现代金融服务方式的误解，辅导老年人熟悉电子设备使用流程，提高老年群体对金融电子化设备的认知度和使用率。

案例 “手机盾”上线 手机银行更加方便

海南银行联合中国金融认证中心（CFCA）共同推出手机盾安全认证方式，手机银行用户通过简单的身份认证和证书下载步骤即可享受交易过程的全方位保护，大额转账时无需再携带和使用额外的设备或物理介质，让转账变得既便捷又高效。

案例 发行关爱版手机银行App

海南银行结合老年人等特殊群体使用移动支付的问题和困难，发行关爱版手机银行App，通过精简内容、调大字号、增加语音搜索功能及温馨语音播报等方式，确保老年人能用、会用、好用。该App已投放苹果、华为、小米、vivo等主要应用市场，供应特殊群体使用，解决特殊群体“数字鸿沟”问题。







环境篇

绿色金融是推动实现“碳达峰、碳中和”目标，应对气候变化、促进我国经济社会发展全面绿色转型的重要保障。2022年，本行持续践行绿色金融发展理念，不断完善绿色金融服务体系，不断推进自身低碳运营，守护青山绿水，共建美好家园。

发展绿色金融

重点举措

本行坚决贯彻落实党中央关于生态文明建设及实现“碳达峰、碳中和”的相关精神，将绿色信贷定位在战略高度开展工作部署，将绿色信贷理念传导和业务发展相结合，通过完善制度建设、强化考核机制、开辟绿色通道、提供优惠定价等方面举措，加大对绿色经济、低碳经济、循环经济的支持，支持海南自由贸易港生态环境保护与可持续发展，防范环境和社会风险。

 持续完善绿色金融政策	印发《海南银行绿色信贷业务指引》；在《海南银行2022年授信政策指引》中明确将绿色信贷纳入信贷重点投向，加大绿色信贷投放，重点支持生态保护、清洁能源、节能环保等绿色经济领域，并在商业可持续前提下，对绿色信贷项目开设绿色通道、专用额度和优先投放。
 严格执行绿色信贷准入机制	贯彻落实关于产业结构调整、推动落后产能退出的相关要求，对于《产业结构调整指导目录》等规定中禁止类、限制类、淘汰类项目和企业不得新增授信，存量业务逐步压缩退出。对于未达到环保标准的项目和企业应取得而未取得环评手续的项目，不得提供任何形式的信贷支持。
 持续创新绿色金融产品	积极探索环境权益融资工具创新，结合金融行业标准——环境权益融资工具，以“碳排放配额”为标的，推出碳排放配额融资业务。
 积极发行绿色金融债券	通过发行绿色金融债等方式，扩充信贷资金来源，并将募集资金全部用于《绿色债券支持项目目录》规定的绿色产业项目，从而为自贸港经济实体提供低成本的绿色金融服务。

绿色金融债券募集资金使用情况

截至2022年12月31日，本行根据《海南银行股份有限公司绿色金融债券募集资金内部管理办法》的要求将绿色金融债券募集资金投向绿色产业项目。自本行2021年首笔绿色金融债券发行成功至2022年末，募集资金累计实现投放绿色产业项目贷款114笔，涉及绿色项目22个，总投放金额8.84亿元，投放余额8.41亿元，其中新项目与存量项目再融资比例为5:2，累计收回贷款12笔，收回金额0.43亿元，涉及项目6个。投放绿色产业项目涉及三个大类，包括节能环保产业、生态环境产业、基础设施绿色升级等绿色产业项目，其中节能环保项目投放4.16亿元，占比49.52%；生态环境项目投放3.35亿元，占比39.84%；基础设施绿色升级项目投放0.89亿元，占比10.64%。涉及22个绿色项目，全部位于海南省内。

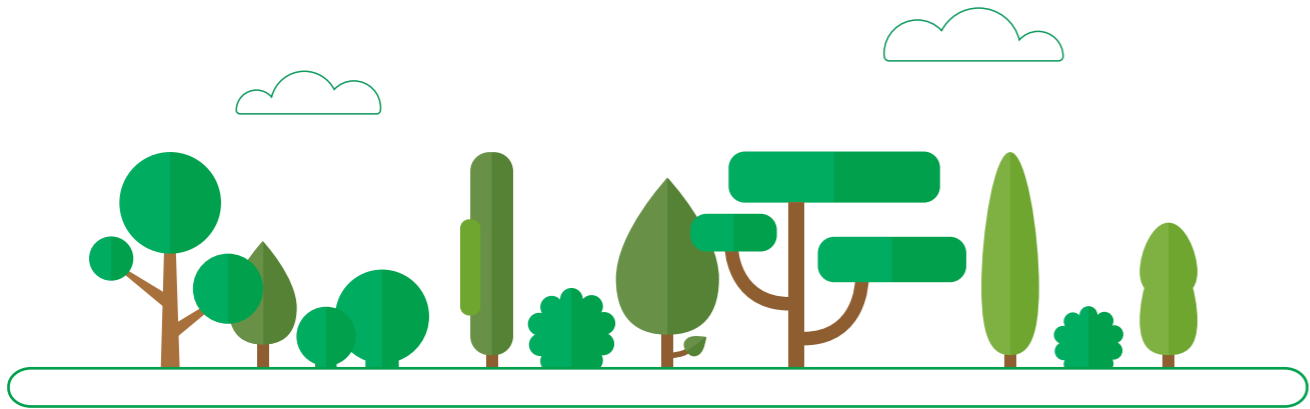
绿色产业项目投向表

币种：人民币				
单位：万元				
项目分类（一级）	项目分类（二级）	项目分类（三级）	投放余额	占比
1.节能环保产业	1.2可持续建筑	1.2.1绿色建筑材料	29206.01	34.74%
	1.5 资源综合利用	1.5.1 资源循环利用装备制造	10428.00	12.40%
	1.6绿色交通	1.6.1新能源汽车和绿色船舶制造	2001.48	2.38%
4.生态环境产业	4.1绿色农业	4.1.1农业资源保护	14323.28	17.04%
		4.1.3绿色农产品供给	4120.00	4.90%
	4.2生态保护与建设	4.2.1自然生态系统保护和修复	13772.40	16.38%
		4.2.2 生态产品供给	1274.65	1.52%
5.基础设施绿色升级	5.3污染防治	5.3.1城镇环境基础设施	8949.70	10.64%
合计			84075.51	100.00%

绿色产业项目区域分布表

币种:人民币
单位:万元

贷款投放区域	项目数量	投放余额
海南省临高县	3	19745.43
海南省儋州市	4	19596.67
海南省琼海市	2	13734.28
海南省海口市	1	10428.00
海南省定安县	3	8646.00
海南省屯昌县	2	4120.00
海南省澄迈县	3	3469.36
海南省昌江黎族自治县	1	2494.13
海南省琼中黎族苗族自治县	1	1274.65
海南省五指山市	1	438.00
海南省文昌市	1	129.00
总计	22	84075.51

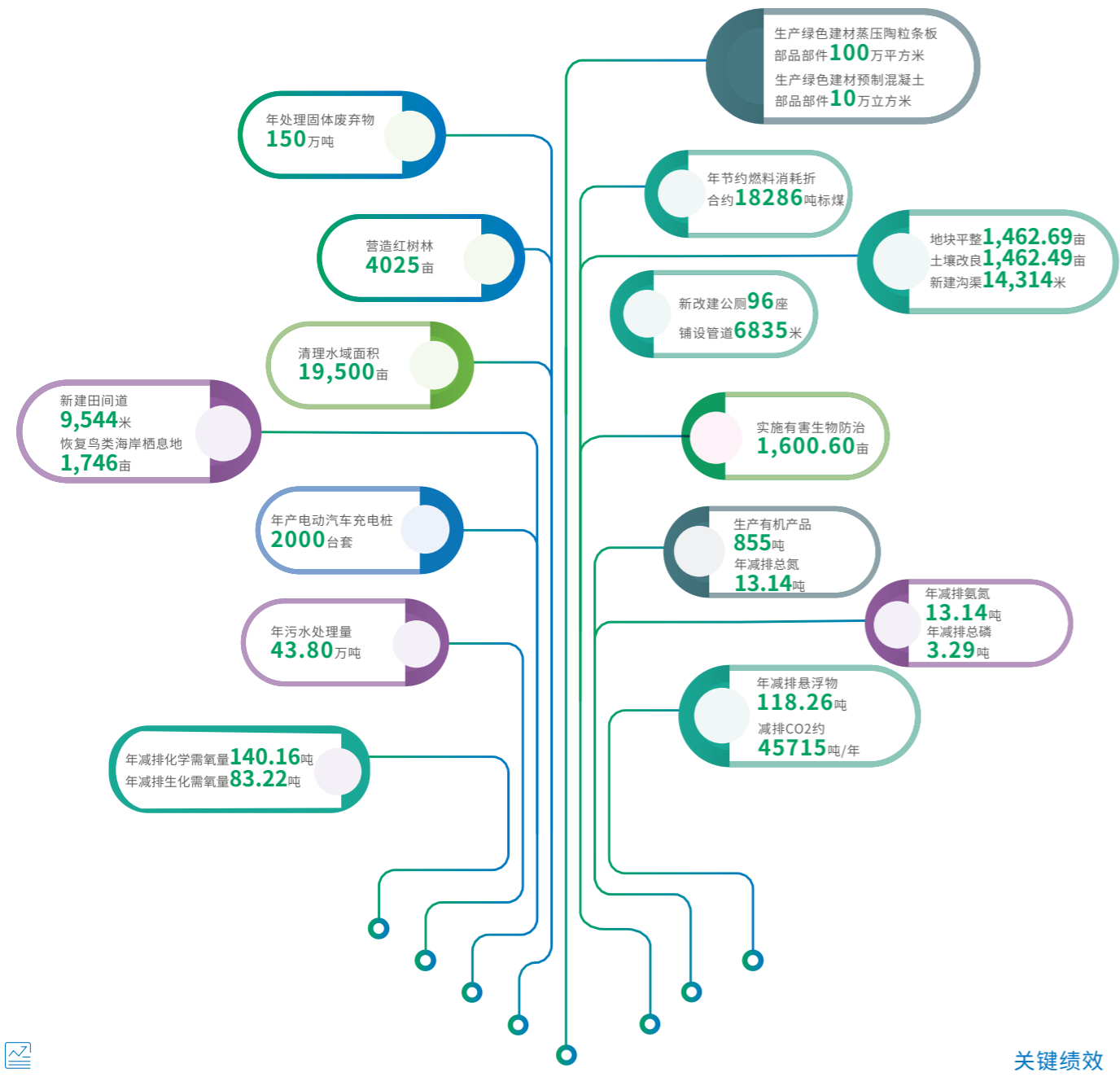


重点绿色项目投放情况表

币种:人民币
单位:亿元

项目概述	一级分类	二级分类	三级分类	地区	余额 (亿元)	环境效益
某装配式建筑科技创新推广应用(示范)基地项目	节能环保产业	可持续建筑	绿色建筑材料	临高县	1.39	装配式建筑项目,节能减排,保护环境。
某海洋生态保护修复项目	生态环境产业	可持续建筑	自然生态系统保护和修复	儋州市	1.38	治理入海口水质,恢复鸟类海岸栖息地,保护水域环境。
某市再生资源综合利用基地项目	节能环保产业	资源综合利用	资源循环利用装备制造	海口市	1.04	污泥、建筑垃圾等固废无害化处置,节能减排,净化环境。
某装配式建筑产业基地	节能环保产业	可持续建筑	绿色建筑材料	定安县	0.86	装配式建筑项目,节能减排,保护环境。
某市产业园二期项目	生态环境产业	绿色农业	农业资源保护	琼海市	0.70	优化种植结构,加强品种选育,带动椰子增产,有效整合产业链。
某市产业园项目	生态环境产业	绿色农业	农业资源保护	琼海市	0.67	优化种植结构,加强品种选育,带动椰子增产,有效整合产业链。
某城区公共厕所项目	基础设施绿色升级	污染防治	城镇环境基础设施	儋州市	0.52	营造整洁的市容环境,改善城市生态环境。
某装配式绿色建筑产业基地项目	节能环保产业	可持续建筑	绿色建筑材料	临高县	0.48	装配式建筑项目,节能减排,保护环境。
饲料厂加工项目	生态环境产业	绿色农业	绿色农产品供给	屯昌县	0.27	高效率加工处理,节能减排。
某工业园区污水处理厂工程	基础设施绿色升级	污染防治	城镇环境基础设施	昌江县	0.25	水污染处理,净化园区环境。

本行所支持绿色项目涉及可持续建筑、绿色农业、生态保护与建设、污染防治等绿色债券支持项目，产生的整体环境效益如下：



绿色信贷业务余额

22.69 亿元，较年初增长13.26亿元，增幅140.62%
(人行统计口径)

自《海南银行股份有限公司绿色信贷发展战略规划

(2020-2022年)》印发后的**3**个年度内均实现了快速增长

自2021年成功发行首笔绿色金融债券起至2022年末

本行绿色金融债券募集资金累计实现绿色产业项目

贷款投放**114**笔

涉及绿色项目

22个

总投放金额

8.84亿元

2022年末投放余额

8.41亿元

案例 助力发行绿色资产支持专项计划

2022年10月，海南银行助力海通英大——三亚环投供水收费收益权一期绿色资产支持专项计划成功发行，我行投资金融6000万元，本专项计划产品为海南省首单供水收费收益类ABS及首单绿色标志ABS，不仅获评行业最高G1级绿色评估认证，且加权平均利率创近三年全国同评级基础设施收益权类ABS新低。

该项目运营公司为三亚市重要的水务投资运营主体，负责三亚市供水、污水处理以及与涉水业务相关的工程建设、设计等业务，本专项计划发行成功后将进一步拓宽公司的多元化融资渠道，有效提高资产流动性和使用效率，为三亚城市基础设施的融资模式创新提供新思路、新途径和可供推广的成功模式，有效助力三亚城市建设，改善民生。作为绿色资产支持专项计划，该项目亦是海南银行践行“绿水青山就是金山银山”发展理念、服务自贸港建设的生动实践。

案例 助力海洋生态保护修复

本行所支持的海洋生态保护修复项目，建成后预计将恢复鸟类海岸栖息地1746亩，营造红树林4025亩，清理水域面积约13km²。项目还将修建人工湿地尾水净化系统，治理入海水水质。该项目在国内海洋生态保护修复项目中具有典型性，可有效地保护典型的滨海红树林湿地生态系统，扩大红树林面积，在保护物种多样性、改善生态环境、防风消浪、调节气候、净化水质、保护海岸线等方面具有显著的生态环境效益。

推行绿色运营

本行坚持绿色发展理念并融入自身运营，通过推进绿色用能、推行绿色办公、实施绿色采购、塑造绿色文化等，降低日常运营能耗，努力实现绿色低碳可持续发展。

重点举措

柜面业务 印章电子化	结合业务实际，对综合柜面系统的电子业务章及相关业务流程进行优化，部分凭证取消加盖业务章，全面推行柜面业务印章电子化，有效简化柜面操作，提高服务效率，实现绿色运营办公。
绿色采购 工作机制	在符合采购需求、质量和服务标准同等的条件下，优先采购高效、节能、节水或有环保标志的产品。将“节能环保”作为采购评分要素之一，向供应商传达本行对绿色采购行为的支持和主张。
线上办公 系统改造	新上线OA办公系统工作流程22条，优化流程86条，提升办公效能，减少办公用纸。
传播 节约理念	把监督节约粮食、制止餐饮浪费行为作为首要任务，在食堂醒目位置张贴节约标识，带动员工珍惜粮食、按需取菜。
绿色 建筑项目	在建“海南银行总部大楼项目”严格按照《绿色建筑评价标准》GB/T50378-2019、《绿色建筑评价标准技术细则2019》国家规范进行设计，达到国家绿色建筑“绿建二星”标准。

2022年线上金融服务

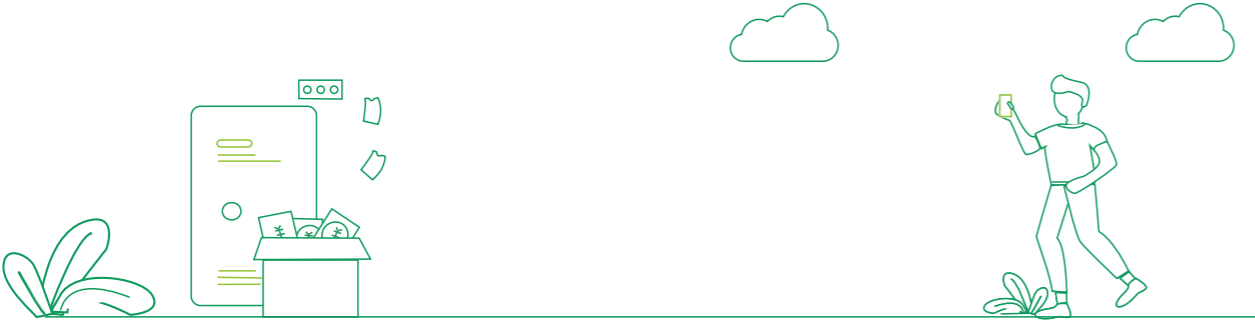
客户分类	客户/交易规模	年度增幅
企业网银	累计签约客户17475户, 交易笔数188.89万笔, 交易金额4277.12亿元	累计签约客户较去年增长23.47%, 交易笔数较去年增长24.54%, 交易金额较去年增长47.52%
个人网银 (含手机银行)	累计签约客户379125户, 交易笔数83.98万笔, 交易金额283.09亿元	累计签约客户较去年增长9.37%, 交易笔数较去年减少1.05%, 交易金额较去年减少17.49%

