Shanghai Rural Commercial Bank Co., Ltd.
Key Points of the Whistleblower Report Handling Policy
(2026 Edition)

To fulfill its social responsibility and handle petition matters in a lawful and compliant manner, Shanghai Rural Commercial Bank (hereinafter referred to as "SHRCB" or "the Bank") has formulated policies such as the *SHRCB Measures for the Management of Petition Work* and the *SHRCB Measures for the Management of Handling Reports of Violations of Regulations and Discipline,* in accordance with relevant regulations including the *Regulation on Handling Public Complaints and Proposals* and the *Measures for the Handling of Reports of Banking and Insurance Violations*.

I. Scope of Application

All employees of SHRCB Head Office and its branch institutions (including dispatched employees).

II. Scope of Reporting

Refers to matters in which a natural person, legal person, or other organization (hereinafter referred to as the "whistleblower"), through channels such as information networks, letters, telephone calls, faxes, or in-person visits, reports the acts of a reported individual or entity that violate relevant laws, administrative regulations, departmental rules, and other normative documents, and requests the Bank to fulfill its duties of investigation and handling in accordance with the law.

III. Reporting and Acceptance

The reporting channels consist of emails and letters. The Bank has established an email address (962999@shrcb.com) to receive reports by email. Reporting can be conducted via both real-name and anonymous channels. A report where the whistleblower provides their real name (or entity name), valid identity information, valid contact information, a copy of their identity card, and other information, and signs (or seals) the report at the time of reporting, constitutes a real-name report. A report constitutes an anonymous report where the whistleblower refuses to provide the aforementioned relevant information. The Bank encourages and advocates that whistleblowers disclose their identities and provide valid identity information and contact information for the purpose of inquiries and replies.

Within 15 days from the date of receipt of the report, the Bank shall review and determine whether to accept it, and notify the whistleblower.

IV. Verification and Handling

The Bank shall conduct investigative work on reports in a timely manner upon acceptance and promptly notify the whistleblower, strictly under the premise of not divulging state secrets, commercial secrets, or personal privacy. For cases where verification proves the reported facts of violations are clear and the evidence is conclusive, enforcement shall be executed in accordance with the Bank's relevant provisions for handling violations of regulations and discipline.

V. Confidentiality and Protection

In handling reports, the Bank shall fulfill necessary confidentiality obligations in accordance with the law with respect to the personal privacy of whistleblowers and any confidential content or details contained in reporting materials, and shall not disclose such information without prior authorization. Any acts that infringe upon the legitimate rights and interests of whistleblowers shall be severely investigated and penalized, and no entity or individual shall intimidate, threaten, or retaliate against whistleblowers. Should personnel handling a report possess a direct conflict of interest with the reported matter, the whistleblower, or the reported party, they shall recuse themselves.