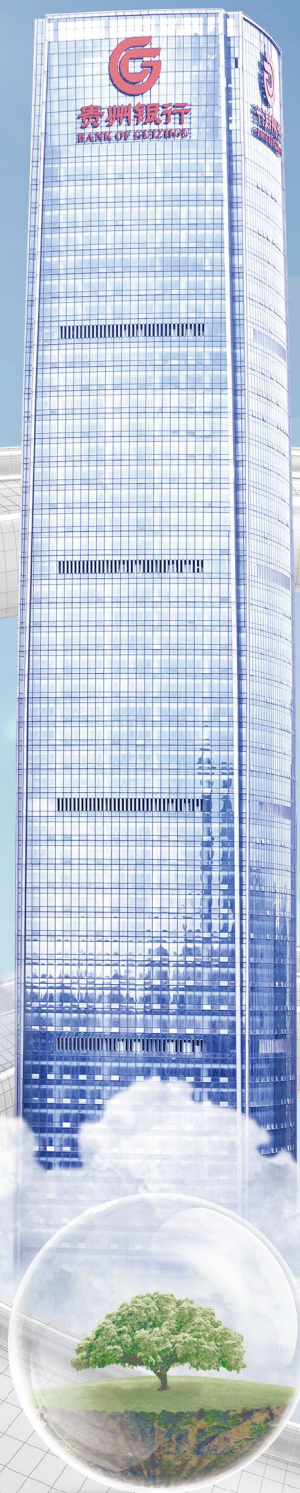


2021  YEAR

环境、社会及管治报告

Environmental,
Social and Governance Report

BANK
OF GUIZHOU



SERVING
WITH HEART

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Message from the Chairman



The year 2021 remained a year of challenges and opportunities, with the continued impact of the COVID-19 and increasingly visible impact of climate change. We continued to honor the commitment of "responsible and temperate bank", keep in mind our role as a corporate citizenship, fulfill the responsibilities as a financial organisation, and further promote sustainable development, and strived to integrate business value with social value, and become a responsible bank trustworthy to the customers and recognised by the public.

We shall strengthen corporate governance and lay a solid foundation for development. Knowing that corporate governance is never good enough, we always take strengthening corporate governance as an important part of achieving high-quality development, give full play to the leading role of Party building in business development and actively incorporate Party building into the Articles of Association. We have taken the initiative to adapt to changes in regulatory rules and competition environment in the new era, constantly improved our internal management system, and further clarified the boundaries of responsibilities of shareholders' meetings, board of directors, board of supervisors and the management. We continue to strengthen the construction of ESG management system. The Board of Directors has set up an ESG Management Committee to ensure that the ESG issues can be "co-ordinated and implemented." We have been actively listening to the expectations and demands of stakeholders, continued to broaden the channels of communication with various stakeholders, and successfully collected 302 effective feedbacks from stakeholders, providing guidance for us to work with all parties to achieve high-quality sustainable development.

We develop green finance and fulfill the "dual carbon" commitment. We are committed to be the practitioners and builders of a green home, take multiple measures to serve the "dual carbon" national strategy, constantly introduce financial resources to build a green home, protect the "happiness real estate" and "green wealth generator". We have adhered to taking green finance as the strategic development direction, promulgated the Green Finance Strategic Plan of Bank of Guizhou (2021-2025) and Bank of Guizhou's Vision, Objectives and Actions for "Carbon Peaking and Carbon Neutrality", and put forward the strategic vision of "Equatorial Bank", "Green Bank" and "Carbon Neutral Bank". We have actively implemented the management requirements of the Equatorial Bank and continued to improve environmental and social risk management. We successfully issued green financial bonds of 5 billion yuan to focus on solving the financing pain point of green industries. More efforts have been made to provide green credit, which amounted to 34.971 billion yuan, an increase of 12.119 billion yuan from the beginning of the year, supporting 237 eco-friendly projects; our investment and financing activities have reduced carbon emissions by 3.8162 million tons, fully supporting the green development of local economy and society.

We have taken root in central Guizhou to serve local development. Serving the local economy is our constant intention and mission. We take finance as a link of every local economic context. We have adhered to growing together with market players, and have introduced "Youth Credit", "Maker Credit" and "individual's small start-up loan" to help people innovate and start businesses; we have introduced "Farmer Credit" and "Agriculture Revitalisation Credit" to help farmers reduce their financing costs; and we have introduced "Intangible Cultural Heritage Loan" products to help the inheritance and development of intangible cultural heritage. We have provided 7.853 billion yuan in loans for rural revitalisation, providing strong financial support for the construction of "beautiful countryside" with strong agriculture, beautiful villages and rich farmers. We have vigorously developed rural financial services, continuously accelerated the construction of rural financial service stations, signed contracts with 1,650 rural financial service stations, and successfully opened 832 stations, actively practising "financial services back to its roots" in the suburb of Qianzhong.

We actively participate in public welfare, highlighting our social responsibility. Bank of Guizhou, as a corporate citizen, shoulders both economic responsibility and social responsibility. We know that Only wealth that is rich in love is truly meaningful wealth, and only an enterprise that actively undertakes its social responsibility is the most competitive and vital enterprise. We have actively fulfilled our social responsibility, worked hard to be a "warm" bank, continued to promote the construction of outdoor workers' service stations, and established 123 "outdoor worker service stations" to create "safe harbors", "gas stations" and "shelters" for urban sanitation workers, construction workers, and express delivery workers. We continue to increase assistance in rural areas, send outstanding resident cadres, vigorously support the development of industries in the areas that have shaken off poverty to help people there become rich. Chen Guihua, Assistant to the President of Yuqing Sub-branch and First Secretary of Gaoyao Village, Longquan Town, Danzhai County, who led the villagers in the integration of cultural and tourism to become rich, was praised by in a report of the People's Daily. We take the initiative to carry out public welfare activities such as "Beautiful China · Youth Action" tree planting activity, "Braving the Wind and Waves with Dreams" activity to serve college entrance examination candidates, "Bank of Guizhou's Blood Donation", "I Do Practical Work for the Masses", demonstrating our commitment to social responsibilities. Our efforts have warmed the community, and also illuminated ourselves, which has firmed up our pace of progress.

We adhere to heartfelt service to realize customer value. Finance is like water, and water is good for all things. We adhere to the "Banking with Heart" service concept, always take creating value for customers as the starting point and focus of our work, making efforts to irrigate the hearts of customers with the water of finance. We have continuously improved our capabilities in empowerment by technology, constantly enriched digital financial service scenarios, helped "Healthy Guizhou" to launch the "Pharmaceutical Procurement Loan", and focused on "promoting Guizhou goods" and launched the "One-Code Credit" to allow customers handle business on mobile phone, winning the China Financial Certification Center (CFCA) Digital Financial Scenario Innovation Award. We regard business outlets as the basic carriers for serving the real economy and the people's livelihood, continue to promote the establishment of "star-rated outlets of the Bank of Guizhou", and has establish a total of 16 national star-rated outlets. We carefully guarded the customer's "money bag", organized 3938 sessions of "six visits and six contacts" publicity campaign, involving an audience of 219,000 people; we strive to spread financial knowledge among people in an easy-to-understand manner and have won the praise of our customers. We insist on providing better services to customers and have received positive feedback, with the complaint satisfaction increased 0.25 percentage points to 99.01%.

Looking back on 2021, we had hard struggles and also the joy of harvest. We have been awarded the "Outstanding Responsible Enterprise Award" at the China CSR Annual Meeting, the "Award for the Most Socially Responsible Small and Medium-sized Banks" by the Modern Bankers Magazine and the "Advanced Collective for Poverty Alleviation in Guizhou Province". We rank 271st and 45th respectively in the list of "Top 1000 World Banks 2021" by the Banker Magazine of UK and "Top 100 Banks in China 2021" by China Banking Association. We have been mindful of the recognition from all sectors of the community, actively responded to the requirements of the new ESG guidelines of the Hong Kong Stock Exchange, attached great importance to the concerns of all parties, constantly made new achievements in ESG management, continued to improve ESG management level, maintained good communication with stakeholders, and strived to become an industry model.

Looking to the future, as a responsible corporate citizen and a state-owned financial enterprise with a high sense of responsibility, we will continue to adhere to the concept of sustainable development, carefully listen to the voices of stakeholders, be more determined to do the right things, solve difficult problems, strive for harmonious development between the enterprise and society, and between human beings and nature, making unremitting efforts for the better life of more people.

Party Secretary, Chairman of the Board Yang Mingshang

Message from the President



In 2021, in the face of complex and changeable macroeconomic situation and increasingly harsh business environment, the Bank adhered to the value of "Banking with Heart" and dedicated to promoting the integration of ESG and business management, earnestly implemented the macroeconomic and financial policies of China, accurately studied and judged the situation, calmly responded to challenges, focused on reform, promoted development, prevented risks and strengthened management for stable operation, actively fulfilled our social responsibility, achieved steady development of various businesses and significantly enhanced our service capacity. By the end of 2021, the scale of assets surpassed CNY 500 billion, the balance of deposits surpassed CNY 300 billion, the balance of loans surpassed CNY 140 billion, with the non-performing loan ratio of 1.15%. With the major operating indicators such as assets, deposits and loans ranked among the top financial institutions in the whole province, the Bank has successfully entered into the list of medium-sized commercial banks.

We fully served the real economy and actively fulfill our social responsibilities. The Bank provided 48.384 billion yuan in loans for the Four Transformations, and comprehensively completed the high-quality development assessment tasks assigned by the provincial Party committee and the provincial government. We solidly pushed forward the consolidation and expansion of poverty alleviation achievements and effective connection with rural revitalization. The 16 indicators in five categories of rural revitalization work all achieved full marks in the 2021 assessment of the provincial SASAC system. Loans to the real economy totaled 51.731 billion yuan, with the balance of financing for the real economy totaling 143.823 billion yuan, an increase of 52.52%; loans to private enterprises totaled 37.98 billion yuan, an increase of 22.25%. At the same time, efforts were made to assist enterprises development in the pandemic by providing 17.4 billion yuan in new credit funds for pandemic prevention and control and resumption of production, providing strong support for small, medium and micro-sized enterprises to get through difficulties.

We vigorously supported the green economy and practiced the concept of green finance. Drawing on Xi Jinping's thought on ecological civilization, the Bank issued the Green Finance Strategic Plan of Bank of Guizhou (2021-2025) and Bank of Guizhou's Vision, Objectives and Actions for "Carbon Peaking and Carbon Neutrality", continuously deepening the innovative development of green finance. The total balance of green loans for the year was 34.971 billion yuan, an increase of 12.119 billion yuan or 53.03% over the beginning of the year. Green loans accounted for 13.96% of all loans in the Bank, an increase of 3.28 percentage points over the beginning of the year. We successfully issued the second issue of 5 billion yuan of green financial bonds, continuously expanding financing channels to support the green economy and low-carbon transformation.

We strived to carry out inclusive finance, and continued to extend the service antennae. A long-term mechanism featuring "daring to lend, being able to lend, being willing to lend and doing well in lending" was established, and 27.886 billion yuan of loans was granted to "inclusive small and micro enterprises", an increase of 39.98%, benefiting 18,000 small and micro enterprises. We strictly implemented the requirements of "Four Non-Removals", actively explored the tripartite construction mode of "bank + company + station head", vigorously promoted the construction of rural inclusive finance stations, and strived to improve the level of financial supply in rural areas of Guizhou. By the end of 2021, the Bank had signed contracts with 1,650 rural financial service stations, successfully opened 832 stations and issued 348,100 cards; a total of 7.853 billion yuan of loans was granted to rural revitalization in the whole year, and our brand influence was continuously enhanced in the vast rural areas.

We made efforts to promote transformation and development and effectively improved the quality and efficiency of services. The "1234" Work Plan of Bank of Guizhou was developed to facilitate high-quality development. We constantly optimized the new generation of information system, which further improved the credit business processes and system functions. A new operation management system was established and improved to pragmatically raise the level of intensive, collaborative and efficient operations. We accelerated the pace of digital transformation, constantly enriched the scenarios of digital financial services, and improved the level of scientific and technological empowerment. The Bank has won a series of awards including the "Outstanding Contribution Award in Building Scenario Finance in the Financial Sector 2021" by Financial Computerizing of the People's Bank of China ("PBOC").

We strengthened basic management and ensured sustained and steady development. Solid efforts were made in internal control compliance and case prevention management; steady progress was made in the rating work, and the levels of regulatory rating, PBOC rating, PBOC comprehensive rating, anti-money laundering rating and case prevention rating remained stable, and safe operation was achieved throughout the year. We tightened the management of large expenditures, continuously strengthened the analysis and management of input and output benefits, and achieved new results in cost reduction and efficiency improvement. By promoting the construction of a greater security pattern, the Bank won the first place in the security assessment of banking financial institutions in the whole province in the seventh round of preliminary security assessment, and is likely to be the first in three rounds of security assessment in the whole province for six consecutive years.

In 2022, the Bank will continuously use ESG management as a key driver for achieving sustainable development, conscientiously implement the requirements of the Central Government, the Provincial Party Committee, the Provincial Government and regulatory authorities, further improve the quality and efficiency of financial services, fully support the real economy, vigorously develop inclusive finance, strive to promote the revitalization of rural areas, actively fulfill our economic responsibility, environmental responsibility and social responsibility, seize the great opportunities brought by the Xin Guo Fa No. 2 Document to realize high-quality development of Bank of Guizhou in serving the high-quality development of our province, and greet the Twentieth National Congress of the CPC with outstanding achievements!

Deputy Party Secretary, President Mr. Xu An

About us

Founded on 11 October 2012, the Bank of Guizhou is headquartered in Guiyang City, Guizhou Province. The Bank was listed on the Main Board of the Hong Kong Stock Exchange on 30 December 2019 with the stock code 6199.HK. It is the first financial institution in Guizhou Province to enter the international capital market.

The Bank always adheres to the service concept of "Banking with Heart" and supports the economic and social development of Guizhou. The Bank has business presence in corporate banking, retail banking, small and micro financial services, financial market operations, and asset management with branches in 88 counties of Guizhou Province. Electronic banking, mobile banking, WeChat banking, online banking, telephone banking and other service channels have been continuously improved, and the customer base continuously expanded.

The Bank adheres to prudent and stable operation, and has established a comprehensive risk management system that matches its business development. The asset quality level continues to lead in the industry. The Bank continues to optimise its internal management and improve various systems and mechanisms. Thanks to a growing talent team, the Bank runs efficiently and orderly.

As at the end of December 2021, the Bank had 229 licensed institutions with 5,255 employees. All branches of the Bank are located throughout Guizhou province, covering all cities (prefectures) and counties (districts).

As at the end of December 2021,

asset management with branches in
88 counties of Guizhou Province



employees **5,255**



2021 Highlights

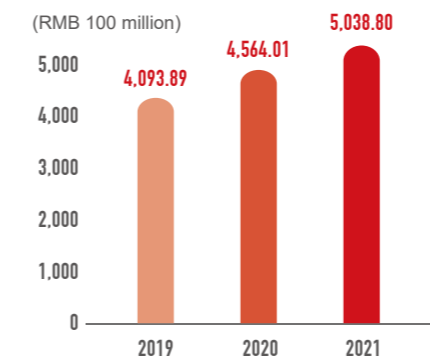
Key performance

Economic performance	2021	2020	2019
Total assets (RMB 100 million)	5,038.80	4,564.01	4,093.89
Total loans (RMB 100 million)	2,504.87	2,139.23	1,798.68
Total deposits (RMB 100 million)	3,055.21	2,890.43	2,602.66
Operating revenue (RMB 100 million)	117.37	112.48	107.06
Net profit (RMB 100 million)	37.06	36.71	35.64
Net assets per share (RMB)	2.67	2.47	2.32
Non-performing loan ratio (%)	1.15	1.15	1.18
Allowance coverage ratio (%)	426.41	334.36	324.95
Allocation ratio (%)	4.90	3.84	3.85
Capital adequacy ratio (%)	13.78	13.67	14.45

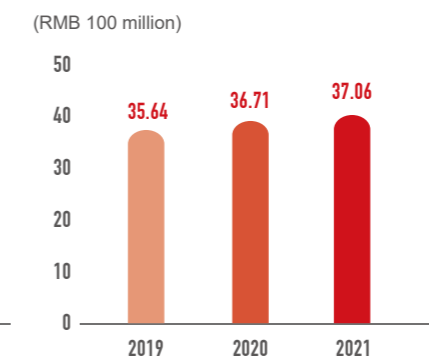
Social Performance	2021	2020	2019
Balance of targeted poverty alleviation loans (RMB 100 million)	234.83	256.85	295.63
Total number of employees	5,255	5,169	4,820
Number of ethnic minority employees	1,745	1,659	1,639
Percentage of female employees (%)	52.96	52.58	62.07
Total training cost (RMB 10,000)	1,240	782	1,285
Number of anti-money laundering trainings	6	5	4
Anti-money laundering training coverage (person-times)	5,000	2,000	2,200
Number of volunteers	2,254	803	1,741
Volunteering time (hours)	31,007	3,924	13,741
Number of business outlets	224	221	217
Number of business outlets with barrier-free access	150	142	137
96655 customer service satisfaction rate (%)	99.01	98.76	99.33
Cumulative number of online banking and mobile banking customers (10,000)	768.23	588.45	460.97
Scale of mobile banking transactions (RMB 100 million)	1,460.86	1,087.82	805.75

Environmental performance	2021	2020	2019
Green loan balance (RMB 100 million)	349.71	228.52	181.83
New green loan disbursements (RMB 100 million)	151.22	44.38	81.54
Year-on-year growth rate of green loan balance (%)	53.03	25.68	43.11
Proportion of green loans to total loans (%)	13.96	10.68	10.11
Number of customer of green loans	512	432	105
Number of financed environmental projects	237	166	120
Proportion of online financial transactions to all transactions (%)	98.84	97.64	97.49

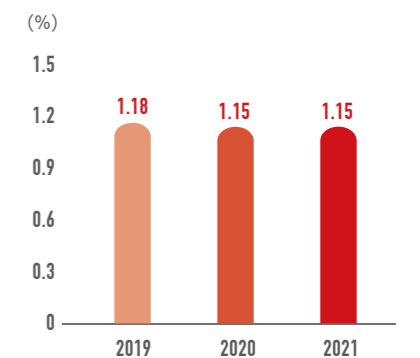
Total assets



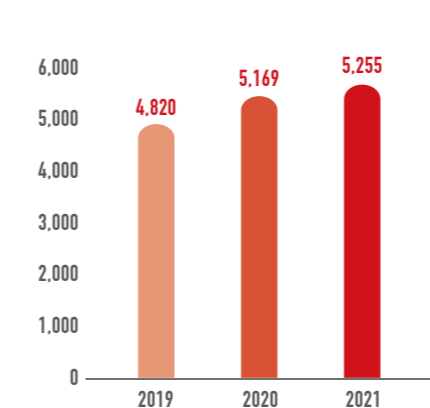
Net profit



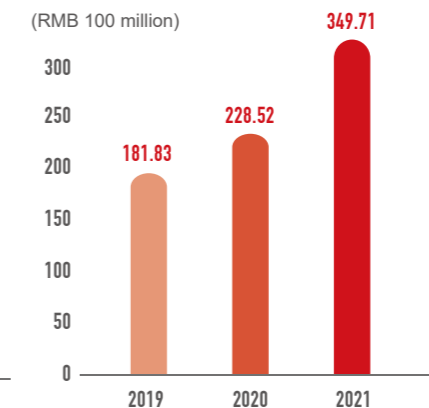
Non-performing loan ratio



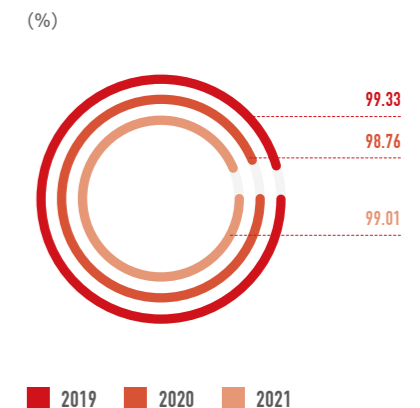
Total number of employees









Green loan balance



96655 customer service satisfaction rate



Honors and awards

 <p>Brand Influence Awards</p>	<p>Ranking 271st among the Top 1000 World Banks 2021</p> <p><i>The Banker</i></p>	<p>Ranking 45th among the Top 100 Banks in China 2021</p> <p>China Banking Association</p>	<p>Iron Horse - Award for the Most Socially Responsible Small and Medium-sized Banks 2021</p> <p><i>Modern Bankers</i></p>	 <p>Social Responsibility Awards</p>	<p>Enterprises with Outstanding Contribution in Donation to Fight COVID-19</p> <p>Hubei Charity Federation</p>	<p>Caring Enterprise for Good Deeds, Guizhou</p> <p>Guiyang Eco-Civilization Foundation, Guizhou Province</p>	<p>The Third Integrity Demonstration Enterprise in Guizhou Province</p> <p>Guizhou Provincial Development and Reform Commission</p>
<p>Top 50 Service Company in Guizhou</p> <p>Top 100 Guizhou Enterprises</p> <p>Guizhou Enterprise Federation, Guizhou Entrepreneurs Association</p>	<p>China's Top 500 Service Enterprises</p> <p>China Financial Certification Authority (CFCA)</p>	<p>Leading Provincial Service Enterprise of Guizhou</p> <p>Local Financial Supervision Authority of Guizhou Province</p>	<p>2021 Guizhou "Top 100 Brands"</p> <p>2021 Guizhou Top 100 Companies Summit</p>	<p>Outstanding Responsible Business 2020</p> <p>China Corporate Social Responsibility Annual Conference</p>	 <p>Party-Masses Work</p>	<p>Advanced Collective for Poverty Alleviation in Guizhou Province</p> <p>Guizhou Provincial Party Committee and Provincial Government</p>	<p>Advanced Collective for Poverty Alleviation in Guizhou Province</p> <p>Guizhou Provincial Party Committee and Provincial Government</p>
<p>Outstanding Bank in Transformational Development</p> <p>P&E Standard, Finance and Investment News</p>	 <p>Product and Service Awards</p>	<p>Digital Finance Scenario Innovation Award</p> <p>China Financial Certification Authority (CFCA)</p>	<p>Best Digital Transformation Project in China 2021 (Data Analysis)</p> <p>China's Best Bank Infrastructure Implementation Technology Award 2021</p> <p><i>The Asian Banker</i></p>	<p>Danzhai Sub-branch National Women's Civilization Post</p> <p>All China Women's Federation</p>	<p>Banking Department of Bijie Branch The 20th National Youth Civilization Unit</p> <p>16 institutions including the Central Committee of the Communist Youth League and the Supreme People's Court</p>	<p>Fu Xi, President of Anshun Dongguan Sub-branch National Women's Pacesetter</p> <p>All China Women's Federation</p>	<p>Small and Micro Business Department, Zunyi Branch, Danzhai Sub-branch, Qiandongnan Branch Pioneer Worker of Guizhou Province</p> <p>Guizhou Federation of Trade Unions</p>
<p>Innovation Award in the Interbank Local Currency Market</p> <p>National Interbank Funding Centre</p>	<p>Star of Green Finance, Guizhou Province</p> <p>Energy Conservation and Emission Reduction Research Society of Guizhou Province</p>	<p>2020 Advanced Unit for Big Data Security Protection in Guizhou Province</p> <p>Big Data Security Leadership Team of Guizhou Province</p>	<p>DCMM (Data Management Capability Maturity Model) Level 3 (robust level)</p> <p>China Federation of Electronics and Information Industry</p>	<p>Yu Rongzheng, President of Rongjiang Sub-branch National Financial May Day Labour Medal</p> <p>National Committee of Chinese Financial Workers' Union</p>	<p>Cai Jia, then Secretary of the Party Committee and President of the Tongren Branch Advanced Individual for Poverty Alleviation in Guizhou Province</p> <p>Guizhou Provincial Party Committee and Provincial Government</p>	<p>Chen Guihua, then Deputy Manager of the Operations Department, Yuqing Sub-branch National May Day Labour Medal</p> <p>All-China Federation of Trade Unions</p>	<p>Gao Jie of the Head Office Party-Masses Work Department National Outstanding Youth League Cadre</p> <p>The Central Committee of the Communist Youth League</p>
 <p>Top 100 Settlement Banks — Excellent Operator 2021</p> <p>China Central Depository & Clearing Co., Ltd.</p>	<p>Outstanding Contribution Award in Building Scenario Finance in the Financial Sector 2021</p> <p>Kinko's E Academy - Fintech Master Grand Prix Merit Award</p> <p><i>Financial Computerizing</i></p>		<p>Anshun Development Zone Sub-branch Youth Civilization Unit of Guizhou Province</p> <p>Guizhou Provincial Committee of the Communist Youth League</p>	<p>Guo Liwei of Liupanshui Branch Most Beautiful Worker</p> <p>Guizhou Federation of Trade Unions</p>	<p>Anshun Dongguan Sub-branch National March 8 Red Flag Bearer (Collective) in 2020</p> <p>All China Women's Federation</p>	<p>Hao Rongping of Guiyang Management Department 2020 Women's Pacesetter of Guizhou Province</p> <p>Guizhou Women's Federation/ Guizhou Human Resources and Social Security Department/Health Commission of Guizhou Province</p>	