2022年总行绿色办公

指标	总量	人均(按552人计)
总行用水	23705吨	42.94吨/人
总行用电	3732058度	6760.97度/人
总行用气	17505立方	31.71立方/人
总行纸张消耗	12.61吨	0.0228吨/人



社会篇



本行坚持以人为本，切实维护员工利益，打造员工发展平台，携手员工同成长、共进步；关注社会需求，发挥自身优势积极回馈社会，与各方共享发展成果。

建设幸福家园

本行坚持“共建、共享”家园文化理念，致力于为员工提供富有竞争力的薪酬福利体系、多元化的职业发展通道、科学完善的培训体系、全方位的关怀制度；同时我们继续开展“海南银行日”、“金点子”征集、“星课堂 心悦读”等特色文化活动，构建温馨和谐、开放包容的工作环境。

截至2022年12月31日			
数据类别	项目	人数(人)	比例(%)
员工总数		1255	-
按性别划分	男性员工	621	49.48
	女性员工	634	50.52
按雇佣类型划分	合同制员工	1255	100
	派遣制员工	0	0
	临时工	0	0
按年龄组别划分	30岁(含30岁)以下员工	591	47.09
	31岁至40岁(含40岁)员工	491	39.13
	41岁至50岁(含50岁)员工	122	9.72
	50岁以上员工	51	4.06

数据类别	项目	人数(人)	比例(%)
按学历划分	专科及以下学历员工	54	4.30
	本科学历员工	983	78.33
	硕士学历员工	209	16.65
	博士学历员工	9	0.72
中层女性员工(总行管理干部)		41	3.27
具有海外留学经历员工		79	6.29
海南省高层次人才		44	3.51
海南省领军人才		1	0.08
海南省杰出人才		0	0
残疾人员工		3	0.24
少数民族员工		91	7.25
社保缴纳覆盖率		-	100
定期体检员工数		1047	83.43
近1年发生劳动仲裁次数		0	0
社会招聘员工(22年新增)		100	7.97
校园招聘员工(22年新增)		114	9.08

保障员工权益

本行切实维护员工合法权益，严格遵守相关法律法规，对员工的招聘、晋升、薪酬等各项福利待遇进行严格的规范和管理；通过运行年金计划、补充医疗保险形式，为员工提供养老、医疗补充保障。

民主管理:持续推动以职工代表大会为基本的民主管理制度，保障员工的知情权、参与权与表达权。报告期内召开职工代表大会2次，职工委员会会议8次。

维护权益:制定《海南银行信访工作规定》，明确工作体系、部门职责和处置流程，健全信访工作机制，保障员工合法权益。

广纳谏言:打造“金点子”征集活动、OA办公系统论坛等自由发声平台，畅通员工意见建议表达渠道。

畅通职业通道

本行提供管理与专业序列职务“双通道”晋升渠道，拓宽岗位体系，增加岗位层级，着力构建清晰畅通的员工职业发展通道。报告期内完成年度自然职级晋级和专业岗位晋级调整，激发员工队伍干事创业新活力。

提升人才素质

本行高度重视人才培养工作，报告期内围绕管理能力提升与业务能力提升，不断创新培训内容与培训模式，持续完善覆盖不同员工和业务条线的全方位培训体系。报告期内，全行开展213场次培训。

新员工入职培训

面向校招新员工开展“启航计划”培训，帮助校招新员工了解企业文化，掌握办公、业务流程，快速融入环境。面向社招新员工打造“学习地图”线上培训，方便社招新员工灵活运用空闲时间学习。报告期内，211名新员工参训。

自贸港建设主题培训

逐步打造适应海南自贸港建设需要、具有海南银行特色的外语水平提升机制，报告期内面向全行员工开展金融英语系列培训，培养员工开放意识、外语文化素养和跨文化交际能力。

线上学习平台

本行通过“知鸟”云课堂打造智能化线上培训平台。报告期内，全行共计1230人激活“知鸟”云学堂账号，利用该平台进行线上课程参训、线上考试及课程直播等，在线学习总时长2566.2小时。

关心关爱员工

本行全方位加强员工身心关爱，帮助员工平衡工作与生活，不断提升员工归属感、幸福感、获得感，营造快乐工作、健康生活氛围。通过为生育、生病、退休等员工提供亲情关怀，开展节日慰问，以内设文体协会为载体开展形式多样、丰富多彩的文体活动，组织员工参加省市文体比赛，安排年度体检、举办健康讲座等方式，融聚员工情感，共建幸福家园。

本行组织员工参加海南证券业界“心系投资者 携手共行动”乒乓球赛并荣获小组第一名、决赛第二名，组织参加省国资委“国企改革杯”乒乓球赛并荣获第三名，组织参加省妇联“最美巾帼自贸港奋进者”演讲比赛并荣获英文组第一名、中文组优秀奖。



组织参加海南证券业界“心系投资者 携手共行动”乒乓球赛并荣获小组第一名、决赛第二名



组织参加省妇联“最美巾帼自贸港奋进者”演讲比赛并荣获英文组第一名、中文组优秀奖



组织参加省国资委“国企改革杯”乒乓球赛并荣获第三名



案例 道一声辛苦 送一份祝福 行领导新春慰问一线员工

2022年1月30日，海南银行党委书记、董事长朱德镭，省纪委监委派驻海南银行纪检监察组组长符海碧等党委班子领导一行，赴总行营业部、海口五源河支行、海口海甸支行，看望慰问一线工作人员，向大家致以新春的祝福。



案例 总行开展女职工“两瘤筛查”义诊活动

为切实关爱女职工身心健康，总行工会与海南成美医院洽谈协商，分别于11月4日、10日下午在总行五楼活动中心开展女职工“两瘤筛查”义诊活动，两期共计157人参加。本次义诊活动主要针对子宫肌瘤、子宫腺肌症、子宫癌、甲状腺结节、甲状腺癌等女性高发疾病，同时开展免费彩超检查、专业咨询、科普宣教服务。参与义诊的女职工纷纷表示，此次活动让大家认识到女性早期肿瘤筛查的重要性，今后要提高预防意识，加强锻炼，合理安排作息饮食，以更加健康的状态为海南银行高质量发展贡献力量。



案例 总行开展“我是小小银行家”亲子活动

夏风轻拂，蝉声渐起，六一儿童节前夕，为丰富孩子们的银行知识，树立理财观念，培养动手能力，总行工会精心举办了一场丰富多彩、温馨欢快的亲子活动，邀请60组员工家庭到场参与创意彩绘、金融绘本讲读、叠制纸粽子、亲子游戏等互动环节。



案例 食”处着力 提升员工幸福指数

为了满足员工的“胃”，总行行政管理部定期组织总行部门员工代表座谈，听取员工意见，分析员工口味，提供品种、做法、搭配丰富多变的菜肴。2022年，总行食堂共创新品种25个，其中凉菜4道、下饭菜15道、面点小吃6道；同时，设立“每周食谱”发布工作机制，每周日发布下一周的早、中、晚食谱。



案例 陵水支行开展三八妇女节团建活动

2022年3月8日，陵水支行以节日为契机开展“勇于攀登 巾帼不让须眉 携手共进 共创美好明天”团建活动，关爱女性员工，提升团队凝聚力，营造快乐工作、健康生活的良好氛围。



案例 保亭支行打卡乡野田间“慢生活”

为丰富员工业余生活，提升员工幸福感、归属感，2022年11月12日，保亭支行在保亭县响水镇雅布伦享水谷共享农庄开展2022年度员工团建活动。寻访村落、野溪嬉水……活动设置了形式多样、内容丰富的环节，支行员工们在最原生态环境中体验“慢生活”乐趣。



企业文化建设

本行紧紧围绕“在一起、更向上”主题，深入推进“共建、共享”家园文化落地。升级《海南银行人》内刊、“海南银行文化”微信公众号及视频号、海南银行文化日签等内宣手段，促进员工认知、认同企业文化核心理念；依托“海南银行日”“星课堂 心悦读”“海南银行最美家园”“金点子”等特色文化活动传播家园文化故事，激发员工理解、传播企业文化的积极性。

案例 首届通讯员大会暨通讯员能力提升培训班顺利举办

6月25日，海南银行日首场主题活动——海南银行首届通讯员大会暨通讯员能力提升培训班顺利举办。党委副书记、行长吴竞择出席开班仪式并作开班讲话。来自全行各单位共63名通讯员参加培训。会议对内刊报纸《海南银行人》2021年度优秀通讯员、优秀稿件进行了表彰，吴竞择行长为获奖者颁发获奖证书。综合管理部相关负责人详解了《海南银行企业文化》。培训班邀请了行业媒体专家、政务舆情专家分别就银行业新闻信息写作和危机处置等方面进行深入讲解。



扫码观看视频



案例 七周年纪念章首发 致敬持续奋斗的海南银行人

为落实文化兴行战略，推进“共建、共享”家园文化建设，鼓励、肯定老员工的长久付出，总行向全行171位入行七周年的员工发放个人专属纪念章礼盒，致敬每一位七载春秋相伴成长的海南银行人。



案例 见证坚持的力量“星课堂 心悦读”21天读书打卡活动圆满落幕

2022年5月29日，总行举办的海南银行“星课堂 心悦读”21天读书打卡活动，在行领导的带动鼓励下，在员工们的积极参与和不懈坚持下，圆满落下帷幕。本次活动共吸引全行近百名爱读书、好读书的员工集合在一起，发布读书动态近六百条，内容涵盖分享阅读照片、音频、读书笔记、好书推荐、品书心得等。成功打卡的员工们获得总行颁发的“星课堂 心悦读”21天读书活动成功打卡证书和定制周边。



案例 “金点子”征集 智慧共享 激发更多思想火花

本行2021年推出“金点子”征集活动，聚焦“海南银行高质量高标准发展”，鼓励员工群策群力、集思广益，对于推广实施效果较好的“金点子”在行内进行推广。截至报告期末，活动共收集“金点子”超500条，评审表彰“金点子”45条。

共筑美好社会

本行积极关注社会需求,在乡村振兴、金融教育、慈善捐助、抗灾救险等领域积极开展多种形式的公益活动,用责任和爱心回馈社会,助力提高人民生活福祉。

助力乡村振兴

本行切实履行地方法人银行社会责任,巩固拓展脱贫攻坚成果,持续为定点帮扶的五指山什会村投入资源,因地制宜探索有效模式,全力服务“乡村振兴”发展。

选派4名优秀干部员工作为第二批省派乡村振兴队员,赴市县参与乡村振兴工作。持续巩固五指山什会村229名已脱贫人口“两不愁三保障”脱贫成果。助力当地产业发展、改造村容村貌,实施教育帮扶,与农业科技公司合作改建兰花基地,优化百香果种植示范园,扩建生猪示范养殖场,成立种养殖合作社1个,引进帮扶项目5个,带动脱贫人口98人,召开村民大会7次,参与达240人次,开展实用技术培训2期,共计120人次,组织劳动力转移15人。

成立种养殖合作社

1个

引进帮扶项目

5个

村民大会

7次

实用技术培训

2期

带动脱贫人口

98人

组织劳动力

15人

开展公共教育

本行面向社会公众开展多渠道、多形式的金融知识普及活动,促进金融消费安全和公平,提高公众的权利、责任和风险意识,营造自由贸易港和谐的金融消费环境。

聚焦小区居民、务工人员、青少年和老年人等群体,在学校、社区、乡镇、建筑工地等地,联合人民银行等监管部门,开展金融消费者权益保护、存款保险、防范非法集资、反假币、反洗钱等各类主题宣教活动,线上线下同步宣传,累计受众100万余人。本行获评海南省银行业协会“2022年普及金融知识万里行先进活动单位”称号。



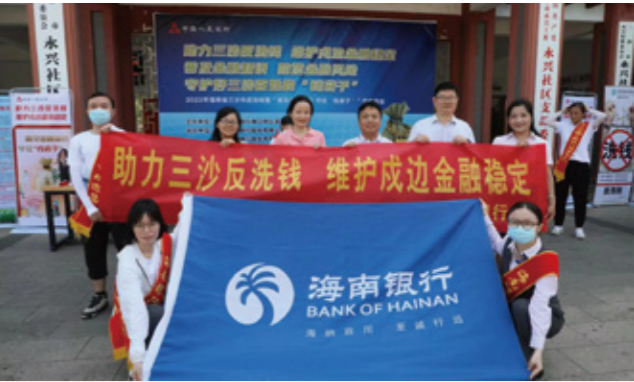
儋州分行在西庆农场六分场开展反假货币宣传活动



向三沙市永兴岛上居民普及金融知识



洋浦支行向客户宣传反洗钱监管新规



总行赴三沙市开展金融知识普及宣传活动

案例 筑牢金融防线 保障群众财产安全

海南银行充分发挥地方法人银行的责任与担当,与电信网络诈骗分子斗智斗勇,2022年6月成功堵截两起诈骗分子柜面提取现金业务,切断涉诈“资金链”,为群众挽回经济损失4.9万元,牢牢守护好百姓的“钱袋子”。

投身公益事业

本行积极履行地方法人银行社会责任，在乡村、校园、社区等民生需要的地方，用暖心举措与实践行动传递海南银行正能量，倾情回馈社会，助力美好生活。

海南“医护卡”

为感谢医护群体为社会做出的贡献，本行与省医疗创新促进会合作，联名发行“医护卡”，共同为医护群体提供服务。“医护卡”具有三大特色，一是该卡是面向省内医护群体设计推出的银行卡，本行作为唯一发卡银行，为客群量身定制独家专属金融服务权益；二是本行整合各方资源，为“医护卡”持卡人打造包含便利出行、教育培训、旅游休闲、金融服务等权益，切实加强客群服务可得性、满意度。三是后续本行将打造第三方小程序“海南医护”，将客户权益与医护服务场景深度融合，进一步优化客户服务体验。截至报告期末，累计为310家医疗单位、2万余名医护人员开立“医护卡”。



海南银行·小海星书屋

本行启动首个省内金融机构乡村振兴文化公益项目“小海星书屋”，通过面向乡村地区捐赠“小海星书屋”并和学生开展面对面交流的“我与自贸港共成长”主题班会活动，以实际行动推进帮扶地区教育振兴，将小小书屋打造成乡村振兴的“加油站”。截至2022年末，本行在琼海市龙江镇、琼海市会山镇、五指山市南圣镇、五指山市通什镇等地定点帮扶村建成4所“小海星书屋”，惠及超2000位学生。



扫码观看视频



海南银行·小海星书屋

户外劳动者服务站点

本行认真贯彻落实习近平总书记关于工人阶级和工会工作的重要论述精神，充分发挥工会作用，努力为群众办好事，办实事。按照全国总工会和省总工会相关要求，积极投入户外劳动者服务站点建设，结合行业特点，整合各方资源，精心设计VI形象和宣传折页，根据网点周边户外劳动者实际情况，探索开展特色鲜明的服务活动，致力把户外劳动者服务站点建成服务群众的重要窗口和爱心驿站。2021年9月正式启动户外劳动者服务站点建设工作，2022年5月实现全省19个市县33个分支机构全覆盖，总行营业部、东方支行户外劳动者服务站点获评全国“最美工会户外劳动者服务站点”。



户外劳动者服务站点

案例 三亚分行积极参与“汇聚爱心·情系校园”公益助学捐赠活动

为传递海南银行服务大众、情系民生的使命和担当，助力营造关教助学的良好社会氛围，三亚分行积极响应海南省残疾人基金会在三亚市开展的“汇聚爱心·情系校园”公益助学捐赠活动，发动分行员工自愿参与，合计捐赠金额3400元。

案例 陵水支行进特校 开展扶弱济困活动

涓滴之水成海洋，颗颗爱心筑希望。2022年10月28日，陵水支行走进陵水黎族自治县特殊教育学校，开展爱心捐赠暨反电信诈骗宣传活动。陵水支行为学生们送去运动器材和玩具，并精心设计防范电信诈骗教学课程，向学生们讲解典型诈骗犯罪案例、防骗技巧及手段等，提高学生自我保护意识。

案例 三沙支行积极参与“净滩”环保活动

2022年7月，三沙市委宣传部（市文明办）、市生态环境局、市海洋渔业局及市永兴管委会在三沙永兴岛开展“净滩”环保活动，三沙支行员工积极参与，顶着烈日、手持钳子与垃圾袋仔细捡拾沙滩上的垃圾，以实际行动为保护三沙碧海蓝天贡献力量。

