



甘肅銀行股份有限公司
BANK OF GANSU CO., LTD.

A joint stock company incorporated in the People's Republic
of China with limited liability
Stock code: 2139

2019

Environmental, Social and Governance Report

Bank of Gansu Co., Ltd.

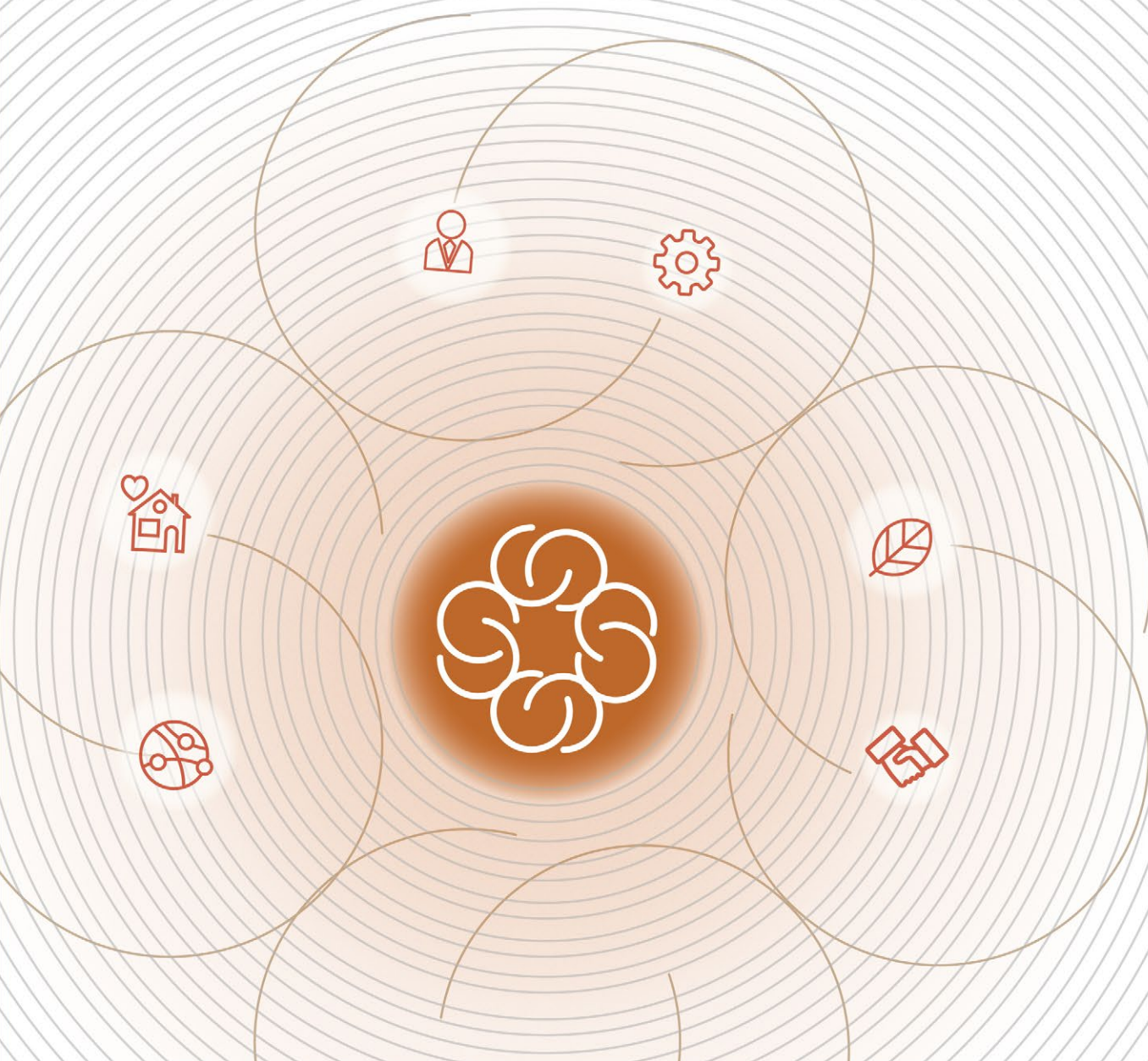


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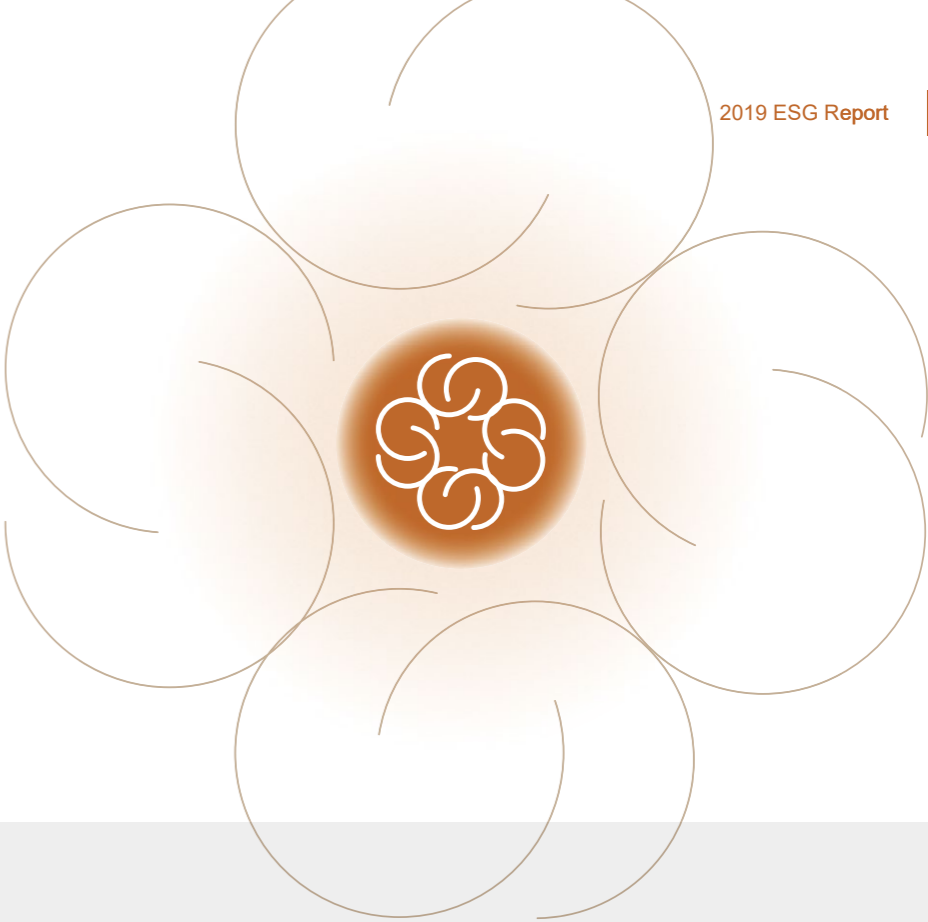
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Report Statement

About the Report

The Bank of Gansu Co., Ltd. 2019 Environmental, Social and Governance Report (the “**Report**”) is the third Environmental, Social and Governance Report issued by Bank of Gansu Co., Ltd. (“**Bank of Gansu**” or the “**Bank**”) since it was listed on the Main Board of the Stock Exchange of Hong Kong Ltd. (“**SEHK**”) in 2018.

According to the Appendix 27, the *Environmental, Social and Governance Reporting Guide* (the “**ESG Guideline**”) in the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* issued by SEHK, the Report is primarily disclosing environmental and social topics which the key stakeholders are concerned with. The Report would disclose the relevant performances of the Bank in 2019 to stakeholders. For a comprehensive understanding of the Bank of Gansu's environmental, social and governance performances, please refer to the Bank's corporate governance related performances in the chapter - “Corporate Governance Report” of the *2019 Annual Report of Bank of Gansu*.

Scope of the Report

Unless otherwise stated, the scope of the Report covers business of Bank of Gansu's headquarters, sales department of the headquarters, 12 branches and 197 sub-branches (the “**Whole Bank**”). The reporting period is from January 1, 2019 to December 31, 2019 (the “**Reporting Period**”), the same timeframe as the *2019 Annual Report of Bank of Gansu*.

Standards for the Report

The Report is prepared in accordance with the ESG Guideline and has referred to *How to Prepare an ESG Report* issued by SEHK. The Report is based on the principles of Materiality, Quantitative, Consistency and Balance and has complied with all “comply or explain” provisions in the ESG Guideline. Unless otherwise stated, currency in the Report is RMB.

Declaration of the Report

The Board of Director has reviewed and approved the disclosure of the Report and is responsible for the reliability and authenticity of the disclosed information. The Bank is working towards an enhanced communication with its stakeholders and an increased transparency of the bank through the publication of the Report, striving for sustainable development of the bank.

Form of Publication

The Report is published in both Traditional Chinese and English. For any discrepancies in the Report, the Traditional Chinese version prevails. Electronic version of the Report is published on Bank of Gansu's official website (www.gsbankchina.com) and SEHK's website (www.hkexnews.hk).

Contact Information

Bank of Gansu attaches great importance to readers' comments and suggestions to the Report and the Bank. For all enquiries and suggestions regarding to the Report, please feel free to contact the Bank through following ways:

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Chairman's Statement

Over the last year, Bank of Gansu had tightly adhered to a steady and progressive guideline of work and progressively promoted the Bank's sustainable development. Its level of corporate governance had been significantly improved and the product development and innovation capabilities were considerably enhanced. It had also achieved in accurate prevention and mitigation of financial risks. In addition, the Bank had made improvements in consolidating its technology and financial foundation with the establishment of a fintech management structure, and were widely recognized for its construction of a financial product system which was needed for improving the services of real economy and people's livelihood.



Since environmental and social issues are gradually becoming the focus of financial markets, topics such as responsible investment and green finance are being developed into a more complete management system and have been given even stricter requirements. We have noticed that the China Banking and Insurance Regulatory Commission, the China Banking Association and other regulatory agencies had repeatedly mentioned their proposal for banking institutions to build a sound environmental and social risk management system, and to strengthen environmental, social and governance information disclosure. We also notice that SEHK is planning to update its environmental, social and governance reporting guide with more stringent disclosure requirements on disclosure of environmental, social and governance information from companies listed in Hong Kong. Facing the opportunities and challenges brought by the constant changes of regulations and the market, Bank of Gansu has further refined the importance of environmental, social and governance issues to the Bank, and actively explores the sustainable development route for itself. In respect of management, we will shoulder the responsibilities of continuously building the environmental, social and governance management system and improving the environmental, social and governance information disclosure for the Whole Bank. Prospectively, Bank of Gansu is gradually improving information management throughout its organizations, as to ensure that the Report is publicized in compliance with regulations. In respect of operation, we are steadily researching and developing ways to improve the Bank's risk management system for managing the environmental, social and governance issues. While progressively developing green bonds and green credit asset securitization, we are stepping up our efforts in researching and developing new green financial products to support the development of a green, low-carbon and circular economy. We have resolutely determined in the uphill battle for prevention and control of pollution.

Since January 2020, the outbreak of the coronavirus (COVID-19) has caused an indelible impact on China, which has made Bank of Gansu profoundly realize its responsibilities in stabilizing economic development of Gansu province and protecting the small and micro enterprises in the province to successfully overcome the outbreak. In order to implement works related to the deployment and pandemic prevention scheme of Gansu province, we attach great importance to the prevention and containment of the coronavirus (COVID-19) and the virus-related financial services, and have taken a series of actions. Under the premise of well pandemic prevention, we are doing all we can to grasp business development and promote peak season marketing comprehensively. We provide credit financing support to key areas, such as supporting the needs for pandemic containment, supporting enterprises to tackle difficulties during the outbreak, and supporting small and micro enterprises for production resumption; we are progressing research on risks related to the pandemic, post-loan management and risk containment; we are taking the promotion of the use of online services during this period as an opportunity to accelerate digital transformation, and actively adapt to digitalization trends in the future to build the online Bank of Gansu; we are advancing poverty alleviation during the period, conducting unified research and deployment of branches and sub-branches' assistances, ensuring the outcomes of poverty alleviation will not be significantly impacted by the coronavirus pandemic and striving to achieve success of poverty alleviation. As long as Bank of Gansu firms its confidence and hardworking, it is believed that the Bank will definitely win the battle in containing coronavirus pandemic and will certainly be able to complete its tasks of the year.

Next step, Bank of Gansu will uphold the concept of sustainable development as the foundation to better coordinate its relationship with the economy, the environment, and the society. It will insist on the five new development concepts of innovative development, coordinated development, green development, open development and shared development. It will take the comprehensive deepening reformation as a tool for tightly grasping the needs of Chinese economy, which is changing from a high-speed growth stage to a high-quality development stage. Therefore, the Bank will prioritize high-quality development and remain a sustainable and healthy economic development of itself, and will effectively use the aspects of environment, society and governance for progressing its development and combating three tough battles, so as to advance the Bank's quality development on its own services. The Bank will also consider the promotion of sustainable development of capital market as the starting point, where the Bank initiating an environmental, social and governance key performance indicator system, making full use of the market supervision and learning mechanism and learning best practices continuously to actively implement sustainable development concepts.

