Shanghai Rural Commercial Bank Co., Ltd.
Key Points of the Inclusive Financial Services (2026 Edition)

I. Service Philosophy

Shanghai Rural Commercial Bank (hereinafter referred to as "the Bank") consistently adheres to the corporate mission of "Inclusive Finance Delivers Better Life", takes "serving 'Three Rural Issues', serving micro and small enterprises, serving science and technology innovation, and serving community residents" as its foundation, relies on its advantages of localized operations, inclusive customers, and specialized services, further adheres to the strategy of "focusing on the small and the dispersed" and penetrating grassroots customer segments, makes every effort to empower social governance with inclusive finance, improves the institutional mechanisms for inclusive financial services, innovates distinctive service products and models, and solidly promotes inclusive financial services.

II. Governance Structure

1. Governance Level

The Bank incorporates inclusive finance into its strategic planning, which is subsequently reviewed and approved by the Board of Directors. The Strategic, Three Rural Issues, and Sustainability (ESG) Committee established under the Board of Directors, is responsible for organizing, leading, and comprehensively advancing the Bank's inclusive finance business, and annually hears a report on the Bank's annual inclusive financial services.

2. Management Level

The Bank established "four special task forces" comprising the Inclusive Business Process Reshaping Special Task Force, the Rural Revitalization Grid-based Finance Special Task Force, the Microfinance System Construction Special Task Force, and the Inclusive Line Team Building Special Task Force. The respective Bank executives in charge serve as the group leaders of each special task force's leading group, driving the steady, top-down development of the inclusive finance business.

3. Execution Level

The Inclusive Finance Department of the Bank serves as the core management department for the inclusive finance business. It is responsible for the operational management of the Bank's inclusive finance, taking the lead in formulating development plans for the inclusive finance business, and advancing inclusive financial services, product innovation, and risk management. All branches and business departments are responsible for executing all policies and procedures and conducting daily business operations. By optimizing service workflows and enhancing service efficiency, they ensure that inclusive financial services precisely reach micro and small enterprises as well as individual industrial and commercial households.

III. Key Service Points

1. Enriching the Product Matrix

The Bank adheres to the "customer-centric" operating philosophy, continuously innovates and iterates inclusive products, building a comprehensive credit product matrix to satisfy the financial demands of diverse micro and small operating entities across different growth stages.

Policy-based products: Aligned with government support directives, the Bank launched products such as the "Park Batch Loan", "Xinfu Guarantee Loan", "Exchange Rate Hedging Products", "Government Procurement Loan", and "Job Stabilization and Expansion Loan". It deepened cooperation with policy-based guarantee companies and expanded the guarantee coverage for micro and small enterprises in key sectors like technology and foreign trade.

Standardized products: Relying on standardized, scenario-based products such as the "Personal Property Mortgage Business e-Loan", "Personal Business Assistance Loan", and "Inclusive Easy Loan", the Bank optimized its service models for micro and small enterprises.

Digital products: Through big data risk control models, the Bank iterated credit products such as the "Daily Balance Linked Loan" and "Banking and Tax Loan". By transforming corporate cash flows and tax data into bases for credit extension, it activated the financing capabilities of asset-light, unsecured micro and small enterprises.

2. Precisely Matching Demands

The Bank established a three-tier linked special task force comprising the Head Office, branches, and sub-branches. It strengthened communication with government departments and industrial parks, and carried out the "Great Visit to Thousands of Enterprises and Tens of Thousands of Households" campaign. Through a tiered and categorized approach, the Bank precisely connected with eligible micro and small enterprises. By building a standardized customer acquisition model that is "localized, industrialized, and scenario-based", the Bank constructed a cross-line integrated collaborative advancement mechanism, elevating customer stickiness through professional and comprehensive services.

3. Empowering Social Governance

The Bank is committed to ensuring that diverse customer segments can access financial services conveniently and with peace of mind. Focusing on key domains such as the layout of offline branches, the development of non-branch and online channels, and the practical needs of special customer groups, the Bank deploys multiple measures to continuously enhance the accessibility and inclusivity of its financial services.

The Bank constructs a comprehensive service network anchored by over 360 business outlets as the backbone and supported by over 1,000 "Xin Jia Yuan" public welfare service stations, covering all sub-districts and towns in Shanghai. The Bank continuously perfects its eight "menu-style" service systems, including "Health Care", "University for the Elderly", "Community Stage", "Family Education", "Agricultural Products Beneficial Purchase", "Public Welfare Services", "Home Life", and "Comprehensive Finance", and has cumulatively delivered over 40,000 diverse public welfare services, exploring ways for financial institutions to empower social governance.

4. Consolidating Risk Control Management

The Bank strengthened the management of the flow and utilization of loan funds, tightening the qualification reviews of loan applicants. It ensured that credit funds were applied to actual operations, strictly prohibiting the acquisition of funds through fraudulent transactions, and resolutely preventing capital misappropriation. The Bank standardized the management of cooperation with third-party institutions, strictly prohibiting any collaboration with illegal loan intermediaries. Leveraging technologies such as big data to empower the construction of customer rating models, the Bank continuously enhanced its digital risk control capabilities.

5. Assisting in Alleviating Difficulties

For overdue customers facing special financial hardships due to unforeseen accidents, natural disasters, illnesses, or unemployment, provided they retain the willingness to repay, they may apply for relief schemes via business outlets, relationship managers, or the customer service hotline. The lending branch verifies the authenticity of the application materials and engages in thorough negotiations with the customer based on equality and voluntariness. Drawing upon the customer's income, assets, and risk profile, the Bank offers relief measures such as modifying the repayment schedule, granting grace periods, or renewing the loan, thereby alleviating the customer's livelihood difficulties.

6. Accessible Complaint Channels

The Bank ensures unobstructed channels for financial consumer complaints, comprehensively publishing acceptance methods and handling procedures through platforms such as the official website, mobile banking App, WeChat official account, and business outlets.

The Bank continuously optimizes its complaint handling process to enhance response speed and disposal efficiency. The Bank emphasizes source governance, strengthening the monitoring and analysis of complaint data, and deeply dissecting the root causes of complaints. The Bank formulates source-tracing rectification measures, conducts ongoing post-evaluations, and dynamically adjusts strategies in a timely manner.

7. Conducting Fair Marketing

The Bank formulates a robust responsible marketing and publicity mechanism for financial products alongside a rigorous review process for financial marketing and publicity. When various units at the Head Office initiate marketing and publicity campaigns, the materials must undergo a preliminary internal review by the originating unit. Subsequently, functional departments including the Compliance and Internal Control Department, the Consumer Rights Protection Department, and the General Office assist in the review to ensure that external promotional materials are devoid of expressions that exaggerate facts, conceal risks, or constitute excessive marketing.

The Bank embeds the normative management of financial marketing and publicity into its Bank-wide reputational risk management training system and the onboarding curriculum for new employees. By conducting normalized training throughout the year, the Bank solidifies awareness of standardized marketing and effectively mitigates reputational risks triggered by improper marketing and publicity behaviors.

8. Diversified Cooperative Ecosystem

The Bank continuously perfects mechanism innovations and diversified cooperation, expands the empowering efficacy of the Shanghai Rural Revitalization Service Alliance, and absorbs multiple forces including the China Rural Finance Research Association, the Shanghai Administration Center of Policy Financing Guarantee Funds for MSMEs, and the Shanghai Agricultural Assets & Equity Exchange, providing robust guarantees for the precise downward extension of financial resources.