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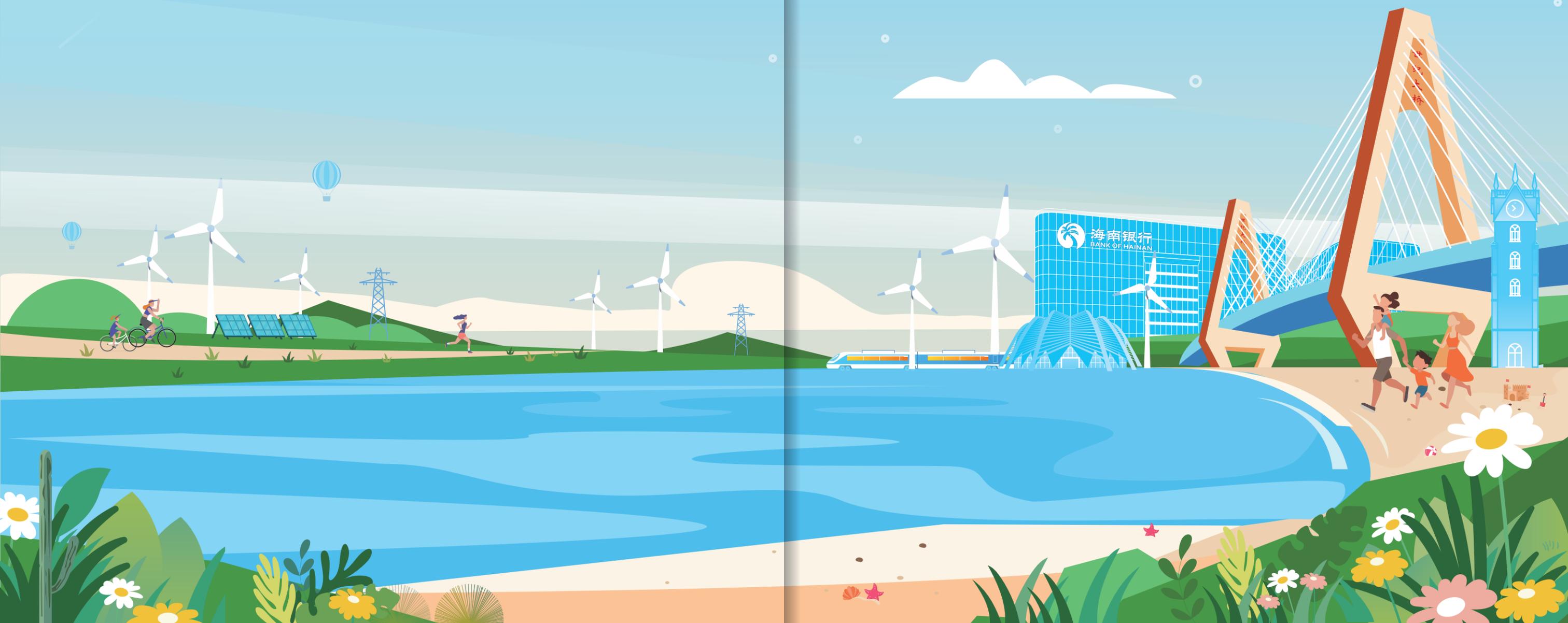


海南银行  
BANK OF HAINAN

# 海南银行股份有限公司 社会责任报告

SOCIAL RESPONSIBILITY REPORT 2024

# 2024



## 编制说明

本报告反映了海南银行股份有限公司 2024 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。

更懂海南人 更系海南情

### 报告时间范围

报告时间范围为 2024 年 1 月 1 日至 2024 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”。

### 报告数据说明

报告中的财务数据来自海南银行股份有限公司 2024 年年度报告，其他数据以 2024 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。

### 报告编制依据

报告参照原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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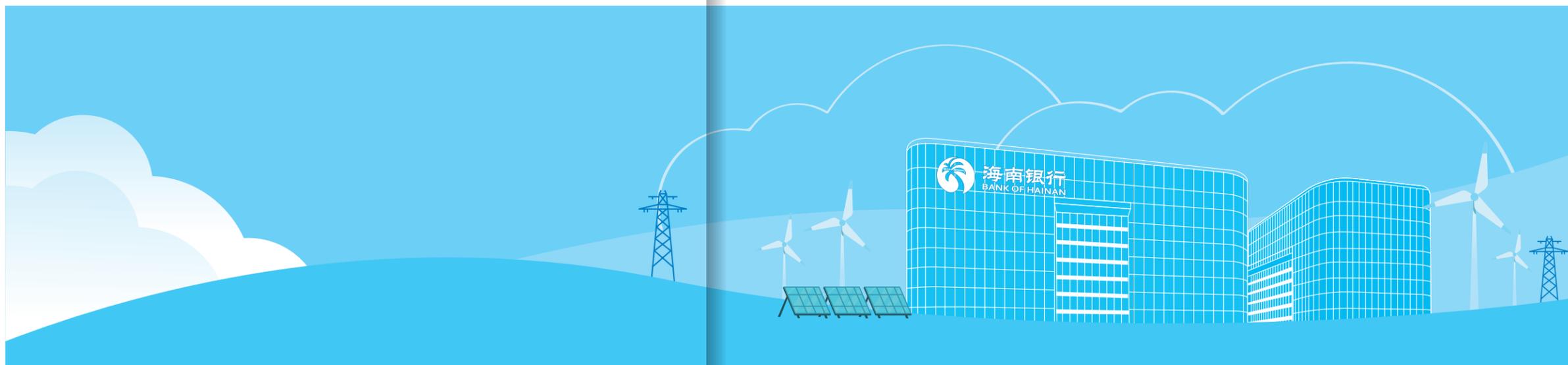
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## 董事长致辞

2024年，党的二十届三中全会擘画了进一步全面深化改革、推进中国式现代化的宏伟蓝图。习近平总书记再次亲临海南，掌舵领航、把脉定向，海南自由贸易港将打造成为引领我国新时代对外开放的重要门户。在省委省政府的坚强领导下，海南银行始终坚持金融工作的政治性、人民性，与时代同步、与海南同频、与客户同程、与员工同心，主动践行金融职责使命，全力服务国家发展大局。

**强基固本提质增效，守牢底线稳中求进见行见效。**我们坚持稳中求进，强化风险管控，主动调结构，金融服务重大战略、重点领域和薄弱环节的适配性明显提升。我们坚持创新求变，抢抓发展机遇，主动促转型，主要发展指标保持稳健增长。我们坚持优化管理机制，夯实发展基础，主动优流程，推进高质量发展和高水平安全良性互动。

**躬身入局显担当，深耕海南服务实体有力有序。**我们坚持服务实体经济，做实金融“五篇大文章”，科技金融、绿色金融贷款余额较快增长，普惠金融完成“两增”贷款和涉农贷款任务。我们坚持全面融入贸易投资自由化便利化，经常项目和直接投资项下跨境收支量、跨境人民币业务量位居全省前列，成功落地合作办理远期结售汇业务、外债项目高水平开放试点业务。

**用心用情办实事，践行责任惠及民生尽力尽责。**我们坚持履行社会责任，助力乡村振兴，连续5年获省派单位定点帮扶工作成效考核综合评价“好”等次。我们抗击超强台风“摩羯”和

“潭美”，服务灾后恢复重建，十二条金融服务措施助力受灾客户尽快复工复产，105名员工奋战在市县灾后恢复一线，圆满完成对口帮扶文昌市文教镇、海口市大致坡镇崇德村灾后恢复重建任务。

**以人为本聚合力，特色家园文化建设共建共享。**我们坚持将员工职业生涯规划与企业发展相融合，视员工为最宝贵的财富，针对性开展轮岗交流，提升员工综合化业务能力，让员工拥有施展才能的广阔舞台。我们坚持加强员工关爱，完善补充医疗保险等员工福利，强化员工健康保障，努力为员工办好事办实事。我们坚持在全行营造团结奋进、积极向上的干事创业氛围，“最美家园”评选树立了榜样，“家属开放日”凝聚了温情，增强了员工的归属感和幸福感，“共建、共享”家园文化理念更加深入人心。

2025年，是海南自由贸易港全岛封关运作之年，我们将全面学习贯彻习近平总书记关于海南工作的系列重要讲话和指示批示精神，落实党的二十届三中全会精神、中央经济工作会议精神和省委经济工作会议决策部署，继续发扬敢闯敢试、敢为人先、埋头苦干的特区精神，以可持续理念引领内涵式高质量发展，为海南自贸港建设贡献海南银行力量！

海南银行党委书记、董事长



## 关于我们

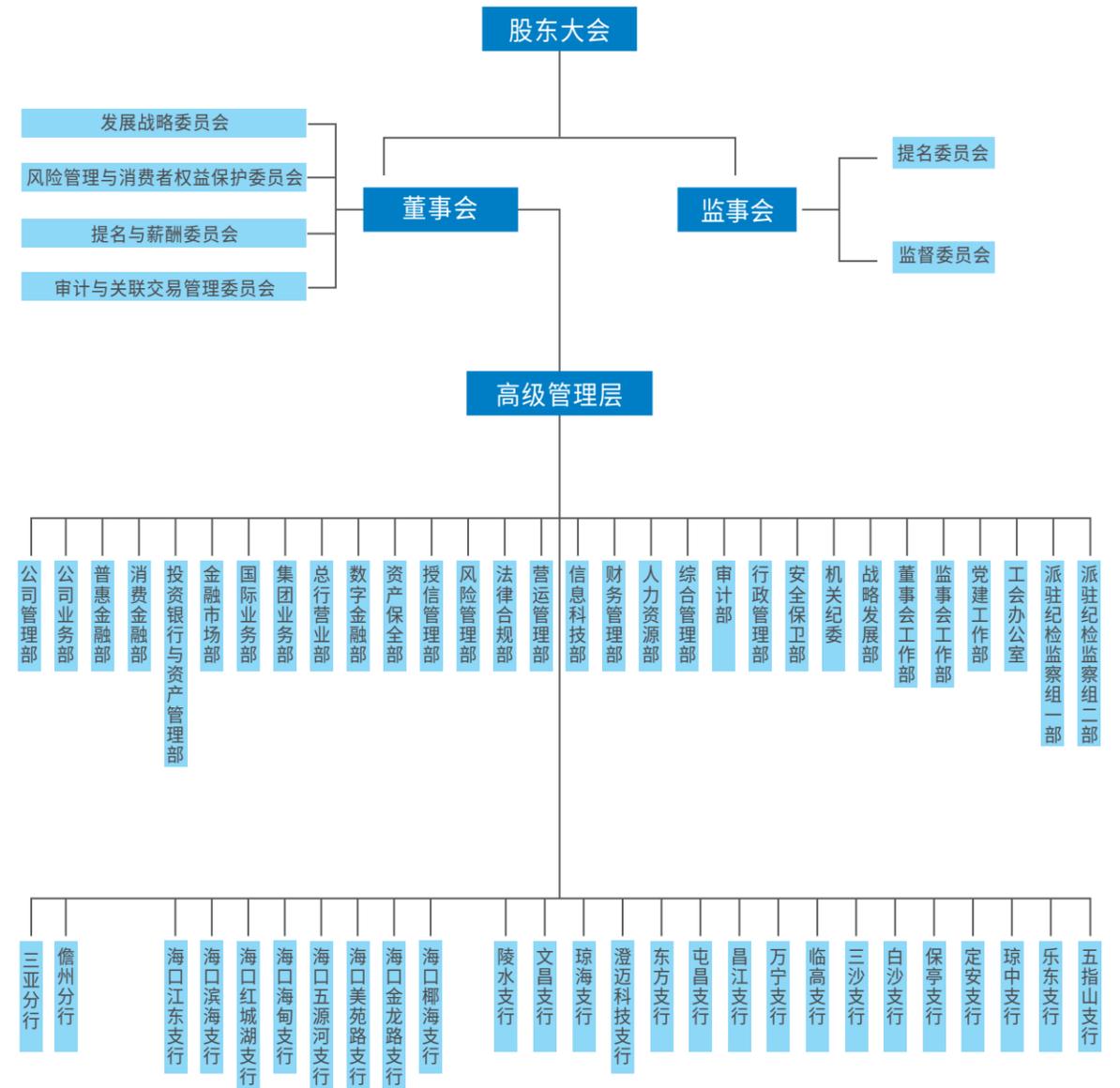
## 公司概况

海南银行股份有限公司(Bank of Hainan Co.,Ltd)是经国务院同意,原中国银保监会批准设立的股份制城市商业银行,也是海南唯一的省级法人城市商业银行。

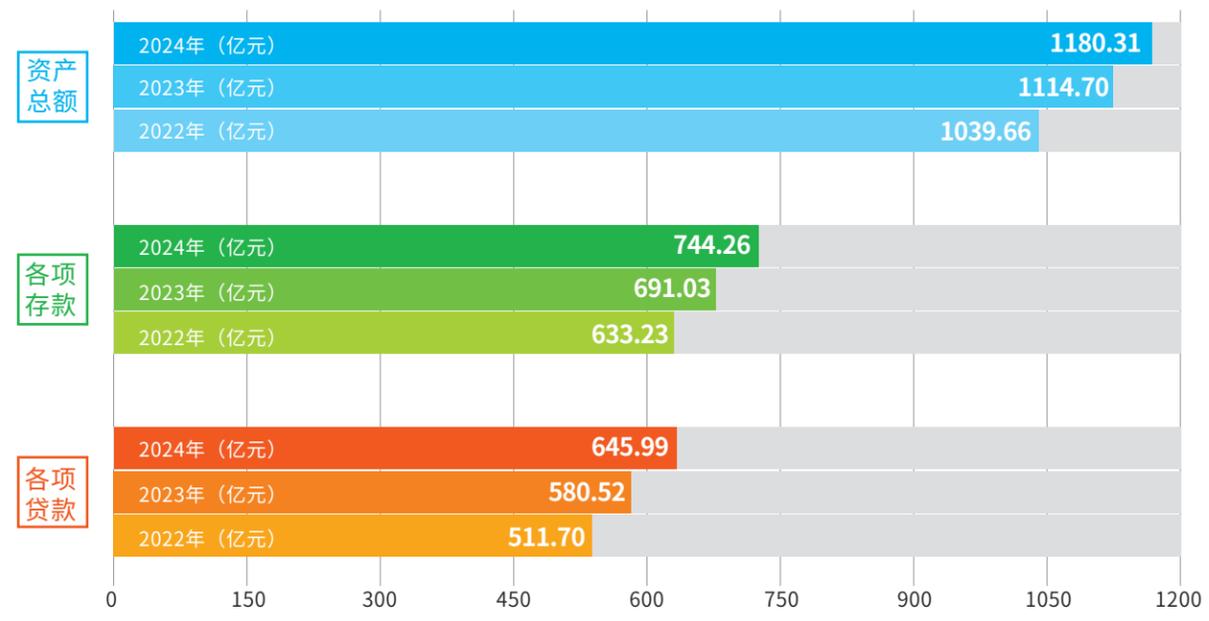
海南银行总股本 30 亿股,注册资本 30 亿元人民币,由海南海控产业投资有限公司(海南省发展控股有限公司全资子公司)作为主发起人,交通银行作为战略投资者,海南省农垦投资控股集团有限公司、中国铁路投资集团有限公司、海马财务有限公司、海南港航控股有限公司、东华软件股份公司、昌江华盛天涯水泥有限公司、海南海药股份有限公司、海南新建桥经济发展有限公司、海南海钢集团有限公司等 11 家股东参股。

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。目前,海南银行已在海口、三亚、三沙、儋州、琼海等 19 个市县开设了 36 家营业网点。

## 组织架构



## 关键绩效



税后净利润	4.52 亿元	贷款拨备率	5.91%
缴纳各项税费	2.75 亿元	一级资本充足率	10.76%
不良贷款率	1.71%	核心一级资本充足率	8.16%
拨备覆盖率	344.73%	两增口径贷款余额	77.21 亿元