全力抗击疫情

2022年8月，新冠肺炎疫情向海南不宣而战。面对突如其来的疫情，本行坚决贯彻落实省委、省政府疫情防控决策部署，强化领导、落实责任、联防联控，保障员工健康，做好疫情防控工作，同时充分发挥地方法人银行的体制机制优势，全力保障金融服务。

案例 强化减负纾困 助力企业渡过难关

2022年，海南省疫情形式严峻，多个行业市场主体受到严重影响，正常生产经营和财务状况极为困难。为认真贯彻落实人民银行双统筹工作精神，海南银行在前期印发的金融支持疫情防控20条举措以及减负纾困6项措施基础上，又先后制定印发了《关于在疫情管控特殊时期实施授信与风险管理应急工作方案的通知》《关于进一步做好疫情期间金融助企纾困工作 助力巩固经济恢复发展的通知》等纾困政策文件。重点通过扩大纾困范围、补充纾困方式、明确纾困流程、强化风险管理、合理下放权限以及构建“线上”渠道等举措，保障受困企业合理金融需求得到充分支持。2022年9-12月期间，海南银行先后组织开展了四批批量纾困工作，为旅游、交通运输、批发零售等行业客户办理纾困业务近500笔，减少客户利息支出1600余万元，体现了海南银行助企纾困的力度、速度和温度，展现了海南银行的社会责任与担当。

案例 开通绿色审批通道 全力支持三亚方舱医院建设

三亚“0801”新冠肺炎疫情突发后，三亚分行客户元拓智宇在8月6日接到一项重要任务——参与三亚市方舱医院二期项目弱电工程建设。三亚市方舱医院一期项目的使用接近饱和，二期项目的紧急建设，对于患者的及时接收和精准救治，具有重要意义。该项目时间紧、任务重，从收到任务到建成交接，仅有5个工作日。

三亚分行收到元拓智宇的融资需求后，快速反应，如同项目建设进度一样，金融服务也与时间“赛跑”。三亚分行根据海南银行总行“全力保障金融服务不断档”的工作要求，迅速集结相关岗位工作人员，迅速制定专项方案，启动绿色通道，前、后台平行作业，最大化提升效率；在贷款产品方面，联合三亚市担保公司采用“政银保”产品，降低企业利息负担；在8月10日当日，完成了线上审批、合同签订、贷款投放的全部工作，解决了元拓智宇的燃眉之急，以实际行动支持三亚市疫情防控，展现地方法人机构的金融担当。



案例 云开疫散 载誉凯旋 一份来自海南银行的抗疫“答卷”

8月疫情发生以来，海南银行及时吹响志愿者“集结号”，分5次派出志愿者共52人加入省直机关青年志愿服务队，奔赴三亚、儋州、陵水、万宁、琼海、临高等抗疫一线。在志愿服务期间，志愿者们顶风雨、战酷暑，严守在基层卡点，穿梭于街头巷尾，奋战在核酸检测、流调溯源、巡查封控、物资保供、隔离点管理、消毒消杀、督查督导等抗疫一线，充实地方疫情防控工作力量。

累计服务49日，服务群众30.3万人次，配合医护人员开展核酸采集10.4万人次，录入信息5.3万条，配备发放物资约3.3万份，消杀房间8231间……在这场没有硝烟的抗疫战场中，海南银行志愿者无惧风雨，迎难而上，与抗疫一线工作人员并肩作战，用实际行动交上了一份属于海南银行的抗疫“答卷”，为海南多地疫情防控取得阶段性胜利发挥了重要作用。



案例 传递金融温度 向秀英区、龙华区政府捐赠爱心防疫物资

一方有难，八方支援。近期省内多地疫情面临严峻形势，为更好助力疫情防控工作，8月17日，海南银行党委委员、副行长华挺带队前往秀英区政府，为抗疫医疗人员捐赠医用口罩10000个、手术帽10000个、手套10000个、消毒液10000瓶、医疗袋40000，以实际行动传递温暖和问候，表达对一线防疫人员坚守和付出的敬意和感谢。秀英区委书记符勇、区人大主任裴克波对海南银行爱心捐赠表示感谢，并向海南银行送上“疫情防控爱心企业荣誉证书”以及“感谢信”。

读者反馈

感谢您阅读《海南银行股份有限公司2022年度社会责任报告》，为更好地了解和满足您的期望和诉求，向您和其他利益相关方提供更有价值的信息，进一步完善本行的社会责任工作，提升本行的履职能力和服务水平，我们诚挚期待您对本报告提出意见和建议，选择以下任意方式将评价反馈给我们。

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1.您属于以下哪类利益相关方：

☐ 股东 ☐ 客户 ☐ 员工 ☐ 政府 ☐ 监管机构 ☐ 合作伙伴 ☐ 社区 ☐ 环境 ☐ 媒体

2.您对本报告的总体评价：

☐ 不好 ☐ 一般 ☐ 较好 ☐ 很好

3.您对海南银行在经济方面履行社会责任的评价：

☐ 不好 ☐ 一般 ☐ 较好 ☐ 很好

4.您对海南银行在环境方面履行社会责任的评价：

☐ 不好 ☐ 一般 ☐ 较好 ☐ 很好

5.您对海南银行在社会方面履行社会责任的评价：

☐ 不好 ☐ 一般 ☐ 较好 ☐ 很好

6.您认为海南银行是否满足了您的期望和诉求：

☐ 否 ☐ 一般 ☐ 是

7.您认为本报告是否真实全面反映了海南银行在经济、环境、社会方面的社会责任实践：

☐ 否 ☐ 一般 ☐ 是

8.您认为本报告的表述是否清晰易懂：

☐ 否 ☐ 一般 ☐ 是

9.您认为本报告的内容结构和排版设计是否便于阅读：

☐ 否 ☐ 一般 ☐ 是

10.您对改善和提高海南银行履行社会责任和本报告的其他意见和建议：

感谢您的积极反馈和支持！

About This Report

This report reflects the efforts and achievements made by Bank of Hainan Co., Ltd in governance, economy, environment, and society in 2022, and reflects the commitments of Bank of Hainan to social responsibility and the practice of sustainable development concepts while providing the financial services.

Time range of the report

Unless otherwise specified, the time range of the report is from January 1, 2022 to December 31, 2022.

Organizational Scope of the report

The report covers the head office and various branches of Bank of Hainan Co., Ltd. For ease of presentation, in the report, “Bank of Hainan Co., Ltd.”, “Bank of Hainan”, “the Bank” or “we” are used to refer to Bank of Hainan Co., Ltd.。

Preparation basis of the report

During the preparation of the report, the “Opinions on Strengthening the Social Responsibility of Banking and Financial Institutions” (YJBF [2007] No. 252) and the Guidelines for Corporate Governance of Bancassurance Institutions (YBJF [2021] No. 14) issued by the China Banking Regulatory Commission, the Guidelines for Social Responsibility of Financial Institutions in China’s Banking Industry issued by the China Banking Association, the Guidelines for Preparation of Social Responsibility Reports of Chinese Enterprises (CASS-CSR4.0) issued by the Chinese Academy of Social Sciences, and the Guidelines for Disclosure of Environmental Information of Financial Institutions issued by the People’s Bank of China were referred to.

Data description of the report

The financial data in the report is from the 2022 annual report released by Bank of Hainan Co., Ltd. Also, most of the data on other aspects is based on the annual data in 2022. Meanwhile, a small portion of such data comes from the annual data in 2021. In addition, unless otherwise specified, the monetary amounts involved in the report are measured in RMB.

Report Availability

The electronic version of the report can be accessed by clicking on the icons of

‘About Us’-‘Periodic Report’ on the website of Bank of Hainan (<http://www.hnbankchina.com.cn>).

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Message from Bank Leadership

The year 2022 is not only a crucial year for the construction of Hainan Free Trade Port and the preparation for the closure operation, but also a year for Bank of Hainan to embark on its second ‘five-year journey of high-quality development’. Adhering to the core values of “the sea embraces all rivers, goes far with sincerity” and the service concept of “better understanding of Hainan people and more sentiments to Hainan”, we have taken the positive measures to integrate into the new development pattern, including serving the real economy with practical actions, improving the service efficiency, promoting the green finance, promoting the employee growth, participating in the public charity, and writing a new chapter of responsibility.

Adhering to the original intention to accelerate the business development of the 'Following the Lead of Party Building'

We are firmly guided by Socialism with Chinese characteristics Thought in the new era of Xi Jinping, thoroughly study and implement the spirit of 20th CPC National Congress, grasp the standardization, standardization and scientific construction of grass-roots party organizations, promote the normal and long-term cooperation between joint learning and joint construction, and strictly organize the party building and joint construction of networks. Meanwhile, we always put the party’s political construction in the first place, firmly hold the steering wheel of political construction, focus on raising the banner, consolidating the foundation, strengthening the team, laying the foundation and building the defense line, give play to the core leadership role of the

party Committee, the fortress role of the party branch and the vanguard and exemplary role of party member, and lead the high-quality development of the whole bank with high-quality party building. In addition, we also insist on maintaining the steady operation, constantly improving the corporate governance system, continuously improving the quality and efficiency of operation, maintaining the steady risk control and steadily strengthening core competitiveness. As of December 31, 2022, the total asset size of the Bank was 103.966 billion yuan, a year-on-year increase of 13.46%, with general deposits of 63.323 billion yuan and various loans of 51.17 billion yuan, accumulating strong development momentum.

Accumulating the strength to provide the high-quality services for the construction of free trade ports.

Focusing on the strategic deployment of "one foundation-three system cornerstones-four goals positioning-eight supports", we strive to build a comprehensive service system of "financing + melting intelligence" integrating municipal and county governments, departments and bureaus and parks; Relying on the service model of "one county, one policy", "one department, one policy" and "one district, one policy", we provide the comprehensive financial services, including planning and implementing Hainan local government special bonds with a total amount of 10 billion yuan for full-process services, thus continuously enhancing the influence on local economic and social development. In addition, we fully support the construction of key parks, industries and projects, including formulating the financial service plans for 11 key parks, and accumulating the loans totaling more than 6 billion yuan to the parks and key projects, thus continuously improving the quality and efficiency of the financial services. By focusing on facilitating the investment and financing of the free trade port, we have provided the financial services related to the cross-border trade to more than 300 local enterprises in Hainan, with the accumulated international settlement of 5 billion US dollars. Furthermore, the first single breakthrough of five international innovation businesses of banks in the province was realized in the Bank, thus injecting the financial vitality into promoting the construction of Hainan Free Trade Port. Moreover, by adhering to the high-quality development model of innovation-driven empowerment, a number of "first bank slips" have been successively implemented, including the successful issuance of financial bonds for the first small and micro enterprises since the establishment of Hainan

Free Trade Port and the first sustainable bonds for financial enterprises in the province. Besides, the Bank has also become the first indirect participant in the country to successfully launch CIPS standard transceivers, taking a strong and innovative step in the development of the Bank.

Rooting in the industry to activate the financial vitality and benefit people's livelihoods.

With the mission of 'finance for the people' and relying on the core enterprises and key projects in the supply chain and industrial chain, we have innovatively launched the credit products targeting small and micro enterprises, including 'Haizi Loan', 'Pian Xin Tong', and 'Order Loan', greatly expanding the depth and breadth of inclusive finance and providing the precise support to small and micro enterprises. Meanwhile, the Bank served 1538 small and micro enterprises from 19 cities and counties across the province throughout the year, with a cumulative loan investment of 7.611 billion yuan. Furthermore, we have also increased the supply of financial services in the field of livelihood, as well as the financial service support for the business district scenarios, including providing small and micro loans to entities in specialized markets such as the Hainan grain and oil market. Moreover, by focusing on the pain points and difficulties of SRDI enterprises, the exclusive financial products have been innovated to support the increase in production, acquisition, and integration of enterprises in the pharmaceutical industry. Finally, we have also paid attention to the needs of people's livelihoods, including providing smart property management platform services for residents, which covers 450000 residents, and launching an exclusive brand of "Haixing Smart Housekeeper" themed services according to the daily life needs of guests living in Hainan, so as to help the residents enjoy a better life.

Focusing on the development path of "double carbon" to practice the new mission of developing the green finance.

Adhering to the spirit of the relevant documents of the CPC Central Committee on the construction of ecological civilization and the realization of "carbon peak, carbon neutrality", we have carried out the relevant work deployment, including combining the concept of green credit transmission and business development, and taking multiple measures to support the ecological environment protection and sustainable development of Hainan Free Trade Port by positioning green credit at a strategic height,

so as to prevent the environmental and social risks. As of the end of 2022, the balance of green credit business under the People's Bank of China standard in Bank of Hainan was 2.269 billion yuan, an increase of 1.326 billion yuan or 140.62% compared to the beginning of the year. At the same time, by promoting the use of green energy, green office and green procurement, as well as shaping the green culture, we have reduced the energy consumption in daily operations and worked hard to achieve a sustainable development path of green and low-carbon.

Adhering to the principle of 'people oriented' to jointly build and share a beautiful home.

We have always been concerned about the needs of the customers, employees and community, so as to share the development achievements and create the long-lasting value together. For example, by continuously investing the resources to assist the industries, we have consolidated and expanded the poverty alleviation achievements of 229 people who have already been lifted out of poverty in Shihui Village in the Wuzhishan area, known as "dual guarantees and three guarantees". Besides, we have adhered to the business philosophy of 'customer-oriented' and continuously strengthened the protection of consumer rights. In the assessment and evaluation of consumer insurance work conducted by Hainan Branch of China Banking and Insurance Regulatory Commission in 2021, we obtained a rating of Level 2 A; In the evaluation of the financial consumer rights protection conducted by the Haikou Central Branch of the People's Bank of China in 2021, we obtained an A-level rating. In terms of assisting in epidemic prevention and control, we have introduced 20 financial service measures and 6 relief measures policies to support the fight against the epidemic. As a result, we have handled nearly 500 businesses related to the corporate relief for the industries affected by the epidemic, such as tourism, wholesale and retail, and transportation, with a loan amount of 1.2 billion yuan; Moreover, the company organized 52 young volunteers to go to the front line of "anti-epidemic". 23 bank branches have carried out the compassionate activities and donated over 2.6 million yuan in the anti-epidemic supplies. Additionally, the Bank also continues to shape the relevant public welfare brands, including launching the public welfare projects with the theme of "Hainan Medical Card", building "outdoor worker service stations" covering 33 branches at the city and county levels for outdoor workers, and creating a rural revitalization characteristic public welfare project called "Bank of Hainan • Little Haixing Book Home", so as to transmit the positive energy to society.

Finally, we have also adhered to the guidance of home culture to open up the career development channels for the employees. The Bank also pays attention to the protection of employee rights and humanistic care, including enriching and improving the training system to promote the common development of employees.

Shouldering a mission, forever in faith! Under the guidance of Socialism with Chinese characteristics Thought in the new era of Xi Jinping, we will thoroughly study and implement the spirit of the 20th National Congress of the Communist Party of China and the Central Economic Work Conference, and implement the sustainable development in depth according to the decision-making arrangements of the provincial party committee and government, so as to contribute to the harmonious development of economy, society and environment of the free trade port with China characteristics.

Zhu Delei, Secretary of the Party Committee of Bank of Hainan, Chairman of Bank of Hainan

Wu Jingze, Deputy Secretary of the Party Committee of Bank of Hainan, President of Bank of Hainan

About Us

Company Profile

As the only provincial-level legal person commercial bank in Hainan, Bank of Hainan Co., Ltd. is a joint-stock urban commercial bank established with the approval of the State Council and the China Banking and Insurance Regulatory Commission.

The total share capital of Bank of Hainan is 3 billion shares, with a registered capital of 3 billion RMB. The main sponsor of the Bank is Hainan Luhuitou Tourism Investment Co., Ltd. (a wholly-owned subsidiary of Hainan Development Holdings Co., Ltd.). Bank of Communications is a strategic investor for the Bank. Moreover, the company has obtained the participation of 11 shareholders, including Hainan State Farms Investment Holding Group Co., Ltd., China Railway Investment Co., Ltd., Haima Finance Co., Ltd., Hainan Harbor&Shipping Holding Co., Ltd., DHC Software Co., Ltd., Changjiang Huasheng Tianya Cement Co., Ltd., Hainan Haiyao Co., Ltd., Hainan Xinji-anqiao Economic Development Co., Ltd., Hainan Haigang Group Co., Ltd., etc.

Since the opening on September 1, 2015, based on the core values of “the sea embraces all rivers, goes far with sincerity” and the service concept of “better understanding of Hainan people and more sentiments to Hainan” of Bank of Hainan Co., Ltd., under the strong leadership of the Provincial Party Committee and Government, Bank of Hainan has taken “serving the construction of Hainan Free Trade Port and the development of local real economy” as its fundamental starting point, steadily and innovatively promoted the development of local businesses, and accelerated the transformation of banks into the characteristic banks with a ‘new Hainan style’, innovative banks in free trade ports, and mature banks with the local legal entities. As of the end of 2022, Bank of Hainan has opened 33 business outlets in 19 cities and counties including Haikou, Sanya, Sansha, Danzhou, Qionghai, and Yangpu Economic Development Zone.