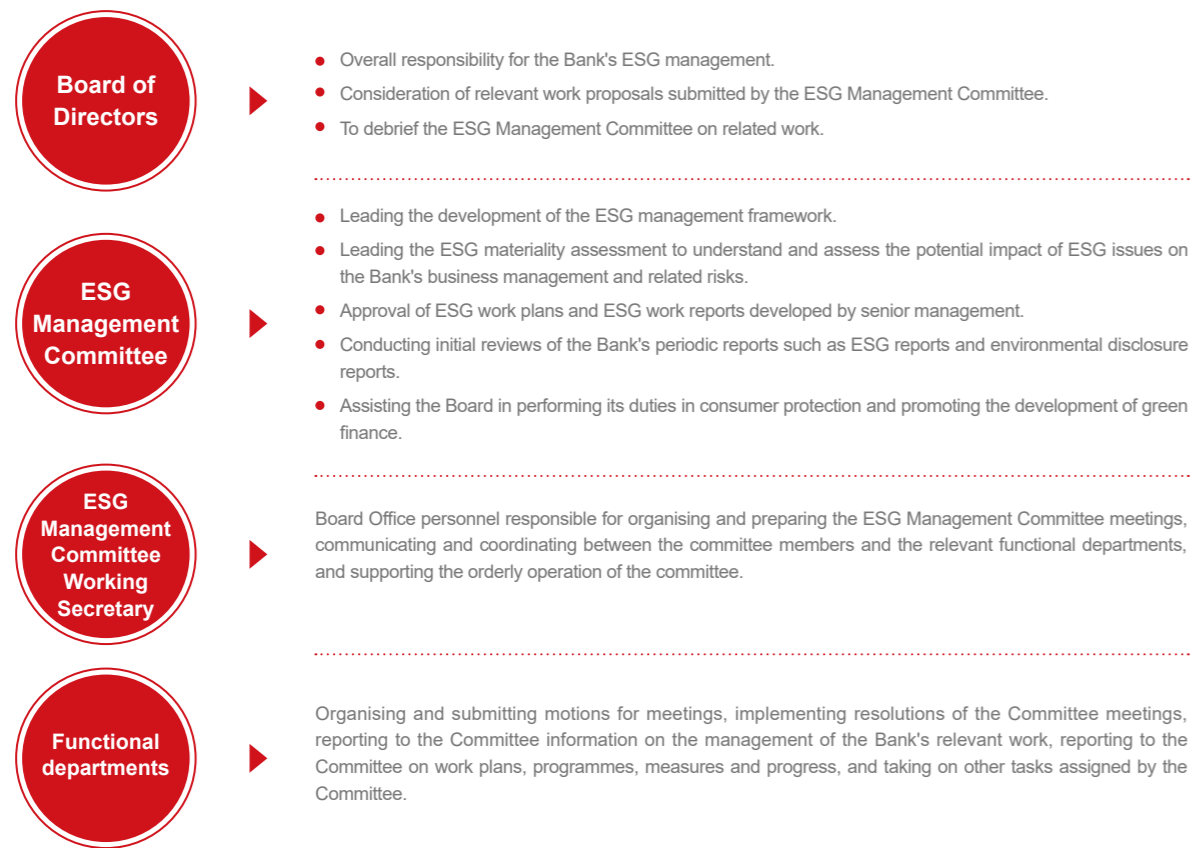
Our ESG approach

The Bank has been adhering to the value of "Banking with Heart" and is committed to promoting the organic integration of ESG work with the Bank's business management to ensure effective response to key issues.



Management structure

The Bank has established an ESG working mechanism under the responsibility of the Board of Directors, led by the ESG Management Committee, coordinated by the ESG Management Committee Working Secretary, implemented by senior management and implemented by various functional departments to ensure that the management of ESG issues is "coordinated and implemented".



Communication with stakeholders

According to the characteristics of the Bank's industry and business management, and based on our actual work conditions, the Bank's main stakeholders include the government, regulatory authorities, investors, customers, business partners, employees and community. To ensure effective communication with all stakeholders, the Bank continues to broaden multi-level and all-round communication channels with various stakeholders, optimise the dialogue mechanism of mutual trust and commitment, actively listen to stakeholders' requirements and promote stakeholder management.

Key stakeholders of Bank of Guizhou and communication methods

Stakeholders	Issues of interest	Communication methods
Government	Financial Technology, Micro-Finance Services, Rural Financial Services, Green Finance, Serving the Local Community, Sustainable Development, Performance	Work reporting, special meetings, policy implementation, daily communication, information disclosure, etc.
Regulatory authorities	Corporate Governance, Risk Management and Internal Control Compliance, Intellectual Property Protection, Anti-Corruption, Sustainable Development	Work reporting, special meetings, information reporting, daily communication etc.
Investors	Information Security, Safeguarding Shareholders' Rights and Interests, Performance, Sustainable Development	General meetings, board announcements, periodic reports, performance briefing, daily communications, etc.
Customers	Green Finance, Micro-Finance Services, Rural Financial Services, Financial Technology, Performance, Consumer Protection, Enhancing Customer Experience, Information Security	Product promotion, customer talks, customer research, customer service hotline, customer satisfaction survey, etc.
Business partners	Supply Chain Management, Risk Management and Internal Control Compliance, Information Security	Business exchange, strategic cooperation, exchange visits, information disclosure, etc.
Employees	Employment, Labour Code, Health and Safety, Development and Training, Care For Employees, Corporate Culture	Seminars, staff meetings, intranet, staff training, consultation and feedback, visits, etc.
Community	Financial Technology, Financial Literacy, Active in Public Service, Serving the Local Community, Green Finance, Climate Change, Sustainable Development, Green Operations	Financial literacy, staff volunteer activities, social welfare projects, targeted poverty alleviation, etc., green finance promotion, promotion of environmental protection concepts, environmental information disclosure etc.

Materiality analysis

In 2021, the Bank actively examined social responsibility issues by comprehensively benchmarking with domestic and international policies and standards on sustainable development, and taking into account stakeholders' concerns, peer benchmarking analysis, the characteristics of the industry in which it operates and its strategic direction.

In order to systematically identify the key points of the Bank's ESG management, the Bank used a questionnaire to solicit stakeholders' opinions on the importance of ESG issues during the reporting period. A total of 302 valid responses were received from six categories of stakeholders, including employees, customers, government, regulatory authorities, business partners and the community. Based on the results of the survey, the Bank drew up an ESG Materiality Matrix for 2021, which served as the basis for the preparation of this report and the Bank's subsequent ESG-related work.



Degree of importance	Issue No.	Issues	Stakeholder boundary
High importance	1	Improvement of customer experience	Customers
High importance	2	Information security	Investors, customers, business partners
High importance	3	Risk management, internal control and compliance	Regulatory authorities, business partners
High importance	4	Business performance	Government, investors, customers
High importance	5	Serving localities	Government, community
High importance	6	Anti-corruption	Regulatory authorities
High importance	7	Sustainable development	Government, regulatory authorities, investors, community
High importance	8	Labour code	Employees
High importance	9	Protection of consumer rights and interests	Customers
High importance	10	Corporate governance	Regulatory authorities
High importance	11	Employee development and training	Employees
High importance	12	Intellectual property protection	Regulatory authorities
Moderate importance	13	Financial technology	Government, customers
Moderate importance	14	Employment	Employees
Moderate importance	15	Caring for employees	Employees
Moderate importance	16	Safeguarding shareholders' rights and interests	Investors
Moderate importance	17	Corporate culture	Employees
Moderate importance	18	Health and safety of employees	Employees
Moderate importance	19	Micro-finance services	Government, customers
Moderate importance	20	Climate change	Community
Moderate importance	21	Green finance	Government, customers, community
Moderate importance	22	Green operation	Community
Low importance	23	Rural financial service	Government, customers
Low importance	24	Taking an active part in public welfare undertakings	Community
Low importance	25	Supply chain management	Business partners
Low importance	26	Financial literacy popularization	Community



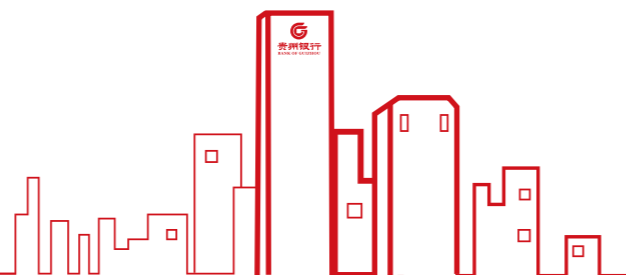
Board statement

The Bank has always regarded ESG management as an important tool to promote high-quality and sustainable development of the Bank and insisted on implementing ESG concepts in all aspects of its work. The Bank's ESG management is under the responsibility of the Board of Directors. In order to effectively implement ESG work, the Bank established an ESG Management Committee during the reporting period, which is responsible for formulating the Bank's overall ESG management framework, conducting ESG materiality assessment, understanding and assessing ESG risks, reviewing and approving ESG work plans and work reports of the senior management, and assisting the Board of Directors in carrying out specific ESG issues.

Based on the external socio-economic environment and the Bank's strategic development plan, the Bank continuously and dynamically assesses the importance of ESG issues, discusses and identifies the environmental, social and governance risks and opportunities facing the Bank, and always takes the management and enhancement of key issues as an annual ESG priority.

For the Board's process of assessing, prioritising and managing important environmental, social and governance-related issues, please also refer to the subsections of "Communication with stakeholders" and "Materiality analysis" in this Chapter, which are also part of this Board statement.

In 2021, the Bank's Board of Directors reviewed the implementation of its ESG priorities, which include the following areas.



Financial services for the construction of the "Four Transformations"

The Bank focused on the development strategy of "Four Transformations" of the Guizhou Provincial Government and explored the business development direction of "New Industrialisation, New Urbanisation, Agricultural Modernisation and Tourism Industrialisation". The Bank has set up business development objectives to lead its businesses to focus on the "Four Transformations". For details, please refer to the subsection "Focusing on the 'Four Transformations' construction".

Formulation of Green Finance Strategic Plan

The *Green Finance Strategic Plan of Bank of Guizhou (2021-2025)* and *Bank of Guizhou's Vision, Objectives and Actions for "Carbon Peaking and Carbon Neutrality"* were released to clarify the objectives of green finance development and its own schedule of "carbon peaking and carbon neutrality", implement the national "Dual Carbon" strategy and serve the construction of ecological civilization in Guizhou Province. For details, please refer to the section "Green banking, practicing green and low carbon commitment".

Consumer rights and interests protection

A leading group was set up to combat and control new types of telecom network offences, responsible for the overall promotion of the Bank's telecom network fraud prevention work; an anti-fraud team was formed to lead the Bank's internal and external case management work, effectively safeguarding consumer funds. For details, please refer to the subsection "Protection of consumer rights".

IT security

The Bank actively implemented IT risk management and data governance, continuously monitored the progress of outsourcing management, and supervised the effective implementation of the Bank's information security work in multiple dimensions. For details, please refer to the subsection "Safeguarding customer information security".

Anti-money laundering

The Bank established and improved the anti-money laundering work system, took daily management, training and publicity, and information reporting as the entry point to continuously optimise anti-money laundering work and improve anti-money laundering risk management. For details, please refer to the subsection "Strengthening the cornerstones of compliance".

The progress of the management and practice of the above work and other ESG issues in this report were considered and approved by the Bank's third session of Board of Directors at its fourth interim meeting in 2022 held in May.



Responsible management to lay a solid foundation for sustainable development

In June 2021, the China Banking and Insurance Regulatory Commission issued the *Code of Corporate Governance for Banking and Insurance Institutions*, requiring banking and insurance institutions to continuously strengthen corporate governance, continuously improve the scientific and effective corporate governance, and strive to build a corporate governance mechanism with Chinese characteristics.

The Bank attaches great importance to corporate governance and continues to improve its corporate governance system in strict accordance with the *Company Law of the People's Republic of China*, the *Commercial Bank Law of the People's Republic of China*, the Rules governing the listing of securities on the *Stock Exchange of Hong Kong Limited* and other laws and regulations and regulatory requirements. We have built a corporate governance mechanism under the leadership of the Party Committee in which each governance body has its own role, responsibilities and features coordinated operation and effective checks and balances.



Strengthening corporate governance

The Bank continues to improve its corporate governance system, implements the Board's management function for ESG, and continuously improves its risk management and internal control mechanisms to effectively enhance the effectiveness of corporate governance.



ESG management

In order to build a scientific and reasonable ESG management structure, the Bank established an ESG Management Committee in 2021 and formulated the "Rules of Work of the ESG Management Committee of the Board of Directors, Bank of Guizhou", which clarifies the Bank's ESG management structure, the composition, responsibilities and authority, and rules of procedure. During the reporting period, the Board of Directors of the Bank and the professional committees under it deliberated on the following ESG issues.

Levels	ESG issues of interest	Related content
Board of Directors	Business Ethics	Deliberated and adopted the "Staff Conduct Management Regulations of Bank of Guizhou (2021 Version)" and listened to the "Annual Staff Conduct Assessment Report of Bank of Guizhou 2020" to continuously refine the requirements and supervision of the staff's compliance.
Board of Directors	Information Security	Deliberated and adopted the "Information Technology Risk Management Report of Bank of Guizhou 2020" and listened to the "Data Governance Report of Bank of Guizhou 2020" and "Outsourcing Risk Management Report of Bank of Guizhou 2020", and urged the effective implementation of the Bank's information security work in a multi-dimensional manner.
Compliance Management Committee	Anti-money laundering	Deliberated and adopted the "Management Measures of Bank of Guizhou for Anti-Money Laundering Work", "Management Measures of Bank of Guizhou for Money Laundering and Terrorist Financing Risk Assessment and Customer Classification", and listened to the "Annual Anti-Money Laundering Work Report of Bank of Guizhou 2020" and "Annual Special Audit Report of Bank of Guizhou on Anti-Money Laundering Work 2020" to continuously enhance the Bank's anti-money laundering work.
ESG Management Committee	Consumer Protection	Deliberated and adopted the "Management Measures of Bank of Guizhou for Internet Loan Business (for Trial Implementation)" and listened to the "Special Audit Report of Bank of Guizhou on Consumer Rights Protection Work 2020" and the report on consumer rights protection work in 2020 and 2021 to strengthen the scale management of retail products and implement the regular supervision of consumer rights protection.
ESG Management Committee	Green Finance	Deliberated and adopted the <i>Report on Green Finance Development of the Bank of Guizhou 2020</i> , <i>Green Finance Strategic Plan of Bank of Guizhou (2021-2025)</i> and <i>Bank of Guizhou's Vision, Objectives and Actions for Carbon Peaking and Carbon Neutrality</i> , which clarified the Bank's management objectives in green credit and green operations.

Risk management

The Bank deeply integrated the risk management system with its business work, scientifically formulated Bank of Guizhou's comprehensive risk policy for 2021 according to local conditions, transmitted the risk appetite of "stability and compliance" from top to bottom, guided credit resources to the areas of "Four Transformations", real economy and small and micro enterprises, and strongly supported the high-quality development of the Bank. By strengthening the unified management of credit assessment, setting up designated review system for the head office and branch offices, establishing a "big assessment" management system for corporate, micro and retail credit, the Bank strictly implemented the separation of assessment and lending, further clarified the boundaries of responsibilities of operating departments and strengthened the professionalism and focus of business assessment. At the same time, the Bank responded positively to national policies in the areas of small and micro businesses, private enterprises and rural revitalisation by moderately increasing its credit tolerance, insisting on both assessment and incentive, and actively creating a "willing and dare to lend" assessment and incentive mechanism based on actual conditions.

Internal controls

The Bank attaches great importance to internal control management, earnestly meets the regulatory requirements, and fulfills the management requirements of "strict bank governance" in accordance with the standards of "strict management, rigorous implementation, serious rectification and strict accountability". The Bank further improves the internal control environment and the risk management system, strengthens the system control mechanism and improves internal supervision system by taking such measures as highlighting process management, attaching importance to performance of duties by lines, strengthening the implementation of systems, intensifying supervision and inspection, and intensifying rectification and accountability, so as to further enhance the internal control management level and risk prevention capability.

In 2021, the Bank strengthened the penetration and leadership of various regulatory indicators in its daily operation and management by taking the regulatory rating, central bank evaluation, comprehensive evaluation and case prevention assessment as the grasp, and enhanced the level of basic management through quarterly monitoring, quarterly evaluation and quarterly assessment. The Bank comprehensively reviewed more than 600 evaluation points, continuously improved the evaluation system, carried out evaluation work on a yearly basis, and continued to make rectifications on a quarterly basis to promote the optimization of the cycle of internal control management. The Bank reviewed and assessed the compliance, soundness and effectiveness of the system, identified system deficiencies in a timely manner and continuously improved the workflow and system mechanism. The Bank strengthened internal supervision and inspection, formulated annual inspection plans, implemented supervisory responsibilities for business lines, organised internal inspections and audit supervision for institutions at all levels, thus effectively promoting the standardised, sustainable and healthy development of business. The quarterly case risk screening at the head office and branch levels was promoted in an orderly manner, and special screening was organised to eliminate potential risks and hazards in a timely manner and to solidly control the conduct of the staff.

Strengthening the cornerstones of compliance

The Bank continues to optimise its anti-money laundering efforts and strengthens its integrity promotion and supervision work throughout the Bank to protect its quality development.

Anti-money laundering

The Bank strictly complies with the Anti-Money Laundering Law of the People's Republic of China, the Anti-Money Laundering Regulations for Financial Institutions and other laws and regulations, conscientiously implements the anti-money laundering regulatory requirements, improves the anti-money laundering internal control system, perfects the anti-money laundering work mechanism, strengthens money laundering risk assessment, conducts anti-money laundering training and publicity to continuously improve the standard of anti-money laundering management.

In terms of daily management, the Bank has adjusted the money laundering risk assessment indicators for its business products and clarified the assessment requirements and timelines; continued to carry out self-inspection and rectification, set up a ledger of problems identified during the previous self-inspection and tracked the progress of rectification; optimized the management system around model building and data quality, and promoted intelligent anti-money laundering.

In terms of training and publicity, the Bank organised online anti-money laundering training and examinations for over 5,000 participants to create an atmosphere of "enhancing anti-money laundering awareness and maintaining financial security". At the same time, the Bank broke away from the traditional publicity format and launched the "Anti-Money Laundering for Everyone" campaign for centralized anti-money laundering publicity using live explanations, animations and sitcoms that are easily understood by the public to raise public awareness of anti-money laundering.



Conducting anti-money laundering awareness campaigns
More than **400** times



Number of employees involved in promotional activities
Over **3,000** person-times



Distribution of anti-money laundering promotional materials
Over **35,000** copies

Integrity in practice

The Bank strictly abides by the Criminal Law of the People's Republic of China, the Anti-Unfair Competition Law of the People's Republic of China, the Interim Provisions on Prohibiting Commercial Bribery and other laws and regulations, always adheres to the concept of compliance in operations and integrity in practice, and continues to promote compliant operation and prevent risks by establishing and improving the construction of the system, strengthening compliance risk management, and carrying out compliance culture training. In 2021, neither the Bank nor its employees filed any corruption lawsuits, nor did they conclude any related litigation cases.

Continuously building a firm ideological defence

The Bank organized the leadership team of the head office and all leading cadres above the middle level of the Bank to receive field education on corruption prevention, and provided training for sub-branch heads on integrity construction; organized several meetings on integrity construction and anti-corruption work for the whole bank, and organized leading cadres of the head office to sign more than 90 responsibility letters, and required all branches to revise and sign the "Party Style and Integrity Construction Responsibility Letter" in accordance with the requirements. The Bank also organised in-depth study of anti-corruption cases in Guizhou Province to help all cadres and staff build up the ideological defence against corruption.

Continuously strengthening the awareness of integrity

The Bank established a telephone number, email address and correspondence address for the integrity supervision and corruption reporting of the Bank, so as to open up the channels for the supervision and reporting by the public and deepen the supervision by all staff; the Bank organized a group conversation and warning education between the main person in charge of the integrity construction of the head office and the middle-level cadres of the whole bank to further strengthen the awareness of integrity and discipline of cadres.

Promoting the implementation of integrated rectification

The Bank continuously promoted the implementation of the rectification of the matters considered by the head office on integrity construction, the issues found in the special supervision and inspection of the provincial inspection on preventing and resolving corruption risks in the financial sector, and the special treatment and self-inspection of corruption risks behind the financial sector, etc. In supervising the rectification, the Bank adhered to the problem-oriented approach, integrated homogeneous and similar issues, refined and decomposed different issues, and realized the integrated rectification of the issues.



Bank-wide learning and communication on integrity building in earnest

Integrity and Anti-Corruption	Unit	2021
Number of anti-corruption and integrity trainings	times	9
Anti-corruption and integrity training coverage	person-times	7,500
Number of trainings on tackling commercial bribery	times	1

Internal audit

The Bank continues to improve the construction of the internal audit system and enhance the level of on-site supervision and quality assessment, improves audit efficiency with the help of the system's big data screening and other means, continuously enhances follow-up audits to promote the orderly internal audit work and give full play to the supervisory role of the three lines of defence.

