



鄭州銀行股份有限公司
Bank of Zhengzhou Co., Ltd.

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock Code: 6196)

SOCIAL RESPONSIBILITY REPORT



郑州银行
BANK OF ZHENGZHOU

REPORT COMPILATION INTRODUCTION

This report is an objective reflection of Bank of Zhengzhou Co., Ltd. ("**Bank of Zhengzhou**") fulfilling its social responsibility and devoting to sustainable development during 2015. Based on the sense of social responsibility, this report focuses on the interested parties of Bank of Zhengzhou which include the clients, staff, shareholders and cooperative partners. It also highlights the value created by Bank of Zhengzhou in the field of social economy. With this report, Bank of Zhengzhou will keep reminding itself of its social responsibility. In addition, all the interested parties can more clearly and comprehensively understand the thoughts and practices of social responsibility that Bank of Zhengzhou has developed. With this report, the interested parties can also evaluate the results of fulfilling its social responsibility by Bank of Zhengzhou.

REPORTING PERIOD

January 1 to December 31, 2015

REPORTING CYCLE

Bank of Zhengzhou social responsibility reported annually.

SCOPE OF THIS REPORT

Bank of Zhengzhou is the main body of this report. It includes our head office, all the branches sub-branches and the foreign investment institutions. For ease of expression, this report will use "Bank of Zhengzhou", "our bank", "our company" and "we" to refer to Bank of Zhengzhou Co., Ltd..

REPORTING REFERENCE

This Report is compiled by reference to the Opinions on Strengthening the Social Responsibility of the Banking Sector Financial Institutions from the China Banking Regulatory Commission, the Social Responsibility Guidelines for China's Banking Sector Financial Institutions Enterprises from the China Banking Association, and the sustainable development reporting guide released by the Global Reporting Initiative ("**GRI**").

REPORTING DATA

The main financial data in this report are mainly from the Annual Report 2015 of Bank of Zhengzhou Co., Ltd. published by our bank on April 29, 2016 (the "**Annual report 2015**"). The annual report has been audited by KPMG. If any data contained in this report conflicts with the Annual Report 2015, the data in the Annual Report 2015 shall prevail. We apologize if we cause any inconvenience for readers. Other data are mainly from 2015, some of the data are from the previous years. Except specifically mentioned, all the amounts in this report are denominated in Renminbi ("**RMB**").

REPORT ASSURANCE APPROACH

The bank's board of directors and all directors promise that the information provided here is accurate. There are no misleading statements or significant omissions in this report content. They will also undertake the individual and joint liability for the authenticity, accuracy and completeness of the report content.

LANGUAGE VERSION

This report is published in both Chinese and English. If any discrepancy occurs, the Chinese version shall prevail.

REPORT RELEASING FORM

This report is released in the form of printed and electronic versions. The electronic version may be downloaded from our bank's official website: <http://www.zzbank.cn>

CHAIRMAN'S STATEMENT

2015 was a milestone year for the development of Bank of Zhengzhou.

Facing the complex and severe economic and financial situation, Bank of Zhengzhou has strived for the harmonious progress of self-development and fulfilling the social responsibilities with the corporate philosophy of "creating values for the clients, generating revenue for shareholders, building future for the staff and bringing fortune to the society". All the causes have achieved considerable development. We successfully completed all the objectives and tasks of strategic planning for 2011 to 2015.

In this year, we were successfully listed in Hong Kong, which created an industrial legend. On December 23, 2015, our company was successfully listed on The Stock Exchange of Hong Kong Limited. We are the first incorporated bank in Henan province that has been listed in the international capital market and the tenth city commercial bank in China that has been listed, which has created a legendary chapter of Chinese financial development history.

In this year, we flawlessly completed our five-year plan. Our Comprehensive strength has been enhanced remarkably. 2015 is the last year of our five-year plan for 2011 to 2015. In the last five years, our company has continuously innovated developmental philosophy and positively pushed forward for transformational development. We have also improved our foundational management for excellence. Our comprehensive operation has made continuous breakthroughs. We are moving forward in the direction of diversification, integration and collectivization. Our brand competitiveness and influence have continuously been enhanced.

In this year, our corporate governance has been strengthened. The relationship and interaction of the investors are very harmonious. The board of directors regards scientific management and supervision as their duty. They are loyal, industrious and responsible. They continue to strengthen the institutional systems and working mechanisms. They have also completed



the change of directors and announced related information timely and in compliance with laws and rules. They pay attention to enhance the communications with the investors. Our corporate governance level has been continuously improved.

In this year, our custodial duties have been fulfilled effectively and our risk management is very productive. Our company continuously observes the changes in the current economic environment. Bottom-line thinking and risk management are being continuously strengthened. We positively cope with all kinds of financial risks. The supervision index has been stable and improving. In 2015, the regulation ranking of our company has been upgraded from 2C to 2B, which has reached the highest rating for a domestic commercial bank.

In this year, our achievements benefit the livelihood of the people. Our social responsibility has been fulfilled effectively. We build up our plans focusing on the national economy and peoples' livelihood. We optimize the credit structure scientifically by following the feature of the economic cycle and complying with the directions of the economic transformation. It has ensured the investment into small and micro businesses. We will always take serving the regional economy as the primary task of fulfilling our social responsibilities. We will actively serve local economic development and peoples' livelihoods which are closely tied to the provincial and municipal development strategies. We will also highlight the three major business orientations of the commerce logistics bank, small and micro enterprises banks and boutique citizen banks.

In this year, we were people-oriented and devoted ourselves to social and public welfare. We also do our best to repay society while accelerating our own

development. We created jobs, engaged in public service and actively participated in all kinds of donations. We set up a good enterprise image and devoted our efforts to paying back to the society. We protected the rights and interests of the employees and cared about employee career development. Our enterprise culture is full of vitality.

In this year, we sincerely carried forward green credit and focused on developing the green bank. We strictly controlled the credit access, and supported green development, cycle development and low carbon development. We improved the green service channel and enriched the electronic channel products. The ratio of electronic banking business has reached a new record. We innovated the mechanisms of energy conservation and emissions reduction, cultivated environmental awareness among staff, and advocated green lifestyle. We carried out our green bank promise with the sustainable-development financial model.

With the notion of responsibility first and benefiting all people globally, the social responsibility and enterprise development coexists. Standing in the new starting point of 2016, we will continue to struggle to obtain the happiness of harvest and victory with the shareholders' expectations, clients' trust, society's hope and employees' expectations. Bank of Zhengzhou will continue to focus on the society, people's livelihood and green life. We will continue to focus on Henan and deeply invest in Zhengzhou, radiate to central China and impact the entire country. We will build our future with wisdom and tenacity, and write a new chapter for the sustained and healthy development of Bank of Zhengzhou.





PRESIDENT'S STATEMENT

2015 was destined to leave a footprint in the history of development of Bank of Zhengzhou. In this year, the whole bank worked together, overcame all the difficulties, yielded fruitful achievement, and kept making news of achievement. Finally, we completed perfectly the strategic planning for 2011 to 2015.

We focused on the creation of social value. As of the end of 2015, the entire bank assets reached RMB265.623 billion. The deposits balance was RMB169.195 billion. The loan balance was RMB94.294 billion. Our net profit was RMB3.356 billion. We also successfully completed the initial public offerings in Hong Kong.

We are devoted to serving regional economy development. We built up commerce and logistics banks, supported aviation-port construction, served key construction projects, helped and supported enterprises with special needs, and assisted Henan enterprises to step outside of Henan. We increased the intensity of granting small and micro enterprises loan, innovated small and micro enterprise financial services, and served small and micro enterprises carefully. We arranged the layout of the rural financial networks, supported agricultural loans and supported the development of "agriculture, rural areas and farmers" devotedly.

We devoted ourselves to green financial development. We developed green credit strategies, carried out green credit assessments and focus on the development of green credit. We promoted electronic banking, developed the new mobile phone banking and on-line banking, and expanded the telephone banking service. We promoted electronic, automatic and paperless office operation, and


advocated the low carbon operation in daily work.

We focused on the protection of the rights and interests of employees. We signed a fair labor contract and offered completed social insurance, improved the incentive mechanism, carried out diversity training, and assisted staff with their career development. In addition, we care about our staff environment; we enriched the enterprise culture and created a harmonious atmosphere.

We were eager to build social harmony. We created jobs and served the people's livelihood consistently, built boutique citizen banks and constantly met people's needs of daily utilities, property, transportation, medical and other payment needs such as shopping, traveling, financial, investments, and consumer credit. We would focus on people-oriented operations, organize customer feedback activities, carry out investor education, serve community development, organize a variety of public welfare donations, call on employees to participate in unpaid blood donations, and promote 100 bank chiefs' participation in student-aid activities.

It's a new beginning point, new mission, and new journey. In the beginning year of the 13th Five-Year Plan, being the starting year of building a moderately prosperous society comprehensively, we will combine fulfilling the social responsibility and promoting the development of transformation, heightening innovational drive, and building up Bank of Zhengzhou's brand and culture. We will strive for the harmony of the employees, shareholders, customers and society as well as the development and progress of society.





BUILD UP TRUST WITH INTEGRITY
BUILD UP FUTURE WITH MORALITY

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Part.1

Social Responsibility Report

2015



DEVELOP CONSISTENTLY AND STABLY BUILD A UNIQUE BANK OF ZHENGZHOU

- 01 COMPANY PROFILE
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As of December 31, 2015

- Total assets
RMB265.623 billion
- Deposit balance
RMB169.195 billion
- Loan balance
RMB94.294 billion

- Employees
3,321
- Branches and sub-branches
117
- Branches in Henan province
8

COMPANY PROFILE

Bank of Zhengzhou was founded in November 1996. It changed its name to Zhengzhou Commercial Bank in February 2000. It officially changed its name to Bank of Zhengzhou in December 2009. Its main business includes corporate banking, retail banking, capital business and others. At the end of 2015, Bank of Zhengzhou had 3,321 current employees and 117 branches and sub-branches including 8 branches in Henan province. As of December 31, 2015, the assets of the entire bank reached RMB265.623 billion. The deposit balance was RMB169.195 billion. The loan balance was RMB94.294 billion. The deposit scale ranked the 3rd and the loan scale ranked the 4th in Zhengzhou's banking system. Our pre-provision operating profit reached RMB5.66 billion. The capital adequacy ratio was 12.20%. The non-performing loan ratio was 1.10%. The provisional coverage ratio was 258.55%. All the main regulatory indicators were in line with the regulatory requirements. Our regulation rating reached 2B. We now are successfully ranked in the first band of domestic city commercial bank.



The capital adequacy ratio

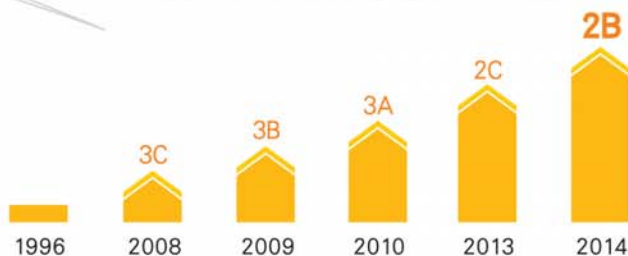


The non-performing loan ratio



The provisional coverage ratio

Our regulation rating reached 2B. We now are successfully ranked in the first band of domestic city commercial bank.



Our rankings of deposit scale and loan scale in Zhengzhou's banking system.



GLORIOUS 2015

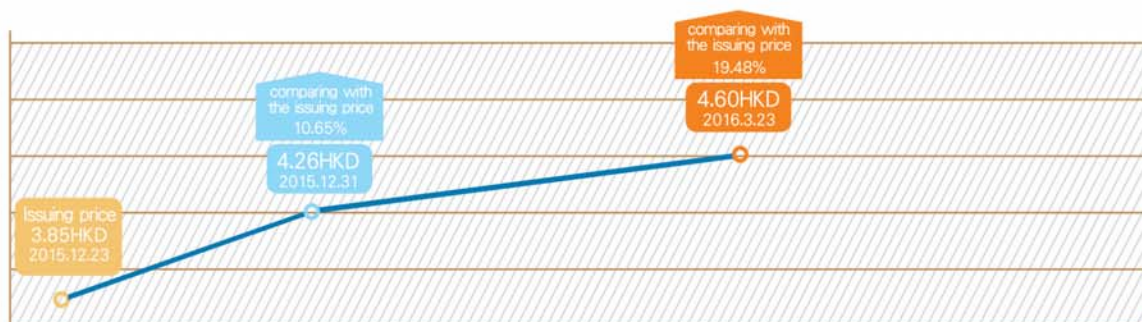
In 2015, facing the complicated economic and financial situation, under the correct leadership of the board of directors, the whole bank worked together, overcome all the difficulties and yielded great achievement. Finally, we effectively completed the strategic planning for 2011 to 2015. This is fated to leave an footprint in the history of Bank of Zhengzhou's development.

◆ SUCCESSFULLY LISTED ON THE STOCK EXCHANGES OF HONG KONG LIMITED

After eight months of hard work, our bank was successfully listed on the main board of The Stock Exchanges of Hong Kong Limited on December 23, 2015. With over-allotment, we finally issued 1,518,000,000 shares and raised about HK\$5.844 billion. We became the first incorporated bank in Henan province that is listed in the international capital market. This has created a legend in the history of China's financial development.



Stock code: 6196.HK



We are officially listed
after eight months



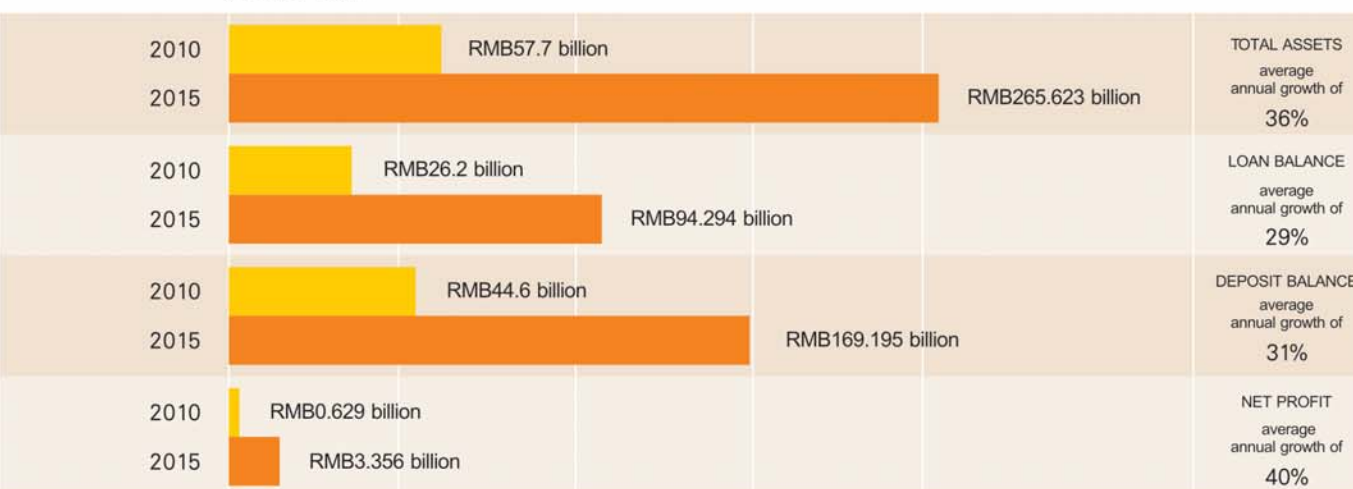
We totally issued
1,518,000,000
shares



We raised about
HK\$5.844 billion

ACHIEVED COMPLETION OF THE FIVE-YEAR PLAN

2015 was the last year of our five-year plan for 2011 to 2015. In the last five years, all of our operating performances have kept an average annual growth of 30% and achieved beyond the various performance indicators. The assets of the bank have grown by RMB207.923 billion on the base of RMB57.7 billion in 2010, representing an average annual growth of 36%. The loan has grown by RMB68.094 billion on the base of RMB26.2 billion in 2010, representing an average annual growth of 29%. The deposit has grown by RMB124.595 billion on the base of RMB44.6 billion in 2010, representing an average annual growth of 31%. The net profit has grown by RMB2.727 billion on the base of RMB3.356 billion in 2010, representing an average annual growth of 40%.