## 荣誉

《当代金融家》杂志

第六届“铁马”  
最具社会责任中小银行

全国地方金融论坛

2024 中国地方金融  
十佳“党建+业务”融合创新银行

绿色金融 60人论坛

2024 年度 GF60 绿色金融案例  
最佳金融机构

海南省总工会

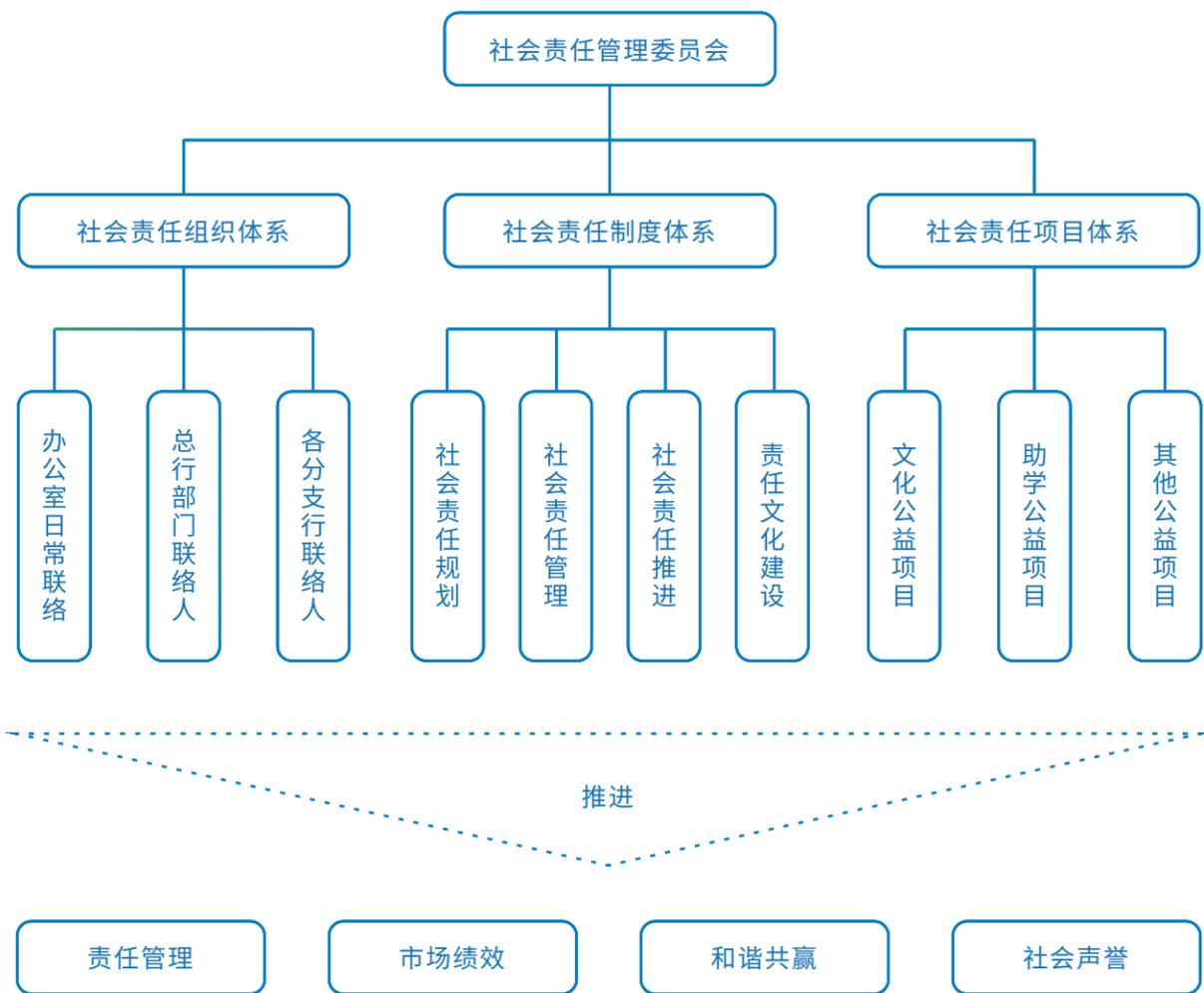
儋州分行、海口江东支行、白沙支行  
户外劳动者服务站点获海南省总工会  
全省“最美工会驿站”

# 社会责任管理

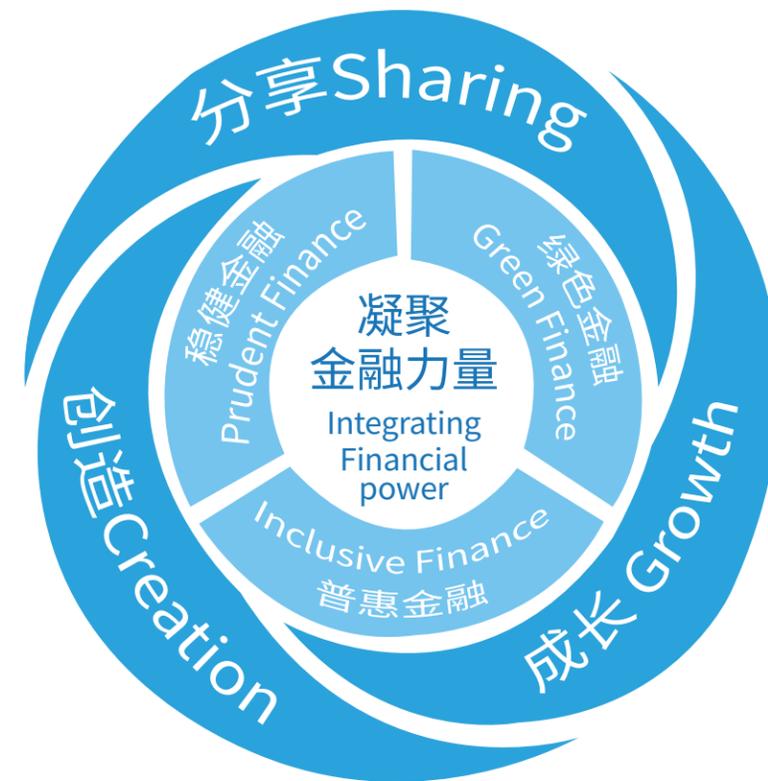
本行积极履行社会责任义务，将创新、协调、绿色、共享的发展理念不断融入全行企业文化、发展战略、经营管理，为利益相关方创造长远真实价值。

## 社会责任体系

本行建立了包括董事会、高级管理层、总行各部门及分支行在内的社会责任管理体系，不断推动社会责任管理各项工作。

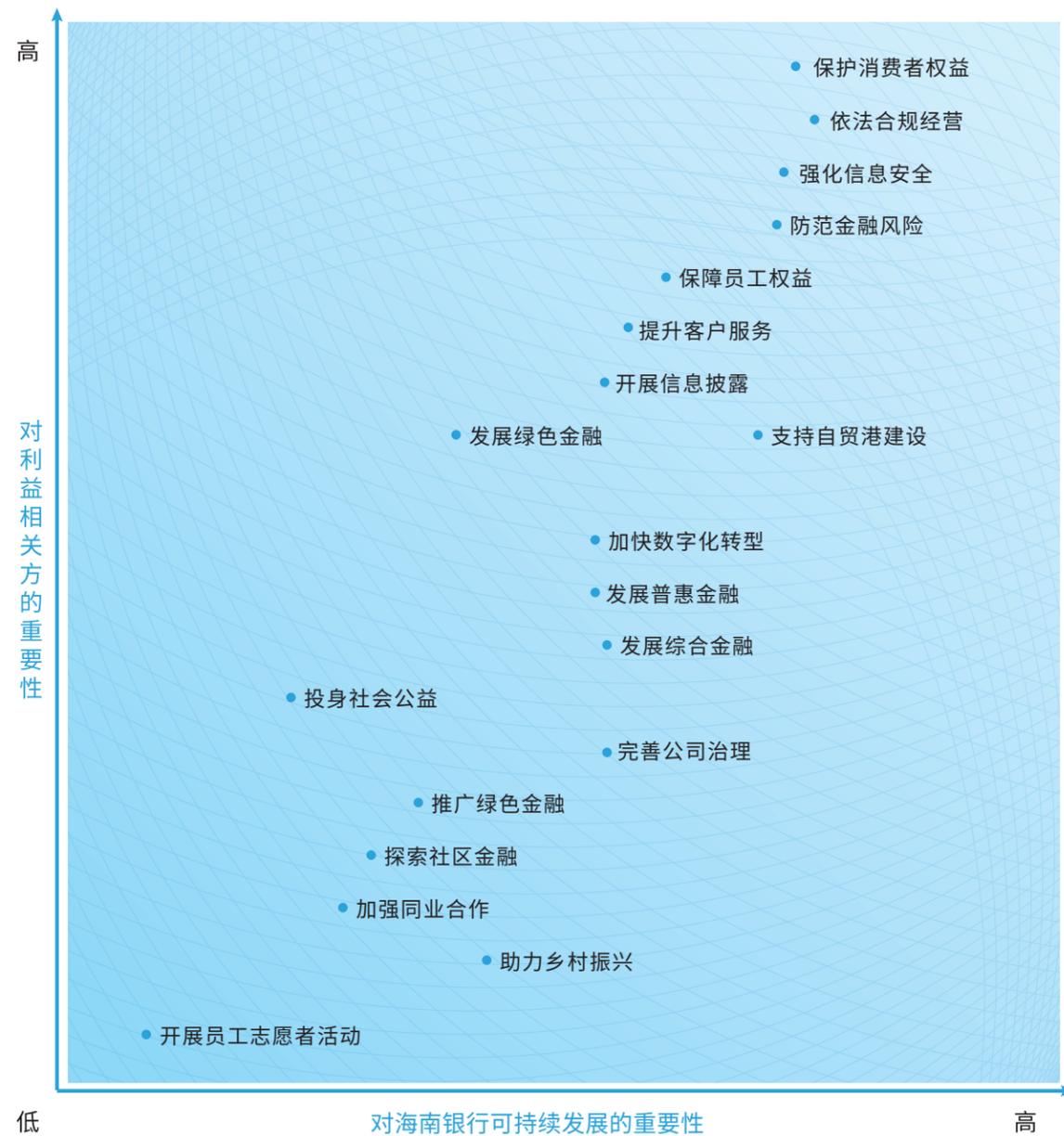


本行打造以“凝聚金融力量”为核心，以“稳健金融、绿色金融、普惠金融”为基础，以“创造、成长、分享”为路径的社会责任体系。



## 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、社会热点、本行战略重点等,提炼相关议题,创造最大化的经济、环境和社会综合价值。



本行通过多渠道沟通方式,充分跟进和响应利益相关方关注重点,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	· 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	· 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 · 座谈会 · 职工代表大会 · “合理化”建议征集 · 岗位培训 · 慰问走访	· 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	· 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	· 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 · 合同协议	· 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	· 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	· 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	· 举办媒体开放日 · 组织媒体采访 · 向公众发布信息

# 党建引领

本行以习近平新时代中国特色社会主义思想为指导，认真学习贯彻党的二十大和二十届三中全会精神以及习近平总书记在中央金融工作会议上的重要讲话精神等，坚决贯彻落实中央、省委省政府重大决策部署，做实、做深、做优党建工作。

## 抓好理论学习

召开行党委理论学习中心组(扩大)学习会 12 次，党委会“第一议题”学习 25 次。围绕党纪学习教育、党的二十届三中全会、金融“五大篇文章”、习近平经济思想等内容，举办读书班 4 期。举办 2 期“海南银行基层党组织书记和党务骨干培训班”，92 名基层党组织书记和党务骨干参加培训。各基层党组织召开集中学习会议 1450 余次、上党课 230 余次、开展主题党日活动 660 余次。扎实推动党纪学习教育走深走实，成立 6 个宣讲工作小组，深入 27 个基层党组织宣讲。海南银行党建微信公众号设“每日一课”，推送学习内容。

行党委理论学习会 <b>12</b> 次	学习会议 <b>1450</b> 余次
党委会学习 <b>25</b> 次	党课 <b>230</b> 余次
读书班 <b>4</b> 期	主题党日活动 <b>660</b> 余次
举办“海南银行基层党组织书记和党务骨干培训班” <b>2</b> 期	成立宣讲工作小组 <b>6</b> 个

## 深化党建品牌

以“四联”活动为抓手，不断扩大“‘银’聚力”党建品牌的工作覆盖面和集聚效应贡献度，积极与政府部门、企业、社区、客户等开展党建共建、联学共建 190 余场次，签订党建共建协议 189 份，真正形成共商共赢的产业链生态和“全域式”服务链条。

### 荣誉奖项

- 省国资委“第三批自贸港国企党建品牌”  
三亚分行党委“多彩先锋耀鹿城”党建品牌 儋州分行党委“‘红’动儋洋”党建品牌 五指山支行党支部“五指红”党建品牌
- 省国资委党委“第二批海南自贸港国企思想政治工作示范点”  
陵水支行党支部 海口金龙路支行党支部
- 在抗击超强台风‘摩羯’中表现突出的先进基层党组织  
行政管理部党支部
- 在抗击超强台风‘摩羯’中表现突出的优秀共产党员  
陵水支行员工
- 2024 年度省国资委系统党员创新争优攻坚克难“四争”行动中荣获“党员示范岗——创新创业模范”称号  
五指山支行党支部书记

# 稳健经营



## 优化公司治理

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，监事会下设提名和监督 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 11 名，其中股东董事 7 名（含董事长）、独立董事 4 名；2024 年，董事会共组织召开 14 次会议，审议议案 88 项，审阅汇报 37 项，形成决议 14 项。本行监事会共有监事 5 名，其中职工监事 2 名、股东监事 1 名，外部监事 2 名。2024 年监事会共召开会议 13 次，审议议案 20 项，审阅汇报 106 项，形成决议 9 份。

### 本行董事会共有董事

11 名



### 本行监事会共有监事

5 名



## 全力防控风险

本行坚持稳健经营,持续优化全面风险管理体系。

### 精细内控管理



一是建立和完善分工合理、职责明确、报告关系清晰地内部控制治理和组织架构,各机构之间分工管理明确。二是持续完善内部控制体系,制定相对规范全面的业务和管理制度,定期评估并适时修订内部控制制度。三是建立贯穿各级机构、覆盖主要业务流程的业务操作和管理信息系统,利用信息系统的设定加强各种风险防控。四是形成分工明确、统筹规划、整体联动的监督检查体系。

### 强化合规建设



一是完善制度管理。根据监管要求及全行经营管理需要,组织制定业务制度和操作流程,并针对业务活动和管理活动的风险控制点,采取适当控制措施。截至2024年底,累计印发已生效实施各类制度920项,全面覆盖前、中、后台主要业务和管理活动。2024年新增各类管理制度70余项,修订制度130余项,废止制度210余项。二是推进内部合规检查。对22家分支机构、总行经营部门和前台管理部门开展内控合规现场检查,及时消除风险隐患。三是持续开展各项业务合规培训,提高员工合规意识,增强合规文化氛围。2024年累计开展大合规线上线下培训20余期。四是完善并严格落实问责工作机制。不断完善问责机制、明晰问责主体、规范问责流程、强化问责督导,持续推进问责工作正规化、流程化、法治化。

## 涵养清廉文化

本行以党纪学习教育为重要抓手,持续深化清廉金融文化建设,提升一体推进“三不腐”的能力与水平。



### 以责促廉 层层压实党风廉政建设“两个责任”

行党委严格落实党风廉政建设主体责任,以党纪学习教育为契机,行党委书记为全行党员干部上专题党课,对领导干部开展集中廉政谈话;行党委领导班子成员赴基层开展党纪学习教育巡回宣讲。

将清廉金融文化纳入党风廉政建设年度工作要点和考核评价。

完善机制建设,推动完善风险防控体制机制,规范权力运行,扎紧制度的“篱笆”。



### 以学倡廉 不断夯实思想根基和党性修养

“海南银行党建”微信公众号开设“清廉金融文化专栏”,组织党员干部参加纪律专题讲座,邀请专家解读法律法规、剖析典型案例,强化员工纪律规矩和纪法意识。

积极传递廉洁从业价值理念,组织签署廉洁自律承诺书,重要节点前开展廉洁提醒谈话,将廉洁教育纳入新员工入职培训必修课,帮助系好职业生涯“第一粒扣子”。

召开全行警示教育会,观看警示教育片,参观警示教育基地,常敲廉洁自律警钟,教育引导党员干部加强自我管理、自我约束。



### 以督护廉 抓实政治监督、日常监督和专项监督

组织召开清廉联席会,强化监督合力;持续开展与客户共建清廉诚信单位活动,签订《清廉诚信伙伴协议书》《信贷业务廉洁合规承诺告知书》建立“亲清”合作关系。坚持挺纪在前,准确运用“四种形态”,用好第一种形态,对党员干部履职不到位,违反纪律规矩的行为进行严肃处理。