In 2021, the Bank carried out 58 audit projects covering various aspects of operation and management, including credit business, financial accounting, corporate governance, information technology, economic responsibility audits, etc. As at the end of the reporting period, a total of 76 audit opinion letters and 13 risk tips were issued, urging the audited units to complete the rectification of 561 issues, promoting the optimisation of workflow and the improvement of risk control mechanisms at the head office and branches; based on the audit opinions, the head office and relevant departments formulated two new systems and issued two circulars to strengthen management; each branch formulated one system and revised two systems. Based on the audit opinions and audit findings, the audited units circulated notices for criticism of 36 person-times and gave financial sanctions of 201 person-times with a total amount of RMB116,200, which effectively strengthened the risk management and internal control of the Bank and promoted the sound operation of the business.



In order to effectively supervise the rectification of problems and strengthen follow-up audits, the Bank continued to strengthen the supervision and rectification of audit findings in 2021, sent three issues of "Bank of Guizhou Supervision Bulletin on Audit Findings Rectification" to analyze the rectification of problems in each institution, applied the rectification of problems in each branch to the branch performance appraisal, and strengthened the timeliness of the rectification of audit findings. The Bank continued to strengthen the communication with the discipline inspection and supervision authorities, submitted the audit opinion letters and audit reports on a quarterly basis, consolidated the responsibility for rectification and strengthened the rectification efforts.



Strengthening the Party building

The year 2021 marked the 100th anniversary of the founding of the Communist Party of China and the historical intersection of the Two Centenary Goals. The Bank has been studying and implementing the important speeches of General Secretary Xi Jinping on July 1 and during his visit to Guizhou, enhancing the "Four Consciousnesses", strengthening the "Four Confidences", and upholding the "Two Safeguarding", and insisting on leading high-quality development with high-quality Party building. The Party building work of the Bank has achieved "five enhancements".

- Continuous enhancement of political construction**

The Bank adhered to the guidance of political construction, sincerely supported the "Two Establishments", faithfully practised "Two Safeguarding", strictly implemented the ideological work responsibility system, strictly adhered to political discipline and political rules, always adhered to the democratic centralism, and ensure in-depth implementation of the decisions and deployments of the central government, provincial Party committees and provincial government.
- Continuous enhancement of ideological construction**

The Bank of Guizhou solidly carried out the study and education of Party history, and the special education of "keeping in mind the ardent entrustment, being loyal and clean to celebrate the 100th anniversary of the founding of the Party". In 2021, the Bank's Party organisations at all levels carried out more than 1,200 special studies. Focusing on the important speech of General Secretary Xi Jinping during his visit to Guizhou and the major decisions of the provincial Party committee and provincial government, the Bank conducted in-depth investigations and studies to faithfully practice the Party's mass line. The Bank also carried out the "I do practical things for the public" campaign to address the practical difficulties of our customers, cadres and staff.
- Continuous enhancement of organizational construction**

The standardisation of Party branches was further promoted and all 182 Party branches of the Bank have met the standards. The "Stars of Bank of Guizhou" Party building brand was continuously built, and 23 "Stars of Bank of Guizhou" collectives (party branches) and 26 individuals were selected in 2021 to promote the leading role of Party building. Continuously accelerated the reform of professional grades and continued to carry out the employment of professional and technical titles.
- Continuous enhancement of discipline construction**

The Bank made good use of its responsibilities for Party management, and endeavored to rectify the problems identified by the Provincial Party Committee's inspections and regulatory inspections, and carried out solid inspections of the Party Committee. The Bank constantly strengthened the implementation of laws and regulations within the Party, resolutely implemented the spirit of the eight central regulations and their detailed rules for implementation; the Party Committee of the Head Office consciously accepted supervision, and earnestly strengthened supervision over the "top leaders" and leading groups of various departments and branches. In 2021, the Bank had no major discipline or law violation cases.
- Continuous enhancement of work style construction**

The Bank continued to tackle the "four styles", refrained from formalism and bureaucracy, and focused on reducing the burden for the grassroots. Leaders of the Bank took the lead in business development and reaching out to the grassroots and enterprises. The Bank established and improved a system of contact points for Party members and cadres to effectively help the grassroots solve practical difficulties and problems.



Bank of Guizhou's Party Committee holds a centralized seminar on theoretical study



Bank of Guizhou Guiyang Branch organises training on party building



Taking up the mission to help Guizhou's high-quality development

In February 2021, the "Outline of the 14th Five-Year Plan and 2035 Visionary Goals for National Economic and Social Development of Guizhou Province" was officially announced, requiring the province to implement three strategic actions of rural revitalization, big data and big ecology, vigorously promote new industrialization, new urbanization, agricultural modernization and tourism industrialization (referred to as "Four Transformations"), and strive to create a new future of colorful Guizhou with rich people and beautiful ecology.

The Bank has adhered to the two bottom lines of development and ecology, helped the construction of the national ecological civilization pilot zone and the transformation of local economy and society, and worked hard in the construction of the "Four Transformations", support for the development of small and micro enterprises and rural finance, boosting the high-quality development of the local economy.



Focusing on the "Four Transformations" construction

In order to further support the high-quality development of Guizhou Province and promote the rapid growth of the local economy, the Bank has actively formulated the Implementation Plan of Bank of Guizhou on the Financial Support for the High-Quality Development of the "Four Transformations", which sets out specific measures to ensure that the policies are fully and efficiently implemented in terms of organisational leadership, policy support, resource protection and incentive mechanisms. In 2021, the Bank saw a steady increase in the "Four Transformations" loans.



The "Four Transformation" construction	Unit	2021	2020
New Industrialisation Loan Balance	100 million	171.50	127.43
New Urbanisation Loan Balance	100 million	1,361.49	1,072.51
Agricultural Modernisation Loan Balance	100 million	134.43	17.31
Tourism Industrialisation Loan Balance	100 million	159.59	130.02



New Industrialisation
Year-on-year increase of

¥ **4,407** million



New Urbanisation
Year-on-year increase of

¥ **28,898** million



Agricultural Modernisation
Year-on-year increase of

¥ **11,712** million



Tourism Industrialisation
Year-on-year increase of

¥ **2,957** million

Helping new industrialisation

According to the 14th Five-Year Plan, China will basically achieve the vision of socialist modernisation by 2035. In terms of industry, it is clearly stated that new industrialisation, informatisation, urbanisation and agricultural modernisation will be basically achieved, and a modernised economic system will be built.

Combining the industrial characteristics of Guizhou Province, the Bank has focused on the ten major industrial clusters, supported key market players and special advantageous industrial clusters, and focused on industrial parks to actively promote the high-quality development of new industrialisation in the whole province.

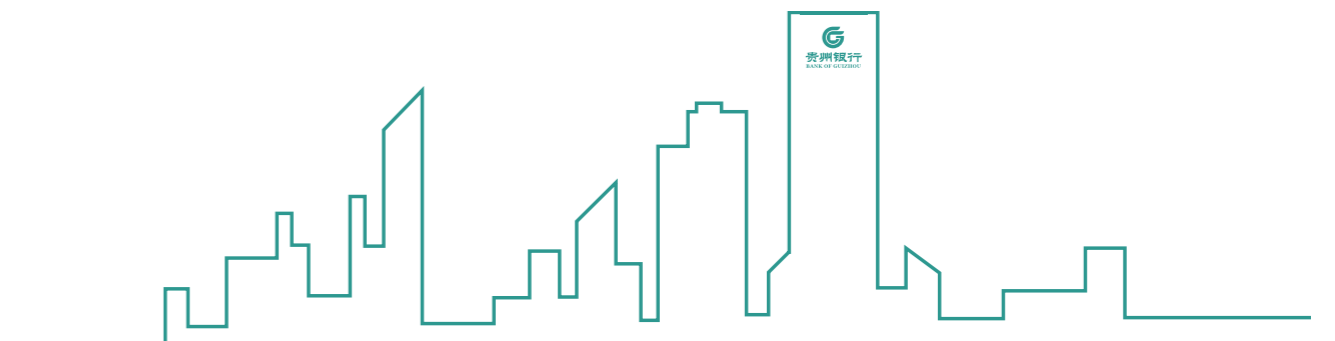
> Focus on leading industries

The Bank has focused on leading industries to provide good financial support around ten leading industries such as liquor, coal and phosphate chemical industry, helping to increase both the output and output value of the Moutai-flavor liquor cluster, supporting the transformation and upgrading of Guizhou's coal industry and the release of coal production capacity and output, and supporting leading enterprises in the phosphate chemical industry to build world-class industrial brands.

Case Support the layout of the leading coal and electricity industry



The Bank actively supported the industrial layout of a coal and electricity group to turn Guizhou's energy resources advantage into economic advantage and focused on its main responsibilities and businesses to achieve high-quality development.





► Supporting key market players

The Bank is committed to enhancing the sense of access and satisfaction of enterprises in financing, supporting leading state-owned enterprises and leading private enterprises to focus on their main business to become bigger and stronger and achieve high-quality development; closely focusing on the province's industrial development goals of strengthening, complementing and extending the industrial chain, and providing comprehensive financial services for small and medium-sized enterprises and enterprises attracting investment.

Case ► Helping Chishui to strengthen its bamboo economy



Production workshop of a company

The Bank supports Chishui's bamboo and paper industry through supply chain finance to strengthen and complement the industrial chain, helping Chishui to fully develop the bamboo resources, complement the whole bamboo industrial chain and strengthening the bamboo economy.

► Support for special advantageous industrial clusters

The Bank helps the industrial clusters to transform to innovation and extend to value, and supports Zunyi's Moutai-flavor liquor industry cluster, Liupanshui's new energy chemical industry cluster and Bijie's clean energy industry to form key industrial chains with large scale, strong strength, complete chains and strong competitiveness.

Case ► Empowering the whole Moutai-flavor liquor industry chain



Red sorghum cultivation



Liquor packaging material supply

Since 2021, the Bank has focused on the core Moutai-flavor liquor brand ecosystem in the Chishui River Basin, empowering the entire Moutai-flavor liquor industry chain with supply chain thinking and diversified financial products, granting credit to cover eight industry chains linking liquor industry, including the red sorghum cultivation, red sorghum trading, special water supply, packaging materials supply, production, sales, storage and logistics, and technical reform and construction installation, with a total credit of nearly RMB 3.3 billion.

► Spotlight on industrial parks

The Bank has comprehensively enhanced its service capabilities in "chain finance and circle finance", vigorously promoted the integration, development and cultivation process of industrial parks in the province, helping enterprises to become stronger, industries to become bigger and chains to become longer.

Case ► Helping the deep development of the Chilli Industrial Park

The Bank actively supports the construction of key park projects such as enterprise production lines, warehousing and cold storage, and helps to build a national chilli engineering technology research centre, establish chilli quality standards and a rating system, and accelerate the construction of a full industrial chain layout covering chilli cultivation, processing, marketing, trade, scientific research, testing, catering, logistics, culture and tourism, to realize high-quality development of the industrial park.



Contributing to new urbanisation

In 2021, the Guizhou Provincial Department of Finance and the Guizhou Provincial Development and Reform Commission issued policy documents such as "Several Fiscal Policy Measures to Support New Urbanisation" and "Opinions on Several Policy Measures to Support the Implementation of the Five-Year Action of 'Strong Provincial Capital'", proposing to accelerate the development of new urbanisation with high-quality development as the overarching principle, people as the core, and county seats as the important carriers..

The Bank has formulated and issued the "Measures of the Bank of Guizhou for New Urbanisation Development Loan Management", which clearly defines multiple measures such as "support for the strategy of a strong provincial capital", "support for quality and efficiency improvement of regional central cities", "support for urban quality improvement", "support for city-industry integration" and "support for the citizenship of the agricultural population".

Case Helping to improve the urban environment

The Bank focuses on the construction of new urbanisation, strongly supports urban renewal initiatives, makes every effort to improve the living environment of residents and helps build cultural and tourist cities in Guizhou Province.



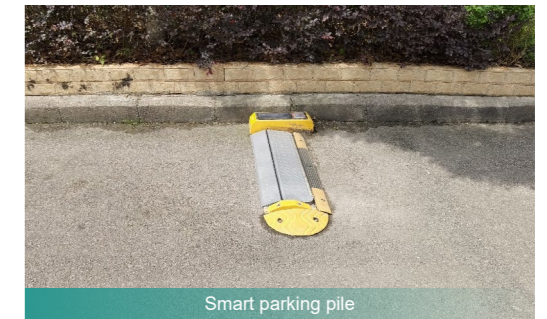
Before and After of the "People's Avenue" urban construction project in Guiyang

Support for quality and efficiency improvement of regional central cities

To meet the needs for development of regional central cities, the Bank has formulated "Measures of the Bank of Guizhou for Urban Renewal and Renovation Loans Management" and "Measures of the Bank of Guizhou for Green Parking Project Equity Support Loans Management (for Trial Implementation)" to provide support for the construction of "three urban improvements" (back streets and alleys, shantytown (urban village) renovation and urban redevelopment), helping cities optimize their living environment and upgrade their supporting facilities.

Case Empowering "smart parking" by credit to make up the shortfall in county public car parks

Bank of Guizhou Anshun Branch focused on the weak links of urbanization construction, such as traffic congestion and parking difficulties, and set up a financial service team to actively liaise with management departments at all levels, communicate and coordinate with them to solve project financing problems. In five months, the service team declared and approved RMB 1,295 million for seven public car park operation and intelligent transformation projects in Xixiu, Pingba, Guanling, Zhenning, Huangguoshu, Puding and Ziyun, and has granted loans of RMB 755 million. The project will be followed by the installation and upgrading of intelligent charging systems for more than 82,000 parking spaces to achieve more convenient and intelligent parking in urban areas.



Smart parking pile

Case "School Pal 2.0": Helping efficient management in educational institutions

As a new generation of lightweight and digital product, the Bank's "School Pal" school management system carries core functions such as enrollment management, teaching management, financial management, personnel management, home-school services and data analysis, which not only meets the needs of schools for multi-channel enrollment and full-scenario teaching, but also supports multi-terminal operations, putting schools in the "pockets" and comprehensively helping schools achieve cost reduction and efficiency improvement and information-based operation. In 2021, School Pal 2.0 expanded to 563 contracted institutions, achieving 518,000 transactions and a transaction value of 124 million yuan.

Bank of Guizhou School Pal functions

- Teaching management, class scheduling system, attendance management
- Financial management, school tuition and miscellaneous fees, canteen facial recognition payment
- Online registration and payment, group buy, time-limited bargain
- Super large question bank, AI paper reading, evaluation paper, wrong question book
- Special courses and other marketing promotion
- Platforms to meet the school's teaching needs in different scenarios
- Customized management platform

Addressing school's teaching needs in different scenarios

- Rich conten** graphics, audio, video, e-books, training camps to disseminate knowledge more conveniently
- Live teaching** graphic voice, online live broadcast, video recording, desktop sharing live broadcast, PPT live broadcast
- Copyright protection** text anti-copy, video anti-download, provide safe teaching and other technical services



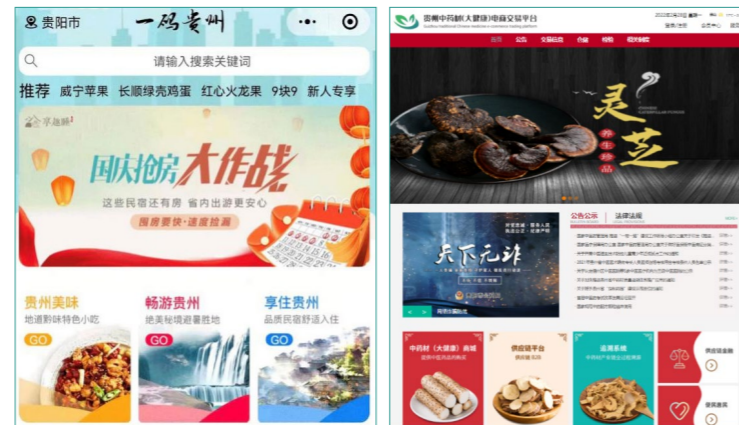
Case "Hospital Pass": Improving the quality of services in medical institutions

"Hospital Pass" has integrated online and offline channels to realize real-time settlement and reimbursement of medical insurance, shorten the medical procedure, reduced the pressure of cashier windows, improved the efficiency of seeing a doctor in hospital, allowing patients to experience the intelligence and convenience brought by technology. In 2021, Hospital Pass provided payment solutions to 45 hospitals in 7 regions across the province, achieving an average of 10,000 daily transactions and an average daily transaction value of RMB 3.863 million.



Case E-commerce fund management: helping promote Guizhou goods

The e-commerce fund management business is a transaction fund supervision service provided by the Bank and China UnionPay for e-commerce platforms, aiming to support the development of Guizhou's digital economy and assist e-commerce platforms in standardising their online transaction rules and fund management models. In 2021, the e-commerce fund management business was launched on the "One Code Guizhou" e-commerce platform, helping 730 secondary merchants on the platforms with their transaction funds management, with a transaction volume of 72,000 and a transaction value of over RMB 45 million.



Case Improving the efficiency of supermarket transactions

The Bank provides payment solutions for a number of large and medium-sized supermarkets in Guizhou Province. In 2021, the volume of transactions reached 237,500 and the transaction value reached over RMB 37 million.

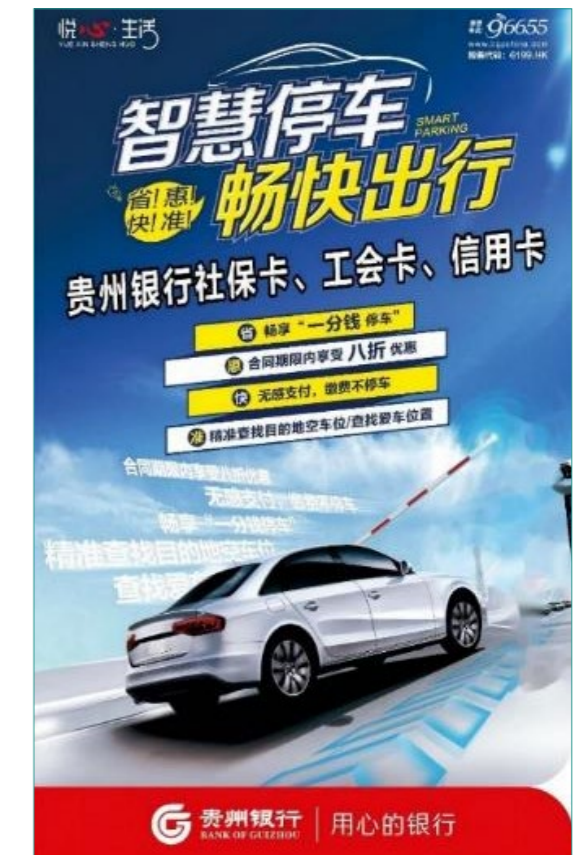
the volume of transactions reached the transaction value reached over RMB

237,500 **37** million



Case Optimising merchant parking services

The Bank provides merchants with comprehensive payment solutions based on aggregate payment, senseless payment and fast payment, to improve the utilization rate of merchants' parking spaces, and enrich payment methods. In 2021, the Bank's partner merchants spread across 59 districts and counties in the province, with a total transaction volume of 2,098,000 and a transaction value of over RMB 22 million.



Helping agricultural modernisation

In February 2021, the State Council issued Document No. 1 "Opinions on Accelerating the Modernisation of Agriculture and Rural Areas by Comprehensively Promoting the Revitalisation of the Countryside", proposing to equip agriculture with modern science and technology and modern industry, and manage agriculture with modern economic science, so as to accelerate the "agricultural modernisation".

Combining the characteristics of local agricultural development, the Bank has set up a multi-level support system of "enterprises + bases + cooperatives + farmers" with leading enterprises as the core, to further support the agricultural industry to strengthen the leading enterprises and create brands, and to promote the high-quality development of the province's agricultural modernisation.

► Support for the synergistic development of "enterprises + bases + cooperatives + farmers"

In order to help the development of new agricultural business entities and farmers, a multi-level support system of "enterprises + bases + cooperatives + farmers", with leading enterprises as the core, has been established around 12 agricultural industries with special characteristics and advantages in Guizhou Province, to promote the development of farmers through various forms such as land transfer, capital participation, employment, planting crops and raising livestock, and asset-based income, promoting the development of the agricultural industry and under-forest economy.

Case ► Helping to scale up Zunyi's chilli industry



Zunyi's chilli industry development model is mainly companies + suppliers + co-operatives + farmers: companies sign a purchase agreement with co-operatives (suppliers), the co-operatives develops the farmers to grow chillies; when the chillies are ripe, the companies or the suppliers makes a package purchase.

Since 2021, the Bank has granted loans of a total of RMB 110 million in loans to Zunyi's chilli industry through fixed asset loans, working capital credit, and joint guarantees for individual households, etc. Through the innovative model of "companies + suppliers + co-operatives + farmers", the Bank has supported a planting area of 312,500 mu, with an annual output of 300,000 tonnes of fresh chillies, benefiting more than 60,000 chilli farmers, with an average household income increase of RMB 8,500 per year.



Amount of granted loan

RMB **110** million



Supported acreage

312.5 thousand mu



Annual production of fresh chillies

300,000 tonnes



Chilli farmers benefited

More than **60,000** households



Average household income increase

RMB **8,500**

► Supporting agricultural industries to strengthen leading enterprises and create brands

To accelerate the scale, branding and market-oriented development of the agricultural products (food) industry in Guizhou Province, the Bank actively supported the financing needs of the first batch of 16 high-growth enterprises in Guizhou Province for deep processing of agricultural products (food) to support them to lead the development of the industry.

Case ► Supporting agricultural industries to strengthen leading enterprises and create brands



In order to further support the agricultural industry in strengthening its leading enterprises and creating brands, the Bank provided financing services to a national agricultural industrialisation leading enterprise to support the construction of a poultry breeding whole industry chain project integrating breeder breeding, high quality egg production, welfare cage egg breeding base, deep processing of egg products, technology research institute, e-commerce centre, food R&D centre, digital technology company and world egg culture industry centre.



Helping tourism industrialisation

The 14th Five-Year Plan of Guizhou Province and the 2021 Government Work Report proposed to accelerate the improvement of tourism infrastructure and public service systems, promote the construction of various tourism support facilities, and enhance the quality and competitiveness of tourism.

The Bank has actively promoted the development of tourism in Guizhou Province by launching an innovative financial product "Intangible Cultural Heritage Loan" to enhance and develop the "soft power" of regional culture and tourism; the Bank supported the strong tourism enterprises to grow bigger and stronger, helping to depict Guizhou's unique tourism business cards.

► Innovative implementation of the "Intangible Cultural Heritage Loan"

To promote the revitalisation and development of local intangible cultural heritage and to enhance the marketability and scale of the intangible cultural heritage industry, the Bank has launched an innovative "Intangible Cultural Heritage Loan" financial product to provide credit support to organisations and individuals who are included in the list of representative items of intangible cultural heritage at the county level or above, or who have a history of folk cultural heritage and are engaged in operations of intangible cultural heritage-related culture, tourism, manufacturing industries, etc., in order to meet their financial needs such as business turnover.