OUR COMPREHENSIVE MANAGEMENT HAS MADE A SUBSTANTIVE STEP

Set up financial leasing companies was an important step of our bank to implement integrated and diversified operations. Setting up a financial leasing company was a key job of 2015 for us. With the great support from the provincial and municipal governments, our application for financial leasing company was well approved. The financial leasing company has officially been in operation from March 23, 2016. Rural banks preparation has been implemented smoothly. Fugou Zhengyin Rural Bank has been opened after obtaining the financial license and the business license. Together with Zhongmou Zhengyin Rural Bank, Xinmi Zhengyin Rural Bank, Yanling Zhengyin Rural Bank, our bank has set up four rural banks.

NEW BUSINESS QUALIFICATIONS HAVE BEEN ADDED

In 2015 our bank became the primary dealer in the open market operations, the members of the State Treasury cash bid team from 2015 to 2017, inter-bank lending member of China Foreign Exchange Trading Center, forward foreign exchange settlement and certificate of deposit issue. All these have laid a solid foundation for the business development and transformation.

MARKET RANKING IS STEADILY IMPROVING

As the comprehensive strength improves, our deposit scale ranked the third and loan scale ranked the fourth in the Zhengzhou banking system. They both are one rank higher than they were in the beginning of 2015. The market shares have reached 9.43% and 8.2% respectively. The deposit scale has exceeded all joint-stock banks. Looking from the perspective of all city commercial banks of Henan province, our asset size is about the same as Zhongyuan Bank which is created from the merger of thirteen city commercial banks in Henan province. However, our management index of per capita and per branch is further ahead. Our comprehensive strength is quite strong. Looking from the perspective of county-wide city commercial banks, our assets and deposits have maintained a growth of about 30%. All the core management indicators such as ROA, ROE, cost-income ratio, etc. are ranked in the top level of the national banking industry.



OUTLOOK 2016

2016 is the beginning year of Bank of Zhengzhou being listed on The Stock Exchanges of Hong Kong Limited. We will lay the groundwork further, strictly strengthen the management work, and promote the transformation of development, focus on the three great strategies of differential operation, building the core competitiveness and developing the brand and culture of Bank of Zhengzhou, continuously optimize the structure of assets, liabilities structure, profit structure, customer structure and channel structure; highlight the three special features businesses of commerce and logistics bank, small and medium-sized enterprise financing experts and boutique citizen banks, adhere to the comprehensive management and continue to actively apply for all kinds of business licenses, strengthen the management of assets and liabilities, promote the rapid growth of low-cost debt, promote the securitization of credit assets and stand out innovation, speed up the organization layout and expand the regional management, highlight the risk prevention and control, strictly manage risks, develop a firm risk management base, continuously improve the audit inspection and prevent all kinds of risks.

COMPANY HONOR



We continued good performance in operating results and continuous breakthroughs in various works. In 2015, we drew wide attention and high praise from financial industries, regulators and all sectors of society. Our visibility and influence have been continuously improving;

We are elected as the Best City Business Bank and No. 1 in city commercial bank competitiveness of which assets are over RMB200 billion by "Banker" magazine and The Financial Research Institute of the Chinese Academy of Social Sciences;

In the world banks' top 1000 rankings made by the "Banker" magazine in the UK in 2014, our tier-one capital and assets scale ranked No. 440 and No. 376 respectively, which increased the ranking by 40 and 66 this year compared with last year. We steadily ranked within the top 500 world banks;

In the evaluation of the Chinese banking association "National Commercial Banks Tuoluo Evaluation System", our bank's competitive ability and service ability were ranked the 3rd and the 5th among all national city commercial banks;

We ranked the 10th in the value of the national regional development bank companies from "Contemporary Bankers";

We were awarded China's bond market outstanding dealers of 2015 by the Central Treasury Securities Registration and Settlement Co., Ltd.;

We were ranked in the top 200 of currency market transactions among banks in 2015 by the China Foreign Exchange Trading Center;

We were granted Advanced Unit of the National Banking Financial Institutions for Small and Micro Enterprises Financial Services by the China Banking Regulatory Commission ("CBRC"). Our bank was awarded Advanced Unit of the Henan Province Banking Institutions for Small and Micro Enterprise Financial Services from CBRC Henan Office;

Outstanding Institution of the National Personal Credit Reporting System Data Quality Work 2014 awarded by The Credit Reporting Center of People's Bank of China;

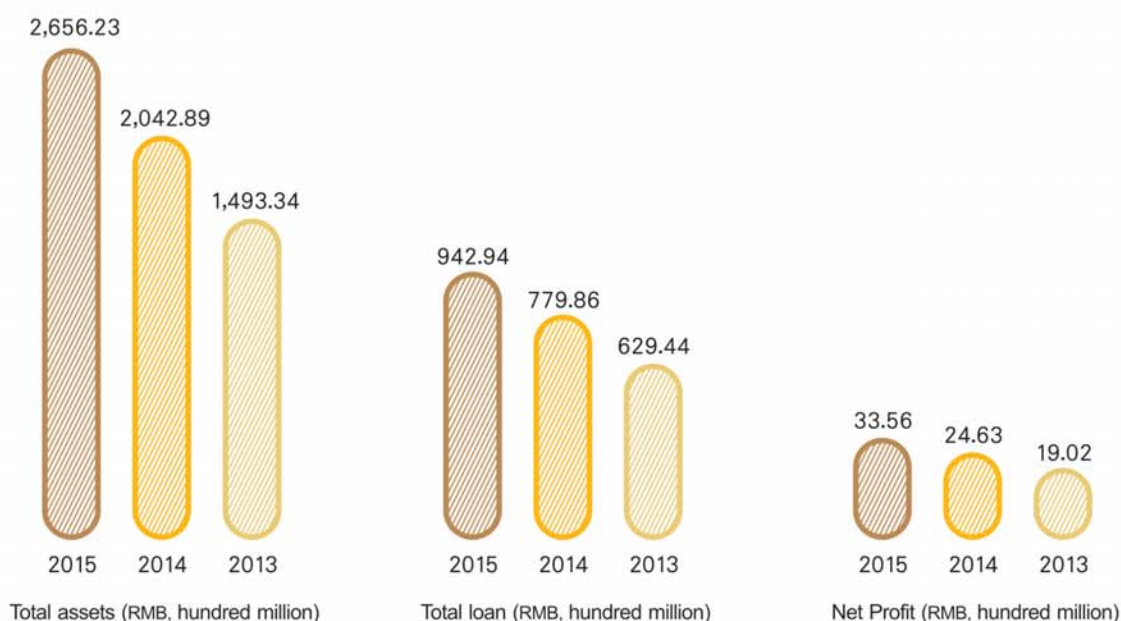
Our bank was awarded The Gold Pi Xiu Annual Gold City Commercial Bank from "Financial Money"; Our Dingrongyi Internet financing services platform is awarded as the Best Brand of China's Internet Financing by China Internet Weekly from Chinese Academy of Sciences(CAS).



KEY INDICATORS

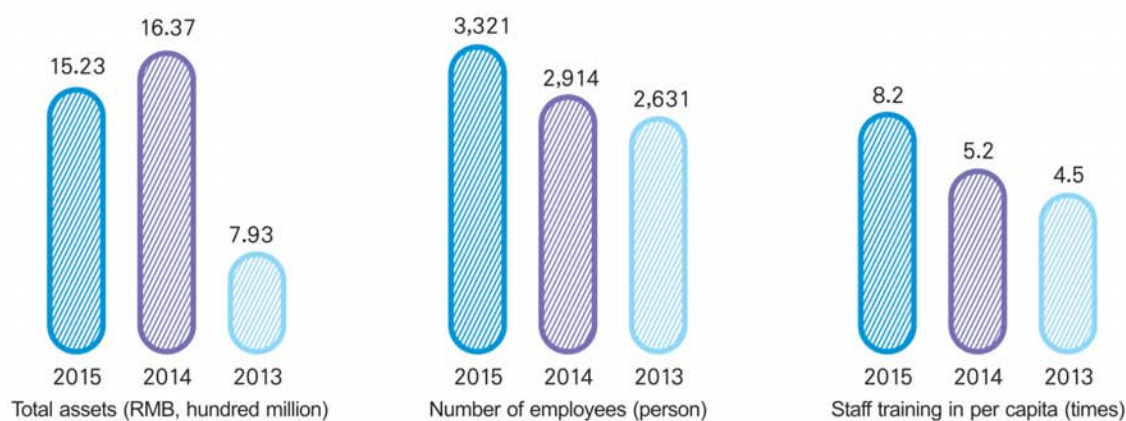
Unit: RMB hundred million, %

INDICATOR TYPE	INDICATOR NAME	2015	2014	2013
ECONOMIC INDICATORS	Total assets	2,656.23	2,042.89	1,493.34
	Total loan	942.94	779.86	629.44
	Non-performing loan ratio	1.10	0.75	0.53
	Capital adequacy ratio	12.20	11.12	12.08
	Net Profit	33.56	24.63	19.02
	Shareholder dividend	7.10	5.91	—
	Average Return on Assets (ROA)	1.43	1.39	1.50
	Return on Shareholder's Equity (ROE)	22.99	23.52	22.10
	The loan balance of new urbanization	118.99	25.8	8.4
	Agricultural loan balance	245.38	206.42	197.11
	Shanty town renovation loan balance	89.75	89	—
	Small and micro enterprise loan balance	494.93	401.02	304.67
	Personal housing loan balance	58.27	60.46	35.82
	Customer complaint resolution rate ¹	100	100	100



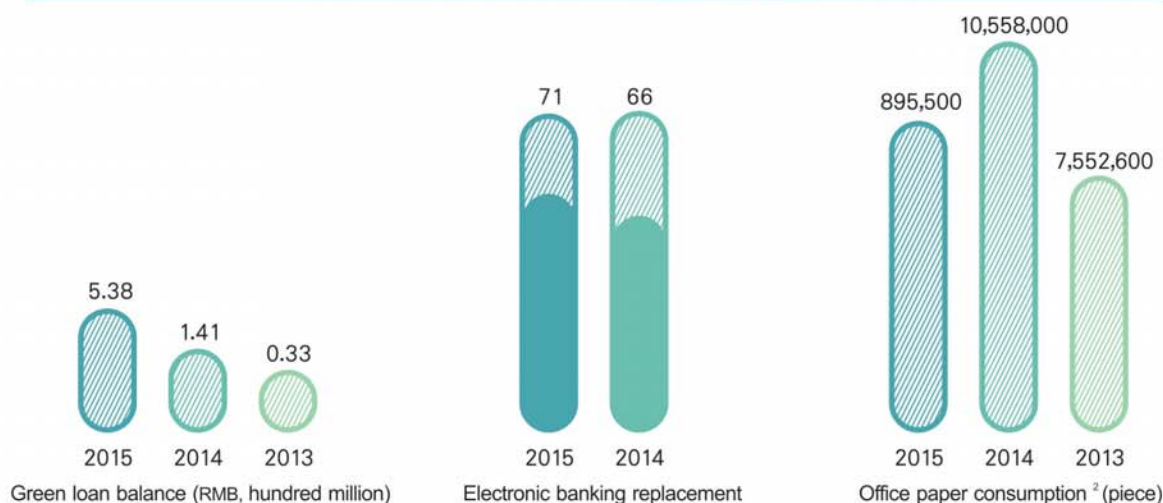
Unit: RMB hundred million, %

INDICATOR TYPE	INDICATOR NAME	2015	2014	2013
SOCIAL INDICATORS	The total amount of tax	15.23	16.37	7.93
	Charitable donations (RMB, million)	350	2,610	735
	Number of employees (person)	3,321	2,914	2,631
	Female employees proportion	57.99	57.04	60.40
	Female managers proportion	4.79	3.43	3.27
	Medical and health record coverage	100	100	100
	Staff training in per capita (times)	8.2	5.2	4.5
	Employee turnover rate	1.51	1.10	1.22



Unit: RMB hundred million, %

INDICATOR TYPE	INDICATOR NAME	2015	2014	2013
ENVIRONMENTAL INDICATORS	Green loan balance	5.38	1.41	0.33
	Electronic banking replacement rate	71	66	—
	Office water consumption ² (ton)	133,014	68,348	65,410
	Office electricity consumption ² (kilowatt-hour)	8,175,268	7,459,674	6,788,715
	Office paper consumption ² (piece)	895,500	10,558,000	7,552,600



Note:

1. Including customer telephone complaints and complaints of the e-banking.

2. The data of office water consumption, office electricity consumption and office paper consumption is those of our head office.

Part.2

Social Responsibility Report

2015



IMPROVE THE CONCEPT OF RESPONSIBILITY STRENGTHEN THE RESPONSIBILITY MANAGEMENT

01

SOCIAL RESPONSIBILITY PHILOSOPHY

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02

PROMOTION OF SOCIAL RESPONSIBILITY

.....

03

COMMUNICATION OF SOCIAL RESPONSIBILITY



SOCIAL RESPONSIBILITY PHILOSOPHY

VISION:

Build first-class competitive products and create excellence for hundreds of years.

MISSION:

Support central China, root in financing, improve people's livelihood, and achieve harmony and common prosperity.

CORE VALUE:

Standardized operations, innovation development, and adhere to integrity.

ENTERPRISE SPIRIT:

Face and overcome the difficulties and challenges. Strive for excellence.

