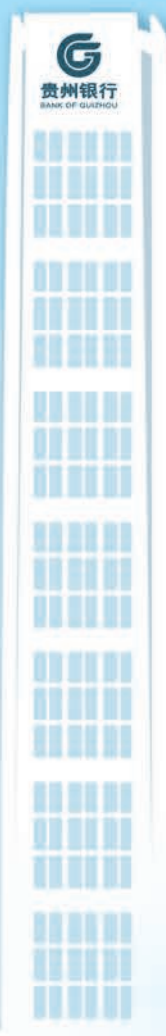




(於中華人民共和國註冊成立的股份有限公司)

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

股份代號：6199 Stock Code: 6199



2019

環境、社會及管治報告

Environmental, Social and Governance Report

ABOUT THIS REPORT

Reporting Coverage

This report ("Report") contains the information of the head office and branches of Bank of Guizhou Co., Ltd. In order to facilitate the presentation, the expressions "Bank of Guizhou", "Bank", "we" and "us" all refer to "Bank of Guizhou Co., Ltd." in this Report.

Reporting Period

This Report covers the information from 1 January 2019 to 31 December 2019, and also includes additional content beyond the stated reporting period.

Publication Cycle

The Report should be published annually and the last report was published in April 2019.

Report Compilation Principles

The Report is compiled in accordance with the "GRI Sustainability Reporting Standards" (GRI Standards) of the Global Sustainability Standards Board (GSSB) and ISO 26000 – Guidance on Social Responsibility (2010) issued by the International Organization for Standardization. It also complies with the requirements in the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions issued by the China Insurance Regulatory Commission, Guidelines on the Corporate Social Responsibility of Banking Institutions by the China Banking Association, and Guidelines on Environmental, Social and Governance Report by the Hong Kong Stock Exchange.

Data Source

The financial data in this Report is extracted from the 2019 Annual Report of Bank of Guizhou Co., Ltd., and other data from the internal documents and related statistics of Bank of Guizhou. Unless otherwise specified, the monetary amounts in the report are denominated in RMB.

Forms of Release

This Report is released in both hard copy and electronic form. The electronic version is available on the website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank's website (www.bgzchina.com).

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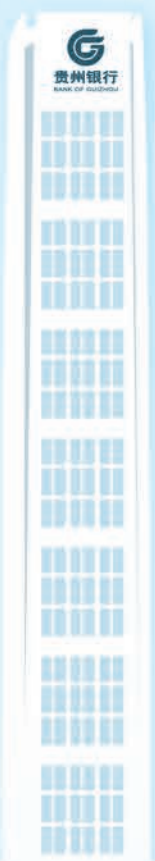
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Chairman's Statement

"A successful listed company must not only create rich value returns for shareholders and stakeholders, but also fulfill its obligations and responsibilities as a specific social organization. Only in this way can it win the trust of customers and the favor of investors."



Chairman
Mr. Li Zhiming



2019 is the 70th anniversary of New China, and a crucial year for reform and development of Bank of Guizhou. During the year, upholding the great vision of “contributing excellence and sharing happiness”, we have successfully entered the capital market and set sail for a new journey with unwavering strategic transformation. We have been working diligently during the year, and have reached new stages in each of our businesses, inscribing a new chapter of reforms and development. During the year, filled with pride in our nation, we have proactively fulfilled our social responsibilities, strived to explore a path for sustainable development in synergy with the economy, society and the environment, and have delivered an outstanding performance.

Strengthening corporate governance and leading high quality development through transformation is our way forward. In the face of complicated and severe economic situations, we resolved to be a pioneer on the road of transformation with prudent decisions. We proactively adapted to changes in regulatory rules and the competitive environment, we have also formulated a five-year strategic development plan, accelerated the improvement of our transparent, efficient and fair corporate-governance mechanism, and continuously enhanced standardization and scientization of our governance system. The Bank was successfully listed in Hong Kong, joining the ranks of listed firms in the international capital market, thereby propelling us forward as the first corporate financial institution in Guizhou Province to enter the international capital market, marking a new journey for the construction of a first-class modern urban commercial bank.

Taking roots in central Guizhou and adhering to our original commitment to contribute to the development of local economy and society. We kept pace with the province’s major strategies and strived to contribute our wisdom and solutions to the development of regional economy and society. We focused on the “four tough battles” and dedicated ourselves to financial poverty alleviation, helping over 40,000 villages and communities all over the province, including Dapo village of Kaiyang County, to open up 80,000 km of highways, and also helping to rid Danzhai County of “poverty and its title as an impoverished county” according to schedule; We have formulated “seven measures” to support the development of the real economy, helped transformed and upgraded the industrial structures, and fully supported the development and growth of small and micro private businesses. With our diligent cultivation, the social media influencer Renminxiaojiu(人民小酒) has gained even wider popularity, the townsmen and village committee of Baini Town, Yuqing County sent us a letter of appreciation, even The People’s Daily upvoted our service for small and micro enterprises.

Developing green finance and serving as the guardian of green homes is the label symbolizing our courage to undertake responsibilities. We insist on the co-prosperity of business development and environmental protection, put into practice the philosophy of “Lucid waters and lush mountains are invaluable assets” and actively established a green finance system to accelerate products and service innovation. We have developed green loans for land reclamation, mortgage loans pledged by forest rights, loans for rural revitalization and agricultural integration and other products to actively increase the support for projects on ecological protection, pollution prevention and treatment, rural drinking water safety, etc., and take practical actions to protect the blue sky, lush mountains, and lucid water in Guizhou Province. In 2019, we offered additional green loans amounting to RMB8.155 billion for the construction of 37 energy-saving and environmental protection projects, which garnered us even more celebrated fame as a Green Bank.

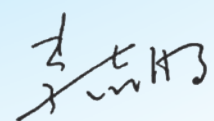
It is our moral duty to fight against the COVID-19 pandemic, and to overcome the difficulties of the present. In the face of the unexpected epidemic, we donated RMB10 million to the Hubei Charity Federation, sent anti-epidemic supplies to the frontline soldiers fighting against the pandemic, and actively formed a volunteer team to participate in work related to checkpoint duties, epidemic statistics and the like. We also took out loans to support the construction of an “epidemic” hospital, as well as arranging RMB20 billion of credit to support small and medium-sized enterprises in work resumption and prepare for cultivation in spring. Apart from that, we established a green channel for project approval and put in place multiple relief measures in an effort to help customers affected by the epidemic make up for their time and production losses. It is touching to see that many warm and touching stories emerged in our everyday work while the anti-epidemic campaign was being supported by stable and powerful financial services. Everyone in Bank of Guizhou has been taking concrete actions to send warmth to society.

Embracing fintech and innovation-driven development is an important step for us to embrace change. We have formulated a three-year IT strategic development plan to transform into a digital, smart, open and agile bank focusing on distributed and big data and cloud computing, making fintech the “power engine” for the transformation and development of the whole bank. In 2019, we commenced the construction of the new-generation information system, completed 628 development tasks, successfully put into operation basic big data software and development platforms including a machine learning platform and risk control platform, established the “Data Lake” system, which utilizes big data as an analytical solution to problems. Artificial intelligence and biometric identification have effectively supported business scenarios in multiple channels, and the capability of technology-enabled business development is gradually emerging.

We have always insisted upon heartfelt services and creating for our customers value and positive experiences. We focus our efforts on meeting our customers’ needs and resolving their problems. We have launched a new version of mobile banking and WeChat banking, continued to diversify application scenarios for hospitals, schools, transportation, etc., and striven to bring a little more convenience to our customers; we created a top-rated demonstration network, and continuously optimized online and offline customer experiences, so as to make financial services which are of higher quality and more efficient and modern more accessible; what is more, we earnestly guard the “wallets” of our customers. In 2019, 865 inclusive financial activities and more than 1,900 activities on financial information and education were conducted to safeguard consumers’ rights and interests with all our heart.

2020 is destined to be an extraordinary year. Shocking black swan events in the capital market have deepened our understanding of the necessity of strengthening our corporate governance, the frequent occurrence of extreme weather and natural disasters has deepened our understanding of the urgency of environmental protection, and the brutal COVID-19 pandemic has deepened our understanding of the solidarity of the whole society, which, in other words, means to build a better life, every company and citizen needs to effectively fulfill their (corporate) social responsibilities.

In 2020, we will strive to continue operating as a responsible and heart-warming bank.



Chairman

About Us

COMPANY PROFILE

Founded on October 11, 2012, the Bank of Guizhou Co., Ltd. is a provincial financial institution with legal entity status established through the merger and reorganization of Zunyi City Commercial Bank, Anshun City Commercial Bank and Liupanshui City Commercial Bank. It is headquartered in Guiyang, the capital of Guizhou Province. On December 30, 2019, the Bank was listed on the Hong Kong Stock Exchange with a stock code of 6199.HK.

We closely follow the strategic deployment by the Guizhou Provincial Party Committee and Guizhou government. Our efforts to constantly provide high-quality financial services for local economic development reflect our value principle of being “a bank with heart” and our adherence to the business philosophy of “orientation toward customers, benefits and safety, as well as compliance operation”.

As of the end of 2019, the Bank had total assets of RMB409.839 billion, total customer deposits of RMB260.266 billion, and total loans and advances of RMB179.868 billion. It has 4,820 full-time employees and 218 licensed institutions, including one head office, eight branches, 203 traditional sub-branches, five community sub-branches, and one business branch, which have realized full coverage of the organization in cities (prefectures) and counties (districts) of Guizhou Province. In 2019, the Bank achieved operating income of RMB10.706 billion and net profit of RMB3.564 billion. It ranked 270th in the world and 45th in China in the 2020 list of Top 1000 World Banks released by British magazine *The Banker*. Also, we were ranked 47th in the 2019 List of Top 100 Banks released by the China Banking Association.






STRATEGY-DRIVEN LEADERSHIP

In 2019, the Bank, conforming to its actual situation, the development rules of commercial banks and the principles of growing new technologies, completed the “Development Strategy and Planning of the Bank of Guizhou for 2018-2022”, embarking upon a new journey of strategy-driven transformation and development. The journey fully promoted the transformation of the Bank from a traditional city commercial bank into a modern city commercial bank.



VALUE CREATION

1. Responsible Performance

Indicator Type	Indicator Name	Unit	2019	2018	2017
Economic Performance 	Operating revenue	RMB100 million	107.06	87.70	86.25
	Net profit	RMB100 million	35.64	28.77	22.55
	Return on average equity	%	12.01	12.36	12.07
	Basic earnings per share	RMB	0.29	0.24	0.23
	Total assets	RMB100 million	4,093.89	3,412.03	2,863.68
	Deposits from customers	RMB100 million	2,602.66	2,200.84	2,022.71
	Total loans and advances for customers	RMB100 million	1,798.68	1,401.41	881.32
	Return on average total assets	%	0.95	0.92	0.88
	Non-performing loan ratio	%	1.18	1.36	1.60
	Allowance coverage ratio	%	324.95	243.72	192.77
	Capital Adequacy Ratio	%	14.45	12.83	11.62
Social Performance 	Total employees	Person	4,820	4,483	4,292
	Number of minority employees	Person	1,639	/	/
	Proportion of female employees	%	62.07	53.25	52.91
	Total investment in staff training	RMB10,000	1,285	1,098	1,830
	Number of anti-money laundering training sessions	Times	4	10	8
	Number of people attending the training in anti-money laundering	Person	2,200	1,338	4,272
	Number of volunteers	Person	1,741	/	/
	Activity duration of volunteers	Hour	13,741	11,307	10,153
	Number of business outlets	/	217	213	209
	Number of business outlets with wheelchair access	/	137	97	/
Environmental Performance 	Customer satisfaction rate	%	99.59	99.76	99.23
	Green loan balance	RMB100 million	181.83	127.06	64.38
	Online financial transactions	%	97.41	96.24	92.65
	Consumption of electricity purchased by head office ¹	MWh	4,109.63	4,214.94	944.05
	Consumption of water by head office ²	Ton	11,339	7,212	7,425
	Consumption of paper by head office	Ton	7.93	7.49	5.32

Notes:

1. In 2019, the office area for the construction of the new-generation information system (Guanshan Lake District) did not take into consideration electricity and water consumption and costs.
2. In 2019, the 20th floor of the office area of Zhongdu Building, which houses the head office, was newly leased, and the canteen of the Jinyang Data Center was newly included in the statistical scope, resulting in a comprehensive increase in water consumption in 2019 compared with the same period for the previous year.

2. Honors

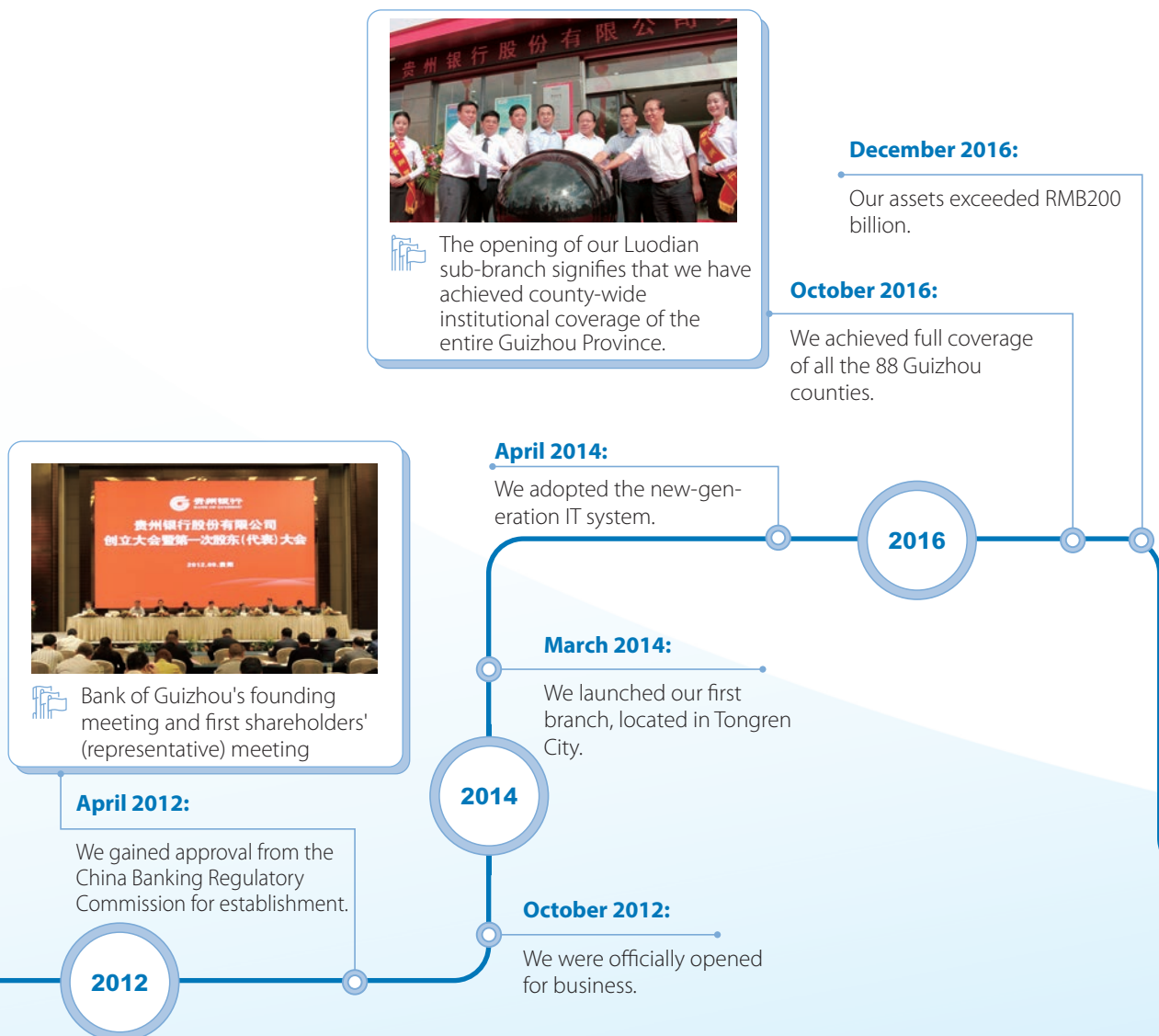
Type	Awarding Institute	Awards
Brand Influence 	Securities Times	Tianji Award for Banks with Regional Influence in 2019
	The Banker	Best City Commercial Bank in Inclusive Finance
	Modern Bankers Journal Press	Tiema-Famous Branded Bank
	Trade Finance Magazine, SINOTF.COM, Organizing Committee of Annual Conference of China Transaction Bank	Best Growth Bank in Trade and Finance
	Guizhou Provincial Development and Reform Commission, Guizhou Provincial Department of Ministry of Industry and Information, Guizhou Provincial Department of Transportation , etc.	Top 10 Social Contribution Enterprises in Guizhou
	Guizhou Provincial Enterprise Confederation, Guizhou Provincial Enterprise Directors Association	2019 Top 100 Enterprises in Guizhou 2019 Top 50 Service Enterprises in Guizhou
	Joint Conference Office of Social Credit System Construction in Guizhou Province	Guizhou Provincial Integrity Demonstration Enterprise
	Guizhou Enterprise Culture Promotion Association, Guizhou Council for Brand & Culture Construction	Best Brand Enterprise For Customer Service in Guizhou
Business & Products 	Guizhou Provincial Financial Supervision and Administration Bureau	Second Prize (Project Construction Loan, Farmers Loan) For Innovative Financial Products in Supporting Real Economy by Financial Institutions in Guizhou Province in 2018
		Third Prize (Land Reclamation Loan) For Innovative Financial Products in Supporting Real Economy by Financial Institutions in Guizhou Province in 2018
	Financial Computerizing	Outstanding Contribution Award For Fintech Channel in 2019
	China Financial Certification Authority (CFCA)	Best Mobile Banking Operation Award in 2019
	China Unionpay	Advanced Unit For Chinese Unionpay Card-free Business Cooperation
Standard Services 	China Banking Association	1,000 Role Model Units of the Chinese Banking Industry for Excellence in Service Provision for 2018
	Guizhou Banking Association	2018 Outstanding Contribution Award for Banking Standard Services in Guizhou
		2018 Advanced Unit for Popularizing Financial Knowledge in the banking sector in Guizhou
	Working Committee of Guizhou Provincial Authority of the CPC, Guizhou Spiritual Civilization Construction Guidance Office	Civilized Unit of Provincial Authority
	Guizhou Enterprise Culture Promotion Association, Guizhou Council For Brand & Culture Construction	Advanced Unit For Corporate Culture Construction in Guizhou
Poverty alleviation 	Guizhou SASAC	2018 Excellent corporate for poverty alleviation in designated area
	Guizhou Provincial Department of Transportation, Guizhou Provincial Department of Human Resources and Social Security	Advanced Group For Guizhou Rural "Zuzutong" Hardened Road Competition

Special Topic on Responsibilities (I): Move Forward and Capitalize on Momentum to Continue Development

Since its establishment in 2012, the Bank of Guizhou has been committed to supporting the economic and social development of Guizhou Province by participating in the construction of its major projects and providing highly suitable banking products and services, marching toward high quality and sustainable development.

In 2019, the Bank was listed on the Hong Kong Stock Exchange, which enabled Guizhou financial enterprises to enter the international capital market. As the old adage goes: "In the face of large obstacles, people need to re-plan their strategies with absolute determination for a resolution". Dealing with a brand new future at a starting point, we will continue to adhere to the value philosophy of "a bank with heart", strive to achieve the development goal of "contributing to excellence and sharing happiness", enhance its governance effectiveness with greater determination for strategic transformation, broader vision for enriched commercial innovation, a more open mindset for embracing financial technologies and stronger measures for more effective governance, and expedite its entry into the fast and high-quality development track, in an effort to turn itself into a top-rated, modern urban commercial bank with great customer satisfaction and staff happiness, which is recognized by the market, and trusted by the regulatory authorities and its shareholders.

DEVELOPMENT MILESTONES



2018

September 2018:

Our assets exceeded RMB300 billion.

December 2018:

We created our value philosophy of “contributing to excellence and sharing happiness” and value philosophy of “a bank with heart”.

February 2018:

We set a five-year development target, which included “business expansion, advanced management, special operations, much bolstered cultural capabilities, and urgent entry into the capital market”.



2019

January 2019:

We commenced the construction of a new generation information system.

March 2019:

We published the Development Strategy and Planning of the Bank of Guizhou for 2018–2022 for the strategic vision of becoming “China’s top-rated, modern commercial city bank”.