Case ► Supporting the transmission of intangible culture heritage

In 2021, the Bank strongly supported the intangible cultural heritage projects, which covered Qiandongnan silver ornaments, Qiannan batik and Shibing Miao embroidery, etc. Through financial support, these intangible cultural heritage projects have gradually improved their branding, skill transmission and market value transformation, driving the income increase of farmers, co-operatives and individual households in the raw material production, skill processing and product packaging and sales.



Addressing the funding gap for batik workshops



Support for Qinglong's "intangible culture heritage dance"



► Supporting the quality improvement and upgrading of tourism market players

In order to help improve the industrial format of characteristic tourism, the Bank supported the upgrading of key scenic spots, to improve the asset strength of market players, and promote the high-quality development of tourism industrialization in the province in multiple dimensions.

Case ► Enhancing the accommodation experience in the Huangguoshu Tourist Area



The Bank explored the "Finance + Tourism + B&B" integrated development model and granted credit of RMB 20 million to a cluster of boutique B&Bs in the Huangguoshu Tourist Area, with a number of boutique B&B projects flourishing and traditional ancient villages being vitalized based on rural tourism.

Case ► Building the Maotai Town's tourism brand

With the Bank's credit support, the Maotai Cultural and Creative Park Complex project was successfully completed and put into operation. The project is the only commercial complex and brand new cultural and tourist attraction in Maotai Town, which concentrates the history of Maotai Town, highlights the unique wine culture and meets the all-round needs of visitors for food, accommodation, entertainment and sightseeing.



Supporting the development of micro and small enterprises

The Bank actively utilises technology to improve the service efficiency of small and micro enterprises, digs deep into the supply chain finance scenarios to solve the pain points of financing for small and micro enterprises, and continuously increases the support services for inclusive financing of small and micro enterprises.

In 2021, the Bank's balance of inclusive loans for micro and small enterprises was RMB 27.886 billion and 18,357 borrowers, an increase of RMB 7.965 billion and 4,186 borrowers over the previous year, representing a loan growth rate of 39.98%.

Microfinance	Unit	2021	2020	2019
Balance of inclusive loans for micro and small businesses	RMB 100 million	278.86	203.08	126.42
Growth rate of balance of inclusive loans for micro and small businesses	%	39.98	60.65	56.74
Number of borrowers of inclusive loans for micro and small businesses	/	18,357	14,251	11,956

Multi-scenario smart credit products

To further enhance the efficiency of loan application and approval, the Bank actively integrates external data such as Qixinbao, White Knight and Tongdun to conduct risk profiling of borrowing enterprises through data analysis and modelling, using big data to solve the difficulty of information asymmetry in credit investigation of small and micro enterprises and enhance the Bank's capability of risk identification in small and micro enterprises. After a customer applies for loan online, the Bank uses Internet and big data technology to cross-verify multi-dimensional information such as bank statement, credit records, industry and commerce registration information, taxation, etc. to conduct a three-dimensional profiling of micro and small enterprises. Thus, customers can be granted loans online without collateral.

The Bank continues to strengthen the "two empowerments" of data and products, and improves its financial services capacity through the approaches of "plan preparation, product promotion and fee reduction" and relying on "Settlement Loan", "Tax Loan", "Tobacco Business Loan" and other small and micro E loan products. Among them, the "Settlement Loan" has been in operation for more than a year, with more than 12,600 online applications and 4,721 loans issued, effectively alleviating the problem of "difficult, expensive and slow financing" for small and micro enterprises, and effectively enhancing the efficiency of financing for small and micro enterprises, thus realizing the loan quantity increase, coverage expansion, interest rate reduction and quality improvement of inclusive finance.



The Bank provides working capital support to vegetable retailers and night market traders through its Micro and Small E Loan product.

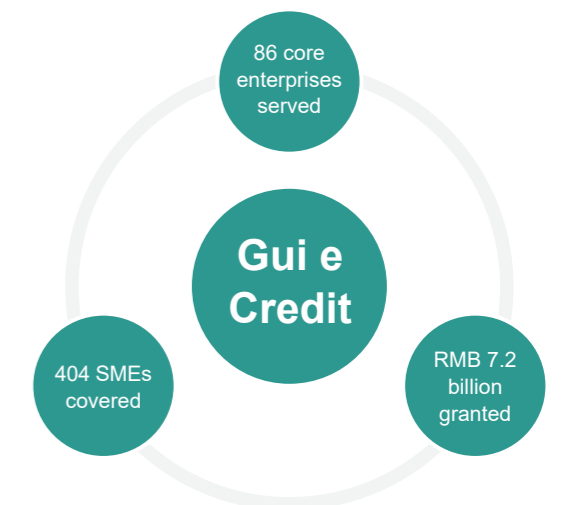
Deepening supply chain financial services

The role of supply chain finance in supporting the development of the real economy is gradually coming to the fore, but in the past, traditional supply chain finance technology could only support the financing needs of upstream and downstream customers of core enterprises, and could not truly inject the credit of core enterprises into the entire industrial chain. The Bank continues to deepen its financial services for supply chain, injecting financial vitality into key nodes of the industrial chain and achieving precise drip-feeding along the industrial chain, thus realising the revitalisation of the whole industrial chain by supporting the whole industrial chain from different points.

► Gui e Credit: Tackling the supply chain funding "blockage"

The Bank relies on core enterprises to develop customers in upstream small and medium-sized private enterprises, and vigorously promotes the online receivables financing product "Gui e Credit", which realises various types of financial functions such as transferable, negotiable, detachable and realisable credit of core enterprises, thus truly extending the credit of core enterprises to the depth of the industrial chain. This has not only reduced the payment pressure of core enterprises, but also effectively solved the financing difficulty of small and micro enterprises, and opened up the "blockage" of industrial chain funds.

In 2021, the Bank's "Gui e Credit" business provided financial support of RMB 7.2 billion to 404 customers in the upstream of the industry chain through credit value transfer from 86 core enterprises, covering industries such as pharmaceuticals, power, coal and infrastructure.



Case ► Sharing credit to ensure the proper functioning of the industrial chain

At the beginning of 2021, a construction company in Guizhou was affected by the pandemic and the settlement of the project. The enterprise had a difficulty in capital turnover and the capital gap extended along the industrial chain, affecting the normal operation of more than 20 upstream supporting suppliers and bringing the whole industrial chain business ecology to a standstill.

Relying on the credit and transaction data of the core enterprises, the Bank granted a credit facility of RMB 50 million to the construction company for the procurement of electrical facilities and equipment and payment of labour expenses. Based on the accounts payable formed by the upstream supplier for the procurement of equipment and labour expenses, the Bank issued an e-credit to the upstream supplier, and as the holder of the e-credit, the upstream enterprise can split the e-credit and continue to make payments, or apply for non-recourse factored financing from the Bank, effectively solving the problem of capital blockage for more than 20 small and micro enterprises upstream of the core enterprises.



After obtaining the Bank's credit facility, the power relocation project undertaken by a construction company is carried out as scheduled

► Pharmaceutical Procurement Loan: solving the financing problems of platform pharmaceutical companies

The Bank has launched the No. 1 product of supply chain finance, "Pharmaceutical Procurement Loan", to explore the application scenarios of supply chain finance. Based on the information flow, logistics and capital flow of the centralized procurement platform for pharmaceuticals in Guizhou Province, the product uses big data + internet technology to provide pure credit, online and revolving loan services to platform enterprises with a maximum loan amount of RMB 50 million, which is an effective solution to the financing difficulties of light-asset enterprises.

On 29 December 2021, the Bank's supply chain finance project "Pharmaceutical Procurement Loan" was awarded the "Outstanding Contribution to the Construction of Financial Scenarios in the Financial Industry in 2021" among hundreds of financial products by the People's Bank of China's *Financial Computerizing Magazine*.

Case Transaction traceability for quick cash flow solutions

A small pharmaceutical wholesale company in Guizhou, like many companies in the pharmaceutical distribution industry affected by the upstream and downstream settlement cycles, suffers from a lack of working capital due to the small size of the company and its few assets.

The company, as one of the first enterprises to be enrolled in Guizhou's drug collection platform, applied for the "Pharmaceutical Procurement Loan" at the first opportunity. Based on the background of the company's previous transactions on the Guizhou pharmaceutical procurement platform, the company was able to apply for a credit facility of RMB5.75 million based on data calculations. On the day of the loan application, the Bank's sales personnel visited the customer to guide the operation, and the enterprise manager received the payment on the same day of online application.



The Bank's account manager visits and guides customer through the online application for the "Pharmaceutical Procurement Loan"

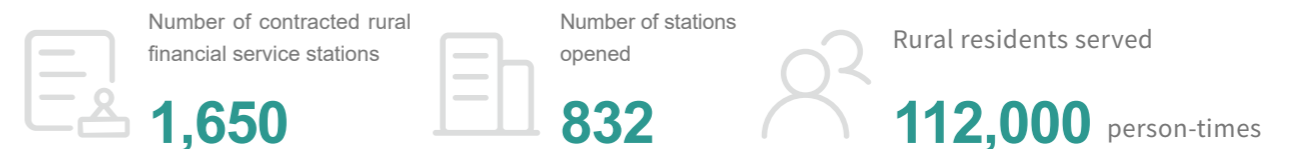
Promoting rural financial services

In order to promote the Bank's financial services for agriculture, rural areas and farmers and financial assistance for rural revitalization, in September 2021, the Bank established the Bank of Guizhou Rural Revitalization Leading Group, set up the Rural Revitalization Finance Department, and formulated such guidance documents as the "Work Plan of Bank of Guizhou for Serving the Province's Agricultural Modernization Development and Promoting Comprehensive Rural Revitalization" and the "Credit Investment Policy for Agricultural Modernization" to promote the construction of rural financial service stations, improve the rural financial service network, extend the reach of financial services in rural areas through the activity of offering financial service in rural areas, building a green service channel to support and benefit rural areas and farmers.

Rural financial service stations established in villages

Opening up the "last mile" of rural financial services for customers is the key to developing inclusive financing in Guizhou. As the only provincial-level city commercial bank in Guizhou Province, the Bank has completed the full branch coverage of all counties at the "speed of Guizhou" and further achieved the "establishment of service stations in villages" on this basis.

In December 2020, the Bank launched the construction of rural financial service stations to provide villagers with comprehensive services such as petty withdrawals, remittances, balance enquiries, social security, medical insurance and bill payment, as well as to promote financial literacy among rural residents.



Case Opening up the "last mile" of financial services

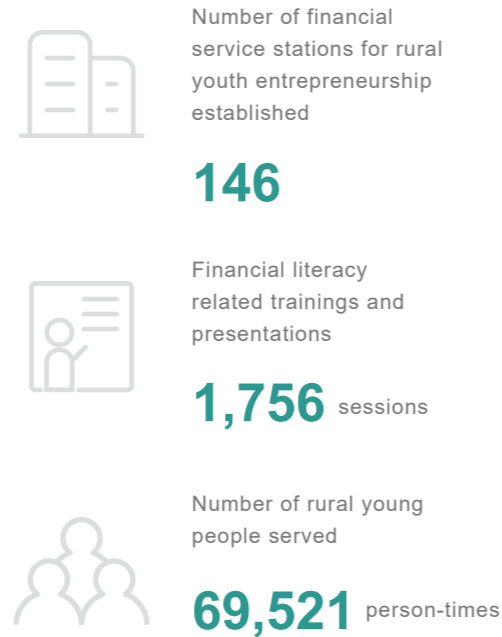
Yingzui Village in Luolong Town is 60 kilometers away from Daozhen County and 8 kilometers away from the nearest bank outlet. The long distance is long and high travel cost has become the biggest difficulty for villagers in Yingzui Village to handle financial business. In June 2021, Bank of Guizhou set up a financial service station in Yingzui Village, allowing villagers to handle petty withdrawals, cash remittances, money transfers and other services at the station, and enjoy exemptions from card opening fees, annual fees, ATM bank/interbank withdrawal fees and SMS service fees, which has been well received by the local people.

In the photo, Bank of Guizhou Daozhen Sub-branch joined hands with the local hospital to carry out a free clinic at the financial service station in Yingzui Village to provide health tests and health guidance to the elderly in the rural area.

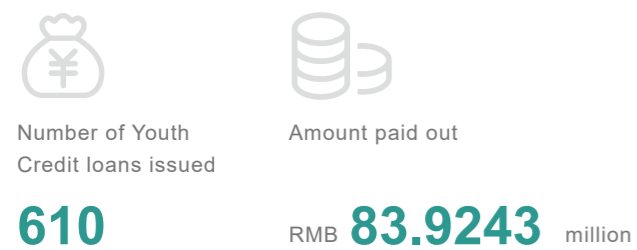


Support for rural youth entrepreneurship

In order to further consolidate the achievements of poverty eradication and better implement the rural revitalisation strategy, the Bank has actively promoted the financial services for rural youth entrepreneurship, set up rural youth entrepreneurship financial service stations in many places, conducted monthly financial publicity, consultation and training exchanges and other comprehensive activities for rural youth and rural wealth leaders in the district, helped rural youth and township residents to gain an in-depth understanding of financial and credit policies, to promote employment and entrepreneurship of rural youth, optimize the rural financial ecology and serve the new countryside construction.

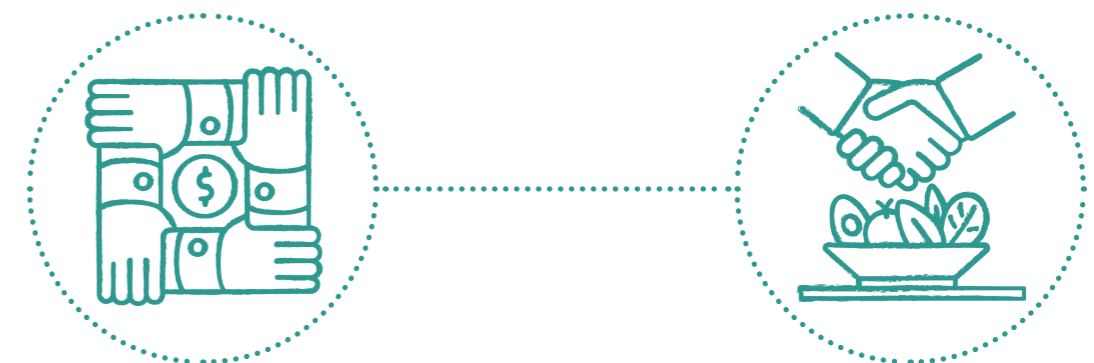


To further support rural youth entrepreneurship, the Bank, together with the Guizhou Provincial Committee of the Communist Youth League, has jointly launched a business start-up financial product, "Youth Credit", which provides loans to young self-employed entrepreneurs, young owners of small and micro enterprises and young rural business operators to support their personal entrepreneurship or business expansion. The maximum loan amount for a single borrower can be up to RMB 10 million for eligible borrowers of the "Youth Credit" youth business start-up and operation loan.



Case Bringing new life to "intangible cultural heritage" cuisine

The founders of the Guizhou's time-honored brand Dan's Crispy Duck are two brothers, the fifth-generation successors of the "Dan's Crispy Duck Production Technique", a provincial intangible cultural heritage of Guizhou, and one of them is a post-90s young man. Affected by the COVID-19 pandemic, Dan's Crispy Duck had had difficulty in liquid funds. In November 2021, with the support of the Bank, Dan's Crispy Duck was able to obtain a loan of RMB 10 million. After receiving the loan, the business started to operate at full speed, achieving a revenue of RMB 63 million in 2021, providing more than 620 jobs in the local area, and helping 200 people increase their income.





Green banking, practicing green and low carbon commitment

At the 2021 Guiyang International Forum on Ecological Civilization, Guizhou issued the "Carbon Peaking and Carbon Neutrality Initiative", proposing to accelerate the comprehensive green transformation of economic and social development, fully integrate the requirements of the "carbon peaking and carbon neutrality" objectives into the whole process of economic and social development, vigorously promote the Green and low-carbon Chinese way of development, accelerate the formation of a good atmosphere for all-people participation.

The Bank has implemented the strategic plan of "Building a Green Bank Brand" and published the *Green Finance Strategic Plan of Bank of Guizhou (2021-2025)* and *Bank of Guizhou's Vision, Objectives and Actions for "Carbon Peaking and Carbon Neutrality"* to clarify the objectives of green finance development and its own schedule of "carbon peaking and carbon neutrality", implement the national "Dual Carbon" strategy and serve the construction of ecological civilization in Guizhou Province.



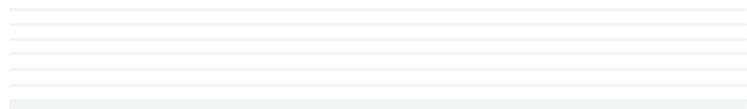


Climate change risks and opportunities

In 2020, the Bank for International Settlements (BIS) introduced the concept of the "Green Swan", which represents a potential financial crisis caused by climate change. The "Green Swan" risks consist of two main types of risks: physical risk and transition risk, both of which are further transmitted through the impact on the macro economy and credit customers, leading to credit risk, market risk, operational risk and reputational risk in banking institutions.

On the other hand, China's energy, industry and consumption structure will undergo significant adjustments and changes under the background of "Carbon Neutrality", and the new energy and green building industries will enjoy tremendous development, which contains huge business and opportunities. To actively support the development of these industries through advance research and layout is an important development opportunity for the Bank in the coming period.

The Bank has analysed the environmental risk impacts and opportunities faced by the Bank and developed corresponding initiatives to address them by drawing on the reporting framework of the Task Force on Climate Related Financial Disclosures (TCFD).



Transitional risks		
Type of risks	Impact analysis	Response initiatives
Policy and legal risks	<p>In July 2021, the People's Bank of China issued the <i>Guidelines on Environmental Information Disclosure for Financial Institutions</i> and in November of the same year, the Hong Kong Stock Exchange issued the <i>Guidelines on Climate Information Disclosure</i>. The Bank expects that in the short to medium term, regulators will continue to propose and increase the requirements on climate risk management and related information disclosure for financial institutions, and the Bank may face the risk of increased compliance costs.</p> <p>On the other hand, the <i>Opinions of the State Council and the CPC Central Committee on Complete and Accurate Implementation of the New Development Concept for Good Carbon Peaking and Carbon Neutrality Work and the Action Plan for Carbon Peaking by 2030</i> (hereinafter referred to as the <i>Action Plan</i>) were released in late October 2021. Steel, non-ferrous metals, building materials, petrochemicals and chemicals and other high-emission and high-energy-consuming industries will face increasingly stringent constraints under various policies and regulations in the future, and the credit compliance of customers in the relevant industries may be affected by rising compliance costs.</p>	<p>The Bank regularly conducts environmental information disclosure work, compares the Bank's working practices in green finance and green operations, and conducts pilot environmental risk stress test assessments for selected industries to continuously improve the Bank's ability to manage environmental information and climate risks and ensure timely and accurate disclosure of relevant information.</p> <p>The Bank has implemented the CBRC's policy guidelines on strictly controlling the credit scale of industries with high pollution, high energy consumption and excess capacity and green credit, and adhered to the concept of green development. The Bank has implemented the withdrawal of enterprises with high pollution and high energy consumption and supported the development of clean energy to help achieve the green upgrading of the manufacturing industry in Guizhou Province.</p>
Technical risks	<p>As part of the "carbon peaking and carbon neutrality" development process, traditional industries such as industry, steel, cement and construction will see extensive electrification and improvements in energy-saving and efficiency-enhancing technology routes. Insufficient awareness of emerging green technologies by our business staff may affect the development of credit facilities.</p>	<p>The Bank has actively participated in the green finance training and carbon accounting training organised by the People's Bank of China, as well as the carbon neutrality business exchange activities conducted by the industry, to understand the observations and practices of regulators and the industry on green finance and carbon finance in various aspects, and to help business departments expand their horizons and enhance their skills.</p>
Credit risk	<p>The domestic energy structure is rapidly adjusting, with coal consumption being controlled during the 14th Five-Year Plan period and gradually reduced during the 15th Five-Year Plan period. The development of wind and solar power will continue to receive strong support. If the Bank does not adjust the industry structure of its credit business in a timely manner, it may be exposed to the credit risk of a decline in the quality of credit assets due to the aforementioned energy restructuring.</p>	<p>The Bank has set medium- and long-term green credit targets, established incentive and disciplinary mechanisms linked to business performance, strictly controlled credit allocation to the industries with high pollution, high energy consumption and excess capacity, increased support for the green economy such as environmental protection, energy conservation, clean energy, green transportation and green buildings, and continuously increased the Bank's share of green credit.</p>
Reputational risk	<p>As an "Equator Bank", the Bank is required to actively manage social and environmental risks in its financing projects. The Bank's reputation will be damaged if it fails to implement risk assessment and prevention mechanisms in accordance with the Equator Principles and negative environmental impacts occur during the subsequent operation of the financing projects.</p>	<p>The Bank has carried out a series of work in terms of system policy, system management and process approval. It has developed management methods for project financing that is applicable to the Equator Principles, specifying the environmental and social risk content that should be attended to in the due diligence and post-loan process. The environmental and social risk management module and approval process are embedded in the credit management system. The Bank has carried out judgments on the applicability of the Equator Principles to key financing projects such as park construction, rail transportation and water conservancy and reservoir projects, and managed those projects in accordance with the Equator Principles, with a view to improving the Bank's environmental and social risk management level in project financing.</p>

Physical risks		
Type of risks	Impact analysis	Response initiatives
Acute risks	<p>In terms of business, extreme weather events such as heavy rainfall and flooding, hailstorms, strong winds and droughts may cause damage to the Bank's collateral and result in operating losses.</p> <p>In terms of operation, the Bank may be exposed to damage to its data centres and server rooms due to the intensification of the above-mentioned extreme weather events, resulting in disruption to our operations and operational risk.</p>	<p>In terms of business, the Bank has conducted environmental stress tests for the power sector that accounts for a relatively high proportion of loans, and gradually improved the climate risk assessment mechanism and extended it to all major sectors where green loans are granted, strengthening the Bank's ability to anticipate climate risks in key sectors.</p>
Chronic risk	<p>In terms of business, the greenhouse effect may lead to more frequent seasonal droughts and floods in Guizhou Province, which will have an impact on the long-term valuation of the Bank's collateral, thereby affecting the quality of the Bank's credit assets.</p> <p>In terms of operation, some of the Bank's outlets may need to be relocated due to frequent flooding.</p>	<p>In terms of operation, the Bank has formulated response plans for extreme weather events and has taken into account the long-term weather conditions in the relevant areas when selecting sites for data centres, server rooms and outlets to ensure business continuity at the relevant operational sites.</p>
Opportunity		
Type of opportunities	Impact analysis	Response initiatives
Resource efficiency	<p>During the "14th Five-Year Plan" and "15th Five-Year Plan" periods, China will vigorously develop circular economy, and by 2030, all key industrial parks above the provincial level will implement circular transformation; the annual utilization of bulk solid waste will reach about 4.5 billion tonnes; the remanufacturing industries such as auto parts, engineering machinery, and the civil office equipment will achieve high-quality development, and urban domestic garbage classification will achieve full coverage. The related waste recovery and environmental protection recycling industries will generate a huge financing demand.</p>	<p>The Bank regularly updates its credit policy guidelines, conducts timely risk policy training and has established a green credit performance appraisal mechanism to comprehensively promote the high-quality development of green credit and seize the opportunities of China's low-carbon transformation.</p> <p>In terms of policy guidelines, the Bank prepares annual risk policy guidelines and makes dynamic adjustments according to changes in the internal and external environment. The Bank has included renewable energy industries such as photovoltaic and wind power in the "active support category", and supports new energy vehicles and thermal power generation industries that meet the requirements of ultra-low emission and energy-saving renovation on a selective basis. The "environmental protection" sector has been included as an active support sector, and the support strategies for projects such as sewage treatment and waste treatment have been clearly defined.</p> <p>In terms of staff training, the Bank conducts special training on the Risk Policy Guidelines through centralised training and online training to ensure that the relevant requirements of the Risk Policy Guidelines are accurately communicated and implemented among all institutions and personnel.</p> <p>In terms of performance appraisal, the Bank has enhanced the attention to the development of green credit business at the management level, improved the green credit appraisal mechanism, and incorporated the growth of green loan balances and the increase in the proportion of green loans into the Bank's overall business objective appraisal system.</p>
Energy sources	<p>During the "14th Five-Year Plan" and "15th Five-Year Plan" periods, China will vigorously develop wind power and solar power, develop hydropower in accordance with local conditions, and develop nuclear power in a safe and orderly manner, which will generate a huge financing demand in the related new energy industries.</p>	
Products and Services	<p>New energy cars, electric, hydrogen, LNG-powered heavy cargo vehicles and other new energy vehicles will be favoured by consumers and enterprises; the concept of green and low carbon will run through the whole process of planning, construction, operation and maintenance of transport infrastructure. The related automobile industry and transportation infrastructure industry will generate a great financing demand.</p>	
Markets	<p>In order to achieve the "Dual Carbon" target, China has planned a clear implementation path in the energy sector, industry, urban and rural construction, transportation, circular economy, low-carbon technology, carbon sink capacity, etc. According to Deutsche Bank, the size of China's green finance market may increase to trillions of yuan by 2060, which represents an opportunity for growth of the Bank.</p>	
Adaptability	<p>The Bank can support its customers to enhance their climate change resilience by conducting climate change related risk research, analysis and management, and investing in climate adaptation projects. At the same time, the Bank can also improve its ability to address climate risks and seize climate opportunities by developing new climate-friendly products and services.</p>	

Continuing to promote green finance

Based on its own operations and business expansion, the Bank has proposed a strategic vision of "Equatorial Bank", "Green Bank" and "Carbon Neutral Bank", and has clearly defined the development goals of green finance. By 2025, the Bank's "carbon finance" financing will increase by RMB 20 billion; by 2030, the Bank will support the province's "carbon peaking and carbon neutrality" industries to raise no less than RMB 50 billion; by 2050, carbon finance will account for no less than 30% of the Bank's total financing.