Key Performance

	2020 (billion yuan)	2021 (billion yuan)	2022 (billion yuan)
Total assets	73.085	91.636	103.966
Deposits	45.984	60.730	63.323
Loans	31.457	41.572	51.170

Net profit after tax	0.470 billion yuan
Various taxes and fees paid	0.216 billion yuan
Non-performing loan ratio	1.65%
Provision coverage	221.32%
Loan provision ratio	3.65%
Tier 1 Capital adequacy ratio	10.39%
Core tier one Capital adequacy ratio	8.84%
Balance of loans with two additional decrease	5.531 billion yuan

Awards and Honors

The business department of the head office and the outdoor worker service site of Dongfang Branch was awarded the “Most Beautiful Outdoor Worker Service Site in the Union” in 2022
Awarding unit: All-China Federation of Trade Unions

Model Family of School Staff in Hainan Province
Awarding unit: Hainan Provincial Federation of Trade Unions

Four Star Employee Congress Unit in Hainan Province
Awarding unit: The Committee of the Trade Union for Finance, Trade, Tourism and Tobacco in Hainan Province

Outstanding Contribution Award of Sanya “0801” COVID-19 Assistance
Awarding Unit: The Communist Party of China Sanya Municipal Committee, Sanya Municipal People’s Government

Benevolent Enterprises
Awarding Unit: Joint Prevention and Control Headquarters of novel coronavirus Pneumonia in Xiuying District, Haikou City

Advanced Collective for the Seventh Round of Security Assessment of Banking and Financial Institutions in Hainan Province
Awarding unit: Hainan Provincial Public Security Department, Hainan Regulatory Bureau of China Banking and Insurance Regulatory Commission

2022 Top Ten exemplary organization of Government Bank Enterprise Cooperation in China’s Local Finance
Awarding unit: National Local Financial Forum

Second prize for the 2022 Wuhan Rural Commercial Bank Cup and the Lian Xin Shu Ke Cup themed essay titled “Open Technology Green”
Awarding unit: Financial Times, China Academy of Regional Finance, China Local Finance Forum Office

2022 (5th) “Iron Horse” Most Business Characteristic Small and Medium Bank Award
Awarding unit: Modern Bankers

The mascot named “Xiaohai” and “Xiaoxing” distributed by the Bank won the 2022 “Jinnuo • China Financial Brand Innovation Model” award
Awarding unit: China’s Insurance Quote

China ESG Financial Summit and 2022 Cailian Press “ESG Pioneer Award”
Awarding unit: Cailian Press

Network intelligent operation and business model innovation

Won the Innovation Case of Annual Service in China's Banking and Insurance Industry in 2021

Awarding unit: China's Insurance Quote

The "Best Organization Award" for the Third Research Achievement Selection Activity of the Banking Industry in Hainan Province

Awarding unit: Bank of Hainan ing Association

Advanced Contributing Participants for CIPS Standard Transceivers in 2021

Awarding unit: CIPS Co., Ltd.

Following the Lead of Party Building

(I) Casting the Soul of Enterprises through Party Building, strengthening foundation and Empowerment

In 2022, under the guidance of the Party Committee and Party Building Work Department of the Provincial State owned Assets Supervision and Administration Commission, based on the ideology of socialism with Chinese characteristics in the new era of Xi Jinping, the Bank has conducted the in-depth learning, promoted and implemented the spirit of the 19th and 20th National Congress of the Communist Party of China and the 8th Provincial Party Congress, as well as the decisions and deployments of the Provincial Party Committee, as well as promote and implement the spirit of Secretary General Xi Jinping's important speeches and instructions on economic and financial work during the inspection of Hainan, so as to consolidate and deepen the theme education of "Remain true to our original aspiration and keep our mission firmly in mind" and the achievements of party history learning and education, which are to be regarded as an eternal topic for strengthening party building and a lifelong topic for all party members and cadres. Meanwhile, we regard the general tone of the work of "striving for progress while maintaining stability" as an inevitable requirement for implementing the new development concept and promoting the high-quality development of the Bank regard the consolidation of "three basics" (basic organization, basic team and basic system) and the exertion of "three roles" (the leading role of the Party Committee, the fighting fortress role of the branch and the vanguard and exemplary role of party member) as the inherent needs for strengthening the guidance

and strengthening foundation, and firmly defend the "Two Establishments", including making the atmosphere of party building more and more intense, the measures more and more practical, and the effect better and better, thus providing the strong support and solid guarantee for the construction of a free trade port with China characteristics.

Within the Bank, in terms of the construction philosophy, the transformation from the role of guarantee to the role of leadership has been achieved; In terms of ideological stance, the transformation from party affairs work to party building work has been achieved; Regarding to the key content, the transformation from element construction to functional construction has been achieved; As far as the work methods concerned, the transformation from 'fighting a lone battle' to 'overall promotion' has been achieved. During the reporting period, 30 party committees were convened within the Bank to arrange three tasks, including serving the real economy, preventing and controlling the financial risks, and deepening the financial reform; Besides, 9 party branches were adjusted or newly established, with 20 new party members and 30 probationary party members added. At the Wuzhishan Municipal Party School, we held two training courses for grassroots party organization secretaries and party affairs backbone; The theoretical learning center group of the Party Committee has conducted 12 learning courses, and the "First Issue" course of the Party Committee has been conducted 30 times; Moreover, the number of centralized learning meetings held in various grassroots party organizations has reached over 900, while the number of party classes held has reached 109; Throughout the year, the party committee of the Bank and its grassroots organizations have conducted over 400 theme activities of party affairs.

(II) Advocate Incorruptible Culture

As the only anti-corruption pilot enterprise among the financial institutions in Hainan Province, the Bank has actively explored the pilot work of anti-corruption enterprises, including showcasing the "transparent" political and commercial relationship to the public based on the characteristics of the financial industry. Within the Bank, the rule of 'self-cultivation' is practiced. Meanwhile, by creating a combination of "responsibility + system + education", the culture of clean finance can be promoted, providing strong guarantees for the construction of high-quality Hainan Clean Free Trade Port.

Establishing and improving the system of joint meetings

During the reporting period, two joint meetings on the construction of clean financial culture were held. The 12 functional departments within the head office regularly discussed and proposed the effective solutions to the integrity risk points in important business and management areas, in order to control the integrity risk at the forefront.

Conducting the conversations related to the anti-corruption affairs

The Party Secretary of the Bank, Zhu Delei, held a centralized anti-corruption conversation with 141 people, including middle-level and above leaders and cadres throughout the Bank. Meanwhile, Fu Haibi, the leader of the accredited working group, provided anti-corruption guidance to the above personnel. Wu Jingze, Deputy Secretary of the Party Committee of the Bank, held a pre appointment conversation with the newly selected middle-level leaders. Besides, before the holiday, the disciplinary commission of the agency cooperated with the accredited team to hold a collective seminar on the theme of "Clean and Honest Festival" for the heads of key departments.

Strengthening the supervision and management

The reporting email and phone number, as well as the employee's reporting mailbox have been set up. The management system of the social supervisors has been improved, including holding the symposium of social supervisors in 2022, and continuously carrying out the activities of building the clean and honest units with the customers, so as to establish the clean, honest and win-win cooperative relationship. Based on this, the benign development of the financial business environment has been promoted.

Conducting the characteristic education campaign

The Bank has innovatively carried out a variety of themed activities on clean financial culture, which has been recognized multiple times by selection activities in the Banking industry within the province. Based on this, the distinctive clean financial culture in Bank of Hainan has been created. Party Secretary Zhu Delei submitted a column titled "The Clean Financial Culture Construction in Hainan - Interview with Top Leaders" organized by or the Hainan Branch of China Banking and Insurance Regulatory Commission, and published an article titled "Promoting Clean Financial Culture to Assist in the Construction of Clean Free Trade Port". In addition, the Bank has also mobilized the construction of clean financial enterprises. For example, three calligraphy and painting works created by our staff were selected for the Hainan

Branch of China Banking and Insurance Regulatory Commission's exhibition on clean financial culture with the theme of "Be honest and self-discipline to build the foundation, Be moral and united to promote the development". The discipline inspection of officials within the Bank were organized to visit the exhibition hall of China Banking and Insurance Regulatory Commission. In addition, a calligraphy and painting exhibition on clean financial culture has also been held at the headquarters. The micro video competition with the theme of "Celebrating the 20th National Congress-On Youth Integrity" was organized and held. The two micro video works selected by the Bank won the Excellence Award awarded by the Provincial Bank Association. In the campaign related to integrity, the slogan "Ye Feng Hai Yun Su Qing Feng, Lian Jie Cheng Xin Hu Jin Rong" submitted by the Bank was selected as the "Clean Financial Culture Construction Propaganda" for Hainan Banking and Insurance Industry, and integrated into the "Clean Financial Culture Construction Propaganda Logo" in Hainan. Moreover, the "Notice on Conducting Centralized Discipline Education" has been issued throughout the Bank to carry out the educational lectures related to the construction of a clean free trade port. Also, the relevant leaders and officials, as well as the families of the "top leaders", were organized to participate in the warning education tour exhibition. All party branches throughout the Bank have subscribed to the books and publications such as "China Discipline Inspection Daily" and "Excerpts from Xi Jinping's Discussion on Adhering to and Improving the Party and State Supervision System", in order to carry out the integrity education for the newly hired employees within the year.

As of the end of December 2022, the Bank has urged all levels of units under our supervision to sign the Integrity Partnership Agreement with the customers, totaling 3,856, including 530 "Integrity and Integrity Partnership Agreements" signed with suppliers, 3326 "Integrity and Compliance Commitment Letters for Credit Business" signed with new loan customers, 60 Letters on Feedback on the Integrity of Staff of Bank of Hainan issued to relevant suppliers and 54 Conventions on Integrity and Self-discipline of Bank of Hainan Co., Ltd. signed with relevant units. In addition, the management system for social supervisors has been improved, including the appointment of 53 social supervisors through the organization of the 2022 Social Supervisors Symposium.

Governance

The Bank continued to promote and improve the modernization of corporate governance system and capacity, and continued to improve the scientificity, robustness and effectiveness of corporate governance, thus consolidating the foundation for high-quality development.

(I) Governance Overview

According to laws and regulations such as the Company Law and the Commercial Bank Law, as well as the rules and regulations of regulatory agencies, the Bank has established a modern corporate governance structure consisting of a shareholders' meeting, board of directors, supervisory board, and senior management, with a clear boundary of responsibilities called "three committees and one management". Also, a mechanism has been formed for mutual coordination and checks and balances between power institutions, decision-making bodies, supervisory bodies, and management, with clear responsibilities and standardized operations. In addition, the board of directors has four specialized committees, including development strategy, risk management and consumer protection, audit and related party transaction management, nomination and compensation. The Supervisory Board has two specialized committees, including nomination and supervision. During the reporting period, the Bank strictly complied with the relevant laws, regulations, and normative documents, and conscientiously implemented the relevant regulations of regulatory authorities. Based on the actual situation of the company, the governance structure of the company has been improved to lift its governance level.

As of the end of the reporting period, the board of directors of the Bank had a total of 9 directors, including 6 shareholder directors (including the chairman), 1 executive director, and 2 independent directors; In 2022, the board of directors held a total of 14 meetings, reviewing 64 proposals and 42 reports, as well as forming 14 resolutions; The four specialized committees under the board of directors held a total of 30 meetings, reviewing 60 proposals and 25 reports, as well as forming 30 resolutions.

As of the end of the reporting period, the supervisory board of the Bank had a total of 5 supervisors, including 1 shareholder supervisor, 2 external supervisors, and 2 employee supervisors; In 2022, the Supervisory Board held 14 meetings, re-

viewing 19 proposals and 83 reports, as well as forming 8 resolutions.

Highlights of corporate governance action:

The Three -Year Action of "Capacity Improvement Construction" - "Corporate Governance Improvement Project"

According to the standards of listed banks, the corporate governance has been strengthened, so as to improve the scientificity of business decisions, the robustness of business development, and promote the digital transformation of business management. In 2022, there are 5 work objectives in the corporate governance improvement project, among which 4 have been completed by the end of the reporting period.

Special Work on Corporate Governance for the Three-Year Action of "Improving Regulatory Ratings"

In the operation process of the Bank, various indicators of financial institution ratings under the People's Bank of China system and regulatory ratings of commercial banks by the China Banking and Insurance Regulatory Commission are referenced, thereby increasing the regulatory rating scores of the Bank year by year. In 2022, the company's governance team formulated a total of 56 indicator tasks. As of the end of the reporting period, 55 indicator tasks have been completed through self-assessment.

(II) Compliance Management

Adhering to the concept of "compliance creates value", the Bank strictly implements various regulatory policies and requirements, so as to fully build a long-term mechanism for compliance and steadily examine the relevant business culture.

Highlights of compliance management actions:

Point management for minor violations by employees

The management of employees' minor violations is in the form of points and penalties for minor violations, so as to guide and supervise various institutions and staff to comply with regulations and operate in compliance with regulations, as well as improve their corresponding performance abilities. During the reporting period, the Bank conducted the point management on 308 employees. During this process, a total of 468 people were deducted points due to the minor violations, with a total of 659 points deducted; 32 units were deducted the corresponding institutional points due to the minor violations, with a total of 234 points deducted.

Overall, this management system has fully played the role of accountability and warning for such violations.

Prevention and control of cases

The Bank has formulated the "Work Plan for Bank of Hainan's Case Prevention and Control in 2022" and organized all staff members of the Bank to sign the "Letter of Responsibility for Case Prevention and Control in 2022", thereby clarifying the work requirements and related responsibilities for annual case prevention and control. The investigation of case prevention and control is regularly carried out to strengthen the management of the abnormal behavior of the employees. As of the end of the reporting period, the cumulative number of staff members being investigated has reached more than 4000, and the number of investigated businesses is more than 48444, with an amount of over 3.3 billion yuan.

Compliance training

The Bank regularly conducts the compliance training related to the case prevention and control, covering all employees, so as to strengthen the role of case warning education. During the reporting period, the Bank organized a total of 7 specialized training sessions related to the internal control and compliance, including 4 'door-to-door' training sessions implemented by the branches of the Bank, thereby effectively enhancing the case prevention and risk awareness of all employees throughout the Bank.

(III) Risk Management

Adhering to a prudent risk management philosophy, the Bank has improved the construction of a comprehensive risk management system, thereby safeguarding the high-quality development of the Bank.

The Bank has established a risk management organizational structure consisting of the board of directors and its specialized committees, the supervisory board and its specialized committees, senior management and its specialized committees, risk management departments, and internal audit departments. The Risk Management Department of the Head Office is responsible for comprehensively managing the internal risks, including assisting the management in promoting the construction of a risk management system. Each department in the Bank is responsible for the management of the credit risk, market risk, operational risk, liquidity risk and other risks through the division of labor and cooperation. Meanwhile, the audit department shall fulfill its responsibilities in risk management in accordance with the provi-

sions of the company's articles of association, including the objective supervision, inspection, evaluation, and reporting on the effectiveness of risk management.

Risk management mode: *The first defensive line* - the management department responsible for classifying the business units and departments: this department shall bear the direct responsibility for the risk management. During the reporting period, by establishing a mechanism for risk information sensing and transmission, as well as a risk management mechanism for business departments, the relevant risk management responsibilities, work paradigms, and evaluation criteria for the risk management performance were clarified, thus fully leveraging the role of the first defensive line as the "nerve endings". *The second defensive line* - Risk Compliance Line: This line is responsible for formulating the basic systems and policies for the risk management, analyzing the overall status of risk management, evaluating and monitoring the effectiveness of risk management norms in various departments and institutions, and establishing risk information and early warning systems to comprehensively manage the business risks. *The third defensive line* - Internal Audit Department: Through the inspection and supervision, such line can be adopted to guarantee the effectiveness of the first and second defensive lines.

Based on the perspectives of risk, capital, growth, and returns, the risk preference statement is synchronously updated to provide the clear risk preference statements for the major risk areas and individual business lines. According to the risk preference statement, the Bank has developed an indicator system for risk tolerance, which further decomposes and refines it into indicators for daily management.

(IV) Responsibility Management

The Bank has actively fulfilled its social responsibility obligations, including integrating the development concepts of innovation, coordination, green, and sharing into our corporate culture, development strategy, and business management, in order to create the long-term value for the stakeholders.

With the core of "gathering the financial power", based on the business philosophy of "sound finance, green finance and inclusive finance" and the financial responsibility system of "creation, growth and sharing", the Bank has promoted the realization of the responsibility goal of "responsibility management, market performance, harmony and win-win, and social reputation" while promoting the development of enterprises.

Management structure of the social responsibility

The management of the corporate social responsibility in this bank is coordinated by the board of directors and implemented by the Social Responsibility Management Committee under the leadership of senior management. In practice, the promotion of corporate social responsibility management relies on the mutual cooperation and joint promotion of various departments and branches of the head office. Meanwhile, the Bank adheres to the close integration of fulfilling social responsibility with the overall business development of the Bank, including integrating the social responsibility into the development strategies, governance structures, corporate culture, and business processes. In addition, in the process of formulating the credit policies, selecting the customer groups, and designing the financial products, the concept and principles of social responsibility management in the Bank have been gradually integrated.