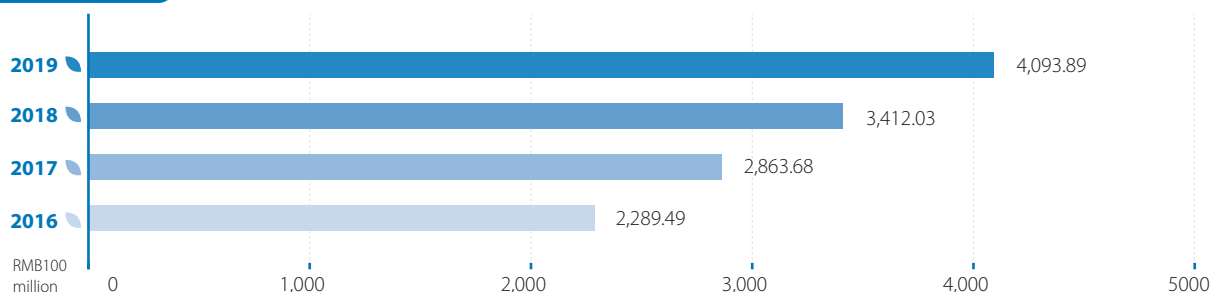
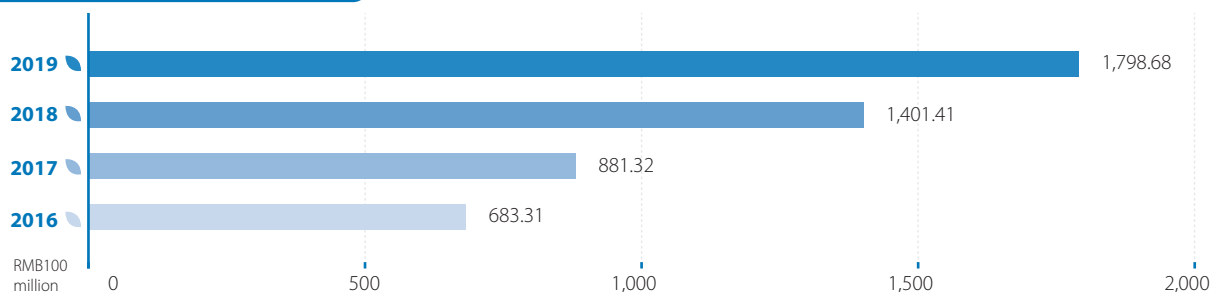
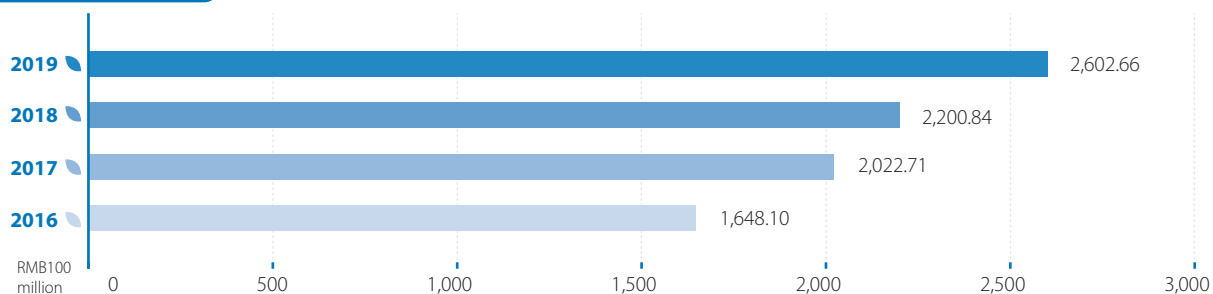
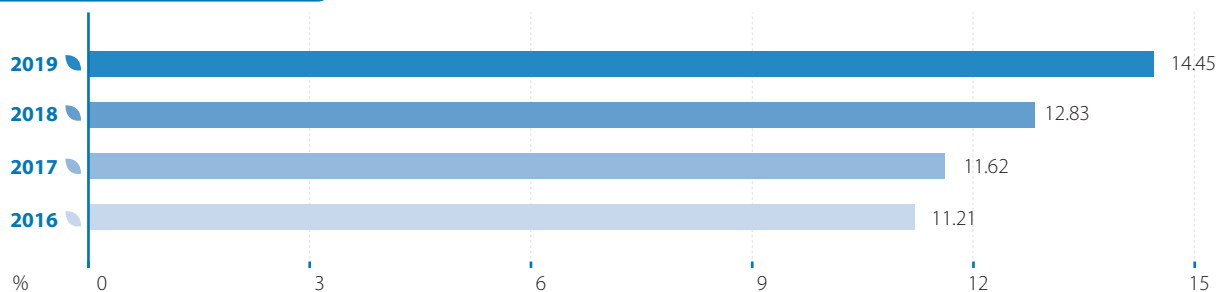
December 2019:

We were listed on the Main Board of the Hong Kong Stock Exchange, with assets exceeding RMB400 billion and revenue of over RMB10 billion.



Listed on the Hong Kong Stock Exchange



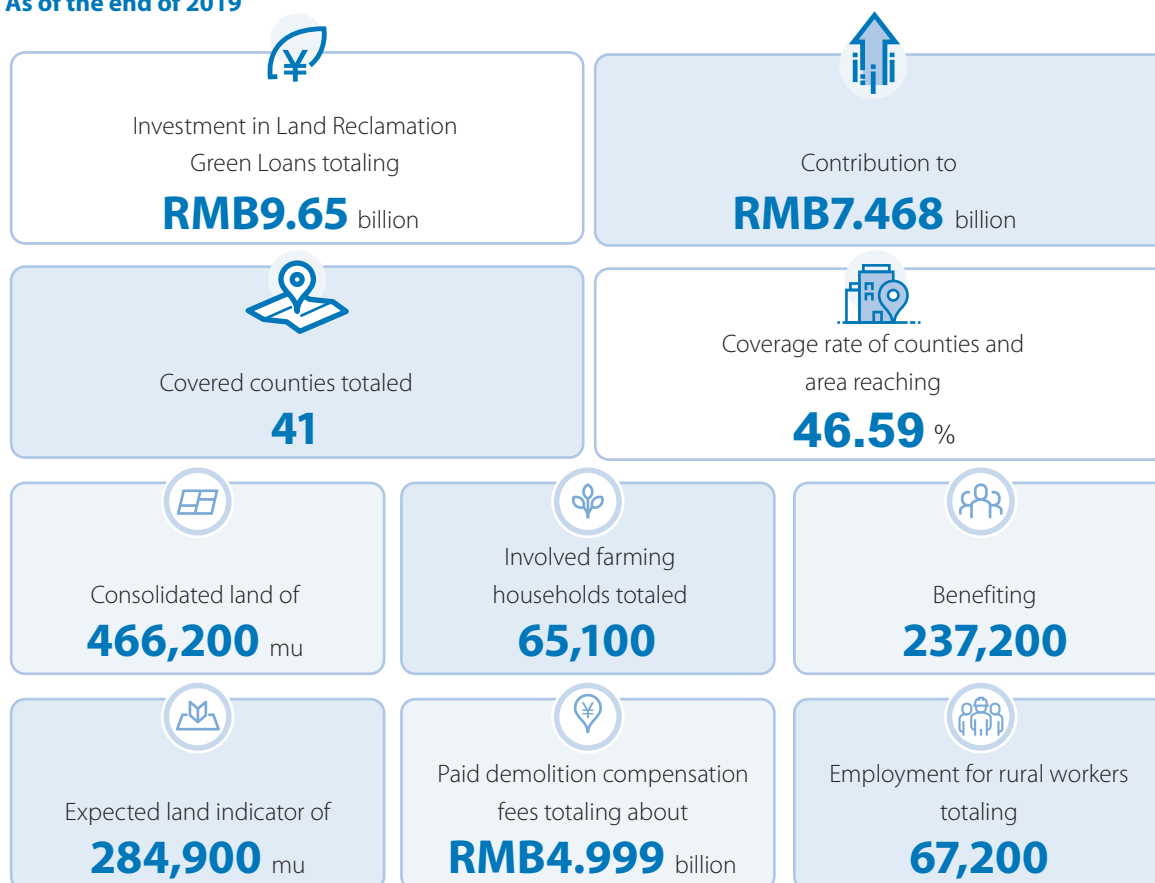
Total assets**Total loan (Lent loans and advances)****Customer deposit****Capital adequacy ratio**

Special Topic on Responsibilities (II): Support Land Reclamation to Achieve Organic Unification of People's Wealth and Ecological Beauty

As China's major and critical battlefield in the fight against poverty, 92.50% of the land in Guizhou is mountains and hills, and only a little amount is suitable for agriculture. In recent years, with its rapid social and economic development, Guizhou's structural conflict of "little arable land and increased construction land" is highly obvious.

The Bank fully implements the decisions and plans of the central government on poverty alleviation, and the "three major strategies" of the Guizhou Provincial Party Committee and Guizhou government by making the war against poverty its significant political responsibility. Following the instructions of President Xi Jinping on safeguarding development and ecology, we have vigorously carried out the development philosophy of "People's Wealth and Ecological Beauty", launched the innovative Green Loan for Agricultural Resumption scheme, and supported the execution of land reclamation projects such as the "increase-tied-to-decrease" program in urban-rural construction land poverty-stricken areas, in a bid to make financial contributions to the city's resolute fight against poverty and simultaneously building a well-off society by helping to resolve issues including inadequate land for urban infrastructure construction and a lack of funds for rural development, and taking real actions to protect precious natural resources.

As of the end of 2019



In September 2019



The Green Loan for Agricultural Resumption scheme won the **Third** Prize for Innovative Financial Products in Supporting Real Economies by Financial Institutions in Guizhou Province in 2018



Proactively Improve Political Standing

Based on the landscape of Guizhou, we started by and focused on supporting a balance project between occupying and compensating for arable land, effectively resolved the problem of difficult loan guarantee, and launched a guidance opinion named "Supporting Loans for Land Rectification in Guizhou".



Identify Positioning with Accurate Plans

We innovatively launched the Land Reclamation Green Loan scheme, formulated the Management Measures for Land Reclamation Green Loan by the Bank of Guizhou, and steadily promoted business development.



Implementation with Tightened Responsibilities

We established a project team for the Green Loan for Agricultural Resumption scheme, with our branches setting up working groups to form a sound operational work mechanism with layered linkage, orderly dispatches, business training, staff placements, etc. Meanwhile, in terms of loan size, priority is given to satisfying the financial needs of the Land Reclamation Green Loan scheme. In the review process, priority is given to the Land Reclamation Green Loan scheme and "green channels" are opened to firmly ensure appropriate resources allocation.



Win Social Status with Good Response

Satisfactory Poverty-alleviation Results:

We implemented the Balance between Arable land Occupation and Compensation and Linked Increase and Decrease in Construction Land, which led to rezoning for arable land, improved agricultural production conditions in underprivileged areas, and ensured the need for construction land, helping to achieve local social and economic development and combat poverty.

Ecological Restoration:

Guizhou suffers from a lack of arable land, desertification and severe water and soil losses. The implementation of land reclamation development can increase arable land, enhance its quality and reduce water and soil losses, effectively expanding the vegetation coverage with evident ecological recovery results.



Case

The Green Loan for the Agricultural Resumption Scheme Injects Energy into Poverty Alleviation in Guanling County

Guanling, a poor county in Guizhou, is both mountainous and hilly. In 2019, our Anshun branch offered a total credit of approximately RMB500 million for land rectification in the five local districts of Pingba, Puding, Zhenning, Guanling and Ziyun, focusing on meeting the capital turnover needs of land rectification, moving and compensation in projects of arable land protection, balance between occupation and compensation, drought to water improvement, and comprehensive land improvement.

The launch of the Green Loan for Agricultural Resumption scheme led to the early implementation of the comprehensive land reclamation project involving 9000 mu of land. Upon the completion and acceptance of the project and with its drought to water improvement to increase the total area of high-standard paddy fields to 7,663 mu, the project will effectively improve the production conditions of agricultural land in poor areas, increase grain production capacity by more than 700 tons, and help to lift 856 households or 3,424 people out of poverty. The newly added indicators for arable and dried land and paddy fields will also greatly stimulate the vitality of the circulation market, promote agricultural economies of scale, and achieve multiple layers of value including land use protection, increased government income, economic development and poverty reduction, helping Guanling to tackle poverty.



Farmers' motivation improved after their cultivation conditions were enhanced



The Green Loan for Agricultural Resumption scheme revitalized the village

Special Topic on Responsibilities (III): Weather Hard Times Together and Help to Win Battle against Epidemic

At the beginning of the new year, the COVID-19 pandemic swept through China, jarring the hearts of every Chinese child. Since the horn to fight the “pandemic” sounded, countless figures, with the Bank of Guizhou being one of them, have dared to stand up to the dangers at the frontline and stepped forward, in attempts to reverse the situation in this smokeless battle. We earnestly implement the decisions and deployment of the Party Central Committee, the State Council, the Guizhou Provincial Party Committee and the Guizhou government, and gather the strength and wisdom of the whole Bank in providing financial support to eradicate the COVID-19 pandemic, bearing due responsibilities and contributing to the future victory in the pandemic prevention and control battle in the new era!

Respond Quickly and Gather Love to Fight Epidemic

Help comes from all quarters when a disaster strikes, on January 28, 2020, the Bank donated RMB10 million to Hubei Charity Federation. The Letter of Proposal to Young Members of Groups at All Levels throughout Bank of Guizhou was issued in a timely manner. Within only one day, the grassroots groups affiliated with the Youth League Committee established 10 volunteer teams with a total of 232 people. In as little as two days, there were already a total of 2,053 young employees participating in the donation activity of “Financial Youth in Action against Pandemic” and donating RMB454,800 to the China Youth Development Foundation, Guizhou Youth Development Foundation, Liupanshui Red Cross and others. The volunteer team also actively participated in the checkpoint safeguarding, pandemic prevention and control and statistical investigations organized by the government, and visited hospitals, public transport stations, communities, checkpoints and other places to donate masks, infrared temperature testers, disinfectant and various living materials to doctors, civilian police, community workers and other frontline staff.



Send anti-epidemic materials to the frontline personnel

Active Contact to Strengthen Credit Support

We closely communicate with the functional departments of Guizhou Province, actively contact primary hospitals regarding medical devices, medical equipment, grain and oil processing, fresh food companies, etc. in the province, actively understand the financing needs of customers who fight the epidemic, protect people's livelihood and maintain stability, and conduct credit investment.



Case

We Strive to Assist "Epidemic" Hospitals by Fighting Fiercely for 48 Hours

On January 31, 2020, Guizhou Provincial Staff Hospital was confirmed as a hospital for the diagnosis and treatment of COVID-19 in Guizhou Province. After learning the news, our Guiyang Huaxi sub-branch immediately contacted the hospital to inquire about its funding needs. We were told that the hospital was experiencing a shortage of funds as it was expected to transform 281 wards in five days and purchase 856 hospital beds for the treatment of patients with COVID-19, and subsequently needed to purchase a large amount of medicines and medical consumables.

In order to get the anti-epidemic funds in place as early as possible, the Bank's three branches ran in parallel and their online approval procedures greatly shortened the business process. In the end, it took only 48 hours to send the credit funds to the frontline.



Special Handling for Special Cases, We Aim to Ride out Storm with Enterprises

For small- and medium-sized enterprises faced with broken capital chains or even survival difficulties, we proactively created "green channel" to drive down their financing costs compared with previous year through ways including loan market quotation interest rate and preferential pricing for internal funds transfer. For some companies that could not promptly repay their loans due to the pandemic, we adopted such measures as adjusting loan repayment plans and avoiding prepayment credit request, and not blindly impose late loan provision, loan breaking or loan squeeze, all in attempts to help the companies to weather the storm.



Case

"Green Channel" Financial Services Solve Urgency of Staying Afloat for Customers

On the morning of March 18, 2020, Xie Xiaokui sent a pennant embroidered with a "warm and caring bank for your home" to our Guiyang Friendship sub-branch. "Thank you, otherwise I'm afraid things will be difficult this winter." Holding the account manager Liu Qinqin's hand, Xie Xiaokui said, "When the epidemic passes and the children start school, I will come to repay the loan."

Xie Xiaokui operated a daycare center for primary school students in Guiyang. With the persistence of the COVID-19 pandemic, primary schools could not start school on time and the daycare program therefore could not operate normally. As the repayment day approached, Xie Xiaokui had little savings and no other source of income, so she was very anxious. After understanding Xie Xiaokui's difficulties, our Guiyang Friendship sub-branch immediately opened a "green channel" for her financial services and adjusted the loan repayment plan to ease the pressure on her repayment.



We Offer Heartfelt Services to Firms for Work Resumption

We actively launched on-site services and investigated the needs of enterprises for work resumption. Also, we established a “green channel” for project approval, decentralized the power of client approval, relaxed the entry threshold, and greatly reduced the time for credit approval. Aside from that, we increased our investment efforts, actively reduced fees and concessions to effectively reduce the cost of financing for enterprises, and helped enterprises recover their delayed time and make up for their losses. As of May 31, 2020, a total of 2,149 loans had been issued to support epidemic prevention and control, and work resumption, involving an amount of RMB18.271 billion. The weighted average interest rate of loans decreased by about 50 basic points over the same period last year.



Daily disinfection work at an operational venues.



We worked conscientiously to maintain our outlet services during the pandemic.

TO BE IMPLEMENTER FOR STEADY DEVELOPMENT DURING NEW JOURNEY



SUSTAINABLE DEVELOPMENT PRACTICE

- Enhance corporate governance and regulate the industry in a regularized, orderly and effective manner
- Insist on transparent operations and proactive information disclosure
- Legal and regulatory compliant operations and enhance the internal control system
- Avoid crossing the risk red lines and bolster comprehensive risk management

Compliant education sessions totaling

26

Anti-money laundering training sessions totaled

4

NPL ratio stood at

1.18 %

Provision coverage rate at

324.95 %



PERFECT CORPORATE GOVERNANCE

The Bank highly values corporate governance that it endlessly enhances its governance, strictly abides by laws and regulations and regulatory requirements such as the Company Law of the PRC (中華人民共和國公司法), Commercial Banking Law of the PRC (中華人民共和國商業銀行法), the Listing Rules of the Hong Kong Stock Exchange (香港聯交所上市規則) and Corporate Governance Code (企業管治守則), and continuously improves its governance system, establishing a system where different governance bodies and departments are in charge of their own responsibilities, duties and cross-coordination, which effectively checks and balances our governance system.



The Bank of Guizhou convened its 2018 annual general meeting.



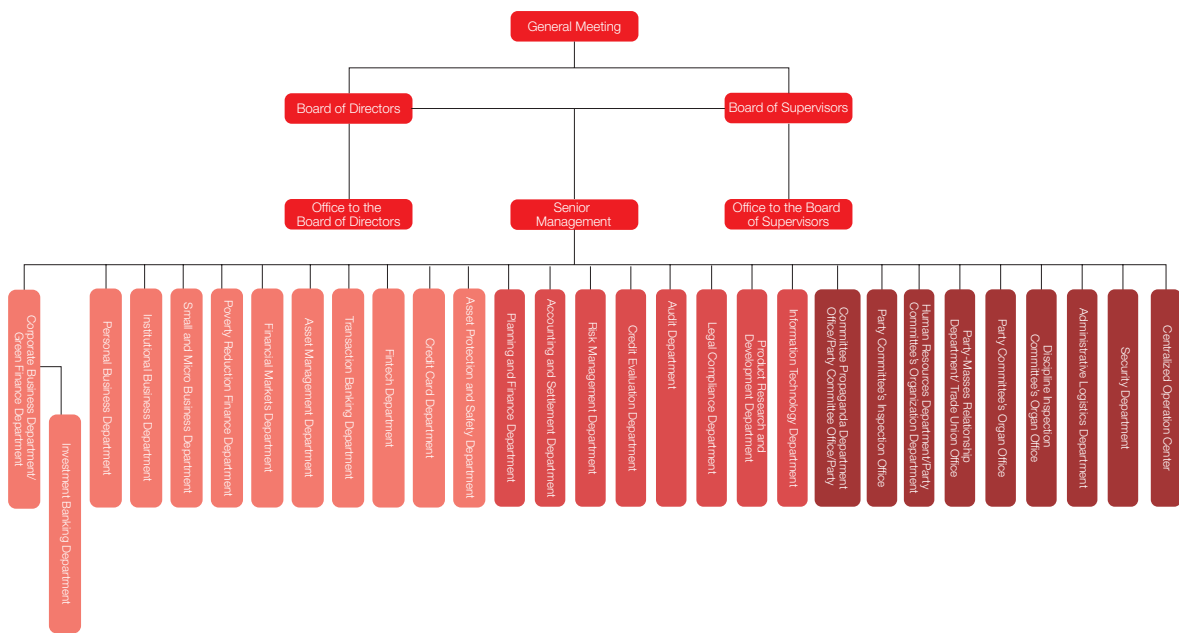
The Bank held an educational work meeting on the theme of "Not forgetting the original intention and remembering the mission".



The Bank of Guizhou held the fourth meeting of the Bank of Guizhou's second session of its board of directors.