MARKET POSITIONING:

Serve local economy, focus on small and medium-sized enterprises, be concern with people's livelihoods and develop high-class markets.

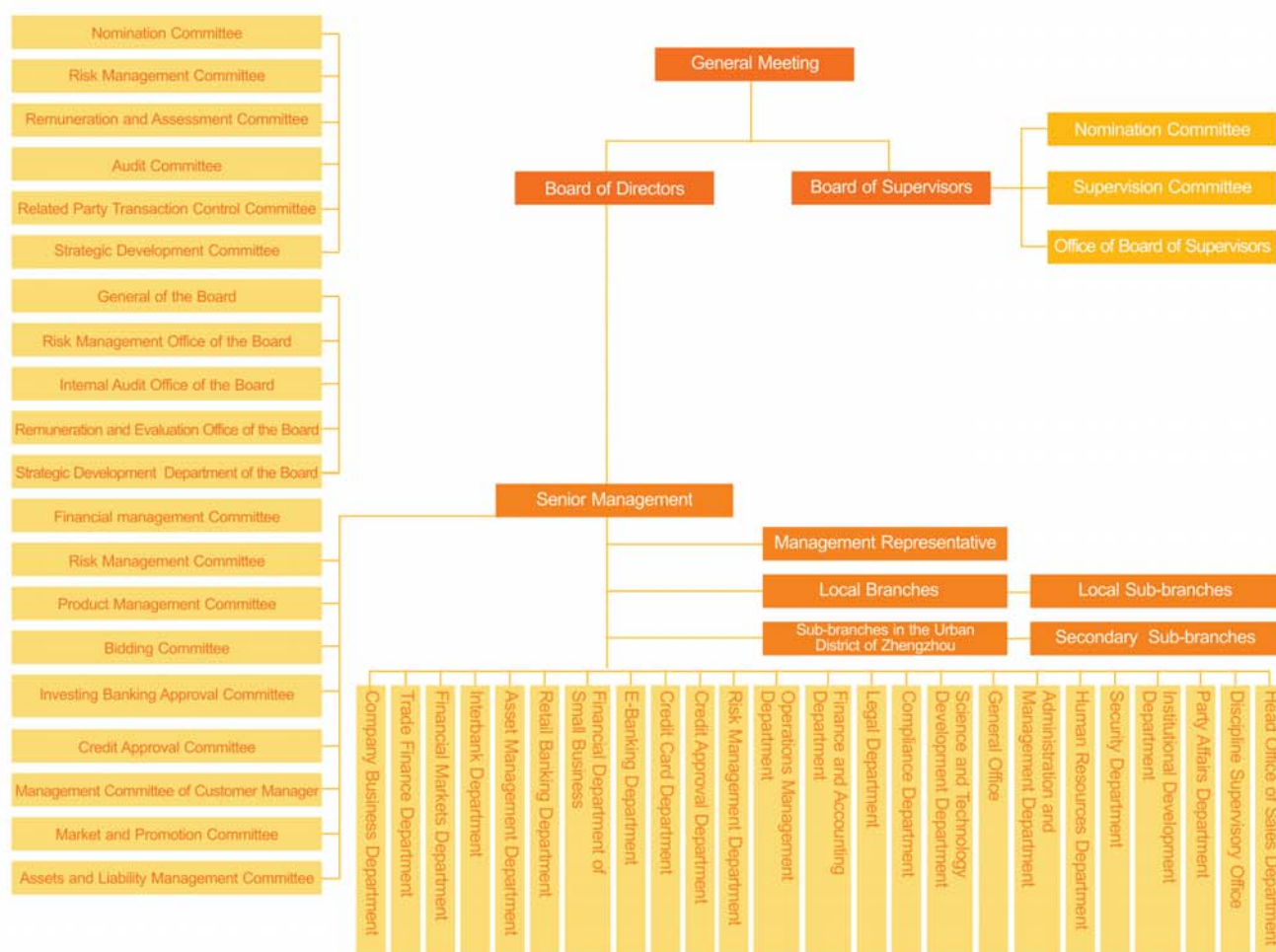
PROMOTION OF SOCIAL RESPONSIBILITY

Our bank regards social responsibility philosophies as a guide. We continuously improve corporate social responsibility, basic management work and carry out the social responsibility work plans. We actively establish and improve the mechanisms of the stakeholder engagement and pay full attention to the expectations and demands of all the interested parties. We also insist on fully accomplishing our social responsibility in the process of management practice.

1 OPTIMIZATION OF CORPORATE GOVERNANCE

In 2015, our bank made a comprehensive revision to its articles of association, rules of general meeting, board of directors and board of supervisors, terms of reference of each specialized committee and other regulations. We completed the change of board. We had a total of fifteen board meetings throughout the year and 92 proposals were deliberated and passed at the board meetings. We also held two shareholders' meetings in which a total of 24 proposals were deliberated and passed. The board of directors strictly carried out all the resolutions that had been passed at the shareholders' meetings. We successfully completed the listing, profit distribution, revision of the articles of association, the board of directors change, etc.

Management structure of Bank of Zhengzhou



2 IMPROVE INFORMATIONAL DISCLOSURE SYSTEM

Our bank strictly abides by the laws and regulations, the provisions of the regulatory requirements and the company's articles of association. We had released the social responsibility report in the past two years. We disclosed to the public about our enterprise social responsibility philosophy, enterprise social responsibility strategy promotion and implementation results and our improvement of performing enterprise social responsibilities on the basis of communication with all interested parties.



3 PAY ATTENTION TO INVESTOR RELATIONS

Convene shareholders' meetings in accordance with the law; keep improving equity service initiatives; and fully protect the exercise rights of minority shareholders. We use our listing in Hong Kong as an opportunity to improve the coverage and effectiveness of communication with the investors through holding press conferences, the analyst meeting, performance presentations, road shows, and other forms and means. We deepened the recognition and understanding of the investors. Meanwhile, we created an investor relations column on our official website as a platform for information disclosure and strengthening the communication with investors.



4 STRENGTHEN INTERNAL CONTROL

In 2015, our bank further enhanced the staff's awareness of compliance by compliance knowledge competition, implementation of the "30 Prohibitions" clause, and organizing employees eight hours inside and outside behavior check. At the same time, we implemented the "Dual Strengthen and Dual Containment" special inspection, continued to carry out the daily supervision and inspections, and organized special inspections on illegal financing, personal comprehensive consumer-loan business circulation, collateral, data quality, and the guarantee company business and personal credit registry. If problems are found, we would implement timely solutions, strict liability and continue to keep focusing on the high-pressure security situation.



COMMUNICATION OF SOCIAL RESPONSIBILITY

We attach great importance to the communication with the stakeholders through communication mechanisms of active visiting, strategic cooperation, announcement of roadshows, press releases, and interview communications, and ensured normalized regular communications with all key stakeholders. We encouraged interested parties to participate interactively by using the new media platform.

INTERESTED PARTIES	EXPECTATIONS AND ASPIRATIONS	COMMUNICATION MODE	RESPONSE MEASURES
GOVERNMENT	support development strategy; help the real economy; develop inclusive finance	laws and regulations; policy guidance; Industry meetings, special reports; seminars; conferences; report statistics	support local government development strategy planning, serve the local economy development; research and implement related financial policy; participate in relevant research and discussion meeting; accept supervision and inspection
REGULATORY AUTHORITY	operate in compliance with the law; maintain financial order and stability; promote the development of the industry	regulatory policy guidance; work reports; Report statistics	Implement the regulation policies; participate in research and visiting; daily examination, approval and supervision
SHAREHOLDER	satisfactory investment returns; continuous stable operation; fully understand the status of the company's business	the shareholders meeting; company announcements; Investors communication; roadshows	formulate and implement the development strategy; improve the corporate governance, strengthen information disclosure; Insist on prudent management to improve profitability
BUSINESS CLIENT	quality and efficient financial services; high quality and convenient financial products; hull protection of client rights and interests	business outlets; electronic banking; marketing activities; customer service hotline. symposia, lectures; satisfaction survey	Innovative financial products; rich electronic banking functions, set up intelligence counter; optimize service process, improve service quality; upgrading the network, create a comfortable and convenient business environment; strengthen the protection of consumer rights and interests
PARTNERS	fair procurement; mutual benefit and win-win progress; common development	the bidding; communication negotiations; a cooperation agreement	strengthen the communication with the cooperation partners; disclose transparent procurement mechanism; fair and equitable principles of procurement
EMPLOYEE	participate in employee communication; good career planning and growth opportunities; completed rights and interests protection	congresses of workers and staff; education and training; cultural and sports activities	Improve the compensation system; strengthening staff training; build perfect insurance and welfare system; organize various cultural and sports activities
COMMUNITY	support the development of the community; social public welfare programs	community building; public welfare activities	set up community banks; actively involved in public welfare programs; employee volunteer service; popularization of financial knowledge
ENVIRONMENT	support the development of low-carbon economy and green finance; advocating energy conservation and emissions reduction, adhere to the green operation	green credit; green office; green purchasing	elaborate and implement green credit policy; promote electronic banking; stick to the green office

Part.3

Social Responsibility Report

2015



STRENGTHEN THE SOCIAL RESPONSIBILITY SERVE ECONOMY DEVELOPMENT

01

SUPPORT LOCAL ECONOMIC DEVELOPMENT

.....

02

CAREFULLY SERVE SMALL AND MICRO ENTERPRISES

.....

03

DILIGENTLY SUPPORT THE DEVELOPMENT OF "AGRICULTURE,
RURAL AREAS AND FARMERS"

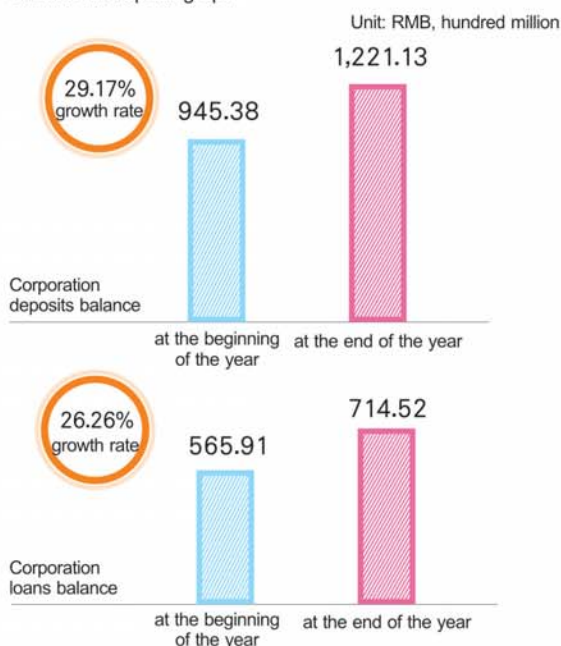
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04

MANTAIN FINANCIAL ORDER AND STABILITY

SUPPORT LOCAL ECONOMIC DEVELOPMENT

Responsibilities of Bank of Zhengzhou come first and it benefits all people globally. It's our mission to support the local economy and develop inclusive finance. We are fully devoted to support regional economic development and city construction. We have founded branches and sub-branches in multiple cities in Henan province. Our business has expanded into all areas of Henan province. In 2015, we actively adapted to the changes in the economic development. We focus on the provincial and municipal development strategies, and emphasize on reforms, innovation and transformation development. We continue to operate in compliance with the law and rules and to diligently serve the local economy development and improve people's livelihood. By the end of December 2015, our corporation deposits balance was RMB122.113 billion, not including the interbank deposits which was RMB21.453 billion. Our corporation deposits balance increased by RMB27.575 billion with a growth rate of 29.17% compared with the beginning of 2015. Our corporation loans balance was RMB71.452 billion which increased by RMB14.861 billion with a growth rate of 26.26% compared with the beginning of 2015. From 2011 through 2015, our cumulative tax was more than RMB5.2 billion, which has ranked us in the top ten of Henan tax payers. We are rewarded as the outstanding contribution unit of 30 years in Henan province's reforms and opening up.



Case >>

On February 16, 2016, Party Working Committee of Zhengzhou Zhengdong New District held the annual work meeting of 2016. Recognition and reward were given to 19 units that had contributed to real estate development in that meeting. Our bank won the "Advanced unit with outstanding contribution to the development of Zhengdong new district industry of 2015". This award represented the full affirmation that Zhengdong New District management committee had given to our work achievements of 2015.



Case >>

From 2014 to 2015, the Dengfeng branch of Bank of Zhengzhou used the philosophy of consolidation of groundwork, regulation of structure, steady growth and fast development to improve the adjustment for customer structure, debt structure, asset structure and staff structure. All the businesses have achieved leapfrog development, which has provided a strong support for the local economic transformation and upgrading, innovation and development. The branch was awarded as the most advanced work units (enterprises) of transformation and upgrading in Dengfeng City 2014 to 2015 by Dengfeng municipal party committee and municipal government.



BUILD COMMERCE AND LOGISTICS BANK

Zhengzhou is the most important transportation hub in the country. There are many small and medium-sized enterprises. The trade logistics industry is highly developed. Seizing the advantageous geographical condition and historical opportunities, our bank put forward strategies to build a "commerce and logistics bank," build the supply chain financing and a characteristic trade logistics platform to provide comprehensive, targeted financial services for each step of trade and logistics. We are creating a series of product and service chains and finding a feasible system of commerce and logistics bank operation mode. By the end of 2015, 1,512 logistics enterprises have opened accounts in our bank. In the existing accounts, there are 35 borrowers with a total loan amount of RMB1.067 billion and 580 depositors with a total deposit of RMB1.728 billion.

Case >>

In 2015, Bank of Zhengzhou signed a strategic agreement with the Logistics Association of Henan province. In cooperation with the Logistics Association, we will provide financial services for the development of logistics industries in Henan province. In the warehousing logistics cooperation, we reached a preliminary partnership intention with companies such as Henan Supply and Marketing Group in the field of warehousing logistics business.



Case >>

In 2015, we choose logistics company A as a model, designed a comprehensive credit of RMB0.27 billion in which RMB20 million was for "Baofutong" business. At present "Baofutong" is being used widely, and it can be replicated in the whole bank. There have already been a number of enterprises doing this business docking.



Case >>

In 2015, according to our trade logistics development, construction planning, and the branch customer business structure, we identified seven branches as trade logistics characteristic branches. They are Guancheng branch, Baolongcheng branch, Dianchanglu branch, Bojinshangmaocheng branch, Erligang branch, Jinshuidonglu branch, Minglilu Branch. We also gave five of them (which have already started the characteristic business) two points to their balanced scorecard, and gave one point to those two characteristic branches whose businesses improved and obtained substantial progress. This is to help improve enthusiasm in the branches to continue to market to trade logistics customers to further promote the development of our logistics bank construction.