### 以教传廉 营造良好的清廉文化新风尚

组织党员干部员工前往海南省党风廉政建设研修基地开展现场教学,开展沉浸式现场教育,接受精神洗礼。

组织辖内各分支机构开展清廉金融知识普及宣传活动,深入挖掘本土廉洁文化资源,分支机构因地制宜建设各具特色的清廉金融文化阵地。

# 服务地方发展

本行坚守服务实体初心，凝聚发展合力，积极践行使命担当，始终与海南自贸港发展同频共振、同向发力、同步前行。

## 服务自贸港建设

本行贯彻落实海南自贸港建设总体方案部署，践行国家及海南省“十四五”规划，以高质量发展统揽全局，持续推进管理模式和产品服务创新，不断提升金融服务自贸港建设质效。

### 重点举措

#### 服务“五向图强”

聚焦“五向图强”，出台工作实施意见，明确加大信贷支持力度、完善考核激励机制、健全金融服务体系、提供配套保障等措施，更好服务海南自由贸易港高质量发展。

稳健发展贸易融资业务，办理贸易融资折合 52.37 亿元，较上年增长 47.27%。新增 3 家结售汇资质网点，成功落地合作办理远期结售汇业务。办理行内首笔外债项目高水平开放试点业务，获评“2024 年对外金融资产负债及交易统计申报优秀企业”。配合外汇局开展“暖春行动”，强化与监管部门、企业及社会公众的交流，充分展现海南银行良好的品牌形象。

#### 服务跨境投融资便利

#### 深化综合金融服务

聚焦实体经济多元化融资需求，增强创新发展能力，突出“融资+融智”优势，创新金融服务模式，落地首单跨境资管业务。做好“三个助手”，为省本级和地方市县提供地方政府专项债全流程服务，牵头承做地方政府专项债 179.54 亿元。联动分支机构，为当地政府、园区提供涵盖财政资金申报、项目谋划、地方国企三资整合与信用提升、投融资业务培训等一揽子综合金融服务。

本行作为海南自贸港金融参展团之一，参展 2024 年中国国际服务贸易交易会金融服务专题展，以特色金融、绿色金融等为切入点，展示自贸港综合金融服务成果。

#### 首次亮相服贸会

## 服务实体经济

本行始终将服务实体经济作为金融工作的出发点和落脚点，多措并举强化金融对实体经济重点领域和薄弱环节的支持力度，推动金融服务实体经济质效再上新台阶。

### 重点举措

#### 支持重点产业发展

制定重点领域业务营销方案，向重点领域、重点项目倾斜业务资源，不断深化综合金融服务，支持“4+3+3”现代化产业体系和重点园区建设。获取海南省地方政府债券主承销商资格，支持自贸港重大项目建设。

#### 改善营商环境

出台小微企业融资协调工作机制方案，明确纳入“申报清单”小微企业授信业务标准，统筹协调全行资源，通过额度优先配置、开设绿色通道、完善尽责免责等方式，助力解决小微企业融资难、融资贵、融资慢等问题。

#### 服务“专精特新”

推出“海知贷”“小微企业知识产权质押贷款”，通过引入政府风险补偿资金和担保公司，三方共担风险，降低企业融资门槛。成功发行两期合计 20 亿元小微企业专项金融债（包括海南省首单“科创主题”小微债 10 亿元），支持小微企业、科创企业发展，助力普惠金融扩面升级。

#### 落实助企纾困

成立专项工作领导小组，制定小微企业“一户一案”授信业务纾困重组工作指导意见，累计为超 300 户小微客户办理纾困业务。推出台风摩羯灾后恢复重建金融服务十二条措施，加大对受灾企业的授信支持力度，通过优化审批流程、灵活调整还款安排等措施，确保灾区企业和居民尽快恢复生产和生活。

### 关键绩效

截至 2024 年 12 月末

省重点园区及重点项目  
对公表内贷款余额

157.04 亿元

累计向省重点园区及重点项  
目投放对公表内贷款金额

72.47 亿元

2024 年一至四季度

金融服务民营经济  
效果评估结果为“优秀”

东方财富风云榜  
“最佳潜力银行”

南京银行鑫合俱乐部  
“卓越成长奖”

## 服务社会民生

作为海南地方法人金融机构，本行始终秉承“更懂海南人、更系海南情”的服务理念，精准对接客户需求、着力提升客户体验、贴心提供专业服务，金融助力百姓畅享美好生活。

### 重点举措

#### 便利居民生活

本行坚持深耕社区生活服务场景，聚焦本省社区居民关切，整合三方智慧物业管理平台，为社区居民提供便利、安全、贴心的金融与非金融服务，帮助本省社区提升智慧化管理能力以及日常服务效率；融入百姓日常生活，用心构建“社区消费生活圈”，联合社区周边商户开展常态化、高频次、低门槛特惠权益活动，满足社区居民日常消费满减需要。

本行积极参与海南省卫生健康委员会发起的“海南天使 - 海南医护”主题公益项目，与海南省医疗创新促进会联名发行面向海南医护群体的“医护卡”，在具备银行借记卡所有金融功能基础上，“医护卡”特别推出便利出行、教育培训资源、旅游休闲等三大方面的权益，持续丰富“医护卡”的服务内容，不断提高金融服务供给效率。

本行积极推进支付便利化。完成 ATM 外卡取现设备改造；不断优化手机银行功能，支持银联二维码、数字人民币钱包线下商户结算，为客户提供安全便捷的支付服务；持续推进零钱包推广发放、翻译软件安装使用等工作，不断提升支付服务水平，改善客户支付体验。

#### 支持消费升级

本行响应国家关于促进服务消费高质量发展的号召，持续跟进各级政府“以旧换新”补贴政策，出台《海南银行科技人才消费信贷金融服务方案》《海南银行“以旧换新”个人消费金融业务服务方案》，加快产品创新、优化业务流程、匹配优惠政策，聚焦居民汽车消费、家庭家装升级、家电以旧换新等热点消费场景开展消费信贷服务，发挥金融支持消费升级作用。

本行作为消博会的支持企业，围绕“共享机遇·共襄美好”活动主题，组建专业服务团队全面助力金融产品、现场服务、配套活动等方面，为消博会提供高质量、全方位的金融服务，助力优化消费供给，赋能海南自贸港消费升级。



· 参展第四届中国国际消费品博览会

### 服务新市民群体

本行积极推进信贷产品优化，明确将新市民纳入消费贷款相关业务准入客群，有效支持新市民教育学资、健康养老、家电等耐用消费品、旅游及房屋装修、婚嫁等大宗消费。

本行为包括新市民在内的个人客户提供多项手续费和服务费优惠政策，包括跨省跨行取款 / 查询手续费、短信服务费、账户管理费、开卡 / 换卡 / 补卡手续费和工本费、电子渠道跨行汇款手续费等，有效降低新市民的金融服务成本。

### 服务乡村振兴

本行持续推进落实党中央乡村振兴战略，充分发挥地方法人金融机构优势，把“乡村振兴”工作作为“一把手”工程，巩固拓展五指山什会村已脱贫人口脱贫攻坚成果与乡村振兴有效衔接，通过金融资源和经费投入，激活帮扶产业运行和乡村管理各项机能机制，连续5年获评省派单位定点帮扶工作成效考核“好”等次，驻村工作队被五指山市委组织部授予“五指山市乡村振兴最美工作队”称号。

#### 案例

#### 金融助力自贸港文体事业发展



本行践行“金融为民”理念，深化“金融+体育”“金融+文化”跨界互动，以金融之力点亮美好生活。全力做好第十二届全国少数民族传统体育运动会期间金融保障工作，以多种形式深度助力运动会。为第37届全国业余围棋锦标赛，来自全国各地的参赛棋手提供量身定制的专属金融服务和定制权益，有力推动海南围棋文化的发展。



# 做好“五篇大文章”

本行深入践行金融工作的政治性、人民性，成立工作专班，出台专项方案，持续有力高效做好科技金融、绿色金融、普惠金融、养老金融、数字金融“五篇大文章”。

## 发展科技金融

本行扎实推进金融服务科技创新能力建设，加大科技金融信贷支持力度，健全科技金融专属服务体系，着力投早、投小、投长期、投硬科技，加强对科技型中小企业的金融支持，为科技型企业提供全链条、全生命周期金融服务，助力自贸港科技金融高质量发展。

### 重点举措

- 聚焦点发展领域**：围绕自贸港“4+3+3”重点产业布局，集中金融资源支持深海、航天、种业三大未来产业，支持高新技术产业园、三亚崖州湾科技城、文昌航天城、生态软件园等科技行业重点园区。
- 提供专项信贷规模**：安排科技金融专项信贷规模，优先保障重点领域科技企业信贷投放，持续加大对科技金融客户信贷支持。
- 扩大信用贷款与中长期贷款规模**：针对有市场、有效益、信用好、有融资需求的优质科技企业，制定综合培育方案，持续扩大科技企业信用贷款及中长期贷款规模。
- 丰富专属产品服务**：创新知识产权、商票和应收账款质押等担保方式，结合科技企业生产经营特点，推出“科创贷”，做优“琼科贷”“海知贷”，探索发展“科技人才贷”“企业创新积分贷”，探讨通过结算、政府奖补、纳税等多维度建立模型，确定科技创新型企业贷款额度，不断丰富本行科技金融服务产品。
- 创新金融服务模式**：丰富科技企业尤其是大中型企业金融服务供给，除传统表内贷款融资之外，提供包括跨境服务、债券投资服务、并购服务、咨询服务等多种创新金融服务，助力科技金融企业做大做强。

### 关键绩效

截至 2024 年末			
科技金融贷款客户	贷款余额	贷款增速高于全行对公贷款	
151户	28.34亿元	20.31个百分点	
累计为高新技术企业	发放“琼科贷”	科技企业	发放“海知贷”
18家	6350万元	4家	2000万元

### 案例 支持“专精特新”科创企业发展

海南某生物科技有限公司作为海南省“专精特新”科创企业，依托创始人母校瑞士苏黎世大学的产研创新转化技术，聚焦组织工程与再生医学技术领域的研究，转化应用于运动医学相关的核心医疗器械产品的研发、生产和销售。本行通过小微企业流动资金贷款和“琼科贷”给予该公司资金支持。

### 案例 支持生物多样性保护

东方市东河镇金炳村南坑水库土地整治项目为土地整治项目，通过将原有的旱地改造为可耕作的高标准水田及新增水田，加强耕地保护，提升耕地质量。本行给予该项目施工方某农业有限责任公司金融支持，助力东方市东河镇金炳村南坑水库土地整治项目实施。

## 发展绿色金融

本行坚决贯彻落实党中央“双碳”战略部署，逐步完善绿色金融政策制度体系，创新升级绿色金融产品，服务“向海图强”海洋产业建设，绿色金融贷款投放增加，绿色企业、项目融资成本进一步降低。

### 重点举措



#### 明确政策指引 贯彻绿色理念

紧跟国家政策导向，制定年度政策指引，明确聚焦自贸港主导产业，支持绿色产业和项目建设。在绿色金融政策体系框架指导下，本行加大信贷资源倾斜，推进绿色项目储备和投放。



#### 聚焦重点领域 提升服务质效

配置专项资源支持产业绿色转型、新能源、环境保护、海洋牧场、绿色建筑等重点领域，持续优化资源配置，在审查审批环节对于绿色金融业务，优先安排使用绿色通道加快业务审查、审批时效，并通过清晰的定价标准和优惠的利率政策，降低绿色企业、项目融资成本，加速绿色项目储备和投放。

### 关键绩效

截至 2024 年 12 月末

绿色贷款余额  
**26.7**亿元

较年初增长  
**3.49**亿元

增幅  
**15.05%**

2024 年 GF60 绿色金融案例最佳机构奖

## 发展普惠金融

本行贯彻落实融资协调工作机制，优化普惠重点领域产品服务供给，全面提升普惠金融服务能力，逐步健全多层次、广覆盖、可持续的普惠金融体系，推动普惠金融向下扎根、向上生长，满足人民群众和市场主体多样化金融需求。

### 重点举措



#### 积极推进普惠金融场景

推进普惠金融服务线上化、场景化、批量化，陆续开发推出“鳄鱼贷”“榴莲贷”“椰城扶农贷”“文昌鸡贷”等 10 个特色产品金融场景和供应链金融场景。



#### 加大专属产品创新力度

加快大数据相关的线上产品研发、推广和运营力度，创新研发芒果贷、橡胶贷、南繁种业贷、科技人才贷、科技创新积分贷等新型贷款产品。研发椰贷系列产品，全行推广椰信贷，试运行椰抵贷。



#### 探索普惠金融服务模式

建立普惠金融专班机制，推进普惠金融数字化转型步伐，探索在贷款全周期引入“风险数据+风控模型”，辅助人工进行交叉验证和风险管理，实现作业模式由“纯人工”升级到“人机结合”，进一步拓宽获客渠道和风险覆盖面。



#### 贯彻落实融资协调机制

印发《海南银行支持小微企业融资协调机制工作方案》，成立省市县三级专班机制，全面加强对全行支持小微企业融资协调工作的组织领导。全行纳入“推荐清单”企业数 318 户。

### 关键绩效

截至 2024 年 12 月末

全行普惠两增口径贷款余额	较年初增长	增幅
77.21 亿元 1978 户	11.67 亿元 154 户	17.81%

高于全行各项贷款同期增速

2024 年第一至四季度 海南地方法人银行服务民营经济效果评估结果均为“优秀”

### 案例

#### 推出“鳄鱼活体抵押贷”，助力自贸港热带特色产业发展

海南省东方市红草村位于海南岛西南部，2015 年第一家鳄鱼养殖园在红草村落地，随后逐步形成了具有特色的“鳄鱼小镇”生态产业链。东方市出台《东方市鳄鱼特色小镇总体规划》，以红草村为中心，以鳄鱼产业为基础，通过补齐产业短板，提升产业规模，创新发展模式，促进乡村特色产业转型升级，带动区域经济发展。海南银行结合鳄鱼养殖业特点，为“鳄鱼小镇”养殖户量身定制“鳄鱼贷”产品，支持养殖户扩大养殖规模、改善养殖条件、购买养殖设备等。

## 发展养老金融

本行持续完善养老金融相关政策，强化银发经济金融支持，提升养老金融产品供给，服务养老产业能力不断增强，养老资源集中地区人员配备和特色服务进一步优化，养老群体营销和服务新模式加快构建。

### 重点举措

#### 丰富创新养老金融产品

围绕养老财富积累、投资、消费全过程，构建大养老金融产品货架，上线个人养老金账户服务，代销 3 款银发专属理财产品，满足养老群体全生命周期的、安全稳健的配置需求。加快新一代客服系统建设，增加老年群体营业网点进线自动

识别功能，及时识别老年群体，第一时间提供适老化服务，改善客户服务体验；更新全辖网点爱心窗口标识，为老年人提供更周全、更贴心、更直接的金融服务。

### 加大养老产业支持力度

围绕养老产业重点领域，聚焦金融服务的具体方向，明确重点支持养老产业园、养老育幼设施、养老机构等建设和运营，支持“养老+文化”“养老+旅游”“养老+家政”“养老+地产”跨界融合产业发展，满足养老产业目标客户的金融需求。

### 案例

#### 举办“银发关爱”养老金融服务活动

本行联合广东省中医院海南医院举办专场“银发关爱”养老金融服务健康养生活动，聚焦老年人“有所学、有所医、有所乐”，勾勒“金融为民”新图景。国医大师及 10 余名医护人员开展免费义诊及健康讲座，引导银发客户科学合理地养生保健、守护自身健康。邀请“非遗”民间艺人现场演示太极拳、草编及糖画，让银发客户切身感受传统文化的魅力与乐趣。