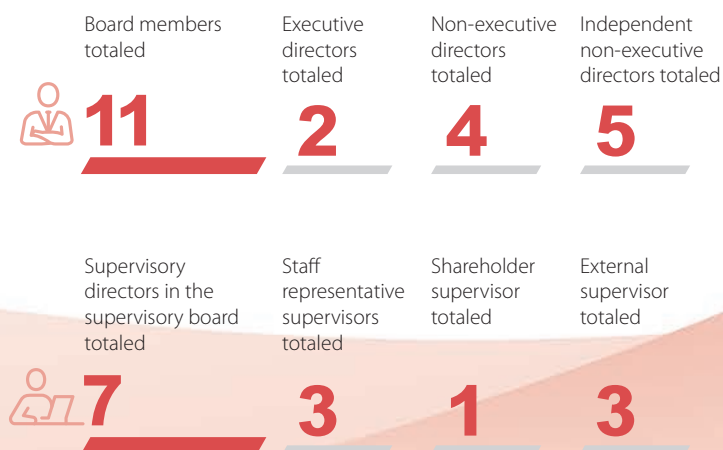
1. Governance Structure

The Bank continued to consolidate the results of the “Party Building into Articles of Association” and strictly implemented the party organization’s pre-research program on the “three important and one big issues”. Adhering to the principle of “multi-party participation” and “moderate concentration”, we have established a scientifically reasonable shareholding structure, which lays a solid foundation for our corporate governance. The Bank continuously optimizes the personnel structure of the board of directors and the board of supervisors, formulated the rules of procedure for the Board and supervisory board, tighten meeting programs, and continuously enhance our meeting quality, in order to motivate our directors and supervisory directors to work diligently and different parties to take full advantage of their strengths.



Governance Structure of the Company

As of the end of 2019



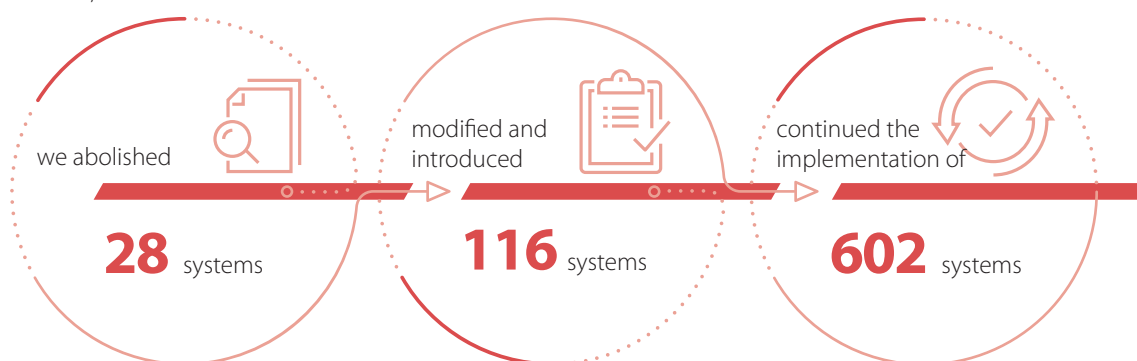
In 2019

- We held **1** shareholders' meeting, which considered **19** proposals
- We held **12** Board meeting, which considered **80** proposals
- We held **4** supervisory committee meetings, which considered **48** proposals
- The special committees under the Board held **16** meetings
- The special committees under the supervisory board held **8** meetings

2. Mechanism System

The Bank has continuously deepened its position responsibility mechanism, performance evaluation mechanism, employee selection and use mechanism, and resources allocation mechanism, established a simplified and effective decision chain and operational mechanism, and created a talent team wishing to, capable of and can complete tasks to ensure its orderly and effective operations. Also, we have devised a comprehensive and pragmatic system, largely promoted the abolishment, modification and establishment of systems, and formulated a set of practical rules and regulations on system matching and mutual connection to ensure our regular operations and push for the implementation of our various governance requirements.

In 2019,



3. Investor Relations and Information Disclosure

The Bank has strengthened its investor relation management, cleared its communication platform for multiple channels, continued to track regulatory dynamics and market trends, and formulated an effective internal and external coordination mechanism. Through investor exchange events, demonstrating operational development results, and communication on investment value and topical issues, we have established regularized communication and an exchange system with investors, as well as strengthening the management and maintenance of our investor relations.

Multi-channel Maintenance of Investor Relations



Offline channels

Through such ways as organizing listing roadshows, participating in investor seminars, and receiving analysts and investors during their visits, we actively introduce our development strategies to the market, promptly respond to market concerns, and conscientiously respond to market feedback.



Online channels

Continuously updating the contents in the investor relations column on our portal website, promptly answering investor relation hotlines, seriously responding to shareholder mails, we maintain fast and convenient communication with small and medium shareholders to safeguard shareholders' rights and interests.

Highly valuing transparent operations, the Bank has improved the process of its information disclosure mechanism through the formulation of the Information Disclosure Management System for Bank of Guizhou Co., Ltd., punctually released its annual report and environmental, social and governance (ESG) report for 2018, and insisted upon proactive information disclosure surrounding market and investor concerns, continuously enhancing the accuracy and normativity of our information disclosure during practice.

ENSURE COMPLIANCE IN OPERATION

The Bank insists on conducting its major businesses in ways that comply with laws and regulations, continues to perfect its internal control system, optimizes its business management processes and system, strengthens the control and prevention of its case risks and deepens its anti-money laundering construction to ensure that its operational management complies with regulatory requirements and directions.

1. Perfect Internal Control Compliance System

The Bank continues to improve the construction of its internal control system, pushes for the process management of its internal control measures, enhances its problem rectification mechanism, and strengthens its internal control monitoring management, in a bid to solidify its internal control foundation for safeguarding high-quality development.



In 2019

Our identified internal control evaluation issues totaled	Rectification completion rate reaching
168	96.43%

Education and training in compliance, organizational compliance, and case prevention totaled	Trained employees totaled
60 sessions	3,620

We organized the development of **5** special compliance projects, including Achievement Consolidation for Chaos Control and Compliance Promotion, Self-inspection of Risks in Key Areas, Special Self-inspection of Credit Management, Special Self-inspection of Private Financial Service Enterprises, and Special Self-inspection of Equity and Connected Transaction Management.

Strengthen Compliant Measures for Internal Control Management



Comprehensively Optimize Internal Control System

We optimize our internal control evaluation system, continuously improve our evaluation standards concerning our corporate management and process control, and standardize our evaluation process; we bolster our inspection management mechanism, coordinate the organization of company-wide inspection management work under the centralization principle, and publish the Bank of Guizhou's Head Office Inspection Plan for 2019 (《貴州銀行2019年度總行檢查計劃》) to achieve whole-process inspection management and control; we have established a problem rectification management mechanism, and rectification and supervision mechanism, in order to deepen rectification by identifying problems in our systems, procedures and system control at source.



Strengthen Accountability for Violation

We seriously implement the management requirement of "full accountability", strengthen accountability for violation, and give full play to the deterrent role of supervision and accountability, in an effort to deter employees from crossing the red lines and keep them alerted at all times.



Strengthen Internal Audit Monitoring

We employed third-party experts to carry out gap analysis of our internal control circumstances in accordance with the five major internal control elements of COSO and the Hong Kong Listing Rules of the Hong Kong Stock Exchange, so as to promptly rectify any internal control issues; we formulated the Operation Guide to Audit Management System of the Bank of Guizhou (《貴州銀行審計管理系統操作規程》) to perfect our audit system and accelerate our audit monitoring. Also, we ensure the rectification of any discovered audit issues through strict rectification monitoring.



Promote Compliant Cultural Construction

We organized pre-job education and training for new employees to share with them key knowledge about compliance, internal control case prevention and anti-money laundering practices. Aside from that, we conducted operational training in the prevention of internal control cases and increased employees' understanding of the importance of internal control case prevention, as well as carrying out training in contract document management and the prevention and control of legal risks to effectively enhance the management standards of compliant operations and our capability to prevent and control case risks. Also, we compiled the Typical Cases of Banking Financial Institutions (《銀行業金融機構典型案例彙編》) to enhance employees' awareness of professional ethics and operations compliant with laws and regulations.

2. Anti-money Laundering Practices

The Bank strictly abides by the Anti-Money Laundering Law of the People’s Republic of China (中華人民共和國反洗錢法), Anti-Money Laundering Regulations for Financial Institutions (金融機構反洗錢規定) and other laws and regulations, seriously implements regulatory anti-money laundering requirements, perfects the internal control system against bribery, bolsters the work mechanism against corruption, strengthens the assessment of anti-money laundering risks, and launches anti-money laundering training and promotion, in attempts to continuously increase our anti-money laundering management standards.



Our Anshun branch launched the "anti-money laundering" themed sitcom competition.

Strengthen Measures for Anti-money Laundering Management



Perfect Anti-money Laundering System

We reviewed and published the Bank of Guizhou’s Emergency Plans for Money Laundering (《貴州銀行洗錢突發事件應急預案》) to standardize emergency handling procedures for money laundering events, included bribery risks in the comprehensive risk management system, and considered the risks associated with the markets, operations and credit in management and coordination.



Strengthen Building of Anti-money Laundering Team

We have set up an anti-money laundering leadership committee and anti-money laundering centers at both the headquarters and branches, placed professional talents in anti-money laundering positions, and launched anti-money laundering training for employees on different levels (ranging from counter staff to senior management) to enhance the anti-money laundering abilities and awareness of our entire staff.



Launch Anti-money Laundering Promotional Activities

We devised the Bank of Guizhou’s Monthly Event Notice for Themed Publicity for Anti-Money Laundering in 2019 (《貴州銀行2019年反洗錢主題宣傳月活動通知》) to conduct anti-money laundering promotional activities in the form of a publicity month on the theme of “Anti-Money Laundering is Our Common Responsibility” to strengthen the promotional effects, which enabled us to achieve internal and external linkages and earnestly fulfill the statutory obligations against money laundering. During the event, we took the initiative to conduct anti-money laundering publicity to more than 30,000 customers and received more than 10,000 customer inquiries.



As of the end of 2019,	
We created 12 anti-money laundering rules and regulations.	
The Bank had dedicated anti-money laundering workers totaling 21 people	Part-time staff 563 workers
In 2019	
We carried out anti-money laundering training totaling 4 sessions	Training 2,200 person-times



Our Qianxinan branch organized an anti-money laundering publicity activity.

3. Prevention and Control of Case Risks

Attaching importance to the prevention and control of case risks, the Bank strengthened related team building, devised the related appraisal system, accelerated internal monitoring, and deepened case risk investigations to protect the stable operations of the Bank's entire business

In 2019,

we launched more than **20** special case investigations including the "operational risk investigation" and "loan management special investigation";

our institutes at all levels set up projects and completed more than **300** inspection plans.

Major Measures for Prevention and Control of Case Risks

Strengthen Team Building

Implementing responsibilities for the prevention and control of cases, we clarified the responsibilities of directors, supervisors, senior management and different levels of management for case prevention and management, established a leadership group on case prevention and control, where the chairman was the group leader and president the deputy leader, strengthened team building for case prevention and management by creating dedicated case prevention management positions at our headquarters and branches, and employed more than 160 part-time staff members for case prevention management in various managerial sub-branches.



Investigate Case Risks

We have thoroughly implemented the work requirements of our regulatory authorities for special governance, comprehensively sorted out existing problems and risk pitfalls, and launched in-depth investigations into case risks.



Strengthen Internal Monitoring

We have adopted on-site and off-site supervision methods for "two or three layers of defense", including internal control, risks and audit, to enhance the timeliness and effectiveness of supervision.



Include Case Prevention in Appraisals

We incorporated case prevention in the operational management evaluation indicators, conducted case prevention appraisal on a quarterly basis, and created a three-in-one subject responsibility management system for case prevention, which includes "a work meeting mechanism for case prevention, KPI appraisal mechanism, and appraisal mechanism for case prevention".



4. Anti-bribery Construction

The Bank complies with such laws and regulations as the Criminal Law of the People's Republic of China (中華人民共和國刑法) and Anti-Unfair Competition Law of the PRC (中華人民共和國反不正當競爭法), strengthened anti-commercial bribery management, accelerated anti-financial corruption efforts, and constructed visiting and reporting channels to strictly correct such problems as dishonest practices and power abuse for personal gains. In 2019, we recorded no corruption lawsuit.



We have implemented “double responsibilities for every position” seriously and arranged for our employees to sign the Letter of Responsibility for Improving Clean Governance (黨風廉政建設責任書) and Written Undertakings on Professional Integrity (廉潔從業承諾書), fulfilling our responsibility for strict and comprehensive management governance for the party.



We strengthened inspection and rectification, inspection supervision and special rectification, pushed for the rectification result conversion of problems discovered in the Guizhou authorities' inspections, and enhanced the results of our comprehensive party management and governance.



We launched in-depth warning and themed education to promote anti-bribery culture and promote clean party construction and the anti-corruption war, providing strong disciplinary guarantee for the reform and development of the whole Bank.

In 2019,



We provided prevention reminders, inquiry warning, caring rectification messages and conducted disciplinary discussions for individuals totaling **2,160** person-times

The twenty-fifth disciplinary inspection and supervision team and the entire disciplinary inspection system of Guizhou's provincial commission for discipline inspection and supervisory commission handled

115

disciplinary violation cases,

including

10

disciplinary punishments for party discipline,

and

87

disciplinary punishments for administrative affairs,

18

disciplinary talks.



Educational Event on Clean Party Construction and Anti-corruption Warning by Management Department in Guiyang

5. Protection of Intellectual Property Rights

The Bank strictly followed such laws and regulations as the PRC Copyright Law (中華人民共和國著作權法), Trademark Law of the PRC (中華人民共和國商標法), and PRC Patent Law (中華人民共和國專利法), and improved the management mechanism of intellectual property rights. In accordance with the Guidelines for Management of Intellectual Property Rights of Bank of Guizhou (《貴州銀行知識產權管理辦法》), we carried out intellectual property rights management and protection through the promotion of laws and regulations, prompting of legal risk points, strict review of contractual agreements, and declaration and registration to avoid “active infringement” and “passive infringement”.

STRENGTHEN RISK MANAGEMENT

The Bank attaches great importance to risk management, continuously improves the construction of a comprehensive risk management system, and enhances its risk management and control capabilities. After fully considering its own actual situation, the Bank identified, measured, and controlled a series of potential risks due to the impact of the external macroeconomic environment on the Bank's development strategy, product mix, customer needs, etc., and formulated clear and specific programs to ensure that the Bank's risk management work procedures efficiently and orderly.

Main Measures for Construction of Comprehensive Risk Management System

Improve Risk Management Policies

- We formulated annual comprehensive risk management policies, introduced KRIs (Key Risk Indicators), and gradually built a comprehensive risk management policy system focusing on credit risk management and covering market risks, liquidity risks, operational risks and other major risks.
- The introduction of credit policy guidelines for small and micro companies has effectively promoted a prudent risk appetite, and actively played an important role of risk management policies in "setting the tone and pointing the direction" in the comprehensive risk management system.

Optimize Risk Management System

- We have improved the asset quality assessment system, strengthened process assessment and control, and guided operating institutions into continuing to strengthen our credit management foundation.
- We have accelerated the transformation of the achievements of the new capital agreement, supplemented and optimized the management of retail and market risks and market risk measurement systems, and comprehensively improved the level of risk management refinement.
- Focusing on the centralized operational transformation of public credit, we have optimized customer access, diligent investigations, project evaluation, and post-loan management systems, strengthened integration, streamlined business processes, and improved risk control efficiency.

Improve Risk Monitoring and Early Warning Mechanism

- We continue to dynamically check and find out the risk base, accurately identify hidden risks, and strengthen risk monitoring, early warning and classified treatment in key areas.
- We have implemented risk management stationing in financial market businesses, established an inter-bank counterparty risk monitoring and early warning indicator system, and strengthened the support role of risk management.

Increase Risk Mitigation and Disposal

- We implement "four-quadrant" hierarchical management for bail out companies, to strengthen cash flow management, upstream and downstream customer development, and other measures through the replacement of high-quality projects and strategic reorganization, to promote the transformation of risk customers into value customers.
- We use a comprehensive variety of methods to speed up the collection and disposal of stock risk assets, and effectively relieve the pressure therefrom.

OPTIMIZE RESPONSIBILITY MANAGEMENT

1. Responsibility Concept

The Bank adheres to the five development concepts of “Innovation, Coordination, Green, Openness, and Sharing” to strive to provide customers with high-quality financial services, create superior value returns for shareholders, build happy and beautiful homes for employees, and contribute outstanding development results to society.

2. Responsibility Management

The Bank deeply implements the relevant requirements of the Guidelines on Corporate Social Responsibility of Banking Institutions in China, continuously improves the level of social responsibility management, integrates its own business activities with economic, social and environmental responsibilities, make overall plans and take into account the expectations and demands of stakeholders, and make continuous efforts to pursue sustainable development of the local economy and society.

In order to effectively promote social responsibility management, the Bank has established a consumer rights protection and social responsibility leadership group, with offices under the group, and a designated person is responsible for promoting the Bank’s social responsibility management. The leadership group is responsible for leading the social responsibility practices of the whole Bank, constantly improving the organizational structure and system norms, and enriching the social responsibility liaison team.

3. Analysis of Substantive Issues

The Bank attaches great importance to the concerns of stakeholders, collects information on issues in various ways, sorts issues according to importance from the two dimensions of “importance to the Bank of Guizhou’s sustainable development” and “importance to its stakeholders”, and identify substantive issues that are important to the Bank and its stakeholders.



4. Stakeholder Communication

The Bank maintains an honest and trusting relationship with its stakeholders, continuously expands multi-level and comprehensive communication channels with various stakeholders, optimizes the dialogue mechanism of mutual trusts and mutual commitment, actively listens to the demands of stakeholders, and promotes stakeholders management.

Stakeholders	Expectation and Demand	Communication Method	Response to Initiative
Government 	Serve the real economy Service area development Develop inclusive finance Promote social progress Stable tax growth	Work report Conferences Information submission Daily communication	Serve the three major strategic actions of Guizhou Province Actively promote regional economic development Vigorously develop inclusive finance
Regulatory Authority 	Normative governance Operate in accordance with the law Risk prevention Maintain the stability of the financial system	Work report Conferences Information submission Daily communication	Construct and improve corporate governance system Improve internal control compliance system Implement comprehensive risk management
Investor 	Full information disclosure Steady growth of the Company's value Sustainable and stable returns	General shareholders' meetings Board announcement Periodic reports Results conferences Daily communication	Continuously improve business performance Strengthen the construction of information disclosure Investor relations management
Customer 	Quality financial products and services Good business environment	Service hotline (96655) Customer satisfaction survey Product introduction Customer discussion Regular visits	Strengthen pipeline construction Promote product innovation Innovative FinTech Continuously meet customer needs Ensure customer information security
Partner 	Broaden cooperation Fair purchase Integrity performance Information transparency	Business communication Industry seminar Information disclosure Supply and demand forum	Improve procurement management Continuous information disclosure
Employee 	Good career development planning and growth opportunities Optimized salary and rights protection system	Workers Union Seminars Employee survey Comments and feedback Condolences during visits	Comply with national labor laws Establish and improve employee welfare system Meet the diverse training needs of employees Vigorously implement employee care projects
Members of Community 	Convenient financial services Support community building Participate in social welfare Good community public relations	Popularization of financial knowledge Community project construction Engage in charity Staff volunteer service	Carry out financial knowledge popularization Continuous charity activities Maintain good public relations
Environment 	Develop green credit Support eco-environmental protection Promote energy saving and emission reduction Implement green office	Green finance promotion Promote the concept of environmental protection Environmental information disclosure	Vigorously develop green finance Promote green operation and green office

TO BE BOOSTER OF ECONOMIC DEVELOPMENT DURING NEW JOURNEY



Sustainable Development Practices

- Support the development and growth of Guizhou's characteristic industries and help win the battle against poverty
- Increase support for key projects and projects at the municipal level in Guizhou Province, and promote structural reforms on the financial supply side
- Strengthen management mechanism and product service innovation to support the development of private small and micro enterprises

The balance of targeted-poverty alleviation loans was

RMB29.563 billion

The loan balance of industrial poverty alleviation was

RMB13.878 billion

The real economy financing balance was

RMB80.484 billion

The loan balance of small and micro enterprises was

RMB83.385 billion

A total of

RMB31.896 billion

in loans for shantytown reconstruction



ENHANCE TARGETED-POVERTY ALLEVIATION TO SUPPORT VILLAGE DEVELOPMENT

The Bank actively devoted itself to poverty alleviation in Guizhou Province, established a financial poverty alleviation leadership group and poverty alleviation finance department, and formulated the Bank of Guizhou's 13th Five-Year Plan for Financial Poverty Alleviation Work (貴州銀行“十三五”金融扶貧工作規劃) and the Bank of Guizhou's Financial Services Program for Supporting Poverty Alleviation in the Guizhou (2017-2020) (貴州銀行支持全省大扶貧金融服務方案(2017-2020)) and other programmatic documents and comprehensively guiding and coordinating the promotion of institutions at all levels to carry out financial poverty alleviation and services for the “three rural issues”, effectively providing strong financial support for Guizhou Province to fight against poverty while simultaneously achieving a well-off society.

In April 2019, with the approval of the Guizhou government, the Bank helped Danzhai County combat poverty, and the Bank was rated as the “Excellent Enterprise for Fixed Poverty Alleviation in 2018” by the Guizhou Provincial SASAC Committee.

As of the end of 2019, in the 66 poverty-stricken counties in the province (including 34 disadvantaged counties withdrawn that year), the financing balance was **RMB89.899** billion.

In 2019, on average, every poor county had a loan of up to **RMB1.09** billion.



