

THE COMPANY'S POLICY ON EMPLOYEE STOCK OWNERSHIP

The Company's policy is to encourage employees to acquire shares of the Company's common stock. The Company will provide a matching grant program for eligible employees who have been employed by the Company for at least one year and who have not previously received a matching grant from the Company.

The matching grant program is designed to help employees accumulate shares of the Company's common stock over time. The Company will match the first \$5,000 of an employee's contributions to the program, up to a maximum of 10% of the employee's annual salary.

The matching grant program is subject to the following conditions:

1. The employee must be an eligible employee as defined in the matching grant program rules.

2. The employee must have been employed by the Company for at least one year as of the date of the matching grant.

3. The employee must not have previously received a matching grant from the Company.

Shares

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本行自 2018 年 1 月 1 日起，按照《企业会计准则第 22 号——金融工具确认和计量》、《企业会计准则第 23 号——金融资产转移》、《企业会计准则第 24 号——套期会计》、《企业会计准则第 37 号——金融工具列报》及《企业会计准则第 1 号——存货》等规定，对金融资产进行分类、确认和计量，并计提减值准备。本行金融资产分类为以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产以及以公允价值计量且其变动计入当期损益的金融资产。

本行金融资产减值准备的计提方法如下：对于以摊余成本计量的金融资产，本行按照预期信用损失模型计提减值准备。对于以公允价值计量且其变动计入其他综合收益的金融资产，本行按照公允价值计量，其公允价值变动计入其他综合收益。对于以公允价值计量且其变动计入当期损益的金融资产，本行按照公允价值计量，其公允价值变动计入当期损益。

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