



江苏銀行

BANK OF JIANGSU

Introduction

OUR HISTORY

- 1912 Bank of Jiangsu, one of the **first regional banks** in China, was founded
- 1984 City Commercial Bank of Huai'an, the earliest **precursor** of Bank of Jiangsu, was established
- 2007 Bank of Jiangsu was **re-founded** as a result of the **merger** of 10 city commercial banks in Jiangsu
- 2016 Bank of Jiangsu **listed** on Shanghai Stock Exchange

BY NUMBERS (2019)

2.05 trillion TOTAL ASSETS*

92ND LARGEST COMMERCIAL BANK IN THE WORLD*

17TH LARGEST COMMERCIAL BANK IN MAINLAND CHINA

540 BRANCHES

14,000+ EMPLOYEES

TYPE OF BANKS IN CHINA



* Ranked by *The Banker*

Financial Highlights 2018

Revenue

35.2
billion

Gross profit

14.3
billion

Net profit

13.1
billion

NPL over 90
days

<1%

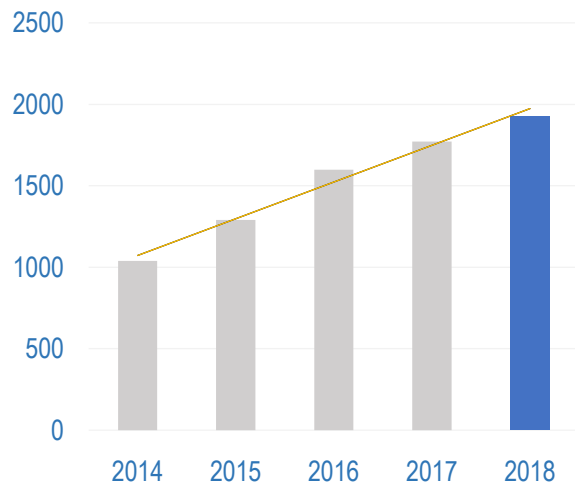
Net profit
increased by

10%

Unit: RMB

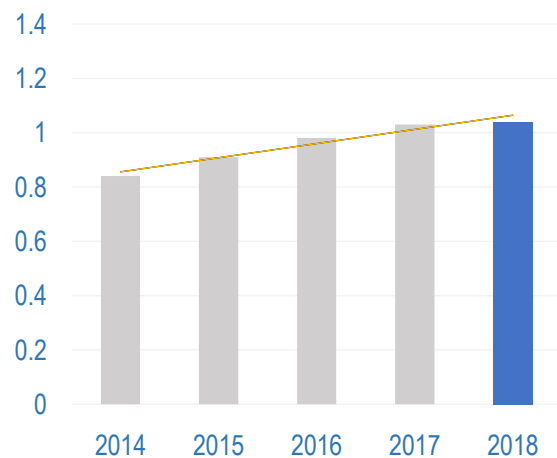
TOTAL ASSETS

in billion RMB

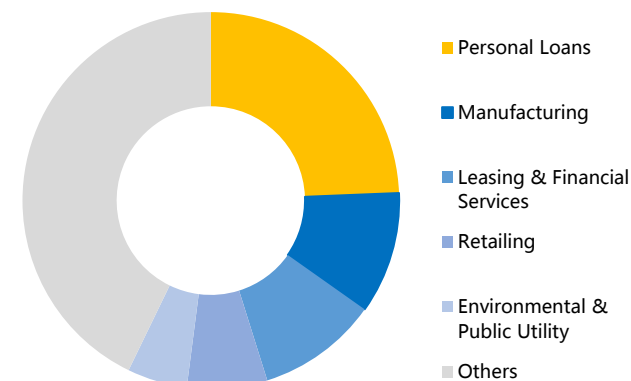


BASIC EARNINGS PER SHARE

per 1 RMB yuan



LOAN PORTFOLIO BY INDUSTRY



Featured Services: SME Finance

Number of
SME loan
clients

33,134

Balance of
SME loans
(in yuan)

363 billion

Share of SME
loans in Jiangsu
Province

#1

RECOGNITION

Bank of Jiangsu was acknowledged by Premier Li Keqiang during his visit in 2018 for its use of fintech in serving SMEs



FEATURED SME FINANCE PRODUCTS

'Shui Yi Rong' (Tax Easy Finance)

Online loan application for SME clients who have good tax record for at least 2 years

税e融
以税易贷 一键即来
凭正常缴税记录即可办理贷款
在线申请 网上用款 随借随还



'Shang Yi Rong' (Merchandise Easy Finance)

Guarantee-free, online loan application for SME merchandises with POS transaction record for the past 12 months

商e融
轻松享贷 e如反掌
凭POS流水记录即可办理贷款
在线申请 随借随还



Featured Services: Green Finance

Green loans as a percentage of business loans

12.9%

Balance of green loans (in yuan)

79.6 billion

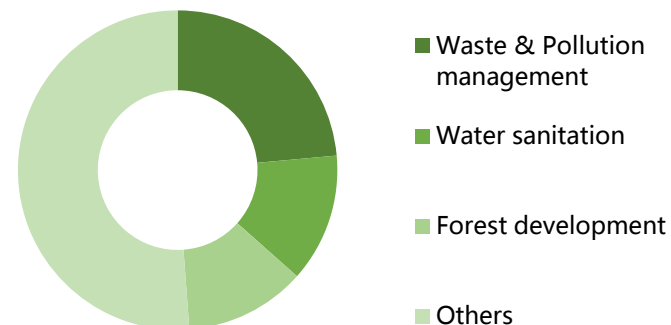
Green loan balance in Jiangsu Province

#1

ACTIVE PARTICIPATION

- 2012 Bank of Jiangsu and IFC launched a risk-sharing facility to support energy efficiency and renewable energy projects
 - 2016 Bank of Jiangsu established the **Green Finance & PPP Unit**
 - 2017 Bank of Jiangsu became the **second Chinese bank** to adopt the **Equator Principle**
- Joined the **UK-China Task Force** on Climate-related Financial Disclosures

GREEN LOAN PORTFOLIO BY INDUSTRY



SELECTED GREEN FINANCE PRODUCTS

Solar energy loans

Solid waste loans

Carbon credits

Emission right trading



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