Implementing management responsibilities

The Bank has established a green finance management structure under the responsibility of the Board of Directors, the guidance of the ESG Management Committee, the leadership of the Corporate Banking Department/Green Finance Department of the Head Office and the cooperation of all business lines and branches in promoting green finance.

The ESG Management Committee assists the Board of Directors in promoting green credit from a strategic perspective and urges senior management to increase support for the green, low-carbon and circular economy and to prevent environmental and social risks in the Bank; takes the lead in formulating the Bank's green credit/green finance development strategy; monitors and evaluates the implementation of the Bank's green credit/green finance development strategy and urges senior management to conduct green credit/green finance self-assessment on an annual basis.

The Corporate Banking Department/Green Finance Department of the Head Office serves as the lead department for the promotion and management of green finance in the whole bank, with a Green Finance Centre dedicated to green finance business management, including strategic planning, business promotion, target assessment, product innovation, management of the Equator Principles and system construction of green finance.



By 2025
The Bank's "carbon finance" financing will increase by
RMB **20** billion



By 2030
Supporting the province's "carbon peaking and carbon neutrality" industries to raise no less than
RMB **50** billion

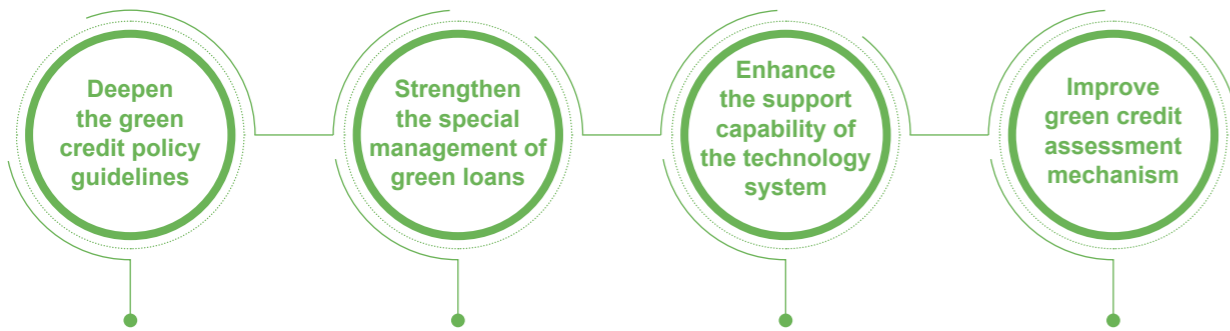


By 2050
Carbon finance will account for no less than
30% of the total



Promoting green credit

The Bank continues to deepen the green credit policy guidelines, strengthen the special management of green loans, enhance the support capability of the technology system and improve the green credit assessment mechanism to provide strong support for the promotion of green finance.



The Bank formulated and issued the 2021 green finance granting guidelines to clarify the areas of green credit business support, risk control requirements, etc.

The Bank implemented bank-wide green loan certification and verification; actively improved the level of environmental and social risk management and promoted the management of key projects in accordance with the "Equator Principles".

The Bank focused on the empowerment of technology to support green financial management, integrated the green financial management module in the credit system, and embedded the green financial certification and "Equator Principles" approval process into the process of online application for corporate credit.

The Bank enhanced the attention to the development of green credit business at the management level, improved the green credit assessment mechanism, and incorporated the growth of green loan balance and the increase of green loan ratio into the Bank's operation target appraisal system.

Green Finance	Unit	2021	2020	2019
Green loan balance	RMB 100 million	349.71	228.52	181.83
Of which, corporate green loan balance	RMB 100 million	348.61	227.93	181.59
Proportion of corporate green loan in all corporate loans	%	18.74	15.85	13.48
New green loan disbursements	RMB 100 million	151.22	44.38	81.54
Green finance bonds issued	RMB 100 million	50	0	0

Taking into account the characteristics of local economic and social development, the Bank's green loans were granted to six major green industry sectors. In 2021, the Bank's green loan balance was RMB 34.971 billion, with an increase of RMB 15.122 billion. In the past three years, the proportion of the Bank's green loans in the Bank's total loans has steadily increased.

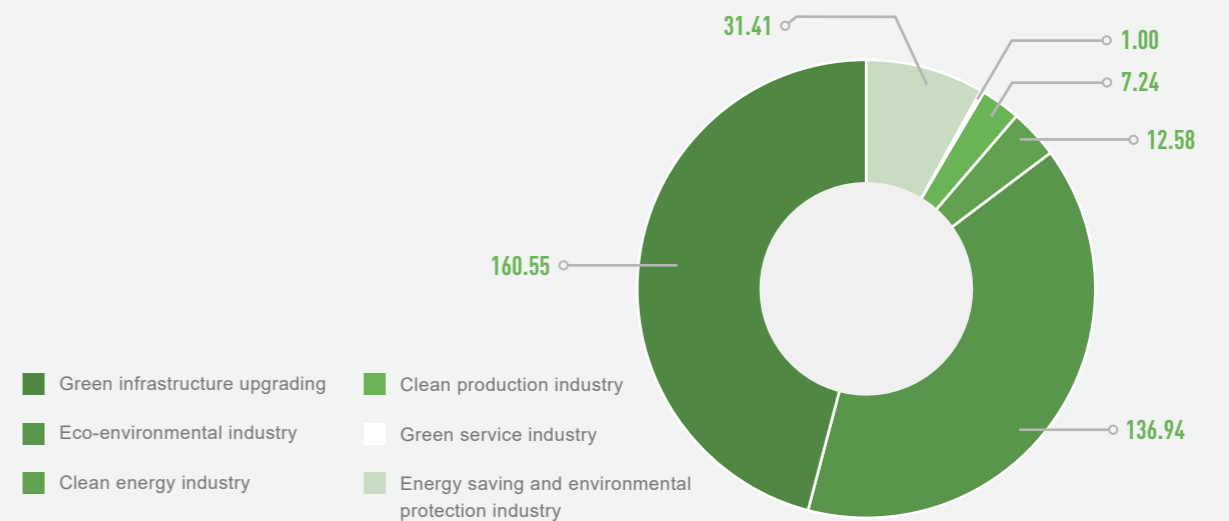


Green loan balance
RMB **34.971** billion



New green loan disbursements
RMB **15.122** billion

Balance of green credit loans in the "six major sectors" (RMB 100 million)



Support for infrastructure upgrading



Support for construction of green car parks

The Bank has launched green car park loan product, and granted loans of approximately RMB 11.7 billion to support the construction of car park projects in various districts and counties, including intelligent renovation and operation and maintenance of parking systems, etc., to achieve the objectives of alleviating traffic congestion and parking difficulties, reducing energy consumption and lowering carbon emissions through improving parking efficiency.

Promoting green building development

The Bank has launched a green building loan product for supporting projects such as construction of one-star or above green buildings, assembly-type buildings, energy-saving and green renovation of existing buildings, and green warehousing for logistics, encouraging operating institutions to increase their support for low-energy buildings and green buildings by giving preferential treatment to green building loans in terms of economic capital risk weighting and internal capital transfer prices, etc.



The Guiyang Metro Line 1 and Line 2 supported by the Bank have been put into operation and are estimated to achieve annual energy saving of about 27,400 tonnes of standard coal and carbon dioxide emission reductions of about 77,300 tonnes.



Restoration of the ecological environment



Forestry rights mortgages

The Bank's innovative mortgage loans for forestry rights support forestry production and operation, national reserve forest construction, forest resources cultivation and development, forest rights storage, under-forest economy development, forest products processing, forest recreation and tourism, and other forest-related capital needs of forestry business entities. The problem of "difficult security" is solved by using mortgage guarantees for the ownership and use rights of forests and trees in commercial forests, as well as the corresponding rights to use forest land.

Green loan for land reclamation

The Bank has introduced an innovative green loan for land reclamation in conjunction with the policies of land occupation and complementary balance and linkage between urban and rural construction land use, mainly supporting borrowers for reclamation, demolition and compensation expenses involved in the projects of linkage between urban and rural construction land use, the construction of high-standard farmland and the conversion of dry land into paddy field. The implementation of land reclamation and construction of irrigation channels and field roads can strengthen the soil's ability to retain water and fertiliser, reduce soil erosion, improve food production and realise economical and sustainable use of land. Among them, the high-standard farmland construction projects improve land quality by one grade on average, with significant ecological benefits.

The land reclamation loans has supported the construction of projects such as balance of occupation, high-standard farmland and linkage between urban and rural construction land use in more than 40 districts and counties across the province, with a total investment of RMB 7.6 billion and over 90 loans.



Eight of the 14 land reclamation projects supported by the Bank have been completed, resulting in the reclamation of 67,700 mu of land. Six projects are still in construction, which will restore 87,000 mu of land upon completion. Such projects have the benefits of improving the quality of cultivated land, preventing land acidification, repairing damaged land, alleviating soil erosion, realizing the sustainable use of land resources, and thus promoting climate change adaptation and mitigation in the project area.





Implementation of the Equator Principles

The "Equator Principle", as an internationally accepted industry benchmark for project financing, aims to advocate that financial institutions should fulfill their obligation of prudent verification of environmental and social issues in project financing by judging, assessing and managing environmental and social risks in project financing.

Since the Bank announced the adoption of the Equator Principle on November 30, 2020 as the sixth domestic equator bank in China, it has continuously put into practice the new development concept of "innovation, coordination, green, openness and sharing", and took the lead in launching the *Green Finance Strategic Plan of Bank of Guizhou (2021-2025)* and the Bank of Guizhou's Vision, Objectives and Action of "Carbon Peaking, Carbon Neutrality", and is committed to creating an "Equator Bank", a "Green Bank" and a "Carbon Neutral Bank" in Guizhou Province.

Organizational structure

A working group on the Equator Principles has been established, composed of the Office of the Board of Directors, the Corporate Banking Department, the Risk Management Department and the Legal Compliance Department, to jointly promote the environmental and social risk management of the Bank, and implement standardized management of projects applicable to the Equator Principles.

Environmental and social risk management

The Bank continuously strengthens the assessment on the applicability of the equator principle for key projects, and strives to improve the Bank's ability of managing project financing environment and social risk through project identification, applicability judgment and other management work.

Operation mechanism

The Measures of Bank of Guizhou for the Management of Financing of Projects Applicable to the Equator Principles (the "Measures") have been issued to provide guidance for the judgment, assessment and management of environmental and social risks in project financing business, regulate the prudent verification of environmental and social issues in project financing, and ensure rule-based management of projects applicable to the Equator Principles; and the environmental and social risk management policies of the Bank are specified in the guidelines for credit granting to companies, guidelines for credit granting of green finance and comprehensive risk management policies.

Implementation

Since the adoption of the Equator Principle, 22 projects have been assessed on the applicability of the Equator Principle. From 1 January 2021 to 31 December 2021, the Bank assessed the applicability of the "Equator Principle" for projects financing for rail transport, water conservancy reservoirs, other basic chemical raw material manufacturing and other projects that may have great impact on the environment and society, involving 20 projects with a financing amount of RMB3.22 billion, a total investment of RMB11.3 billion, and 19 customers and six categories of industries subject to national standards.

In 2021, eight projects were initiated, involving eight customers and two industries subject to national standards; among them, one project belongs to Category B and seven projects belong to Category C as classified by the Equator Principles, mainly in the construction industry and manufacturing industry. The Category B project is located in Guizhou, China, with a total investment of RMB820 million and the loans were invested in other basic chemical materials manufacturing. The Bank has engaged an independent third-party assessment institution to assist in the due diligence on environmental and social risks, identified and analyzed the environmental and social management risks in the project, and put forward action suggestions and plans to guide the borrower to take corresponding mitigation measures and action plans to mitigate the relevant risks, effectively reducing environmental and social risks in the production process, promoting cooperation between the Bank and the borrowers to build ecological civilization and realizing green and sustainable development of local traditional industries.

Practising green and low-carbon operations

In conducting its business, the Bank strictly abides by the Environmental Protection Law of the People's Republic of China, the Soil Pollution Prevention and Control Law of the People's Republic of China, the Water Pollution Prevention and Control Law of the People's Republic of China, the Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Waste, the Regulations on the Administration of Pollution Discharge Permits and other laws and regulations.

In response to the "Dual Carbon" target, the Bank has announced its commitment to reaching peak CO₂ emissions by 2028 and achieve carbon neutrality by 2050 in *Bank of Guizhou's Vision, Objectives and Actions for "Carbon Peaking and Carbon Neutrality"*. To achieve these goals, the Bank is focusing on energy-saving and eco-friendly design of office buildings, implementing energy saving and consumption reduction systems and day-to-day management measures, gradually reducing energy consumption under the condition of similar operational level in the future.

The Bank manages the waste generated in its business operations in strict accordance with the Law of the People's Republic of China on the Protection of the Environment for Solid Waste Pollution and other laws and regulations, and is careful to prevent environmental pollution. The Bank continues to monitor the amount of harmless and hazardous waste generated, actively implements measures to save materials and sort waste, and will maintain or gradually reduce the intensity of waste generation under the condition of similar operational level in the future.

The Bank has not found any problems in the process of obtaining the applicable water source. In addition, the Bank will actively implement our water management measures and will maintain or gradually reduce water intensity to faithfully practice the Party's mass line under the condition of similar operational level in the future.

The Bank's exhaust emissions are derived from the fuel consumed by cars and heating equipment. The Bank will continue to monitor the fuel consumption level, replace new energy vehicles and equipment in a timely manner, and maintain or gradually reduce the exhaust gas emissions under the condition of similar operating levels.



The headquarter office building incorporated with green building design	
Facade design	<ul style="list-style-type: none"> • LOW-E insulating laminated glass is used to provide thermal insulation in different seasons.
Drainage design	<ul style="list-style-type: none"> • Use water-saving toilet products. • Pools and tanks are equipped with high temperature alarms and automatic shut-off devices to prevent them from overflowing and draining for a long time when the inlet or outlet valve fail.
Electrical design	<ul style="list-style-type: none"> • Distribution substations and shafts are located as close as possible to the load centres, distribution line paths and cable cross-sections are reasonably selected; energy-efficient and low-loss transformers are adopted, transformer capacity and number of units are reasonably selected and the operation modes are optimized. • Lighting fixtures, light sources and electrical accessories are all high-efficiency and energy-saving equipment, with fluorescent lamps and gas discharge lamps equipped with electronic ballasts; energy-saving control measures such as intelligent lighting control are adopted for public areas such as lobbies and corridors, multi-functional halls, offices with large openings and external environmental lighting areas. Except for lift lobbies and emergency lighting, energy-saving self-extinguishing switches are used in stairwells. • Energy saving control measures such as variable frequency control for non-fire power equipment such as air-conditioning fans, pumps and lifts.
HVAC design	<ul style="list-style-type: none"> • Room thermostats are equipped for air conditioning units to control room temperatures. • The air-conditioning unit room is equipped with a group control system, which reasonably selects the start and stop of chillers and chilled water pumps and the number of operating units according to the change of air-conditioning cold load. • Secondary chilled water pumps, secondary and tertiary hot water pumps of hot and cold water systems are controlled with variable frequency and variable flow. • The cooling tower fans have variable frequency control.
Refine daily management	
Water saving	<ul style="list-style-type: none"> • Water conservation rules and regulations have been established and "Save Water" signs have been posted in public areas such as toilets to promote water conservation by all staff. • The maintenance and management of water-using equipment is strengthened to eliminate occasional and long-term water leakage. • Water management for canteen washing, dishwashing and property cleaning is strengthened to increase water reuse. • The greenery is watered by an automatic watering and spraying system.
Save electricity and gas	<ul style="list-style-type: none"> • Electricity conservation management system is established to regulate all types of electricity consumption behaviours and advocate electricity conservation by all staff. • A management mechanism is used to adjust the number of boilers turned on according to the ambient temperature to maximise gas saving. • The time of air conditioner operation is strictly controlled; doors and windows are closed when air conditioners are in operation; the indoor air conditioning temperature is no lower than 26 degrees Celsius in summer and no higher than 20 degrees Celsius in winter. • Regulations on the use of office equipment are implemented, and computers, printers, etc. need to be turned off promptly after work. • The maintenance of equipment is strengthened to extend its life and improve its efficiency. • The intensity and frequency of inspections are increased to ensure unnecessary equipment is turned off in a timely manner.
Material saving	<ul style="list-style-type: none"> • Paperless operations and paperless offices are implemented. • Waste is classified for disposal and recycling to turn waste into treasure. • Less disposable products and more durable products are used.

Environmental impact from bank-wide operations in 2021

Environmental impact from operations	Unit	2021
Emissions		
Nitrogen oxide emissions	kg	6,019.41
Sulphur oxide emissions	kg	8.22
Particulate emissions	kg	574.55
Direct greenhouse gas emissions	tonnes of CO ₂	2,991.58
Indirect greenhouse gas emissions	tonnes of CO ₂	18,828.24
Total greenhouse gas emissions	tonnes of CO ₂	21,819.82
Greenhouse gas emissions per capita	tons of CO ₂ /person	4.15
Greenhouse gas emissions per square metre of floor space	tonnes of CO ₂ /m ²	0.06
Non-hazardous waste	tonnes	132.68
Non-hazardous waste per capita	kg/person	25.25
Non-hazardous waste per square metre	kg/m ²	0.35
Hazardous waste	tonnes	20.11
Hazardous waste per capita	kg/person	3.83
Hazardous waste per square metre of floor area	kg/m ²	0.05
Energy consumption		
Total energy consumption	kWh	45,119,889
Energy consumption per capita	kWh/person	8,586.09
Energy consumption per square metre of floor space	kWh/m ²	119.71

Environmental impact from operations	Unit	2021
Direct energy consumption		
Diesel consumption of facilities	L	5,755
Diesel consumption of public vehicles	L	1,043
Petrol consumption of public vehicles	L	551,661
Liquefied petroleum gas	kg	37,581
Coal gas	m ³	2,090
Natural gas	m ³	627,289
Total direct energy consumption	kWh	12,740,453
Direct energy consumption per capita	kWh/person	2,424.45
Direct energy consumption per square metre of floor space	kWh/m ²	33.80
Indirect energy consumption		
Purchased power	kWh	32,379,436
Indirect energy consumption per capita	kWh/person	6,161.56
Indirect energy consumption per square metre of floor space	kWh/m ²	85.91
Resource consumption		
Office water consumption	tonnes	262,148
Office water consumption per capita	tonnes/person	49.89
Office water consumption per square metre of floor space	tonnes/m ²	0.70
Office paper consumption	tonnes	146.78
Office paper consumption per capita	kg/person	27.93
Office paper consumption per square metre of floor space	kg/m ²	0.39



The Bank's energy consumption mainly includes electricity, natural gas, diesel, LPG and petrol. The Bank will adhere to the concept of green and energy-efficient offices and use 2021 greenhouse gas emissions as a baseline to continue to guide subsequent energy management efforts in an orderly manner.

The main waste generated by the Bank's operations is office paper. The Bank has been vigorously promoting paperless operations by electronic form filling, automatic form filling, electronic confirmation and electronic signing of various traditional paper documents such as application forms, receipts and vouchers at the counter, so as to reduce the frequency of using paper documents. The consumption of office paper was reduced by 16.6% in 2021 compared to that in 2020.