## 发展数字金融

本行加快推进数字化转型，增强数字化经营服务能力，重点服务“向数图强”，一体推进数字渠道、数字场景、数字产品、数字风控建设，提升数字金融服务保障功能。



# 共筑绿水青山

本行坚持以习近平生态文明思想为指导，牢记“绿水青山就是金山银山”，坚持绿色发展，倡导低碳生活，助力建设生态一流、绿色低碳的自由贸易港。

## 投融资环境影响

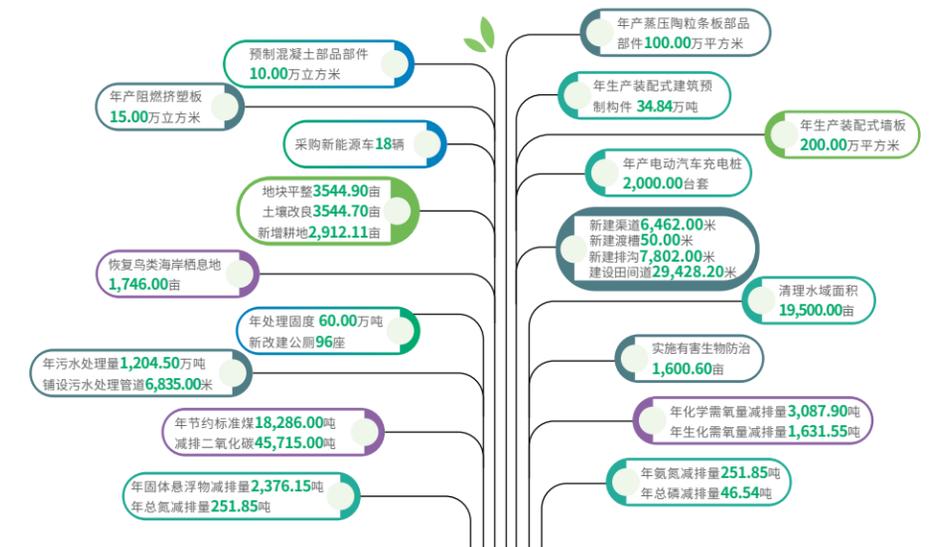
截至2024年7月7日，本行2021年绿色金融债券募集资金部分投放于绿色产业项目贷款，在投绿色产业项目17个，涉及3个一级类别，包括节能环保产业、生态环境产业和基础设施绿色升级。

表：绿色产业项目类别分布情况

项目类别（一级）	投放余额（元人民币）	项目数量（个）
节能环保产业	456,781,122.28	7
生态环境产业	397,737,110.71	7
基础设施绿色升级	82,934,857.16	3
总计	937,453,090.15	17



根据已投放项目相关数据材料，对项目所产生的环境效益进行测算汇总，截至2024年7月7日，2021年绿色金融债券2023年7月8日至2024年7月7日内绿色产业项目产生的整体环境效益如图：



## 建设绿色文化

本行践行低碳理念，积极倡导绿色运营、绿色办公与绿色生活，持续打造具有海南银行特色的绿色文化。

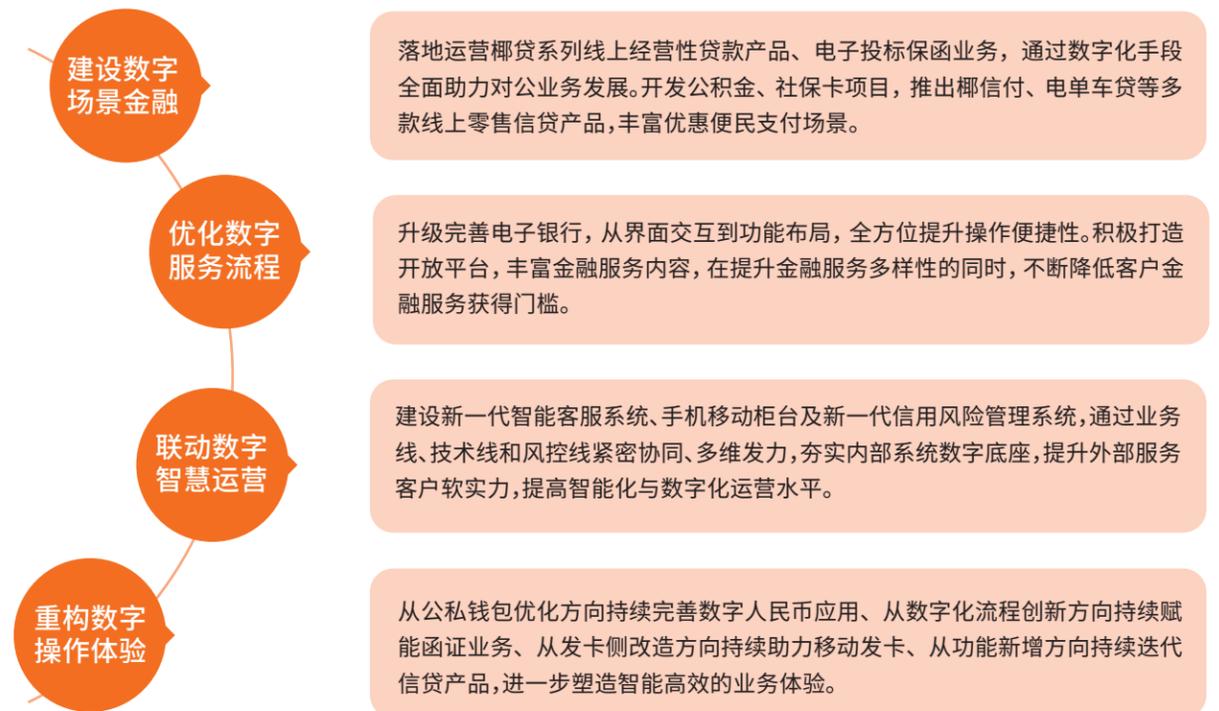
- 充分利用视频会议系统，减少会议出差。
- 持续推进办公无纸化，OA办公系统新上线34个工作流程、优化137个，办公用纸消耗较上一年度下降43.61%。
- 通过海报、标语宣贯，提倡节能降耗、节约粮食、文明出行。
- 在符合采购需求、质量和标准同等条件下，优先采购高效、节能、节水或有环保标志的产品，将“节能环保”作为采购评分要素之一。

# 真诚服务客户

本行秉持“更懂海南人、更系海南情”服务理念，将客户体验作为提升金融服务的核心抓手，努力做客户身边的贴心好银行。

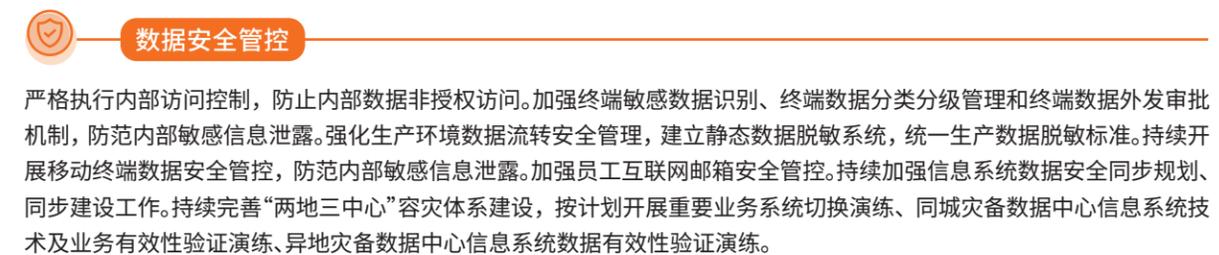
## 提升客户服务

本行持续提升金融服务的智能化水平、普惠覆盖广度与便捷获取体验，让优质金融服务更加精准触达客户，实现服务质效与客户价值的共同成长。



## 保障信息安全

本行高度重视数据安全与客户隐私保护工作。



### 客户隐私保护

修订完善个人信息保护相关制度，规范收集、存储、查阅、复制、使用、保存和对外提供个人金融信息行为，严格防范信息泄露风险。建立以分级授权为核心的消费者金融信息使用管理体系，遵照“必须知道和最小权限”原则设置岗位权限，严格落实信息使用授权审批程序。业务办理过程中严格按照授权范围、权限、程序收集与客户所办业务相关的必要信息并妥善保管。将个人金融信息保护检查融入每季度案防排查工作及消保专项审计工作中，建立个人信息保护常态化管理机制。未发生与个人金融信息泄露有关的金融案件。

## 保护客户权益

本行持续构建“大消保”工作格局，不断完善消费者权益保护体制机制建设，将消费者权益保护有效融入公司治理、发展战略和文化建设。

**处理客户投诉** 修订投诉处理管理办法，编制投诉处理流程图，进一步明确投诉处理过程中各个节点的工作内容及牵头部门。优化投诉系统流程处理，从技术层面进一步完善投诉管理机制，提升服务质量。

截至报告期末，客服中心共受理消费者电话咨询 **40508** 笔。受理消费者投诉 **49** 笔，满意率达到 **93.88%**。



**健全反诈机制** 配合完成保护性管控措施 707 户，临时保护客户资金 451.47 万元；配合完成涉诈资金返还 16 笔，金额 70.63 万元。举办 2024 年“反诈实务暨账户风险防控”专题培训，发布反诈宣传主题长图文 3 篇，向客户发布短信提示 3 批次，开展现场宣传 545 次，累计受众 2.33 万人次。

### 开展消保培训

通过高管带头抓消保、讲消保，让消保理念入脑入心，将消保嵌入经营全流程，因地制宜、因人施教，形成从业人员人人参与、人人尽责的金融消保教育宣传氛围。2024 年开展 11 场消费者权益保护相关培训，董监事、中高级管理人员、基层业务人员以及新入职员工参加，培训覆盖率 100%。

## 普及金融知识

本行围绕“金融消保在身边 保障权益防风险”年度主题，着力构建上下协作、内外协调、各司其职的工作格局，统筹组织开展教育宣传活动。

#### 加大消保宣传

本行开展包括岁末年初防范非法集资宣传教育活动、“3·15”金融消费者权益教育宣传活动、金融知识“五进入”集中教育宣传活动、防范非法集资宣传月活动、金融知识万里行活动、金融教育宣传月活动、反有组织犯罪法专项宣传活动以及防范非法金融活动宣传教育活动等 8 项专项金融知识宣教活动，累计开展金融知识宣教活动 700 余场，受众人次达 102 万余人。开展存款保险宣传 299 场，发放宣传品 1.5 万份，发放“存款保险明白卡” 0.8 万余次，发送存款保险宣传短信 44 万余次，受众 46 万余人。

#### 创新金融教育

突出数字化教育宣传举措，创新线上金融教育手段，充分运用户外广告屏、手机银行、微信公众号、抖音和快手平台等新媒体，立体化普及金融知识：在海南银行手机银行、总部大楼墙面 LED 广告屏等电子渠道滚动播放宣传活动海报，营造宣传氛围；发送风险提示短信 4 条；通过微信公众号发布风险提示 6 篇；发布原创防非短视频《别！归零》和《小都投资惊魂计》，《别！归零》被国家金融监督管理总局海南监管局推荐，评选为优秀作品在中国银行保险报视频号展播，获得海南省第五届防范非法集资短视频征集大赛优秀奖；制作原创风险提示视频《趁风打劫的套路》，在抖音、快手和小红书等线上平台发布；组织全行员工及社会公众参加线上防范非法集资风险知识答题活动。



### 各分支行开展金融知识普及活动



## 关爱特殊群体

本行重视对老年客户及特殊人群客户的关注与帮扶，以客户需求为导向、以客户体验为核心，提供有温度、更贴心的金融服务。

### 提升老年人及特殊人群支付结算业务服务便利

制定老年人及特殊人群服务规范，升级营业网点无障碍服务措施，在风险可控的前提下提供上门服务、远程视频等安全便捷的业务办理服务，加强宣传引导提高老年人对金融电子化设备的认知度和使用率。



# 弘扬家园文化

本行深植“共建、共享”家园文化理念，注重员工成长，心系员工利益，持续打造让员工有归属感、获得感、幸福感的温馨家园。

## 保障员工发展

本行视人才为发展之本，精准施策、多措并举，赋能助力员工成长，为高质量发展提供坚实的人才支撑。

### 员工概况

截至 2024 年 12 月 31 日

数据类别	项目	人数(人)	比例(%)
员工总数		1317	—
按性别划分	男性员工	652	49.51
	女性员工	665	50.49
按雇佣类型划分	合同制员工	1317	100.00
	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	526	39.94
	31岁至40岁(含40岁)员工	582	44.19
	41岁至50岁(含50岁)员工	127	9.64
按学历划分	50岁以上员工	82	6.23
	专科及以下学历员工	40	3.04
	本科学历员工	1041	79.04
	硕士学历员工	228	17.31
	博士学历员工	8	0.61
中层女性员工(总行管理干部)		35	2.66
具有海外留学经历员工		85	6.45
海南省高层次人才		64	4.86
海南省领军人才		1	0.08
残疾人员工		2	0.15
少数民族员工		93	7.06
社保缴纳覆盖率		-	100
定期体检员工覆盖率		-	100
近1年发生劳动仲裁次数		0	0
社会招聘员工(24年新增)		39	2.96
校园招聘员工(24年新增)		43	3.26



### 维护员工权益

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。



### 畅通职业发展

从引进、培养、使用、晋升等方面明确人才成长通道，有效打通管理和专业系列职务“双向”晋升渠道，给各层级优秀人才提供更多发展机会。通过组织架构及职务职级的深化改革，培养了一批素质优良、勇于创新、认同发展的优秀人才。



### 注重人才培养

开展定制化培训，强化专业技能与领导力培养，确保人才储备与业务发展同步。报告期内，开展培训210场次。

## 加强员工关怀

本行秉持“以人为本”理念，以关心关爱员工为主线，用心用情持续提升员工幸福指数，护航员工美好生活。



### 员工福利保障

设立爱心互助金，为全行员工购买补充医疗保险、职工互助医疗，建立多渠道保障解困体系；组织健康体检，开展健康义诊，举办健康讲座；为全行职工发放传统节日及生日慰问品；及时慰问住院、婚育职工，提供亲情关怀。



### 推进民主管理

发扬民主决策，组织召开2次职工代表大会、7次工委会会议，涉及职工切身利益问题全部通过集体决策。



### 关注网点和员工安全

坚守安全生产底线，加快推进安全生产治理体系和治理能力现代化。开展安全保卫工作治本攻坚三年行动(2024-2026)，控源头、治隐患、防汛情，重大事故隐患动态清零，业务保持连续平稳运营，报告期内无安全责任事故发生。



### 丰富员工文化生活

以内设文体协会为载体，策划组织形式多样的文体活动，全方位满足员工的身心健康需求，营造积极向上、温馨和谐的良好氛围。



打造省级职工书屋，建设身边的“文化精神家园”



与海南省书法家协会举办庆祝建党103周年活动



与海南省青年书法家协会举办携手送文化系列活动



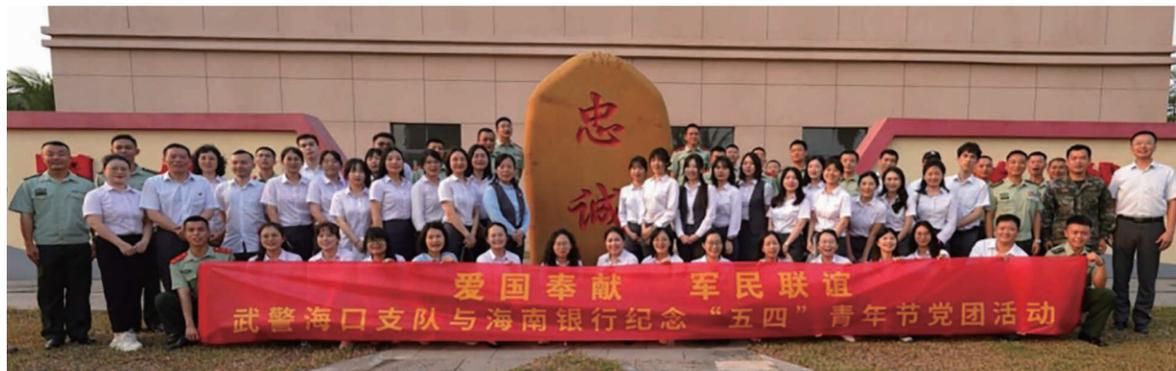
与海南控股、海南电信举办单身职工联谊活动



组织参加海南省国资系统“芒果杯”足球邀请赛、“国企改革杯”乒乓球赛、证券业界羽毛球赛、“融资担保杯”羽毛球赛



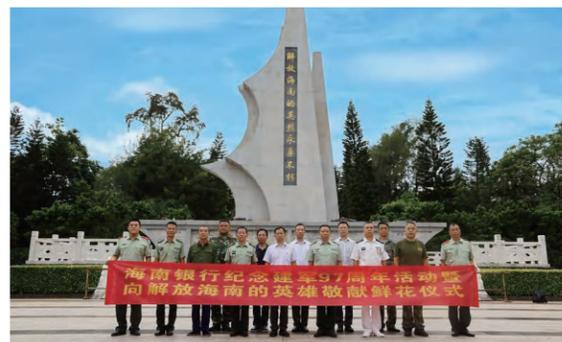
三八女职工“春光绕指 宋韵流芳”雅集



联合武警海口支队举办“爱国奉献 军民联谊”五四青年节党团共建活动



“我是小小银行家”六一亲子活动



八一纪念建军 97 周年活动

## 荣誉

获评省级“职工书屋”荣誉称号；参加第十二届“融资担保杯”羽毛球友谊赛，荣获第三名；参加海南证券业界羽毛球赛，荣获第四名；参加海南省国资系统第三届“国企改革杯”乒乓球赛，荣获优秀奖；参加海南省国资系统“芒果杯”足球邀请赛，荣获道德风尚奖。