Analysis of substantive issues

During the reporting period, through in-depth understanding of the relevant situations, the Bank actively responded to the expectations and requirements of various stakeholders. By focusing on national macro policies, strategic priorities, and social hotspots, the relevant issues have been refined to create the maximum values, including the economic value, environmental value, and social value.

Communication with stakeholders

In order to understand the expectations and demands of the stakeholders, the Bank has successfully established various communication channels with stakeholders in daily work, which have gradually been transformed into a normalized communication mechanism. Through various forms such as meetings and reports, the Bank has strengthened the communication with important stakeholders, thereby improving the level of the social responsibility governance.

Stakeholders	Expectancy	Communication methods	Countermeasure
Shareholder	<ul style="list-style-type: none">•Stable returns•Capital appreciation•Transparent business situation•Continuous and Stable Operation	Shareholders’ meetings, information disclosure, shareholder research, etc.	Improving the corporate governance, formulating the development plans, timely disclosing the information, and strengthening the management of the shareholder relationship
Customer	<ul style="list-style-type: none">•Improving the quality and efficiency of services•Providing the rich financial products•Ensuring the security of information and funds•Expanding the service channels•Protecting the rights and interests of the consumers	Branch services, online services, customer service hotlines, marketing activities, questionnaire surveys, matchmaking meetings, financial education, etc.	Strengthening the innovation in product services, protecting the consumer rights, promoting the network construction, popularizing the financial knowledge, and exploring the financial scenarios
Staff	<ul style="list-style-type: none">• Comprehensive rights protection• Good career development• Satisfactory salary services• Rich business activities	Trade unions, employee representative conferences, symposiums, solicitation of “rationalization” suggestions, job training, condolence visits, etc.	Protecting the rights and interests of employees, improving the compensation and promotion mechanisms, collecting the employee suggestions from multiple channels, im-

			proving the training systems, unblocking the career development channels, organizing the construction of employee homes, and increasing the care for employees
Government	<ul style="list-style-type: none">●Serving the real economy●Tax payment in accordance with the law●Promoting the employment●Promote the improvement of people's livelihoods	Policy documents and guidelines, daily research and communication, government bank enterprise docking activities, etc.	Conducting the lawful and compliant operations, including implementing national policies and actively paying the taxes; Providing the employment opportunities and developing the inclusive finance; Supporting the regional development and improving the business environment; Promoting the rural revitalization and increasing the empowerment; Adhering to the guidance of party building.
Regulatory authorities	<ul style="list-style-type: none">●Complying with the regulatory requirement	Regulatory policies, regulatory inspections, work reports, reporting of regulatory data, etc.	

	<ul style="list-style-type: none">●Maintaining the financial stability●Undertake the social responsibility		Strengthening the internal control management, assisting in the rural revitalization, and preventing the financial risks
Cooperative partner	<ul style="list-style-type: none">●Fair procurement●Integrity and mutual benefit	Negotiations, meetings, business exchanges, cooperation projects, contract agreements, etc	Establishing a procurement management system, strengthening the business cooperation and industry cooperation
Community	<ul style="list-style-type: none">●Improving the community welfare●Organizing the public welfare activities	Co-construction of party building, popularization of financial knowledge, charitable and public welfare activities, etc.	Advocating the employees to participate in social welfare, donating the funds to aid the students, and organizing the public welfare activities
Environment	<ul style="list-style-type: none">●Low carbon and environmental protection●Sustainable development	Environmental information disclosure, green public welfare activities, etc.	Developing the green finance, promoting the green operation, and adhering to the green public welfare
Media	<ul style="list-style-type: none">●Obtaining the news leads●Normal interviews and reports	Media Open Day, various press conferences, media interview activities, etc.	Holding the media open days, organizing the media interviews, and releasing the information to the public

Economics

Adhering to the business philosophy of ‘finance exists for serving the real economy’, the Bank actively integrates into the overall development of Hainan, including continuously improving the efficiency and level of financial services based on the direction and guidance of national strategy.

(I)Serving the national strategies

Adhering to the principle of ‘Remain True to Our Original Aspiration’, this bank has fully leveraged the advantages of the local corporate banks to continuously expand the scope of products and services and become the main force in the construction of Hainan Free Trade Port. The Bank has issued the Implementation Opinions on the High-Quality Assistance of Bank of Hainan to the Development of Free Trade Port and the Optimization of Real Economy Services, aiming to focus on the industry and regional coordination as the development direction, as well as to support the “six guarantees”, “six stability” and epidemic relief finance in the key areas with high-quality services and high standards of governance s the core. In addition, the Bank has also issued the “Management Measures for Urban Renewal Loans of Hainan Free Trade Port of Bank of Hainan Co., Ltd.” to assist in the improvement of the city and people’s livelihood of Hainan Free Trade Port.

Key measures

- a.** Introducing a minimalist approval process, implementing a system of time-limited settlement, strengthening the progress control of loan approval, and improving the approval efficiency of the enterprise loan application; Continuously focusing on the key projects, including opening up the green approval channels for the leading projects in the construction of Hainan Free Trade Port, key park centers, and livelihood projects, in order to accelerate the approval process. Based on this, the Bank can provide the high-quality and efficient financing services for the key parks, key projects, etc., thereby consolidating the hardware foundation for the construction of free trade ports.
- b.** Strengthening the departmental collaboration, shortening the business processes, optimizing the admission conditions, standardizing the due diligence templates, and delegating the authority reasonably. Based on the above measures, the practical

bottlenecks in the supply chain of the finance business have been overcome, thereby solving the driving difficulties of the supply chain, serving small and medium-sized enterprises, building a new ecosystem of the coordinated development between the company and inclusive business, as well as broadening the new ideas for the development of the real economy in the free trade port.

- c.** By adjusting the credit business collateral evaluation process and strengthening the management of the Zhongzheng platform, the Bank has continued to expand the financing channels for the private enterprises and small and medium-sized enterprises, and effectively provided the excellent financial services for the construction of the free trade port, thereby promoting the effective interaction between finance and the real economy.

Key Performance

As of the end of the reporting period, the Bank has developed the relevant financial service plans for all 11 key parks. Meanwhile, we have also signed comprehensive strategic cooperation agreements with 6 key parks and granted credit to platform companies in 8 key parks, 6 of which have already obtained the loans. In addition, the Bank has also provided the relevant financing services for the enterprises in 10 parks. On the whole, the loan balance of the platform companies and enterprises in 11 key parks on our corporate balance sheet was 9.445 billion yuan, a net increase of 2.365 billion yuan compared to the beginning of the year; In 2022, the total amount of the new loans issued to platform companies and enterprises in key parks was 6.982 billion yuan.

Cases

- a.** Providing full process services for the issuance of special bonds by the local governments in Hainan Province

In 2022, Bank of Hainan took the lead in planning and participating in the full process of the local government’s special bond issuance of 10 billion yuan in Hainan, including 1.564 billion yuan of the offshore bonds. Based on this, the financing channels of our province’s overseas capital market have been further expanded, and the bond varieties in the offshore RMB bond market have been expanded. Overall, the business scope of special bonds has covered 18 cities and counties throughout the province, including the key projects of free trade ports such as Ji-angdong New Area, Meilan International Airport, Boao Lecheng International Medical

Tourism Pilot Zone, Lanyang Hot Spring Town, Yazhou Science and Technology City, and Qiongzong Central Green Industrial Park.

b. Focusing on the project of ‘Danyang Integration’ to continuously and deeply interface with the local governments, parks, and key projects

Bank of Hainan actively responded to the planning and deployment of the provincial government. For example, by focusing on the project of “Danyang Integration”, we have transferred the business backbones to establish the debt Financing teams of the local governments, parks and platform companies. At the same time, the dispatch work mechanism has been formed to continuously optimize the coordination between local governments, parks, and key project parties. In addition, Bank of Hainan has issued the issuance materials for the “two proposals, one plan, and one checklist” of eleven bonds in Danzhou City in 2022. The successfully issued amount reached 3.031 billion yuan; The implementation plans for 114 projects have been completed, with a declared amount of around 10 billion yuan.

c. Serving the construction of the free trade port and achieving the new breakthroughs in equity financing business

As the leader of the fund business jointly conducted by LP and a petrochemical company in Shandong, Bank of Hainan has achieved a new breakthrough in the equity financing business. Meanwhile, Bank of Hainan has assisted the companies in establishing a framework for fund transactions, thereby recommending the specific fund shares to other potential investors in the province. Based on this, the Bank have addressed the demand for capital and construction funds for key projects in the Free Trade Port. In addition, the Bank actively leveraged the advantages of the local corporate banks to support the investment attraction and promote the implementation of major projects and the construction of key enterprises through the financial support.

(II) Promoting the Development of International Business

By leveraging the advantages in decision-making, products, services, and networks, the Bank has steadily innovated its international business, including extending the radius of international business services.

Key measures

a. The segmented contact system has been established to conduct international business research and marketing supervision in the operating unit. Through the daily

business support, training, and customer exchange meetings, the healthy development of international business has been ensured.

b. The Bank has implemented 21 measures to support the cross-border trade and financial services at Hainan Free Trade Port, thereby building an international business product system covering the cross-border RMB, NRA accounts, trade financing, and other fields. On the whole, the Bank has provided the financial services for the cross-border trade to over 300 market entities.

c. Through a comprehensive range of international settlement and financing products, as well as the service model of “one enterprise, one policy” we have handled a new offshore international trade business with a total amount of 977 million US dollars for enterprises in Jiangdong New Area, a total amount of 1.2 billion US dollars for enterprises in Yangpu Development Zone, and a total amount of 614 million RMB cross-border settlement for the duty-free goods industry.

d. The Bank has issued the relevant international letters of credit for the import of goods that enjoy RCEP tariff preferences for the first time in the province, thereby facilitating the investment and construction of free trade ports.

e. By vigorously developing the trade financing business, the Bank has actively utilized the low-cost funds from both domestic and foreign sources to support the funding needs of foreign trade enterprises for “maintaining the orders, exploring the markets, and expanding the imports”. The accumulated financing for local and foreign currency trade was equivalent to 2.043 billion yuan, a year-on-year increase of 69%.

f. The construction of cross-border payment systems has been strengthened. In August 2022, the Bank launched the CIPS payment service. As a result, the Bank has become the first bank in China to indirectly participate in the development of CIPS payment services. At the same time, this industry has been awarded the honor of “Advanced Contribution Participant of Standard Transceivers in 2021”.

Key Performance

As of the end of the reporting period, the Bank has completed the international settlement business with a total amount of 2.767 billion US dollars, and the cross-border RMB payment and receipt amount is 2.321 billion yuan; The ranking of international settlement volume in the same industry in the province has been raised to 5th (calculated based on the data from the Haikou Central Branch of the

People's Bank of China), and the cross-border RMB payment volume ranks 7th in the same industry, an increase of one place compared to the previous year; In addition, the Bank has provided the financial services of the cross-border trade to over 300 market entities in total.

(III) Supporting Small and Micro Enterprises

Adhering to the mission of finance, the Bank has always maintained sufficient attention to small and micro enterprises. At the same time, the Bank has taken 'expanding the depth and breadth of inclusive finance' as the strategic focus for the Bank, so as to gather the relevant financial resources and maintain the growth of small and micro enterprises.

From 2015 to 2022, Bank of Hainan had developed a unique service model for small and micro enterprises, which gradually transformed from the traditional small and micro enterprise credit business (1.0 model) to the small and micro finance (2.0 model) with the characteristics of management and marketing" and "one-stop credit engineering". On this basis, this service model was transformed into the inclusive franchise organization (3.0 model) responsible for management & marketing, and the preliminary scenario finance (4.0 model), thus gradually optimizing into a new inclusive financial service model (5.0 model) focusing on online loan business and digital transformation.

Key measures

a. Supply chain finance has been regarded as the focus of development: Based on the infrastructure supply chain, industrial chain, core business district, and key infrastructure projects, the Bank has launched the characteristic products such as Shang Piao Loan, Piao Xin Tong, order loan, and accounts receivable pledge to support small and micro enterprises by taking the upstream and downstream customer groups of core enterprises as entry points, thereby obtaining a large number of customers. Based on this, the inclusive finance has benefited more small and micro enterprises. At the same time, by providing the high-quality and efficient services, the Bank has built a brand of inclusive financial services. The Bank has been rated as one of the "Top 10 Banks in China's Local Financial Support for Small and Micro Enterprises" by the China Local Financial Forum for three consecutive years, and has been awarded the "Double Excellence" award by the People's Bank of China for the evaluation of the credit policy guidance effect for small and micro

enterprises and private enterprises in the first half of 2022.

b. Creating characteristic products: The Bank has successively innovatively launched 43 Hai Wei loans, including "Hai Zhi Loan", "Pian Xin Tong", "Order Loan", "Kuai Ya Loan", etc. At the same time, the Bank also focused on launching the business of "Zhong Zheng Zheng Cai Loan".

c. Optimizing the credit process: The Bank has regularly revised the relevant systems and methods, including optimizing the relevant credit processes under the premise of controllable risks. For small and micro enterprise customers who meet the requirements of inclusive (two-increased statistics) finance, the Bank has set up a dedicated green channel to accelerate the loan approval, simplify the credit process, and comprehensively improve the quality of services; In addition, the Bank has established a regular risk management meeting system and the mechanism of "confident and willing to grant loans" to strengthen the post loan management and build a risk defense line.

d. Upgrading the service model: As of the end of the reporting period, there are a total of 33 professional inclusive finance service teams and over a hundred customer managers in the Bank, providing the comprehensive services for small and micro enterprises (owners) or individual businesses across Hainan. The 5.0 model of inclusive financial services proposed by Bank of Hainan aims to improve the service efficiency through the efficient, standardized, and industrialized approval processes. In general, the Bank mainly meets the financial needs of more small and micro enterprises by adopting the distinctive, innovative, and applicable financial products.

e. Continuously reducing the loan costs for enterprises: By increasing the preferential amount of loan interest rates, the Bank has distributed the policy dividends to small and micro enterprises, thereby effectively reducing the burden on them. During the reporting period, the Bank continuously introduced the discounts on loan interest rates for small and micro enterprises. At the end of the reporting period, the interest rate on the related loans decreased by 55 basis points compared to the beginning of the period. Based on this, the policy of 'supporting the re-lending of small and medium-sized enterprises' proposed by the People's Bank of China has been implemented, thereby fully leveraging the advantages of the grassroots organizations. In addition, the preferential funds of the central bank are fully utilized

to enhance the penetration rate of the inclusive financial services. As of the end of the reporting period, the cumulative amount of loan funds allocated by the People's Bank of China to support small and medium-sized enterprises was 2.729 billion yuan.

Key Performance

As of December 31, the balance of inclusive loans (full ranges) within the Bank was 8.273 billion yuan, with 2074 loan accounts; The balance increased by 2.732 billion compared to the beginning of the year, while the loan account increased by 443 households compared to the beginning of the year. The balance of loans with two additional criteria is 5.531 billion yuan.

Cases

a. The first bank business named "Zhong Zheng Zheng Cai Loan" was implemented

As one of the first three pilot cooperative banks of the Zhongzheng accounts receivable financing service platform in the province, Bank of Hainan has taken the successful integration of the Hainan Provincial Government Procurement Management System and the Zhongzheng Accounts Receivable Financing Service Platform as an opportunity to fully utilize the financing function of the platform and provided the financing business called "Zhong Zheng Zheng Cai Loan" for small and micro enterprises involved in Zhongzheng government procurement projects. During the process, the credit model has been innovatively adopted, thereby advancing the loan approval to the bidding stage of the project. By establishing the exclusive business approval standards, the efficient loan review process has been achieved.

Hainan XX Industrial Co., Ltd. is a comprehensive service provider engaged in the wholesale of computer software and hardware equipment, which has won multiple bids for projects tendered by the government. Due to the impact of the epidemic, the company has encountered difficulties in capital turnover with a large demand for funds.

In September 2022, after learning about the company's situation, the employees of Bank of Hainan immediately inquired about the client's financing needs and developed a dedicated financing plan. During this process, the business of "Zhong Zheng Zheng Cai Loan" was recommended. The principle of 'handle special cases with special methods' is followed throughout the entire business. The staff of the Bank guided the customers through the entire process of operating the platform system,

achieving 'approval and disbursement on the same day', thereby solving the problem of fund shortage in enterprise material procurement and accelerating the progress of emergency material procurement contracts.

b. The Bank has issued the first small and micro enterprise financial bond in Hainan Free Trade Port, with a record low issuance interest rate introduced by Bank of Hainan.

