

Shanghai Rural Commercial Bank Co., Ltd.

Key Points of the External Donation Policy

I. Purpose

To regulate the external donations of Shanghai Rural Commercial Bank (hereinafter referred to as "the Bank"), ensure that the Bank effectively fulfills its corporate social responsibility, and actively participates in public welfare undertakings, the Bank has formulated these Measures in accordance with laws including the *Charity Law of the People's Republic of China* and the *Law of the People's Republic of China on Donations for Public Welfare*, as well as taking into account the actual circumstances of the Bank. The Board of Directors shall be responsible for the interpretation of these Measures.

II. Management Bodies

The Party Committee Office is the management department for external donation matters of the Bank. It is responsible for formulating donation plans, designing and submitting donation proposals, and accepting and processing donation applications from all units of the Bank.

Each unit of the Bank engaging in donations shall specify the donation projects and the total amount of donations in its donation plan at the beginning of the year, and submit the plan to the Head Office Party Committee Office. The Head Office Party Committee Office shall submit the annual donation plan to the Head Office Party Committee for

deliberation, and report to the Board of Directors of the Bank.

III. Key Points of Management Regulations

The Bank's external donations shall adhere to the principles of legality, voluntariness, honesty, and non-profit, and shall not violate social morals, and shall not endanger national security, damage the public interests, or harm the legitimate rights and interests of others.

The Bank must carry out external donations in its own name. The Bank's leaders or other employees of the Bank shall not donate the Bank's assets in their personal names, nor shall they make unauthorized public commitments to donate without approval from the Head Office.

Except for donation projects otherwise specified by special national regulations, the Bank's external donations shall be conducted through charitable organizations, other public welfare organizations, government departments, or Party's mass organizations that are legally established and authorized to accept donations. The Bank shall refuse any mandatory donations in accordance with the law.

The Bank's external donation projects shall be submitted to the Head Office for application on a case-by-case basis prior to implementation, and shall be subject to approval by the Shareholders' Meeting, the Board of Directors, or the Senior Management in accordance with the approval authority for external donations based on the donation amount.

The Bank shall promote charitable culture, cultivate employees'

charitable awareness, and encourage employees to participate in charitable activities. The Bank's various publicity platforms shall actively carry out charitable and public welfare publicity campaigns to popularize charitable knowledge and disseminate charitable culture. All business premises shall provide venues and other conveniences for conducting charitable activities.