## 丰富文化内涵

本行高度重视企业文化的价值引领作用，不断丰富企业文化内涵，持续深耕企业文化建设，为自身可持续发展锻造发展“引擎”。



围绕社会主义核心价值观、中国特色金融文化、海南银行核心价值观推出 272 张文化日签、24 张节气海报、19 张节日海报、12 张月签



举办 2024 年通讯员大会暨声誉风险管理培训班



举办九周年发展大会，全面回顾海南银行奋楫笃行的发展足迹



举办第五季“星课堂悦读”系列读书活动



推出九周年主题宣传片

# 投身社会公益

本行始终秉持回馈社会的理念，将社会责任融入发展血脉，积极投身公益事业，用行动传递温暖力量。

## 助力台风“摩羯”灾后重建

2024年9月，海南遭受台风“摩羯”重创，本行迅速行动，积极践行金融工作的政治性、人民性，助力灾后恢复重建和复工复产。推出《台风“摩羯”灾后恢复重建十二条金融服务措施》，出台“专属”授信政策、“专属”政务服务、“专属”金融服务、“专属”消费信贷四个方面12条措施。派出45名干部职工组建三个工作队参加市县灾后恢复工作，组建60名志愿者服务队开展路面清扫、垃圾清运等工作。做好文昌市文教镇、海口市美兰区大致坡镇崇德村灾后恢复重建帮扶。

### 案例

#### 金融助力企业复苏

台风“摩羯”给海南乐东地区许多本土企业带来了巨大的经营压力。乐东支行通过主动问询和市场调研，了解到一家小微企业因台风导致库存损失、设备受损，面临资金周转困难，经营陷入困境。乐东支行针对企业的实际情况，迅速审批并发放信用贷款，为其提供了急需的资金支持，帮助企业应对短期资金缺口、减轻还款压力，彰显金融机构在地方经济稳定与恢复中的积极作用。

### 案例

#### “众志成城 全力以‘复’重建工作

台风“摩羯”过境，在通讯未恢复的情况下，文昌支行快速组织客户经理业务突击队对受灾企业进行实地走访，了解客户受灾情况和灾后应急金融服务需求，并为客户制定灾后重建金融服务方案，尽最大努力帮助企业度过复工复产。同时，支行组织党员干部前往文城镇新风社区、和平社区、文岭社区、城东社区、高隆湾社区等5家社区开展志愿服务，与社区干部和居民一起开展道路清障工作。



## 打造户外劳动者服务站点

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，积极响应全国总工会和省总工会相关要求，持续投入户外劳动者服务站点建设。截至报告期末，已建成 35 个站点，累计投入资金 28.66 万元；服务对象涵盖环卫工人、交警、城管等传统就业形态劳动者，以及快递员、外卖配送员、货车司机等新就业形态劳动者，累计服务近 6 万人次，受到社会各界一致好评。报告期内，儋州分行、海口江东支行、白沙支行获评省级“最美工会驿站”。

建成户外劳动者服务站点

**35** 个站点

累计投入资金

**28.66** 万元

累计服务近

**6** 万人次

## 建设“海南银行·小海星书屋”



启动第三季“海南银行·小海星书屋”活动，通过建设“海南银行·小海星书屋”并和学生开展面对面交流活动，以实际行动践行省级地方法人社会责任。报告期内，在三沙、东方建成 2 所书屋。

## 践行志愿服务

报告期内，本行总行部门、各分支行开展了一系列志愿活动。



1. 乐东支行优化民生设施，提升市场服务温度；
2. 昌江支行设立“高考爱心助力站”；
3. 儋州分行“清障行动”暖绿园；
4. 定安支行开展助农采摘活动；
5. 海口江东支行开展“金融+义诊”进社区服务；
6. 琼中支行开展“爱心助考”活动。

## 读者反馈

感谢您阅读《海南银行股份有限公司2024年度社会责任报告》，为更好地了解 and 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。

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！

电话：0898-66505978 传真：0898-66505979 邮箱：hnbank@hnbankchina.com.cn

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邮编：571126

## About This Report

This report reflects the efforts and achievements of Bank of Hainan Co., Ltd. in 2024 in terms of governance, economy, environment, and society, demonstrating the commitment of Bank of Hainan to social responsibility and sustainable development principles on the basis of providing financial services.

### I. Range of reporting time

The time range of the report covers January 1, 2024 to December 31, 2024, unless otherwise specified.

### II. Scope of reporting organization

The report covers the head office and branches of Bank of Hainan Co., Ltd. For ease of expression, the terms “Bank of Hainan Co., Ltd.”, “Bank of Hainan”, “the Bank” or “we” are used in the report.

### III. Basis for preparation of the report

This report is prepared in accordance with Opinions on Strengthening the Social Responsibility of Banking Financial Institutions (YJBF [2007] No. 252) and Guidelines for Corporate Governance of Banking and Insurance Institutions (YBJF [2021] No. 14) issued by the former China Banking Regulatory Commission, Guidelines for Corporate Social Responsibility of Banking Financial Institutions in China issued by China Banking Association, China Corporate Social Responsibility Reporting Guidelines (CASS-CSR4.0) issued by the Chinese Academy of Social Sciences, and Guidelines for Financial Institutions Environmental Information Disclosure issued by the People’s Bank of China.

### IV. Explanation of reporting data

The financial data in this report is sourced from the annual report 2024 of Bank of Hainan Co., Ltd. Other data is primarily sourced from 2024, with some data selected from previous years included. The monetary amounts mentioned in this report are measured in RMB unless otherwise specified.

### V. Report access

The electronic version of the report can be downloaded from the “Regular Reports” section of the “About Us” page on the website of the Bank of Hainan (<http://www.hnbankchina.com.cn>).

### VI. Contact information

No. 188, Jiangdong Avenue, Guilinyang Economic Development Zone, Meilan District, Haikou, Hainan  
Postal code: 571126 Tel: 0898-66505978 Fax: 0898-66505979

## Message from the Chairman

In 2024, the Third Plenary Session of the 20th Central Committee of the Communist Party of China outlined a grand blueprint for further comprehensive reform and the advancement of the Chinese path to modernization. General Secretary Xi Jinping once again visited Hainan, providing strategic guidance and setting the course for the development. The Hainan Free Trade Port will be developed into a pivotal gateway leading the opening up of China to the outside world in the new era. Under the leadership of the provincial party committee and provincial people’s government, the Bank of Hainan has always adhered to the political and people-oriented nature of financial work, keeping pace with the times, staying in sync with Hainan, accompanying its customers, and working together with employees. We actively fulfill our financial responsibilities and mission, and support the nation’s overarching development goals.

**Reinforce fundamentals to boost performance, and safeguard critical lines while pursuing steady progress with tangible outcomes.** We adhered to a steady and progressive approach, strengthened risk management, and proactively adjusted our structure, significantly improving the suitability of financial services for major strategies, key areas, and weak links. We insisted on innovation and reform, seized development opportunities, actively promoted transformation, and maintained steady growth in key development indicators. We are committed to optimizing management mechanisms, strengthening the foundation for development, proactively improving processes, and fostering a virtuous cycle between high-quality development and robust risk control.

**Actively engage in the process to take responsibility and focus on providing robust and orderly support for the real economy in Hainan.** We remain committed to serving the real economy and implementing the five major articles on finance. Technology finance and green finance loans have grown rapidly, and inclusive finance has achieved its targets for “two increases” in loans and agricultural loans. We are committed to fully integrating into trade and investment liberalization and facilitation. Our cross-border receipts and payments under the current account and direct investment, as well as cross-border RMB business volume, rank among the top in the province. We have successfully launched cooperative forward foreign exchange settlement and sale business and pilot projects for high-level opening up of external loan projects.

**Dedicate ourselves wholeheartedly to deliver real solutions, and uphold our duty to improve people’s welfare with full commitment.** We are committed to fulfilling our social responsibilities and contributing to rural revitalization. For five consecutive years, we have been rated “good” in the comprehensive evaluation of the effectiveness of targeted poverty alleviation work by provincial-level organi-

zations. We fought against super typhoon “Yagi” and typhoon “Trami” and provided services for post-disaster recovery and reconstruction. We implemented twelve financial service measures to help disaster-affected customers resume work and production as soon as possible. Our 105 employees worked tirelessly on the front lines of post-disaster recovery in cities and counties, completing the post-disaster reconstruction tasks in Wenjiao Town, Wenchang City, and Chongde Village, Dazhipo Town, Haikou City, which were designated for targeted assistance.

**Adhere to a people-centered approach to unite efforts, and foster co-creation and sharing of our unique community culture.**

We are committed to integrating employee career planning with business development, viewing employees as our most valuable asset. We conduct targeted job rotations and exchanges to enhance the comprehensive business capabilities of employees and provide them with a broad stage on which to showcase their talents. We are committed to strengthening employee care, improving employee benefits such as supplementary medical insurance, and enhancing employee health protection, striving to deliver tangible benefits and practical solutions for our employees. We are committed to fostering a positive and proactive work environment throughout the Bank. The “Most Beautiful Home” selection has set an example, while the “Family Open Day” has brought people together and enhanced the sense of belonging and happiness of employees. The ethos of ‘co-creation and sharing’ in our community culture has taken deeper root among all members.

2025 will mark the full implementation of the island-wide customs clearance system in the Hainan Free Trade Port. We will thoroughly study and implement the spirit of a series of important speeches and instructions of General Secretary Xi Jinping on the work in Hainan, implement the spirit of the Third Plenary Session of the 20th Central Committee of the Communist Party of China, the Central Economic Work Conference, and the decisions and plans of the Economic Work Conference of the Provincial Party Committee. We will continue to carry forward the special zone spirit of daring to break new ground, being the first to try, and working hard with determination. Guided by the concept of sustainability, we will promote high-quality development with substance and contribute the strength of the Bank of Hainan to the construction of the Hainan Free Trade Port!

Zhu Delei, Party Secretary and Chairman of Bank of Hainan

## About Us

### I. Company profile

Bank of Hainan Co., Ltd. is a joint-stock city commercial bank established with the approval of the State Council and the former China Banking and Insurance Regulatory Commission. It is also the only provincial-level city commercial bank in Hainan.

Bank of Hainan has a total share capital of 3 billion shares and a registered capital of RMB 3 billion. It is primarily sponsored by Hainan Haikong Industrial Investment Co., Ltd. (a wholly-owned subsidiary of Hainan Development Holdings Co., Ltd.), with Bank of Communications serving as a strategic investor. The Bank is also jointly invested by 11 shareholders, including Hainan State Farms Investment Holding Group Co., Ltd., China Railway Investment Group 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 Xinjianqiao Economic Development Co., Ltd., and Hainan Haigang Group Co., Ltd.

Since its opening on September 1, 2015, the Bank of Hainan, under the strong leadership of the provincial party committee and provincial people’s government, has upheld the core values of “embracing diversity and striving for excellence”, and adhered to the service philosophy of “understanding Hainan people better and caring more about Hainan”. The Bank has taken serving the construction of the Hainan Free Trade Port and the development of the local real economy as its fundamental starting point, pursuing steady progress while innovating, deepening its roots in the local community, and accelerating the development of a distinctive bank for a beautiful new Hainan, an innovative bank for the Free Trade Port, and a mature local financial institution. Currently, the Bank of Hainan has established 36 business outlets in 19 cities and counties, including Haikou, Sanya, Sansha, Danzhou, and Qionghai.

### II. Key performance

	2022 (RMB 100 million)	2023 (RMB 100 million)	2024 (RMB 100 million)
Total assets	1039.66	1114.70	1180.31
Deposits	633.23	691.03	744.26
Loans	511.70	580.52	645.99

Net profit after tax	RMB 452 million
Taxes paid	RMB 275 million
Non-performing loan ratio	1.71%
Provision coverage ratio	344.73%
Loan provision ratio	5.91%
Tier 1 capital adequacy ratio	10.76%
Core Tier 1 capital adequacy ratio	8.16%
“Two increases” loan balance	RMB 7.721 billion

### III. Honors

(I) The Sixth “Iron Horse” Award for Most Socially Responsible Small and Medium-sized Bank from Modern Bankers.

(II) 2024 Chinese Top Ten Local Financial Institutions Award for Innovative Integration of “Party Building and Business Operations” at the National Local Finance Forum.

(III) “2024 GF60 Green Finance Case Best Financial Institution” Award at the Green Finance Forum of 60.

(IV) The Service Stations for Outdoor Workers of the Danzhou Branch, Haikou Jiangdong Sub-branch, and Baisha Sub-branch were awarded the title of “The Most Beautiful Trade Union Station” by the Hainan Federation of Trade Unions.

### IV. Social responsibility management

The Bank actively fulfills its social responsibility obligations and continuously integrates the development concepts of innovation, coordination, green, and sharing into its corporate culture, development strategy, and operation and management, to create long-term real value for its stakeholders.

#### (I) Social responsibility management

The Bank has established a social responsibility management system that includes the Board of Directors, senior management, head office departments, and branches and continues to promote all aspects of social responsibility management.

The Bank has built a social responsibility system with “financial strength” as its core, “sound finance, green finance, and inclusive finance” as its foundation, and “creation, growth, and sharing” as its path.

#### (II) Analysis of substantive topics

During the reporting period, the Bank has deeply understood and actively responded to the expectations and requirements of various stakeholders, focusing on national macro policies, social hotspots, and strategic priori-

ties of the Bank, and refining relevant topics to maximize the comprehensive economic, environmental and social values.

### (IV) Communication with stakeholders

The Bank improves its capacity and capability of social responsibility governance by adequately following up and responding to the concerns and priorities of stakeholders through a multi-channel communication approach.

Stakeholder	Expectations	Communication method	Response initiatives
Shareholders	Stable returns Capital appreciation Transparent business operations Continuous and stable operation	General meeting of shareholders, information disclosure, and shareholder surveys	Improve corporate governance, formulate development plans, disclose information timely, and strengthen shareholder relations management.
Customers	Improve service quality and efficiency Provide a wide range of financial products Ensure information and fund security Expand service channels Protect the rights and interests of consumers	Outlet services, online services, customer service hotline, marketing activities, questionnaire surveys, liaison meetings, and financial education	Strengthen product and service innovation, protect the rights and interests of consumers, promote outlet construction, popularize financial knowledge, and explore scenario-based finance.
Employees	Comprehensive rights protection Excellent career development opportunities Satisfactory compensation and benefits Rich business activities	Trade unions, employee representative conferences, workshops, solicitation of “rationalized” suggestions, job training, and visits to express condolences	Protect the rights and interests of employees, improve compensation and promotion mechanisms, collect employee suggestions through multiple channels, improve the training system, smooth career development channels, organize employee clubs, and enhance employee care.
Government	Serve the real economy Pay taxes according to the law Promote employment Promote improvements in people’s livelihoods	Policy documents and guidelines, daily research and communication, government-bank-enterprise liaison activities	Operate in compliance with laws and regulations, implement national policies, pay taxes proactively, provide employment opportunities, develop inclusive finance, support regional development, improve the business environment, promote rural revitalization, increase technological empowerment, adhere to Party leadership, and strengthen social responsibility management.
Regulators	Comply with regulatory requirements Maintain financial stability Assume social responsibility	Regulatory policies, regulatory inspections, work reports, and reporting of regulatory data	Strengthen internal control management, promote rural revitalization, and prevent financial risks.