SUPPORT CONSTRUCTION OF AIRPORT ECONOMY ZONE

Development of Zhengzhou Airport Economy Zone has risen to a national strategy. It is being accelerated in accordance with the main line of "Big hub, big logistics, fostering great industry, building metropolis". Combined with rapid e-commerce development of the aviation port, in 2015 our bank successfully became the settlement bank for the Bonded Center of Henan province which is the cross-border logistics enterprise. We provided settlement services for the e-commerce enterprises on a bonded center platform. By reaching a preliminary comprehensive strategic cooperation agreement with the Bonded Logistics Center of Henan, cross-border, e-commerce cooperation will be promoted in the whole bank as a product model. At the same time our bank also actively developed business cooperation with key enterprises in the area. We also led our branches and sub-branches many times to negotiate with the Foxconn Group. Based on the business characteristics of Foxconn Group, we designed a business plan package that covers three areas. The current project is progressing smoothly. Business cooperation is on the track.

SERVE KEY CONSTRUCTION PROJECTS

In 2015 we actively supported the construction of Henan key projects including turning shanty towns into new housing areas, Henan industry accumulation area construction, and new housing power supply facilities. We enhanced Public-private-partnership (PPP). In addition, we actively participated in the cooperation project docking 2015 (III) of Henan province government and social capital. We focused on new product development of the industrial investment fund. We annually accumulatively implemented six new products totaling RMB4.47 billion. We successively participated in the issuing of local government bonds for three times, and we won the bids of RMB1.41 billion accumulatively.

SUPPORT THE TRANSFORMATION AND UPGRADING OF THE ENTERPRISE

In 2015 we actively improved the examination and approval mechanism, adjusted the credit policy, and enhanced the level of financial services and other aspects to work with the transformation of local economic development and industrial structures adjustment. We also intensified credit availability for the regional economy to support key enterprises and speed up the development, the industrial transformation and upgrading.

Case >>

A food group co., ltd. is a base type, diversified and modern food enterprise group in the region with engineering, science, agriculture, animal husbandry and business combined into one. The group is a leading enterprise of the national agricultural industrialization. It has a high visibility in its field. This company's dairy products are mainly sold to Henan, Shandong, Hebei and other regions. Canned products are exported to overseas. Our Shangqiu branch and Guancheng branch provided a total of RMB140 million to financing to support to this group in the reporting period. This has effectively met the funding gap of the company for its development, and promoted the expansion of the food manufacturing industry in East Henan and throughout the entire province.



Case >>

In 2015, The trade finance department of our head office used the advantages and combination of low capital consumption products such as letters of credit (L/C), business tickets, international letters of credit and factoring to promote. We established the integration of local and foreign currency trade financing business plans. We highlighted the key customers, key products and key businesses and improved work efficiency. We successfully achieved the implementation of key businesses with China Construction Seventh Engineering Division, China National Pharmaceutical Group, China Railway Seventh Group, Zotye Auto, Shenhua Group, Henan Billions Chemicals Co. Ltd. and others.

SUPPORT HENAN BUSINESS TO DEVELOP OVERSEAS

In the international business, we newly added 18 overseas agent banks such as Societe Generale and ICBC branch in Singapore. We have established cooperative relationship with 28 overseas banks. At the same time of expanding channels of international business, we continuously optimize our service plans. By taking advantage of interbank cooperation and using the construction of Zhengzhou international land port and aviation port as an opportunity, we promote foreign exchange deposits, international letters of credit, letters of guarantee and other international business. We successfully supported many provincial key international business customers and implemented US\$1.515 billion in international settlement business.

CAREFULLY SERVE SMALL AND MICRO ENTERPRISES

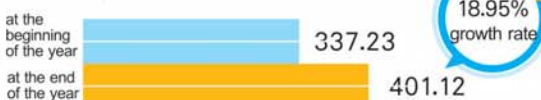
Bank of Zhengzhou focused on small and micro enterprises. We strive to build "Small and medium-sized enterprise financing expert". By the end of December 2015, our small and micro enterprise loan balance was RMB49.493 billion which ranked the first in the Zhengzhou small and micro enterprise loan market, and the third in Henan province.

INCREASE THE LEVEL OF CREDIT

In 2015, we positively practiced the financial concept of inclusive financing. We made "Strive to develop the small and micro enterprises, Serve the grassroots level, and target customer at the grass-roots level" as our key points of accelerating the development of strategic transformation in the whole bank. We continued to increase the intensity of credit, and improve the small business "Six mechanisms" and "Four principles" for credit to help small and micro enterprise develop. By the end of December 2015, our total balance of small business loans and personal loans is RMB40.112 billion which increased RMB6.389 billion with a growth rate of 18.95% compared with the beginning of this year. This accounts for 44.6% of the general loan balance of the entire bank. This increase accounts for 38.1% of the general loan increase of the entire bank. We have 57,664 accounts of small business and personal loans which increased 4,359 accounts compared to the beginning of this year. All through the year, we lent out RMB33.889 billion to small businesses (individual) loans and recovered RMB27.5 billion totally. Our non-performing loan ratio is 0.5503%.

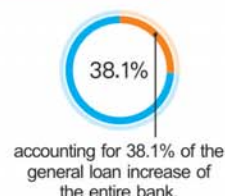
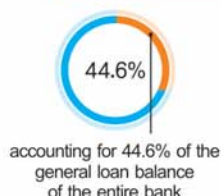
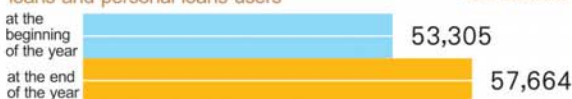
Unit: RMB, hundred million

total balance of small business loans and personal loans



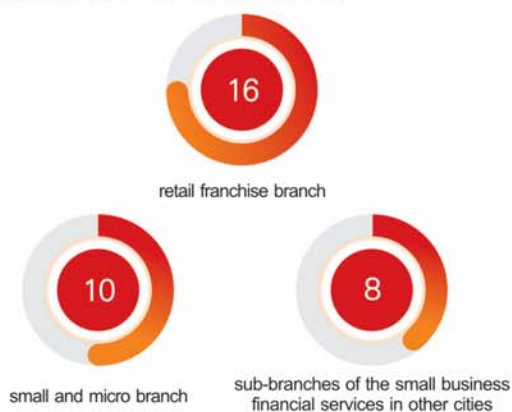
the number of small business loans and personal loans users

Unit: account



IMPROVE THE OPERATION AND MANAGEMENT MECHANISM

In 2015, we newly founded three small and micro branches. In addition, through the establishment of Small Business Financial Services Center at branch level, we set up independent exclusive operation system mechanism. Under the Small Business Financial Services Center, there are sixteen retail franchise branches, ten small and micro branches and eight sub-branches of the small business financial services in other cities. We have nearly 200 full-time managers in the small and micro business manager team, which accounts for more than one-third of the customer managers in the entire bank. We customize our assessment policies to realize specialization and professionalization in the small and micro credit customer service.



STRENGTHEN THE INNOVATION OF FINANCIAL PRODUCTS

To solve the problem of unsecured situations and insufficient funds of small and micro enterprises, we successively launched featured and specialized products to small and micro enterprises such as "Guarantee insurance loans", "Accounts receivable pledge loans", "Continuous loans", "Medical loans" and "Agriculture loans". These products have effectively relieved the social problems of "transferring loans" among the small and micro enterprises due to unsecured "financing difficulties" and lack of money. By the end of December 2015, "Continuous loans" has processed 843 loans for a total amount of RMB2.257 billion. "Accounts receivable pledge loans" has processed 687 loans for a total amount of RMB1.106 billion. We also issued 653 "Guarantee insurance loans" to 653 Zhengzhou small micro enterprises on the list of Zhengzhou small and micro enterprises with a total amount of RMB3.027 billion.

we successively launched featured and specialized products to small and micro enterprises Unit: RMB, hundred million

843 times	22.57	687 times	11.06
Continuous loans		Accounts receivable pledge loans	
653 account		30.27	

"Guarantee insurance loans" to Zhengzhou small micro enterprises on the list of Zhengzhou small and micro enterprises

Case >>

Our bank intensified the cooperation with the people's government of Zhengzhou city. By building list of Zhengzhou small and micro enterprises, introducing insurance institutions guarantee mechanisms, giving small micro enterprises on the list, credit and loan discounts and other methods, we established a linkage mechanism with the government, banks and insurance institutions. We consistently enhanced the support to the small and micro enterprises. At present, our bank has given loans to 653 Zhengzhou small and micro enterprises on the list with a total amount of RMB3.027 billion.



Case >>

A trade co., Ltd., mainly engaged in products for Lenovo computers. It established a credit relationship with our bank in 2012. During the cooperation, the company's credit is in good condition. It has strong repayment willingness and repayment ability and doesn't possess monetary risk behaviors like diverting loan balances or owning money or interest. This company is improving itself with our financial support. And in 2014, this company became Henan distributors of the Lenovo Joyvio group participating in Lenovo's agricultural product distribution. In order to ensure the enterprise continuous use of credit funds and decrease the cost of corporate finance, we handled the "Continuous loan" for this company and raised RMB1.5 million for its support. This not only solved the problem of enterprise loan transfer, but also promoted the healthy development of the enterprise.



IMPROVE THE QUALITY OF FINANCIAL SERVICES

We advocated the concept of "Customer-focused and Product-oriented". We set up a mode of "Collaboration and the green channel" which is an efficient examination and approval mode for small and micro business batch credit business. We launched "Cycle loan" and early credit system to ensure seamless loan changes. We created the small micro financial services brand "Easy-way" and adhered to professional development orientation of "Specialized, professional, and exclusive". We took helping small and micro enterprises sustainable grow as our mission. We focused on the demand for the development of small and micro enterprises in different industries and gained insight into the developing direction and trends of the industry. According to the different financing needs from clients in different industries and different stages of development, we provided rapid and customized loans to the clients with our special customized financial products and efficient service team.



Case >>

We launched a Credit Factory program. With batched, standardization, specialization and streamlined operations, we formed scale effects to improve the efficiency of examination and approval, accurately recognizing and measuring the risks of small and micro loans. By the end of 2015, we issued 187 loans to small and micro businesses. We launched mobile workstations to serve small and micro enterprises in a batch. This can achieve real-time information sharing and eliminate information islands. By intensifying cross-selling through electronic means, we greatly improved the working efficiency of the credit personnel. After the launching in December 2015, we successfully issued 203 loans to small and micro businesses.

REDUCED FINANCING COSTS OF THE SMALL AND MICRO BUSINESSES

From October 1, 2015, for the new mortgage loan business of small and micro businesses in our bank, when evaluating the collateral, the evaluation cost that needs to be paid shall be borne by the mandator, and the mandator should be Zhengzhou bank in principle. Meanwhile for residential collateral, our bank implements the mode of negotiations between our bank and the customers to decide the value. To reduce the financing costs for small and micro clients, we no longer require professional assessment to determine the value.



DILIGENTLY SUPPORT THE DEVELOPMENT OF "AGRICULTURE, RURAL AREAS AND FARMERS"

Henan is a big agricultural province. Supporting rural inclusive financing is not only the needs of improving the market layout and widening the channel of business, but also the important social responsibility that banks should actively fulfill. In 2015, Bank of Zhengzhou deeply invested in the regional economy. We focused on the development of "Agriculture, rural areas and farmers" and consistently promoted rural inclusive financing. By the end of 2015, our agricultural loan balance was RMB24.538 billion which increased RMB3.896 billion with a growth of 18.87%.

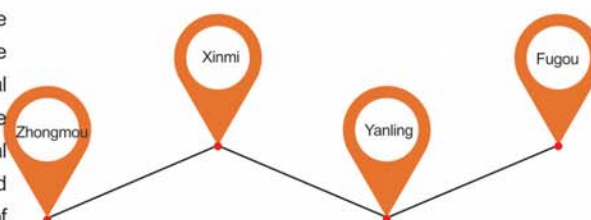
agricultural loan balance was

Unit: RMB, hundred million



LAYOUT OF THE RURAL FINANCIAL NETWORK

In 2015, starting from the optimization outlets layout, we continued to increase investment and construction to the province county branches. We gradually improved regional networks, whose financial services are relatively weak in the province, to support the development of the local rural finance and county economy. At the same time, by the end of 2015, we had set up four rural banks in the counties of Zhongmou, Xinmi, Yanling and Fugou. The rural banks always put "Agriculture, rural areas and farmers" as the center and key of business. We will raise the proportion of agricultural business, support the development of rural economy and actively fulfill the social responsibility.



Four Zhengyin rural banks

Case >>

From 2009 through 2015, we successively set up 15 branches and sub-branches (including secondary branches) in Xinzheng, Gongyi, Xinmi, Dengfeng, Xingyang and Zhongmou. (six counties surrounding Zhengzhou) to realize complete coverage of the county sites. The establishment of county branches has effectively promoted the development of the local rural economies. It has made a positive contribution, as well as accumulated rich experience. We have supported 400 local agricultural companies since the 15 branches were set up. These companies include the business of breeding, processing, slaughtering, gardening, grain and oil.



INCREASING AGRICULTURAL FINANCIAL PRODUCTS INNOVATION

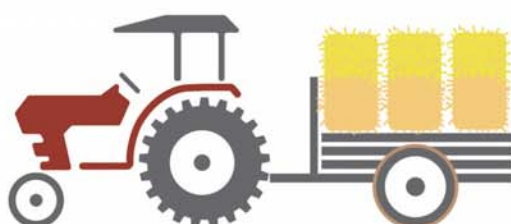
To meet the needs of agricultural enterprise financing, we constantly developed agricultural financial products. We elaborately designed service processes for "Agriculture, rural areas and farmers". Our research and development team has released new products of "Cooperation win", "Accounts receivable pledge loan", "Forest rights pledge loan" and "Producers-Traders-Banks Loan". In 2015, we custom launched "Agricultural loan" depending on the development information from the stocked core enterprises. We integrated the supply chain information of the core enterprises, upstream and downstream enterprises, insurance companies and financial institutions online to effectively combine the real economy and finance.

SUPPORT TO SPEED UP THE DEVELOPMENT OF ANIMAL HUSBANDRY

Henan is a big agricultural province, and also a big province of livestock breeding. According to operating characteristics of animal husbandry, we launched new products such as "Accounts receivable pledge loan" as an innovation. This is to simplify the application procedures for farmers, extend the farmers interest repayment cycle and promote accounts receivable financing business. In 2015, our bank used Chuying Agro-pastoral Group as an experiment and then successively developed related agriculture enterprises such as Huaying Agriculture, Yisai Beef and Sunwood Lvyuan animal husbandry Ltd.. We issued loans with total amount of RMB1.106 billion. This has sped up the enterprise development and increased the income of the farmers.