2021 Bank-wide direct emissions-related fuels and natural resources consumption

Item	Own means of transport		Own heating (cooling) equipment			
	Petrol (L)	Diesel (L)	Natural gas (m ³)	Diesel (L)	Coal gas (m ³)	Liquefied petroleum gas (kg)
Head Office	35,138	533	548,728	5,100	-	-
Qiannan Branch	52,734	-	7,853	7	-	5,607
Anshun Branch	31,723	300	-	200	-	4,089
Qianxinan Branch	32,572	-	-	-	-	3,560
Bijie Branch	51,864	-	3,480	20	-	-
Liupanshui Branch	24,493	-	45,375	50	-	-
Zunyi Branch	152,030	210	13,000	-	2,090	2,690
Guiyang Management Department	60,736	-	8,853	-	-	8,035
Tongren Branch	54,670	-	-	78	-	-
Qiandongnan Branch	55,700	-	-	300	-	13,600
Total	551,661	1,043	627,289	5,755	2,090	37,581

Item	Direct greenhouse gas emissions (tCO ₂ e)	Natural resources Office water (t)	Figures per capita	
			Direct emissions per capita (tCO ₂ e/person)	Office water per capita (t/person)
Head Office	1,301	21,079	1.99	32.23
Qiannan Branch	177	9,019	0.52	26.68
Anshun Branch	100	11,053	0.23	25.59
Qianxinan Branch	99	20,932	0.40	84.06
Bijie Branch	148	3,522	0.40	9.44
Liupanshui Branch	165	18,982	0.34	39.30
Zunyi Branch	454	26,385	0.44	25.30
Guiyang Management Department	208	136,722	0.21	138.24
Tongren Branch	148	9,114	0.48	29.78
Qiandongnan Branch	193	5,340	0.50	13.76
Total	2,992	262,148	0.57	49.89

Bank-wide table of indirect emissions-related electricity and paper consumption in 2021

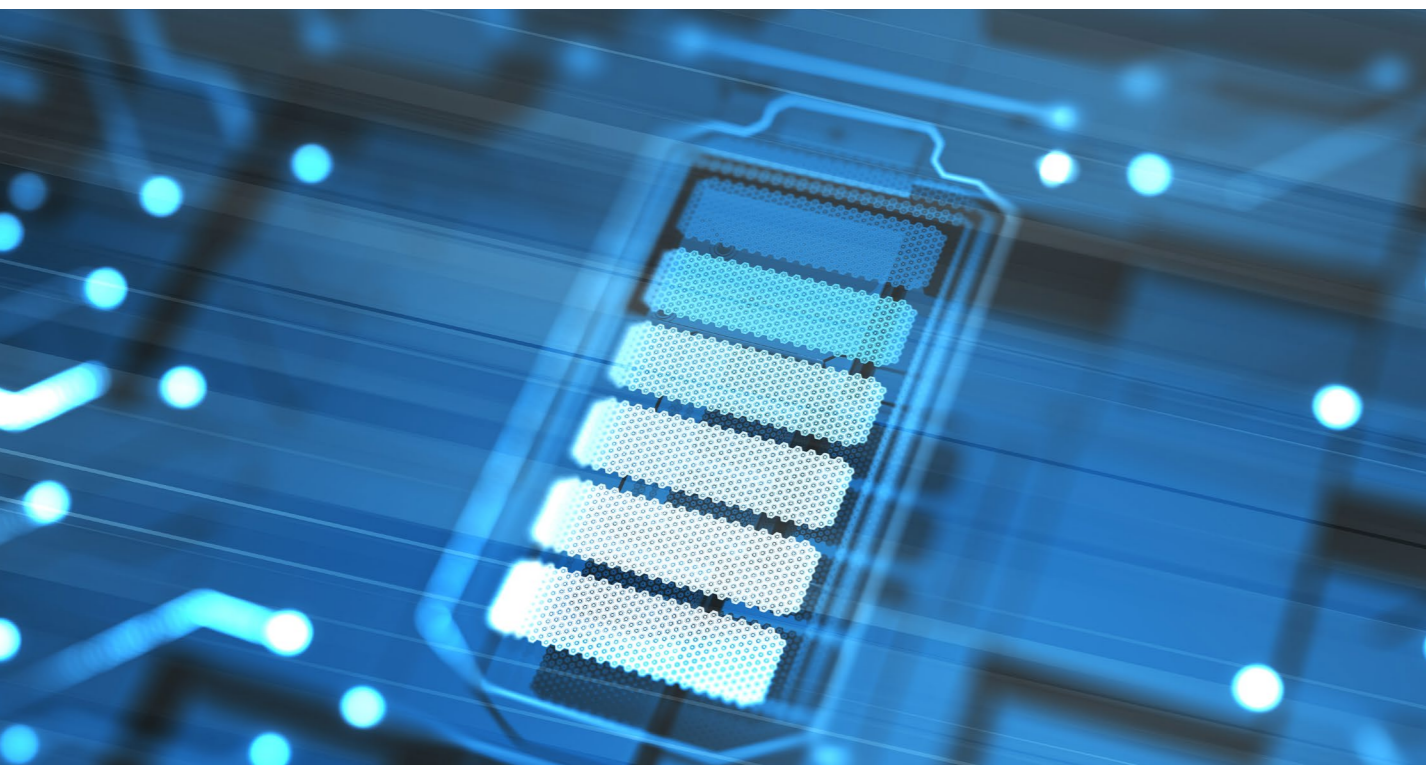
	Electricity (kWh)	Indirect greenhouse gas emissions (tCO ₂ e)	Office paper (t)	Indirect greenhouse gas emissions per capita (tCO ₂ e)	Office paper use per capita (kg/person)
Head Office	5,444,770	3,179	5.31	4.86	8.12
Qiannan Branch	1,625,361	944	5.50	2.79	16.27
Anshun Branch	2,479,650	1,441	4.65	3.33	10.76
Qianxinan Branch	4,697,280	2,729	50.00	10.96	200.80
Bijie Branch	1,661,000	965	2.94	2.59	7.88
Liupanshui Branch	3,278,635	1,905	3.00	3.94	6.21
Zunyi Branch	6,356,042	3,693	15.70	3.54	15.05
Guiyang Management Department	2,366,698	1,375	48.60	1.39	49.14
Tongren Branch	2,020,000	1,174	8.27	3.84	27.03
Qiandongnan Branch	2,450,000	1,423	2.80	3.67	7.22
Total	32,379,436	18,828	146.78	3.58	27.93

Environmental data calculation instructions

The Bank's emissions are calculated with reference to the *Guidelines on Reporting of Environmental Key Performance Indicators* issued by the Hong Kong Stock Exchange, the *Guidelines on the Measurement of Energy Saving and Emission Reduction for Green Credit* issued by the China Banking and Insurance Regulatory Commission and other requirements, and the respective conversion factors are set out below.

Table of conversion factors

Type	Unit	Conversion factor	Reference Standards
Nitrogen oxide (NO_x) emission factors			
Gas	kg/kg	0.000192	1
Light duty vehicles (≤ 2.5 tonnes)	g/km	0.885	1
Light duty vehicles (2.5 - 3.5 tonnes)	g/km	1.1546	1
Light duty vehicles (3.5-5.5 tonnes)	g/km	2.4216	1
Sulphur oxide (SO_x) emission factors			
Coal gas	kg/kg	0.00000096	1
Liquefied petroleum gas	kg/kg	0.00000092	1
Diesel	g/L	0.0161	1
Petrol	g/L	0.0147	1
Particulate emissions			
Light duty vehicles (≤ 2.5 tonnes)	g/km	0.0848	1
Light duty vehicles (2.5 - 3.5 tonnes)	g/km	0.1075	1
Light duty vehicles (3.5-5.5 tonnes)	g/km	0.1123	1
Carbon emission factors			
Diesel	kg/L	2.614	1
Petrol	kg/L	2.36	1
Liquefied petroleum gas	kg/kg	3.017	1
Coal gas	kg/m ³	2.549	1
Natural gas	kg/m ³	2.17	3
China Power Grid	kg/kWh	0.5839	2

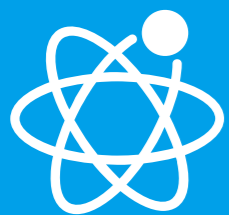


Type	Unit	Conversion factor	Reference Standards
Methane (CH₄) emission factors			
Diesel consumption of vehicles	kg/L	0.001512	1
Petrol	kg/L	0.005313	1
Diesel consumption of facilities	kg/L	0.0006692	1
Liquefied petroleum gas	kg/kg	0.000056	1
Coal gas	kg/m ³	0.0012488	1
Nitrogen oxide (N₂O) emission factor			
Diesel consumption of vehicles	kg/L	0.0341	1
Petrol	kg/L	0.34255	1
Diesel consumption of facilities	kg/L	0.001961	1
Coal gas	kg/m ³	0.0026235	1
Electricity (equivalent value)			
Diesel consumption of vehicles	kWh/L	10.70324344	1
Petrol	kWh/L	9.691365778	1
Liquefied petroleum gas	kWh/kg	13.94873881	4
Coal gas	kWh/m ³	4.184703011	4
Natural gas	kWh/m ³	10.82180635	4
Density			
Coal gas	kg/m ³	1.29	\

Reference Standards:

1. *Guidelines on Reporting of Environmental Key Performance Indicators* issued by the Hong Kong Stock Exchange on 28 May 2021
2. *Guidelines for Enterprises on Greenhouse Gas Emission Accounting Methods and Reporting - Power Generation Facilities (Revised in 2022)* issued by China's Ministry of Ecology and Environment ("MEE") on 16 March 2022
3. The second edition of the *Guidelines on the Measurement of Energy Saving and Emission Reduction for Green Credit* issued by the China Banking and Insurance Regulatory Commission in May 2020
4. Standard GB/T 2589-2020 *General Rules for Calculating Comprehensive Energy Consumption* issued by the State Administration for Market Supervision and Administration and the State Standardisation Commission on 29 September 2020

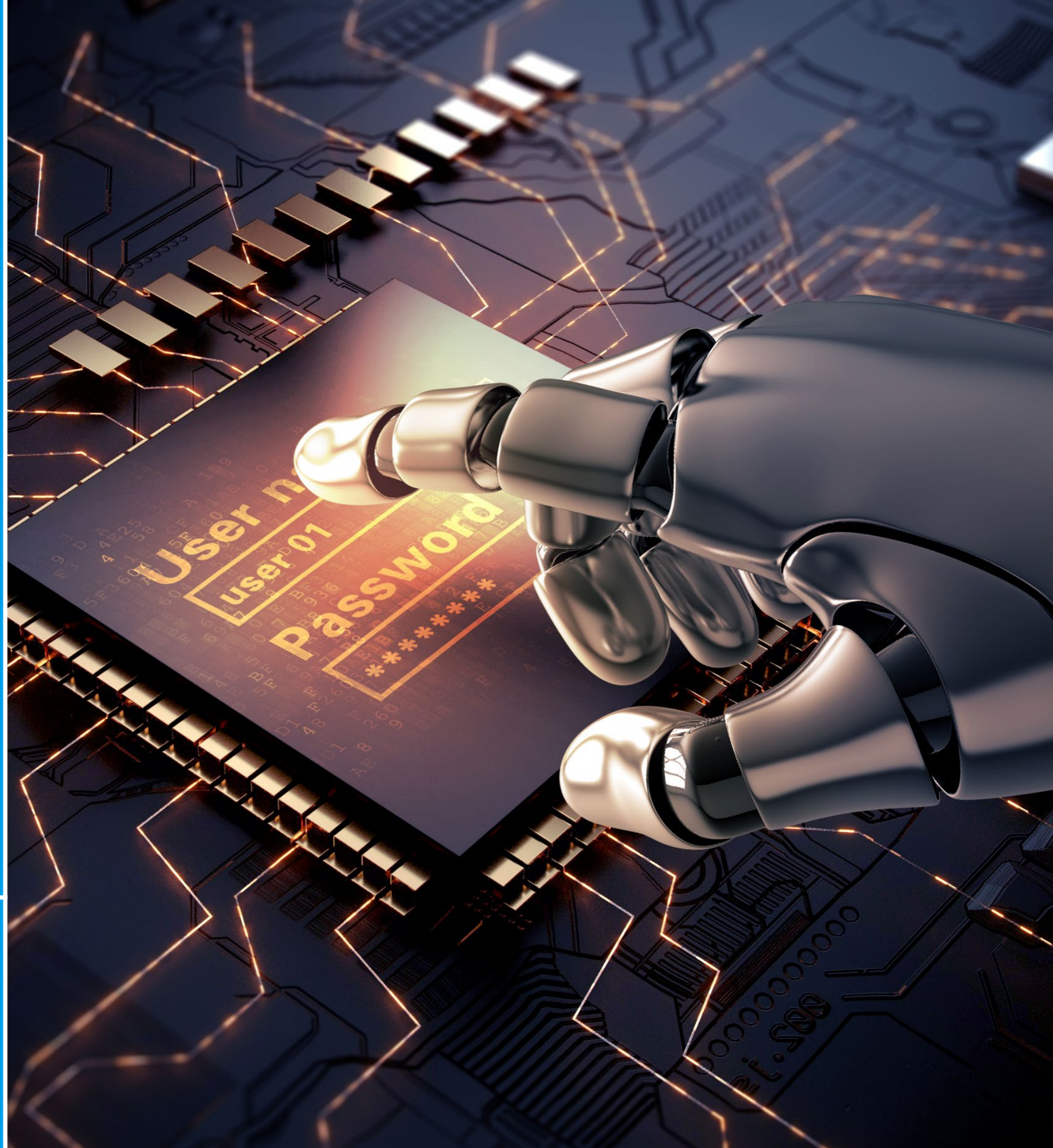




Technology-enabled, professional and reassuring service

In 2021, the Local Financial Supervision Administration of Guizhou Province issued the "2021 Financial Services Innovation Year Activity Program of Guizhou", proposing to "further strengthen financial innovation, broaden financing channels, sink service focus and make every effort to improve the quality and efficiency of financial services".

The Bank deeply integrates finance and technology, leverages on the power of financial technology to drive innovation and development to realise the full volume of its business on the cloud; and enhances the sense of access and satisfaction of financial consumers through various channels such as optimising customer service experience, protecting consumer rights and interests, guarding customer information security, and improving customer complaint management.



Expanding product service boundaries

The Bank continues to promote the cross-border integration of financial services with various ecological scenarios and embed financial products and services into the scenarios and platforms of our partners to promote wider access to financial services. The Bank promotes the overall upgrade of our outlets and continuously optimises staff services.



Diversified product system

We aim to provide the best customer experience and design our products around consumption upgrades and scenarios to meet the diversified consumption needs of our customers. At the same time, the Bank adheres to the bottom line of "compliance and risk management" and aims to "cut costs and create profits", actively providing quality wealth management services to our wealth management customers.



Brand image forged

The whole process of credit card application, approval and card issuance is fully digitalized, paperless and automated. We have launched different card products for different customer groups, and the brand image of our credit card has been gradually formed, such as "no basic service fee, the first market-based overdraft interest, and interest on deposits".



Product system enriched

The Bank has launched the "Qian You Credit Card" and the "Talent Credit Card", and cooperated with Guizhou E-Commerce Cloud to issue the "One Code Guizhou Theme Credit Card". The number of credit cards issued increased significantly. New online versions of special comprehensive consumer instalment products were launched, and asset balances increased at a faster rate, resulting in an increasingly richer consumer finance product system across all scenarios.



Quality wealth management services

The Bank continues to improve asset management and enhance asset returns, and by 2021, the Bank's net worth ratio of wealth management products reached 100%. In the future, the Bank's wealth management business will continue to implement the Bank's service concept of "Banking with Heart", continue to improve the customer-centric product system and channel services, continuously improve the level of investment research, product management and risk prevention and control, and create a "high-quality wealth management" product system focused on serving our customers. We are committed to providing investors with a wide range of wealth management products with controlled volatility, defined terms and market-derived returns to meet the different wealth management needs of our customers.

Convenient and comfortable service

The Bank actively promotes the integration of online and offline development, and is committed to providing customers with an intelligent, personalised and user-friendly service experience. In terms of online channels, the Bank continues to enrich its convenient and distinctive service functions, increase the proportion of online transactions and play the role of the main online channel to promote digital transformation; in terms of offline channels, the Bank continues to optimise staff services and lobby environment, and is committed to building first-class banking outlets.

► Innovative service scenarios in digital finance

In response to the development trend of changing customer behaviours and technological innovation and application in the digital era, the Bank has accelerated its digital transformation and continued to strengthen its scenario building capabilities by connecting to scenarios externally, building platforms internally and deeply involving itself in traffic.

In 2021, the Bank obtained 50 new software copyrights and accumulated 78 software copyrights, covering services and products such as mobile banking, "Small Shopkeeper" app, electronic vouchers and supply chain finance. With its achievements in building digital financial scenarios, the Bank was awarded the "Digital Finance Scenario Innovation Award" in the "2021 China Digital Finance Golden List Awards" released by the China Financial Certification Authority (CFCA).



new software copyrights

50



accumulated software copyrights

78

Online Services	Unit	2021	2020	2019
Proportion of financial transactions through e-banking channels in the total number of transactions of the Bank	%	98.84	97.64	97.49
Number of online channel customers				
Cumulative number of online banking and mobile banking customers	10,000	768.23	588.45	460.97
Number of mobile banking customers	10,000	444.06	341.97	263.88
Number of personal online banking customers	10,000	316.54	240.50	191.58
Number of corporate online banking customers	10,000	7.64	5.97	5.51
Online channel turnover				
Mobile banking transaction amount	RMB 100 million	1,460.86	1,087.82	805.75
Personal online banking transaction amount	RMB 100 million	683.80	599.41	720.76
Corporate online banking transaction amount	RMB 100 million	12,712.04	11,783.56	5,197.75

Case Mobile banking covers a wide range of life scenarios

The Bank's mobile banking unlocks many scenarios of "finance + life" with one click and provides basic financial services such as deposits, wealth management, credit cards, funds and settlement loans, covering high-frequency scenarios such as Guiyang Metro, smart parking, smart access control, phone bill account top-up, purchasing movie tickets, video rights, gas cards and online entertainment. In 2021, the Bank launched a number of services such as UnionPay QR code payment, medical insurance electronic voucher service, WeChat one-click card registration, Guiyang Metro access by face recognition, transport co-branded card top-up, WeChat notification of account balance change, etc. to enhance the scope and quality of financial services at multiple levels and from multiple angles.



Star-rated outlets guarantee service quality

As the basic carrier to serve the real economy and people's livelihood, bank outlets are the core fulcrums of customer service. In order to improve customer experience, the Bank has been promoting branch layout planning, branch image construction specifications and lobby intelligent transformation projects from the three aspects of branch layout planning, branch image design and outlet functional services. Since 2019, the Bank has been creating "Star-Rated Business Outlets of Bank of Guizhou". By the end of 2021, the Bank had created a total of 43 star-rated outlets within the Bank, accounting for 18.78% of the total number of outlets in the Bank, and 16 star-rated outlets nationwide, accounting for 6.99% of the total number of outlets in the Bank.



accumulated star-rated outlets within the Bank

43 **18.78%**

number of outlets in the Bank



Number of star-rated outlets nationwide

16 **6.99%**

total number of outlets in the Bank

Offline outlet building	Unit	2021	2020	2019
Number of community bank outlets	/	5	5	5
Number of outlets constructed	/	224	221	217
Number of star-rated outlets nationwide	/	16	16	16

In 2021, the Bank promoted the creation of the "Safest Bank" and the branch lobby intelligent transformation project simultaneously, and launched the intelligent security control platform (NISC) in the Head Office, Anshun Branch, Qiannan Branch and Tongren Branch, deployed and installed intelligent behavioural analysis security devices in 47 sub-branches and 75 off-site self-service banks, and one sub-branch in each of the nine branches was selected to introduce cutting-edge technology products such as AI open platform cameras, compliance detection cameras and passenger flow statistics cameras on a pilot basis, providing hardware guarantee for the intelligent upgrade of outlets and self-service banks.

At the same time, the Bank has taken the creation of star-rated outlets as an opportunity to deepen its service culture, create a service atmosphere that puts customer needs first, and guide the Bank's staff to serve customers "with heart and soul, with care and excellence". In 2021, 10 outlets distributed in Guiyang, Tongren, Bijie, Qianxinan, Qiannan, Liupanshui, Zunyi and Anshun were selected as "2021 Star-Rated Outlets of Bank of Guizhou" for actively practising the service concept. Among them, Guiyang Convention and Exhibition City Sub-branch has won the recognition and trust of customers and management at all levels for providing consistent quality financial services to customers, and has been awarded a number of awards such as the Safety Management Unit of the China Banking Association, the Civilised Service Window of Guizhou Province, the Guizhou SASAC Party Building Demonstration Site and the branch licensed by the People's Bank of China for depositor questionnaire survey.



Protection of consumer rights

The Bank has conscientiously implemented the requirements of the *Guidance Opinions of the State Council on Strengthening the Protection of the Rights and Interests of Financial Consumers*, the *Guidance Opinions of the China Banking and Insurance Regulatory Commission on the Construction of Institutional Mechanisms for Banking and Insurance Institutions to Strengthen the Protection of the Rights and Interests of Consumers*, and the *Implementation Measures on the Protection of the Rights and Interests of Financial Consumers* issued by the People's Bank of China, fully respecting and consciously protecting the basic rights of financial consumers, such as the right to property security, the right to know, the right to education and the right to information security, and effectively safeguarding the legitimate rights and interests of consumers.

Continued deepening of case prevention management

In recent years, the situation of new network crimes represented by telecommunication network fraud is serious and complex, seriously infringing on people's property rights and personal rights.

The Bank has set up a leading group for combating new types of telecommunication network crimes, which is responsible for the overall promotion of the Bank's telecommunication network fraud prevention work.

Continuous upgrading of technical security measures

The special name list for anti-fraud system implementation was used to control **821** accounts involved in the case, suspend **4,625** accounts for non-counter business and prohibit **13,599** persons from opening new accounts.

Carrying out special management of account risks

The Bank has checked **2.1972** million accounts and identified **2,195** suspicious accounts and took control measures. We strengthened the management of external fraud risk events and blocked a total of **471** external fraud risk events at counter in 2021 (including **460** by the Bank and **11** by the rural bank initiated by the Bank); assisted customers in preventing **21** incidents of telecommunications fraud, avoiding financial losses of approximately RMB **1.226** million for customers.

Enhancing customer identification

For one thing, in accordance with anti-money laundering requirements, counter staff strictly conduct "person, ID card and online information verification" matching when creating new customer information and opening new accounts. For another, the Bank has enhanced the system's prevention and control capabilities by launching face recognition function for **16** businesses of the counter system, to assist tellers to identify customers, effectively preventing the risk of customers' fraudulent business with other people's identity documents. As a result, the counter's capability of preventing the risk of external fraud has significantly improved.

Active implementation of "Operation Card Break"

Through various work such as account analysis, account screening and transaction analysis, **1,307** clues to accounts involved in cases were investigated and reported to the public security authorities; based on the identity documents involved in cases issued by the public security organs, the Bank thoroughly investigated **12,871** accounts, conducted penetration checks on other bank accounts of **3,831** account holders involved in the cases, and took control measures on **1,367** suspicious accounts, fully cooperating with the province's efforts to combat and control new types of telecommunication network crimes.

Case "Rescuing" students who have fallen into a telecoms scam

In November 2021, when the Anti-Money Laundering Centre of the Anshun Branch was conducting daily account screening, it was discovered that the bank card accounts of two customers under the age of 20 had abnormal transactions of funds within a short period of time, and the Qianzhong Sub-branch immediately submitted a suspicious transaction reports and adopted "receiving only and no payment" risk control measures for both accounts to conduct due diligence investigations.