Stakeholder	Expectations	Communication method	Response initiatives
Partners	Fair procurement Mutual trust and mutual benefit	Negotiations, meetings, business exchanges, cooperation projects, and contract agreements	Establish a procurement management system, strengthen business cooperation, and strengthen cooperation with peers.
Community	Improve community welfare Organize public welfare activities	Party-building cooperation, financial literacy promotion, and charitable activities	Encourage employees to participate in social welfare activities, donate to education, and organize and carry out charitable activities.
Environment	Low-carbon and environmentally friendly Sustainable development	Environmental information disclosure, and green public welfare activities	Environmental information disclosure, energy conservation, and emission reduction actions, environmental protection public welfare activities
Media	Obtain news leads Normal interview reporting	Media open days, various press conferences, and media interviews	Hold media open days, organize media interviews, and release information to the public

## Building Leadership

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank thoroughly studies and implements the spirit of the 20th National Congress of the Communist Party of China and the Third Plenary Session of the 20th Central Committee, as well as the important speech delivered by General Secretary Xi Jinping at the Central Financial Work Conference. It resolutely implements the major decisions and plans of the central government and the provincial party committee and government and enhances the implementation, depth, and excellence of Party building work.

### I. Focus on theoretical study

We held 12 expanded study sessions of the theoretical study group of the Party Committee and 25 study sessions of the Party Committee on the “first topic.” We held four study sessions focusing on topics such as Party discipline education, the Third Plenary Session of the 20th Central Committee of the Communist Party of China, the “five major articles” on finance, and the economic thought of Xi Jinping. We held two sessions of the “Training Course for Primary-level Party Organization Secretaries and Party Affairs Cadres of Bank of Hainan”, with 92 primary-level party organization secretaries and party affairs cadres participating in the training. Primary-level party organizations held more than 1,450 concentrated study meetings, gave more than 230 party lectures, and carried out more than 660 themed party day activities. We have made solid progress in promoting Party discipline education and training, establishing six publicity teams to deliver lectures to 27 primary-level party organizations. The WeChat official account Bank of Hainan party building has a “Daily Lesson” section to push learning content.

### II. Deepen party-building brands

Taking the “Four Links” initiative as a starting point, we have continuously expanded the coverage and contribution of our “Bank Power” party-building brand, actively engaging in more than 190 party-building and joint learning activities with government departments, enterprises, communities, and customers, and signing 189 party building cooperation agreements. This has truly formed a win-win industrial chain ecosystem and a “comprehensive” service chain.

### III. Awards

The party committee of the Sanya Branch has set up the party-building brand “Colorful Pioneer Shining in Lucheng”, the party committee of the Danzhou Branch has set up the party-building brand “Red in Danyang”, and the party branch of the Wuzhishan Sub-branch has set up the party building brand “Wuzhi Red”. We have

successfully established the “Third Batch of Free Trade Port State-owned Enterprise Party Building Brands” under the State-Owned Assets Supervision and Administration Commission of Hainan Province. The party branches of the Lingshui Branch and the Haikou Jinlong Road Branch have been designated as the “Second Batch of Model Sites for Ideological and Political Work among State-Owned Enterprises in the Hainan Free Trade Port” by the party committee of the State-Owned Assets Supervision and Administration Commission of Hainan Province. The party branch of the Administrative Management Department was honored as an “Advanced Primary-level Party Organization for Outstanding Performance in Combating Super Typhoon Yagi.” Employees of the Lingshui Sub-branch were recognized as “Outstanding Communist Party Members for Their Exceptional Performance in Combating Super Typhoon Yagi.” During the 2024 Provincial SASAC System “Four Excellence Initiatives” Campaign for Party Members’ Innovation, Excellence, and Overcoming Challenges, the party branch secretary of Wuzhishan Sub-branch was honored with the title of “Party Member Model Post - Innovation and Entrepreneurship Model”.

## Prudent Operations

### I. Optimize corporate governance

According to the laws and regulations such as the Company Law and the Commercial Bank Law, as well as the rules and regulations of regulators, the Bank has established a modern corporate governance structure consisting of a Board of Shareholders, a Board of Directors, a Board of Supervisors, and Senior Management. With clearly defined responsibilities of the “three boards and one management”, we have formed a mechanism of mutual coordination and checks and balances between the power-holding body, the decision-making body, the supervising body, and the management, with clear delineation of powers and responsibilities and standardized operations. The Board of Directors has four specialized committees: Strategic Development, Risk Management and Consumer Rights Protection, Audit and Related Party Transaction Management, and Nomination and Compensation. The Board of Supervisors has two specialized committees: Nomination and Supervision. During the reporting period, the Bank strictly complied with relevant laws, regulations, and normative documents, conscientiously implemented the relevant provisions of regulators, and improved its corporate governance structure and governance standards in light of its actual circumstances.

As of the end of the reporting period, our Board of Directors consisted of 11 directors, including 7 shareholder directors (including the Chairman) and 4 independent directors. In 2024, the Board of Directors held a total of 14 meetings, deliberated 88 proposals, reviewed 37 reports, and made 14 resolutions. Our Board of Supervisors consisted of 5 supervisors, including 2 employee supervisors, 1 shareholder supervisor, and 2 external supervisors. In 2024, the Board of Supervisors held a total of 13 meetings, deliberated 20 proposals, reviewed 106 reports, and made 9 resolutions.

### II. Make every effort to control risks

The Bank adheres to prudent operations and continuously optimizes its comprehensive risk management system.

Precise internal control management. First, establish and improve the internal control governance and organizational structure with a reasonable division of labor, defined responsibilities, and clear reporting relationship, as well as a clear division of labor and management among various bodies. Second, continue to improve the internal control system, formulate relatively standardized and comprehensive business and management systems, and regularly evaluate and revise internal control systems as appropriate. Third, establish business operation and management information systems that span all levels of institutions and cover major business

processes, and use the settings of the information systems to strengthen various risk controls. Fourth, establish a supervision and inspection system with clear divisions of labor, coordinated planning, and overall coordination.

Strengthen compliance construction. First, improve institutional management. According to regulatory requirements and the operational management needs of the Bank, organize and formulate business systems and operational procedures, and take appropriate control measures for risk control points in business and management activities. By the end of 2024, a total of 920 types of regulations had been issued and implemented, comprehensively covering the main business and management activities of the front, middle, and back offices. In 2024, more than 70 new management regulations were added, more than 130 regulations were revised, and more than 210 regulations were abolished. Second, promote internal compliance inspections. We conducted on-site internal control compliance inspections of 22 branches, head office business departments, and front office management departments to promptly eliminate potential risks. Third, continue to conduct various business compliance training programs to enhance employee compliance awareness and strengthen the compliance culture. In 2024, more than 20 online and offline training sessions on compliance were conducted cumulatively. Fourth, improve and strictly implement the accountability mechanism. We are continuously improving the accountability mechanism, clarifying accountability entities, standardizing accountability processes, and strengthening accountability supervision, to continuously promote standardized, process-based, and legalized accountability work.

### III. Cultivate a culture of integrity

The Bank takes party discipline education as an important lever to continuously deepen the construction of a clean financial culture and enhance its ability and level to promote the “three non-corruptions” policy in an integrated manner.

Promote integrity through accountability and ensure that the “two responsibilities” of party conduct and integrity building are implemented at all levels. First, the party committee strictly implemented its primary responsibility for promoting integrity and clean governance. Taking the opportunity of party discipline education, the party committee secretary delivered a special party lecture to all party members and cadres of the Bank, conducted centralized integrity talks with leading cadres, and members of the party committee leadership team visited primary-level organizations to deliver touring lectures on party discipline education. Second, incorporate a culture of integrity in finance into the annual work plan and performance evaluation for party conduct and integrity building. Third, improve institutional mechanisms, promote the improvement of risk prevention and control systems and mechanisms, standardize the exercise of power, and tighten insti-

tutional “fences”.

Promote integrity through learning, and continuously strengthen ideological foundations and party spirit cultivation. First, the WeChat official account “Bank of Hainan party building” launched a “Clean Financial Culture Column”, organized party members and cadres to participate in special lectures on discipline, invited experts to interpret laws and regulations and analyze typical cases, and strengthened the awareness of discipline and the law of employees. Second, actively promote the value of integrity in the workplace by organizing the signing of integrity and self-discipline commitment letters, conducting integrity reminders and discussions before important milestones, and incorporating integrity education into mandatory training for new employees to help them get off to a good start in their careers. Third, hold a warning education meeting for all employees of the Bank, watch warning education videos, visit warning education bases, regularly sound the alarm on integrity and self-discipline, and educate and guide party members and cadres to strengthen self-management and self-restraint.

Guarantee integrity by supervision, and strengthen political supervision, daily supervision, and special supervision. Organize and convene integrity liaison meetings to strengthen supervisory cooperation. Continue to carry out activities with customers to build clean and honest organizations, sign the Clean and Honest Partnership Agreement and Credit Business Integrity and Compliance Commitment Notice, and establish a “clean” cooperative relationship. Adhere to strict discipline, accurately apply the “four forms”, make good use of the first form, and deal severely with cadres and employees who fail to perform their duties and violate discipline and rules.

Promote integrity through education and foster a new culture of integrity. First, organize party members, cadres, and employees to visit the Hainan Party Conduct and Integrity Education Training Base for on-site teaching, conduct immersive on-site education, and receive spiritual enlightenment. Second, organize branches within the jurisdiction to carry out publicity activities to promote knowledge of clean finance, deeply explore local integrity culture resources, and build distinctive clean finance culture bases tailored to local conditions.

## Message from the Chairman

The Bank remains committed to serving the real economy, mobilizing development synergies, actively fulfilling its mission and responsibilities, and always keeping pace with the development of the Hainan Free Trade Port, working together and moving forward in unison.

### I. Serve the construction of the free trade port

The Bank is implementing the overall plan for the construction of the Hainan Free Trade Port, adhering to the national and Hainan Provincial 14th Five-Year Plans, and prioritizing high-quality development to drive overall progress. We are continuously advancing innovations in management, models, products, and services to enhance the quality and efficiency of financial services supporting the development of the free trade port.

#### (I) Key measures

1. Serve the “Five Directions of Strengthening”. Focusing on the “Five Directions of Strengthening”, we have issued implementation guidelines for work, clarifying measures such as increasing credit support, improving evaluation and incentive mechanisms, establishing a sound financial service system, and providing supporting guarantees to better serve the high-quality development of the Hainan Free Trade Port.
2. Facilitate cross-border investment and financing services. We steadily developed our trade financing business, handling trade financing worth RMB 5.237 billion, a year-on-year increase of 47.27%. We added three new qualified foreign exchange settlement and sale outlets and successfully launched cooperation in forward foreign exchange settlement and sale business. We handled our first high-level open pilot project for external loans and were named an “Outstanding Enterprise in External Financial Assets, Liabilities, and Transaction Statistics Reporting for 2024”. We are cooperating with the State Administration of Foreign Exchange to carry out the “Warm Spring Action”, strengthening communication with regulators, enterprises, and the general public to fully showcase the excellent brand image of the Bank of Hainan.
3. Deepen integrated financial services. We focused on the diversified financing needs of the real economy, enhanced our capacity for innovative development, highlighted our advantages in “financing + integrated intelligence”, as well as innovated financial service models, and launched our first cross-border asset management business. We have fulfilled our role as “three assistants”, providing comprehensive services for local government special bonds to the provincial government and local cities and counties, and leading the issuance of local government special bonds of RMB 17.954 billion. We worked with our branches to provide local governments and industrial parks with a comprehensive range of financial services, including fiscal fund applications, project plan-

ning, integration of capital, assets, and resources of local state-owned enterprises, credit enhancement, and investment and financing business training.

4. Make our debut at the China International Fair for Trade in Services. As one of the financial exhibitors at the Hainan Free Trade Port, we participated in the Financial Services Exhibition at the 2024 China International Fair for Trade in Services, showcasing the achievements of integrated financial services of the free trade port with a focus on distinctive finance and green finance.

### II. Serve the real economy

We have always regarded serving the real economy as the starting point and ultimate goal of its financial work. We have taken multiple measures to strengthen financial support for key areas and weak links in the real economy, driving the quality and efficiency of financial services for the real economy to new heights.

#### (I) Key measures

1. Support key industries. We formulated business marketing plans for key areas, allocated business resources to key areas and projects, continuously deepened integrated financial services, and supported the construction of the “4+3+3” modern industrial system and key industrial parks. We have been qualified as the lead underwriter for local government bonds in Hainan Province to support the construction of major projects in the free trade port.
2. Improve the business environment. We have introduced a coordination mechanism for financing small and micro enterprises, clearly defining the credit standards for small and micro enterprises included in the “application list.” We coordinated the resources of the Bank and used methods such as priority allocation of quotas, opening green channels, and improving due diligence and exemption from liability to help solve the problems of difficult, expensive, and slow financing for small and micro enterprises.
3. Serve “SRDI” enterprises. We have launched the “Hai Zhi Loan” and “Small and Micro Enterprise Intellectual Property Pledge Loan” programs, which introduce government risk compensation funds and guarantee companies to share risks among the three parties and lower the financing threshold for enterprises. We successfully issued two tranches of small and micro enterprise special financial bonds totaling RMB 2 billion (including the first “technology innovation theme” small and micro enterprise bond of RMB 1 billion in Hainan Province), supporting the development of small and micro enterprises and technology innovation enterprises, and contributing to the expansion and upgrading of inclusive finance.
4. Provide relief services for enterprises. We established a special working group and formulated guidelines for the relief and restructuring of credit operations for small and micro enterprises on a case-by-case basis, provid-

ing relief services to more than 300 small and micro customers. We have introduced 12 financial service measures for post-disaster recovery and reconstruction in the wake of super typhoon Yagi, increasing credit support for affected enterprises. Through measures such as optimizing approval processes and flexibly adjusting repayment arrangements, we ensured that enterprises and residents in the disaster area could resume production and daily life as soon as possible.

## (II) Key performance

As of the end of December 2024, the outstanding balance of loans to provincial key industrial parks and key projects within the scope of disclosure was RMB 15.704 billion, with a cumulative total of RMB 7.247 billion in loans disbursed to provincial key industrial parks and key projects within the scope of disclosure. In the first to fourth quarters of 2024, the assessment results for the effectiveness of financial services for the private economy were rated as “excellent”. We were awarded the 2024 Bank of Nanjing Xinghe Club “Outstanding Growth Award” and the 2024 East Money List “Best Potential Bank.”

## III. Serve the public interest

As a local financial institution in Hainan, we have always adhered to the service philosophy of “understanding Hainan people better and caring more about Hainan”. We accurately met customer needs, focused on improving customer experience, and provided attentive professional services, using finance to help people enjoy a better life.

### (I) Key measures

#### 1. Facilitate the daily lives of residents

The Bank is committed to deepening its involvement in community life service scenarios, focusing on the concerns of community residents in the province, and integrating third-party smart property management platforms to provide community residents with convenient, safe, and attentive financial and non-financial services. This helps communities in the province enhance their smart management capabilities and improve the efficiency of daily services. We integrated into the daily lives of ordinary people and strived to build a “community consumption lifestyle circle.” We collaborated with local businesses to organize regular, high-frequency, low-threshold promotional activities to meet the daily consumption needs of community residents.

We actively participated in the “Hainan Angel - Hainan Medical Staff” charity project initiated by the Hainan Health Commission, and have jointly issued a “Medical Staff Card” with the Hainan Medical Innovation Promotion Association for medical staff in Hainan. In addition to offering all the financial functions of a bank debit card, the “Medical Staff Card” provides three major benefits: convenient travel, educational and training resources,

and tourism and leisure. These benefits continue to enrich the services offered by the “Medical Staff Card” and continuously improve the efficiency of financial services.

The Bank actively promoted payment convenience. We have completed the renovation of ATM external card cash withdrawal equipment and continuously optimized mobile banking functions, supporting UnionPay QR codes and digital RMB wallet offline merchant settlements to provide customers with safe and convenient payment services. We continue to promote the distribution of digital wallets and the installation and use of translation software, constantly improving payment service levels and enhancing the customer payment experience.

#### 2. Support consumption upgrades

In response to the national call to promote high-quality development of service consumption, we continue to follow up on the “trade-in” subsidy policies of governments at all levels. We have introduced the Science and Technology Talent Consumer Credit Financial Services Plan of the Bank of Hainan and the Trade-in Personal Consumer Finance Business Services Plan of the Bank of Hainan to accelerate product innovation, optimize business processes, and match preferential policies. We focused on hot consumer scenarios such as resident automobile consumption, home renovation upgrades, and home appliance trade-ins to provide consumer credit services and leverage the role of finance in supporting consumption upgrades.