Case >>

A farming group co., ltd. is a large-scale modern enterprise with the integration of breeding, processing and sales. We gave a total of RMB0.4 billion cooperation credits to this enterprise. This farming group credit was mainly aimed at the cooperation with the group of upstream suppliers, construction units and cooperation farmers. The highest loan each time for a single corporation customer cannot exceed RMB5 million. For a single farmer customer, the highest loan cannot exceed RMB600,000 each time. With the support of our bank this company has developed into a large-scale modernized livestock and poultry breeding processing enterprise mainly for pig breeding and terminal sales.



MAINTAIN THE FINANCIAL ORDER AND STABILITY

In 2015, our bank focused on compliance management and steady development in strict accordance with The Banking Supervisory and Administrative Law and Commercial Banking Law and other laws, regulations and regulatory policies. We actively maintained the stability of local financial order.

CURB RISK OF MONEY LAUNDERING

In recent years, our bank has strongly enforced anti-money laundering obligations in accordance with the Anti-Money Laundering Law of People's Republic of China and the anti-money laundering regulatory requirements of the People's Bank of China. We strengthened organization and leadership, improved the working mechanisms, widely popularized knowledge of anti-money laundering, and effectively built the barrier to prevent money laundering crime. In 2015, we launched new anti-money laundering monitoring and reporting system. This system is more intelligent, automatic and parameterized. It implements the three levels of head office – branch – sub-branch reporting management. This system strengthens the function of capital network analysis and provided a diligent and valid identification of the risk customer. Our anti-money laundering risk management level has improved consistently, and significantly lowered our risk of money laundering.



COMBAT FINANCIAL CRIME

In 2015, our bank continued to strengthen the process of monitoring bank accounts that were involved in alleged illegal fund-raising. We sorted out and issued the main characteristics of the bank accounts that were involved in alleged illegal fund-raising. We supervised and urged our branches to intensify monitoring of illegal fund-raising accounts. Staff must report to the reporting system timely through the anti-money laundering monitoring system when suspicious transactions were found. We routinely reported the monitoring statistics of alleged illegal financing bank accounts to the People's Bank of China to ensure the continuity of the monitoring work.

PREVENT THE CIRCULATION OF COUNTERFEIT CURRENCY

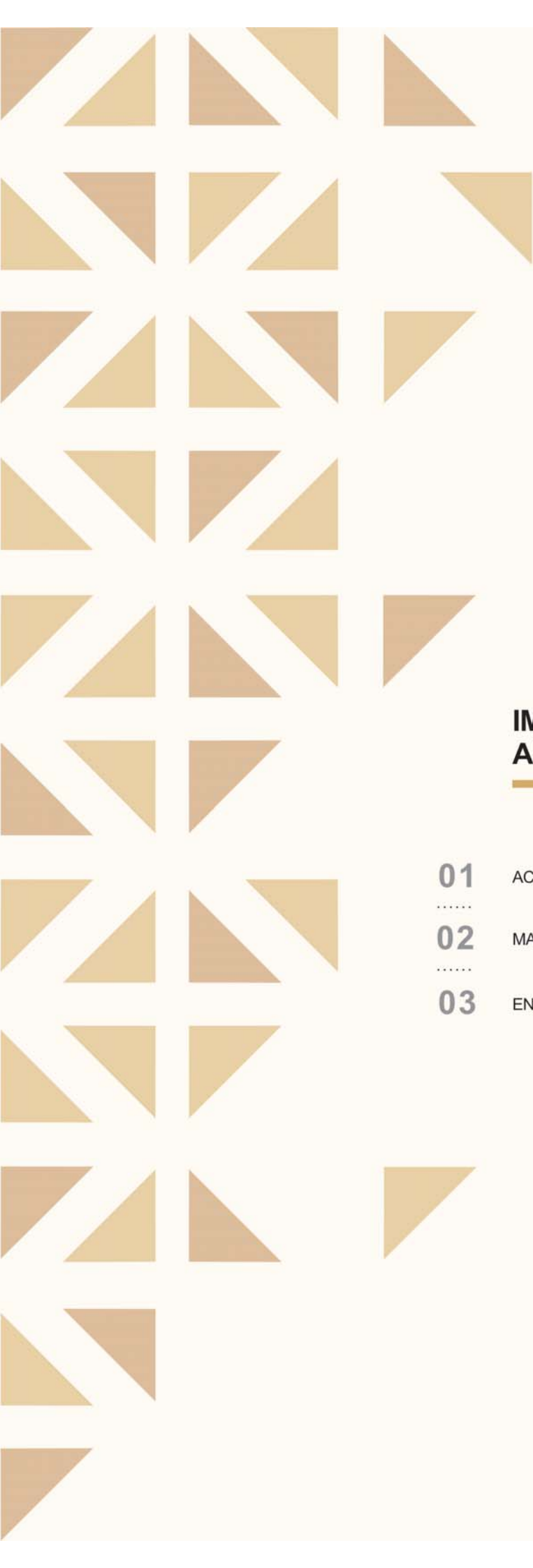
In 2015, in accordance with the requirements of the People's bank of China, we comprehensively promoted the related work of sorting all the cash and prefix number query. We optimized our prefix number query management system and implemented the storage and query for the prefix number. By this we effectively solved the external disputes related to counterfeit currency and improved our service ability. Cooperating with the issue of new RMB notes, we timely upgraded the money-counting machines, bill sorting machines and self-service equipment machines, which provided a guarantee for the circulation of new RMB notes.



Part.4

Social Responsibility Report

2015



IMPROVE BUSINESS EXPERIENCE AND SINCERELY SERVE CUSTOMERS

01

.....
ACTIVELY EXPAND SERVICE CHANNEL

02

.....
MAKE GREAT EFFORTS TO IMPROVE THE QUALITY OF SERVICE

03

.....
ENRICH PRODUCTS OF FINANCIAL SERVICES

ACTIVELY EXPAND SERVICE CHANNEL

In 2015, we made the channel construction as the starting point. We constantly enriched channels for the customers and improved the user's channel use experience.

SPEED UP THE LAYOUT OF NETWORKS

In 2015, we set up two new branches including Luohe branch, Xinyang branch, nineteen sub-branches including Dahe industrial park sub-branch, Jinshui Road small and micro business sub-branch and so on. We also completed the approval and preparation for 15 sub-branches including Xinzeng Road Jiefang sub-branch, Luoyang Yibin sub-branch, Nanyang Tanghe sub-branch and so on. In addition, we moved five service points, reconstructed and expanded seven service points. By the end of 2015, we had 117 service pointss including 8 municipal branches in Nanyang, Xinxiang, Luoyang, Anyang, Shangqiu, Xuchang, Luohe and Xinyang, and 109 sub-branches in Henan province. We effectively implemented regional development goals and provided convenient services for the customer to handle business nearby.



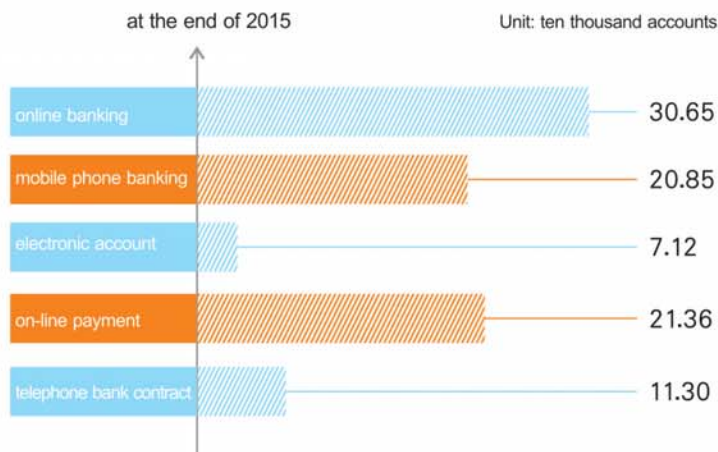
117 service pointss

8 municipal branches

109 sub-branches in Henan province

PERFECT ELECTRONIC BANKING BUSINESS

In 2015, we had released new editions of mobile phone banking and internet banking. We also developed WeChat banking business to provide our clients with new experience and more convenient services. By the end of 2015, our online banking users exceeded 306,500 accounts , mobile phone banking users exceeded 208,500, electronic accounts users exceeded 71,200 accounts, online payment users exceeded 213,600 accounts and telephone banking contract users exceeded 113,000 accounts. At the same time, electronic banking transactions have been rising. We had 2,920,300 accounts of online transactions with a total transaction amount of RMB259.2 billion in 2015.



INTELLIGENT COUNTER UNIVERSAL COVERAGE

In 2015 we began to layout the new equipment, Video teller system (VTS). The installation of the VTS integrated service resources of the network and the background center. It has 40 kinds of functions such as personal card opening, electronic bank contract signing, transferring, utility bill withholding and signing, financial products purchasing, mobile phone recharging, personal information changing, checking account to savings account, savings account to checking account, password modification, small balances loss report and cancellation of the loss report. It has covered 90% of individual non-cash businesses of the lower counter and improved the efficiency and quality of the service. Its service also broke through the working hours limitation problem of the traditional banking business, which solved the customer's problem of not being able to get to the bank during working hours. By the end of 2015, we installed 132 VTS with a transaction volume of 326,000 which has practically alleviated the counter pressure and improved customer service level. It's getting more and more popular.

Case >>

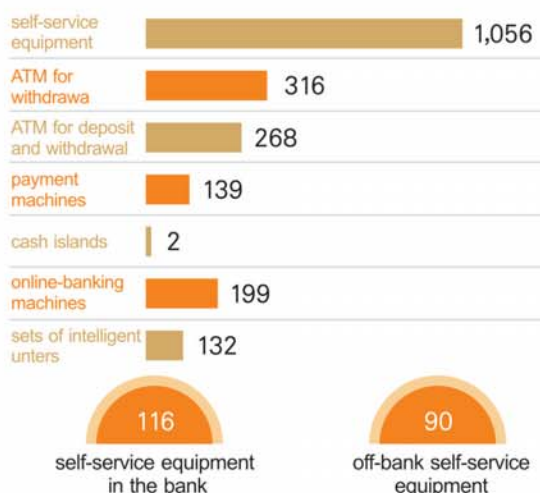
Mr. Wang, 55 years old, came to Bank of Zhengzhou service point to buy financial products just because he didn't know how to use the electronic channels such as online banking or mobile banking to buy financial products. Since there were too many customers processing business then, our financial managers took Mr. Wang to our VTS self-service machine. Under the guidance of our financial managers, Mr. Wang quickly finished buying products. He was very satisfied with the service of Bank of Zhengzhou.



SPEED UP LAUNCHING THE SELF-SERVICE EQUIPMENT

In 2015, our bank newly increased 34 off-bank self-service banks and more than 330 new self-service equipment which was a growth of 37% comparing with last year. By the end of 2015, we totally installed 1056 self-service equipment in which there are 316 sets of ATM for withdrawal, 268 sets of

ATM for deposit and withdrawal, 139 sets of payment machines, two cash islands, 199 online-banking machines, 132 sets of intelligent counters, and there are 116 self-service equipment in the bank, and 90 off-bank self-service equipment.



EXPAND THE COUNTER SERVICE

As a regional commercial bank, Bank of Zhengzhou doesn't have very many branches in other regions. In order to meet the clients' demands of performing transactions in other regions, our bank launched ICBC counter service and UnionPay service. By using the networks of ICBC and UnionPay, we achieved the transactions of cross-bank inquiry, deposit and withdrawal to provide cross-bank counter service to our clients. Bank of Zhengzhou has successfully built business channels with 82 banks by UnionPay counter service. At present our counter service of deposit and withdrawal are available in Beijing, Guangdong, Henan, Tianjin, Jiangsu, Gansu, Chongqing, Shandong, Zhejiang, and Liaoning. This has provided great convenience for our bank card holders to perform cross-region transactions.

Case >>

One day in 2015, Ms. Zhang who is a Bank of Zhengzhou card holder went to do business in Ningbo, Zhejiang. She needed to withdraw RMB45,000. After consulting with the customer service of Bank of Zhengzhou, she found that in Ningbo she could do withdrawal in Everbright Bank, Ping An Bank, Shanghai Pudong Development Bank, Industrial Bank, Huaxia Bank, Minsheng Bank, Citic Bank, Guangdong Development Bank, China Merchants Bank. At last she went to the closest Citic Bank and withdrew RMB45,000.

MAKE GREAT EFFORTS TO IMPROVE THE QUALITY OF SERVICE

Our bank adheres to the principle of customer-oriented, pragmatic style, focusing on increasing our customers' financial needs, constantly improving the level of fine service to enable customers to feel the value of assets, and to enjoy the safe, convenient and efficient service.

IMPROVE THE SERVICE SYSTEM FOR CUSTOMERS

Our bank consistently strives to build a set of processes improving the "Zhengyin service system" through refining service standards of various channels, establishing a new mode of operations and management of window services, making "6S Management Handbook of service point of Bank of Zhengzhou", consummating a management system of complaint of customers and establishing a system of monitoring, evaluating and improving service quality. We are gradually creating a perfect "Service system of Bank of Zhengzhou"



Case >>

In 2015, Bank of Zhengzhou began to proceed with projects of standardization of marketing service in service points. The projects will transform the leading role of business accounting transactions for banking businesses to marketing service. We refined, quantified and optimized relevant steps. This project achieved the consistency of service standardization and customer experience through guiding and improving the daily work of bank service points and requiring relevant jobs to work in accordance with their own standard network steps of marketing service



CREATING MODEL MARKETING SERVICE OUTLETS

Our bank positively responded to the call of the Banking Association of Henan Province to be the best bank model throughout Henan's banking systems. By 2015, our Aviation Port sub-branch, Xinxiang branch, and Shang Ding Road sub-branch were respectively awarded five-star, four-star, three-star of the nationwide stars' service points in the Chinese banking field. And our Head Office of Sales Department, Dongming Road sub-branch and Shangjie sub-branch passed the review of thousands of good demonstrations, with Aviation Port sub-branch together was awarded the honor of "Best Hundred service points of Banking industry in Henan Province"



BEST HUNDRED SERVICE POINTS OF BANKING INDUSTRY IN HENAN PROVINCE

DEVELOPING THE "CLEAR OUTSIDE THE CABINET" SYSTEM

Our bank actively promotes the development of the "Clear Outside the Cabinet" system to further optimize the business processes of windows service and to prevent counter operational risks. Customers can see the synchronization user name, account number, transaction amount, the transaction details and other important account information through the equipment of "Clear Outside the Cabinet". And the business cannot be entirely completed until the customer makes confirmation and presses the enter key. In addition, this system has the function of further information exchanges and password protection, which can effectively reduce the risk of the bank clients' disputes caused by the loss of customer passwords and wrong information.