Publication of environmental, social and governance report is a critical work of Bank of Gansu for practicing the concept of sustainable development. Also, it is an important channel for the communication between us and the society. Bank of Gansu will consistently attach great importance to report disclosure and integrate sustainable development concepts into its daily operation and management. In the future, the Bank will focus on the three main tasks of "serving entities, preventing and controlling risks, deepening reformation" for a steady and compliant development, uphold the bottom line of risk management and strive for a breakthrough in sustainable development.

01

Company Overview

- Company Profile
- Sustainable Development Strategy
- Honors in 2019



Company Profile

Bank of Gansu was established under the approval of the former China Banking Regulatory Commission and through the merging and acquisition of the former Baiyin City Commercial Bank, the former Pingliang City Commercial Bank and other parties. By the end of the Reporting Period, the branch network of the Bank covered all cities in Gansu province and 93% of the province's counties and districts, forming a business web centered in Lanzhou and stretched into cities and counties.

As the only provincial city corporate shareholding commercial bank which is directly managed by the provincial government in Gansu province, the Bank founds itself on the base of stable development, concentrates on risk prevention and follows the leading of reformation and innovation. It continuously perfects corporate management and strengthens asset quality management as to practice its core values of "Integrity, Open-mindedness, Progressiveness, Responsibilities" by upholding the development vision of building a first-class listed city commercial bank and to constantly progress the development and breakthrough of the Whole Bank.

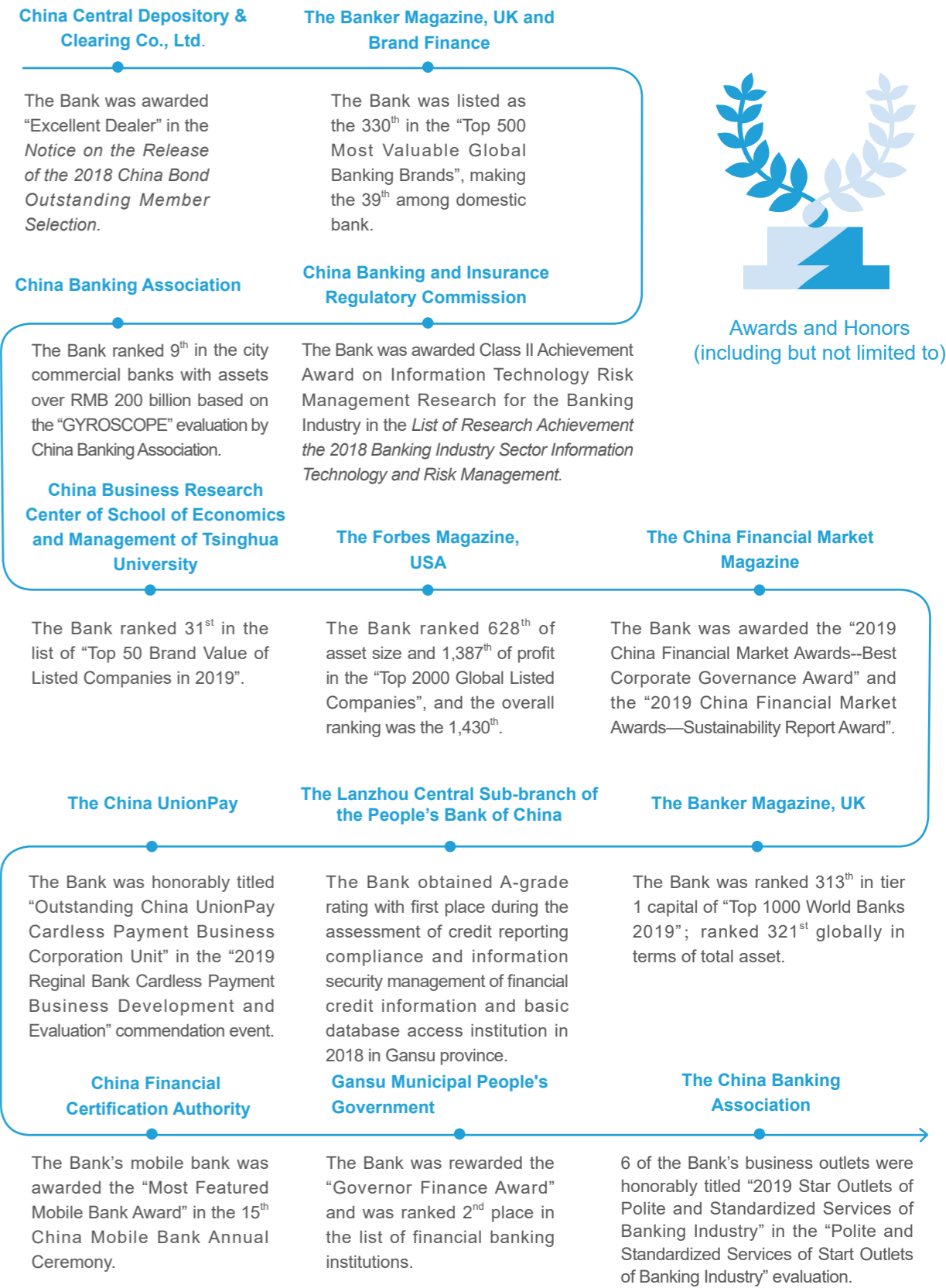
Sustainable Development Strategy

During the Reporting Period, the Bank made steadily progress following its development strategy and plans. In accordance with the designed working requirements and development plans stated in the *Three-year Strategic Development Planning of Bank of Gansu* (《甘肃银行三年发展战略规划》) the Bank had practiced the corporate mission of "Adding wealth to customers, creating value for shareholders, supporting employees' aspiration, upholding social responsibilities", sincerely improved its corporate governance level and business promotion capabilities, and had been advancing corporate sustainable development relying on the above strategies. To this end, the Bank will insist on providing customer-oriented services, founding on quality sustainable development, focusing on risk prevention and compliance management, guarding itself with delicacy management and professionalism improvement, and upholding responsibilities of serving real economy. It will step on the "differentiation, refinement, specialization" development path by making progress with stability, returning to origin, laying a solid foundation, and prioritizing quality and efficiency.

To achieve mentioned goals, the Bank has proposed several plans which include:

- 1
- Promoting internal reformation and organizational structure optimization, as to improve corporate governance level and basic management capabilities.
- 2
- Taking advantages of domestic and global capital markets to expand capital replenishment channels and continue to replenish capital.
- 3
- Adapting to the new normal of economy and the new normal of supervision, and strictly adhering to the bottom line of risk control and practically improve assets quality management.
- 4
- Building a large retail business system to support the strategy of retail sales transformation.
- 5
- Improving the wholesale business service system and laying a solid foundation for business development.
- 6
- Strengthening fintech applications and industrial corporation and prioritizing mobile services to extend service scope.
- 7
- Directing business and management processes improvement by the construction of refined system, so as to improve refined management level.
- 8
- Abiding by the principle of founding itself upon talents and continuing to cultivate employees' cohesion and comprehensive capabilities.

Honors in 2019



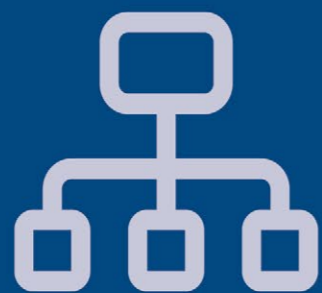
02



甘肃银行
BANK OF GANSU

Fulfilling Responsibilities for Communication with Stakeholders

Active communications with stakeholders and listening to their opinions are the cornerstone for the Bank for preparation of the Report. These play important roles in helping Bank of Gansu to collect stakeholders' views on its corporate development and management.



During the Reporting Period, the Bank hosted various communication events with its stakeholders such as shareholders, customers, employees, governments and regulators, suppliers, etc. With the help of these communications, the Bank has gained understanding of its stakeholders' views and expectations on its environmental and social responsibilities related performances, which heavily impacts and accelerates Bank of Gansu's sustainable development.

On this basis, in order to understand and accurately respond to the needs of stakeholders, the Bank initiated a stakeholder questionnaire survey (the “**Questionnaire Survey**”) during the Reporting Period in obtaining information related to material environmental and social topics of the Bank.

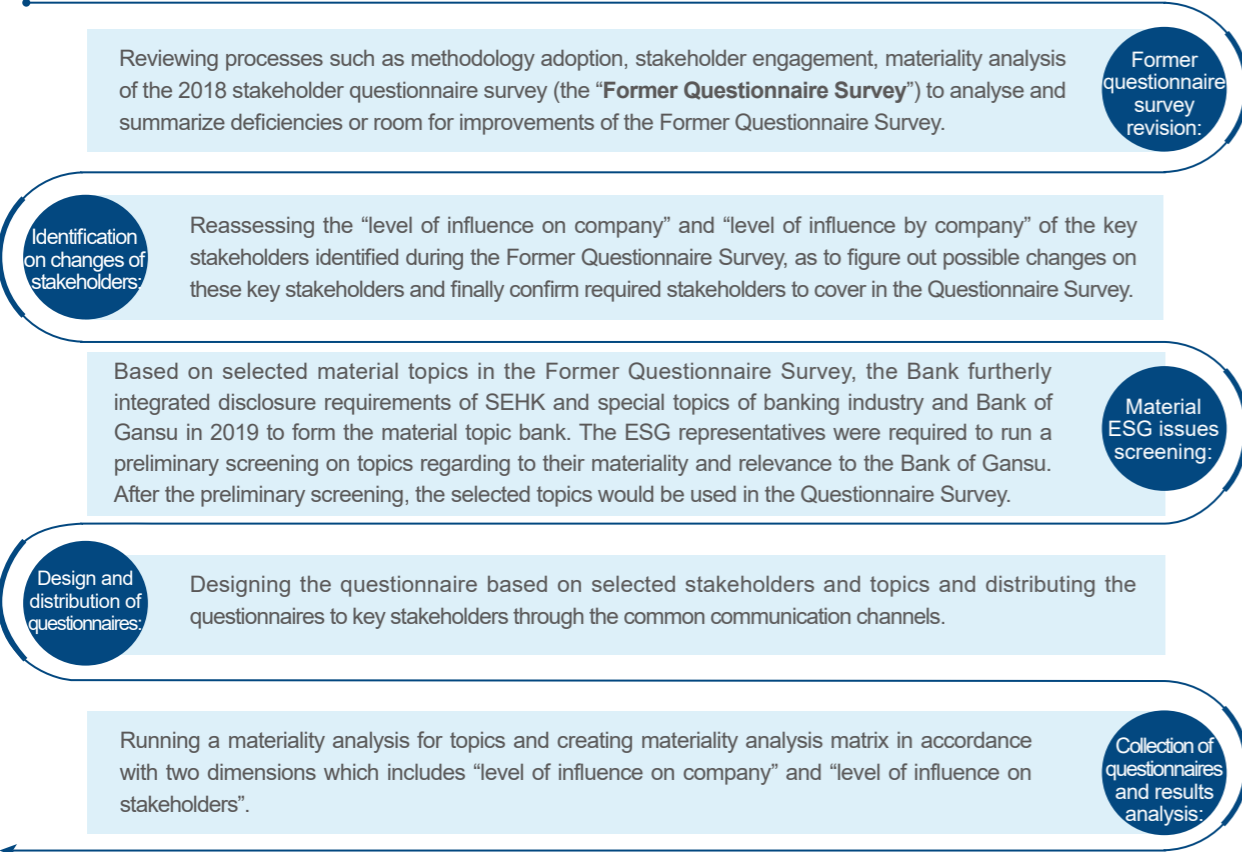
The Questionnaire Survey was operated in the form of online questionnaire distribution. The Bank had successfully invited stakeholders including directors, shareholders, management level, employees, customers and suppliers to participate in the survey and received a total of 4,297 valid questionnaires.

All **11** directors engaged in the Questionnaire Survey

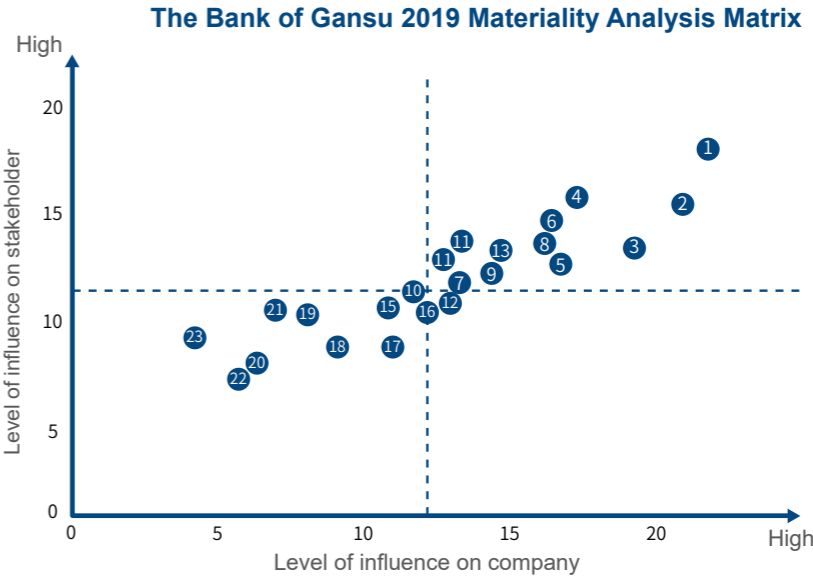
Successfully engaged **1,319** shareholders in the Questionnaire Survey

Numbers of valid questionnaires has increased by **77%** comparing to last year

Working process of the Questionnaire Survey



Following the Questionnaire Survey, the Bank complied a materiality analysis matrix based on the scores given by stakeholders on these environmental and social topics. The material topics would be disclosed in the Report's related chapters. Through the materiality analysis, the Bank identified 12 topics including “Compliance Management”, “Enhancement of Risk Management”, “Service Quality”, “Fintech Application Promotion”, “Inclusive Finance”, “Strategic Cooperation Promotion”, “Serving Agriculture, Rural Area, Rural Residents and Micro Enterprise”, “Employee Training and Development”, “Health and Safety of Employee”, “Green Finance”, “Financial Knowledge Popularization” and “Anti-Corruption/Bribery/Extortion/Fraud/Money Laundering” that are material.