In March 2022, Bank of Hainan successfully issued a small and micro bond worth 1 billion yuan, with an interest rate of 3.54%. Moreover, this issuance of interest rates is a historic low for the financial bonds among the Banks in Hainan. Furthermore, such small and micro bond is also the first time that Bank of Hainan has issued a bond worth 1 billion yuan. The subscription multiple of all bonds reached 4.49, setting a new high in the history of Bank of Hainan. The bidding institutions include 47 banks and non-bank institutions, including Dalian Rural Commercial Bank, Anhui Hexian Rural Commercial Bank, Jiangsu Yixing Rural Commercial Bank, Industrial Bank, Huatai Securities, CITIC Securities, etc. It can be said that the successful issuance of small and micro bonds this time is conducive to reducing the financing costs of loans for small and micro enterprises.

(IV)Serving a Better Life

Adhering to the service philosophy of "better understanding of Hainan people and more sentiments to Hainan", and based on the people's livelihood needs of Hainan Province, the Bank has provided the excellent services to enhance the financial temperature, thereby helping urban and rural residents in Hainan to enjoy a better life.

Key measures

a. Building a Rights Center for Individual Customers

Based on the production and living needs of the customers, the Bank has integrated a multi scenario financial ecosystem, forming the customer-oriented ecological platform, as well as provided the comprehensive financial services to meet the needs of various scenarios in daily life.

b. Intelligent property management

Through third-party cooperation with technology companies and property management companies on the property management platform, we have provided the smart property management platform services to the community residents, thereby helping the commu-

nities in our province improve their intelligent management capabilities and efficiency of daily services.

C. The financial services have been introduced into the community

By providing financial services to community residents, including the rights and interests of ‘property fee reduction’, the rights and interests of tourism consumption, preferential interest rates of credit funds, and popularizing financial knowledge such as anti-telecommunication network fraud, prevention of illegal fund-raising and protection of consumers’ rights and interests, the Bank has continuously enriched the content of the financial services for community residents, thus improving the supply efficiency of personal financial services.

d. The service brand with the theme of “Haixing Smart Housekeeper”

In order to better serve the construction of an international tourism consumption center, based on the advantages of Hainan’s tourism resources and the daily life needs of guests residing in Hainan, the Bank has launched a theme service brand exclusively owned by Bank of Hainan called “Haixing Smart Housekeeper”, which includes four sub services including “Haixing Little Driver”, “Haixing Little Tour Guide”, “Haixing Little Housekeeping”, and “Haixing Little Nurse”. In addition, the Bank has also provided the exclusive rights and benefits services to meet the five major needs of guests, including pick-up and drop off services, island sight-seeing, housing management, medical services, and family care, in order to create the travel experience of ‘home from home’.

(V) Improving the Customer Service

On the basis of fully protecting the rights and interests of the customers, the Bank has also adhered to adopting the technology to provide the services to a large number of customers, including focusing on improving the coverage, accessibility, and convenience of financial services.

Key measures

a. Improving the working mechanism of consumer protection

In the Bank, the Consumer Rights Protection Committee directly managed by the senior management has been established to handle major issues related to the consumer rights protection. During the reporting period, the Bank revised 7 systems, including the “Management Measures for Consumer Rights Protection of Bank of Hainan”, “Management Measures for Consumer Rights Protection Review of Bank of

Hainan”, “Management Measures for Handling Consumer Rights Protection Complaints of Bank of Hainan”, and “Evaluation Operating Procedures for Consumer Rights Protection of Bank of Hainan”, so as to further enhance the completeness of the consumer protection system; Meanwhile, the “Management Measures for Diversified Resolution of Financial Disputes of Bank of Hainan Co., Ltd.” has been formulated to organically embed the diversified resolution methods of the financial disputes into the complaint handling process of the Bank. In the assessment and evaluation of consumer insurance work in 2021 conducted by Hainan Branch of China Banking and Insurance Regulatory Commission, the Bank obtained the rating of Level 2 Grade A; In the evaluation of the protection of financial consumer rights and interests conducted by the Haikou Central Branch of the People’s Bank of China in 2021, the Bank has obtained the rating of A (both evaluation results were ranked first among the legal representative banks in the province).

b. Optimizing the operational business processes

In September 2022, the Bank account opening service through the electronic business license was launched within the Bank. Based on this, the corporate customers can carry out the intelligent and convenient banking services through the use of electronic business licenses, including the opening, modification, and revocation of the settlement accounts. In practice, this has effectively improved the convenience of business processing for small and micro enterprises and startups. Starting from July 1, 2022, the confirmation letter business of all branches under the jurisdiction will be centralized to the head office for processing. The processing time limit has been shortened from the original 10 days to an average of 3 days, greatly improving the efficiency and service level of confirmation letter business.

c. Strengthening the management of customer service centers

As of the end of the reporting period, the customer service center received a total of 34231 phone inquiries from consumers, a year-on-year increase of 71.9%, and 2596 online inquiries, a year-on-year increase of 65.1%. The consulting content includes 4158 inquiries related to the lifting of personal account control, 3572 inquiries related to the corporate online banking, 2790 inquiries related to other categories, 2701 inquiries related to individual business, and 2681 inquiries related to the personal online banking, accounting for 12.15%, 10.43%, 8.15%, 7.89%, and 7.83% respectively; In addition, the customer service center received a total of 67

complaints from the consumers, a year-on-year decrease of 4%. The average processing time for complaints is 2 working days, which meets the specified time limit. The satisfaction rate for complaint handling is 100%. Overall, the consumer complaints mainly focus on the service attitudes, service levels, and management systems of financial institutions. All inquiries and complaints from the consumers have been promptly replied. Accordingly, such customers have been effectively comforted.

d. Improving the service quality of branches

The Bank has carried out the governance work on the service quality of the branch offices, including the training and assessment of the service processes for the counter staff, in order to improve the service level of the staff within the Bank. The system for service evaluation and complaint handling has been improved; The emergency drills have been carried out to enhance the ability to handle the complaints. The evaluation of star rated branches has also been carried out. Finally, 1 five-star branch, 5 four-star branches, and 13 three-star branches have been selected. Through the construction of star rated branches, the characteristics of financial services have been actively constructed, thus creating the service brand of Bank of Hainan.

e. Strengthening the popularization of the financial knowledge

A total of 206 promotional events related to deposit insurance were organized and carried out in all branches of the Bank, with 9000 promotional materials distributed. Meanwhile, the number of promotions carried out through the issuance of ‘note cards’ and receipt information of deposit and withdrawal payments has reached over 160000 times, with an audience of 57200 people; In addition, the Bank organized a total of 598 promotional activities against telecommunications fraud, distributing more than 20000 promotional materials with an audience of over 40000 people; Also, the Bank organized 98 centralized publicity campaigns on policies related to service fee reduction and profit sharing, as well as anti-counterfeit currency campaigns, with 20200 promotional materials distributed.

f. Providing the convenience for the payment and settlement services for the elderly.

The accessibility facilities in the network have been continuously improved. In the business outlets, the accessible ramps or accessible services have been provided.

The accessibility signs have been posted in the prominent locations. At the same time, the equipment including the reading glasses, magnifying glasses, wheelchairs, crutches, etc. have been equipped. The professional level of service personnel has been improved. The elderly assistance equipment has been complete and easy to use. A “Care Counter” has been opened for the elderly to prioritize their business and reduce their queuing time.

The Bank also provided the humanized care services. In response to the different needs of elderly customers, the Bank has provided the humanized proactive care services, such as actively assisting the elderly customers in entering, assisting them in filling out the relevant forms, and prioritizing the business processing for the elderly customers through the green channels or care counters. At the same time, the staff within the Bank have paid great attention to the entire process of the elderly customers handling business at the branch, in order to provide a quick and convenient business process.

On-site service is provided. Following the principle of “know your customer”, the Bank flexibly handles the related business through the safe and convenient ways such as door-to-door service and remote video for the elderly who are older and have difficulty in moving, so as to facilitate the management of accounts by the elderly. Meanwhile, the Bank has formulated a service manual and emergency plan for the elderly to handle the payment business, so as to fully guarantee the service experience of the elderly.

The Bank has also strengthened the publicity and guidance for the elderly. By guiding the elderly to use the electronic devices, their misunderstandings about modern financial services can be eliminated. By tutoring the elderly in using the electronic devices, the recognition and utilization rate of electronic financial devices among the elderly population have been improved.

Cases

a. Launching the function of “mobile phone shield”, so as to make the use of mobile banking more convenient

Bank of Hainan, together with China Financial Certification Authority (CFCA), jointly launched a security authentication method called ‘mobile phone shield’. Through the simple identity authentication and certificate download, mobile banking users can

enjoy the all-round protection in the transaction process. When conducting the large transfers, the customers no longer need to carry and use the additional devices or physical media, so as to provide the convenient and efficient transfers.

b. Issue a caring version of ‘mobile banking app’

In combination with the problems and difficulties faced by such special groups when using mobile payment, Bank of Hainan launched a caring version of the mobile banking app, within which, the functions including ‘streamlining content’, ‘turning up font size’, ‘Voice search function’ and ‘warm voice broadcast’, to ensure that the elderly can master the use of the app as soon as possible. The app has now been launched in the application markets of Apple, Huawei, Xiaomi, vivo, and others, for the use of special groups, thereby solving the problem of the “digital divide” among the special groups.

Environment

Green finance refers to the realization of the goal of “carbon peaking and carbon neutrality”, which can be adopted to cope with the climate change and promote China’s economic and social development. Meanwhile, the green finance is an important guarantee for the green transformation of enterprises. In 2022, the Bank has continued to practice the development concept of green finance, including constantly improving the service system of green finance and constantly promoting the low-carbon operation, so as to protect the green environment and build a better home together.

(I)Developing Green Finance

All along, based on the spirit of the relevant documents issued by the CPC Central Committee on the construction of ecological civilization and the realization of “carbon peak, carbon neutrality”, the Bank has always taken the green credit as a strategic goal when conducting the regular operation. In addition, the Bank has increased its support for green economy, low-carbon economy and circular economy by improving the system construction, strengthening the assessment mechanism, opening up the green channels for examination and approval, and providing the preferential pricing for the financial products, thus supporting the ecological environment protection and sustainable development of Hainan Free Trade Port and preventing the corresponding environmental

and social risks.

Key measures

a. Continuously improving the policy of green finance

The “Guidelines for Green Credit Business in Bank of Hainan”; In the “Guidelines for Credit Policy of Bank of Hainan in 2022”, the Bank has clearly listed the green credit as the key investment direction of the loan business. At the same time, the Bank has also increased the scale of green credit investment, including extending loans to the green economic fields such as the ecological protection, clean energy, energy conservation and environmental protection. In addition, while maintaining the sustainable development of business, the Bank has established a green channel for review, dedicated quotas, and priority allocation system for green credit projects.

b. Strictly implementing the access mechanism for green credit

The Bank has strictly implemented the relevant requirements for the industrial structure adjustment and the promotion of the exit of outdated production capacity. For example, the projects and enterprises that are prohibited, restricted, or eliminated in the Guiding Catalogue for Industrial Structure Adjustment shall not be granted new credit. The existing business sector should be gradually compressed. Meanwhile, any form of credit support for projects and enterprises that do not meet the environmental standard is not allowed to provide.

c. Continuously innovating the green finance products

The Bank has actively explored the innovative financing tools related to environmental equity. Combining the standards of the financial industry, the financing tools related to environmental rights with “carbon emission quotas” as the target, as well as the financing business of carbon emission quotas, have been introduced by the Bank.

d. Actively issue green finance bonds

By issuing the green finance bonds or other innovative bonds, the source of credit funds has been expanded. Based on this, the raised funds can be fully used for the green industry projects specified in the Catalogue of Green Bond Supported Projects, so as to provide the low-cost green finance services for the economic entities of the free trade port.

Use of funds raised by green finance bonds

As of December 31, 2022, according to the Internal Management Measures for green finance Bond Raising of Bank of Hainan Co., Ltd., the Bank has invested the funds raised

through green finance bonds into the projects in the green industry. From the issuance of the Bank’s first green finance bond in 2021 to the end of 2022, the accumulated funds raised by such bonds were used to issue 114 loans for the green industry projects. During this period, the issuance of such loans involved 22 green projects, with a total investment amount of 884 million yuan and a balance of 841 million yuan. Among them, the refinancing ratio of new projects to existing projects is 5:2. The cumulative number of recovered loans is 12, with a recovered amount of 43 million yuan, involving 6 projects. In addition, the green industry projects funded by the loans involve three major categories, including energy-saving and environmental protection industries, ecological and environmental industries, and green upgrading of infrastructure. In the energy conservation and environmental protection projects, the loan amount invested is 416 million yuan, accounting for 49.52%; The amount invested in the ecological environment projects is 335 million yuan, accounting for 39.84%; The amount invested in the infrastructure green upgrade projects is 89 million yuan, accounting for 10.64%. All 22 green projects that have received loans are located within Hainan Province.

Loan direction table for green industry projects

Currency: RMB
Unit: 10000 yuan

Project Classification (Level 1)	Project Classification (Level 2)	Project Classification (Level 3)	Balance of loan delivery	Proportion
1. Energy conservation and environmental protection industry	1.2 Sustainable buildings	1.2.1 Green building materials	29206.01	34.74%
	1.5 Comprehensive utilization of resources	1.5.1 Manufacturing of resource recycling equipment	10428.00	12.40%
	1.6 Green transportation	1.6.1 Manufacturing of new energy vehicles and green ships	2001.48	2.38%
4. Ecological Environment Industry	4.1 Green agriculture	4.1.1 Protection of Agricultural Resources	14323.28	17.04%
		4.1.3 Supply of green agricultural products	4120.00	4.90%

	4.2 Ecological protection and construction	4.2.1 Protection and Restoration of Natural Ecosystems	13772.40	16.38%
		4.2.2 Ecological Product Supply	1274.65	1.52%
5. Green upgrade of infrastructure	5.3 Pollution prevention and control	5.3.1 Urban Environmental Infrastructure	8949.70	10.64%
Total			84075.51	100.00%

Regional distribution table of green industry projects

Currency: RMB
Unit: 10000 yuan

Delivery area for loans	Project quantity	Balance of loan delivery
Lingao County, Hainan Province	3	19745.43
Danzhou City, Hainan Province	4	19596.67
Qionghai City, Hainan Province	2	13734.28
Haikou City, Hainan Province	1	10428.00
Ding’an County, Hainan Province	3	8646.00
Tunchang County, Hainan Province	2	4120.00
Chengmai County, Hainan Province	1	3469.36
Changjiang Li Autonomous County, Hainan Province	1	2494.13
Qiongzhong Li and Miao Autonomous County, Hainan Province	1	1274.65
Wuzhishan City, Hainan Province	1	438.00
Wenchang City, Hainan Province	1	129.00
Total	22	84075.51

Table of Loan Delivery for Key Green Projects

Currency: RMB

Unit: 10000 yuan

Project Overview	First level classification	Second level classification	Three level classification	Area	Balance (100 million yuan)	Environmental benefit
Project of promotion and application (demonstration) base of innovative prefabricated building	Energy conservation and environmental protection industry	Sustainable architecture	Green building materials	Lingao County	1.39	The projects of prefabricated building can be used for energy conservation, emission reduction and environmental protection.
Protection and restoration projects for marine ecology	Ecological environment industry	Ecological protection and construction	Protection and restoration of natural ecosystems	Danzhou City	1.38	The water quality at the estuary is treated to restore the coastal habitat of birds and protect the environment of the water area.
The project of a comprehensive utilization base for renewable resources in a city	Energy conservation and environmental protection industry	Comprehensive utilization of resources	Manufacturing of resource recycling equipment	Haikou City	1.04	Solid waste such as sludge and construction waste are disposed of harmlessly to achieve the energy conservation, emission reduction, and environmental purification efficiency.
Base of prefabricated building industry	Energy conservation and environmental protection industry	Sustainable architectur	Green building materials	Ding'an County	0.86	The projects of prefabricated building can be used for energy conservation, emission reduction and environmental protection.
Phase II project of an industrial park in a city	Ecological environment industry	Green agriculture	Agricultural resource protection	Qionghai City	0.70	By strengthening the breeding of varieties, the planting structure is optimized, thereby driving the increase in coconut production and effectively integrating the industrial chain.