Indicator Name	Unit	2019	2018
Balance of targeted-poverty alleviation loans	RMB100 million	295.63	256.75
Industrial poverty alleviation loan balance	RMB100 million	138.78	118.23
Poverty alleviation through infrastructure – rural highway group's Zuzutong loan amount	RMB100 million	34.67	90.26
Poverty alleviation through infrastructure – rural highway group's Zuzutong loan balance	RMB100 million	171.77	137.32
Total funds for relocation settlement and agency supervision for poverty alleviation	RMB100 million	117	102
Total loan balance in severe poverty areas	RMB100 million	115.97	89.76
Proportion of loan balance in severely impoverished areas to total loan	%	6.42	6.38

Focus on Industrial Poverty Alleviation

The Bank continued to increase the poverty alleviation industry sub-fund and green industry poverty alleviation loans, support poverty-stricken areas to develop “one county, one industry; one township, one specialty; and one village, one product” according to local conditions, and help the development of mountainous industries such as edible fungi, prickly pear, tea leaves, ecological livestock and poultry, in efforts to boost the income of the disadvantaged. By the end of 2019, a total of 121 major industries’ development projects had been supported, with loans totaling RMB9.950 billion; 169 poverty alleviation industrial funds and green industry poverty alleviation projects had received investment, involving a total of RMB15.689 billion, effectively facilitating the employment of 100,000 farmers and lifting them out of poverty.



The breeding ground of Zhedan Food and Drug Development Co., Ltd. (a provincial leading enterprise supported by the Bank's poverty alleviation industry sub-fund) in Danzhai County

Focus on Traffic Poverty Alleviation

According to its published Rural Highway Construction Plan for Guizhou's Three-year Battle for Zuzutong Village (《貴州省農村「組組通」公路三年大決戰實施方案》), the Guizhou government has vigorously supported rural highway construction for Zuzutong Village and ordinary highway construction in poverty-stricken areas, tackling the "last mile" in the war against poverty, solving the problems on villager travel, and converting rural roads into "industrial roads", "ecological roads" and "roads to wealth". As of the end of 2019, a total of RMB17.410 billion in ordinary road loans was issued for Zuzutong Village and poor areas. The project benefited 11.64 million people, including 1.83 million underprivileged people with established archives, driving agricultural development in more than 5 million mu of land, which covered over 3,000 rural tourist villages.



The completed highway facilitates the development of more than 300 acres of land for edible fungus.



Highway connecting Wengsha and Paogua in Zhongtun Village, Yongxi Township, Zhenyuan



Children walked on the clean and tidy highway.

Focus on Poverty Alleviation through Education



The Bank insists on equal emphasis on poverty alleviation and intelligence development, so that children in poverty-stricken areas can receive a good education, do not lose from the starting point, and enhance endogenous motivation to shed poverty. As of the end of 2019, a total of 683 education poverty alleviation loans for the "Xinpu 15" program and amounting to RMB9.139 billion were issued, which supported a total of 683 primary and secondary schools and kindergartens in infrastructure or equipment purchase, helping the province's integrated development for both urban and rural compulsory education.

Focus on Medical Poverty Alleviation



In view of the inconvenience of daily medical consultations for villagers in poor areas and their lack of medical and health resources, as of the end of 2019, a total of 484 medical poverty alleviation loans totaling RMB1.784 billion were issued to township health centers. It effectively solves the problem of insufficient funds for medical equipment purchase and backward basic equipment in underdeveloped towns and villages in poverty-stricken areas, eases the problem of "difficult and expensive medical treatment" for people in indigent areas, and realizes the desire to receive medical treatment at home.



Focus on Poverty Alleviation through Infrastructure

We continued to broaden the breadth and depth of financial support for infrastructure construction. In 2019, we put in loans of RMB10.430 billion to vigorously support infrastructure construction in fields such as shantytown renovation, water conservancy, medical care, education and tourism of 66 poor counties (including 34 withdrawn counties) in the province, effectively solving the “bottleneck” that restricts the development of poor areas.



Focus on Party Building and Poverty Alleviation

In accordance with the guiding ideology of “Policies and assistance should continue after poverty relief”, we will continue to increase our efforts to help Danzhai County and consolidate its achievements in poverty alleviation. Since 2019, members of the party committee team of the head office have visited the Danzhai County for eight times to conduct research and guidance assistance work. The work of the three comrades on duty was extended to the end of 2020, and annually RMB4 million of agricultural special products from Danzhai County are purchased and placed in the Bank’s more than 200 branches in the province for display and promotion to promote the industry, leading to an additional RMB2.50 million in income for industrial projects, and poverty relief for 4,442 disadvantaged individuals.



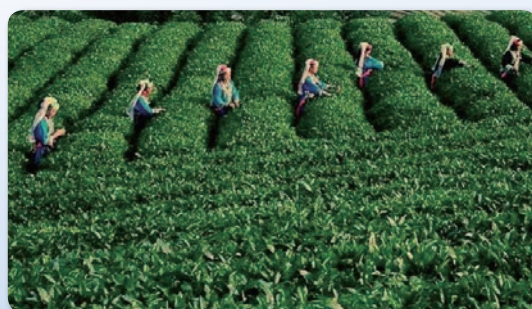
The Bank sent Long Guanghui, the first secretary of Zhanliang Village, Longquan Town, Danzhai County, to visit indigent villagers.



Case

Our Qianxinan Branch Supports Tea Leaf, Helping One Area of People Obtain Wealth

As a “hometown of ancient Chinese tea trees”, Pu’an County in southwestern Guizhou is a key high-quality tea production base county in the west of Guizhou Province. In order to support development of the Pu’an red tea industry, which is in line with the “one county and one industry” policy, and help the people to shed poverty and gain wealth through “industrial prosperity”, our Qianxinan branch invested an industrial fund of RMB200 million in the construction of the entire tea industry chain in the county. The project aimed to improve the quality and efficiency of the old tea gardens and the construction of new garden area of more than 50,000 acres, involving 10 townships in Pu’an County, 2,062 rural households (including 906 indigent households), and 6,122 people, and achieving an average income per capita of RMB2,699.





Case

Our Qiannan Branch Innovated the “Industrial Bank-policy Connection” to Help “Grain Farmers” to Transform into “Mulberry Planters”.

Based on local conditions, our Qiannan branch innovatively launched the “Industrial Bank-policy Connection” product, taking the lead in supporting the silkworm rearing industry chain in Jichang Town, Dushan County, and helping the local silkworm industry to grow larger and stronger at source, resulting in a gratifying situation in which farmers’ incomes were increased and their industries upgraded. As of the end of 2019, five “Industrial Bank-policy Connection” were placed in Jichang Town, Dushan County, with a total amount of RMB22.4 million, all of which was used to support the local silkworm breeding industry chain, which led to the employment of more than 1,200 migrant workers, benefiting more than 1,000 indigent households with an account on file.



The expansion of Hengsheng, a leading enterprise, was supported. The picture shows the textile workshop of Hengsheng.



The expansion of Hengsheng, a leading enterprise, was supported. The picture shows the workers who were picking up silk.



The Bank of Guizhou’s counterparts helped Danzhai to “reach poverty relief goals”: goodbye, poverty!



Finance built roads to poverty alleviation



Living pigs became “golden pigs”: Our Fuquan sub-branch helped pig farmers overcome difficulties

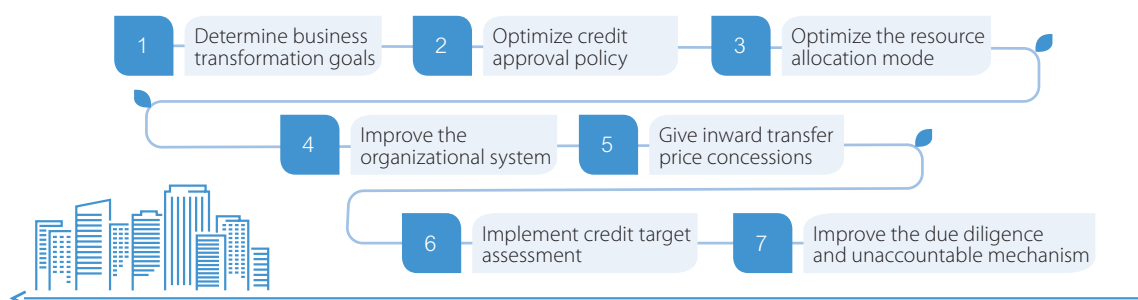


Party building helps to lift poverty: Our Guanling County sub-branch helped “Guanling cattle” leave the mountains

STAY TRUE TO FINANCIAL NATURE AND SERVE REAL ECONOMY

The Bank insists on returning to the source of finance, resonating with the province's major strategies and local economic development at the same frequency, streamlining process optimization services and innovative products to resolve issues, and comprehensively improving its abilities in and level of financial support for the development of the real economy, providing strong financial support in the forms of attention, emotions and hard work for high-quality local economic and social development.

"SEVEN MEASURES" TO SUPPORT DEVELOPMENT OF REAL ECONOMY



As of the end of 2019



The financing balance in the real economy was

RMB **80.484** billion

Increased by

RMB **22.870** billion over the beginning of the year

Increased by

39.70 %



Agriculture, forestry, animal husbandry, and fishery financing balance amounted to

RMB **1.531** billion



The financing balance in the wholesale and retail industries totaled

RMB **5.902** billion



The financing balance in the education industry amounted to

RMB **9.018** billion



The financing balance in the manufacturing industry amounted to

RMB **3.209** billion



The financing balance in the water conservancy, environment and public facilities management industries was

RMB **13.032** billion

1. Support Private Small and Micro Enterprises and Deepen Inclusive Financial Services

The Bank actively implemented the national inclusive financial policy, continuously increased support for private small and micro enterprises, and continued to make efforts in terms of systems, management, processes, products, services, etc. to provide comprehensive financial support for the development and growth of private small and micro enterprises.

As of the end of 2019,



The loan balance of small and micro enterprises was

RMB **83.385** billion

From the beginning of the year, it was an increase of

RMB **17.548** billion

Increased by

26.65 %



From "Qian Wei Dai" loans, an accumulated

RMB **1.712** billion

Number of Transaction

991 loans



Guaranteed companies admitted to the "4321" guarantee system totaled

103

worth credit of

17.235 billion



In the "4321" guarantee system, the accumulated loans totaled

RMB **6.839** billion

Number of Transaction or

2,084 loans

with a balance of

RMB **5.352** billion

Indicator Name	Unit	2019	2018
Number of "double increases" loans	Household	11,952	10,574
The number of "double increases" loan increases compared with the beginning of the year	Household	1,378	355
"Double increases and controls" loan balance	RMB100 million	126.42	80.66
The number of "double increases and controls" loan increases compared with the beginning of the year	RMB100 million	45.76	34.82
Increase speed for the number of "double increases and controls" loans	%	56.73	75.96
The growth rate of "double increases and controls" loans is higher than that of all loans of the whole Bank	%	28.35	16.95
"Inclusive finance" loan balance	RMB100 million	154.53	93.08
The number of "inclusive finance" loan increases compared with the beginning of the year	RMB100 million	61.45	42.68

Related Measures to Support Development of Private Enterprises

Stability

One Enterprise, One Strategy to Stabilize Financing Expectations for Private Enterprises

- We have implemented differentiated credit policies, incorporated the risk status of private enterprise loans and related service measures into the scope of post-loan management regular meetings, and strived to achieve “One Enterprise, One Policy” and situation-based policies.
- We do not engage in “one size fits all”, nor do we blindly stop, delay, shorten, and cut loans. For private enterprises that have temporary operational difficulties and have development prospects, they should conduct credit refinancing and restructuring in advance to solve their customers’ temporary capital turnover problems and ensure the continuity and stability of their financing funds.

Reform

Optimize management, Improve and Perfect the Incentive and Restraint Mechanism

- We formulated the target of loans for private enterprises, revised and perfected the Bank of Guizhou’s Implementation Rules for Due Diligence and Exemption of Credit Services for Small and Micro Credit Businesses (《貴州銀行小微授信業務盡職免責實施細則》), and incorporated the effectiveness of real economic support into the KPI assessment of head office departments and operating agencies.
- The establishment of a fault-tolerant and error-correcting mechanism, the implementation of the due diligence and exemption policy and the implementation of a series of systems have promoted the formation of a credit culture of being “dare to loan, willing to loan, and able to loan”.

Expansion

Innovative Services to Broaden the Financing Channels for Private Enterprises

- We have innovated products, optimized processes, appropriately decentralized approval permissions, offered a set of services, and effectively expanded the financing channels for private enterprises.

Reduction

Two-pronged Approach to Effectively Reduce the Financing Costs of Private Enterprises

- Starting from the cost of capital, we explore the establishment of a long-term mechanism for private enterprises to manage their financing costs. For industrial projects implemented by private enterprises with a leading role in poverty alleviation, preferential policies shall be implemented. We also established and improved the policy financing guarantee business mechanism which supports saving guarantee costs for private enterprises.
- Starting with the cost of time, we actively built a small and micro online loan system, used the Internet and big data to meet the short, frequent and fast credit needs of private enterprises.



Case

“Bao Jie Dai” Allows Migrant Workers to Return Home with Their Salary for the New Year

The end of the year and the beginning of the year are the peak season for small and micro enterprises everywhere to pay the wages of their migrant workers. At this time, the project party was busy seeking funds, and the migrant workers were eager for their salary to return home with for the New Year, and the construction party was uncomfortable between the two ends... forming an interlocking “knot”.

In order to solve the problem of difficult capital turnover and difficult payment for migrant workers, at the end of 2018, the Bank innovatively introduced loans for construction projects (migrant workers’ wages) to provide credit funds for the payment of labor wages, construction funds, and material prices for people’s livelihood projects with normal production and operation but with capital needs. As of the eve of the Chinese New Year in 2019, the Bank invested a total of RMB4.5 billion in “principal loans” for migrant workers’ wages, which supported 1,221 private and small and micro enterprises, and helped 130,000 agricultural workers to acquire their wages for spending at home during the New Year. As of the end of 2019, a total of 2,857 “Bao Jie Dai” loans were issued, amounting to RMB6.987 billion. In 2019, the Guizhou Provincial Local Financial Supervision and Administration Bureau’s “Supporting Real Economy with Innovative Financial Products” competition, the construction project loan (migrant workers’ wages) won the second prize.



After receiving their salary, the migrant workers were happy to return home for the New Year.





Case

Tailor-made “Farmer Loans” to Help Solve Difficult Problem of Loan Guarantees

The Bank used the Zunyi branch to conduct a pilot project on the theme of “converting land to gold” to dig deeper into the value of “land contracting management rights and housing property rights”, specifically for low-interest, low-cost, flexible and convenient assistance for farmers. The agricultural loan product, named “Farmer’s Loan”, breaks the tradition of credit mortgages and smoothly promotes the implementation and development of “two rights” mortgage loans while assisting, supporting and assisting farmers. Since the successful placement of 226 rural households and credit funds worth RMB46.20 million in Meitan County, the Bank’s “Farmer Loan” products have been fully rolled out in Guizhou Province, further expanding rural financial services.

Through the “Farmer Loan” and other products, the Bank lowered the focus of its services, and actively supported the inclusive farmers’ operating credit for the national rural revitalization strategy. As of the end of 2019, the balance of operating loans for inclusive farmers in the whole Bank was RMB2.735 billion, and there were 3,256 loan customers.



Facilitate the development of farming industry



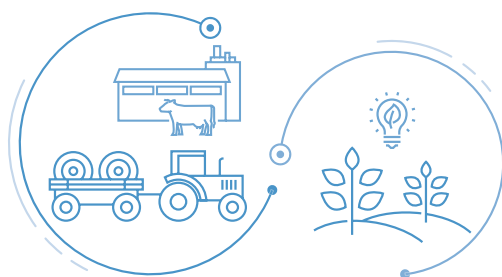
Support base construction for sowers



The Bank of Guizhou’s financial assistance helped online sensation People’s Red Wine become even more popular.

2. Support Development of Local Industries and Promote Economic Transformation and Upgrades

The Bank actively integrates into the overall development situation of Guizhou Province, conscientiously implement the Guizhou Provincial Party Committee and Provincial Government's "thousand-enterprise transformation" and "thousand-enterprise introduction" and other major initiatives, and strongly supports the province's key projects and enterprise construction, such as basic energy, industrial industry, military-civilian integration, and structural reforms on the service supply side, helping Guizhou's economic growth to shift toward a more sustainable and high-quality direction.



As of the end of 2019,

A total of 13 enterprises supported by "Thousand-Enterprise Reform"	with a supportive credit balance of RMB 901,216,400
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We supported a total of 4 high-end equipment manufacturing industries	with a loan amount of RMB 58.50 million
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We supported a total of 5 new materials industries	with a loan amount of RMB 547 million
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A total of 18 loans were issued to projects in the power industry	and the credit balance was RMB 2.019 billion
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Main Measures to Support "Thousand-Enterprise Reform"



Interest Rate Discount

Appropriate interest rate concessions were given to enterprises with a "Thousand-Enterprise Reform", and the weighted average interest rate was 4.43%.



Entry Tilt

For new customers who fail to meet the credit rating requirements, on the basis of a comprehensive analysis of the business background and policy support orientation, one-for-one consultation is adopted to implement exceptional access.



Case

Our Qianxinan Branch Supports the Development of the Big Data Industry in Qianxinan Prefecture

Qianxinan Prefecture introduced Huawei to the big data center and built it into a modern service industry support center in Guizhou Province, a big data industry gathering center, a disaster recovery backup processing center, a regional information consumption center, and even the Yunnan-Guizhou-Guangxi region. The cloud service business center and business backup center will drive the transformation and upgrading of traditional industries in Qianxinan Prefecture, and enhance the development of emerging industries and corporate, government, and social management standards in Qianxinan Prefecture.

The Qianxinan branch of the Bank actively implements the relevant policy requirements for big data in Guizhou Province and Qianxinan Prefecture, and grants a credit of RMB230 million as soon as possible to support the construction of the first phase of the project of the Green Base South Base of the Big Data Industrial Park in Yilong Experimental Area. As of the end of 2019, a total of RMB206.37 million has been issued for the project.



3. Support Cause of People's Livelihood, and Help People Live and Work in Peace and Contentment

The Bank takes serving the people's livelihood as its own responsibility, fully supports the construction of projects in various fields of livelihood, such as science, education, culture, and health, strives to meet the needs of people in Guizhou province for a better life, and helps build a harmonious society.



We supported the improvement of the living environment of Niangniang Mountain.



We supported the ecotourism project construction of Zangke River Scenic Area

Living Environment

The Bank actively participated in the urban construction of Guizhou Province and provided comprehensive financial services, including financing and capital settlement services, for high-quality shantytown renovation projects involved in the planning of major urban construction projects such as Renmin Avenue, Huaguan Road, Shihetian Land in Guiyang City.

As of the end of 2019

Invested shantytown renovation loans totaling

RMB31.896

billion

Supported shantytown renovation and other livelihood projects totaling

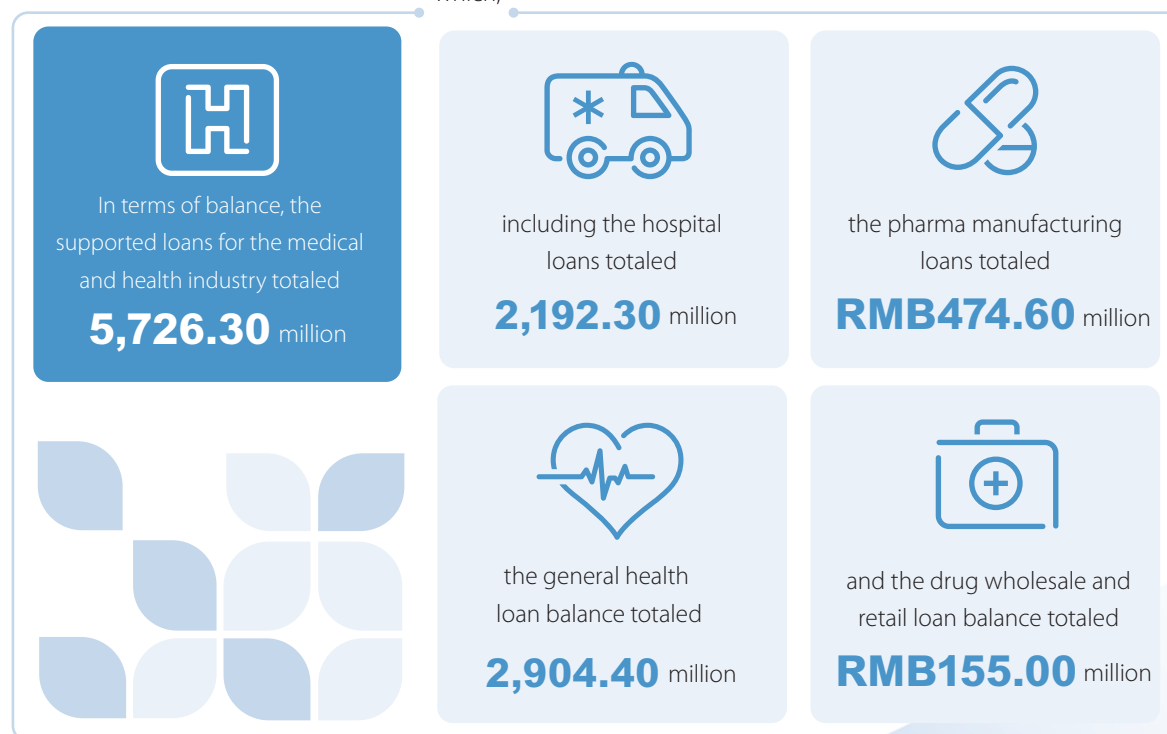
66

Medical Hygiene

The Bank earnestly implemented the national strategic deployment of "Healthy China", innovated the medical poverty alleviation loan model, supported the construction of township health facilities at the county and township levels in poor areas, allowed high-quality medical resources to sink to the people's "doors", and eased the people's problem of "difficult and expensive medical services".