Ranking of materiality (from high to low)	Topics	Code	Level of influence on company	Level of influence on stakeholder
1	Compliance Management	1	19.6	18.1
2	Enhancement of Risk Management	2	18.9	15.5
3	Service Quality	4	15.8	15.8
4	Fintech Application Promotion	3	17.5	13.5
5	Inclusive Finance	6	15.0	13.8
6	Strategic Cooperation Promotion	8	14.9	13.7
7	Serving Agriculture, Rural Area, Rural Residents and Micro Enterprise	5	14.9	13.1
8	Employee Training and Development	13	13.5	13.3
9	Health and Safety of Employee	14	12.5	13.7
10	Green Finance	9	13.4	12.5
11	Financial Knowledge Popularization	11	11.9	12.9
12	Anti-Corruption/Bribery/Extortion/Fraud/ Money Laundering	7	12.4	11.9
13	Client Complaint Management	12	12.3	11.5
14	Privacy Protection Policies	10	11.2	11.1
15	Resources Consumption	16	11.4	10.1
16	Employment Management	15	10.3	10.7
17	Supply Chain Management	17	10.5	8.9
18	Environmental Action	19	7.9	10.4
19	Community Welfare	21	7.0	10.6
20	Advertisement and Promotion	18	8.7	8.8
21	Pollutant Emission Management	20	6.4	8.1
22	Child Labour and Forced Labour Prevention	23	4.6	9.3
23	Respond to Climate Change	22	5.9	7.5

03

Fulfilling Responsibilities for Corporate Management

To guarantee legal compliance of business management activities is the basis of business operations and one of the most critical tasks of Bank of Gansu's daily business. The Bank has formulated and executed risk management policies. Through reinforcing prevention of corruption, bribery, extortion, fraud, money laundering and other illegal acts as well as strengthening supervision on both upstream and downstream of supply chains, the Bank takes important management approaches to ensure its business compliance. Meanwhile, the Bank also actively responds to concerns about corporate environmental activities by the society and makes more efforts on environmental management in daily operations to carry out environment protection responsibilities of a financial institution.

- Strengthen Risk Prevention Mechanism
- Construction of Corruption Defender
- Enhancement of Supply Chain Management
- Promotion of Green Office Establishment



Strengthen Risk Prevention Mechanism

The establishment of risk prevention mechanism could enhance Bank of Gansu’s performance on controlling risks such as credit risk, liquidity risk, market risk, operational risk, reputational risk, compliance risk, etc. Therefore, with the guiding principle of “Suitable”, “Nationwide”, “Independent” and “Efficient”, the Bank formed a triple risks defenses management scheme which is constructed together by front-end business departments and outlets, middle and back offices such as the Risk Management Department and the Legal Compliance Department, and the Audit Department.

Tasks of Risk Management



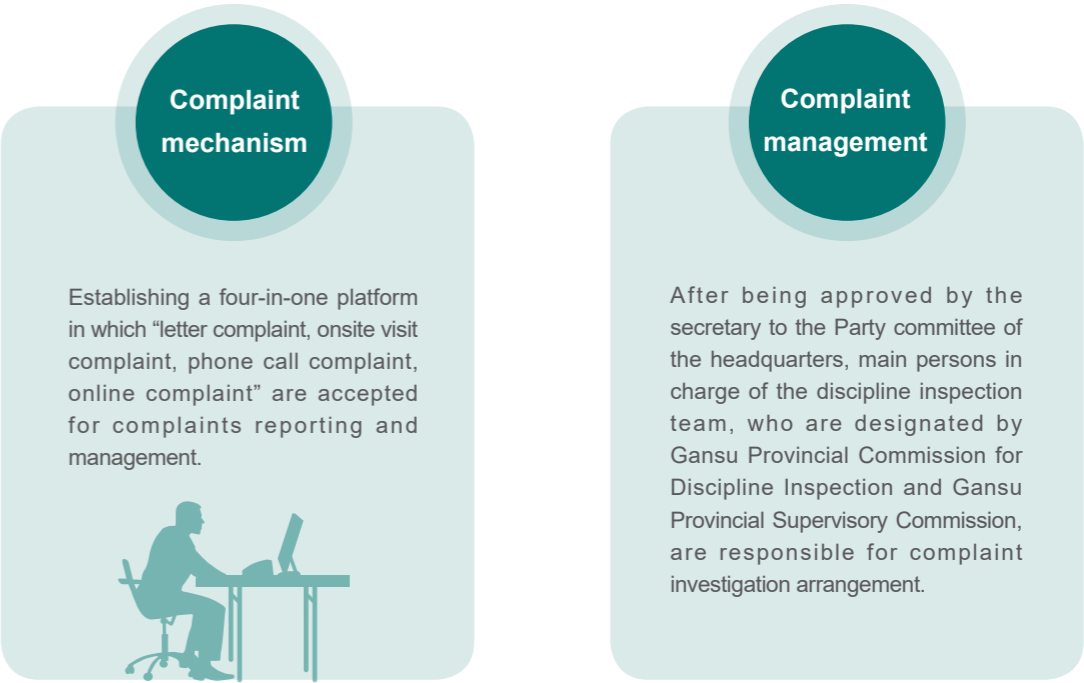
In order to ensure that the risk management objectives can be accurately achieved and that the identification, measurement, monitoring and control of various risks are effectively implemented, the Bank has adopted risk management including but not limited to the following:

- Establishing a vertical risk management system and setting up specialized risk management departments at the headquarters and branches. Additionally, departments from all levels are required to edit risk report periodically in accordance to the risk management reporting system;
- Establishing and improving risk management, internal reporting and evaluation system. implementing institutional guarantees through compiling a three-year strategic plan on risk management;
- Building and optimizing systems and information technology carriers such as credit management systems, internal control compliance and operation management systems for risk management;
- Promoting credit risk and limit management and structuring multi-level limit management system, which leads to a steady improvement on services such as internal rating mechanism and pricing mechanism;
- Carrying out regular risk management training for all personnel related to risk management and credit management of the Whole Bank.

Construction of Corruption Defender

The Bank strictly abides by laws and regulation such as the *Criminal Law of the People’s Republic of China*, the *Anti-Money Laundering Law of the People’s Republic of China* and the *Supervision Law of the People’s Republic of China* regarding to their stringent control of corporate prevention in corruption, bribery, extortion, fraud, money laundering and other illegal activities. Following the principles of “utilizing system to manage safety issues and execution, relying on system to manage human resources”, the Bank launched a series of corporate management scheme in which the *Measures for the Assessment of the Party Construction of Bank of Gansu* (《甘肅銀行黨風廉政建設工作考核辦法》), the *Administrative Measures for Accountability of Violation and Dereliction of Duty of Bank of Gansu* (《甘肅銀行違規失職行為問責管理辦法》) are included to further advocate institutionalization and standardization of the Bank’s anti-corruption work.

In order to strengthen the prevention work to avoid occurrences of illegal acts such as corruption, the Bank has opened channels such as reporting hotline and reporting mailbox which support mutual supervision among management levels and external supervision from the community. the Bank conducts daily internal monitoring and supervision, guaranteeing comprehensive supervision system with a full coverage. Meanwhile, the Bank introduced the *Implementation Measures for Complaint Management and Investigation of Bank of Gansu* (《甘肅銀行信訪管理及查處工作實施辦法》) in compliance with requirements of the *Regulations on Implementation of Responsibility System for Complaint Management of Bank of Gansu* (《甘肅省信訪工作責任制實施細則》) and with consideration of the Bank’s complaint management work condition.



Bank of Gansu has paid close attention to matters related to money laundering which banking institutions must focus on and prevent. The Bank has already invested sufficient resources to prevent money laundering from happening. An anti-money laundering leadership group was formed to operate a multi-level and dimensional anti-money laundering management model. The leadership group is led by the Chairman of the Bank and the managers of the Bank serve as deputy leaders while heads of departments serve as members. Beyond the carrying of systematic management, the Bank has also promoted applications related to big data, artificial intelligence and other technologies for an early risk detection and control which could lead to significant improvements on anti-money laundering work’s efficiency of the industry. By all the efforts made, the Bank’s anti-money laundering scheme was highly praised by regulators.

During the Reporting Period, Bank of Gansu has strictly complied with the stringent supervisions and requirements of above laws and regulations relating to corruption, fraud, money laundering and other illegal acts. There was no related illegal incident happened and no related lawsuits were brought against the Bank and its employees.

Enhancement of Supply Chain Management

The Bank attaches great importance to environmental and social risk management of the supply chain and has adopted necessary measures in supplier recruitment and management polices to prevent and control related risks, avoiding potential negative impacts carried by supply chain risks on Bank of Gansu’s operation.

According to the *Bidding Law of the People’s Republic of China*, the *Interim Measures for Administration of Centralized Procurement of State-owned Financial Enterprises* and other laws and regulations, the Bank formulated the *Trial Administrative Measures for Supplier Management of Bank of Gansu Co., Ltd.* (《甘肅銀行股份有限公司供應商管理辦法(試行)》), the *Measures for Centralized Procurement Management of Bank of Gansu* (《甘肅銀行集中採購管理辦法》) and other administrative policies to standardize supplier recruitment and management.

In accordance with these polices, the Bank initiated an examination and approval department which consists of the Executive Council and the Centralized Procurement Evaluation Committee to handle approval works for measures, timeframe and procedures of procurement projects. The Planning and Financial Department of the Bank has also been appointed to analyze and review supplier management policies, so as to lay a solid foundation for further supplier management improvement, and include more environmental and social inspection considerations in supplier recruitment and management.



During the Reporting Period, the Bank took fairness, impartiality, mutual trust and reciprocity as the principles when strictly managing all of its suppliers. Among them, 4,584 suppliers were located in Gansu province and 432 suppliers were located outside Gansu province. The Bank had strictly complied with the rules of integrity and effectively prevented commercial bribery and improper transactions.



Promotion of Green Office Establishment

As a banking company, operations and production activities of Bank of Gansu are office-based. Therefore, building the office area a green office is one of the key measures for green bank construction. Pollutants produced in the Banks daily operation are insignificant and mainly include air pollutants and greenhouse gases produced when utilizing vehicles, stoves and other equipment; indirect greenhouse gases produced when consuming electricity or using of public transportation by employees, and; wasted office supplies generated in business operation. Natural resource consumptions of the Bank are insignificant as well, among which mainly include electricity, water and office supplies consumption in office, and consumptions of fossil fuel when utilizing vehicles, stoves and other equipment. The Bank has positively taken measures which strictly complied with the *Environmental Protection Law of the People’s Republic of China*, the *Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes* and other laws and regulations. In addition, the Bank has adopted a series of advanced environmental protection activities in the headquarters to reduce emission and save resources.

The Headquarters' Green Office Policies (excerpt)

Energy management	<ol style="list-style-type: none">1. Electrical equipment in the office is set to work scientifically. In addition, employees are reminded to shut down equipment not in use;2. The Bank set a reasonable usage plan for office computers, adding functions including automatically turning off the display during lunch break and automatically entering sleep mode when not used for a long time;3. Regular organize personnel to conduct maintenances for office equipment to reduce operating losses;4.Strict management on application and approval of official vehicles are conducted while employees are encouraged to use public transportation.
Water management	<ol style="list-style-type: none">1. Regular inspections for sinks, drain valve, etc. are taken by specific personnel to prevent water leakage;2. Slogans are posted in the office to promote water conservation;3. Wastewater pipeline's connection with the municipal wastewater pipeline is ensured. Dumping garbage into wastewater pipeline is prohibited.
Wastes management	<ol style="list-style-type: none">1. The building's property management collects all non-hazardous wastes which are stored in designated locations and hand over the wastes to the local environmental protection department for transport and disposal;2. Qualified suppliers are responsible to collect and treat all hazardous wastes;3. The Administrative Affairs Department is responsible for checking disposal of hazardous wastes on a quarterly basis;4. The solid waste disposal work is implemented at the individual level. Person in charge from relevant departments needs to constantly monitor progress pf waste disposal and submit an Environmental Pollution and Control Progress Form monthly.