After investigation, it was found that the two teenagers were working privately for a company where their daily job was to call others to transfer money as requested by their supervisor. After many coordinated efforts, the local public security authorities found the two teenagers. As the two were young and not directly involved in the telecoms fraud, and actively provided clues about the case, the public security authorities and Bank of Guizhou Anshun Branch offered warning and education to the two and escorted them back home.

Consumer rights protection

The Bank attaches great importance to the protection of consumer rights and interests and always takes the needs of our customers as the starting and ending points of our work, treating every customer seriously from the perspective of their needs and effectively safeguarding their legitimate rights and interests.

The Bank strictly complies with the relevant provisions of the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and the *Law of the People's Republic of China on the Protection of Personal Information*, *Implementation Measures for the Protection of the Rights and Interests of Financial Consumers* by the People's Bank of China (PBC Decree [2020] No. 5), and the *Guidance of the China Banking and Insurance Regulatory Commission on the Construction of Institutional Mechanisms for Strengthening the Protection of Consumers' Rights and Interests* by Banking and Insurance Institutions (CBIRC [2019] No. 38), and formulates policies such as the Administrative Measures for the Protection of Consumers' Personal Financial Information of Banks of Guizhou and the Administrative Measures for the Protection of Consumer Rights and Interests of Banks of Guizhou, to strengthen internal controls over the protection of consumer personal information in terms of the collection, storage, use and management of personal information, and regulate the relevant operational practices of its staff. In 2021, there was no loss, damage, disclosure or tampering of consumer financial information, and there was no intentional or negligent disclosure or unlawful provision of consumer financial information to others by taking advantage of positions.

Financial literacy campaigns

The Bank formulated the "Financial Literacy and Financial Consumer Education Work Plan for 2021" and, in accordance with regulatory requirements, organised promotional activities such as the "3-15" Consumer Rights Protection Education Week, the "Financial Literacy Campaign" and the "Financial Literacy Month: Financial Literacy in Ten Thousand Homes: Be a Rational Investor, Be a Good Financial Netizen".

Financial Education	Unit	2021	2020	2019
Amount of public education services input	RMB 10,000	11	8	12
Size of financial literacy audience	10,000 people	127	53	33

"Six visits and six contacts" campaigns

The Bank actively carries out "six visits and six contacts" activities to popularise financial knowledge to the public, including anti-counterfeit currency, fraud prevention, financial management and loans, e-banking and online financial security, to effectively enhance the public's financial literacy, security awareness and risk prevention ability.

In 2021, the Bank organised a total of 3,938 "six visits and six contacts" promotional activities, distributing more than 262,000 copies of anti-fraud and anti-counterfeit currency publicity materials and reaching 219,000 people.



six visits and six contacts

3,938



publicity materials

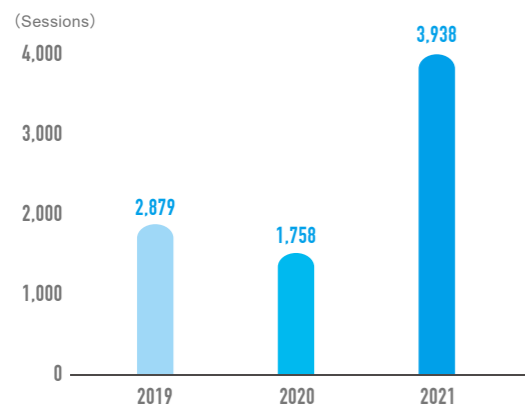
26200



reaching people

219,000

six visits and six contacts



Six visits:

the authorities, the community, enterprises, business districts, campus, the suburb

Six contacts:

customers, government, regulators, police, industry peers, media



The Bank, in conjunction with Guizhou Radio and TV Station "Sunshine 946", held an anti-fraud online radio campaign to communicate with listeners and netizens on "preventing telecoms fraud and building a solid financial safety net".



On 14 October 2021, the Tongren Branch's Banking Department entered the Long Sheng Community resettlement site for poverty alleviation to carry out the "safest bank" and "six visits and six contacts" activities to spread financial security knowledge in the community.

"Dandelion" financial volunteers visit of Anshun Branch the elderly group in community.



Xinpu Sub-branch went into Xinpu Old Street to popularise knowledge of financial consumer protection, anti-counterfeit currency, payment security, personal financial information protection, protection against telecoms fraud, deposit insurance and other related knowledge to residents.



The Bijie Branch sent financial knowledge to the campus to promote financial knowledge on various aspects such as telecommunications fraud, cross-border online gambling and personal credit, etc. Financial knowledge was explained in a graphic and colourful manner by means of case studies and promotional mini-videos.

The youth league members of the Xishui County Branch went to three rural cash withdrawal points in Wenshui, Zhaiba and Tucheng to promote financial knowledge to the villagers who came for handling business, mainly focusing on anti-counterfeit currency, anti-money laundering and telecommunications fraud, using easy-to-understand language to popularize financial knowledge to the villagers.



Tongren Branch launches financial knowledge promotion and education activities in rural areas on the market day.



Qiannan Branch promotes financial knowledge at Qiannan Normal College.



Anshun Branch holds a themed class meeting for students of Anshun No. 8 Primary School at the financial education demonstration base.

Improving customer complaint management

In order to follow up on customer complaints in a timely and appropriate manner, the Bank has optimised its management system to promote the overall improvement of service quality and consumer protection; set up a complaint work order communication mechanism to promote the refinement and standardisation of complaint handling; collaborated with departments to follow up and strictly control service quality; and made regularly analyses and review to enhance the service awareness and service level of all staff of the Bank.

In 2021, the Bank's complaint handling satisfaction rate was 99.01%, an improvement of 0.25 percentage points over the previous year.



complaint handling satisfaction rate
99.01%



improvement of
0.25
percentage points over the previous year.

Customer Service	Unit	2021	2020	2019
Number of telephone banking incoming calls at 96655 call centre	10,000	39.20	32.50	24.00
Service connection rate at 96655 call centre	%	85.85	87.50	89.50
Number of customer complaints received	/	1,217	969	556
96655 complaint handling satisfaction rate	%	99.01	98.76	99.33



Optimising the management system

- The Bank revised the Measures for the Management of Consumer Rights and Interests Protection Work of Bank of Guizhou and the Measures for the Management of Customer Complaints of Bank of Guizhou.
- The Bank clarified the principles, process, timeliness and follow-up management measures.



Establishing a complaint work order communication mechanism

- The whole process of complaints from receipt of records, referral to processing, return visit registration, filing and retrieval is carried out electronically.
- All departments quickly link up to deal with customer complaints.



Collaborative follow-up among departments

- All complaints and suggestions from financial consumers are handled in collaboration with all relevant business departments and branches.
- Comprehensive attention is paid to the public opinions of financial consumers from business outlets, customer service hotlines, media networks and other channels.



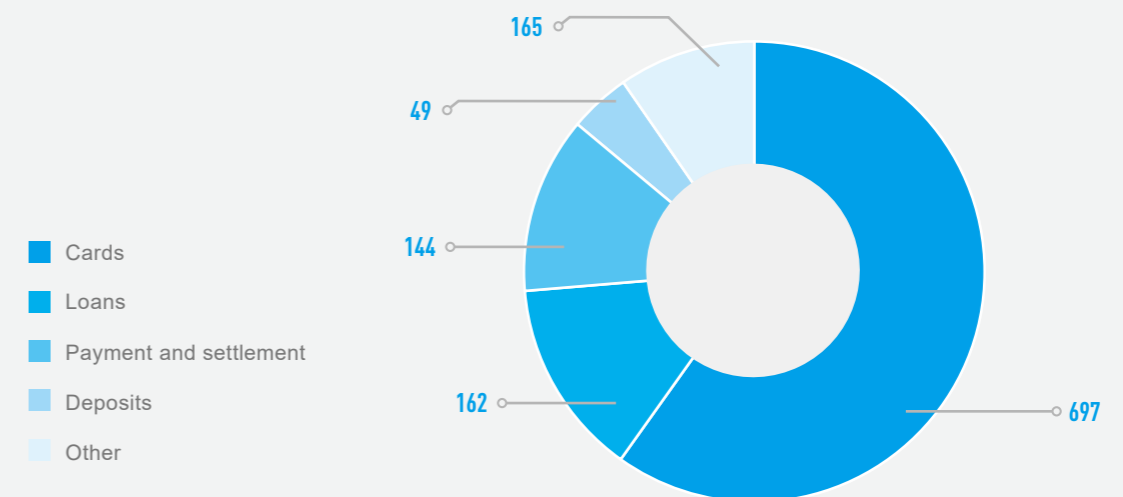
Regular analysis and review

- Briefing, summarising and training and learning on service pain points and difficulties, and strengthening education and training for financial institutions to safeguard the legitimate rights and interests of consumers.
- The Bank urges business departments to improve and optimise deficiencies in the product features and service processes of financial institutions.

In 2021, the Bank received a total of 1,217 customer complaints, with a 100% resolution rate. In terms of the business complaints received, 697 complaints were received in respect of bank card business, accounting for 57.27% of the total number of complaints received in the year, followed by 162 complaints in respect of loan-related business, accounting for 13.31%. As for the causes of complaints, there were 766 complaints caused by service attitude and service quality, accounting for 62.94%, and 326 complaints caused by management system, business rules and procedures, accounting for 26.79%.

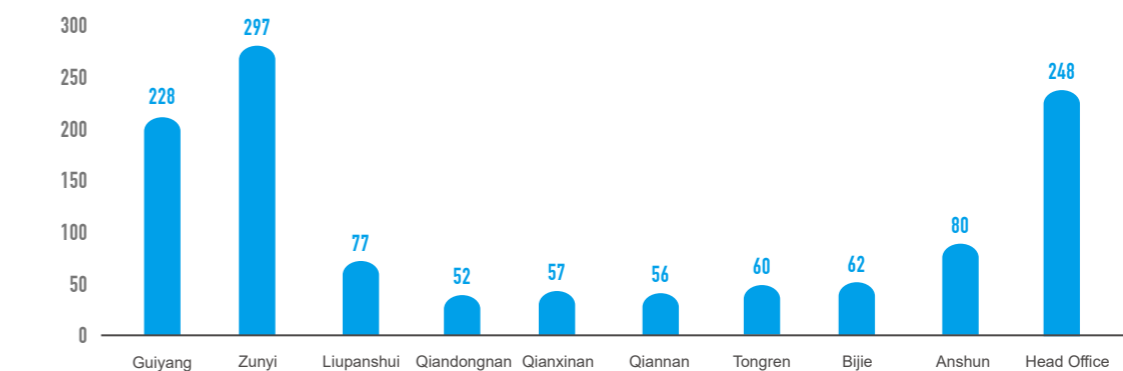
Number of complaints by business

Quantity



Number of Complaints by region

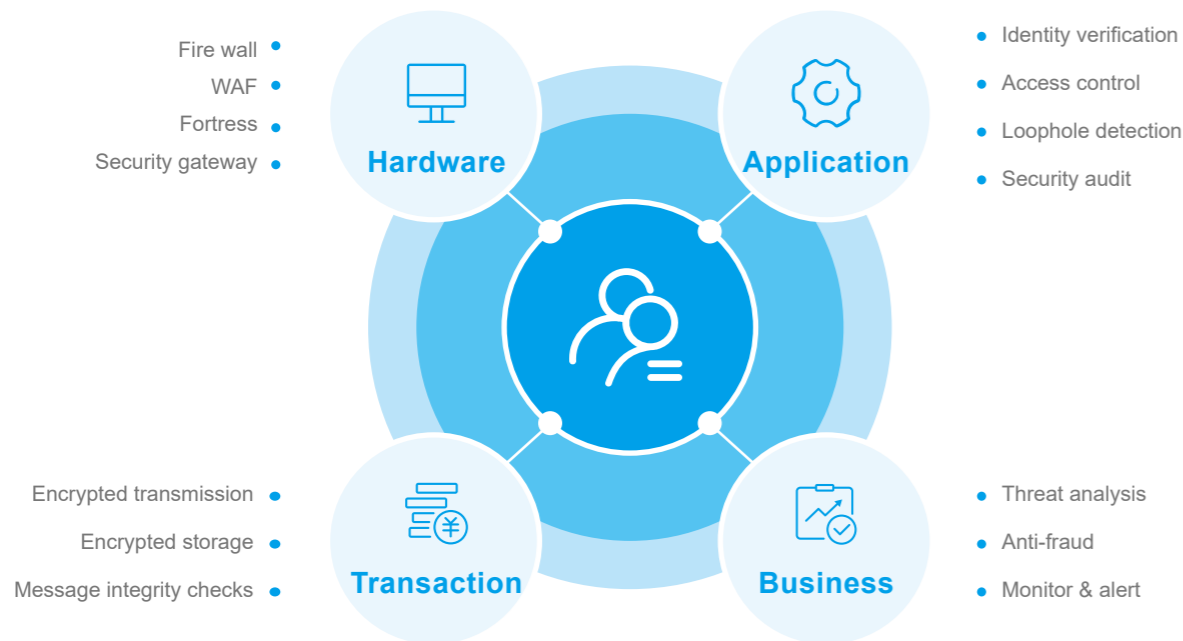
Quantity





Safeguarding customer information security

The Bank strictly complies with the Law of the People's Republic of China on the Protection of Personal Information and attaches great importance to the management of information security and data governance. The Bank has established a management structure under the responsibility of the Board of Directors and included "information technology risks" in the list of key risks of the Bank. We use a variety of technologies to achieve bank-wide information security in four areas: hardware, application level, transactions and operations.



In 2021, the Bank comprehensively revised the *IT Risk Management Implementation Rules of Bank of Guizhou* and carried out IT risk management work in an orderly manner focusing on hardware security, security incident monitoring, emergency response drills, training and publicity, and outsourcing management.



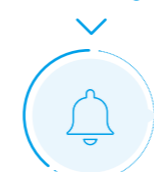
Hardware security

Infrastructure rooms, office premises, and business outlets were thoroughly inspected to effectively and efficiently investigate medium to high level risk hazards. Risk alerts were made around the implementation of important business emergency office premises, UPS power supply system failures, important risk inspection and assessment results, to urge rectification and implementation.



Security event monitoring

The Bank has built a security alert model using big data analysis technology and blocked 10,227 cyber-attacks in the year. In response to the frequent phishing website attacks, we carefully organised the investigation and system reinforcement work to ensure the safety of our customers' funds.



Emergency drills

The Bank completed 10 special technical drills and 1 special business drill on disaster recovery switchover, network switchover, etc. to further clarify the relationship and recovery priority of important business and information systems, as well as the relationship between business and business, business and system, and system and system, after the launch of the Bank's new generation information system. This has provided an important basis for matching disaster recovery resources, establishing an emergency response mechanism and formulating risk response strategy, etc.



Training and publicity

The Bank conducted education and publicity of the "five principles" of operation and maintenance to enhance the awareness of standardized operation and safe production of all staff; organized weekly training on cloud platform and automation operation and maintenance to improve staff knowledge and skills and enhance the ability of independent control; organized information technology system publicity and examination. All staff of relevant departments passed the examination and the implementation of the system was improved.



Outsourcing management

The Bank implemented internal and external audits and management requirements of regulatory authorities, organised self-inspection of 120 IT outsourcing projects, supervised and audited 110 quarterly service level reports submitted by outsourcing suppliers according to plan, etc., with 100% coverage of outsourcing supplier evaluation; organised and completed quarterly assessment of 942 IT outsourcing personnel and admission information security training and examination for 120 outsourcing personnel to enhance the security and compliance awareness of outsourced personnel.



Working together to grow and share the fruits of development

"Enterprises have both economic and legal responsibilities, as well as social and moral responsibilities. Society is a stage for entrepreneurs to show their talents. Only entrepreneurs who sincerely repay society and effectively fulfil their social responsibilities can be truly recognised by society and meet the requirements of the times. Caring for employees is an important aspect of an entrepreneur's social responsibility. Entrepreneurs should strive to stabilise jobs, care for the health of employees and work with them to tide over difficulties. Only wealth that is rich in love is truly meaningful wealth, and only an enterprise that actively undertakes its social responsibility is the most competitive and vital enterprise."

-- General Secretary Xi Jinping

The Bank respects and cares for its employees and builds a harmonious and loving home culture while safeguarding their rights and interests. The Bank sincerely gives back to the community and actively manages the social responsibilities of its suppliers, doing its best to create more value for society and promote harmonious social development with a high sense of responsibility and mission.



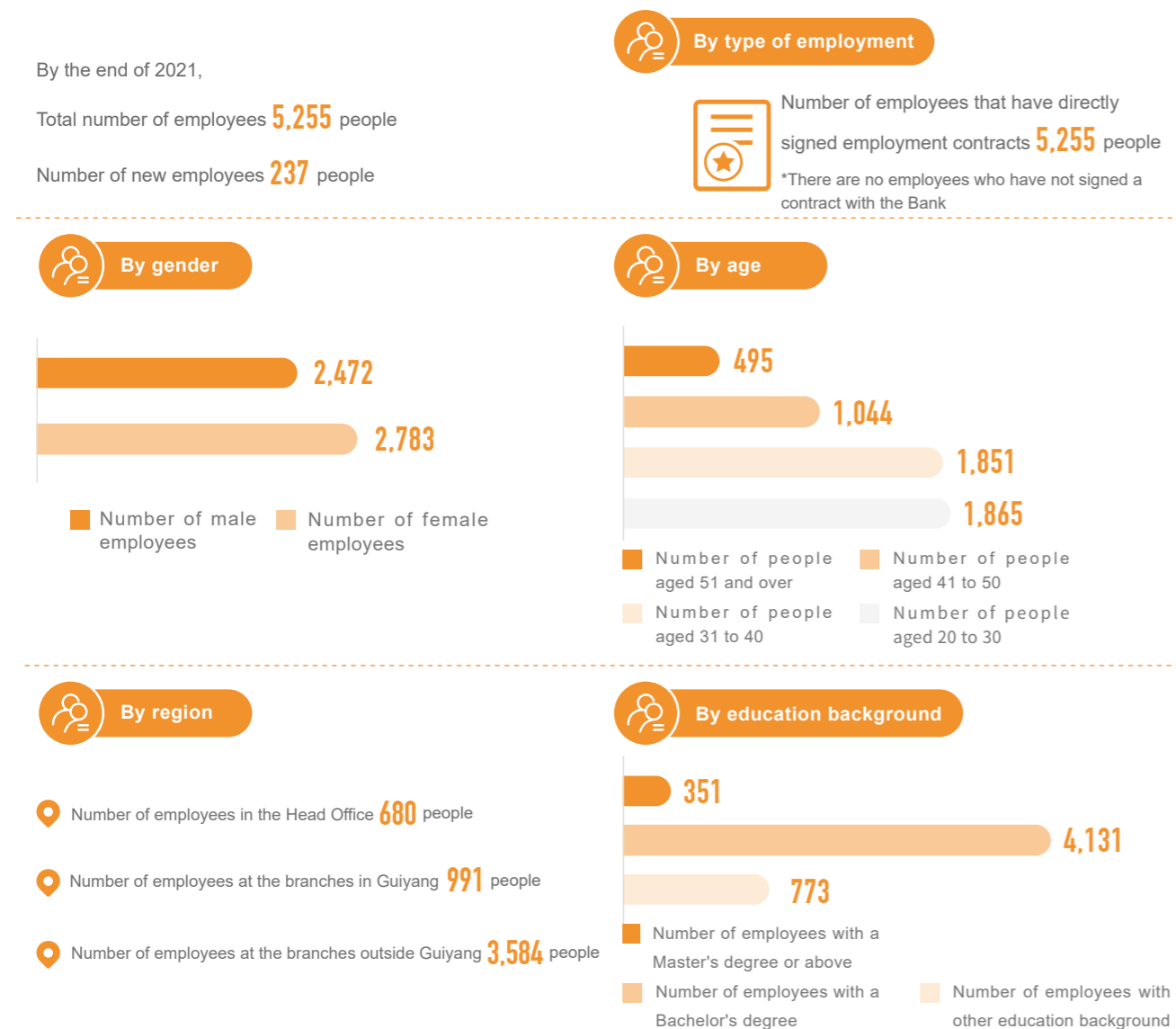
Caring for employees

The Bank strictly abides by the *Labour Law of the People's Republic of China*, the *Labour Contract Law of the People's Republic of China* and other laws and regulations, implement standard working hours, ensure weekend rest days and statutory holidays, and has established policies such as the *Bank of Guizhou Recruitment Management Measures*, which ensure employees of different nationalities, genders and religious beliefs can enjoy equal rights in recruitment, employment, remuneration and benefits, training and promotion. In the recruitment process, the candidates are screened for age, qualifications and other conditions, and their identity documents are identified during onboarding process to avoid child labor. In addition, the Bank concludes written labor contracts with employees on mutual consensus to prohibit forced labor. In the event of a violation, the Bank will strictly handle it in accordance with internal regulations and hold the relevant personnel accountable.

The Bank strives to build a talented workforce, to "attract", "nurture" and "use" talents. The Bank has also implemented communication and safety management to ensure the rights and interests of its employees, so that they can work with peace of mind in Bank of Guizhou.

Talent recruitment and retention

According to the *Five-Year Key Talents Multiplication Action Plan of Guizhou Province*, the Bank optimized the efficiency of talent allocation. In 2021, the Bank recruited 237 talents of various types through open recruitment and other means, providing a guarantee for the high-quality development of the Bank.



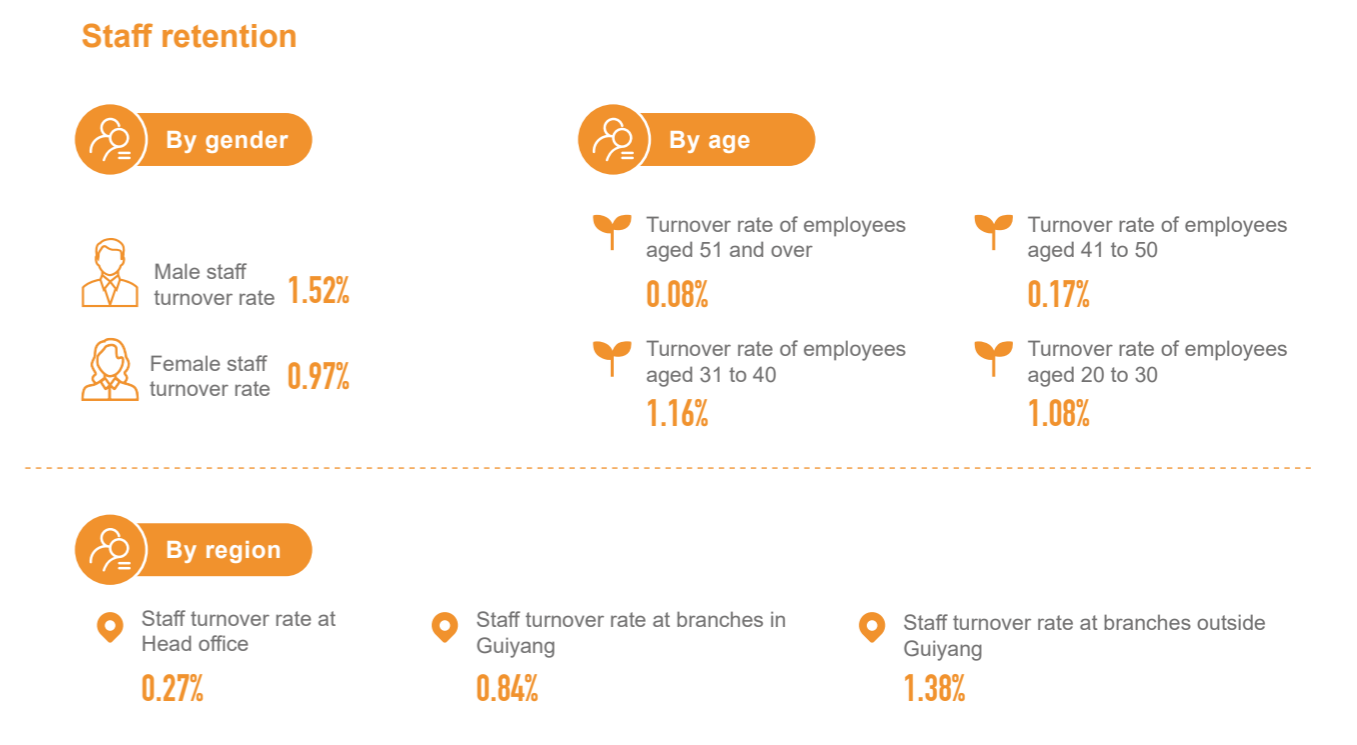
The Bank focuses on matching employees with posts, improves the fairness of the remuneration system and continuously optimises the benefits system to retain core talents with more competitive remuneration and benefits. A series of initiatives has contributed to talent retention and team stability, with the Bank's overall staff turnover rate decreasing by approximately 20% in 2021 compared with that in 2020.