INCREASING SPECIFICATIONS OF COMPLAINT MANAGEMENT

Our bank continues to revise and improve the "Bank of Zhengzhou customer complaints management measures" and confirm three-level management models. Moreover, our bank establishes an inter-communicational system of complaints working to specifically handle the communications and coordination for the staff investigation of complaints and relevant matters. It reduces the intermediate process and improves efficiency by automatically dispatching the complaints. In addition, our bank creates a monthly newsletter of complaints to summarize and analyze the problems, and put forward

reasonable and feasible recommendations for improvement. By 2015, our center of customer complaints has received a total of 212 complaints, and the satisfaction rate of visit customer was 100%.

DEVELOPING THE TRAINING OF QUALITY SERVICES

In 2015, our bank trained six batches of comprehensive counter clerks, four batches of retail service staff, and three batches of new university students. Our bank established more than 15 service points for on-site field research and counseling. In addition, our bank refined assessment standards of quality service of branches and organized high-standard service theoretical knowledge contests and numerous propagandistic activities for high quality standard service culture and philosophy.

Case >>

In 2015, our bank innovated ideas of service management and successfully held contests of high-standard service, theoretical knowledge to enhance service knowledge, and popularize service concepts. Also 216 clerks from 72 service points participated in the competition, which is a strong impetus to improve the bank's civilized norms and service concepts and service levels.



ENRICH PRODUCTS OF FINANCIAL SERVICES

The domestic economy is in a critical period of economic transformation and upgrading. Therefore, our bank actively accelerates the restructuring and development, extending both domestic and international markets and expanding innovative financial products and services, while constantly promoting the healthy development of our business to meet the economic and social development.

PRODUCT TOOLS ARE INCREASINGLY IMPROVED

Our bank became a new business-primary dealers of open market operations in 2015, the State Treasury cash bid team member from 2015 to 2017, and the foreign currency lending member of China's Foreign Exchange Trading Center, together with the qualification of forwarding foreign exchange and issuing large-scale deposit receipts and other new business tools. The high speed of launching new products and new businesses laid the foundation for the bank to enhance customer service and business competitiveness.

FINANCIAL PRODUCTS ARE CONSISTENTLY INNOVATED

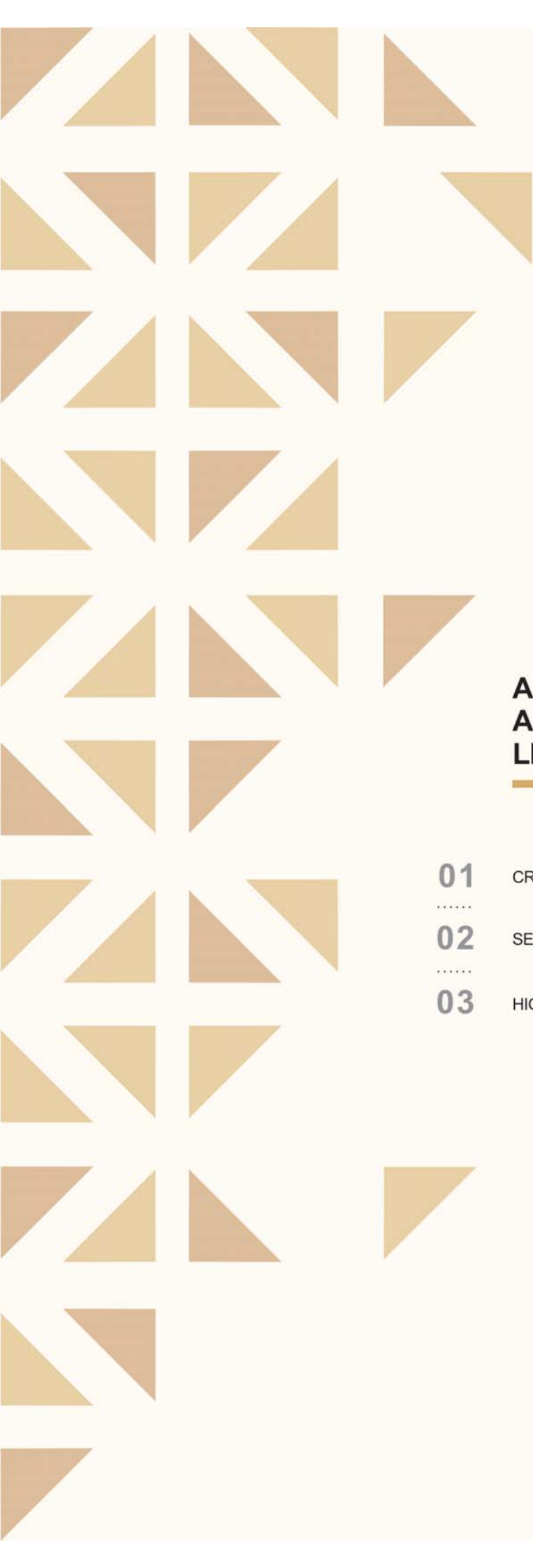
Business steadily increases. For example, we landed the implementation of factoring, re-factoring, domestic letters of credit, forfeiting buying and selling, and other new business products and assisted in increasing corporate deposits to RMB122.113 billion, which is an increase of 29.17%. The bank has further explored international business. Our bank added 18 overseas correspondent banks, and established partnerships with 28 foreign banks which helps to further expand international business channels. In addition, small and micro-businesses reached new heights again. We also put out internet loans,

mortgage guarantee insurance, accounts receivable pledge loans, continuous loans and a series of new products, adding three new small micro sub-branches. Personal business is becoming rich and convenient: launching "Salary with Interest", "Month with Interest", "Day with Interest", "Easy Profit", "Certificates of Deposit", "Property Cards", "Housing Security Cards", "Labor Union membership cards". 23,508 credit cards were issued. Our savings deposits reached RMB47.083 billion, increasing 23.8%. Financial market business prospered in many aspects: landing investment banking industry investment funds of RMB4.77 billion, financial leasing business reached RMB1.1 billion, non-standard asset securitization reached RMB4.97 billion, bonds bearing distributors reached RMB26.225 billion, registered debt financing instruments issued RMB7.1 billion. All these have made the basic layout of our business. In addition, new private banking "Ju Xin" series appeared in wealth management business and the interbank "Common Wealth" series, the annual release of financial products was RMB61.8 billion in 210 times increasing 91.3%. The transaction volume of bond business is RMB4.72 trillion, being ranked the 37th in nationwide banks and the 10th in the city commercial banks, and the 1st of financial institutions in Henan province. Internet banking accelerates to develop. We established the Internet Center for Financial Research, launched "Dingrongyi" mobile terminal APP, and landed credit online resale business.

Part.5

Social Responsibility Report

2015



ACTIVELY GIVE BACK TO SOCIETY AND DEVOTEDLY SERVE THE LIVELIHOOD OF THE PEOPLE

01

CREATE JOBS

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02

SERVE COMMUNITY DEVELOPMENT

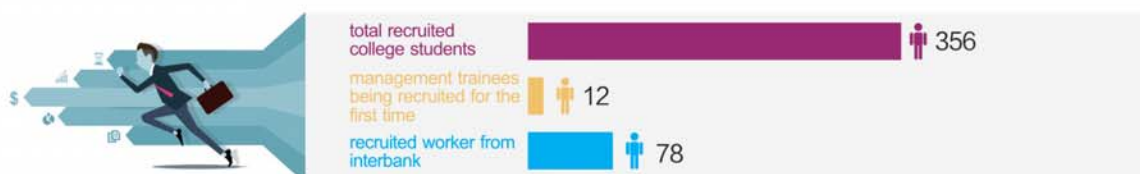
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03

HIGH ENTHUSIASM IN PUBLIC WELFARE

CREATE JOBS

In recent years, our bank has continuously strived to create more jobs through our sustained and rapid growth to make contributions of promoting the local social harmony and stability. In 2015 our bank carried out all kinds of recruitment on the basis of fully investigating. Our bank respectively organized the school interviews in Chengdu, Xian, Wuhan, Zhengzhou and recruited 146 excellent graduate students majoring in finance, accounting, computer science, statistics, auditing, investment, law and other majors. Our bank managed the second recruitment on the basis of shorting for staff and totally recruited 170 students. According to the requirement of our Head Office, our bank allocated clerks for the Head Office through inter recruiting and social recruiting. We recruited a president of the planned micro sub-branch and the chief of the market center of the branch through public recruitment. In the reporting period, our bank totally recruited 356 college students, among them, 12 management trainees were first recruited. We had recruited 78 people from interbank, among them, 26 were middle-level managers. We allocated 51 clerks for the Head Office through internal recruiting and social recruiting, and 9 clerks were in vice positions in the Head Office and 13 vice presidents in branches.



SERVE COMMUNITY DEVELOPMENT

Henan province has a dense population and rapid urban population growth. Bank of Zhengzhou focus on the wealth management, community finance and pension finance, holding the idea of "Inclusive financial benefit to the public", tending to create a characteristic bank of local citizens, bank of community needs and striving to provide professional financial services for community development.

BUILD BOUTIQUE CITIZEN BANK

In recent years, our bank regards community banks as one of the three characteristics of business and promote and establish a number of community banks. In 2015, our bank promoted "boutique community banks" to the "boutique citizen bank", striving to continuously meet people's needs of payment of daily water, electricity, gas, heating, property, transportation, medical expenses and shopping and travel, finance and investments, consumer credit and other needs by providing high-quality financial products and services. At the same time, our bank actively built a common development of harmonious community relations through neighborhood care, differentiated services, the people first network layout, rich community activities and so on.



Case >>

Since the opening of the community bank branch of the Great Ideal City, the businesses of credit cards, consumer loans and others have been developed with the steady improvement in business volume and bringing quality financial services for the surrounding residents. In addition, this branch in 2015, has successfully promoted the dissemination of "Bank of Zhengzhou financial knowledge throughout the community," "Looking for the most beautiful little angel", "Love graffiti, love to be little painter", "The Great Ideal City Investment Salon" and other series of activities. Also we were joined with surrounding businesses and conducted a wide array of festivals feedback activities on the favor of Dragon Boat festival, Mid-Autumn festival, Mother's Day and other festivals, which received the praise from the majority of the community residents. Bank of Zhengzhou gradually established a good image of "close to the community, serving the community" in community residents' minds.



ORGANIZE CUSTOMER FEEDBACK ACTIVITIES

In order to appreciate the citizens who believing and supporting Bank of Zhengzhou over the years and share the joy of Bank of Zhengzhou's listing, on December 25, 2015, we organized the "Enjoyable Shopping Festival 2016". The shopping festival was partnered with Vanguard supermarket, Large Business Group, Century Mart, and other large supermarket chains of 31 stores in Zhengzhou City and Aviation Port, Shangjie, Gongyi, Dengfeng, Xinzheng, Xinmi and other places. We carried out the features of citizen bank and affection bank by giving shopping gifts if paid with credit card.

Case >>

Miss Sun is one of customers with a bank account of Bank of Zhengzhou. On December 26, 2015, she visited the Vanguard supermarket to buy daily necessities. She paid RMB98 for the goods by using a debit card from Bank of Zhengzhou, which satisfied the free gift conditions of "Enjoyable Shopping Festival 2016". Therefore, she received a bag of triple tissue.



VIGOROUSLY POPULARIZE FINANCIAL KNOWLEDGE

Our bank takes advantage of multi-line network, and wide coverage superiority, to actively carry out "Financial Knowledge Going to Households", "March Fifteen Financial Consumer Protection Day", "Anti-counterfeiting Currency Awareness Month" and other activities to vigorously promote financial literacy. Also, we continued to promote its content through the micro-channel public platform and actively carried out consumer protection work. At the same time, we promoted a series of educational activities with the theme of "enhance self-protection awareness, choose a regular investment channels, investment in gold with scientific rationality" which was received well by our customers.



Case >>

Our bank actively managed an anti-counterfeit currency campaign. In 2015, from January 22 to February 22, our bank embarked on the campaign of anti-counterfeit currency around New Year's Day and Spring Festival, and created a strong anti-counterfeit currency defense social atmosphere by making a characteristic program for the nearby agricultural markets. On May 16, our bank participated in the "May fifteen Economic Investigation Awareness Day" activities organized by the Zhengzhou office of People's Bank of China and other relevant units of Zhengzhou at Greentown Square of Zhengzhou City to propagate the anti-counterfeit currency counterfeiting and money laundering, which benefited more than a thousand people. On November 11 and 22, our bank participated in two campaigns about anti-counterfeit currency at the Zhengzhou East Railway station and Zhengzhou Financial Square held by the Zhengzhou office of People's Bank of China. At that time, we mainly disseminated relevant circumstances of the new RMB100 banknotes of 2015, its security characteristics, knowledge of identification methods, and love of the RMB. Finally, both campaigns benefited 5,000 people, resulting in a good social effect.



HIGH ENTHUSIASM IN PUBLIC WELFARE

Bank of Zhengzhou is always enthusiastic in public welfare business. Our bank usually organizes and encourages the bank employees to actively participate in social activities of our bank or other social organizations.

ORGANIZE VARIOUS PUBLIC WELFARE DONATIONS



In 2015, our bank donated RMB30,000 to the flood-suffering Zhangzihe village, Shangcheng County of Xinyang City for reconstruction. On the eighth Charity Day of Zhengzhou we contributed RMB2 million for charitable donations. We have donated more than RMB1 million charitable donation annually for many years. To support the Chinese cultural heritage, our bank donated RMB1.5 million to the Civilized Foundation of Songshan.



Case >>

On December 26, 2015, nearly 20 volunteers of the Shangding Road branch traveled to the Sun Village Children's Assistance Center located in the Nangujun village of Xinxiang county with concern and brought winter clothes, food and stationery to children who have lost their families to express love for children. This was the second time for this branch to carry out Sun Village caring volunteer activities.



ACTIVELY PARTICIPATE IN BLOOD DONATIONS



In 2015, our bank cooperated with the Henan Red Cross Blood Center and organized events for staff to participate in blood donation activities. A total of more than 100 employees of our bank donated 43,900ml of blood, demonstrating the bank's dedication to the community as a local bank incumbent, and its responsibility and love spirit.

ORGANIZE ACTIVITIES FOR HUNDREDS OF PRESIDENTS TO SPONSOR STUDENTS



Our bank called on leading staff and teams to participate in the event of "100 presidents sponsoring school students" to encourage teams and employees of our bank to advocate for good and care about public-welfare. By the end of 2015, our total donations to the poor college students reached more than RMB30,000.



Part.6

Social Responsibility Report

2015



CARE LIFE OF STAFF AND HELP THEM GROW UP

01

PROTECT THE INTERESTS OF EMPLOYEES

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02

ASSIST PROFESSIONAL GROWTH

.....