Through active cooperation of the Whole Bank, the Bank achieved certain results in implementing green office policy. Key performance indicators at each environmental related level during the Reporting Period are shown in the following table:

Summarization of key performance indicators of environmental aspect¹

Categorization		2019	2018	Unit
Air pollutant ²	NOx	926.60	766.13	kg
	SOx	6.80	6.17	kg
	PM	59.34	42.94	kg
Greenhouse gas	Scope 1 emission (stationary source) ³	3,932.60	6,834.77	metric ton
	Scope 1 emission intensity (stationary source)	17.81	31.33	kg/m ²
	Scope 1 emission (mobile source) ⁴	931.80	805.79	metric ton
	Scope 1 emission intensity (mobile source) ⁵	6.25	6.10	metric ton/vehicle
	Scope 2 emission ⁶	10,182.46	9,840.62	metric ton
	Scope 2 emission intensity ⁷	46.11	45.11	kg/m ²
	Scope 3 emission ⁸	654.15	364.88	metric ton
	Total emission	15,701.00	17,846.07	metric ton

¹Unless otherwise stated, the statistical scope of key performance indicators of environmental aspect includes 220,810.53 square meters of office space of the Bank, which was used as the denominator for all intensity calculation. Besides, during the Reporting Period, the Bank further standardized the statistical methods of environmental data and thus some data reported in 2018 were revised based on the new methods. The 218,137.82 square meters of office space of the Bank in 2018 were used as the denominator for all intensity recalculation.

²Emissions of air pollutants are calculated based on the *Reporting Guidance on Environmental KPIs* in Appendix 2 of the *How to Prepare an ESG Report* published by SEHK.

³Stationary source emission is calculated based on the *GHG Emission from Stationary Combustion* issued by Greenhouse Gas Protocol. Significant reduction in scope 1 emissions in 2019 is a result of branches that mainly used liquefied petroleum gas had not continued to use related equipment and fuel.

⁴Mobile source emission is calculated based on the *GHG Emissions from Transport or Mobile Sources* issued by Greenhouse Gas Protocol.

⁵To meet business needs, the Bank newly purchased 17 vehicles during the Reporting Period. The total number of vehicles is 149.

⁶Indirect greenhouse gas emission caused by purchased electricity is calculated based on the *GHG Protocol Tool for Energy Consumption in China* issued by Greenhouse Gas Protocol.

⁷Because the Beilongkou subbranch does not have a separate electricity meter, it is not possible to collect relevant electricity consumption information for calculate its scope 2 emission, the 404.8 square meter office area of the subbranch is not included in the intensity calculation. This rule is also applicable to the intensity calculation of electricity consumption.

⁸This emission includes indirect greenhouse gas emissions from public flights used by employees of the headquarters and caused by paper landfill. Emission from public flights is calculated referring to the *GHG Emissions from Transport or Mobile Sources* issued by Greenhouse Gas Protocol, and emission from paper landfilled is calculated referring to the *Reporting Guidance on Environmental KPIs* issued by SEHK.

Non-hazardous wastes	Wastepaper generation	39.15	54.51	metric ton
	Office general waste generation	67.28	51.12	metric ton
Hazardous wastes	Used ink cartridge	6,748	7,714	pcs
	Used toner cartridge	6,095	6,705	pcs
	Used electronic products	543	378	pcs
Water	Water consumption	11.49	11.42	thousand metric ton
	Water consumption intensity ⁹	0.52	0.52	metric ton/m ²
Purchased electricity	Electricity consumption	12.48	12.06	GWh
	Electricity consumption intensity	56.62	55.29	kWh/m ²
Energy resources ¹⁰	Gaseous natural gas	1.46	1.45	million m ³
	Liquefied natural gas	0.70	946.51	metric ton
	Town gas	0.80	1.00	million m ³
	Anthracite	4.88	3.8	metric ton
	Diesel (for generator)	0.77	2.51	metric ton
	Gasoline (for generator)	0.81	3.19	metric ton
	Gasoline (for vehicle)	352,763.12	354,734.00	liter
	Liquified petroleum gas	0.33	0.60	metric ton

⁹Because the Beilongkou subbranch does not have a separate water meter, it is not possible to collect relevant electricity consumption information for calculate its water computation, the 404.8 square meter office area of the subbranch is not included in the intensity calculation.

¹⁰The change in the amount of fossil fuels was caused by changes of stationary equipment between institutions; usage of diesel and gasoline for generators were changed because the generators are usually used as backup devices for special periods, and thus the consumption of fuels are not stable.

04

Committing Responsibilities for Customer Service

Bank of Gansu has always adhered to the mission of “benefiting the public, taking care of the families” at its services, and upholding customer oriented as the service principle. The Bank provides diversified financial products and services to its customers, pays close attentions to customer needs and offers customized financial solution to customers.

- Guaranteeing Customer Service Quality
- Listening to Different Voices from Customers
- Protecting All Customers' Privacy
- Regulating Financial Product Advertisement
- Promoting Fintech Application
- Respecting Intellectual Property Rights

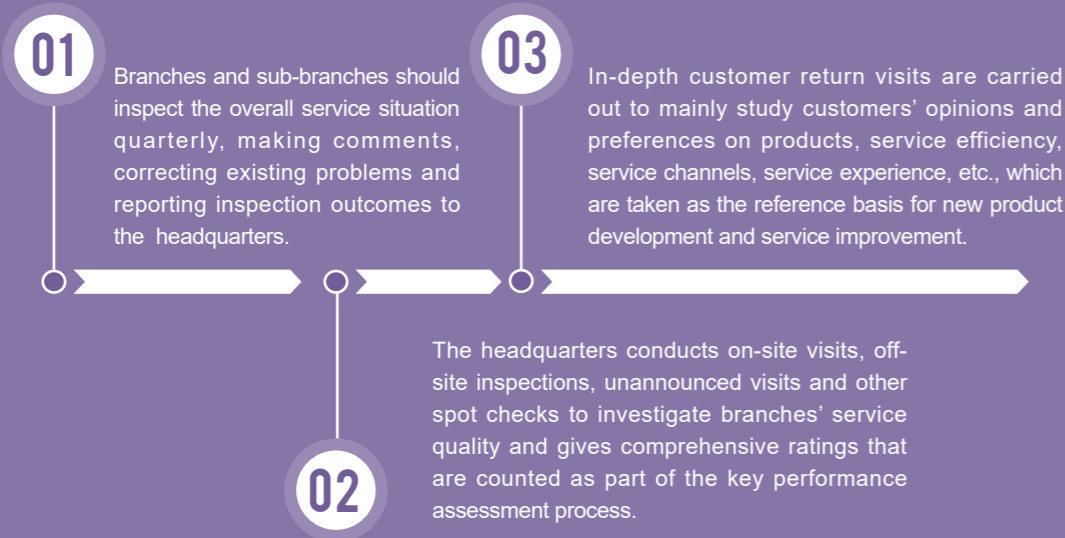


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Guaranteeing Customer Service Quality

According to the *Law of the People's Republic of China on Commercial Banks*, the *Law of the People's Republic of China on Protection of Consumer Rights and Interests* and other laws and regulations for banking and financial service management, the Bank formulated the *Administrative Measures on the Protection of Consumer Rights and Interests of Bank of Gansu* (《甘肅銀行消費者權益保護工作實施辦法》) and other internal policies to implement customer protection. As stated, the Bank formed the Consumer Rights Protection Committee leading by the responsible managers of branches and consisting of members from functional departments. The committee is designated to organize, promote and supervise customer protection work of Bank of Gansu. In terms of system protection, the Bank has explicitly incorporated consumer rights protection into its' corporate governance and corporate culture by embedding consumer protection concepts in the Bank's internal control, information disclosure, business rule formulation and compliant handling. The Bank also established a designated person's responsibility supervision system in the headquarters, branches and sub-branches. The system requires the top manager to be in charge for the implementation of service supervision system of the branches and departments where he/she is working, thus ensuring the effectiveness of the supervision system. During the Reporting Period, the Bank conducted research and analysis on customer behaviors and focused on improving its customer service in four areas.

Measures for Monitoring Service Quality



The 2019 Customer Service Improvement



During the Reporting Period, the Bank had adhered to customer interest's protection in compliance with laws and regulations such as the *Law of the People's Republic of China on Commercial Banks* and the *Law of the People's Republic of China on Protection of Consumer Rights and Interests* without violations.

During the Reporting Period, the Customer Service Center's investigation showed that the customer satisfaction was

98.81%

Listening to Different Voices from Customers

The Bank has formulated the *Administrative Measures for Treating Customer Complaint of Bank of Gansu* (《甘肅銀行客戶問題處理管理辦法》) and other internal regulations to regulate customer complaints management issues, targeting on effective receipt of customers' supervision and opinions on the Bank and timely and effective treatment for problems that customers face.

Standardized Complaint Treatment Procedures

- Procedures of the Customer Service Center

1. Respondents should follow specific rules to deal with customers' problems when there is related regulation referable.

2. For problems which could not be answered online, respondents should record the problems and determine the response period. After formatting an e-order, problems then be passed to relative department for handling.
- Procedures of business organization

1. The lobby manager is responsible for assisting client to solve problems.

2. If the problems were beyond the scope of authority of lobby manager or could not be solved immediately, they should be remarked in a corresponding form according to administrative regulations and submitted to departments which have been authorized for processing.

3. Lobby manager should check out comments left in guest book daily and verify these comments. In responding to these, the manager needs to furtherly contact the customer appropriately and document related information.
- Procedures of other departments

1. As soon as the department receives comments, it should assign a person to reply, register and fill out corresponding form.

2. Once the comments have been handled, the results should be fed back to the receiving department and documented.

During the Reporting Period, the Bank had optimized its complaint management system, strengthened the coordination between consumer rights protection departments and other departments in the headquarters, established a complaint case sharing and reporting mechanism and conducted standardized complaint handling process for compliant management, improving the overall quality of complaint processing and providing data support for application and analysis of related data. In the period, the Customer Service Center of Bank of Gansu received 579 customer complaints, which indicates a year-on-year decrease of 33%.

During the Reporting Period, number of customer complaints received by the Customer Service Center had decreased

33%

Protecting All Customers' Privacy

According to customer privacy safety protection requirements of law and regulations such as the *Cybersecurity Law of the People's Republic of China*, the Bank has formulated internal policies including the *Administrative Measures on Information Safety of Bank of Gansu* (《甘肅銀行信息安全管理辦法》), etc. to advance customer information and privacy protection. The Bank adopts the "authorized collection, authorized use, demand-based collection" as the code of conduct when processing information collection and usage and has undertaken measures to prevent customer information leakage.

Customer Information and Privacy Protection Measures

1. All employees are required to sign a personal financial information confidentiality commitment letter. In addition, the Information Technology Department organizes regular financial information security training across the Bank.
2. A more enhanced management of personnel who are involved in consumer information processing has been introduced. Also, cybersecurity measures such as installation of security management system, mobile media control and business data usage and approval system are also implemented to prevent customer information leakage.
3. The Bank also proposes public awareness cultivations and guides the customers to attach importance to the protection of personal information through normalized financial knowledge popularization activities.

During the Reporting Period, the Bank had strictly complied *the Cybersecurity Law of the People's Republic of China* and other customer privacy protection-related laws and regulations, resulting in no incident in customer information and privacy leakage.

Regulating Financial Product Advertisement

The Bank of Gansu strictly abides by the laws and regulations which have regulated product promotion activities taken by financial banks including the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and the *Advertising Law of the People's Republic of China*. It has toughened product promotion approval base to prevent illegal product promotion when sternly managing its financial product quality.

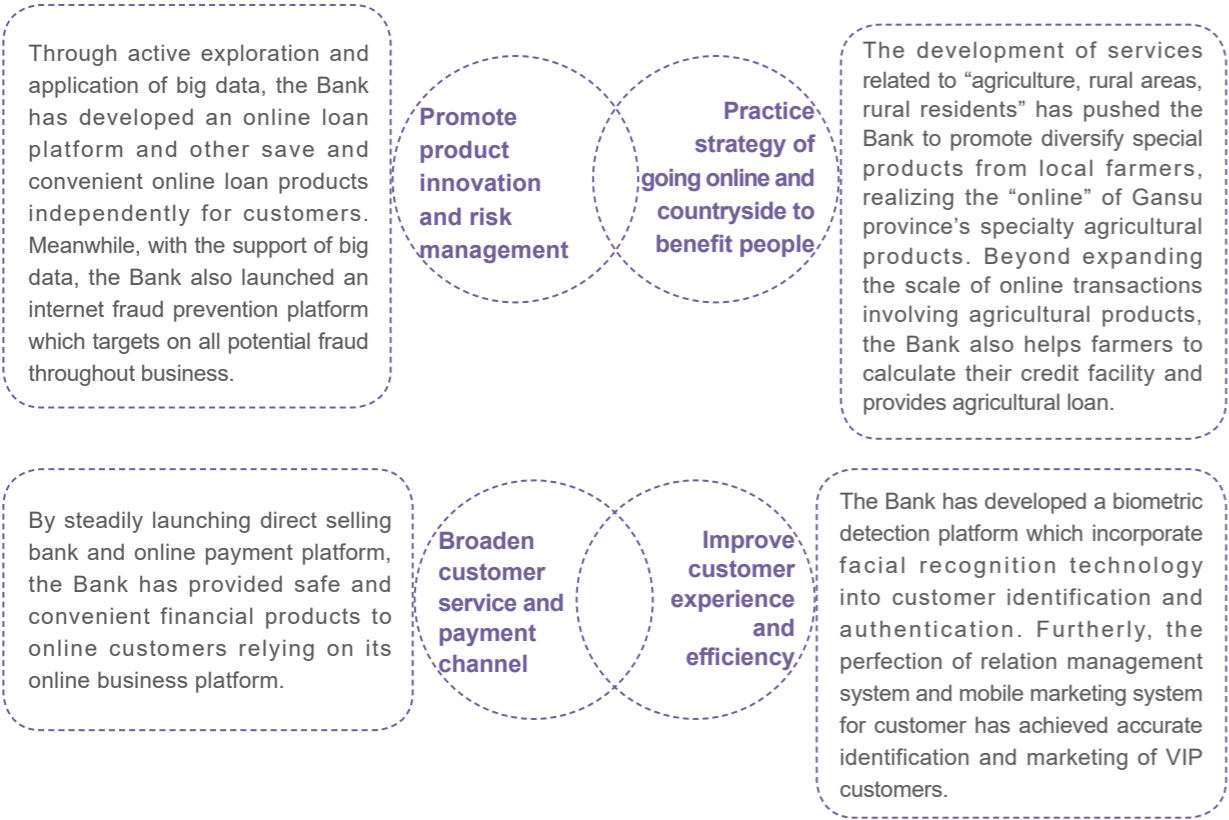
External promotions of the Bank are mainly carried by those department in demand through external bidding. To ensure final promotion materials do not contain misleading information or content, representatives from departments which applying for promotion material production shall establish the first defense and repeatedly reviewing all materials that submitted to the suppliers and final produced promotion material. Supplier management departments are responsible to involve and supervise the mechanism as well. They also need to manage relevant statements of the contract with authenticity and effectiveness as to ensure the information which would be passed to the society is authentic and reliable.