As a supporting enterprise of the China International Consumer Products Expo, we have formed a professional service team around the theme of “Sharing Opportunities, Building a Better Future” to provide comprehensive support in areas such as financial products, on-site services, and supporting activities. We are committed to offering high-quality, all-around financial services to the expo, helping to optimize consumer supply and empower the upgrading of consumption in the Hainan Free Trade Port.

#### 3. Serve the new citizen population

The Bank actively promoted the optimization of credit products and included new citizens in the target customer group for consumer loan-related businesses, effectively supporting education, health, and elderly care, durable consumer goods such as home appliances, travel and home renovation, weddings, and other large-scale consumption of new citizens.

The Bank offers a range of fee waivers and discounts for individuals, including new citizens, on services such as interprovincial and interbank withdrawal/inquiry fees, SMS service fees, account management fees, card issuance/replacement/re-issuance fees and processing costs, and interbank transfer fees via electronic channels, thereby effectively reducing the cost of financial services for new citizens.

## (II) Cases

#### 1. Financial support for the development of cultural and sports undertakings in the free trade port

We adhered to the concept of “finance for the people” and deepened cross-border interaction between “finance + sports” and “finance + culture” to illuminate a better life with the power of finance. We were fully committed to providing financial support during the 12th National Traditional Games of Ethnic Minorities and assisted the Games in a variety of ways. We provided customized financial services and exclusive benefits tailored to the needs of participants from across the country competing in the 37th National Amateur Go Championship, effectively promoting the development of go culture in Hainan.

#### IV. Serve rural revitalization

We continue to implement the rural revitalization strategy of the central committee, giving full play to the advantages of local financial institutions, and treating rural revitalization as a top priority. We consolidated and expanded the achievements of poverty alleviation in Shihui Village, Wuzhishan City, and effectively connected poverty alleviation with rural revitalization. We activated the operation of the assisted industry and various rural management mechanisms through financial resources and funding. We have been rated as “excellent” in the assessment of targeted poverty alleviation work by the provincial people’s government for five consecutive years, and our village work team has been awarded the title of the “Most Beautiful Rural Revitalization Work Team in Wuzhishan City” by the Organization Department of Wuzhishan Municipal Party Committee.

## Implement “Five Major Articles”

Thoroughly adhering to the political and people-oriented nature of financial work, the Bank has established a dedicated team, introduced special plans, and continued to implement the “five major articles” in terms of technology finance, green finance, inclusive finance, pension finance, and digital finance.

### I. Develop technology finance

The Bank is steadily advancing the development of its financial services innovation capabilities, increasing its support for technology-related financial credit, and improving its dedicated technology-related financial services system. We focus on investing in early, small, long-term, and core technology. We strengthen financial support for technology-based SMEs, provide technology-based enterprises with full-chain, full-lifecycle financial services, and help promote the high-quality development of technology finance in the free trade port.

#### (I) Key measures

1. Focus on key development areas. Focusing on the “4+3+3” key industrial layout of the free trade port, we are concentrating financial resources to support three future industries: deep sea, aerospace, and seed industry. We are also supporting key science and technology parks such as the High-Tech Industrial Park, Sanya Yazhou Bay Sci-Tech City, Wenchang International Aerospace City, and Resort Software Community.
2. Provide special credit lines. We have arranged a special credit line for technology finance, giving priority to credit allocation for key technology-based enterprises and continuing to increase credit support for technology finance customers.
3. Expand the scale of credit loans and medium- to long-term loans. For high-quality technology-based enterprises with market potential, profitability, good credit, and financing needs, we have developed a comprehensive cultivation plan to continuously expand the scale of credit loans and medium- to long-term loans for technology-based enterprises.
4. Enrich exclusive product services. We innovated guarantee methods such as intellectual property rights, commercial bills, and accounts receivable pledges, combined them with the production and operation characteristics of technology-based enterprises, launched the “Technology Innovation Loan”, optimized the “Hainan Technology Loan” and “Haizhi Loan”, and explored the development of “Technology Talent Loan” and “Enterprise Innovation Points Loan”. We explored establishing models through multiple dimensions such as settlement, government subsidies, and taxation to determine loan amounts for technology innovation enterprises, thereby continuously enriching our technology finance service products.

5. Innovative financial service models. We enriched the supply of financial services for technology-based enterprises, especially large and medium-sized enterprises. In addition to traditional on-balance-sheet loan financing, we offered a variety of innovative financial services, including cross-border services, bond investment services, merger and acquisition services, and consulting services, to help technology finance enterprises grow and strengthen their businesses.

## (II) Key performance

As of the end of 2024, there were 151 technology finance loan customers, with a loan balance of RMB 2.834 billion, and loan growth exceeding our corporate loan growth by 20.31%. We have issued a total of RMB 63.5 million in “Hainan Technology Loan” to 18 high-tech enterprises and RMB 20 million in “Haizhi Loan” to four technology-based enterprises.

## (III) Cases

Support the development of “SRDI” enterprises. As an “SRDI” enterprise in Hainan Province, Hainan XX Bio-Technology Co., Ltd. relies on the industrial research and innovation conversion technology of its founder’s alma mater, the University of Zurich in Switzerland, to focus on research in the field of tissue engineering and regenerative medicine technology, and to convert and apply it to the research, development, production, and sales of core medical device products related to sports medicine. The Bank provided financial support to the company through working capital loans for small and micro enterprises and the “Hainan Technology Loan”.

## II. Develop green finance

Firmly implementing the “carbon peaking and carbon neutrality” strategic deployment of the Central Committee, the Bank has gradually improved its green finance policy and framework system, and innovated and upgraded its green finance products. We serve the development of the marine industry with a focus on “strengthening maritime power.” Green financial loans have increased, and financing costs for green enterprises and projects have been further reduced.

### (I) Key measures

1. Clarify policy guidelines and implement green concepts. We closely followed national policy guidelines and formulated annual policy guidelines, clearly focusing on the leading industries of the free trade port and supporting green industries and project construction. Under the guidance of the green finance policy framework, we have increased our credit resources to promote the accumulation and investment of green projects.
2. Focus on key areas and improve service quality and efficiency. We allocated dedicated resources to support key areas such as green industrial transformation, new energy, environmental protection, marine ranching, and

green buildings and continued to optimize resource allocation. In the review and approval process, we prioritized green finance business by using a green channel to speed up business review and approval, and through clear pricing standards and preferential interest rate policies, we reduce the financing costs of green enterprises and projects, accelerating the accumulation and deployment of green projects.

### (II) Key performance

As of the end of December 2024, the balance of green loans was RMB 2.67 billion, an increase of RMB 349 million from the beginning of the year, representing a growth rate of 15.05%, which was higher than the average growth rate of all loans in the Bank. We were awarded the “2024 GF60 Green Finance Case Best Institution Award”.

### (III) Cases

1. Support biodiversity conservation

The Land Reclamation Project in Nankeng Reservoir, Jinbing Village, Donghe Town, Dongfang City is a land reclamation project that transforms existing dry land into high-standard arable paddy fields and adds new paddy fields to strengthen farmland protection and improve farmland quality. We provided financial support to the contractor, XX Agriculture Co., Ltd., to assist in the implementation of the Land Reclamation Project in Nankeng Reservoir, Jinbing Village, Donghe Town, Dongfang City.

## III. Develop inclusive finance

The Bank implements the financing coordination mechanism, optimizes product and service offerings in key areas of inclusive finance, and comprehensively enhances its inclusive financial service capabilities. We will gradually improve a multi-tiered, comprehensive, and sustainable inclusive financial system, promote the deepening and growth of inclusive finance, and meet the diverse financial needs of the people and market entities.

### (I) Key measures

1. Actively promote inclusive finance scenarios. We are promoting the digitization, scenario-based, and bulk processing of inclusive financial services, and have successively developed and launched 10 distinctive financial products and supply chain finance scenarios, including “Crocodile Loan”, “Durian Loan”, “Coconut City Agricultural Support Loan”, and “Wenchang Chicken Loan”.
2. Increase innovation in exclusive products. We are accelerating the R&D, promotion, and operation of online products related to big data, and innovating new loan products such as the Mango Loan, Rubber Loan, Seed Breeding Industry Loan, Technology Talent Loan, and Technology Innovation Points Loan. We have developed the Coconut Loan series of products, promoted Coconut Credit throughout the Bank, and launched a trial run of

Coconut Mortgage Loan.

3. Explore inclusive financial service models. We have established a dedicated team for inclusive finance to accelerate the digital transformation of inclusive finance. We are exploring the introduction of “risk data + risk control models” throughout the entire loan cycle to assist manual cross-verification and risk management, upgrading the operational model from “purely manual” to “human-machine integration” and further expanding customer acquisition channels and risk coverage.

4. Implement the financing coordination mechanism. We issued the Work Plan for the Coordination Mechanism to Support Financing for Small and Micro Enterprises of Bank of Hainan and established a task force mechanism at the provincial, city, and county levels to comprehensively strengthen the organizational leadership of our coordination work and to support financing for small and micro enterprises. We have included 318 enterprises in our “recommendation list”.

## (II) Key performance

As of the end of December 2024, our inclusive finance loans under the “two increases” criteria stood at RMB 7.721 billion, serving 1,978 borrowers, representing an increase of RMB 1.167 billion and 154 borrowers compared to the beginning of the year. The loan growth rate was 17.81%, exceeding the growth rate of all loans across the Bank during the same period. Our results of the assessment of the effectiveness of local banks in Hainan Province in serving the private economy for the first to fourth quarters of 2024 were all rated as “excellent”.

## (III) Cases

We have launched the “Live Crocodile Mortgage Loan” to support the development of tropical specialty industries in the free trade port. Hongcao Village, Dongfang City, Hainan Province, is located in the southwestern part of Hainan Island. In 2015, the first crocodile farm was established in Hongcao Village, and gradually developed into a distinctive “crocodile town” ecological industry chain. The People’s Government of Dongfang City has issued the Crocodile Specialized Town Master Plan of Dongfang City, which centers on Hongcao Village and is based on the crocodile industry. By addressing industry shortcomings, expanding industry scale, innovating development models, and promoting the transformation and upgrading of rural specialty industries, it is intended to drive regional economic development. Bank of Hainan has tailored the “Crocodile Loan” product for farmers in “Crocodile Town” based on the characteristics of the crocodile farming industry, supporting farmers in expanding their farming scale, improving farming conditions, and purchasing farming equipment.

## IV. Develop pension finance

The Bank continues to improve its policies related to pension finance, strengthen financial support for the silver economy, and enhance the supply of pension finance products. Our capacity to serve the elderly care industry

continues to strengthen, with further optimization of personnel allocation and specialized services in areas with concentrated elderly care resources, and the accelerated development of new marketing and service models for the elderly care sector.

## (I) Key measures

1. Enrich innovative pension financial products. We have built a comprehensive range of pension financial products covering the entire process of pension wealth accumulation, investment, and consumption. We have launched personal pension account services and are selling three financial products specifically designed for the elderly to meet the safe and stable investment needs of the elderly population throughout their entire life cycle. We are accelerating the development of a new generation of customer service systems and adding automatic identification functions for elderly customers at business outlets to promptly identify elderly customers and provide age-friendly services in time, thereby improving the customer service experience. We have updated the caring counter signage at all outlets across our network to provide the elderly with more comprehensive, considerate, and direct financial services.

2. Increase support for the elderly care industry. We focus on key areas of the elderly care industry and specific directions of financial services, clearly identifying key support for the construction and operation of elderly care parks, elderly care and childcare facilities, and elderly care institutions. We support the cross-industry integration of “elderly care + culture”, “elderly care + tourism”, “elderly care + domestic services”, and “elderly care + real estate” to meet the financial needs of target customers in the elderly care industry.

## (II) Cases

Host a financial services event for the elderly called “Silver Care”. We have teamed up with the Guangdong Provincial Hospital of Chinese Medicine Hainan Hospital to host a special “Silver Care” financial services event focused on healthy aging, with an emphasis on providing the elderly with opportunities for learning, medical care, and enjoyment, thereby painting a new picture of “finance for the people”. A renowned traditional Chinese medicine master and more than 10 medical staff members conducted free medical consultations and health lectures, guiding elderly citizens on how to maintain their health scientifically and reasonably. Folk artists specializing in intangible cultural heritage were invited to give live demonstrations of tai chi, straw weaving, and sugar painting, allowing elderly citizens to experience the charm and joy of traditional culture firsthand.

## V. Develop digital finance

The Bank is accelerating its digital transformation and enhancing its digital business service capabilities. We focus on “strengthening digital capabilities” and promote the integrated development of digital channels, digital scenarios, digital products, and digital risk control to enhance the functionality of digital financial services.

## Build Green Mountains and Lucid Waters Together

Guided by the ecological civilization ideology of Xi Jinping, we firmly believe that “lucid waters and lush mountains are invaluable assets” . We are committed to green development, advocate low-carbon living, and strive to build a free trade port that is ecologically advanced and green and low-carbon.

### I. Environmental impact of investment and financing

As of July 7, 2024, part of the proceeds from our 2021 green financial bonds has been invested in green industry project loans. There are 17 green industry projects under investment, involving three primary categories, including energy conservation and environmental protection, ecological environment, and green infrastructure upgrades.

Table: Distribution of Green Industry Project Categories

Project category (primary)	Investment balance(RMB)	Project(PC)
Energy conservation and environmental protection industry	456,781,122.28	7
Ecological environment industry	397,737,110.71	7
Green infrastructure upgrades	82,934,857.16	3
Total	937,453,090.15	17

Based on the relevant data materials of the projects already invested, the environmental benefits generated by the projects have been calculated and summarized. As of July 7, 2024, the overall environmental benefits generated by green industry projects under the 2021 green financial bonds from July 8, 2023, to July 7, 2024, are as follows:

Annual production of precast concrete components: 100,000 cubic meters, autoclaved ceramsite concrete panel components: 1,000,000 square meters, and fire-retardant extruded polystyrene boards: 150,000 cubic meters. Annual production of prefabricated components for prefabricated buildings: 348,400 tons and prefabricated wall panels: 2,000,000 square meters. Procurement of 18 new energy vehicles and annual production of 2,000 electric vehicle charging stations. Land leveling: 3,544.90 mu, soil improvement: 3,544.70 mu, new arable land: 2,912.11 mu, new channels: 6,462.00 meters, new aqueducts: 50.00 meters, new drainage ditches: 7,802.00 meters, and

construction of field roads: 29,428.20 meters. Restoration of 1,746.00 mu of coastal habitat for birds, clearing of 19,500.00 mu of water area, and implementation of pest control measures on 1,600.60 mu. Annual solid waste treatment capacity: 600,000 tons, development and renovation of 96 public toilets, saving 18,286.00 tons of standard coal per year and reducing carbon dioxide emissions by 45,715.00 tons. Annual sewage treatment capacity of 12.045 million tons, with 6,835.00 meters of sewage treatment pipelines laid. Annual chemical oxygen demand reduction: 3,087.90 tons and annual biochemical oxygen demand reduction: 1,631.55 tons. Annual reduction in suspended solids: 2,376.15 tons and annual reduction in total nitrogen: 251.85 tons. Annual reduction in ammonia nitrogen: 251.85 tons and annual reduction in total phosphorus: 46.54 tons.

### II. Build a green culture

The Bank practices low-carbon concepts, actively promotes green operations, green offices, and green living, and continues to build a green culture with the characteristics of the Bank of Hainan. First, make full use of video conferencing systems to reduce business travel for meetings. Second, continue to promote paperless office operations. We launched 34 new workflows and optimized 137 existing ones in the OA office system, resulting in a 43.61% decrease in office paper consumption compared to the previous year. Third, promote energy conservation, waste reduction, food conservation, and civilized travel through posters and slogans. Fourth, under the same conditions of procurement requirements, quality, and service standards, give priority to purchasing products that are efficient, energy-saving, and water-saving, or have environmental protection labels and include “energy conservation and environmental protection” as one of the procurement scoring factors.

## Serve Customers with Sincerity

Adhering to the service philosophy of “understanding Hainan people better and caring more about Hainan”, we take customer experience as the core driver for improving financial services and strive to be a caring bank that is close to our customers.