03

CREATE A HARMONIOUS ATMOSPHERE

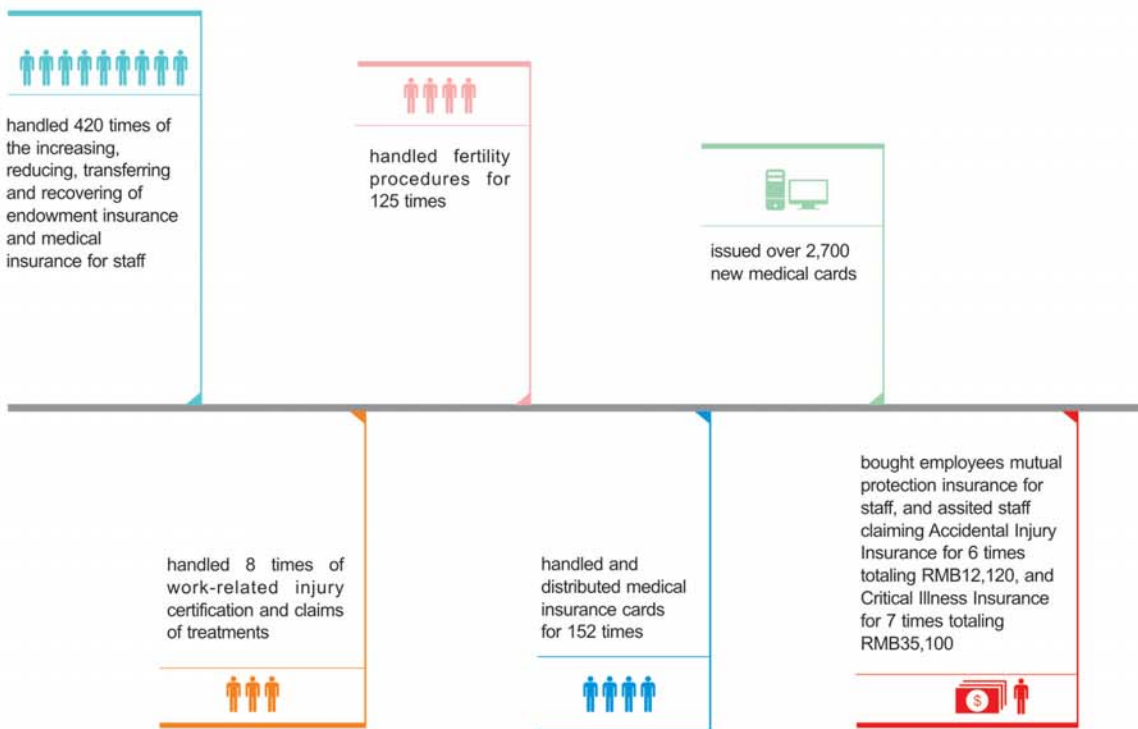
PROTECT THE INTERESTS OF EMPLOYEES

Employees are the most valuable asset for a company. Thus, our bank has historically been focusing on protecting the legitimate rights and interests of employees, and actively solving their problems, which has greatly enhanced their cohesion, and solidarity.

SIGN THE LABOR CONTRACTS

Our bank strictly obeys the Labor Contract Law and relevant laws and regulations and we always sign labor contract with the new employees and staff which in total reached 1,022 times throughout the year. In addition, our bank formulates plan for converting dispatched workers into regular workers and continues to optimize position management of converted workers, and organize assessment work for 2015 annual dispatched workers to be converted into regular worker. 47 people were converted into regular workers.

IMPROVE THE SOCIAL SECURITY



MAKE DEMOCRATIC CHANNELS SMOOTH

Our bank adheres to improve workers' democratic management system with worker's congress as the basic form. We strive to explore and practice pluralistic democracy participatory manners and carry out rationalization proposal solicitation, and actively listen to employees.

ASSIST PROFESSIONAL GROWTH

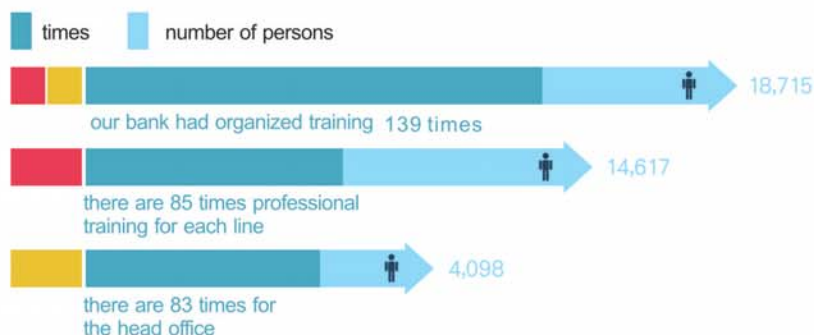
IMPROVE STAFF INCENTIVES



Our bank improves the management system of remuneration and performance, refines salary classification and improves the incentive mechanism. First, our bank establishes a rank system of clerks on the basis of job evaluations, which is divided into a total of 22 levels. There are ten stages in each level, covering all branches and head office positions. We will determine the position salary according to the evaluation results to reflect the value of the position. In addition, our bank adjusts the salary structure and sets up a classified design according to different targeting positions. We design team and individual performance indicators for salary commission of the chief and deputy, and middle managers of branches to guide them not only to focus on improving the individual performance, but also on improving the full team performance, and accelerating the pace of training management personnel.

STRIVE TO DEVELOP MULTIPLE TRAINING

Reviewing feedback from bank staff, we developed training programs for 2015, and conducted many different-levels and multi-faceted training. By the end of 2015, our bank had organized 139 training and trained 18,715 people totally. There are 85 times professional training for each line with a total number of 14,617 people and 83 times for the head office staff training for 4,098 people totally, which effectively increased the quality of overall staff.



CLEAR THE WAY OF PROMOTION

Our bank historically focused on the promotion of personal development, actively built a growing platform for employees and designed career development plans for them by the establishment of staff rotation mechanism, talent reserve mechanism and promotion mechanisms. At the same time, we did a lot management of executives and reserve personnel, and built internal recruitment platform. We announced the recruitment information through the internal network. This involved a total of 76 branches and sub-branches throughout the year. We intensified the application of performance results, and further increased the relation strength between examination results, the career development and salary adjustment.



CREATE A HARMONIOUS ATMOSPHERE

In 2015, our bank adhered to the principle of "People-Oriented" to create "Cultural Bank of Zhengzhou", which further created a positive, great, relaxed and happy atmosphere of harmony, and "Beautiful Bank of Zhengzhou" is going into the mind of people.

ENRICH CULTURAL AND SPORTS ACTIVITIES

In 2015, our bank organized a variety of staff activities to improve the life of employees and enhance employee cohesion and solidarity. We held the spring sports meeting. More than a thousand people participated in the meeting, which effectively increased the sense of unity and cooperation of employees. In addition, climbing competitions were held in the autumn, and nearly 800 employees of the bank participated in the event. Also, we organized an annual thanksgiving meeting, and nearly 300 leaders and employees participated in the annual meeting. The form of the party was innovative and there was a warm atmosphere, which further enriched employees' spare time. We organized essay competitions and speech contests at the head office, which effectively promoted the construction of a strong head office.



CARE ABOUT STAFF'S LIFE

We preserve the health and safety of our employees. For instance, we organized more than 800 employees to participate in the physical examinations. We hired experts to check the physical examinations results and publicize health knowledge. On International Women's Day, Mid-Autumn Festival and other festivals and birthdays of employees, our bank would give away gifts to express concern for employees. In 2015, the total payment for Spring Festival gifts of the head office departments was RMB30,000. 723 people received birthday gifts. 293 employees received Children's Day gifts for their children under 14 years old, which amounted to a total of RMB58,600.



DO A GOOD JOB OF CARE



CREATE CORPORATE CULTURE

In 2015, our bank set up a Bank Journal Editorial Department. Our bank journal "Bank of Zhengzhou" and "One Hundred Commemorative Album of Employees of Bank of Zhengzhou" were successfully published. Then, our bank held the activities of the "Moral Model", "People and stories that touched Bank of Zhengzhou" selection, the most valuable news selection and other activities. We developed brand culture micro-film series, and established Bank of Zhengzhou cultural corridors and improved the corporate culture logo, improved bank galleries history corridor which further enriched the cultural construction contents of our enterprises and display formats, and enhanced our corporate culture continuously.



Part.7

Social Responsibility Report

2015



DEVELOP GREEN FINANCE AND SUPPORT LOW-CARBON ECONOMY

01

DEVELOP GREEN CREDIT

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02

PROMOTE ELECTRONIC BANK

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03

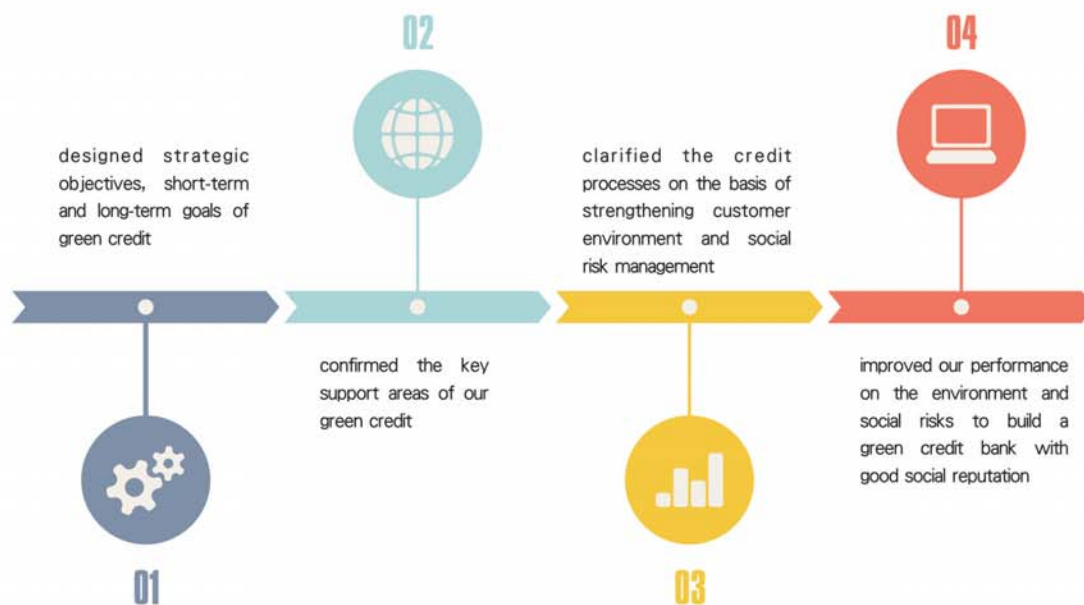
ADVOCATE LOW-CARBON OPERATIONS

DEVELOP GREEN CREDIT

Green credit is China's strategic arrangements to adjust the industrial structure and guide the flow of capital. It is the conduction of macroeconomic and industrial policy. It relates to the social environment and the livelihood of people. In 2015, our bank actively implemented national green credit policies, and regarded that as an important measure of our social responsibility.

DEVELOP GREEN CREDIT STRATEGIES

In 2015, our bank developed a green credit strategy mainly involving four aspects:



Our bank, combining the practical development, also drafted "Embodiment of Green Credit of Bank of Zhengzhou" on the basis of learning the green finance experiences of Industrial Bank.

STRENGTHEN GREEN CREDIT MANAGEMENT

At first, our bank established the Working Committee of Green Credit and confirmed the Credit Approval Department as the managing department, and the structure of the green credit organization was fundamentally formed. The responsibilities of the board and the senior management within the green credit were further clarified. Our bank put the professional positions of green credit under the human resources management sequence, which can effectively meet the green development needs as the internal mechanism. Then, we implemented the monitoring, identification, control and slow release of environment and social risks into the whole process of credit, to complete the division of customer environment and social risks of project loans. In addition, we completed the whole process of environmental and social risk monitoring, management and control by tracking and monitoring those enterprises involving in violations of environment and safe production regulations.

green credit balance

2015 RMB0.538 billion

2014 RMB0.141 billion

DEEPLY DEVELOP GREEN CREDIT PRODUCTS

Our bank made the allocation of credit resources inclined to the industries and enterprises of low energy consumption, low pollution, low-emission, and low resource consumption. We focused on national energy-saving technologies projects, and strictly controlled the credit investment of "Two highs and one left" to accelerate the exit progress of backward production capacity enterprise. Under the same conditions, we give prioritized credit support to the enterprises or projects that have a remarkable energy saving results and have received the recognition, recommendations and encouragement of national authorities. At the same time, we actively promoted green product innovation which adapted to our own circumstances by referencing the existed green credit products and services in the market.

Case >>

An Environmental Co., Ltd. is a state-owned holding company engaging in the business of urban sewage treatment and central heating, and has numerous heat and water companies. It is the key enterprises in the national sewage treatment industry. The company further strengthened its main business of sewage treatment and continued to make great contributions to the sewage treatment of Zhengzhou City and the surrounding area by purchasing sewage treatment business assets of Zhengzhou Sewage Purification Co., and Zhengzhou east New District Water Co. Our Weiwu Road sub-branch provides a loan of RMB260 million to support the pipe network maintenance, which effectively supported the development of enterprises, and significantly enhanced reform efforts of the water sewage treatment system in Zhengzhou city.



ACTIVELY DEVELOP THE SELF-ASSESSMENT OF GREEN CREDIT



According to "the notification on issuing the green credit implementation key evaluation index issued by General Office of CBRC and forwarded by Henan Banking Regulatory Bureau Office " issued by CBRC Henan Office, 23 departments of the Head Office did a comprehensive self-evaluation on the implementation of green credit in 2014, and summarized and planned for the next step of our work for green credit.

PROMOTE ELECTRONIC BANK

Our bank focused on supporting low-carbon economy and kept increasing efforts to promote electronic banking, and transformed from the focus on expansion of "quantity" to the improvement of "quality". We achieved the orderly development of electronic banking by extending the use of functions, and the replacement rates of e-business. By the end of December 2015, the proportion of e-banking business was more than 70% of our businesses.

MOBILE BANKING

In the new version of on-line mobile banking, we added the function of transferring money by mobile phone number, the function of purchasing financial products, transferring service, loans, credit cards and other functions, as well as dynamic tokens, SMS verification codes and gesture password security authentication. There was not only a corresponding increase in the level of security, but also a large amount of transfer margins improvement. By the end of 2015, users of mobile banking in our bank reached to 208,500 accounts, new users totaled 107,300 accounts, increased by 65.06%, transaction number was 682,800 times with a growth of 97.43 %, and total transaction amount was RMB2.814 billion with a growth of 160.83 %.

mobile banking rser

Unit: ten thousand accounts



Case >>

Socially version of the mobile banking of Bank of Zhengzhou was formally launched on November 11, 2015. It created a precedent concept of internet thinking and was the first one to introduce the "circle of friends" concept into the national bank system, which has made itself the industry leader in the field of mobile banking. As long as you are the mobile bank's customer of Bank of Zhengzhou, you can chat, transfer, and pay for things. Chat between friends: Mobile bank's customers of Bank of Zhengzhou can add friends with each other; you can edit your friends' exclusive nicknames. Transfers between friends: When you chat with friends, you can easily make transfers by typing in the amount, and soon the transfer amount will be automatically transferred to the receiving account of your friend. This avoids the tedious and detailed lengthy banking procedures like inputting long card numbers. Meanwhile, you can pay for various living expenses and recharge phone bill for friends.