During the Reporting Period, in accordance to regulations such as the *Advertising Law of the People's Republic of China*, the Bank strictly adhered to the bottom line of compliant promotion and did not violate any laws and regulations related to marketing and promotion.

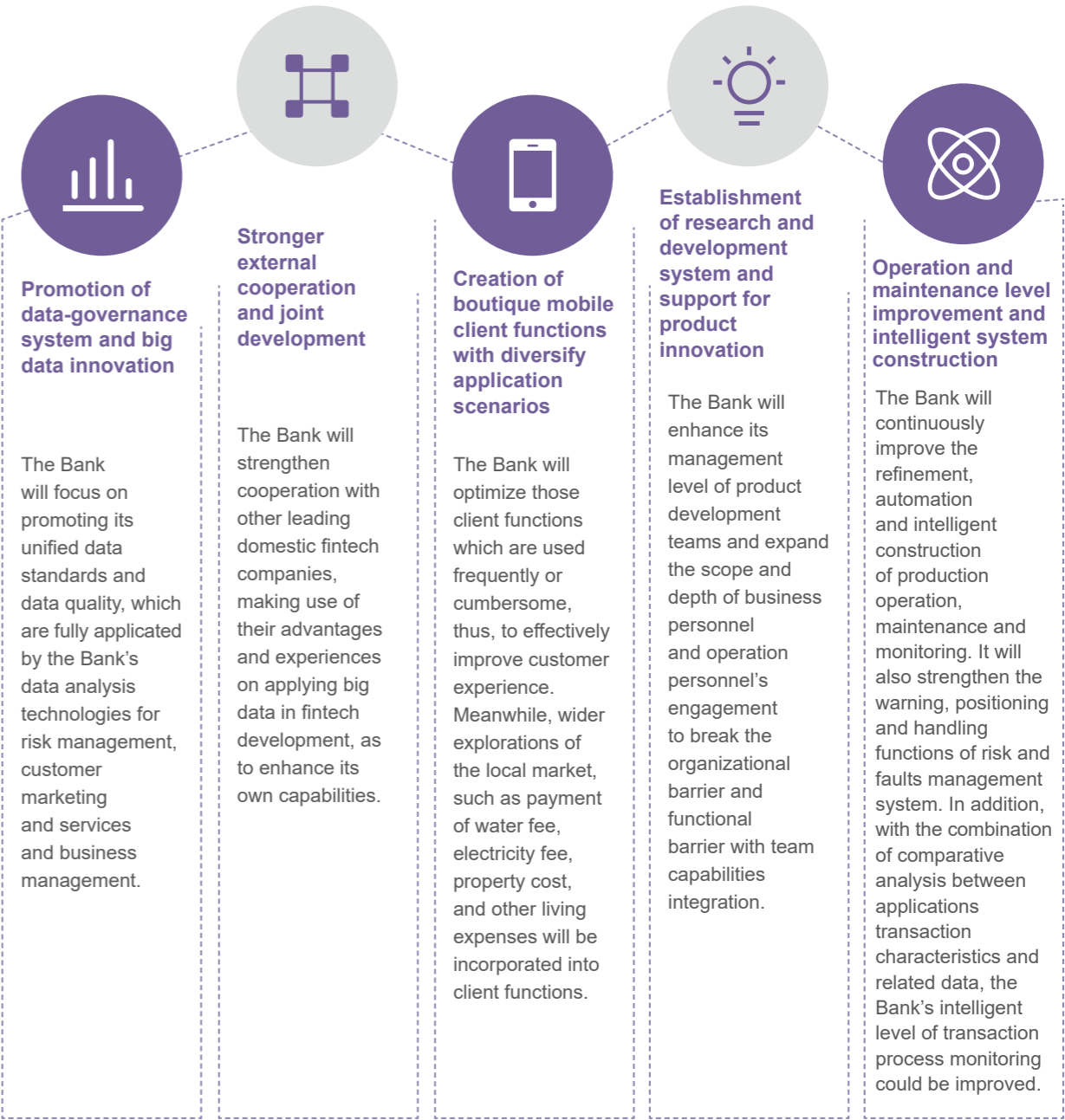
Promoting Fintech Application

Bank of Gansu is actively adapting to the impacts and efforts brought by science and technology on financial industry. It has fully used fintech to further improve its service quality, strengthen risk control and accelerate corporate development. The Bank has already achieved significant outcomes during the Reporting Period through advancing fintech innovation and application in four areas. In the future, the Bank would continue to study and research on fintech development and application, enhancing the width and depth of fintech application, as to provide more stable, convenient and secure financial products and services to customers.

Fintech Application and Construction Measures



Key Fintech Development Direction



Respecting Intellectual Property Rights

Bank of Gansu respects intellectual property rights and has carried out intellectual property protection in strict compliance with the laws and regulations related to intellectual property protection, such as the *Patent Law of the People's Republic of China* and the *Trademark Law of the People's Republic of China*. Externally, the Bank appoints the Legal Compliance Department and other related departments to conduct daily check on procedures that may involve intellectual property issues as to prevent infringement of others' intellectual property rights; internally, the Bank gradually optimizes its registration and protection of trademarks and other intellectual property rights, and has reported to the Copyright Protection Center of China timely for copyright protection for various self-developed computer programs and payed attention to lawsuit regarding all infringements on the Bank's intellectual property rights.

During the Reporting Period, no illegal incidents related to intellectual property infringement had occurred in the Bank.

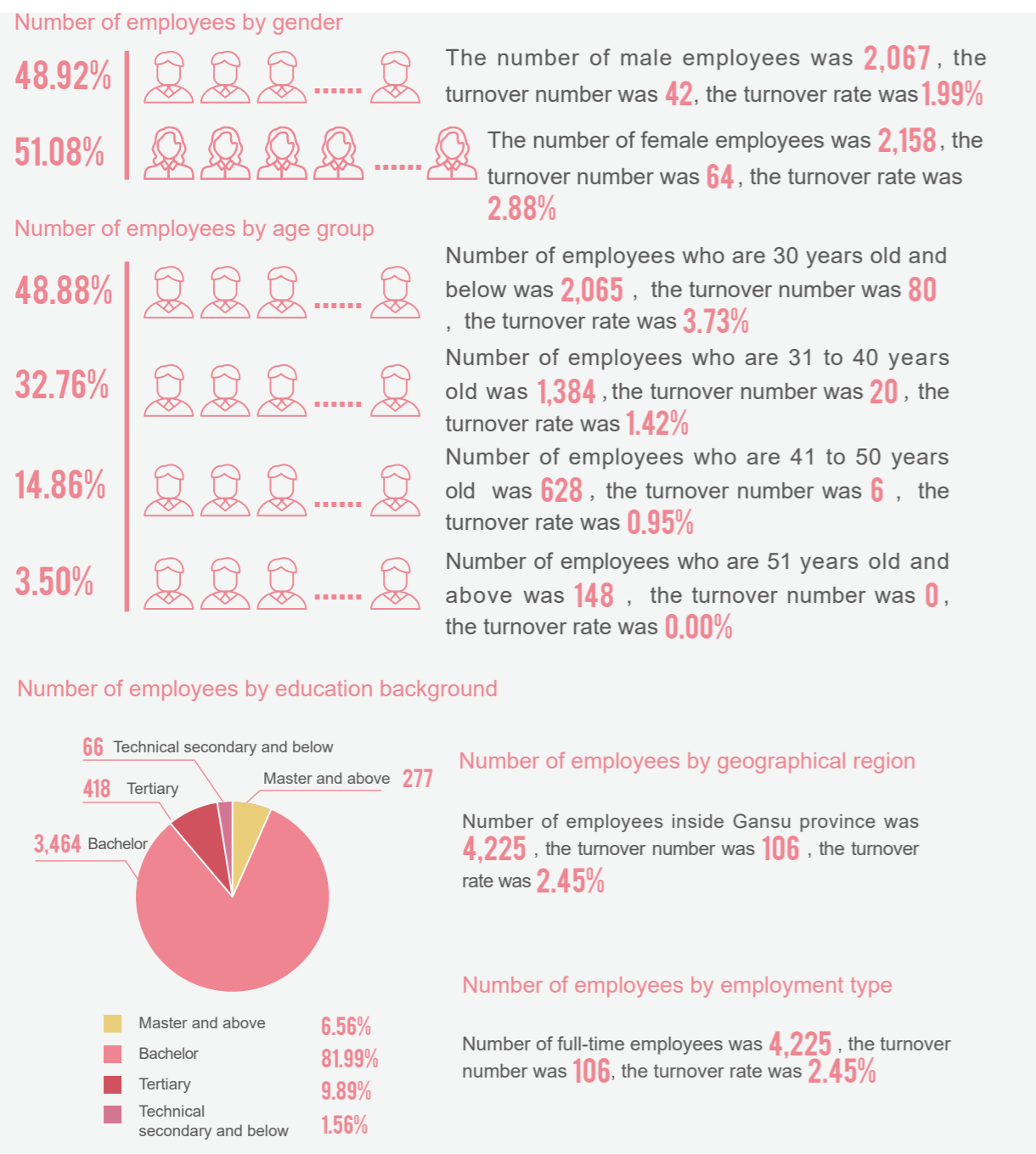
Upholding Responsibilities for Employees' Developments

Since its establishment and for the years growing together with its employees, Bank of Gansu has always committed to its promise of “people-oriented, achievement for you and me, work together, and go hand in hand” to all employees and founded the promise as the core concept of employee management. Throughout industriously creating a safe working environment, harmonious office culture and a diversified development platform, Bank of Gansu had shouldered its responsibilities of employees' developments during the Reporting Period and taken a solid step forward for the common development of employees and the Bank.

- Providing Performing Stage for Employee
- Providing Health Care for Employee
- Providing Growing Platform for Employee



The number of employees by gender, age group, geographical region, employment type and education background, and the employee turnover rate by gender, age group and geographical region during the Reporting Period are shown as follow:



Number of employees by geographical region

Number of employees inside Gansu province was **4,225**, the turnover number was **106**, the turnover rate was **2.45%**


Number of employees by employment type

Number of full-time employees was **4,225**, the turnover number was **106**, the turnover rate was **2.45%**

Providing Performing Stage for Employee

Through fair and reasonable management and policy support, Bank of Gansu is committed to creating a platform and space for employees to realize personal talents so as to support the establishment of an excellent business team. In the course of employee management, the Bank strictly complied with relevant laws and regulations such as the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, and has formulated a series of management approaches based on the actual situation of the Bank.


Employee Management Policies



Recruitment

The Bank practices its recruitment based on a fair and justice principle and has complied with the *Administrative Measures for Job Management of Personnel in Management Positions of Bank of Gansu* (《甘肅銀行管理崗位職務人員任職管理辦法》), the *Administrative Measures for Appointment of Professional and Technical Positions of Bank of Gansu* (《甘肅銀行專業技術崗位職務人員聘任管理辦法》) and other related internal policies' requirements. Recruitments are conducted based on scientific selection and revision on applicants' morality, academic qualifications, experiences, skills and other professional abilities, and had forbidden unfair treatment to applicants regarding to age, gender, religious belief, culture background, etc. to ensure fairness of recruitments.

Additionally, recruiters must carefully check the applicants' identity information and education background during recruitment to make sure that all people employed are over the age of 18, strictly preventing employment of child labor and forced labor.



Dismissal

The Bank terminates labor contract strictly in accordance with the forms stipulated in the *Labor Law of the People's Republic of China* and established an appropriate approval process for dismissals of employees to prevent illegal dismissals.




Compensation

According to the *Administrative Measures for Remuneration of Employee of Bank of Gansu* (《甘肅銀行員工薪酬管理頒發》), employees' performance evaluations are conducted annually. Based on the outcome of evaluations, employees could receive performance compensation in addition to the basic salary and be encouraged to continuously improve themselves.



Promotion

In accordance with the *Administrative Measures for Job Management of Personnel in Management Positions* (《管理崗位職務人員任職管理辦法》) and other documents, the Bank regulates promotion standards and normalizes review and approval process involved in promotions, ensuring the fairness and impartiality of the Bank's employee promotion.