Industrial Park Project in a city	Ecological environment industry	Green agriculture	Agricultural resource protection	Qionghai City	0.67	By strengthening the breeding of varieties, the planting structure is optimized, thereby driving the increase in coconut production and effectively integrating the industrial chain.
A project for public toilets in the urban area	Green upgrade of infrastructure	Pollution prevention	Infrastructure of urban environment	Danzhou City	0.52	A clean and tidy urban environment has been created, and the urban ecological environment has been improved.
Project of prefabricated green building industry base	Energy conservation and environmental protection industry	Sustainable architecture	Green building materials	Lingao County	0.48	The projects of prefabricated building can be used for energy conservation, emission reduction and environmental protection.
Project of feed processing plant	Ecological environment industry	Green agriculture	Supply of green agricultural products	Tunchang County	0.27	The efficient processing has been achieved to achieve the energy-saving and emission reduction effects.
Project of industrial park sewage treatment plant	Green upgrade of infrastructure	Pollution prevention	Infrastructure of urban environment	Changjiang County	0.25	Water pollution is treated to purify the park environment

The green projects supported by the Bank involve the projects, including the sustainable construction, green agriculture, ecological protection and construction, pollution prevention and control, which are also supported by the green bonds. The overall environmental benefits generated are as follows: the annual disposal of solid waste reaches 1.5 million tons, the number of newly renovated public toilets is 96, the annual production of green building material(rubber and plastic panels) is 100000 cubic meters, the annual production of prefabricated concrete components of green building materials is 100000 cubic meters, the annual production of auto-claved ceramic particle board components for producing the green building materials is 1 million square meters, and the annual fuel consumption saved is about 18286.00

tons of standard coal. In addition, the annual carbon dioxide emissions reduction is 45715.00 tons, the annual production of electric vehicle charging stations is 2000 sets, the leveled land area reaches 1462.69 acres, the improved soil area is 1462.49 acres, the newly built ditches reach 14314.00 meters, the newly built field roads are 9544.00 meters long, the restored bird coastal habitat area is 1746.00 acres, the planted mangrove area is 4025.00 acres, and the cleaned water area is 19500.00 acres, The land area where the pest control has been implemented is 1600.60 mu, the production of organic products is 855.00 tons, the annual sewage treatment capacity is 438000 tons, the length of the laid pipeline is 6835.00 meters, the annual emission reduction of chemical oxygen demand is 140.16 tons, the annual emission reduction of biochemical oxygen demand is 83.22 tons, the annual emission reduction of suspended solids is 118.26 tons, the annual emission reduction of ammonia nitrogen is 13.14 tons, and the annual emission reduction of total phosphorus is 3.29 tons, The annual emission reduction of total nitrogen is 13.14 tons.

Key Performance

As of the end of 2022, the balance of green credit at Bank of Hainan was 2.269 billion yuan, an increase of 1.326 billion yuan compared to the beginning of the year. The growth rate is 140.62% (according to statistics from the People's Bank of China). In the three years since the issuance of the "Green Credit Development Strategy Plan of Bank of Hainan Co., Ltd. (2020-2022)", the green credit has achieved the rapid growth. From the successful issuance of the first green finance bond in 2021 to the end of 2022, the Bank had 114 transactions involving 22 green projects, with a total investment of 884 million yuan, in which the funds raised by green finance bonds were put into green industry projects. In addition, at the end of 2022, the balance of loan disbursement was 841 million yuan.

Cases

a. Assisting in launching a special plan for green asset

In October 2022, Bank of Hainan assisted in the successful issuance of the Green Asset in the Special Plan for Haitong Yingda Sanya Environmental Investment Water Supply Fee Return Option Phase I. On the whole, the investment finance has reached 60 million yuan. The products launched in this special plan are the first ABS with a water supply fee revenue category in Hainan Province and the first ABS with a

green logo. This plan not only received the highest G1 level green evaluation certification in the industry, but also set a new low for the weighted average interest rate of ABS in the same rating infrastructure category nationwide in the past three years.

The operating company of this project is the main operator of water investment in Sanya City, which is responsible for the water supply, sewage treatment, as well as the construction and design of the water engineering projects in Sanya City. The successful issuance of this special plan will further expand the diversified financing channels of the enterprises, effectively improve the asset liquidity and utilization efficiency, provide the new ideas, new approaches, and successful models for promotion for the innovation of financing models for the urban infrastructure in Sanya, as well as effectively assist the urban construction and improvement of people's livelihoods in Sanya. As a special plan for the green assets, this project is also a vivid practice of Bank of Hainan in implementing the development concept of "Green mountains and clear water are equal to mountains of gold and silver" and serving the construction of free trade ports.

b. Assist in the protection and restoration of the marine ecology

After the completion of the marine ecological protection and restoration project supported by the Bank, 1746 acres of bird coastal habitats are expected to be restored, with 4025 acres of mangrove forests being created and 13k square meters of water area being cleared. Meanwhile, in the project, the tail water purification system of the constructed wetland will also be constructed to treat the water quality entering the seawater. This project is a typical domestic marine ecological protection and restoration project, which can be used to effectively protect the typical coastal mangrove wetland ecosystem and expand the area of mangroves. In addition, the project can bring the significant ecological and environmental benefits in terms of species diversity protection, ecological environment improvement, wind and wave protection, climate regulation, water purification, coastline protection, etc.

(II) Promoting Green Operations

Based on the integration of green development concept and self-operation, the Bank has reduced the energy consumption in daily operations by promoting the implementation of green energy use, green office and green procurement, as well as shaping the green culture, and strived to achieve the sustainable development of green and

low-carbon.

Key measures

- a.** Electronic stamping of business seals at the counter: Based on business needs, the electronic business seal system and related business processes of the comprehensive counter system have been optimized accordingly. For example, some vouchers no longer need to be stamped with a business seal. The digitization of business seals on the counter has been fully implemented, effectively simplifying the operation of the counter, thereby improving the service efficiency and achieving the green operations.
- b.** The working mechanism of green procurement: Under the conditions of meeting the procurement needs, quality, and service standards, the products with high efficiency, energy conservation, water conservation, or environmental protection labels are prioritized for procurement by the Bank. In addition, the principle of "energy conservation and environmental protection" has been taken as one of the elements for scoring procurement. Moreover, the Bank has also conveyed its support and advocacy for green procurement practices implemented by the Bank to the suppliers.
- c.** Transforming the online office system: Based on the 22 newly launched workflow of the OA office systems and 86 optimized processes, the office efficiency of the Bank has been improved with less office paper.
- d.** Spreading the concept of conservation: The Bank took the lead in making the supervision of food conservation and the suppression of waste in catering the primary task of implementing the green development. For example, in a prominent position in the cafeteria, the signs related to conservation are posted to encourage the employees to cherish food.
- e.** Green Building Project: The "Project of Headquarters Building in Bank of Hainan" under construction is designed and constructed in strict accordance with the "Evaluation Standards for Green Buildings" GB/T50378-2019, "Detailed Rules for Green Building Evaluation Standards and Technology 2019", as well as the relevant national regulations, to meet the "Green Building Two Stars" standard of national green buildings.

Online financial services in 2022

Customer classification	Size of customers/transactions	Annual growth rate
Enterprise online banking	The cumulative number of transactions with 17475 signed clients is 1.8889 million, with a transaction amount of 427.712 billion yuan	The cumulative number of signed clients has increased by 23.47% compared to last year, while the number of transactions has increased by 24.54% and the transaction amount has increased by 47.52% compared to last year
Personal online banking (including Mobile Banking)	The cumulative number of transactions signed with 379125 customers is 839800, with a transaction amount of 28.309 billion yuan	The cumulative number of signed clients increased by 9.37% compared to last year, while the number of transactions decreased by 1.05% and the transaction amount decreased by 17.49% compared to last year

Online financial services in 2022

Index	Total	Per capita (calculated as 552 people)
Water consumption in the head office	23705 tons	42.94 tons/person
Electricity consumption in the head office	3732058 kWh	6760.97 kWh/person
Gas consumption in the head office	17505 cubic meters	31.71 cubic meters / person
Paper consumption in the head office	12.61 tons	0.0228 tons/person

Society

Based on the management philosophy of ‘people oriented’, the Bank effectively safe-guards the interests of employees and creates a development platform for the employ-ees. Therefore, the Bank has strived to work with the employees to achieve the common success and progress; In addition, the social needs have been paid attention to, in order to leverage their own advantages to actively give back to the society and share the relevant development achievements with all parties.

(I)Building a Happy Homeland

Adhering to the cultural concept of "co-building and sharing", the Bank is committed to providing the employees with a competitive salary and welfare system, diversified career development channels, scientifically sound training systems, and a comprehen-sive care system. Meanwhile, the Bank continues to carry out the characteristic cul-tural activities, including "Bank of Hainan Day", "Golden Ideas" solicitation, "Xing Ke Tang, Xin Yue Du", etc., to build a warm, harmonious, open and inclusive work en-vironment.

As of December 31, 2022			
Data category	Item	Number of people	Proportion (%)
	Total number of employees	1255	—
Classification by gender	Male employees	621	49.48
	Female employees	634	50.52
Classification by Employment Type	Contract based employees	1255	100
	Dispatch system employees	0	0
	Temporary worker	0	0

Classification by age group	Employees under 30 years old (inclusive)	591	47.09
	Employees aged 31 to 40 (inclusive)	491	39.13
	Employees aged 41 to 50 (inclusive)	122	9.72
	Employees over 50 years old	51	4.06
Classification by educational background	Employees with a college degree or below	54	4.30
	Employees with a bachelor’s degree	983	78.33
	Employees with a Master’s degree	209	16.65
	Employees with a doctoral degree	9	0.72
Middle level female employees (management cadres of the head office)		41	3.27
Employees with overseas study experience		79	6.29
High level talents in Hainan Province		44	3.51
Leading Talents in Hainan Province		1	0.08
Outstanding Talents in Hainan Province		0	0
Disabled employees		3	0.24
Minority employees		91	7.25
Coverage of employees who have paid social security		—	100
Number of employees undergoing regular physical examinations		1047	83.43
Number of labor arbitrations in the past year		0	0
Employees recruited through social recruitment (newly hired in 22 years)		100	7.97
Employees recruited through campus recruitment (new hires in 22 years)		114	9.08

Protecting the rights and interests of the employee

In order to effectively safeguard the legitimate rights and interests of employees, the Bank has strictly complied with the relevant national and local laws and regulations; In addition, the Bank has also provided the employees with the supplementary security related to pension and medical care in the form of annuity plan and supplementary medical insurance.

Democratic management: The Bank has always improved the democratic management system based on the employee representative conferences to guarantee rights to information, participation, and expression of the employees. During the reporting period, 2 employee representative meetings and 8 employee committee meetings were held separately.

Safeguarding the Rights and Interests: "Regulations on Petition Work in Bank of Hainan" has been formulated to clarify the work system, departmental responsibilities, and disposal processes, improve the mechanism of petition work, and protect the legitimate rights and interests of the employees.

Being open to ideas from everyone: By organizing "Golden Ideas" solicitation and establishing the platforms such as OA office system forums or some other platform, the channels for employees to express their opinions and suggestions were opened.

Opening up the career paths

The Bank has provided the promotion mode of "dual channel", including the management positions and professional sequence positions, to broaden the job system, increase the level of positions, and focus on building a clear and smooth career development channel for the employees. During the reporting period, the annual job adjustments for natural and professional positions were completed to stimulate the new vitality of the workforce.

Improving the talent quality

The Bank has attached great importance to the talent cultivation. During the reporting period, the training content and mode were continuously innovated to improve the management and business capabilities, thereby continuously improving and covering a comprehensive training system for different employees and business lines. During the reporting period, a total of 213 training sessions were conducted within the Bank.

The onboarding training of the new employee: The Bank has organized a training program called "Sailing Plan" for the new employees recruited through the campus recruitment, to help these new employees understand the corporate culture, office and business processes, as well as to quickly integrate into the environment. Meanwhile, the Bank has provided the online training called "Learning Map" for the new employees recruited through the social recruitment, so as to facilitate the flexible use of the free time for learning. During the reporting period, a total of 211 new employees have participated in such training.

The theme training for free trade port construction: According to the needs of Hainan free trade port construction, the proficiency improvement mechanism of foreign language with the characteristics of Bank of Hainan has been gradually developed. During the reporting period, the financial English training has been conducted for all employees of the Bank. In this training, the employees' awareness of openness, foreign language cultural literacy, and cross-cultural communication skills have been cultivated.

Online learning platform: The Bank has created an intelligent and digital online training platform through a cloud classroom called "Zhiniao". During the reporting period, a total of 1230 people in the Bank activated the account of the Cloud School named "Zhiniao" to conduct online course learning, online exams and watching of the liver-streaming course on the platform.

Carrying out the activities that care for employees

The Bank has strengthened the comprehensive care for the employees, including helping them balance the work and life, continuously enhancing their sense of belonging, happiness, and gain, and creating an atmosphere of happy work and healthy life. By providing the care for employees who have left their work positions due to childbirth, illness, retirement, etc., including offering the holiday condolences, various cultural and sports activities carried out through the internal cultural and sports associations, organizing the employees to participate in the provincial and municipal cultural and sports competitions, arranging annual physical examinations, and holding the health lectures. Based on this, the employee emotions can be integrated to jointly build a happy home.

The Bank organized its employees to participate in the table tennis match entitled "Working Together with Investors" in the securities industry of Hainan, and won the

first prize in the group stage and the second prize in the final. In addition, the Bank also organized the employees to participate in the "State owned Enterprise Reform Cup" table tennis tournament organized by the Provincial State-owned Assets Supervision and Administration Commission, and won the third place. Furthermore, the Bank organized and participated in the speech competition titled "The Most Beautiful Free Trade Port Women's Advancers" organized by the Provincial Women's Federation, and won the first place in the English group competition and the excellent award in the Chinese group competition.

Case 1: Saying 'laborious' and sending a blessing - The Bank leaders have comforted the frontline employees during the Spring Festival.

On January 30, 2022, Zhu Delei, the Secretary and Chairman of the Party Committee of Bank of Hainan, and Fu Haibi, the leader of the Discipline Inspection and Supervision Team in Bank of Hainan dispatched by the Provincial Commission for Discipline Inspection and Supervision, visited and comforted the frontline staff at the headquarters' business department, Haikou Wuyuanhe Branch, and Haikou Haidian Branch by extending New Year's blessings to everyone.

Case 2: The head office organized a free clinic activity for the female employees to carry out "two tumor screening"

In order to effectively care for the physical and mental health of the female employees, based on the negotiations between the head office's labor union and Hainan Chengmei Hospital, the Bank held a free clinic activity for "two tumor screening" for the female employees at the activity center on the fifth floor of the head office on the afternoon of November 4th and 10th, with a total of 157 people participating in two phases of the activity. This free clinic activity is mainly aimed at women with high incidence of diseases, including uterine fibroids, adenomyosis, uterine cancer, thyroid nodules, thyroid cancer, etc. Meanwhile, the Bank also organized and carried out the free ultrasound examinations, professional consultations, and science popularization education services. At the event site, the relevant experts provided the detailed answers to the health issues that women encounter in their daily lives and provided the corresponding opinions and suggestions. The female employees participating in the free clinic expressed that this activity has made everyone realize the importance of early tumor screening for women, and

expressed the need to increase awareness of prevention in the future, including strengthening exercise, arranging daily routines and diet reasonably, and contributing to the high-quality development in Bank of Hainan in a healthier state.

Case 3: The head office launched the parent-child activity called "I am a Little Banker"

On the eve of International Children's Day, in order to enrich the Banking knowledge of the children, establish the financial management concepts and cultivate the corresponding hand-on skills, the labor union of the head office carefully held a colorful, warm and cheerful parent-child activity, inviting 60 groups of employee families to participate in the interactive links including the creative color painting, financial picture book presentation, paper folding Zongzi and parent-child games.

Case 4: Focusing on improving employees' happiness index from the perspective of 'Food'

In order to satisfy the 'stomach' of employees, the administrative management department of the head office has regularly organized the employee representatives from the head office department to hold symposiums, including listening to employees' opinions and analyzing their tastes, so as to provide a variety of dishes with different varieties, methods, and combinations. In 2022, there were a total of 25 innovative varieties in the cafeteria of the headquarters, including 4 cold dishes, 15 appetizers, and 6 pastry snacks; At the same time, the working mechanism for publishing the "Weekly Recipe" has been established. In addition, on Sundays, the Bank releases recipes for the next week's breakfast, lunch, and dinner.

Case 5: Lingshui Branch carried out the group building activity on Women's Day on March 8th

On March 8, 2022, Lingshui branch took the opportunity of the festival to carry out a team building activity called "Brave Climbing -Females are as excellent as their male peers. Working Together - Creating a Better Tomorrow", which aims to care for the female employees, thereby enhancing the team cohesion and creating a good atmosphere of happy work and healthy life.

Case 6: Baoting Sub branch organized the employees to experience the "slow life" in the rural fields

To enrich the employees' leisure life and enhance their sense of happiness and be-

longing, on November 12, 2022, Baoting Branch has conducted the diversified employee group building activity in the shared farm named ‘Ya Bu Lun Xiang Shui’ located in Xiangshui Town, Baoting County, which includes various forms and contents such as village visits and wild stream water playing. The employees of the branch experience the joy of “slow living” in the most primitive environment.

Construction of corporate culture

Focusing on the theme of “being together and moving forward”, the Bank has deeply promoted the implementation of a home culture called “co-construction and sharing”. By means of the internal publicity such as the internal magazine of Bank of Hainan People, WeChat official account and video number of “Bank of Hainan Culture”, Bank of Hainan Culture Daily Poster, the Bank has promoted the employees’ awareness of the enterprise and recognition of core concepts in the enterprise culture; Relying on the characteristic cultural activities such as “Bank of Hainan Day”, “Xing Ke Tang, Xin Yue Du”, “Bank of Hainan -Most Beautiful Home”, and “Golden Ideas”, the story of home culture is disseminated, thereby stimulating the employees’ enthusiasm for understanding and disseminating the corporate culture.