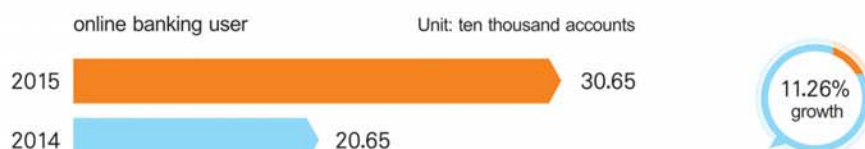
WECHAT BANKING

After the launch of the new version WeChat banking, we offered customers the service of knowing account changes through using the free Wechat messages reminding function. This improved the customers' experience and developed the official WeChat customers of "Micro Bank of Zhengzhou".



ONLINE BANKING

The new generation of online banking was launched after tested by the professional team. This online banking optimized and improved the functions of reservation transfers, funding business, self-service payments, batch transfers, etc.



There were 2,920,300 online banking transactions with a growth of 22.13% over the corresponding period, and a total transaction amount of RMB259.254 billion, representing an increase by 18.97% over the corresponding period.



Online payment transactions totaled 2.967 million times with a growth of 106.25% over the corresponding period, and transaction amounts was RMB0.841 billion, representing an increase by 158.53% over the corresponding period.

Case >>

New version of online banking in our bank revamped UI as a brand-new version. Therefore, its interface became more user-friendly and added an online demo bank function, making transfer processes more intelligent and a better experience for customers. In the new personal online banking, we added SMS identification, which can handle business transactions within RMB200,000. New personal loans and credit card functions were added as well. In addition, as for the functions of the new online banking of our company, the functions of electronic business tickets and fund purchasing were added as well. Online loan applications, self-service loans, online credit card applications, credit card customer management, account management and point management will also be implemented.



TELEPHONE BANKING

We launched online seat service and achieved multi-channel services such as multimedia and remote video service. At the same time, by cooperating with the Credit Card Department we can monitor the credit card large suspicious transactions. We can also achieve the mobile bank card activating function for our Labors Union membership card, and the control function of large debit card POS consumption at night. By the end of 2015, we have 113,000 accounts of telephone banking users including 40,700 accounts of new users with a growth rate of 56.49%.



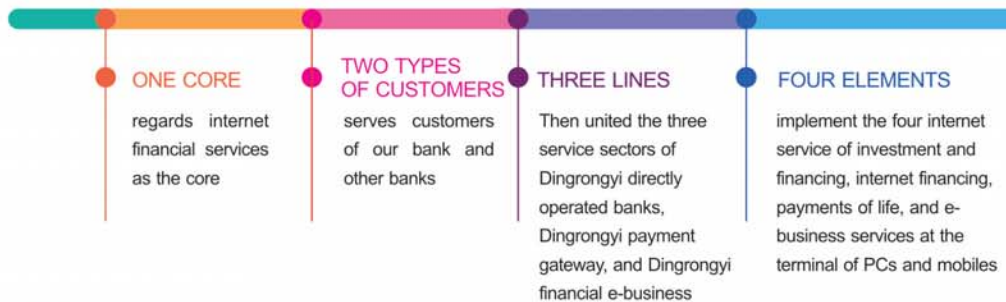
Case >>

In 2015, remote clerks received a total of 69,201 transactions at intelligent counter business, which included 41,223 personal cards opening, 21,802 electronic signing and 6,176 other businesses. The opening of an intelligent counter further reduced the pressure on the bank counter, and the customers' experience was improved dramatically as well.



PLATFORM OF INTERNET FINANCIAL SERVICES

Dingrongyi internet financial services platform was a comprehensive financial services platform with financial services, life services, social and ecological scenes and other services, which were successfully developed by our bank by meeting the internet customer service needs. The aim of the platform is "One core, two types of customers, three lines, four elements", which means it regards internet financial services as the core and serves customers of our bank and other banks. Then united Dingrongyi directly operated banks, Dingrongyi payment gateway, and Dingrongyi financial electricity to provide services to implement investment and financing, internet financing, payments of life, and electrical services at the terminal of PCs and mobiles. By the end of 2015, 71,200 electronics accounts had been opened under Dingrongyi; total sales of financial products reached RMB1 billion ; 540 merchants joined with the cumulative transactions amount of RMB62.65 million.



Case >>

Since Dingrongyi internet financial services platform operated on June 21,2014, it has gradually became a major financial services channel for our bank to achieve cross-region development, supply chain finance, online investment and financing, and cross-border payment. The platform, one after another, won the honor of "Best Financial Internet Practice Award" of the 2013 Annual Electronic Banking Innovation Award and the honor of "Best Business Model Innovation Award" of 2014 Electronic Banking Innovation Award, which were jointly issued by China Computer Users' Association and China Online Bank Promotion Alliance. Dingrongyi continued improving its products and functions. It has launched a mobile phone APP, financial products like "Day with Interest", "Month with Interest", general payment and other functions. With increasingly improving products and functions of Dingrongyi, the internet financial services platform has been continuing to enhance the customer experience. This has been widely recognized. On December 19, 2015, it was awarded with the "Golden i Award", China Internet Finance Award for Best Brand of 2015.



In June 2015, Dingrongyi internet financial services platform launched mobile phone APP and "Month with interest" products in their first anniversary.



On December 19,2015, Dingrongyi, Bank of Zhengzhou's Internet financial services platform, won the "Gold i Award" -- China Internet Finance Award for Best Brand of 2015.

ADVOCATE LOW-CARBON OPERATIONS

Our bank vigorously practices green development, and actively creates a good atmosphere of energy conservation and environmental protection, striving to make due contributions to promote the sustainable development of society.

STRICTLY CONTROL EXPENSES

Our bank obeys the concept of "Be thrift, open sources and cut costs", strengthens the budget, standardizes management, and effectively monitors the budget implementation. According to "Head Office Financial Expenses Management measures", we promoted a serious attitude to audit bills for reimbursement and strictly controlled expenses. In addition, we conducted a comprehensive audit on the major items of expenditures in accordance with the "Financial Approval Management measures" and report to the Finance Committee. We made strict examination approval procedures. We strived to control the budget deviation and the budget surplus rate under 10%.

ADHERE TO THRIFT

We timely organize professional and technical person to do maintenance to the equipment, facilities, utilities, inspections of the entire bank offices to ensure the efficient use of air conditioning, elevators and other equipment. We set air temperature at a reasonable temperature, reduce the standby time of computers, printers, photocopiers and other electrical equipment, and turn off the drinking machine and other electric appliance after work, so as to reduce waste.

STRICT ON THE USE OF OFFICIAL VEHICLES

We have arranged for reasonable use of cars over the year to improve efficiency and encourage the choice of public transport. We strengthened the management of using official vehicles and logically adjusted persons and vehicles; rigorously control the official vehicles testing, maintenance, insurance, retirement, update and energy management.

PROMOTE GREEN OFFICE

Our bank widely promotes office electronization, automation and paperless to reduce waste of resources, and reduce the use of consumables. In 2015, our bank has realized the electronic files' management of credit contracts and the credit archives. The electronic files can always be reviewed in the credit system.



In 2015, our bank seriously implemented the national economic and financial policies, and gave full play to the role of the configuration of financial resources in the national economy. We strived to maintain the stable operations of local financial, returned to the community in various ways, and effectively exploring our growth with social development to build strong practices for our company's social responsibility. 2016 is the first year of the implementation of the new five-year plan of Bank of Zhengzhou. A new beginning, new hope, we will seize these great opportunities with strong faith, be realistic and pragmatic, work hard, and to create a new sustained and healthy development for Bank of Zhengzhou with outstanding achievements and continue to realize the importance of our social responsibility!

APPENDIX I

GRI INDEX

RANKING	GLOBAL REPORTING INITIATIVE (GRI 4.0) SUSTAINABILITY REPORTING GUIDELINES INDEX CONTENT	PAGE
STRATEGY AND ANALYSIS		
G4-1	Provide a statement from the most senior decision-maker of the organization.	P4 P5 P6
G4-2	Provide a description of key impacts, risks, and opportunities.	P9 P11 P14 P18
ORGANIZATIONAL PROFILE		
G4-3	Report the name of the organization.	P8
G4-4	Report the primary brands, products, and services.	P8
G4-5	Report the location of the organization's headquarters.	back page
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	P21
G4-7	Report the nature of ownership and legal form.	P8
G4-8	Report the markets served (including geographic break down, sectors served, and types of customers and beneficiaries).	P27
G4-9	Report the scale of the organization, including: Total number of employees Total number of operations Net sales (for private sector organizations) or net revenues (for public sector organizations) Total capitalization broken down in terms of debt and equity (for private sector organizations) Quantity of products or services provided.	P8
G4-10	Report the total number of employees by employment contract and gender.	P14
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	P35
G4-12	Describe the organization's supply chain.	P18
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	P8 P14
PROMISE TO EXTERNAL INITIATIVE		
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	P39
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	P2 P19 P31 P36 P39
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization participates in.	P29
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	P2
G4-18	a. Explain the process for denying the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Denying Report Content.	P2
G4-19	List all the material Aspects identified in the process for denying report content.	
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	
G4-22	Report the effect any restatements of information provided in previous reports, and the reasons for such restatements.	P14
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	P14

RANKING	GLOBAL REPORTING INITIATIVE (GRI 4.0) SUSTAINABILITY REPORTING GUIDELINES INDEX CONTENT	PAGE
STAKEHOLDER ENGAGEMENT		
G4-24	Provide a list of stakeholder groups engaged by the organization.	P18
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	P18
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specially as part of the report preparation process.	P18
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	P18
REPORT GENERAL		
G4-28	Reporting period for information provided.	P2
G4-29	Date of most recent previous report (if any).	P2 P17
G4-30	Reporting cycle (such as annual, biennial).	P2
G4-31	Provide the contact point for questions regarding the report or its contents.	P49 back page
G4-32	Report the 'in accordance' option the organization has chosen.	P2
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	P2
GOVERNANCE		
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	P16
ETHICS AND INTEGRITY		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	P15
ECONOMY		
G4-EC1	Direct economic value generated and distributed.	P13 P14 P19
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	P39
G4-EC3	Coverage of the organization's defined benefit plan obligations.	
G4-EC4	Financial assistance received from government.	
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	P31
G4-EC7	Development and impact of infrastructure investments and services supported.	P20
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	P19
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	
ENVIRONMENT		
G4-EN1	Materials used by weight or volume.	P14 P44
G4-EN2	Percentage of materials used that are recycled input materials.	
G4-EN3	Energy consumption within the organization.	P14 P44
G4-EN4	Energy consumption outside of the organization.	
G4-EN5	Energy intensity.	P14
G4-EN6	Reduction of energy consumption.	P14
G4-EN7	Reductions in energy requirements of products and services.	P14 P41 P44
G4-EN8	Total water withdrawal by source.	P14
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.	P14 P41 P44
G4-EN28	Percentage of products sold and their packaging materials that are reclaimed by category.	

RANKING	GLOBAL REPORTING INITIATIVE (GRI 4.0) SUSTAINABILITY REPORTING GUIDELINES INDEX CONTENT	PAGE
ENVIRONMENT		
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	
G4-EN31	Total environmental protection expenditures and investments by type.	
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.	
G4-EN34	Number of grievances about environmental impacts field, addressed, and resolved through formal grievance mechanisms.	
EMPLOYMENT		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	P14
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or parttime employees, by significant locations of operation.	P35 P37
G4-LA3	Return to work and retention rates after parental leave, by gender.	
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation.	
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	P14 P36
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	P14 P36
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	P36
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	P14
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	
G4-LA16	Number of grievances about labor practices field, addressed, and resolved through formal grievance mechanisms.	
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	P35
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	P14 P36
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	
SOCIETY		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	P31
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	P24 P31
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	
G4-SO4	Communication and training on anti-corruption policies and procedures.	P18 P26
G4-SO5	Confirmed incidents of corruption and actions taken.	
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	

RANKING	GLOBAL REPORTING INITIATIVE (GRI 4.0) SUSTAINABILITY REPORTING GUIDELINES INDEX CONTENT	PAGE
SOCIETY		
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	
G4-SO11	Number of grievances about impacts on society field, addressed, and resolved through formal grievance mechanisms.	
PRODUCT RESPONSIBILITY		
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	P30 P41
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	
G4-PR5	Results of surveys measuring customer satisfaction.	P14 P29
G4-PR6	Sale of banned or disputed products.	
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	P29
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	
INDUSTRY SPECIFIC ASPECTS		
FS1	Policies with specific environmental and social components applied to business lines.	P31 P39
FS2	Procedures for assessing and screening environmental and social risks in business lines.	P39
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	P39
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	P39 P44
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	P39
FS6	Percentage of the portfolio for business lines by specific region, size and by sector.	P8 P13 P19 P21 P24
FS7	Monetary value of products and services designed to deliver a financial social benefit for each business line broken down by purpose.	P13 P21 P24 P31
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	P39 P41
FS14	Initiatives to improve access to financial services for disadvantaged people.	P24 P27
FS15	Policies for the fair design and sale of financial products and services.	P21 P22 P25 P28
FS16	Initiatives to enhance financial literacy by type of beneficiary.	P26 P32

APPENDIX II

READER'S FEEDBACK

Thanks for reading Bank of Zhengzhou Co., Ltd. Social Responsibility Report of 2015. This is the third annual social responsibility report consecutively released by our bank. In order to meet your needs better, provide more valuable information to you, improve our social responsibility performance and improve the performance of the ability and level of social responsibility, we eagerly expect your valuable advice to our report. Any feedback can be communicated with us by the following way:

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1.What's your overall evaluation of this report?

☐ Very well ☐ Fine ☐ Ordinary

2.What's your evaluation of Bank of Zhengzhou's carrying out the national and local important development strategy to fulfil its social responsibility?

☐ Very well ☐ Fine ☐ Ordinary

3.What's your evaluation of Bank of Zhengzhou's improving the financial services level to fulfill its social responsibility?

☐ Very well ☐ Fine ☐ Ordinary

4.What's your evaluation of Bank of Zhengzhou's devoting into social public welfare to fulfill its social responsibility?

☐ Very well ☐ Fine ☐ Ordinary

5.What's your evaluation of Bank of Zhengzhou's performing stakeholder responsibility to fulfill its social responsibility?

☐ Very well ☐ Fine ☐ Ordinary

6.What are your views and suggestions to Bank of Zhengzhou's social responsibility report and social responsibility work?

Sincerely thank you for your concern and support of Bank of Zhengzhou



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