Working hours

According to the *Labor Law of the People's Republic of China*, the Bank regulates working hours of employees to be eight hours a day. Through its daily observation and check in system, the Bank has prevented long time working of employees.



Vacation

Regarding to requirements of the *Administrative Measures for Employees' Rest and Vacation of Bank of Gansu* (《甘肅銀行員工休息休假管理辦法》), employees can enjoy statutory holidays and other types of holidays given by the Bank. The Bank also encourages employees to take reasonable vacations for adequate rest during busy work.

Relying on the constructed employee management platform, the Bank has ensured every employee has opportunity to perform their individual talents. At the same time, the Bank has also strengthened its revision and supervision in its daily recruitment and management processes to prevent occurrence of child labor or forced labor.

During the Reporting Period, the Bank complied with relevant provisions of the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China* of employment management in respect of recruitment, dismissal, compensation, promotion, working hours and rest period. In addition to that, the Bank has strictly adhered to the *Law of the People's Republic of China on the Protection of Minors*, the *Criminal Law of the People's Republic of China* and other laws and regulations' provisions of the prohibition of child labor and forced labor with no detection of violation of the aforementioned laws and regulation during the period.

Providing Health Care for Employee

Implementation of health and safety care for employee is an essential cornerstone of an efficient operation of its group. The Bank sternly abided by the *Law of the People's Republic of China on the Prevention and Treatment of Occupational Diseases*, the *Regulation on Work-Related Injury Insurances* and other laws and regulations related to employees' occupational health and safety protection. Accordingly, the Bank has strengthened its management on occupational health and safety issues and the constructed a corresponding system. The system is built to focus on two aspects for supporting occupational health and safety protection, the aspect of prevention and the aspect of providing medical insurance. During the Reporting Period, occupational health and safety managements of the Bank were strictly adhered to internal policies and did not violate any related laws and regulation such as the *Law of the People's Republic of China on the Prevention and Treatment of Occupational Diseases*. During the Reporting Period, there was no work-related fatality happened while the lost working days due to injuries at work was 221.

Measures for Guaranteeing Occupational Health and Safety

Prevention

Annual health checkups for employees from the Whole Bank are conducted to help them understand their physical conditions. Meanwhile, health and safety knowledge-related forums are held from time to time to enrich employees' knowledge and cultivate their awareness, targeting on enhanced prevention and reduction of working injuries and sick.

Provide Medical Protection

Beyond the statutory social insurance, the Bank also provides additional supplementary medical insurance to its employees, which has greater insurance coverage for mitigating medical cost burden. A major diseases medical expenses relief fund has also been introduced in accordance with the *Administrative Measures for Medical Expenses Relief Funds for Major Diseases of Employees* (《員工重大疾病醫療費用救助基金管理辦法》), which further provides medical insurance to those employees suffering from major diseases. Consequently, the Bank forms a triple medical defense line which consists of basic medical insurance as its base, supplementary medical insurance as assistance, and major diseases medical expenses assistance funds as protection.

On the basis of occupational health and safety care system, Bank of Gansu has provided multi-benefits to its employees according to the *Rules for Implementation of Employee Care of Bank of Gansu* (《甘肅銀行員工關愛實施細則》) and the concept and principle of "be proactive, follow your heart, be empathy, be perseverant, be people-oriented, step forward together, keep promises, jointly overcome difficulty". Various cultural and sport activities had been organized to assist the Bank's employees in using their strengths, acquiring happiness in lives and constructing a harmonious working environment.

Employee Cares

Health care

A medical checkup must be organized once a year to help employees identify health risks.

Special day welfare care

Giving subsidies to employees on Women's Day, Dragon Boat Festival, Mid-Autumn Festival and Spring Festival.

Marriage and maternity care

Giving gifts to employees who are married and have children.

Birthday care

Giving birthday cards and cake cards to employees on their birthday.

Family condolence care

During the Mid-Autumn Festival and the Spring Festival, special personnel will be organized to provide condolences to families in need.

Hospital care

Employees with illness will receive condolences during hospitalization.

Retirement care

A party will be held for employees who are going to retire while souvenirs will also be provided to the employees.

Funeral Care

The Bank will provide condolences when employees or their immediate family members have passed away.



The Jiayuguan Branch of Bank of Gansu organized outdoor employee activities



The "Working Together to Forge a New Chapter in Restructuring" outward bound



Basketball friendly match of Bank of Gansu

Case: The "Heart Cohesion, Physical and Mental Pleasure" walking activity

On January 4, 2019, the Bank held the "Heart Cohesion, Physical and Mental Pleasure" walking activity on Luoju highway. A total of 50 people from the headquarters and branches at all levels participated the activity. Participants did not fear fatigue, united together, and jointly completed the 6km walking activity.

Throughout this activity, the Bank once again advocated and encouraged employees from the Whole Bank to continue physical exercise and carry out scientific and healthy fitness training, which can achieve the effect of relieving stress and strengthening physical fitness.



Case: The "Retain Mind in Brush and Ink, Praise China Through Painting" calligraphy, painting and photography contest

On August 30, 2019, the Bank organized the "Retain Mind in Brush and Ink, Praise China Through Painting" calligraphy, painting and photography contest to celebrate the 70th anniversary of the founding of the People's Republic of China, while letting employees deeply feel the rapid changes of the country, cultivating a harmonious cultural atmosphere and enriching spiritual lives of employees.

In order to ensure fairness of the contest, experts such as the chairman from Gansu Financial Artists Association, the vice chairman from Gansu Financial Calligrapher Association and the vice chairman from Gansu Financial Photographer Association were invited to make professional judgment on entries. An evaluation exhibition that allowing employees to participate in the evaluation process of entries was held as well.



Providing Growing Platform for Employee

In accordance with the strategic development plan of Bank of Gansu and its needs for talents cultivation, the Bank has formulated the *Administrative Measures for the Management of Staff Training of Bank of Gansu* (《甘肃银行员工培训管理办法》), the *Administrative Measures for Amateur Training of Employee of Bank of Gansu* (《甘肃银行员工业余进修管理办法》) and other internal training management policies. These policies provide specifications and guidelines for the design and implementation of internal training activities, making sure that trainings can match the needs of corporate development, and then promote the common progress of employees and the Bank. A training management team which under the control of the Human Resources Department has been introduced to manage corresponding professional skills training for employees from different business types.

Employee Training Classification

Operation and management personnel training

The training focus on strengthening political, ideological, moral quality, and party spirit education. It also highlights the development and improvement of leadership, execution, innovation, marketing and management abilities of trainees.

Business line staff training

Based on performance and behavior of employees at different levels and in different positions, the training scheme developed a post competency quality model which is used to classify and grade skills differences among different business lines thus to provide training programs depending on the classification.

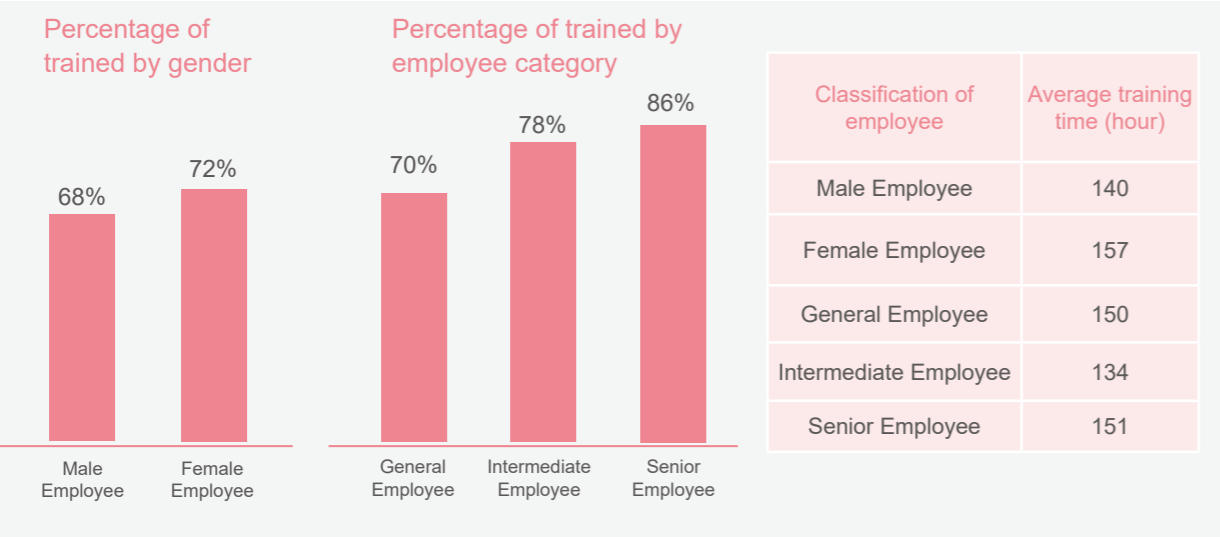
Risk control training

The training is conducted for risk assessment and authorization related management practices and policies. It will focus on analysis of key issues that need to be addressed during the development of Bank of Gansu' business. Beyond that, trainees will be invited to participate discussions as to cultivate their awareness of risk control and understand the importance of risk management. The training is expected to ensure the Bank's risk management practices could be done orderly.

General staff training

The training mainly includes two types of courses, the course for improving new employees' operational capacity and the course for enriching new employees' business-related knowledges. Besides targeting to provide employees with knowledges needed for cross-post development and personalized development, it can also provide trainings for qualification examination to ensure that new employees can adapt to the work as soon as possible after joining the Bank.

During the Reporting Period, the Bank organized 68 training programs and had 4,243 person-times engaged. Detail information is shown in the following table:



Case: The “Smart + Banker Thinking” training course

From May 7 to May 11, 2019, a total of 52 people of Bank of Gansu including some leaders and directors from the headquarters, main representatives of departments from the headquarters, main representatives of branches, and special personnel were invited to join the “Smart + Banker Thinking” course which was held by Bank of Gansu in the Tsinghua University School of Economics and Management.

The course invited a number of experts such as famous Chinese economists, academicians of the Chinese Academy of Engineering, and dean of the Tsinghua University School of Economics and Management to introduce knowledges related to current economic situation, the “Belt and Road” initiative, digital and intelligent finance to the trainees. At the same time, industry experts from Ant Financial, China Securities Depository and Clearing Corporation Limited and other institutions were invited to give lectures on the industry's leading knowledge of modern digital finance, big data applications, the organizational structure of Internet financial companies, and business product innovation. During the training, all trainees also went to Du Xiaoman Financial Technology Co., Ltd. for communication, learning and experiencing the application of artificial intelligence in different financial service scenarios.

Through this organizational course, senior managers of the Bank further widened their own horizons and had learned the industry's forward-looking knowledge. They also expressed that they would have more personal study and research in future work and continuously improve personal abilities and qualities in order to better adapt to the needs of Bank of Gansu on individual skills for business development under the new era.



Intermediate managers of Bank of Gansu went to Cambridge University to participate in financial benchmarking training

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Shouldering Responsibilities for Development of the Society

Bank of Gansu has always adhered to its commitment of “the bank for the people in Gansu” and made extensive use of business system, which centers in Lanzhou and covers the entire Gansu Province, to actively integrate itself into the strategic planning for the development of Gansu province. With broader strategic cooperation with various industries in the province, the integration and implementation of the national inclusive financial strategy, the development of regional-characteristic green finance products, and the active engagement in targeted poverty alleviation and other measures, Bank of Gansu has fully applied its advantages as a financial enterprise. In addition, it donated RMB 22.682 million to projects related to student aid, disaster assistance and emergency relief, police and martyr foundation, etc., in constant supporting for the sustainable development of Gansu province.

- Jointly Creating an Exquisite Lanzhou
- Jointly Advancing Inclusive Finance
- Jointly Practicing Targeted Poverty Alleviation
- Jointly Developing Green Economy
- Jointly Popularize Financial Knowledge
- Jointly Combating Coronavirus Pandemic



Jointly Creating an Exquisite Lanzhou



Chairman Liu Qing gave a speech on the signing ceremony of the strategic cooperation agreement between Bank of Gansu and the Lanzhou Municipal Government

Bank of Gansu resolutely implements the Lanzhou Municipal Government's "metropolis, exquisite Lanzhou" development positioning strategy for Lanzhou city. Since it has been cooperating with the Lanzhou Municipal Government in aspects such as project financing, inclusive finance and investment bank, the Bank has actively fulfilled its obligations. By taking the increased financing supports for infrastructure construction in key industries, transportation, water conservancy, smart city, and sponge city as key measures, and the increasing financial supports for the development of social and people's livelihood-related sectors such as people enriching industry, specialty industry, education and sanitation industry, the Bank is trying its best to advance the strategic goal of building Lanzhou into a modern central city. Beyond that, it signed a cooperation agreement with the Emergency Management Department of Gansu for the joint establishment of a multi-level and comprehensive information exchange and communication mechanism with a full range of quality financial services provided to the Emergency Management Department of Gansu. Apart from that, the Bank has proactively strengthened cooperation with other industries in Lanzhou, such as signing a strategic cooperation agreement with the International Land Port Investment and Development of Lanzhou Co., Ltd. and participating in the construction of international land ports in depth and contributing to local economic development.