As of the end of 2019,

among which,



Social Security

In response to the deployment of the Guizhou Provincial Government to expand the scope of basic old-age insurance, the Bank innovatively launched the "Old-age Loan" product, increased the assistance field, scale and level of "social maintenance for the elderly", effectively helping the poor and vulnerable groups to solve the issue of insufficient funds for "social care for the elderly".

As of the end of 2019,

"Old-age loans" issued amounted to

RMB667 million

totaling

16,953 loans

TO BE ACHIEVER FOR CUSTOMER VALUE WITH REMARKABLE RESULTS DURING NEW JOURNEY



Sustainable Development Practices

- Provide customers with high-quality and efficient comprehensive financial services
- Strengthen the application of financial technology, create a pan-financial scenario, so that the services benefit more customers
- Protect the legitimate rights and interests of financial consumers and develop financial knowledge popularization education

National star outlets totaled

16

The Bank of Guizhou's star outlets totaled

23

Financial transactions in our e-banking channels totaled

190.5485 million

The customer center's (96655) customer satisfaction rate was

99.59 %

Successfully blocked

160 external fraud risk incidents



PURSUE HIGH-QUALITY SERVICES

The Bank implements the value concept of “a bank with heart”, adheres to customer-centricity, broadens service channels, innovates financial products, optimizes service processes, and is committed to providing customers with better and more efficient integrated financial services.



1. Broaden Service Pipeline

The Bank continued to optimize the construction of outlets, promote the intelligent transformation of outlets, innovate the outlet service model, standardize the construction of outlets or branches in the aspects of internal and external environment, outlet zoning, window settings, lobby settings and self-service areas, and strive to improve comprehensive service capabilities.

As of the end of 2019,



We continued to optimize the online service pipeline and develop a full pipeline service system by building mobile banking, WeChat banking, personal online banking and other electronic banking.



Mobile Banking

We launched a new version of mobile banking, redesigned the key journeys of mobile apps for some customers, and accessed online banking, qiandai.com, Helipay, and Zhenglian Pay (證聯支付) to enrich mobile payment channels.



WeChat Banking

We have successfully launched WeChat banking and launched the Bank of Guizhou's Wealth Management Mini-program there. By flattening the mini-program's entrance, we provide customers with one-click sharing, one-click wealth management, online communication and other functions to enhance customer business experience.

As of the end of 2019,

Mobile banking customers a year-on-year increase of
totaled **2.6388** million **42.28%**

633,000 users follow including **450,900**
us on WeChat ones with account binding

We had **1.9158**
million personal online banking users a year-on-year increase of
39.61%

Our corporate online banking users reached a year-on-year increase of
55,100 **97.20%**



We were given the title of "**Advanced Unit For Chinese Unionpay Card-free Business Cooperation**" by the China UnionPay.



We were given the title of "**Best Mobile Banking Operation Award in 2019**" by the China Financial Certification Authority (CFCA).

2. Meet Diverse Needs

The Bank continued to improve its customer service system, innovated featured products, and launched a number of new products such as the "Meituan co-branded card" (美團聯名卡), "Xin Yi Dai" (薪易貸), "Jie Suan Dai" (結算貸), "Zheng Cai Dai" (政採貸), micro-assistants, intelligent parking to meet the diverse needs of customers.

Meituan Co-branded Card

The "Meituan Co-branded Card" is a joint credit card issued by the Bank and Meituan-Dianping for young customer groups. It aims to meet the real needs of users in the various life consumption scenarios of eating, drinking, playing and enjoying, and provides individual users in Guizhou with specialized and differentiated financial services of "local life + local finance". In 2019, 81,698 new customers of the Bank's Meituan co-branded credit cards were added.

Xin Yi Dai

"Xin Yi Dai", based on big data and artificial intelligence technology, implements whitelist management for customers of high-quality enterprises and institutions that pay wages through the Bank. Customers on the whitelist can apply for loan rates with preferential interest rates through online channels such as mobile banking and WeChat banking to meet customer loan needs.



Case

Our Qianxinan Branch issued the First “Zheng Cai Dai” for Guizhou

“Zheng Cai Dai” is a business that provides liquidity loans to companies winning government contracts based on the online credit financing model of government procurement contracts. In March 2019, our Qianxinan branch successfully issued the province’s first “Zheng Cai Dai” loan of RMB2 million to Qianxinan General Office Equipment Co., Ltd., which marks the successful completion of the online financing business of government procurement in Guizhou Province, filling the gap in the province. Subsequently, eight “Zheng Cai Dai” loans worth RMB9.15 million were distributed to Guizhou Yuteng Teaching Equipment Platform Service Co., Ltd., Zhonglian Chuangzhan Information Technology Shareholding Co., Ltd. and other small and medium-sized enterprises.

Compared with the traditional financing business, the “Zheng Cai Dai” financing business has effectively lowered the financing threshold, simplified loan procedures, and improved financing efficiency, which has played an active role in financial support for the development of small and medium-sized enterprises.



"Zheng Cai Dai" Signing Site

3.Improve Service Quality

The Bank continued to improve service standards, valued customer opinions, provided quality and considerate services, responded quickly to customer needs, and improved the quality and efficiency of services. In 2019, through the establishment of star outlets, the Bank established a batch of star outlets with “high standards, quality, standing and sounding” to lead the development of high-quality customer service management.



Multiple Measures to Improve Service Quality and Efficiency

Optimize Customer Services



- The “inter-bank mobile phone number transfer” function was launched on personal online banking and mobile banking channels to associate the user’s mobile phone number with the bank account number, so as to avoid the trouble of recording bank account numbers for customers’ inter-bank transfer.
- We added WeChat messages for moving accounts, improved UnionPay card-less fast payment and network-linked transaction reconciliation and transaction notification services, transformed and optimized the collection and withholding services for Guizhou Province’s electricity bills and Guiyang City’s water bills, and improved customer service experiences.

Value Customer Opinions



- We set up a customer service center to provide customers with 24/7 financial consulting services on 96655.

Improve Complaint Mechanism



- The Bank established a communication mechanism complaint work orders, clarified the complaint handling contacts of various departments and levels, stipulated the time limit for handling various types of complaints, and standardized the complaint acceptance process and handling methods.
- Based on customer feedback, the Bank actively improves issues on products, processes and operational management, etc. and implements closed-loop management of customer complaints.
- The Bank regularly conducts training to improve staff’s ability to handle complaints, incorporates multiple indicators of complaint handling into consumer protection assessment, and comprehensively builds a complaint assessment mechanism.

In 2019,

The 96655 customer service center
accumulatively accepted

239,600 incoming calls

received

570 complaints

Nationwide star outlets totaled **16**

a connection rate of over

89.50%

The customer satisfaction level was

99.59%

The Bank of Guizhou’s star outlets

totaled **23**





Case

Home Delivery Service, relief worry for Customer

In July 2019, a man in his 50s, holding a bank card and ID card, came to the business department of our Tongren branch to ask the manager in the lobby for help. It was understood that because the father of the man was 80 years old and had limited mobility, coupled with his recent illnesses and hospitalization, he urgently needed money, so he took his father's bank card and ID card to start the card business. However, starting the card business can only be handled by the cardholder himself, which made the man very anxious. Knowing the situation, the business department of Tongren Branch immediately arranged for personnel to deliver services to the customer, successfully handling the start-up card business and solving the urgent need for him.

In order to meet the diversified needs of customers and improve service standards, our Tongren branch has always practiced the value concept of "a bank with heart". Each of our outlets specially dispatches senior employees to form an on-site service group. For special customer groups such as those with physical discomfort, older age, and inconvenient transportation, we send services to customers by going to their door, so that they can experience the activation of bank cards and opening accounts, such as those for electronic banking and high-quality deposit products, without leaving the house.

EMBRACE FINTECH

The Bank increased investment in technology construction, promoted digital transformation, accelerated the construction of information systems, carried out fintech exploration and practice, strengthened fintech applications, and created pan-financial scenarios to provide better, more efficient and more convenient financial services.

1.Strengthen Technology Leadership

The Bank adheres to the drive of innovation, focuses on financial technology, promotes digital construction, accelerates the pace of implementation of a new generation of core systems, and uses technology to promote bank transformation.

Digital Banking Transformation

- The Bank uses data to drive business development, promote digital construction, and actively transforms into digital banks, focusing on improving data governance capabilities, data analysis capabilities, data utilization capabilities, and data management capabilities.
- The Bank successfully put into operation basic big data software and developed platforms including the machine learning platform and risk control platform, established a "Data Lake" system that uses big data as an analytical solution to problems, and developed management accounting, customer relationship management and other data applications at the upper level, unleashing the value of data in customer marketing, refined management and risk control.

Accelerate Construction of New Generation of Information Systems

- Accelerate the implementation of a new generation of information systems, and establish "four systems" using new technologies such as cloud computing, big data, artificial intelligence, and biometrics: We strive to support the expansion of various pipelines and the integration of external markets to comprehensively enhance our core competitiveness based on our customer-centric sales-oriented service system, an operation system supported by the centralized operation of process banks, a decision support system based on comprehensive risk and refined management, and a support system that responds quickly to product and service innovations.



As of the end of 2019

The construction of a new generation of core systems is steadily advancing, and **28** projects have been put into production.

The **3** technical objectives of the service center, data center and infrastructure cloudification are taking shape.



We acquired the title of

“Outstanding Contribution Award of Financial Technology Pipeline Innovation in 2019” from Financial Computerizing.



“Finance + Technology” smart service is favored

2. Deepen Smart Services

The Bank strengthened the application of financial technology, promoted the construction of platforms, created pan-financial scenarios, shaped an integrated operating system, and created diversified financial services by means of technology.

Promote Application of Financial Technology in Multiple Scenarios



Educational Scenarios

We designed a “Silver School Treasure” educational institution management system that provides integrated management service functions for private educational institutions, kindergartens, and off-campus training institutions, helping its brand upgrade, marketing expansion, and standardized management.



Medical Scenarios

We provide hospitals with self-service, smart, and remote integrated solutions, which help hospitals to continuously explore the construction of “internet + healthcare” to improve the patient’s medical experience, and enable banking services to benefit more customers.



Public Security Scenarios

We tailor-made the “Transaction Accounting Separation” special service plan for the Online Payment Platform for Guizhou Provincial Traffic Police Corps, and opened the WeChat function for traffic fine payment for it to better support the business development that brings convenience for and benefits people.



Case

Bring Together Scientific and Technological Strengths to Help Smart Healthcare

Xishui People's Hospital is the only national Class 2A comprehensive hospital in Xishui County, which provides medical services for more than 1 million people in the county and surrounding areas. The account managers of our Xishui sub-branch of Zunyi branch studied the situation on-site many times and learned that there were problems such as increasing business, insufficient logistical support, complicated procedures for patient registration, and time-consuming and poor medical experiences during the operation of the hospital.

To solve these problems, our Xishui sub-branch will integrate financial technology and medical services, formulate a Bank-Hospital Connection project plan for Xishui People's Hospital, open a new model of cooperation between banks and doctors, and create a new smart medical platform. This project has realized the self-service management of the hospital in non-diagnostic areas, improved the hospital's operating efficiency and management level, optimized its diagnostic processes, and improved its patients' medical experiences.



MAINTAIN CUSTOMER RIGHTS

The Bank earnestly implemented the requirements of the Guidance of the General Office of the State Council on Strengthening the Protecting of the Financial Consumers' Rights (《關於加強金融消費者權益保護工作的指導意見》) issued by the General Office of the State Council and the Guiding Opinions of the General Office of the State Council on Strengthening the Protection of Financial Consumers' Rights and Interests issued by the China Banking and Insurance Regulatory Commission. The Bank also consciously guarantees financial consumers' rights to property security, the right to know, the right to education, the right to information security and other basic rights, in order to effectively safeguard consumers' legitimate rights and interests.

1.Strengthen Consumer Protection Management

The Bank attaches great importance to the protection of consumer rights, effectively implements the relevant regulatory requirements and internal rules and regulations for the protection of consumer rights, and incorporates the protection of consumer rights into its corporate governance system and strategy.



Improve System Construction

The Bank formulated programmatic rules such as the "Bank of Guizhou's Strategic Plan for General Consumer Rights Protection" (《貴州銀行消費者權益保護工作總體戰略規劃》) and "Bank of Guizhou's Management Measures for Consumer Rights Protection" (《貴州銀行消費者權益保護工作管理辦法》), and clarified the organizational structure, job responsibilities, code of conduct, graded management, and reporting, supervision and management of consumer protection.



Improve Institutional Mechanisms

The Board of Directors has established a Consumer Rights Protection and Social Responsibility Committee to review the strategies, policies and objectives of consumer rights protection, and supervise, inspect and evaluate the implementation of consumer rights protection policies.



Strengthen Assessments and Evaluations

The Bank formulated the "Bank of Guizhou's 2019 Assessment Measures for Consumer Rights Protection", which incorporates the daily work of consumers' rights and benefits protection of all operating agencies and affiliated branches into the performance evaluation.

2. Guarantee Financial Security

The Bank firmly established the “safety first” business philosophy. Through “one-minute daily” safety learning, monthly safety meetings, fire-fighting learning, and sand table drills, quarterly emergency practical drills are conducted to continuously strengthen safety risk education, strengthen safety awareness, and deepen security concepts. The Bank continuously improves the level of information system protection through technical means, fully protects customer information security and fund security, and increases publicity on education and special governance to prevent financial crimes and effectively guarantee financial security. In 2019, the Bank will work together to develop “big security” in multiple dimensions, build a solid line of defense for safe operations, focus on improving safety development capabilities, and strive to build the brand of “a safe Bank of Guizhou” in the new era.

Measures to Ensure Financial Security



Protect Information Security

- The Privacy Policy for Bank of Guizhou Co., Ltd. (《貴州銀行股份有限公司隱私政策》) was launched for online personal banking, mobile banking, WeChat banking and other channels to protect consumer privacy. The full password application security platform was put into production and launched, which offers protection for customer information transmission and data storage for the business system.



Protect Safety of Funds

- The Bank has set up reminders to prevent new types of illegal crime in the telecommunications network on the operational interface for transfer through the electronic channel, and launched “security locks” for mobile banking, WeChat banking, and personal online banking channels to realize the control and management of account transaction areas, times, channels and limits, effectively guaranteeing the security of customers’ card use and funds.



Prevent Financial Crime

- The Bank organized the research and development of the “AI Hawk-Eye” security risk early warning system, combining the face recognition system integrating biometrics, big data and AI technology with the blacklist of personnel involved in public security organs to perform face search comparison on customers who conduct business at business outlets, and send out early warning information in time to effectively prevent fraud, robbery, theft and other illegal activities.
- The Bank promoted the development and construction of the anti-fraud system, actively communicated and docked with the anti-fraud center of Guizhou Provincial Public Security Bureau, 360.cn and other units, actively sought guidance and support for the construction of the anti-fraud system, information collection, etc., comprehensively enhanced the construction of anti-fraud capabilities to ensure the realization of “prevention immediately after discovery, accurate identification, and rapid processing” to strictly prevent the occurrence of external fraud cases.
- We organized the “six entries, six links (entry into governments, communities, enterprises, business circles, campuses and the countryside; linking customers, governments, supervision, public security, industrial counterparts and the media)” “special anti-crime rectification” and “anti-illegal fund-raising” and “prevention of fraud regarding telecommunications networks” campaigns and special governance activities to effectively enhance the financial crime prevention capabilities.

As of the end of 2019



We had established an anti-fraud database of traced law-breakers to collect information on persons involved in the cases and fugitives totaling more than

770,000 pieces



We organized the research and development of the "AI Hawk-Eye" security risk early warning system and piloted it in

40 sub-branches

In 2019

- For "six entries, six links", we in total organized **2,879** publicity campaigns

- We distributed anti-fraud and anti-counterfeit currency materials totaling more than **520,000** copies

- Reaching an audience of more than **1.37** million
- Successfully blocking external fraud risk incidents totaling **160**

- In the Guizhou Province "Ankang Cup" competition of 2018 jointly hosted by the Guizhou Federation of Trade Unions and the Department of Emergency Management of Guizhou Province, we won four awards for winning units, excellent organizations, winning teams and advanced individuals.



Seven years: Build a bank that gives customers peace of mind

TO BE BUILDER FOR GREEN HOMES IN BEAUTIFUL NEW JOURNEY



SUSTAINABLE DEVELOPMENT PRACTICES

- Improve the green financial system and innovate green financial products and services
- Promote green operations and create a low-carbon office environment
- Carry out environmental protection public welfare activities and protect the ecological home

The balance of green loans was

RMB18.183 billion

Increase in green loans throughout the year

43.11 %

The number of energy-saving and environmental protection projects supported totaled

119

Supplier review coverage at

100 %



DEVELOP GREEN FINANCE

1. Deepen Top-level Design

The Bank has always adhered to the concept of green development, followed the relevant policy guidelines of the People's Bank of China, China Banking and Insurance Regulatory Commission, China Securities Regulatory Commission and the Hong Kong Stock Exchange, closely focused on the goals of the "three strategic actions", continued to strengthen the top-level design of green finance, and continuously enhanced its ability to serve green development, in an effort to turn the Bank of Guizhou into a green financial brand.



Clear Development Goals

On the basis of clarifying the "Two Minimum Thresholds" development goals of green finance during China's "13th Five-Year Plan" period, we will further regard green finance innovation and development as an important starting point for implementing the Bank's strategic plans and promoting transformation and development, and formulate the strategic goal of "Building Green Bank Brand".



Strengthen Organizational Leadership

The Bank established the "Bank of Guizhou's Leading Group for Green Finance Innovation Development", where the president and deputy president were the head and sub-head, to coordinate and promote the green finance innovation development of the whole Bank.



Improve Working Mechanism

The head office established a green finance department to take charge of the promotion and management of the green finance business of the whole Bank, set up full-time positions of green finance business in the company department of the branch, and initially established a green financial organization system of the head office with three linked levels.

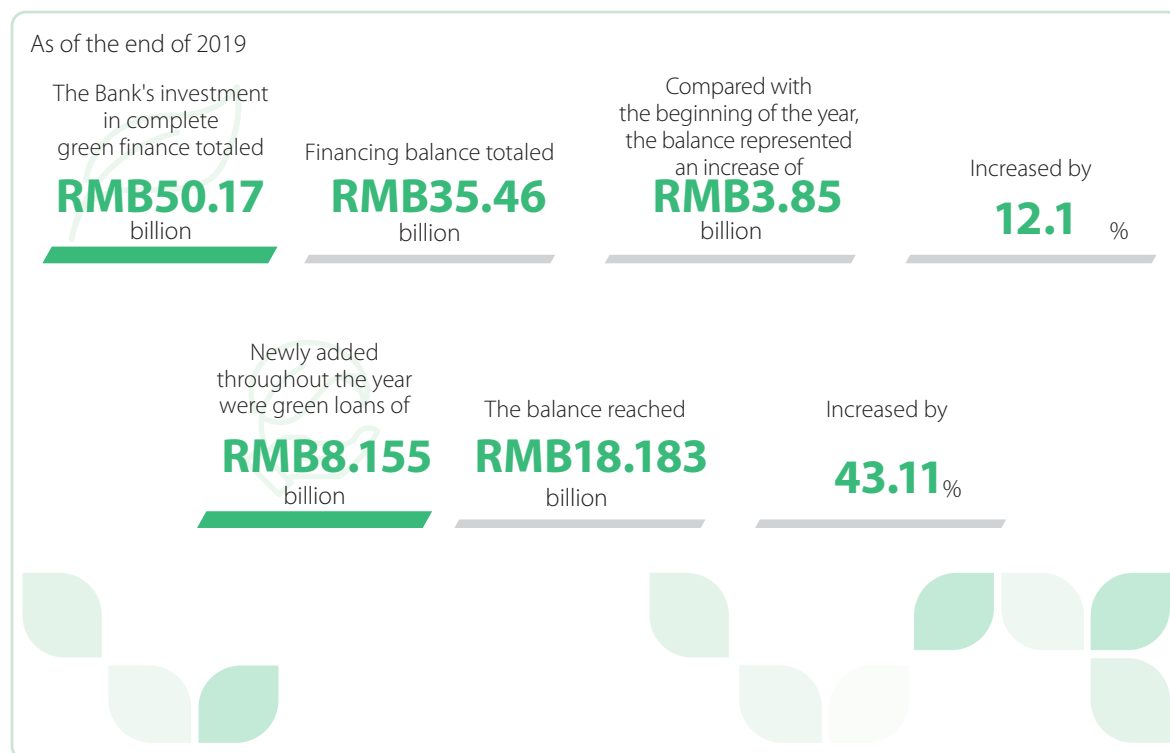


Strengthen Institutional Support

To strengthen the system construction, the Bank formulated the Opinions on Implementation of Green Credit (《關於落實綠色信貸工作的實施意見》), Bank of Guizhou's Green Financial Business Management Measures (《貴州銀行綠色金融業務管理辦法》), Bank of Guizhou's Management Measures for Green Financial Business Certification (《貴州銀行綠色金融業務認定管理辦法》), Bank of Guizhou's Implementation Rules for Green Financial Business Certification (《貴州銀行綠色金融業務認定實施細則》), etc.