### I. Improve customer service

The Bank continues to enhance the intelligence level of its financial services, the breadth of its inclusive coverage, and the convenience of access, enabling high-quality financial services to reach customers more accurately and achieving mutual growth in service quality and customer value.

Develop digital financial scenarios. We have launched the Coconut Loan series of online business loans and electronic bid bond services, leveraging digital technologies to comprehensively support the development of corporate banking services. We developed the housing provident fund and social security card projects and launched multiple online retail credit products such as Coconut Pay and electric bicycle loans to enrich convenient payment scenarios with preferential rates.

Optimize digital service processes. We have upgraded and improved our electronic banking services, comprehensively enhancing operational convenience from interface interaction to functional layout. We actively built open platforms and enriched financial service content, enhancing the diversity of financial services while continuously lowering the threshold for customers to access financial services.

Link digital intelligent operations. We are building a new generation of intelligent customer service systems, mobile phone counters, and a new generation of credit risk management systems. Through close collaboration between business lines, technology lines, and risk control lines, we are consolidating our internal digital infrastructure, enhancing our external customer service capabilities, and improving our level of intelligent digital operations.

Reconstruct the digital operating experience. We continue to improve the application of digital RMB from the perspective of optimizing public and private wallets, empower letter of credit business from the perspective of digital process innovation, assist mobile card issuance from the perspective of card issuance side transformation, and iterate credit products from the perspective of new feature addition, further shaping an intelligent and efficient business experience.

### II. Ensure information security

The Bank attaches great importance to data security and customer privacy protection.

Data security control. We strictly enforced internal access controls to prevent unauthorized access to internal

data. We have strengthened the identification of sensitive data on terminals, the classification and grading management of terminal data, and the approval mechanism for external transmission of terminal data to prevent the leakage of internal sensitive information. We strengthened the security management of data flow in the production environment, established a static data masking system, and standardized production data masking standards. We continue to implement mobile terminal data security controls to prevent the leakage of sensitive internal information. We have strengthened security controls for Internet email accounts of employees. We continue to strengthen the planning and construction of information system data security synchronization. We continued to improve the “two locations and three centers” disaster recovery system and conducted important business system switchover drills, technical and business effectiveness verification drills of the same-city disaster recovery data center information system, and off-site disaster recovery data center information system data effectiveness verification drills according to plan.

Customer privacy protection. We have revised and improved our personal information protection system to regulate the collection, storage, access, copying, use, preservation, and external provision of personal financial information, and to strictly prevent the risk of information leakage. We have established a consumer financial information usage management system centered on graded authorization, setting job permissions according to the principles of “need to know” and “least permission”, and strictly implementing information usage authorization and approval procedures. We strictly adhered to the scope of authorization, permissions, and procedures in the course of conducting business, collecting and properly storing necessary information related to the business conducted by customers. We have incorporated personal financial information protection checks into our quarterly case inspections and consumer protection audits, establishing a routine management mechanism for personal information protection. No financial cases related to the leakage of personal financial information have occurred.

### III. Protect the rights and interests of customers

The Bank continues to build a comprehensive consumer protection framework, continuously improving the institutional mechanisms for consumer rights protection, and effectively integrating consumer rights protection into corporate governance, development strategies, and cultural development.

Handle customer complaints. We revised our complaint handling management measures and prepared a complaint handling flow chart to further clarify the work content and lead departments at

each stage of the complaint handling process. We have optimized our complaint system process and further improved our complaint management mechanism from a technical perspective to enhance service quality. As of the end of the reporting period, the customer service center had handled a total of 40,508 telephone inquiries from consumers. We received 49 consumer complaints and achieved a satisfaction rate of 93.88%. By handling channel: 29 cases were handled through front-office channels, accounting for 59.18%, and 20 cases were handled through middle- and back-office channels, accounting for 40.82%. By category: 19 cases related to loan services were handled, accounting for 38.78%, 13 cases related to payment settlement were handled, accounting for 26.53%, 12 cases related to bank cards were handled, accounting for 24.49%, and 5 cases related to other categories were handled, accounting for 10.2%. By cause: 19 cases related to service attitude and quality were handled, accounting for 38.78%, 14 cases related to financial institution management systems were handled, accounting for 28.57%, 9 cases related to business operations and efficiency were handled, accounting for 18.37%, and 7 cases related to other causes were handled, accounting for 14.29%. By region: 18 cases in Haikou were handled, accounting for 36.73%, 8 cases in Sanya were handled, accounting for 16.33%, and 23 cases in other regions were handled, accounting for 46.94%.

Improve mechanisms to combat telecom fraud. We assisted in implementing protective control measures for 707 households, temporarily protected RMB 4.5147 million of customer funds, and assisted in returning 16 fraudulent funds totaling RMB 706,300. We held a special training session on “Anti-Fraud Practices and Account Risk Prevention” in 2024, published three long articles on anti-fraud publicity, sent three batches of text message reminders to customers, conducted 545 on-site publicity campaigns, and reached a total audience of 23,300 people.

Conduct consumer protection training. By having senior management take the lead in promoting consumer protection and emphasizing its importance, we have instilled consumer protection concepts into the minds of our employees and embedded consumer protection into the entire business process. We have applied a tailored approach, teaching employees according to their individual needs, and created an atmosphere of financial consumer protection education and publicity in which all employees participate and take responsibility. In 2024, we conducted 11 training sessions on consumer rights protection, which were attended by directors, supervisors, senior and middle management, front-line staff, and new employees, achieving 100% coverage.

#### IV. Popularize financial knowledge

Focusing on the annual theme of “Financial Consumer Protection Around Us: Safeguarding Rights and Preventing Risks”, the Bank strives to build a collaborative, coordinated, and responsible working structure and organizes and conducts educational and promotional activities in a coordinated manner.

Increase consumer protection publicity. The Bank has launched a series of educational campaigns, including

year-end and New Year prevention of illegal fundraising publicity and education activities, the “3 · 15” financial consumer rights education and promotion campaign, the “Five Entries” financial knowledge concentrated education and promotion campaign, the anti-illegal fund-raising awareness month campaign, the financial knowledge across the country campaign, the financial education and promotion month campaign, the specialized publicity campaign on the anti-organized crime law, and the anti-illegal financial activities publicity and education campaign. In total, over 700 financial knowledge education and promotion activities have been conducted, reaching a cumulative audience of over 1.02 million people. We conducted 299 deposit insurance publicity events, distributed 15,000 promotional materials, distributed more than 8,000 “deposit insurance information cards”, sent more than 440,000 deposit insurance promotional text messages, and reached an audience of more than 460,000 people.

Innovative financial education. We emphasized digital education and publicity initiatives, innovated online financial education methods, and made full use of new media such as outdoor advertising screens, mobile banking, WeChat official accounts, Douyin, and Kuaishou platforms to comprehensively promote financial knowledge. We displayed promotional posters on electronic channels such as the Bank of Hainan mobile banking app and LED advertising screens on the walls of the head office building to create a promotional atmosphere. We sent four risk warning text messages and published six risk warnings on our WeChat official account. We released original short videos on preventing illegal fund-raising, titled Don’ t! Back to Zero and Investment Nightmare of Xiaodu. Don’ t! Back to Zero was recommended by the Hainan Branch of the National Financial Regulatory Administration, selected as an outstanding work for broadcast exhibition on the WeChat Channels of China Banking and Insurance News video channel, and won an award for excellence in the 5th Hainan Province Short Video Competition on the Prevention of Illegal Fundraising. We produced an original risk warning video titled The Tricks of Taking Advantage of the Wind and released it on online platforms such as Douyin, Kuaishou, and Redbook. We organized all employees and members of the public to participate in an online quiz on preventing the risks of illegal fundraising.

#### V. Care for special groups

We place great importance on caring for and supporting elderly customers and customers with special needs. We focus on customer needs and prioritize customer experience, providing warm and attentive financial services.

We have improved the convenience of payment and settlement services for the elderly and special groups: we have formulated service standards for the elderly and special groups, upgraded barrier-free service measures at business outlets, and provided safe and convenient business services such as door-to-door services and remote video services under controllable risk conditions. We have also strengthened publicity and guidance to improve the awareness of the elderly and the usage rate of financial electronic equipment.

## Promote Home Culture

The Bank is deeply rooted in the concept of “co-creation and sharing” of home culture, focusing on employee growth, caring about employee interests, and continuously creating a warm community that gives employees a sense of belonging, fulfillment, and happiness.

### I. Ensure employee development

The Bank regards talent as the foundation of its development. We have implemented precise policies and taken multiple measures to empower and assist employee growth, providing a solid talent base for high-quality development.

#### Employee Overview

As of December 31, 2024			
Data category	Item	Number of people (people)	Percentage (%)
Total number of employees		1317	-
By gender	Male employees	652	49.51
	Female employees	665	50.49
By type of employment	Contract employees	1317	100.00
	Dispatched employees	0	0
	Temporary workers	0	0
By age group	Employees aged 30 (including 30) and below	526	39.94
	Employees aged 31 to 40 (including 40)	582	44.19
	Employees aged 41 to 50 (including 50)	127	9.64
	Employees aged 50 and above	82	6.23
By education	Employees with a college degree or below	40	3.04
	Employees with a bachelor's degree	1041	79.04
	Employees with a master's degree	228	17.31
	Employees with a doctoral degree	8	0.61
Middle-level female employees (head office management personnel)		35	2.66
Employees with overseas study experience		85	6.45
High-level talent in Hainan Province		64	4.86
Leading talent in Hainan Province		1	0.08
Disabled employees		2	0.15
Employees of ethnic minorities		93	7.06
Social security coverage rate		-	100
Regular health check-up coverage rate for employees		-	100
Number of labor arbitration cases in the past year		0	0
Social recruitment of employees (new in 2024)		39	2.96
Campus recruitment of employees (new in 2024)		43	3.26

Protect employee rights. We firmly protect the legitimate rights and interests of our employees, strictly comply with relevant laws and regulations, and strictly regulate and manage employee recruitment, promotion, and compensation. We provide our employees with supplementary pension and medical insurance coverage through pension plans and supplementary medical insurance.

Smooth career development. We have established clear career paths for talent development in terms of recruitment, training, utilization, and promotion, effectively opening up “two-way” promotion channels between management and professional positions, and providing more development opportunities for outstanding talent at all levels. Through deep reforms in organizational structure and job titles, we have cultivated a group of talented individuals who are highly qualified, innovative, and committed to development.

Focus on talent cultivation. We offer customized training to strengthen professional skills and leadership development, ensuring that talent reserves keep pace with business development. During the reporting period, we conducted 210 training sessions.

### II. Strengthen employee care

The Bank adheres to the “people-oriented” philosophy, with caring for employees as its main focus, and continuously improves employee happiness with dedication and passion, safeguarding their happy lives.

Employee welfare protection. We have established a mutual aid fund to purchase supplementary medical insurance and mutual aid medical insurance for all employees, and have established a multi-channel support system to alleviate hardship. We organized health check-ups, conducted free medical consultations, and held health lectures. We distributed traditional holiday and birthday gifts to all employees, promptly visited hospitalized and married employees, and provided personal care.

Promote democratic management. We promoted democratic decision-making by organizing two employee representative conferences and seven employee committee meetings, with all issues concerning the immediate interests of employees decided through collective decision-making.

Focus on the safety of outlets and employees. We adhered to the bottom line of work safety and accelerated the modernization of the work safety governance system and governance capabilities. We are launching a three-year action plan (2024-2026) to tackle the root causes of safety and security issues, control sources, eliminate hazards, and prevent floods. Major accident hazards will be dynamically eliminated, and business will continue to operate smoothly. No safety incidents occurred during the reporting period.

Enrich the cultural life of employees. We used our internal cultural and sports association as a platform to plan and organize a variety of cultural and sports activities, comprehensively meeting the physical and mental health needs of our employees and creating a positive, warm, and harmonious atmosphere.

Honors: Awarded the title of “Employee Book House” at the provincial level, participated in the 12th “Financing Guarantee Cup” Badminton Friendship Tournament and won third place, participated in the Hainan Securities Industry Badminton Tournament and won fourth place, participated in the 3rd “State-owned Enterprise Reform Cup” Table Tennis Tournament of the Hainan State-owned Assets System and won the Excellence Award, participated in the “Mango Cup” Football Invitational Tournament of the Hainan State-owned Assets System and won the Moral Conduct Award.

### III. Enrich cultural content

The Bank attaches great importance to the guiding role of corporate culture, continuously enriching its cultural content and deepening its cultural development to forge an “engine” for sustainable development.

## Chapter 11 Engage in Social Welfare

We have always adhered to the concept of giving back to society, integrating social responsibility into the lifeblood of our development, actively participating in public welfare undertakings, and conveying warmth and strength through our actions.

### I. Assist in post-disaster reconstruction following Typhoon Yagi

In September 2024, Hainan was severely hit by Typhoon Yagi. The Bank took swift action, actively fulfilling the political and people-oriented nature of financial work, and assisting in post-disaster recovery and reconstruction as well as the resumption of work and production. We have launched Twelve Financial Service Measures for Post-Typhoon Yagi Disaster Recovery and Reconstruction, introducing 12 measures in four areas: “dedicated” credit policies, “dedicated” government services, “dedicated” financial services, and “dedicated” consumer credit. We dispatched 45 cadres and employees to form three work teams to participate in post-disaster recovery work in cities and counties and formed a volunteer service team of 60 people to carry out road cleaning, garbage removal, and other work. We have assisted in post-disaster recovery and reconstruction in Wenjiao Town, Wenchang City, and Chongde Village, Dazhipo Town, Meilan District, Haikou City.

Cases:

#### 1. Financial support for business recovery

Typhoon Yagi has put a lot of pressure on local businesses in Ledong, Hainan. Through proactive inquiries and market research, the Ledong Sub-Branch learned that a small business had suffered inventory losses and equipment damage due to the typhoon, resulting in cash flow difficulties and operational challenges. The Ledong Sub-Branch quickly approved and disbursed credit loans based on the actual situation of the enterprise, providing it with urgently needed financial support to help it cope with short-term capital shortages and alleviate repayment pressure, demonstrating the positive role of financial institutions in the stability and recovery of the local economy.

#### 2. “Uniting Our Efforts” for the reconstruction work

Typhoon Yagi passed through, and with communications still down, the Wenchang Sub-Branch quickly organized a team of customer service managers to visit affected businesses in person, assess the extent of damage, and understand their post-disaster financial service needs. They then developed a financial service plan for post-disaster reconstruction to help businesses resume operations as quickly as possible. Meanwhile, the Sub-Branch organized Party members and cadres to visit five communities in Wenchang Town, including Xin-

feng Community, Heping Community, Wenling Community, Chengdong Community, and Gaolongwan Community, to carry out volunteer services and work with community officials and residents to clear roads.

## II. Establish service stations for outdoor workers

We earnestly implement the spirit of important remarks of General Secretary Xi Jinping on the working class and trade union work, actively respond to the relevant requirements of the All-China Federation of Trade Unions and the Hainan Federation of Trade Unions, and continue to invest in the construction of service stations for outdoor workers. As of the end of the reporting period, we have constructed 35 stations, with a cumulative investment of RMB 286,600. Our services cover traditional workers such as sanitation workers, traffic police, and urban management officers, as well as new types of workers such as delivery personnel, food delivery personnel, and truck drivers. We have provided services to nearly 60,000 people and have received unanimous praise from all sectors of society. During the reporting period, the Danzhou Branch, Haikou Jiangdong Sub-branch, and Baisha Sub-branch were awarded the provincial-level title of “The Most Beautiful Trade Union Station”.

## III. Construction of “Bank of Hainan - Xiaohaixing Book House”

We launched the third season of the “Bank of Hainan - Xiaohaixing Book House” activity. By establishing the “Bank of Hainan - Xiaohaixing Book House” and engaging in face-to-face exchanges with students, we are putting our commitment to fulfilling our social responsibilities as a provincial-level local legal entity into action. During the reporting period, we built two book houses in Sansha and Dongfang.

## IV. Practice volunteer service

During the reporting period, our head office departments and branches carried out a series of volunteer activities.

## Feedback Form

Thank you for reading the ‘Bank of Hainan Co., Ltd. 2024 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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Fax: 0898-66505979

Email: hnbank@hnbankchina.com.cn

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Postal Code: 571126

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?