President Wang Wenyong signed a cooperation agreement with the representative of Emergency Management Department of Gansu on behalf of the Bank



The Bank signed a strategic cooperation agreement with Tencent Cloud



Chairman Liu Qing attended the "Golden Government and Enterprise" project matchmaking meeting and signed contracts with relevant enterprises

Case: Bank of Gansu signed a strategic cooperation agreement with Huawei

On July 25, 2019, Bank of Gansu officially signed an agreement with Huawei. The agreement raised extensive cooperation in fields such as joint marketing, informatization construction, Internet of Things, big data, and talent training. The signing of the cooperation agreement would enhance the stability of the information technology system, optimize the cost structure and improve the overall operation efficiency of systems on the basis of effectively supporting and meeting business requirements of the Bank of Gansu. It could also help Bank of Gansu achieve business innovation, internet financial innovation, informatization innovation and improvements on corporate culture construction. Moreover, the Bank and Huawei would jointly explore cooperation models between government, banks and enterprises as to promote the healthy development of a smart city ecosystem.



As of the end of the Reporting Period, the Bank had cumulatively provided more than RMB 160 million for financing multiple focus areas such as the strategic emerging industry development, the rural revitalization and the Lanzhou New Area construction. The provided loans were mainly used to support rural road reconstruction, urban village reconstruction, Lanzhou New Area construction, etc. In the next step, the Bank would pay close attention to key areas such as ecological protection and management of the Yellow River Basin, the Longdong Energy Base, development Planning of the Greater Dunhuang cultural tourism economic circle, and continue to provide support for major infrastructure construction projects as to comprehensively assist the sustainable development of Gansu province.

More than RMB
1,600 billion
financing was provided
to focus areas

Jointly Advancing Inclusive Finance

"Serving local economy, serving the development of agriculture, rural areas and farmers, serving small and medium-sized enterprises and serving urban and rural residents" has been the market positioning of Bank of Gansu since its establishment, which is also a critical policy that Bank of Gansu has adhered to for building a better new Gansu. During the Reporting Period, the Bank adopted a number of development measures under the inclusive financial business implementation plan and had achieved appreciated results during this period.

Inclusive Financial Development Strategies

Increasing possibility for applying loan

Through clarifying priority support direction, increasing effective funding supply, solving guarantee problem and other measures, the Bank can ensure its strengthen of support of credit for small and micro enterprises while increasing the resource support to key small and micro enterprises such as enterprises with large employment or and enterprises positioned in strategic emerging industries.

Improving financial services experience

Main measures include expanding supply of quality services, comprehensively optimizing credit granting procedure, holding more visits and communication, improving account service procedures, etc. These measures are adopted to provide excellent financial service solutions to small and micro enterprises and reduce their financial costs.

Strengthening assessment mechanism

The Bank has institutionally improved assessment incentives mechanism, strengthened due diligence check and organizational protection, which are expected to stimulate subordinate institutions to support small and micro enterprises and fully motivate lending officers to serve small and micro enterprises.

Reducing financing cost

Actions such as ensuring reasonable pricing of loans, reducing or exempting charges of small and micro enterprises are undertaken to reduce the financing cost of these enterprises and thus effectively reduce their burden of financing cost.

Innovating product and service

The Bank has advancingly developed special industry loans, accelerated the development of online products and launched supply chain finance to help small and micro enterprises and agricultural production enterprises solve problems such as small-scale production, low degree of specialization and lack of connection with large markets. Products would also been adjusted and optimized timely to meet diversified financing needs.

Jointly Practicing Targeted Poverty Alleviation

Bank of Gansu has got involved with its public welfare philosophy of “inclusive finance, poverty alleviation, care for the public benefits, and giving back to the society”. It has been paying attention to the vulnerable people in the society and carrying out its own work in strict accordance with the government’s overall plan for targeted poverty alleviation. In the overall plan of targeted poverty alleviation, Bank of Gansu takes main responsibilities for assisting 2,979 people in 5 administrative countries in two towns of Dongxiang county. The Bank pays close attention to the difficulties in aspects of people’s “food, clothes, livelihood, consumption, transportation and education” and has progressively explored and practiced to solve these problems through multiple ways.

Key Targeted Poverty Alleviation Measures

Production and living environment improvement

RMB **700** thousand was invested in the road construction projects between countries and towns; RMB **1.51** million was used to build drainage ditches and culverts; RMB **570** thousands was invested to subsidize households for reconstruction; RMB **1.08** million was used to rebuild old walls.

Knowledge and skill education

The Bank provided RMB **1** million subsidiaries to the expansion project of Nalenggou Primary School, aiming to improve the teaching facilities and teaching environment. An education poverty alleviation fund was also founded to cover living expenses of children who would continue schooling after compulsory education. In addition, agricultural and animal husbandry professionals were invited to carry skill training in villages to introduce scientific plating and breeding knowledges to local residents.

Focus on developing long-term industries

Households were motivated and encouraged to develop breeding industry, and gradually get rid of poverty by their own. Conclusively, the Bank had already distributed day-old chicken worth RMB **273** thousand to 178 households in 5 countries and had donated RMB **642** thousand for building yard and RMB **699** thousand for building large-scale breeding communities.

Local ecology improvement

For years, the Bank has organized young employees to carry out local public welfare and tree planting events, with a total investment of RMB **450** thousand and 200 acres planted green area. At the same time, the Bank has hired local poor households as forest rangers to expand their income channels.



Secretary of Dashu Township Party Committee presented a banner to the Bank



Leaders of the Bank visited Dongxiang county to investigate poverty alleviation work



Measures taken by Bank of Gansu in its efforts to combat poverty and the achievements have been widely appreciated by all sectors of the society. It has won the “People’s Mind Award (民心奖)” for combating poverty in Gansu province for five times. In addition, during the Reporting Period, the Bank was appraised by the Gansu Provincial Party Committee and the Gansu Provincial Government as the “Advanced Provincial Group for Combating Poverty in 2018 (2018 年度全省脱贫攻坚先进集团)”；the expatriate working groups in Mijia country and Zhengjia country of Dashu county were respectively rewarded as “Advanced Assistance in Country Working Team (先进帮扶驻村工作队)” and “Provincial Advanced Group for Assistance in Combating Poverty (全省脱贫攻坚帮扶先进集体)” by the provincial leading group for poverty alleviation.

In the future, Bank of Gansu would still carry its efforts toward local residents for improving livelihood of the countries and developing profitable industries. Through relying on the establishment of its Leading Group for Poverty Alleviation, related supportive offices and expatriate working stations, the Bank will keep practicing its poverty alleviation policy, solving problems of residents and increasing their confidence to become better off.

Case: The innovative “Cattle Bank” financing business

Since its first cooperation with a local beef production company at the end of 2017, Bank of Gansu has resolutely implemented the working model of “leading enterprise+ cooperatives+ poor households”, conducting standardized healthy cattle breeding to increase incomes of poor households. During the cooperation period, the Bank innovated the “Cattle Bank” financing business and issued RMB 24 million loans for cattle breeding to 50 poor households and further motivated more than 500 poor households through the cattle breeding industry thus effectively alleviate the problems of farmers such as do not have mortgage and secure, or finding difficulties in financing. By the end of the Reporting Period, the enterprise had built a breeding base for 25,000 cattle, which was the largest standardized breeding base in Northwest China, with the help of Bank of Gansu. It had also distributed more than RMB 1.51 million dividends to local farmers, helping these poor households alleviate poverty.



The Dingxi Branch of Bank of Gansu initiated the “Supporting Poverty Alleviation with You and Me” poverty alleviation day event



The Zhangye Branch of Bank of Gansu held an industrial poverty alleviation forum about paring assisting Shajing town

Jointly Developing Green Economy

With the gradual mainstreaming of green finance application, Bank of Gansu has proactively integrated and adopted to the trend with the supports of its commercial bank business model and focused on accelerating green finance development. In accordance with the principle that the growth rate of green loan could not be lower than the growth rate of other loans, the Bank formulated an annual plan for green loans issuance and launched the Implementation Rules for Green Loan Policy of Bank of Gansu Co., Ltd. (《甘肃银行股份有限公司绿色信贷政策实施细则》), the Administrative Measures for Raised Fund of Green Finance Bonds of Bank of Gansu (《甘肃银行绿色金融债券募集资金管理办法》) and other relative policies. In addition to that, the Bank has formed a green credit management system composed with the Risk Management Department, the Credit Management Department, the Corporate Business Department, the Inclusive Financial Department and other departments to accelerate green credit development. Among them, the Risk Management Department and the Credit Management Department are responsible for credit approval and risk management while the Corporate Business Department and the Inclusive Financial Department are responsible for product and service innovation.

Regarding to the screening principles, the Bank excludes projects that have negative impacts on the environment and the society, in which eleven types of business activities such as pesticide manufacturing, tobacco and alcohol production, fishery with large fishing nets, and generation of ozone-depleting substances are included. Subsequently, the Bank will study and analyze the environmental and social risk factors of the project through various channels such as consulting with environmental protection departments and industry associations.

Beyond current post-loan management requirements, continuous assessments of environmental and social impacts are required. For projects with significant environmental and social risks, business investigators should conduct timely investigation and assessment of the risks and report the risks to relevant departments.

Main Steps of Green Credit Business



The approval process of green credit business is similar to the ordinary credit business, but the examiners should also review the environmental protection-related information of the enterprise and compliance information of the environmental protection approval process regarding related laws. Approvals for energy intensive and high pollution industries should also require additional valid environmental protection approval documents issued by environmental protection departments.

The Bank encourages the increasing supports for energy conservation, environmental protection and green industry loans. It has incorporated green credit assessments into annual work assessment system in which plus/minus points measures are adopted to gradually improve its green credit business assessment mechanism.

As of the end of the Reporting Period, the Bank has cumulatively invested more than RMB **19.6** billion in loans to the top ten ecological industries and its total investment for green loan had reached RMB **23.3** billion.

Meanwhile, the RMB **1** billion green bonds issued by the Bank in the national interbank bond market has all been used to support green developments of enterprise, resulting to a reduction of **45,200** metric tons of standard coal uses and a reduction of **111,200** metric tons of greenhouse gas emissions. In the future, the Bank will continue to explore measures of financial intuitions for supporting green development and promoting win-win results in green development, and will contribute its wisdom and resources to accelerate quality economic and social development of Gansu province.

Case: Promoting the development of green finance with Lanzhou University

In order to improve the capacity of green finance development of Bank of Gansu and execute the development strategy and regulations driven by green transformation, the Bank co-founded the institute of Green Finance of Lanzhou University with Lanzhou University in 2019. The establishment of the institute will drive deliberate cooperation and commination between the Bank and Lanzhou University, and explore the development prospection of green finance in Gansu province with the combination of theoretical study and practices.



Jointly Popularize Financial Knowledge



Employees from the Anning Branch of Bank of Gansu went to Gansu University of Political Science and Law to conduct financial knowledge publicity activities

The Bank actively promotes public education activities to society with the introduction of financial knowledge and financial risk prevention knowledge. These educational activities are focusing on personal financial information protection, telecommunications network fraud prevention, and basic insurance knowledge introduction. It is expected that the series of educational activities could cultivate the public's awareness of self-protection and prevent them from falling into financial traps of criminals. Thereby, helping the public build their own financial defense lines when acquiring financial protection services brought by Bank of Gansu and thereby improving the experiences of using financial service.

Case: Bank of Gansu cooperates with the People's Bank of China and the Sunshine Insurance Group to carry out financial knowledge publicity activities

On September 25, 2019, the Lanzhou Central Sub-branch of the People's Bank of China, Bank of Gansu and the Sunshine Insurance Group were working together and organizing a financial knowledge publicity training for more than 50 volunteer backbones of the "Ark Rescue Team", a non-profit social relief organization in Gansu province. The training and publicity event centered on contents which close to livelihood, such as personal financial information protection, telecommunications network fraud prevention, basic insurance knowledge introduction, thus helping the trainees have a more intuitive understanding of financial products, financial services and financial risks.



The launch of such financial knowledge popularization activity did not only reflect an appropriate image of financial regulators and financial companies in disseminating financial knowledge to different consumer groups, but also promoted cooperation and communications between different industries and advanced diversified financial and social practices.

Jointly Combating Coronavirus Pandemic

Beginning in late 2019, the outbreak of the coronavirus (COVID-19) pandemic (the "Coronavirus Pandemic") has had a significant impact on China and the world. Although main impacts of the Coronavirus Pandemic and related actions taken by Bank of Gansu did not occur during the Reporting Period, the Bank decided to disclose actions and achievements that it conducted for combating the Coronavirus Pandemic in the Report considering the importance of the issue to Bank of Gansu and its stakeholders.

Since the outbreak of the Coronavirus Pandemic, Bank of Gansu has been actively carrying out the prevention and containment of the Coronavirus Pandemic in accordance with the requirements of central and local government and has implemented 10 major measures to uphold its responsibility as financial service institution in supporting prevention and containment of the Coronavirus Pandemic.



The Qinan Branch of Bank of Gansu donated supplies to combat the Coronavirus Pandemic

Case: Bank of Gansu's green channel to guarantee funding for combating pandemic

On January 28, 2020, after learning that the Tianshui Medical Security Bureau's needs of allocating 9 payment for 2 district and 5 counties with RMB 10.25 million to support local prevention and containment of the Coronavirus Pandemic, the Tianshui Branch of Bank of Gansu and its related business personnel responded immediately under the leadership of the manager in charge of the branch, completing remittance business efficiently to achieve rapid funding support for combating the Coronavirus Pandemic.