2. Strengthen Credit Management

The Bank continued to improve the green credit management system, closely guarded against “the highly pollutive and resource-consuming industries with excessive capacity”, combined with Guizhou’s economic and industrial development needs and resource distribution characteristics, and guided credit resources into leaning toward green, low-carbon, and loop areas to facilitate the transformation of the industrial structure in a resource-saving and environmentally friendly direction.



Indicator Name	Unit	2019	2018	2017
Green Loan Balance	RMB100 million	181.83	127.06	64.38
Number of energy-saving and environmental protection projects supported	Number	119	82	45

Strengthen Whole Process Management of Green Credit

In the Bank of Guizhou's Opinions on implementation of Green Credit, the focus and work requirements of credit investigation, review and approval, fund disbursement, and post-loan inspection are clearly defined.

Strengthen Annual Credit Policy Guidance

The Bank focused on the direction of green financial support in its business credit policy guidelines, and strictly controlled the restricted or prohibited areas such as "highly pollutive and resource-consuming activities for which there is excessive capacity".

Improve Green Credit Assessment Mechanism

By reducing the weight of green loan economic capital risks, reducing the cost of project funding from green financial bonds, and integrating the increase in the proportion of green credit into the assessment of comprehensive operation and management, the Bank took multiple measures to encourage the increase of green credit.

Upgrade Green Credit Statistics System

We upgraded and modified the credit management system, realized the electronic management of the green loan logo of the whole Bank, ensured the timeliness and accuracy of the special statistical work of green credit, and realized "zero error" in green loan data delivery.

Build Green Financial Management Platform

We have incorporated green industry standards, environmental and social risk management requirements, and environmental benefit data into the construction of a new generation of information systems, and strived to create a new full-process, multi-functional green financial system management platform.

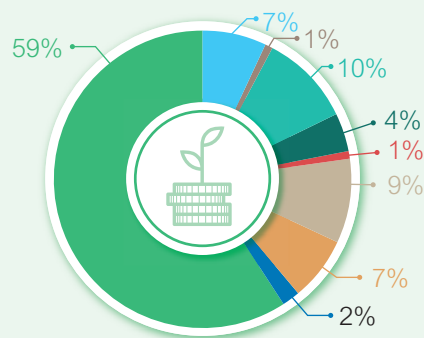


Supporting the construction of a 40MW photovoltaic power station project in Baiwanyao Town, Xingyi City



Supporting the construction of a rural photovoltaic power generation project in Panxian, Liupanshui City

Regional Distribution of Green Loan Balances



RMB 100 million

Industrial energy saving	12
Clean energy	2.7
Pollution prevention	17.3
Green transportation	7.6
Green forestry	2
Green agriculture	16.6
Water supply	12.8
Recycling	4
Ecological Protection	106.7

**Ecological Protection:**

This includes projects to upgrade the quality of Bijie City's Baili Rhododendron Natural Resources Scenic Area (畢節百里杜鵑自然資源景區), high-standard farmland in various districts and counties, and linked projects to increase or decrease construction land in urban and rural areas.

**Pollution Prevention and Treatment:**

This includes rural environmental sewage treatment projects in Xixiu District of Anshun City and sewage treatment projects in villages and towns in Dejiang County of Tongren City.

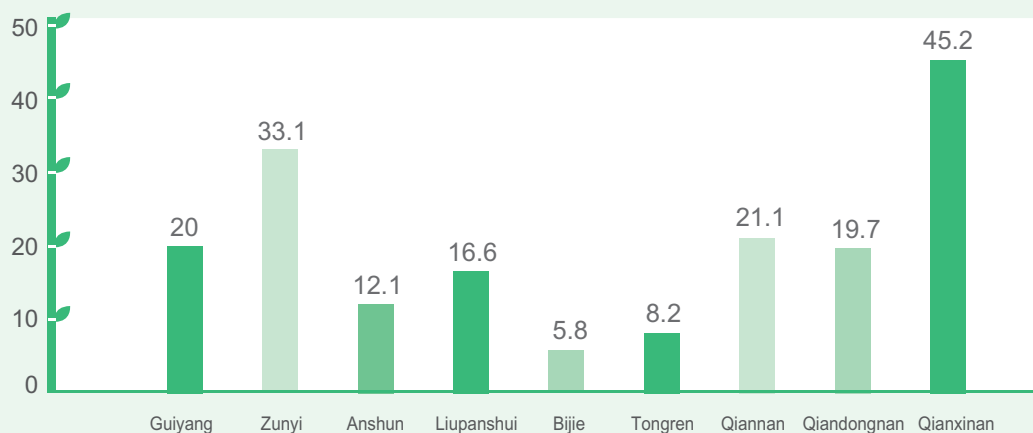
**Green Agriculture:**

This includes industrial projects such as Anshun City's edible fungus and Songtao Miao Autonomous County's chicken.

**Clean Energy:**

This includes a 40MW photovoltaic power plant in Baiwanyao Town of Xingyi City, the construction of a natural gas project in Shiqian County of Tongren City, etc.

(Unit: RMB100 million)



3. Innovative Green Products

The Bank continued to increase support for environmentally friendly customers and projects, innovating green financial products and services to meet customers' diverse financing needs. As of the end of 2019, the Bank's green financial bonds raised funds with a total of 57 green loans worth RMB6.022 billion (including recovery and reinvestment), mainly covering the three major areas of clean transportation, pollution prevention, ecological protection and climate change adaptation, which included 22 projects on transportation, rural environmental governance, and the protective development of high-standard farmland and natural scenic areas, and covering seven cities and prefectures including Guiyang City, Liupanshui City, Anshun City, Bijie City, Tongren City, Qiandongnan Prefecture, and Qiannan Prefecture.



Green Loan Products for Land Reclamation

We take the improvement of cultivated land quality and water and soil protection as green support points to support applicants' expenditures for land reclamation and high-standard farmland construction. As of the end of 2019, a total of 90 green loans for land reclamation have been invested with a total amount of RMB7.468 billion, covering more than 41 districts and counties in the province. While striving for its critical green financial products, the Bank has achieved "multiple wins" in improving land quality and efficiency, extricating farmers from poverty and increasing their income, and increasing government financial resources.



Mortgage Products for Forest Ownership

Combining the rich forest resources of Guizhou Province, the Bank supports the forestry production and management of forestry management entities, construction of national reserve forests, cultivation and development of forest resources, forest ownership collection, under-forest economic development, forest maintenance and tourism, etc. and innovatively introduced a mortgage guarantee method for forest ownership to solve customers' problem of "difficult guarantee". The Bank assisted in promoting the reform pilot work of Guizhou Province's only collective forestry comprehensive reform pilot area (Jinping County).



Agricultural Integration Loan Products for Rural Revitalization

The Bank seized the policy opportunities of poverty alleviation in Guizhou Province, integrated the agriculture-related funds into the development of green finance, and motivated the whole Bank to increase support efforts for green projects such as green agriculture development, rural drinking water safety, farmland water conservancy facilities, and rural environmental pollution control. As of the end of 2019, a loan of RMB350 million has been allocated to the wastewater treatment project for the comprehensive improvement of the rural environment in the Xixiu District of Anshun City.



Case:

Supporting Construction of Photovoltaic Demonstration Base for Eco-tourism and Agriculture

“Lucid waters and lush mountains are invaluable assets”: a good ecological environment is the most beneficial to people’s well-being. Our Qianxinan branch used green credit finance to promote the development of emerging industries, and granted a credit of RMB250 million to support Guizhou Xingyi Electric Power Development Co., Ltd. to build an eco-tourism agricultural photovoltaic demonstration base integrating photovoltaic power, agricultural production, and tourism. The project uses renewable resources to generate electricity. In 2019, it generated a total of 54.9472 million kWh of electricity, saved about 22,000 tons of standard coal and reduced about 46,000 tons of carbon dioxide, 1,648 tons of sulfur dioxide, 824 tons of nitrogen oxides, and 15,000 tons of smoke and dust.



Case:

Green Credit Improves Rural Living Environment

In January 2019, our Anshun branch and the government for Xixiu District of Anshun City strengthened the bank-policy connection, closely creating the development requirements for a “beautiful countryside and livable Anshun” of the Anshun Municipal Party Committee and the Municipal Government, aiming at the rural residents’ sewage treatment problems by actively practicing social responsibility, and investing RMB350 million of green credit funds to specifically support the construction of a sewage treatment project for the comprehensive improvement of the rural environment in Xixiu District, opening up the “last mile” for the rural infrastructure construction. With the advancement of rural sewage treatment construction, the living environment of garbage blocking roads and the random discharge of sewage into surrounding rivers is quietly changing, and beautiful countryside and rural farmhouses are becoming the new landscape for Anshun tourism.

“Now, many people envy me for my home, which is close to the Xingjiang River and guarding the lotus pond. Rural tourism has started. There are rooms with the most beautiful river views and more and more tourists that this place is getting increasingly prosperous day by day.”

—Bao Linzhen



Financial Funds Turn Sewage into Green Water

PRACTICE GREEN OPERATION

1. Promote Green Office

The Bank attaches great importance to the impact of its operation on the environment, and strives to integrate energy saving and emission reduction into the entire process of daily management and operation, guide employees towards forming environmental awareness and habits, and create a green office environment. Due to the nature of the Bank's business, there are no environmental laws and regulations that will have a significant impact on the Bank.



Energy Saving and Consumption Reduction

The Bank replaced the light sources in its office areas with energy-saving LED tubes, set energy-saving settings for the indoor air-conditioning temperature in summer, canceled the distribution of office training papers, pens, books and other office supplies in the industry, reducing the use of one-off supplies.



Online Office

The Bank makes full use of the OA office system, streamlines and compresses various types of documents, and replaces the circulation of paper documents with electronic files to reduce paper consumption in the office while achieving efficiency and intelligence. We adopt centralized management for various types of office paper, and strictly control the use of office paper.



Water Conservation

The Bank strengthened water management, and posted a water-saving sign to call on employees to save water.



Low-carbon Travel

We proactively dispose of 132 official vehicles with old age, high energy consumption and difficult maintenance, and encourage employees to use social vehicles, public transportation and other methods to solve official travel problems.

ENVIRONMENTAL PERFORMANCE¹

Energy and Resource Consumption			
Indicator Name	Unit	2019	
Total energy consumption ²	MWh	4,680.37	
Total energy consumption per capita	MWh/person	8.3429	
Energy consumption per square meter of floor area	MWh/m ²	0.1964	
Direct energy consumption	MWh	570.74	
Natural gas	MWh	179.72	
Liquefied petroleum gas	MWh	33.12	
Facility diesel ³	MWh	13.04	
Bus fuel consumption ⁴	MWh	344.86	
Indirect energy consumption	MWh	4,109.63	
Purchased electricity	MWh	4,109.63	
Office water consumption ⁵	ton	11,339.00	
Per-capita office water consumption	ton/person	20.2121	
Office water consumption per square meter of floor area	ton/m ²	0.4758	
Office paper consumption ⁶	ton	7.93	
Office paper consumption per capita	ton/person	0.0141	
Office paper consumption per square meter of floor area	ton/m ²	0.0003	

Notes:

1. The statistical scope of environmental performance data is the head office. The statistical scope of the number of employees in converted per-capita energy and resource consumption density, waste emission density, and greenhouse gas emission density includes contract workers and labor dispatch workers.
2. The energy consumption data is calculated according to the consumption of electricity and fuel and the conversion factor provided by the national standard of the People's Republic of China "General Principles for Comprehensive Energy Consumption Calculation (GB/T2589-2008)", which mainly includes natural gas, liquefied petroleum gas, diesel, gasoline and purchased electricity.
3. Facility diesel refers to diesel consumed by diesel generators and diesel stoves.
4. Bus fuel consumption includes the use of gasoline and diesel for official vehicles.
5. Office water mainly includes tap water.
6. Office paper mainly includes A3 and A4 copy paper.
7. Packaging material information is not applicable to the headquarters.

Emissions			
Indicator Name	Unit	2019	
Sulfur oxide emissions ¹	kg	0.58	
NOx emissions ¹	kg	304.27	
Particulate emissions ¹	kg	28.31	
Total greenhouse gas emissions (Scope 1 and Scope 2) ²	ton	3,571.92	
Per-capita greenhouse gas emissions (Scope 1 and Scope 2)	ton/person	6.3671	
Greenhouse gas emissions per square meter of floor area (Scope 1 and Scope 2)	ton/m ²	0.1499	
Direct emissions (Scope 1)	ton	133.39	
Natural gas emissions	ton	36.29	
Liquefied petroleum gas emissions	ton	7.52	
Facility diesel emissions	ton	3.48	
Bus fuel consumption emissions	ton	86.10	
Indirect emissions (Scope 2)	ton	3,438.53	
Emissions of purchased electricity	ton	3,438.53	
Non-hazardous waste ³	ton	41.72	
Non-hazardous waste per capita	ton/person	0.0744	
Non-hazardous waste per square meter of floor area	ton/m ²	0.0018	
Hazardous waste ⁴	ton	5.98	
Hazardous waste per capita	ton/person	0.0107	
Hazardous waste per square meter of floor area	ton/m ²	0.0003	

Notes:

1. The emissions of sulfur oxides, nitrogen oxides, and particulate matter come from the fuel consumption of buses. The emissions data are calculated according to the HK-ESG Index issued by the Hong Kong Stock Exchange.
2. The greenhouse gas inventory includes carbon dioxide, methane and nitrous oxide. The greenhouse gas emission data are presented in terms of carbon dioxide equivalent, and are calculated according to the 2017 China Regional Grid Baseline Emission Factors published by the Ministry of Ecology and Environment of the People's Republic of China and the 2006 Guidelines for National GHG Inventory published by the Intergovernmental Panel on Climate Change (IPCC).
3. The main types of non-hazardous waste involved in the operation of our headquarters include office waste, waste computers, waste servers, waste fire extinguishers.
4. The hazardous wastes involved in the operation of our headquarters are all handled by qualified professional companies. The main types include waste lead-acid batteries and waste toner cartridges.

2. Insisting on Green Procurement

The Bank has adhered to the centralized procurement principle of “fairness, openness, justice, honesty and trustworthiness”, established a centralized procurement management platform, standardized the centralized procurement process, strictly controlled supplier entry, and made clear that under the same conditions, purchase priority is given to energy-saving and environmentally friendly products.

Centralized Procurement Management System (Partial)

- Bank of Guizhou's Regulations on Large Procurement (《貴州銀行大額採購管理辦法》)
- Working Rules of Bank of Guizhou's Centralized Procurement Committee (《貴州銀行集中採購委員會工作規則》)
- Bank of Guizhou's Internal Procedures for Centralized Purchasing (《貴州銀行集中採購管理辦法》)
- Bank of Guizhou's Operating Procedures for Centralized Procurement (《貴州銀行集中採購操作規程》)
- Bank of Guizhou's Management Measures for Centralized Procurement Suppliers (《貴州銀行集中採購供應商管理辦法》)
- Bank of Guizhou's Margin Management Measures for Centralized Procurement (《貴州銀行集中採購保證金管理辦法》)
- Bank of Guizhou's Management Measures for Centralized Procurement and Review Experts (《貴州銀行集中採購評審專家管理辦法》)

Main Measures for Supplier Management



Access Management

- Relevant projects require that suppliers hold valid ISO 9001 quality assurance system certification, ISO 14001 environmental management system certification, GB/T 28001 occupational health and safety management system certification and China Environmental Labeling Product Certification, etc. within the validity period.
- Relevant projects require suppliers to comply with occupational health, safety management and Chinese environmental label certification, etc., to fulfill clear requirements for suppliers' social responsibilities.



Daily Management

- Daily management is carried out by using units or departments to conduct regular assessments on suppliers. Assessment contents include supplier performance capabilities, service quality, personnel management, and professional capabilities.
- Suppliers that pass the assessment may continue to execute their original contract or renew it, while those that fail to pass it may have their contract terminated or be disqualified.

Number of Suppliers by Region		
Indicator Name	Unit	2019
Number of suppliers to the head office	/	173
Number of branch suppliers in Guiyang	/	38
Number of branch suppliers outside Guiyang	/	135

In 2019,

our centralized procurement management platform went online	our supplier review coverage rate was	our centralized procurement projects totaled	our procurement budget amount totaled	our budget was cut by	our capital saving rate was
	100%	121 units	RMB680 million	RMB104 million	15.29%

3. Join Green Charity

Through ways such as entering the community, entering the campus, and entering the enterprise, the Bank carried out energy-saving and emission-reduction publicity weeks and a series of “Energy-saving and Emission-reduction First” campaigns to encourage employees to participate in green environmental protection charity activities including afforestation, low-carbon travel, waste classification, and reuse of old objects, to guide employees toward starting small things around, devoting themselves to environmental protection, and building green homes together.

In 2019,





Our Qiongdongnan branch carried out the "High Mountain Environmental Protection" charity activity



Trekking activity of Wood City River with the theme of "Youth meets and gathers precious silver with the Bank of Guizhou"



"Walking into Spring" hiking activity at Pingba Cherry Garden, Anshun

TO BE DREAM BUILDER FOR BETTER LIFE AND GAIN HAPPINESS FROM NEW JOURNEY



Sustainable Development Practice

- Effectively protect the basic rights of employees
- Improve the talent selection mechanism to make outstanding employees stand out
- Improve the training system, innovate the training model, and grow together with employees
- Actively promote financial literacy and carry out public welfare volunteer activities to support community development

New employees totaled

483

Our labor contract coverage rate was

100 %

Training for employees

35,200 person-times

Number of registered volunteers

1,741

Financial volunteer teams numbered

316

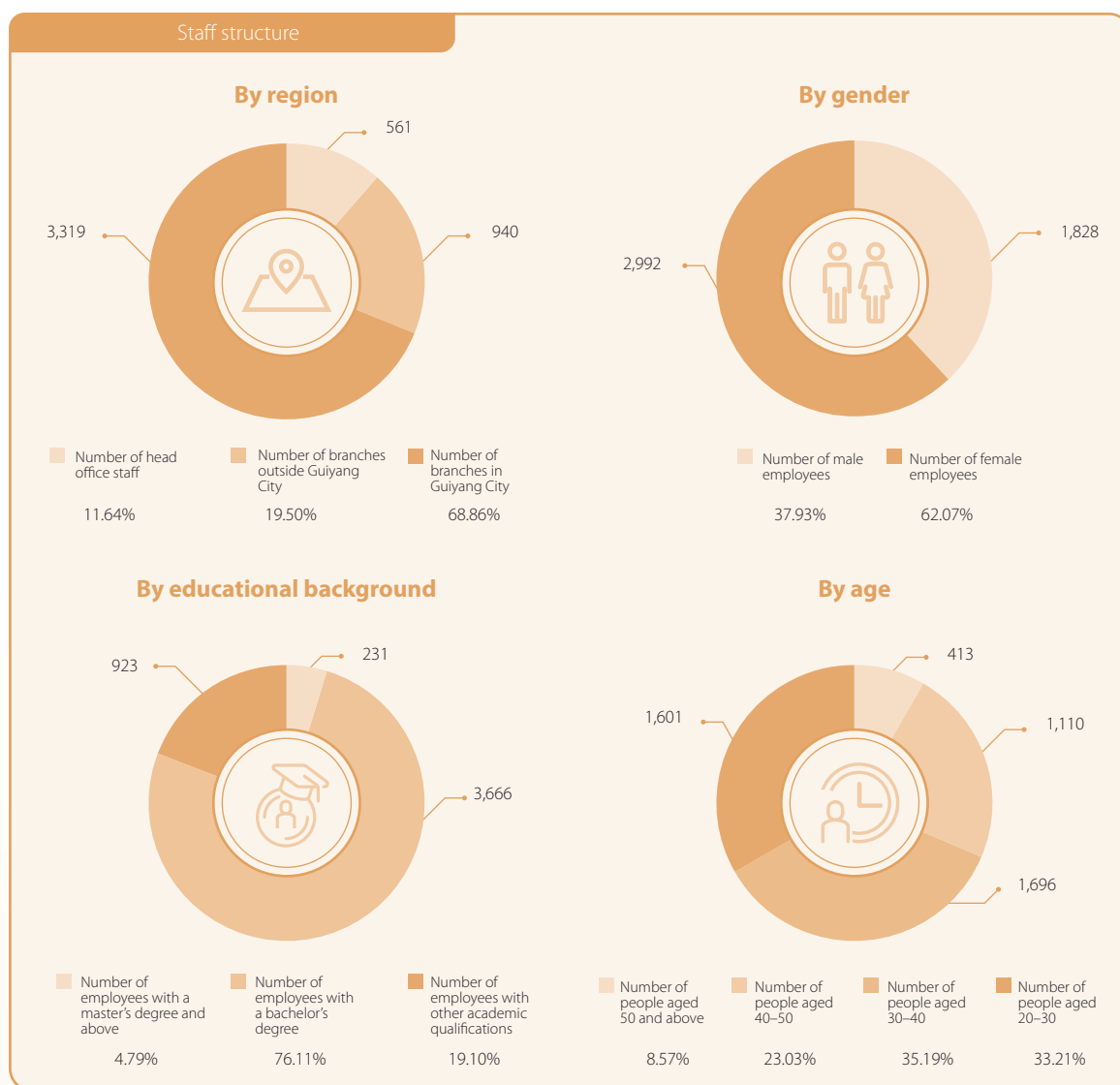
Volunteering services amounted to

13,741 hours

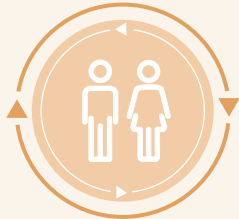


PROTECT BASIC RIGHTS AND INTERESTS IN ALL RESPECTS

The Bank adheres to the principle of putting people first, attaches great importance to safeguarding employees' basic and democratic rights, pays attention to employees' psychological and physical health, and is committed to creating a respectful, pluralistic and harmonious working atmosphere and enhancing employees' happiness. As of the end of 2019, the total number of employees was 4,820.