Case 1: The first Correspondent Conference and the training course for improving Correspondents’ abilities were successfully held

On June 25th, the first Correspondent Conference and the training course for improving Correspondents’ abilities were successfully held. Vice Secretary of the Party Committee and President Wu Jingze attended the class opening ceremony and delivered a speech. A total of 63 correspondents from various departments within the Bank participated in the training. The meeting also commended the outstanding correspondents and articles of the internal newspaper “Bank of Hainan People” for the year 2021. President Wu Jingxuan presented the award certificate to the winners. Meanwhile, the relevant person in charge of the Comprehensive Management Department, explained in detail the “Corporate Culture of Bank of Hainan”. In addition, the organizing committee of the training course also invited the industry media experts and government opinion experts to provide the in-depth explanations on the writing of banking news information and crisis management.

Case 2: The commemorative medal for the seventh anniversary has been launched to pay tribute to the people of Bank of Hainan who have been continuously striving

In order to implement the strategy of ‘promoting cultural development’, promote the construction of ‘co-building and sharing’ home culture, and reward the long-term contributions of old employees to the company, the head office has distributed the personal commemorative gift boxes to 171 employees who have joined Bank of Hainan for the seventh anniversary of their entry, in tribute to every employee who has been growing with Bank of Hainan for seven years.

Case 3: Witness the Power of Persistence – The 21-day reading check-in activity titled “Xing Ke Tang, Xin Yue Du” has come to a successful end

On May 29, 2022, the 21-day reading check-in activity titled “Xing Ke Tang, Xin Yue Du” organized by the head office come to a successful end. Driven by the leadership of the Bank, as well as the active participation and unremitting perseverance of the employees, this event has come to a successful conclusion. This event attracted nearly a hundred book enthusiasts from the Bank to gather together, releasing nearly 600 reading updates, including the sharing of reading photos, audio, reading notes, good book recommendations, and book tasting tips. The employees who successfully checked in the reading activity entitled “Xing Ke Tang, Xin Yue Du” were awarded successful check-in certificate and other customized prizes by the head office.

Case 4: “Golden Idea” Solicitation – Sharing Wisdom to activate the sparks of thought

The Bank launched the “Golden Idea” Solicitation event in 2021, which focuses on the “high-quality and high standard development of Bank of Hainan” and encourages the employees to express their thoughts on the company’s operations. Meanwhile, a “golden idea” with good promotion and implementation effects will be promoted within the Bank. As of the end of the reporting period, a total of over 500 “golden ideas” had been collected during the event, among which 45 ideas have been evaluated and commended.

(II) Building a Better Society Together

The Bank has actively paid attention to the social needs, including carrying out various forms of public welfare activities in areas such as rural revitalization, financial education, charitable donations, disaster relief, etc., in order to give

back to society with responsibility and love and help improve people's living standards.

Assisting in the rural revitalization

The Bank has effectively fulfilled the social responsibility of local corporate banks by consolidating and expanding the achievements of poverty alleviation, including continuously investing the resources in the targeted assistance to Wuzhishan Zahui Village, and exploring effectively the development models tailored to local conditions, so as to fully serve the development of "rural revitalization".

The Bank has selected four outstanding employees as the second batch of rural revitalization team members appointed by the provincial government to participate in rural revitalization work in cities and counties, including continuously consolidating the poverty alleviation achievements of 229 poverty-stricken people who have already been lifted out of poverty in the Wuzhishan Zahui Village. In addition, these rural revitalization team members have also assisted in the development of the local industries, transformed the appearance of the village, implemented the educational assistance, collaborated with the agricultural technology companies to rebuild the orchid base, optimized the operation of the passion fruit planting demonstration park, and expanded the demonstration pig farm. Overall, during this period, 1 breeding and breeding cooperative was established, 5 assistance projects were introduced, poverty alleviation work for 98 people was completed, and 7 village meetings were held with 240 participants. Two practical technical training sessions were conducted with 120 participants. In addition, the working group also organized a labor transfer of 15 people.

Carrying out the public education

The Bank has launched the financial knowledge popularization activities of diversified forms for the public, in order to promote the safety and fairness of the financial consumption, enhance the public awareness of rights, responsibilities, and risks, and create a harmonious financial consumption environment in a free trade port.

For the residential residents, migrant workers, teenagers, and the elderly, the Bank has collaborated with the regulatory departments such as the People's Bank of China in schools, communities, townships, and construction sites to carry out the online

and offline education activities with themes such as financial consumer protection, deposit insurance, prevention of illegal fundraising, anti-counterfeit currency, and anti-money laundering, reaching a cumulative audience of over 1 million people. The Bank has also been awarded the title of "Advanced Activity Unit for Popularizing Financial Knowledge in 2022" by the Hainan Banking Association.

Case: Building a strong financial defense line to guarantee the safety of the property of the people

Bank of Hainan has fully leveraged the responsibilities of the local corporate banks, including fighting against telecom network fraudsters. In June 2022, the Bank has successfully intercepted two fraudsters who went to the counter to withdraw cash, thereby cutting off the "capital chain" involved in fraud. The Bank has recovered a total of 49000 yuan in economic losses for the people, thus firmly safeguarding their 'money bags'.

Devoting to the public welfare undertakings

The Bank has actively fulfilled the social responsibility of local legal person banks, and uses heartwarming measures and practical actions to convey the positive energy of Bank of Hainan in rural areas, campuses, communities and other places where people's livelihoods require it. It is dedicated to giving back to society and helping a better life.

a. "Medical Card" in Hainan

To express our gratitude to the medical community for their contributions to society, the Bank has collaborated with the Provincial Medical Innovation Promotion Association to jointly issue a "medical card" to provide the relevant services to the medical community. The "medical card" has three main characteristics. Firstly, it is a bank card designed and launched for the medical and nursing groups within the province. As the only issuing bank, the Bank has tailored the exclusive financial service rights to our customer base; Secondly, by integrating the resources from all parties, the cardholders of this "medical card" can create the financial services that facilitate travel, education and training, and tourism and leisure, thereby effectively enhancing the availability and satisfaction of customer services. Thirdly, in the future, the Bank will create a third-party mini program called "Hainan Medical Care" to deeply integrate the customer rights and medical service scenarios, and further

optimize the customer service experience. As of the end of the reporting period, more than 20000 medical staff from 310 medical units have issued the above-mentioned “medical card”.

b. Bank of Hainan • Xiaohaixing Book House

The Bank launched the first cultural public welfare project related to the rural revitalization initiated by the financial institutions in the province called Xiaohaixing Book House. By donating such Stores to the rural areas, the Bank has conducted the face-to-face communication with the students, including the theme class meeting entitled “I grew up together with the Free Trade Port”, and promoted the revitalization of education in the aided areas with practical actions. It can be said that the small book house has been built into a “gas station” for the rural revitalization. By the end of 2022, the Bank had built 4 Xiaohaixing Book House in the designated assistance villages in Longjiang Town, Huishan Town, Nansheng Town, and Tongza Town of Qionghai City, benefiting over 2000 students.

c. Service stations for outdoor workers

The Bank has conscientiously implemented the important discourse spirit of Xi Jinping on the work of the working class and trade unions, in order to fully play the role of trade unions and strive to serve the masses. In accordance with the relevant requirements of the National Federation of Trade Unions and the Provincial Federation of Trade Unions, the Bank has actively invested in the construction of the service stations for the outdoor workers. Meanwhile, combined with the characteristics of the industry, the Bank integrated the from all parties to meticulously design the VI image and promotional leaflets. Based on the actual situation of outdoor workers around the branch, and by exploring the distinctive service activities, the Bank is committed to building the outdoor worker service stations into important windows and love stations to serve the masses. In September 2021, the construction of outdoor labor service stations was officially launched. In May 2022, full coverage of 33 branches distributed in 19 cities and counties across the province was achieved. In addition, the outdoor labor service sites of the head office business department and the Dongfang branch were rated as the “Most Beautiful Union Outdoor Labor Service Station” in China.

Case 1: Sanya Branch has actively participated in the public welfare student donation activity titled “Gathering Love and Caring for the Campus Students”

In order to convey the mission and responsibility of Bank of Hainan under the name of ‘serving the public and caring for people’s livelihoods’, and to help create a good social atmosphere of teaching and learning assistance, Sanya Branch actively responded to the public welfare donation activity called ‘Gathering Love and Caring for Campus Student’ organized by the Hainan Disabled Persons’ Foundation in Sanya City, including mobilizing the employees of the branch to voluntarily donate, with a total donation amount of 3400 yuan.

Case 2: The staff of Lingshui Branch entered a special school to carry out the activities to help the weak and the needy

Little drops of water can converge into the ocean, and little drops of love can build the hope. On October 28, 2022, the staff of Lingshui Branch came to the special education school in Lingshui Li Autonomous County to carry out a charity donation and anti-telecommunications fraud promotion activity. In this event, Lingshui Branch sent the sports equipment and toys to the students, and carefully designed the courses related to the prevention of the telecommunications fraud, in which the staff of the branch explained the typical cases of fraud crimes, as well as anti-fraud techniques and methods to the students, in order to improve their self-protection awareness.

Case 3: The staff of Sansha Branch actively participated in an environmental protection activity called “Beach Cleaning”

In July 2022, the Propaganda Department of the Sansha Municipal Party Committee (Municipal Civilization Office), the Municipal Ecological Environment Bureau, the Municipal Marine Fisheries Bureau, and the Municipal Yongxing Management Committee launched an environmental protection activity called “Beach Cleaning” on Yongxing Island in Sansha. In view of this, the employees of Sansha Branch actively participated in the activities, including carefully picking up the garbage on the beach with pliers and garbage bags on the hot summer day, in order to take the practical actions to protect the blue sea and sky of Sansha.

Striving to fight the epidemic

In August 2022, the COVID-19 will continue to spread in Hainan. Faced with the sudden outbreak of the epidemic, the Bank firmly implemented the epidemic prevention and control decisions and deployments of the provincial party committee and government, including strengthening the leadership, implementing the responsibili-

ties, joint prevention and control, ensuring the employee health, and completing the epidemic prevention and control. Meanwhile, the institutional advantages of the local corporate banks have been fully utilized to fully safeguard the financial services.

Case 1: Strengthening the measures of ‘reducing burden and relieving difficulties’ to help enterprises overcome difficulties

In 2022, in the face of the severe epidemic environment in Hainan Province, the market entities in multiple industries were severely affected and faced great difficulties in normal production, operation, and finance. In view of this, in order to conscientiously implement the spirit of the People’s Bank of China’s “dual coordination” work, on the basis of the 20 measures of financial support for epidemic prevention and control and the 6 measures of burden reduction and relief issued in the early stage, the Bank has also formulated and issued the relief policy documents, including the “Notice on Implementing Emergency Work Plans for Credit and Risk Management during Special Periods of Epidemic Control” and the “Notice on Further Improving Financial Assistance to Enterprises during the Epidemic and Consolidating Economic Recovery and Development”. Specifically, through the measures such as expanding the scope of relief, supplementing relief methods, clarifying relief processes, strengthening risk management, reasonably delegating powers, and building “online” channels, the Bank ensures that the reasonable financial needs of affected enterprises are fully met. From September to December 2022, Bank of Hainan has organized four batches of batch relief work, handling nearly 500 relief services for customers in industries such as tourism, transportation, wholesale and retail, and reducing the interest expenses of the customers by more than 16 million yuan. In fact, this reflects the strength, speed, and temperature of Bank of Hainan in terms of ease enterprises’ burden, and also demonstrates the corresponding social responsibility and responsibility.

Case 2: The green approval channel has been opened, fully supporting the construction of the shelter hospital in Sanya city

Since the “0801” COVID-19 broke out in Sanya, the company customer named Yuan Tuo Zhiyu of Sanya Branch received an important task on August 6 – to participate in the construction of the weak current project of the second phase of Sanya Fangcang Hospital. Given the near saturation of the first phase of the Fangcang Hospital

project in Sanya City, the second phase needs to be urgently constructed. In fact, this project is of great significance for the timely reception and precise treatment of patients. It can be said that the delivery date of this project is very tight, with only 5 working days left for Yuantuo Zhiyu Company to complete from receiving the task to completion and handover.

After receiving the financing demand from Yuantuo Zhiyu Company, Sanya Branch quickly responded. Just like the progress of project construction, the supply of financial services also needs to “race” against time. According to the work requirements of the head office of Bank of Hainan to fully ensure the continuous financial services, Sanya Branch quickly gathered the relevant staff to develop the special plans, including launching green channels and parallel operations with the front and back offices, in order to maximize efficiency. In terms of loan products, the Bank collaborated with Sanya Guarantee Company to launch a financial product called “Zheng Yin Bao”, thereby reducing the interest burden on enterprises. On August 10th of that year, all work including online approval, contract signing, and loan delivery was completed, thus solving the urgent needs of Yuantuo Zhiyu Company. This case can be said to be a typical case of the Bank supporting the epidemic prevention and control in Sanya City through the practical actions, demonstrating the financial responsibility of local legal entities.

Case 3: Successfully Fighting the Epidemic – A “Response Paper” from Bank of Hainan

Since the outbreak of the epidemic in August, the Bank has promptly sounded the “Rallying Call” for volunteers, including sending a total of 52 volunteers in five times to join the youth volunteer service team of provincial government agencies, which went to the frontline areas such as Sanya, Danzhou, Lingshui, Wanning, Qionghai, and Lingao to fight the epidemic. During the service period, the volunteers braved the storm and the heat of the war, strictly stayed at the grass-roots checkpoints and shuttled around the streets, so as to engage in nucleic acid detection, flow survey and traceability, patrol and sealing control, material supply assurance, isolation point management, disinfection and sterilization, supervision and supervision, and other anti-epidemic matters, thus enriching the work force of local epidemic prevention and control.

In this anti-epidemic campaign, the cumulative service cycle of the Bank was 49 days, with a service target of 303000 people. The Bank staff cooperated with the

medical staff to collect the nucleic acid from 104000 people, input 53000 pieces of information, distributed approximately 33000 pieces of materials, and disinfected 8231 rooms. In this smokeless battle against the epidemic, the volunteers from Bank of Hainan braved the wind and rain and fought side by side with frontline anti epidemic workers. Actually, they have submitted a "Response Sheet" for the epidemic prevention and control belonging to Bank of Hainan through the practical actions, playing an important role in achieving the phased victories in epidemic prevention and control in multiple regions of Hainan.

Case 4: Transmitting Financial Temperature - The Bank has donated the anti-pandemic supplies to the Governments of Xiuying District and Longhua District

When disaster struck, help came from all sides. During that period, multiple regions in the province were facing a severe epidemic situation. In order to better assist in epidemic prevention and control work, on August 17th, Hua Ting, a member of the Party Committee and Vice President of Bank of Hainan, led a relevant team to the Xiuying District Government and donated 10000 medical masks, 10000 surgical hats, 10000 gloves, 10000 bottles of disinfectant, and 40000 medical bags to anti epidemic medical personnel. It can be said that the Bank has expressed respect and gratitude for the perseverance and efforts of frontline epidemic prevention personnel through practical actions. Xiuying District Party Secretary Fu Yong and District People's Congress Director Pei Kebo expressed gratitude for the love donation from the Bank and presented the "Honorary Certificate of Epidemic Prevention and Control for the Benevolent Enterprises" and " Letter of Thanks" to Bank of Hainan.

Feedback Form

Thank you for reading the ‘Bank of Hainan Co., Ltd. 2022 Social Responsibility Report’. In order to better understand and meet your expectations and demands, provide you and other stakeholders with more valuable information, further improve our social responsibility work, and enhance our performance and service level, we would sincerely look forward to your opinions and suggestions on this report. Please send your feedback through any of the following methods.

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- 1.What kind of stakeholders do you belong to?
☐Shareholder ☐Customer ☐Employee ☐Government ☐Regulatory Agency ☐Partner ☐Community ☐Environment ☐Media
- 2.What is your overall evaluation of this report?
☐Bad ☐Average ☐Good ☐Excellent
3. What is your evaluation of Bank of Hainan’s social responsibility in finance?
☐Bad ☐Average ☐Good ☐Excellent
- 4.What is your evaluation of Bank of Hainan’s social responsibility in environment?
☐Bad ☐Average ☐Good ☐Excellent
- 5.What is your evaluation of Bank of Hainan’s social responsibility in society?
☐Bad ☐Average ☐Good ☐Excellent
6. Do you think the Report completely covers your expectation of Bank of Hainan?
☐No ☐Average ☐Yes
7. Do you think this Report truly and comprehensively reflects the social responsibility practices of Bank of Hainan in terms of economy, environment, and society?

☐No ☐Average ☐Yes

8.Do you think the wording of this report is clear and understandable?

☐No ☐Average ☐Yes

9.What do you think of the readability in terms of the content arrangement and layout design of the Report?

☐No ☐Average ☐Yes

10. What other comments and suggestions do you have on our social responsibility work and our Report?

Thank you for your positive feedback and support!



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