Case: Free online medical consultation platform of Bank of Gansu

At the important juncture for containing the Coronavirus Pandemic, Bank of Gansu launched the "Coronavirus Real-time Supporting Platform" with "WeDoctor". The medical consultation platform has invited more than 18,000 respiratory, infectious and internal medicine experts mainly from grade A class three hospitals in China. It could provide variety functions such as remote medical consultation, real-time dynamic monitoring, containment knowledges and services to users, thereby reducing chances of cross-infection caused by patient in hospitals and reducing burden of doctors in hospitals.

Case: Bank of Gansu helps small and micro enterprises participate in the prevention and containment of the Coronavirus Pandemic

To guarantee supportive and protective financial services during the Coronavirus Pandemic period, Bank of Gansu intentionally launched the "Virus Containment Loan" in supporting capital turnover of manufacturing and trading companies engaged in medial and sanitary products, disinfectants and basic necessities for people's livelihood with high loan amount, low interest rate and free guarantee fee. In addition, the Bank strictly adheres a "special affairs and special operations, efficiency-oriented" principle and commits to complete relevant applications and approval within 3 working days to ensure that the loan could provide financial support to enterprises in a timely manner and fully undertake responsibilities of a provincial and regional commercial bank.



Temperature check before entering outlets



Visitors need to cooperate with outlet staffs to register

Ten Measures Taken to Prevent and Contain the Coronavirus Pandemic

Severe internal prevention and containment

A leading group for joint prevention and containment of the Coronavirus Pandemic was established to deeply study work deployment and prevention strategy during the Coronavirus Pandemic period. The group is led by cadres from party members at all level and targeted on implementation of the Coronavirus Pandemic prevention and containment.

All departments and branches of the headquarters are required to collect and report whether employees have been to outside province and contacted with suspected infectious cases. Isolations of employees and their families are also required to grasp the real situations.

Safe operation guarantee for outlets

The Bank has urgently purchased protective masks, alcohol, disinfectant and other disinfectant and distributed them to outlets. The Bank also formulated the Notice on Stern Implementation of Related Works for coronavirus (COVID-19) Pandemic Prevention (《關於認真做好新型冠状病毒感染的肺炎疫情防控工作的通知》).

Outlets are adopting a rotating business system to ensure that there will be one outlet in each area for providing services to customers while maintaining regular disinfection in outlets and stocking sufficient disinfection products.

Active support to pandemic prevention

The Bank proactively collaborates with government and hospital-related companies to understand their needs on credit loan for pandemic prevention and increase credit loan support to those units combating the Coronavirus Pandemic.

Green service channels are opened to ensure that funds related to pandemic prevention and disaster relief and emergency cash withdrawal could be processed in a timely manner.

The Bank donated RMB 3 million for prevention and containment of the Coronavirus Pandemic. In addition, it has exempted fees related to donation and government funds for combating the Coronavirus Pandemic.

Overcoming difficulties with the community

The Bank has made short videos about prevention and containment of the Coronavirus Pandemic and played it on GSTV. It also uses all available facilities, such as electronic displays of the office building, televisions in outlets to strengthen the publicity of prevention and containment of the Coronavirus Pandemic.

Online services are strongly suggested as to guide customers to reduce counter business processing.

Flexible repayment policies have been introduced. According to these policies, repayments schedule of home mortgage loan and personal credit card are adjusted. In addition, repayments which exceed payment due date for personal loan and credit card during the Coronavirus Pandemic period are not considered as breaching of contract.

Look Ahead in the Future

Looking ahead in the future, Bank of Gansu will continue to adhere to its original intention, persist its positioning, and return to its origin. By taking the trust of people in Longyuan as driving force, maintaining compliance with regulatory requirements as bottom line, adhering to provide quality financial service as orientation, and targeting quality and steady development as goal, the bank will implement new development concept and provide better and more efficient financial support for the construction of a better new Gansu.

Facing the constant impacts brought by coronavirus (COVID-19) on the financial market, Bank of Gansu will be moving forward, facing the challenges ahead, and actively respond to the national government's call on fully supporting enterprises resumption and post-pandemic reconstruction of the communities. The Bank is working to achieve pandemic containment on one hand, as well as serving regional economic development on the other. The Bank will practice its solemn promise of "the bank owned by people in Gansu" with accurate, efficient and caring financial services, contributing its best efforts to help Gansu in getting rid of the adverse effects brought by the coronavirus (COVID-19).

Prospectively, by integrating the Bank's development into the overall economic and social development of Gansu, we believe that Bank of Gansu could continue to move steadily forward on the road of sustainable development, improve information management and disclosure, strengthen communication with stakeholders and tighten its connection with the society, with the achievement of a quality and long-term sustainable development of Bank of Gansu at its new starting point.

Independent Assurance Statement

To the Board of Directors of Bank of Gansu Co.,Ltd.,

CECEPAC (HK) Advisory Company Limited ("CECEPAC (HK)" or "We") has been engaged by Bank of Gansu Co.,Ltd. ("Bank of Gansu") to conduct an independent limited assurance engagement ("Assurance Engagement") on the information and data related to sustainable development in Bank of Gansu 2019 Environmental, Social & Governance Report ("ESG Report").

CECEPAC (HK) has been engaged to assure Bank of Gansu's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard (2008) with 2018 Addendum ("AA1000AS"). CECEPAC (HK) has also been engaged to provide limited assurance on the reliability and accuracy of below 5 specific performance information disclosed in the ESG Report that have been selected in accordance with the Environmental, Social and Governance Reporting Guide ("ESG Guide") published by the Stock Exchange of Hong Kong Limited ("HKEx").

- Electricity consumption and scope 2 emission
- Natural resources consumption (water and gaseous natural gas)
- Customer satisfaction and number of customer complaints
- Average number of training hours and percentage (by gender and employment type)
- Poverty Alleviation – knowledge and skills education

If there is any inconsistency or ambiguity between the English version and the Chinese version of this assurance statement, the English version shall prevail.

I.Independence and Competence

CECEPAC (HK) was not involved in collecting and calculating data, or in the development of this ESG Report. CECEPAC (HK) 's activities are independent from Bank of Gansu. There is no relationship between Bank of Gansu and CECEPAC (HK) beyond the contractual agreement for providing this Assurance Engagement.

II.Bank of Gansu Responsibilities

Bank of Gansu is responsible for the preparation and presentation of the ESG Report in accordance with the HKEx's ESG Guide. Bank of Gansu is also responsible for implementing internal audit procedures and ensuring that contents of the ESG Report are free from material misstatement, whether due to fraud or error.

III.Assurance Provider’s Responsibilities

CECEPAC (HK) is responsible for issuing an independent assurance statement to the Board of Directors of Bank of Gansu. This independent assurance statement applies solely to the ESG Report in the specified scope, expresses a conclusion on the assurance work, and does not serve any other intents or purposes.

CECEPAC (HK) ensures that all personnel involved in assurance work meet professional qualification, training and experience requirements, and are proficient in conducting assurance engagements. The results of all assurance and verification are internally reviewed by senior staff to ensure that methodologies used in the process are sufficiently stringent and transparent.

IV.Scope

The scope of the Assurance Engagement is limited to the ESG Report only, and the contents only involve Bank of Gansu and its subsidiaries. The scope of this assurance does not include Bank of Gansu's suppliers, contractors, and data or information provided by other third parties;

A Type 2 Moderate Level of Assurance was adopted to evaluate the nature and extent of Bank of Gansu's adherence to the four principles of AA1000AS;

The assurance of selected specific performance information disclosed in the ESG Report were agreed upon and selected between Bank of Gansu and CECEPAC (HK).

CECEPAC (HK)'s assurance work was with respect to information disclosed from 1 January 2019 to 31 December 2019 only. We have not performed any procedures with respect to earlier periods or any other elements included in the ESG Report, and therefore, these do not constitute a part of our conclusions;

The scope of the assurance is confined to the information and data provided by Bank of Gansu. Any queries regarding the content or related matters within this Assurance Statement should be addressed to Bank of Gansu only.

V.Methodology

CECEPAC (HK)'s Assurance Engagement was conducted during April and May 2020 and the assurance work included:

- An assessment on the suitability of Bank of Gansu stakeholder engagement participation process;
- Interviews with Bank of Gansu sustainability management and other personnel involved in the preparation and provision of the content and information in the ESG Report;
- An assessment on whether the reporting and management approach disclosed in the Bank of Gansu Report responded to the principles of Inclusivity, Materiality, Responsiveness, and Impact as defined in the AA1000AS;
- Random sampling of sources of evidence pertaining to selected key performance indicators;
- Recalculation of selected key performance indicators;
- Other procedures we deemed necessary.

Assurance work was performed and the conclusions within were based upon information and data provided by Bank of Gansu, and on assumptions that the information provided was complete and accurate.

VI.Inherent Limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

VII.Conclusions

In accordance with the principles of Inclusivity, Materiality, Responsiveness and Impact in the AA1000AS, our conclusions of are detailed as follows:

Inclusivity

Bank of Gansu has identified key stakeholders. Regular communication with the key stakeholders is carried out in various way to understand their expectations and concerns. On this basis, Bank of Gansu has formulated policies in consideration of key stakeholders’ expectations and concerns.

Materiality

Based on the expectations and concerns of key stakeholders, Bank of Gansu has identified and disclosed major sustainable development related issues through appropriate methods based on its own industry characteristics, legal and regulatory requirements, and outward economic and social impacts.

Responsiveness

Through the ESG Report, Bank of Gansu has disclosed corporate sustainability strategies, management systems, management key points, key stakeholder participation activities as well as major sustainable development related issues to respond to key stakeholders.

Impact

Through the ESG Report, Bank of Gansu has disclosed that it closely monitors and measures how its corporate behavior affects various stakeholders and it is being responsible for its impacts.

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Specific Performance Information

Based on the procedures CECEPAC (HK) has performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the disclosure of the 5 specific performance information in the ESG Report is unreliable, inaccurate or not been prepared in all material respects in accordance with the basis of reporting.

VIII.Recommendations

We recommend that Bank of Gansu considers continuing to strengthen their stakeholder and material issue identification mechanisms, and to gather and understand the expectations and concerns of stakeholders. Moreover, Bank of Gansu may consider strengthening their ESG management system, and further implementing this system into their daily operational procedures.

May , 2020



CECEP (HK)ADVISORY
COMPANY LIMITED

中國節能皓信(香港)諮詢有限公司



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Appendix

Index of Environmental, Social and Governance Reporting Guide

General Disclosures and KPIs			
A. Environmental		Section/ Explanation	
Aspect A1: Emissions	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.		Promotion of Green Office Establishment
	KPI A1.1	The types of emissions and respective emissions data.	Promotion of Green Office Establishment
	KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Promotion of Green Office Establishment
	KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A1.5	Description of measures to mitigate emissions and results achieved.	Promotion of Green Office Establishment
	KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Promotion of Green Office Establishment
Aspect A2: Use of Resources	General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.		Promotion of Green Office Establishment
	KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A2.3	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A2.4	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Promotion of Green Office Establishment
	KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	The Bank's primary banking business does not involve packaging material
Aspect A3: The Environment and Natural Resources	General Disclosure Policies on minimizing the issuer's significant impact on the environment and natural resources.		Promotion of Green Office Establishment, Jointly Developing Green Economy
	KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Promotion of Green Office Establishment, Jointly Developing Green Economy

General Disclosures and KPIs			
B. Social			Section/ Explanation
Employment and Labour Practices			
Aspect B1: Employment	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.		Providing Performing Stage for Employee
	KPI B1.1	Total workforce by gender, employment type, age group and geographical region.	Upholding Responsibilities for the Employees' Developments
	KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Upholding Responsibilities for the Employees' Developments
Aspect B2: Health and Safety	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.		Providing Health Care for Employee
	KPI B2.1	Number and rate of work-related fatalities.	Providing Health Care for Employee
	KPI B2.2	Lost days due to work injury	Providing Health Care for Employee
	KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Providing Health Care for Employee
Aspect B3: Development and Training	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer		Providing Growing Platform for Employee
	KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Providing Growing Platform for Employee
	KPI B3.2	The average training hours completed per employee by gender and employee category.	Providing Growing Platform for Employee
Aspect B4: Labour Standards	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour		Providing Performing Stage for Employee
	KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	Providing Performing Stage for Employee
	KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Bank of Gansu has eliminated all possibility of child labor and forced labor during recruitment and the daily employment, and thus no violation will occur

General Disclosures and KPIs			
B. Social			Section/ Explanation
Operating Practices			
Aspect B5: Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.		Enhancement of Supply Chain Management
	KPI B5.1	Number of suppliers by geographical region.	Enhancement of Supply Chain Management
	KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Enhancement of Supply Chain Management
Aspect B6: Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress		Committing Responsibilities for Customer Service
	KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	The Bank's primary banking business does not involve product recall
	KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Listening to Different Voices from Customers
	KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Respecting Intellectual Property Rights
	KPI B6.4	Description of quality assurance process and recall procedures.	Guaranteeing Customer Service Quality (The Bank's primary banking business does not involve product quality assurance and product recall)
	KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Protecting All Customers' Privacy
Aspect B7: Anticorruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering		Construction of Corruption Defender
	KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Construction of Corruption Defender
	KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Construction of Corruption Defender
Community			
Aspect B8: Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.		Shouldering Responsibilities for Development of the Society
	KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Shouldering Responsibilities for Development of the Society
	KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Shouldering Responsibilities for Development of the Society



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