Employee turnover rate



By gender

Female employees

3.00 %

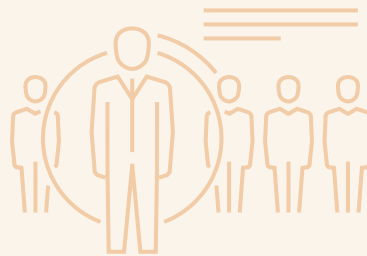
Male employees

5.50 %

By age

Employees aged
50 and above**1.45** %Employees
aged 40–50**2.23** %Employees
aged 30–40**3.87** %Employees
aged 20–30**7.46** %

By region

Headquarters
staff's turnover rate**2.78** %Branches in
Guiyang's turnover rate**7.12** %Branches outside
Guiyang's turnover rate**3.51** %

1. Safeguard Rights and Interests of Employees

The Bank has strictly abided by relevant national and local laws and regulations such as Law on Employment Contracts of the People's Republic of China (《中華人民共和國勞動法》) and the PRC Labor Law (《中華人民共和國勞動合同法》), and formulated the Management Measures for Employee Attendance and Leave of the Head Office of Bank of Guizhou (《貴州銀行總行員工考勤休假管理辦法》), Administrative Measures on Remuneration of Bank of Guizhou (《貴州銀行薪酬管理辦法》), etc. based on its actual circumstances, abided by the employment policy of equal employment and equal pay for equal work, do not discriminate employees due to factors such as gender, age, religion, ethnicity, etc., and protect all labor rights of employees according to law. In 2019, the labor contract signing rate of the whole Bank was 100%, and the social insurance coverage rate was 100%.



Recruitment

We insist on open recruitment information, strict recruitment procedures, and standardized recruitment processes; in accordance with laws and regulations, we signed labor contracts with employees, and no child labor or forced labor has occurred.



Employee Salary

Based on the value of the position, we have built a staff grade system with 16 hierarchical levels and 48 salary levels; based on the "efficiency-oriented, performance-oriented, salary-based, scientific and reasonable" principles, we have established a "basic salary + performance salary + project reward + benefits" external competitive salary distribution system.



Employee Benefits

The Bank established an employee welfare system of "statutory benefits + autonomous benefits". We handle six insurances and one pension for all employees, pay all social insurance expenses on time and in full, establish employee supplementary medical insurance system and enterprise annuity system, and provide housing subsidies and heating subsidies.

2. Deepen Democratic Management

The Bank continued to strengthen democratic management and construction and continuously improved its democratic management system, and successively issued the Management Measures for the Representatives of Employees (Members) of Bank of Guizhou (《貴州銀行職工(會員)代表管理辦法》), and Management Measures for the Staff Representative Conference (Employees' Congress) of Grassroots Units of Bank of Guizhou (《貴州銀行基層單位職工代表大會(職工大會)管理辦法》). We insist on publicizing our operations, setting up an open column for party affairs and public affairs in trade unions at all levels, and promptly publish information on the Bank's rules and regulations, appointment and dismissal of cadres, and employees competing for posts to ensure employees' right to know. Through convening regular staff congresses and opening the "Voice of Employees" forum and youth hotline, the Bank unblocked the channels for employees' opinion expression, rights protection, and interest coordination, respected their dominant position, and improved the level of democratic management.

In 2019, the head office held the second and third employee congresses for the second year, and successively reviewed and approved rules and regulations closely related to the interests of employees, including the Corporate Annuity Scheme of Bank of Guizhou Company Limited (《貴州銀行股份有限公司企業年金方案》), Proposal on Uniform Bank-wide "Housing Incremental Subsidy" Implementation Standards (《統一全行「住房增量補貼」執行標準議案》), Retired Employees' Overall Welfare Matters (《退休員工統籌外福利事項議案》), Bank of Guizhou's Rewarding Application and Selection Scheme for Special Contribution to Public Account for Enterprise Annuity (《貴州銀行企業年金公共賬戶特殊貢獻獎勵申報評選方案》), and Bank of Guizhou's Supplementary Protection Scheme for Supplementary Medical Insurance (《貴州銀行補充醫療保險行內補充保障方案》).



The Guiyang Management Department's Trade Union convened the second member congress.

3. Focus on Safety and Health

The Bank attaches great importance to the safety of employees. Through organizing a series of activities such as occupational health examinations and safety and health training, we support the "health" umbrella for employees to ensure that they are engaged in daily work with a healthy physical and mental state. In 2019, there were no work fatalities, serious injuries, and major accidents; the employee coverage rate for medical examinations reached 100%.



Case

The Guiyang Management Department Set up "Cool Running Group" to Care for Employees' Physical and Mental Health

In order to promote the positive and energetic spirit of employees and guide employees toward establishing a healthy and upward mental state, in April 2019, the Guiyang Management Department initiated the establishment of the "Cool Running Group", which hired a professional fitness coach to give lectures on healthy and scientific running, warm-up activities for running, technical guidance on movements and route planning. At 8:30 a.m. every Saturday and Sunday, activities are carried out in Guanshan Lake Park. Through long-term organized exercise, the coach explained that the importance of employees establishing good exercise and fitness habits, while easing the daily tension of work emotions through exercise and sharing the joy of running among themselves, as they could improve sub-health status, improve work efficiency and lead to happy work and life.





We participated in the 2019 Guiyang International Marathon.



The employees of our Qiannan branch conducted fire safety knowledge training and practical exercises.



Our Zunyi Branch held health training.



Our Anshun branch held a fire drill.

SUPPORT GROWTH AND DEVELOPMENT WITH ALL STRENGTH

The Bank actively builds a broad advertising growth stage for employees. Through continuous improvement of comprehensive personnel training, selection and use mechanisms, it unblocks vertical development and growth promotion channels for employees, improves employee education and training systems, strengthens employee capacity building, and promotes employee growth and organic and uniform corporate development.

1. Broaden Career Development Path

The Bank conducts strategic and systematic management of employee development, continuously improves the process of its talent selection mechanism, establishes a professional and technical grading system, formulates competence and quality models for all levels and types of positions, provides employees with a smooth career development path, and allows outstanding employees stand out on appropriate development channels.

Build Employee Career Channels



The Bank focused on the strategic need for retaining management and professional talents, strengthened the construction of a hierarchical system for professional and technical employees, formulated competence and quality models for all types of posts at all levels, refined the promotion paths for management posts and professional and technical posts throughout the Bank, and opened up two channels for career development, and arranged for cadres and employees of the whole Bank to make employee career planning, and pointed out the direction and path for employees to grow on based on their positions.



Implement Talent Rotation Training

The Bank established cross-institutional (department), cross-post and other types of rotation communication mechanism. According to the core talent training plan, combined with the current status of competence and quality and development goals, the Bank promoted the accumulation of multi-post experience in management and management, and orderly promoted the cultivation of high-quality talents with mixed skills.



Case

Vigorously Carry out the “Youth Civilization” and “Youth Post Expert” Activities to Help Young Employees Make Contributions

In order to fully stimulate the passion and motivation of young employees and officers to start a business, the Bank strongly advocated the concept of “post growth”, created the “Youth Civilization” as an effective way to unite youth, and lead young people in contributing to the business, and carried out a series of activities of “Civilization Open Week” and “Civilization Post Experience Day”. In 2019, 41 sub-branches emerged throughout the Bank. A number of sub-branches in Anshun Pingba, three cities in southern Guizhou, and Huangping in southeast Guizhou were awarded “Youth Civilization” at the county, city and state levels.

The Bank carried out in-depth work on the creation of “young job experts”. On the one hand, it strengthened the comprehensive professional quality of young employees by sending home tutors, weekly lessons, and rotation training. On the other hand, it actively organized business skills competitions and business knowledge competitions for young employees and other activities to create a benign competitive atmosphere for catching up with others. Meanwhile, the Bank selected the advanced youths that emerged from the activities as models, demonstrating for and driving more young employees to actively improve their professional skills, in order to help them achieve personal growth. In 2019, the Bank organized 37 competitions for “Young Post Experts” and commended 10 young post-competent professionals at the bank level.

2. Focus on Professional Skills Training

Based on employee needs and job characteristics, the Bank has innovated its team training model, built a “1314” multi-level and multi-channel training system, combined the online general public education with the offline elite curriculum education for middle and senior management, and inspired employees to diversified potentials, striving to create a culture of lifelong learning, and promote the update of employees’ knowledge structure and professional ability. Meanwhile, we focused on stimulating the innovation potential and vitality of employees, and actively organized and carried out “little innovations, little inventions, little designs, little suggestions, and little transformations” and other innovative activities to cultivate employees’ innovative awareness and ability.



Our Qianzhongnan branch held an accounting business knowledge and skills competition.

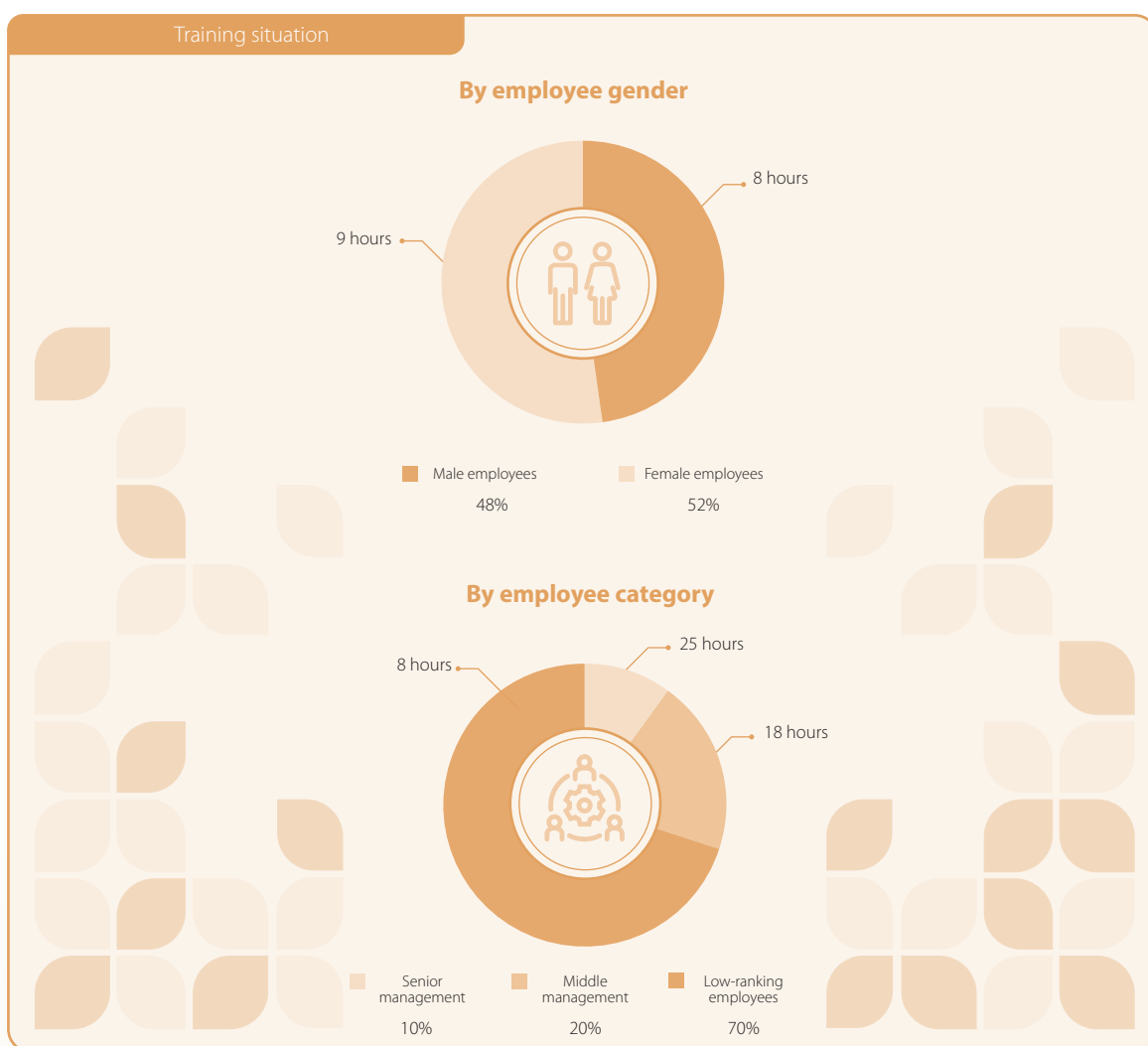
In 2019,

the number of our employee training projects totaled **180**

a total of RMB **12.85** million was invested in our employee training

we held **725** training sessions throughout the year

35,200 employees were trained



"1314" Training System



One Goal

Keep up with the Bank of Guizhou's strategic development



Three Upgrades

Enhance the comprehensive quality, business skills and execution ability of our cadres and employees



One Brand

Make the Bank of Guizhou a "learning bank"



Four Paths

Online learning, face-to-face lectures, visits, and internal trainer team



Encourage Independent Learning

The Bank made every effort to promote the brand building of the "Network Academy of the Bank of Guizhou" online learning platform, in attempts to inspire, urge, and guide employees of the Bank towards developing good habits of independent learning and independent growth.



Draw "Talent Map"

The system masters key information such as the distribution of key talent positions, geographic locations, seniority backgrounds, attitudes and motivation, and follows the principle of "person-post matching" to effectively allocate and rationally use existing human resources to optimize the career development of employees and strive to maximize the effectiveness of personnel.



Carry out Education and Training

The Bank comprehensively adopted methods such as concentrated rotation training, special training, and participation in external training to provide education and training. According to the actual needs of current business development, we have established and perfected all types of job training courses at all levels of the Bank, and based on the construction of the current course system, we have drawn up a comprehensive implementation plan for the course system.



Strengthen Job Certification

We organized post certification exams, and 1,526 people obtained relevant post certification.



The Guiyang Management Department held the "Bright Eyed Detective" risk case competition.

CARE ABOUT LIVES OF EMPLOYEES WHOLEHEARTEDLY

The Bank attaches great importance to the construction of employees' spiritual civilization, actively carries out cultural activities and activities loved by its employees, enriches employees' spiritual and cultural lives, and helps employees realize their own value to the greatest extent, cares for special groups such as female employees and employees in difficulty, and practically helps employees solve problems and create a warm and happy collective atmosphere.

1. Enrich Cultural Life

The Bank actively organized and carried out colorful and enjoyable cultural and sports activities such as basketball matches, football matches, fun games, calligraphy contests, photography contests, etc., strengthened the employee-family-organization emotional connection, built a stage for employees to bloom themselves and cultivate their sentiments, and helped employees to strengthen their fitness and relax their body and mind outside their work.

In 2019, we carried out publicity and education activities on the theme of "My Motherland and Me", organized the showing of red films such as My People, My Country and Chairman Mao, organized a series of activities for the 70th anniversary of the founding of the People's Republic of China, vigorously sang praise for the new China and forge ahead into the new era, and offer a gift for the anniversary.







Case

“Youth Study” Action-Youth League Committee of Head Office Organizes Reading Month Activity

In order to further promote the “Youth Study” action, the Youth League Committee of our head office took the “World Reading Day” as an opportunity to carry out a reading month activity across the Bank, inspiring the young people to enthusiasm for reading, and guiding the committee’s members into reading good books. The primary organizations at all levels of the Bank actively responded to calls from the committee by holding a meeting on reading, carrying out book donation activities, and donating books to the teams and cadres within their organization, one for each, so that the young people can share the joy of reading and enjoy lifelong learning, making lifelong reading a habit and fashionable trend.

The Guiyang Management Department organized the book donation activity named “Creating a Reading Month and Learning-type League Branches”



The Youth League Committee of the Zunyi branch organized a book donation activity named “Creating a Reading Month for the Youth League Branch”



The Youth League Committee of our Tongren branch organized a book donation activity named “Creating a Reading Month for the Youth League branch”



The Youth League Committee of our Bijie branch organized a book donation activity named “Creating a Reading Month for the Youth League Branch”

2. Caring for Employees

The Bank regards employee well-being as the source of the company's strong centripetal force and cohesion, improves the assistance mechanism, innovates the assistance form, broadens the assistance channels, and promotes the normalization and sustainability of assistance. The Bank started by practically solving the practical concerns of employees and their families, providing personalized care to employees in difficulty, retired employees, female employees, etc., building a well-protected and vibrant happy home, so that each employee has a sense of belonging and happiness.

In 2019,

We helped **71** employees in difficulty with, livelihood assistance funds of RMB**106,300**, medical assistance funds of RMB**40,000**, and disaster relief funds of RMB**30,000**.

The Bank pays attention to the protection of the special rights and interests of female employees. It organizes regular medical examinations for female employees every year, implements maternity insurance for them, and gives them special care during physiology, pregnancy and lactation. In 2019, we signed a strategic cooperation agreement with the Guizhou Women's Federation. Through resource sharing and complementary advantages, the two sides would carry out all-round cooperation in the fields of poverty alleviation, rural revitalization, caring for women and children, and promote the protection of women's rights, bringing better services and more personal care for the female employees of the Bank.



Our Qianxinan branch organized a series of activities to celebrate the International Women's Day.



Our Liupanshui branch conducts "special love for special you" activities

BUILD HARMONIOUS AND CARING SOCIETY

The Bank constantly seeks a point of common development with society, integrates internal and external resources, deepens and popularizes financial knowledge, and delivers charitable ideas and love to all sectors of the society through various voluntary public welfare activities such as caring for left-behind children, caring and charitable donations, community service, etc., to help build a harmonious society and good life for people.

1. Popularize Financial Knowledge

The Bank actively carried out financial knowledge publicity and education, adopted a combination of online and offline models, and gave full play to the geographical advantages of financial service outlets and the network advantages of interactive media such as official websites, online banking, mobile banking, and WeChat public accounts to comprehensively improve the use of modern financial capabilities to assist financial consumers in safeguarding their legitimate rights and interests.

In 2019,

we set up **316** financial volunteer service teams and carried out **865** financial inclusion activities

we conducted **1,941** times of financial knowledge publicity and education activities, distributed **366,000** copies of promotional materials,

and achieved **8,858** views on WeChat, benefiting **328,000** consumers.



"Bauhinia" financial lecture by our Zunyi branch



Enter Miao township to carry out anti-counterfeit currency publicity



Case

"Bank-school Cooperation" Helps Promote Financial Knowledge at School

In September 2019, our Tongren Branch's railway station sub-branch and Tongren Preschool Education College celebrated the 70th anniversary of the founding of the People's Republic of China with the 2019 "Central Bank Payment Cup" campus financial knowledge contest, participated by more than 1,000 teachers and students from the school.

Through ways such as distributing promotional materials, hanging banners, and prize quizzes, the activity spreads financial knowledge to the teachers and students on the spot, answers questions, and provides guidance for the general public on staying away from bad online loans on campus, popularizing personal credit information, and preventing telecommunications fraud, helping students to establish correct consumption concepts and consciously resist online and campus loans. In the prize quiz session, eight representative teams from the colleges of the school actively raised their hands to answer questions, which created a lively atmosphere. Also, the event set up an audience response link. While ensuring the smooth participation of the participating teams, the enthusiasm of the audience on the spot was fully mobilized and good results were achieved.



Awards scene for the campus financial knowledge contest



Case

The Financial Literature and Art Promotion Team Sends Financial Knowledge to the Countryside

Our Anshun branch organically integrated business promotion with employees' literary and artistic interests, and established a financial literary and art promotion team to deliver financial knowledge and convenient services to farmers.

In July 2019, the financial literature and art publicity team entered the Beidou ecological immigration community in Caiguan Town, Anshun City, and revealed various "plots" of telecommunications fraud and illegal fund raising in the form of sitcoms, allegro, singing and dancing, putting real-life cases of preventing illegal fund-raising on the stage, and using Anshun's local dialect to vividly reveal the traps and characteristics of illegal fund-raising to farmers' friends. Remind farmers to refuse high-profit temptations, stay away from illegal fund raising, choose regular financial institutions, and hold their wallets tightly. The content of the program is close to the reality of rural production and life, and is loved by farmers. A farmer said, "The performance by the Bank of Guizhou was really beautiful and well done. After watching the performance, we know the methods of cheating, and we must be more vigilant in the future."



Performance by the Financial Literature and Art Promotion Team

2. Joint Community Development

The Bank actively engaged in the construction of a harmonious community. Through the construction of a multi-level volunteer service system, it innovatively carried out a series of activities such as "Learning from Lei Feng", "Being a Good Young Man in a New Era with the Bank of Guizhou" and "Caring for the College Entrance Exam Candidates" to support and encourage employees to contribute their love to people from all walks of life, allowing the compassionate power of the charity to bring together the most beautiful scenery in the world.

As at the end of 2019,

The Bank's registered volunteers reached

1,741

In 2019,

we had **13,741** hours of volunteer activities

we donated RMB **1.88** million for charity projects

42 Trade Union Outdoor Worker Service Stations have been built

We donated RMB **300,000** to the disaster area of Chagou Section, Pingdi Village, Jichang Town, Shuicheng County, Liupanshui City, Guizhou Province, where a huge landslide had occurred

we won the title of "Good Practice Guizhou • Caring Enterprise" in Guizhou Province







Case

"Small Post Station" Embodies "Great Care"

Workers who have been working outdoors for a long time, braving the cold and scorching heat, may bring their own lunch without a place to heat it, and may bring their own cups without a place to add water; sometimes when you want to go to the toilet, you have to run a long way. Taking advantage of its extensive network coverage and perfect service functions, the Bank and the Guizhou Federation of Trade Unions jointly built outdoor labor service stations to serve groups of outdoor workers such as sanitation workers, construction workers, couriers, municipal maintenance workers, taxi drivers, truck drivers, and bus drivers, traffic police and urban management personnel. The station contains indoor places, tables and stools, microwave ovens, water dispensers, cooling and heating equipment, emergency medical aid, reading corners, etc. Each service station can accommodate more than 4 people at the same time, allowing cold outdoor workers to warm up, hot ones to cool, tired ones to rest, wounded ones to use medicines, feeling greater warmth, love and care.



Case

The Youth League Committee of Our Tongren Branch Carried out Charitable Activity of "Love Donation, Passing on Used Items"

On December 5, 2019, the Youth League Committee of our Tongren branch visited Qingtang Elementary School in Daping Township, Wanshan District to carry out the charity activity of "Donate with Love, Passing on Used Items". Qingtang Elementary School is located in a remote area, with inconvenient transportation, poor family conditions for students, more left-behind children in the school, and a severe shortage of daily necessities and learning materials. After understanding the situation, our Tongren branch arranged for employees to actively donate money and materials to send warmth to the children in the cold winter, and encourage the children: "Don't be intimidated by the present difficulties, but be motivated to study hard and create for yourself a beautiful future, so that you will become a useful person for society."



Future Outlook

2020 is the year of completion for the comprehensive construction of a well-off society and the “13th Five-Year Plan”. It is a solid year for the Bank of Guizhou to push forward with its strategy implementation, transformation and development, and it is its starting year after becoming a listed bank. We will continue to take President Xi Jinping’s socialist ideology with Chinese characteristics in the new era as our guide, closely focusing on the goal of “building a first-class, modern commercial city bank in the country”, making steady progress and forging ahead, and making steps toward Guizhou Bank’s cause.

We insist on strengthening our party building with a strict and practical approach before proceeding. We insist on seeking truth and being pragmatic, promote the in-depth integration of party building and business, cooperate with businesses with similar goals, and further improve the quality of our party building work.

We adhere to the concept of advanced excellence to improve governance efficiency before proceeding. We constantly improve systems and regulations, perfect corporate governance, strengthen basic management, prevent and control financial risks, promote the modernization of our governance systems and capabilities, enhance our governance efficiency, and strive to achieve high-quality development.

We insist on taking the initiative to act and optimize financial services before starting. Based on regional advantages, we will continue to work hard to promote poverty alleviation, develop green finance, support the real economy and serve small and micro private enterprises, vigorously develop inclusive finance and consumer finance, improve financial supply capabilities and standards, and make new efforts and greater contributions to supporting local development.

We adhere to the perseverance of long-term achievements, embracing financial technology to set off. We strengthen the exploration and application of artificial intelligence, big data, and blockchain, accelerate the pace of digital bank and open bank construction, and continue to realize intelligent development.

The scrolls of history are always spread out in the forefront; the chapters of the times are always written during continuous struggles. Standing at a new starting point, we are confident and determined that under the strong leadership of the Party Central Committee led by Comrade Xi Jinping, we are brave in taking on new roles and realizing new actions, collaborate with parties implementing the province’s major strategies and responsible for the local economic development, and take the initiative to undertake economic, social and environmental responsibilities, striving to create a new situation for the transformation and development of the Bank of Guizhou!

Indicators

ESG CONTENT INDEXES

Index Content		Disclosure
Aspect A1: Emissions		
General disclosure	Information about exhaust gas and greenhouse gas emissions for water and land, and the generation of hazardous and non-hazardous waste: policies; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P64
A1.1	Types of emissions and related emissions data.	P66
A1.2	Total greenhouse gas emissions (in tons) and (if applicable) density (e.g. per unit of production volume, per facility).	P66
A1.3	The total amount of hazardous waste produced (in tons) and (if applicable) density (e.g. per unit of production volume, per facility).	P66
A1.4	The total amount of non-hazardous waste produced (in tons) and (if applicable) density (e.g. per unit of production volume, per facility).	P66
A1.5	Describe measures to reduce emissions and the results achieved.	P64, 66
A1.6	Describe the methods for handling hazardous and non-hazardous waste, measures to reduce the amount of production and the results achieved.	P64, 66
Aspect A2: Resource Use		
General disclosure	Policies for efficient use of resources (including energy, water and other raw materials).	P64
A2.1	Total consumption of direct and/or indirect energy (such as electricity, gas or oil) by type (calculated in thousands of kilowatt-hours) and density (such as calculated based on every unit of production volume and every facility).	P65
A2.2	Total water consumption and density (e.g. per unit of production, per facility).	P65
A2.3	Describe energy use efficiency plans and results achieved.	P64, 65
A2.4	Describe any problems in obtaining suitable water sources, as well as plans and achievements for improving water efficiency.	P64
A2.5	The total amount of packaging materials used in finished products (in tons) and (if applicable) the share per production unit.	N/A
Aspect A3: Environment and Natural Resources		
General disclosure	Policies to reduce the issuer's significant impact on the environment and natural resources.	P58-64
A3.1	Describe the significant impact of business activities on the environment and natural resources and actions taken to manage the impact.	P58-64

Index Content		Disclosure
Aspect B1: Employment		
General disclosure	Information about compensation and dismissal, recruitment and promotion, working hours, vacations, equal opportunities, diversity, anti-discrimination, and other benefits; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P72-83
B1.1	The total number of employees by gender, type of employment, age group and region.	P72
B1.2	Employee turnover rate by gender, age group and region.	P73
Aspect B2: Health and Safety		
General disclosure	Information about policies that provide a safe working environment and protect employees from occupational hazards; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P75
B2.1	The death numbers and rates due to work reasons.	P75
B2.2	The number of work days lost due to work-related injuries.	P75
B2.3	Describe the occupational health and safety measures adopted, and related implementation and monitoring methods.	P75
Aspect B3: Development and Training		
General disclosure	Policies on improving employees' knowledge and skills in performing their job duties. Describe the training activities provided.	P76-79
B3.1	Percentage of trained employees by gender and employee category (such as senior management, middle management, etc.).	P78
B3.2	By gender and employee category, the average number of training hours completed by each employee.	P78
Aspect B4: Labor Standards		
General disclosure	Information on policies to prevent child labor or forced labor; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P74
B4.1	Describe measures to review recruitment practices to avoid child labor and forced labor.	P74
B4.2	Describe the steps taken to eliminate violations when they are discovered.	P74
Aspect B5: Supply Chain Management		
General disclosure	Policies to manage environmental and social risks in the supply chain.	P67
B5.1	The number of suppliers by region.	P68
B5.2	Describe the practice of hiring suppliers, the number of suppliers for whom the practice is implemented, and the methods of implementation and monitoring of the practice.	P67

Index Content		Disclosure
Aspect B6: Product Responsibility		
General disclosure	Information about policies on health and safety, advertising, labeling and privacy matters and remedies for the products and services provided; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P26, 53-54
B6.1	The percentage of total products sold or shipped that must be recycled for safety and health reasons.	N/A
B6.2	The number of complaints received about products and services and how to deal with them.	P49
B6.3	Describe practices related to the maintenance and protection of intellectual property rights.	P26
B6.4	Describe the quality verification process and product recovery procedures.	N/A
B6.5	Describe consumer data protection and privacy policies, as well as related implementation and monitoring methods.	P54
Aspect B7: Anti-corruption		
General disclosure	Information about policies to prevent bribery, extortion, fraud and money laundering; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P24, 26
B7.1	The number and outcome of corruption cases filed against the issuer or its employees during the Reporting Period.	P26
B7.2	Describe preventive measures and reporting procedures, as well as relevant implementation and monitoring methods.	P24, 26
Aspect B8: Community Investment		
General disclosure	Regarding the policy of using community participation to understand the needs of the community where the operation is located and to ensure that its business activities will take into account the interests of the community.	P32-43, 83-85
B8.1	Focus on areas of contribution (e.g. education, environmental issues, labor needs, health, culture and sports).	P32-35, 42-43, 83-87
B8.2	Use resources (such as money or time) in the focused area.	P8, 32-34, 43, 83, 85

GRI CONTENT INDEXES

	Number and Description	Page No.	Annotation
Organization Overview	102-1 Name of organization	P6	
	102-2 Events, brands, products and services	P6	
	102-3 Headquarters location	P6	
	102-4 Operating location	P6	
	102-5 Ownership and legal form	P6	
	102-6 Service market	P6	
	102-7 Organization size	P6	
	102-8 Information about employees and other workers	P8, 72-73	
	102-9 Supply chain	P67-68	
	102-10 Major changes in the organization and its supply chain	P67-68	no material change
	102-11 Early warning principles or guidelines	P27	
Strategy	102-14 Statements from senior decision makers	P4-5	
	102-15 Key impacts, risks and opportunities	P5, 27	
Ethics and Integrity	102-16 Values, principles, standards and codes of conduct	P28-29	
	102-17 Ethical advice and concerns mechanism	P28-29	

	Number and Description	Page No.	Annotation
Governance	102-18 Management structure	P21	
	102-19 Authorization	P28	
	102-20 Executive management's responsibilities for economic, environmental and social issues	P28	
	102-21 Consultation with stakeholders on economic, environmental and social issues	P29	
	102-22 Composition of the highest governance body and its committees	P21	
	102-26 Role of the highest governance body in setting the purposes, values and strategy	P21	
	102-27 Collective knowledge of the highest governance body	P28	
	102-29 Identification and management of economic, environmental and social impacts	P28	
	102-30 Effects of risk management process	P27	
	102-31 Review of economic, environmental and social issues	P28	
	102-32 Role of the highest governance body in sustainability reporting	P28	
	102-33 Communication of important concerns	P21	
Stakeholder Communication	102-40 List of stakeholder groups	P29	
	102-42 Stakeholder identification and selection	P28	
	102-43 Stakeholder participation policy	P29	
	102-44 Main issues and concerns raised	P29	
Reporting Practice	102-46 Defining report content and issue boundaries	P1, 28	
	102-47 List of substantive issues	P28	
	102-48 Information restatement		No restatement information
	102-49 Report changes	P28	
	102-50 Reporting period	P1	
	102-51 Latest report date	P1	
	102-52 Reporting cycle	P1	
	102-53 Contact information for issues in this report	P100	
	102-54 Statement of reporting in compliance with GRI standards	P1	
	102-55 GRI content indexes	P92-96	
	102-56 External assurance	P97-99	

		Number and Description	Page No.	Annotation
GRI 200 Economic	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 28, 32-43	
		103–2 Management methods and their components	P32-43	
		103–3 Evaluation of management methods	P32-43	
GRI 201 Economic Performance		201–1 Directly generated and distributed economic value	P8, 12	
		201–2 Financial impact of climate change and other risks and opportunities	P58-62	
		201–3 Compulsory fixed benefit plans and other retirement plans	P74	
GRI 203 Indirect Economic Impact		203–1 Infrastructure investment and support services	P32-43	
		203–2 Important indirect economic impact	P32-43	
GRI 204 Purchasing Practice	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 28, 67	
		103–2 Management methods and their components	P67	
		103–3 Evaluation of management methods	P67	
GRI 205 Anti-corruption	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 23-24, 26, 28	
		103–2 Management methods and their components	P23-24, 26	
		103–3 Evaluation of management methods	P23-24, 26	
		205–2 Communication and training of anti-corruption policies and procedures	P23-24, 26	
		205–3 Confirmed incidents of corruption and actions taken	P26	
GRI 300 Environment	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 28, 58-68	
		103–2 Management methods and their components	P58-68	
		103–3 Evaluation of management methods	P58-68	
GRI 302 Energy		302–1 Energy consumption within the organization	P65	
		302–3 Energy intensity	P65	
		302–5 Reduce energy demand for products and services	P58-62	

		Number and Description	Page No.	Annotation
GRI 303 Water Resources		303–3 Water circulation and reuse	P64	
GRI 305 Emission		305–1 Direct (scope 1) greenhouse gas emissions	P66	
		305–2 Energy indirect (scope 2) greenhouse gas emissions	P66	
		305–4 Greenhouse gas emission intensity	P66	
		305–7 Nitrogen oxides (NOx), sulfur oxides (SOx) and other major gas emissions	P66	
GRI 306 Wastewater and Waste		306–2 Total waste by type and disposal method	P66	
GRI 308 Supplier Environmental Assessment		308–1 New suppliers screened using environmental criteria	P67-68	
		308–2 Negative impact of supply chain on environment and actions taken	P67-68	
GRI 400 Society	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 28, 72-87,	
		103–2 Management methods and their components	P72-87	
		103–3 Evaluation of management methods	P72-87	
GRI 401 Employment		401–1 New employees and employee turnover	P73	
		401–2 Benefits provided to full-time employees (excluding temporary or part-time employees)	P74	
		401–3 Parental leave	P83	
GRI 404 Training and Education		404–1 Average hours of training per employee per year	P78	
		404–2 Employee skills improvement program and transition assistance program	P76-79	
GRI 405 Diversity and Equal Opportunities	GRI 103 Management Methods	103–1 Explanation of substantive issues and their boundaries	P1, 28, 72-74	
		103–2 Management methods and their components	P72-74	
		103–3 Evaluation of management methods	P72-74	
		405–1 Governance institutions and employee diversity	P72	

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GRI 413 Local Community	GRI 103 Management Methods	103-1 Explanation of substantive issues and their boundaries	P1, 28, 83-85	
		103-2 Management methods and their components	P83-85	
		103-3 Evaluation of management methods	P83-85	
GRI 414 Supplier Social Assessment		414-1 New suppliers screened using social standards	P67-68	
GRI 416 Customer Health and Safety	GRI 103 Management Methods	103-1 Explanation of substantive issues and their boundaries	P1, 28, 53-54	
		103-2 Management methods and their components	P53-54	
		103-3 Evaluation of management methods	P53-54	
		416-1 Assessment of health and safety impact of product and service categories	P53-54	
GRI 417 Marketing and Logo		417-1 Requirements for product and service information and logos	P53	
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Opinions from Third-party Review

ASSURANCE STATEMENT OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

TUV Asia Pacific Ltd. ("TUV NORD") has been commissioned by the management of Bank of Guizhou Company Limited ('Bank of Guizhou' for short) to carry out an independent assurance of the 2019 Environmental, Social and Governance Report ('report' for short).

BANK OF GUIZHOU is responsible for the collection, analysis, aggregation and presentation of information within the Report. TUV NORD's responsibility in performing this work (assurance of the report) is in accordance with terms of reference agreed in the scope of engagement with BANK OF GUIZHOU. BANK OF GUIZHOU is the intended users of this statement. This statement is based on the assumption that the data and information provided in the report is complete and true. This report is the fifth CSR report for BANK OF GUIZHOU, and BANK OF GUIZHOU invites the third party to give independent assurance.

Assurance Scope

- The report revealed the accuracy and reliability for key performance, information and management system, which happened in 2019;
- Audit site: Zhongdu Building, No. 149 South Zhonghua Road, Nanming District, Guiyang, Guizhou Province, China;
- We evaluate the collection, analysis, aggregation of the information and data;
- Because the economic data had been audited by the third party, we will not do double audit this time.

The date of on-site inspection was from 08-10.06.2020.

Assurance Methodology

- Assurance process including following activities:
- Review the document information provided by Bank of Guizhou;
- Face-to-face or telephone interview with the staff from the head office and branches of Bank of Guizhou;
- View the related websites and media reports, verify the data and information through sampling method;
- Evaluate the Environment, Social and Governance Report ("ESG Report") in terms of the requirements of GRI Standards on the balance, comparability, accuracy, timeliness, clarity and reliability of an ESG Report.
- Refer to AA1000AS (2008) Assurance Standard;
- Assurance activities are carried out in accordance with the ESG Report Certification Management Procedures of TUV NORD.

Assurance Conclusion

BANK OF GUIZHOU Environmental, Social and Governance Report provide an appropriate and objective view of the sustainability & social programs and performances in 2019. The data in report is reliable and objective, TUV NORD did not find the system error or substantial error, which meets the disclosure requirement of HK-ESG.

- The structure of the report is complete, the revealed information is clear, easy-understand and available;
- The report takes “To be Implementer for Steady Development during New Journey”: “To be Booster of Economic Development during New Journey”, “To be Achiever for Customer Value with Remarkable Results during New Journey”, “To be Builder for Green Homes in Beautiful New Journey”, “To be Dream-builder for Better Life and Gain Happiness from New Journey” five aspects to reveal 2019 BANK OF GUIZHOU CSR idea, practice, result and typical cases;

Suggestion for Improvement

Through assurance and evaluation, we had following improvement suggestion on CSR practice and management:

- It is suggested to further improve the social responsibility strategic planning and set clear responsibility objectives;
- It is suggested to extend the disclosure of environmental performance data to all branches of Guizhou Bank Co., Ltd. to improve the balance of reporting.

Special Statement

This statement excluding:

- The activity outside information reveal;
- The position, idea, faith, object, future developing direction, and promise which stated by Bank of Guizhou Company Limited;
- As the economic data was audited by the third party, no repetitive verification was conduction in the report.

Statement of Independence and Competence

TUV NORD Group is the world's leader in inspection, testing and verification, operating in more than 70 countries throughout the world and providing services which includes management systems and product certification; quality, environmental, social and ethical auditing and training; environmental; social responsibility and Environmental, Social and Governance Report assurance.

TUV Asia Pacific Ltd. affirms its' independence from BANK OF GUIZHOU and confirms that there is no conflicts of interest with the organization or any of its subsidiaries and stakeholders when performing the assurance of the Report. TUV Asia Pacific Ltd. was not involved in any manner with BANK OF GUIZHOU, when the latter was preparing the Report.



The Authorized person: Haining Song
Date: 23.06.2020



The team leader: Xuemei (Olina) Li
Date: 23.06.2020

Note: In case of discrepancy between the Chinese and English versions of the declaration, the Chinese version shall prevail.

Reader Feedback Form

Dear readers:

Hello!

Thank you very much for reading the Bank of Guizhou's 2019 Environmental, Social and Governance (ESG) Report. In order to provide you and other stakeholders with more valuable information and promote the Bank's ability and level of social responsibility management, we sincerely welcome your comments and suggestions on the report.

1. Which stakeholder group do you belong to?

- ☐ Government
 ☐ Regulatory authorities
 ☐ Shareholders and investors
 ☐ Clients
 ☐ Suppliers and partners
☐ Employees
 ☐ Public
 ☐ NGOs
 ☐ Others

2. Do you think the report fully covers your expectations of the Bank of Guizhou?

- ☐ Yes
 ☐ No, what else do you want it to reflect?

3. What do you think of the clarity, accuracy and completeness of the information, data and indicators disclosed in the report?

- ☐ High
 ☐ Relatively high
 ☐ Normal
 ☐ Low
 ☐ Very low

4. How much do you think the report's content arrangement and layout design make the report easy to read?

- ☐ Much
 ☐ Quite much
 ☐ Normal
 ☐ Little
 ☐ Very little

5. What are your opinions and suggestions on the social responsibility management of the Bank of Guizhou?

Please provide us with your feedback via the following ways:

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