Remuneration system principles: compliance, fairness, motivation

- The Bank introduced the management methods of professional grades and qualifications of job sequences to clarify the promotion path of each job grade, professional level and salary grade system and implement the "same grade, same remuneration".
- The Bank has continuously optimised the remuneration structure, initially built a professional level structure for the whole bank, further optimised the remuneration distribution system of the head office, implemented one salary for one post, different pay for different posts, fully reflecting value contributions.
- In conjunction with the Bank's talent work objectives, the Bank reasonably increased the level of fixed remuneration to protect the work and life of all types of mid- to high-end talents introduced or trained internally.

Optimising the welfare system

- The Bank has promoted a bank-wide corporate annuity scheme and supplementary medical insurance system to enhance the long-term incentive effect of the welfare protection system on key personnel and to leverage the incentive of corporate annuity allocation on length of service.
- For core and key talents who are highly scarce in the market, the Bank has explored the establishment of a special welfare scheme and opened green channels for special talent welfare services to break down the barriers to talent flow and relieve talent of their worries.



Talent development and assessment

The Bank attaches great importance to the development of talents and the construction of knowledge system, and provides abundant training resources to help employees grow. In 2021, the Bank issued the *Management Measures of Bank of Guizhou for the Employment of Professional and Technical Titles (Trial)* to encourage all kinds of talents to improve their professional abilities. According to the education and training plan in the Bank, 13 training sessions for core backbones and employees were held, which trained a total of 763 person-times. Through the "Cloud Learning" platform, the Bank organised online training for more than 43,277 person-times; organised induction examinations for employees in eight business lines, including corporate banking, retail banking and information technology, and a total of 2,125 employees obtained the corresponding induction certificates.

The Bank focused heavily on exemplary leadership, organised the selection of 23 outstanding individuals and 10 advanced groups to participate in the selection of "Stars of Bank of Guizhou" organized by the head office. The Bank also carried out the evaluation and selection of the honorary titles of "Advanced Groups, Workers and Activists of Trade Union", "Most Beautiful Employees", "Excellent Youth Learning Group", etc. to give full play to the power of role models and create a strong atmosphere of learning from and helping each other.

Staff Training	Unit	2021	2020
Number of staff training programs	/	534	508
Total investment in staff training	RMB 10,000	1,240	782
Total training held throughout the year	sessions	559	548
Staff training coverage	%	99.51	100
Staff training attendance	person-times	43,277	50,137
By gender			
Percentage of male employees trained	%	47.99	47.50
Percentage of female employees trained	%	51.44	52.50
Length of training per male employee	hours	17.64	28.95
Length of training per female employee	hours	16.57	31.33
By staff category			
Percentage of senior management trained	%	100	100
Percentage of middle management trained	%	94.57	21.50
Percentage of grassroots staff trained	%	99.55	92.00
Length of senior management training per capita	hours	97.20	55.00
Length of middle management training per capita	hours	24.30	56.00
Number of grassroots staff training per capita	hours	16.83	33.21



Number of staff training programs
534



Total investment in staff training
RMB **12.4** million



Total training held throughout the year
559 sessions



Staff training attendance
43,277 person-times
Staff training coverage **99.51%**



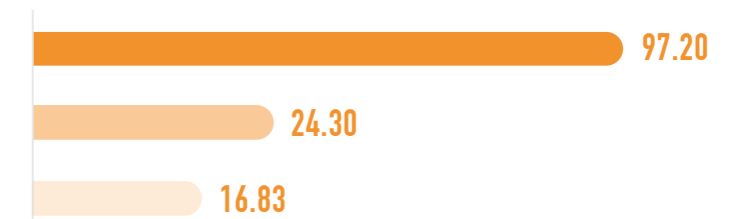
Employees are divided by gender in the number of training hours per capita



■ male employees
■ female employees



Employee categories are divided into training hours per capita



■ Length of senior management training per capita
■ Length of middle management training per capita
■ Number of grassroots staff training per capita

The Bank continued to improve its performance appraisal system and management selection and appointment system, coordinated and standardised the annual appraisal work, and brought into play the guiding, motivating and disciplining effects of the appraisal work to promote the alignment of cadres and staff with the strategic objectives.

Strengthened performance appraisal



The Bank formulated and issued the *Notice on the Establishment of Bank of Guizhou Appraisal Work Committee* and the *Implementation Plan of Bank of Guizhou's Comprehensive Appraisal Work for the Year 2021* to link the appraisal work with corporate development, organizational performance, career development of cadres and employees, and capacity enhancement system in the development of the appraisal system, supervision of the work process, and application of the appraisal results, so as to establish an appraisal mechanism that gives equal weight to incentives and constraints and effectively give play to the incentive and guiding role of performance appraisal.

Management selection and appointment



The Bank revised *Measures of Bank of Guizhou for the Administration of Managerial Personnel* to improve the institutionalization and standardization of the selection and appointment of cadres; drew up the Management Measures for the Assistant to the General Manager of the Head Office and the Assistant to the Branch President of Bank of Guizhou to make the assistant positions an important platform for the training of young cadres, so that the political quality, theoretical level, professional ability and practical skills of young cadres can keep pace with the development of the times, and the team of young cadres is of better quality, more adequate in quantity and better in structure.

Employee health and safety

The Bank strictly abides by the Law of the People's Republic of China on the Prevention and Control of Occupational Diseases and other laws and regulations on occupational health and safety.

In the face of the normalisation of the COVID-19 pandemic, the Bank continued to stockpile and distribute pandemic prevention materials, and organise emergency response and vaccination. At the same time, the Bank has been doing its best to improve the health protection of its staff by actively participating in the medical mutual assistance insurance activities of the General Chamber of Commerce. In 2021, 110 employees were newly insured by participating in mutual assistance activities against critical illness, and 745 employees were insured for allowance + critical illness, hospitalization + critical illness; We invited hospital experts to offer health knowledge lectures and on-site TCM diagnosis and treatment services, and coordinated professional trainers to carry out a one-week workplace counseling for pressure relief, enhancing employees' health awareness and protecting their physical and mental health.

In terms of safety management, the Bank strengthened its emergency management by compiling an emergency handling manual for safety incidents, organising practical drills and linking monitoring and prevention with remote videos, so as to effectively improve the Bank's early warning and emergency handling capabilities for unexpected safety incidents. In 2021, a total of 1,186 practical emergency drills were conducted across the Bank, involving a total number of 16,058 participants. In 2021, the Bank lost 172 working days caused by work-related injuries; From 2019 to 2021, the Bank did not have any work-related fatalities.



Staff communication and care

The Bank actively promoted democratic management, organised seminars for staff representatives, deliberated and adopted the *Draft Measures of Bank of Guizhou for the Management of Professional Grades and Qualifications of Job Sequences*, studied the *Revised Measures for the Management of Remuneration of the Head Office of Bank of Guizhou*, listened to and sorted out the opinions of staff, and achieved a new breakthrough in democratic management. The Guiyang Management Department, Qiongnan Branch and other branches also conducted a number of seminars for young employees to maintain a smooth communication channel.

Case ▶ Qiongnan Branch organised young staff seminar

In order to care about the growth of young employees, understand the ideological dynamics and work of young employees, examine, train and reserve excellent young cadres, Qiongnan Branch organised a meeting and had a "zero distance" cordial conversation with 24 representatives of young employees.



Qiongnan Branch organised young staff seminar

The Bank has carried out in-depth construction of home culture. In 2021, the Bank completed and put into operation the "Staff's Home" at the head office, hired professional instructors to offer a series of cultural and sports courses such as yoga and dance, and took the lead in setting up 12 interest groups and actively promoted the activities of each group, with a total of over 260 cultural and sports lectures and over 110 activities organised by the interest groups.

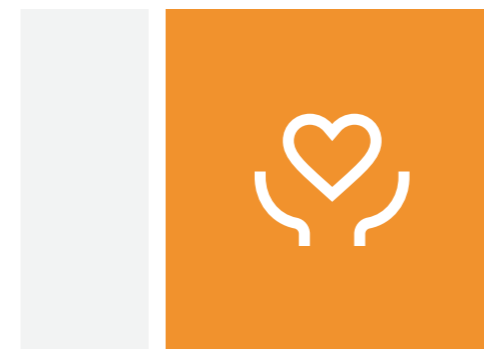


"Golden Foot Cup" Five-a-side Football Tournament in the Zunyi Financial System



Spiritual Wealth Club Flipped Classroom

The Bank pays attention to the occupational and living needs of female employees. We have opened a baby care room in the new building of the head office, purchased "Love for Her" public welfare insurance for female employees, organized a series of activities such as quality education lectures for female employees, law popularization on the protection of the rights and interests of female employees, "March 8" Reading" and "Spiritual Wealth Club Flipped Classroom", creating an inclusive, equal and caring workplace atmosphere for female employees.



In terms of employee engagement, the trade union of the Bank visited 4,616 employees accumulatively on New Year's Day, Spring Festival and May Day, delivered birthday greetings to 554 employees, offered condolences to 64 employee on hospitalisation and death of relatives, and assisted 8 employees with financial difficulties, further enhancing the sense of belonging of employees.



Anshun Branch launches a "Double Ninth Festival" activity for retired staff

Giving back to the community

The Bank participated fully in Guizhou Province's "New Citizens, Dream Chasing Bridge" relocation project, responding to the practical needs of the relocated people in a timely manner; actively carried out the key task of "I do practical things for the people" in Guizhou Province, continuing to carry out various forms of public welfare activities around the themes of helping students, respecting the elderly and environmental protection, etc., fulfilling its social responsibility and showing its commitment to the community.

Community Building	Unit	2021
Number of volunteer activities carried out	times	4,499
Number of employees participating in volunteer activities	person-times	6,458
Length of volunteer activities	hours	31,007
Total charitable investment	RMB 10,000	48.95
Number of public charity projects	/	47

A heart for "new citizens" to achieve stable poverty alleviation

The "New Citizens, Dream Chasing Bridge" is a key project for poverty alleviation and resettlement in Guizhou Province. By pooling resources from all walks of life in Guizhou Province, the relocation masses are led to enhance their endogenous driving force and achieve stable poverty alleviation. In 2021, the Bank implemented the requirements of this livelihood project, focusing on serving the families of poor households and their children, the elderly at home, children left behind and other vulnerable groups in Tongren, Liupanshui, Bijie, Qiandongnan and other cities and autonomous regions, helping to enhance the sense of access and happiness of the relocated people.



◀ The awarding ceremony of the branch of Wanshan District Senior Citizens University and the sending of culture and warmth into the community at the relocation settlement in Longsheng Community, Tongren City.

▶ A donation activity in Hezhang County, Bijie City, China, entitled "Focus on Children's Micro Wishes, Sending Warm Winter Supplies to Poor Families".

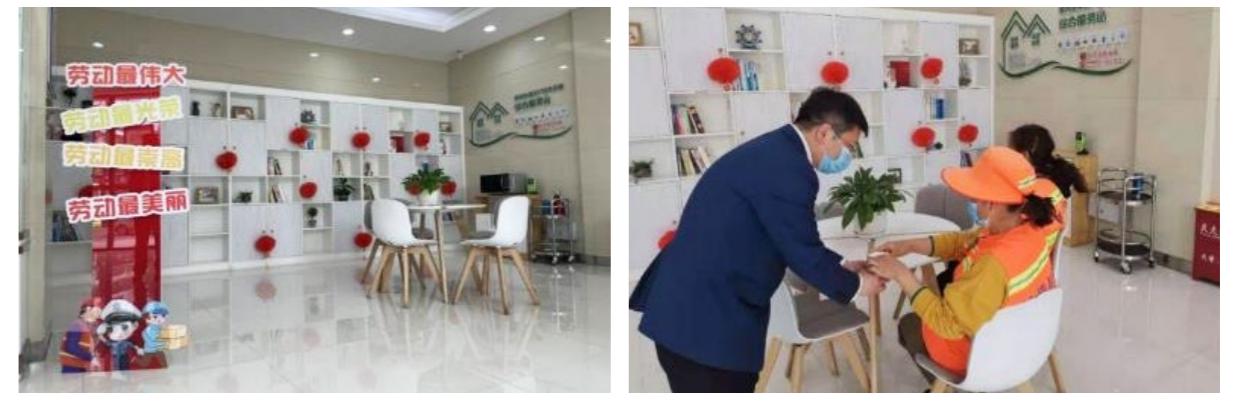


Delivering social warmth among people

In 2021, Guizhou Province announced a list of 37 tasks at the provincial level under the "I do practical things for the people" programme, with a view to identifying the needs and wants of the grassroots and the public, targeting problems and making precise efforts to enhance the people's sense of access, happiness and security. The Bank fully explored the "urgent, difficult and worrying" issues of the neighbouring communities and actively mobilised its resources to respond effectively and promote the steady implementation of community building.

Case Integrated service stations for outdoor workers

In order to solve the problems of outdoor workers' difficulties in drinking water, hot meals, rest and toileting, the Bank cooperated with the Guizhou Provincial Federation of Trade Unions in the construction of integrated service stations for outdoor workers in urban areas, which was listed as one of the "ten practical matters of people's livelihood" in Guizhou Province. The existing outlets are divided into exclusive areas to provide warm and convenient services for outdoor workers.



Integrated service stations for outdoor workers

Case Building "loving" roads to school

The road into Puding No. 4 Primary School is a non-circular road with chronic traffic congestion and serious safety hazards. In order to avoid safety accidents, Puding No. 4 Primary School funded the construction of a new temporary road to school. However, due to the school's financial constraints, a section of the road surface of 600 square metres was not completed. During the flood season, the road is very susceptible to flooding, and the slopes have collapsed, causing a safety hazard.

Bank of Guizhou Anshun Branch took the construction of the school road as a list item of "I do practical things for the masses" and donated charity funds of RMB 82,200 to fund the repair of the temporary road to Puding No. 4 Primary School.



Temporary road to school funded by Bank of Guizhou Anshun Branch

Case Helping to prevent and control the pandemic

During the Spring Festival 2021, Bank of Guizhou Yinjiang Sub-branch actively responded to the order of local pandemic prevention and control work and organised youth league members to carry out the thematic league day activity of "helping to prevent and control the pandemic" by distributing pandemic prevention and control publicity materials, posting publicity slogans and playing publicity videos, etc., to educate and guide returners to actively cooperate with community pandemic prevention and control by reporting their itinerary, registering themselves and cooperating with temperature measurement or testing, minimising unnecessary outings, movements and gatherings of people, and taking practical actions to help promote pandemic prevention and control propaganda.

Case Volunteering for helping college entrance examination participants

In 2021, all branches of the Bank continued to provide voluntary services to help candidates in their examinations with sincere actions.



Bank of Guizhou's shuttle buses for college entrance examination participants

Service stations outside the college entrance examination venues

Continuous improvement in procurement management

The Bank attaches importance to the standardised management of large purchases, continuously improves its procurement management rules and regulations, and strengthens its attention to the social and environmental risk management situation of suppliers; strengthens electrification to promote openness, transparency and fairness in the procurement implementation process.

In 2021, the Bank revised seven management regulations and implementation rules, including Management Measures of Bank of Guizhou for Large-Scale Procurement and Management Measures of Bank of Guizhou for Centralized Procurement. According to the above rules and regulations, the Bank classified suppliers into goods suppliers, services suppliers and engineering suppliers; based on the product and service attributes of various suppliers, the Bank specified the requirements on the social and environmental risk management situation of relevant suppliers in terms of information management, security management, intellectual property protection and environmental management, etc., and organises post-evaluation of the suppliers in supplier list every year. Suppliers who fail the post-evaluation will not be included in the scope of subsequent procurement invitees. In the process of supplier selection, the Bank actively advocates the use of low-carbon and environmentally friendly products and resolutely opposes suppliers' environmental non-compliance.

In respect of sunshine procurement, the Bank introduced external evaluation experts to conduct procurement on a public platform, effectively enhancing the professionalism of centralised procurement evaluation and promoting a fair, open and just procurement process. At the same time, the Bank launched version 1.5 of the centralised procurement management system and realised the online processing of the whole cycle of centralised procurement and the closed-loop management of the whole life cycle of suppliers, further improving the operational risk and moral risk prevention mechanism.

Procurement Management	Unit	2021	2020	2019
Number of suppliers by region				
Number of suppliers to the head office	/	149	132	173
Number of suppliers to branch in Guiyang	/	25	22	38
Number of suppliers to branches outside Guiyang	/	124	110	135
Procurement Management and Supplier Management				
Number of supplier social responsibility trainings conducted	times	1	1	/
Number of suppliers subject to review	/	149	132	173
number of centralised procurement projects	/	89	87	121

Appendix

Index to the Stock Exchange of Hong Kong Limited's Environmental, Social and Governance Reporting Guidelines

Part B: Mandatory disclosure			
Mandatory disclosure		Report Sections	
Governance structure		Our ESG approach, Strengthening corporate governance	
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Scope of reporting		About the report	
Part C: Comply or Explain			
Dimensions, general disclosures and Key Performance Indicators		Report Sections	
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A1.1	Practising green and low carbon operations	B3.1	Caring for employees
A1.2	Practising green and low carbon operations	B3.2	Caring for employees
A1.3	Practising green and low carbon operations	B4. Labour standards	Caring for employees
A1.4	Practising green and low carbon operations	B4.1	Caring for employees
A1.5	Practising green and low carbon operations	B4.2	Caring for employees
A1.6	Practising green and low carbon operations	Operating practices	
A2. Use of resources	Practising green and low carbon operations	B5. Supply chain management	Continuous improvement in procurement management
A2.1	Practising green and low carbon operations	B5.1	Continuous improvement in procurement management
A2.2	Practising green and low carbon operations	B5.2	Continuous improvement in procurement management
A2.3	Practising green and low carbon operations	B5.3	Continuous improvement in procurement management
A2.4	Practising green and low carbon operations	B5.4	Continuous improvement in procurement management
		B6. Product responsibility	Protection of consumer rights, Safeguarding customer information security

Dimensions, general disclosures and Key Performance Indicators		Report Sections	
A2.5		The Bank belongs to the financial industry and this indicator does not apply.	
A3. Environment and natural resources		Practising green and low carbon operations	
A3.1		Practising green and low carbon operations	
A4. Climate change		Climate change risks and opportunities	
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Employment and Labour Practices			
B1. Employment		Caring for employees	
B1.1		Caring for employees	
B1.2		Caring for employees	
B2. Health and Safety		Caring for employees	
B2.1		Caring for employees	
B2.2		Caring for employees	
B2.3		Caring for employees	
B6.1		The Bank is not involved in the production and distribution of goods and this indicator is not applicable.	
B6.2		Protection of consumer rights	
B6.3		The Bank takes the protection of intellectual property rights seriously by promoting laws and regulations, prompting legal risk points and strictly reviewing contractual agreements to ensure "no infringement" and "not being infringed".	
B6.4		The Bank is not involved in the production and distribution of goods and this indicator is not applicable.	
B6.5		Safeguarding customer information security	
B7. Anti-corruption			
B7.1		Strengthening the cornerstones of compliance	
B7.2		Strengthening the cornerstones of compliance	
B7.3		Strengthening the cornerstones of compliance	
Community			
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B8.1		Giving back to the community	
B8.2		Giving back to the community	

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	102-10	2021 Annual Report of the Bank
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	102-13	Implementation of the Equator Principles
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Third party assurance report



Assurance Statement on the bank of Guizhou's 2021 Environment, Social and Governance Report

TÜV NORD (Hangzhou) Co., Ltd. ("TUV NORD") has been commissioned by the management of Bank of Guizhou Co., Ltd. (bank of Guizhou for short) to carry out an independent assurance of the bank of Guizhou's 2021 Environment, Social and Governance Report ("Report" for short).

BANK OF GUIZHOU is responsible for the collection, analysis, aggregation, and presentation of information within the Report. TÜV 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 third ESG Report for BANK OF GUIZHOU, and BANK OF GUIZHOU invites the third party to conduct independent assurance.

Assurance Scope

- ★ The Report reveals the accuracy and reliability for key performance and information in 2021.
- ★ We evaluated the collection, analysis, aggregation of the information and data.
- ★ Because the economic data had been audited by the third party, we did not do double audit this time.
- ★ Assurance of the Report was done on 06.04.2022-08.04.2022.

Assurance Methodology

Assurance process included following activities:

- ★ Review the document information provide by BANK OF GUIZHOU;
- ★ Conduct online audit via instant communication tools and email exchange due to travel constraint in light of COVID-19;
- ★ View the related websites and media reports, verify the data and information through sampling method;
- ★ Evaluate the balance, comparability, accuracy, timeliness, clarity and reliability of the Report based on Appendix 27 to the Listing rules of the Stock Exchange of Hong Kong Limited (SEHK) - Guidelines on Environmental, Social and Governance ("HKEX ESG Disclosure Guidelines" for short);
- ★ Adopt AA1000AS (2008) Assurance methodology;
- ★ Assurance activity is in line with TÜV NORD ESG report assurance management procedure.

Assurance Conclusion

The ESG Report of BANK OF GUIZHOU provides an appropriate and objective view of the sustainability & social programs and performances in 2021. Data in the report are reliable and objective. TÜV NORD didn't find any systematic error or substantial error, thus meeting the disclosure requirement of HKEX ESG Disclosure Guidelines.

- ★ The structure of the Report is complete, the revealed information is clear, easy to understand and accessible;



- ★ Through a five-prong framework, namely "Responsible management to lay a solid foundation for sustainable development", "Taking up the mission to help Guizhou's high-quality development", "Green banking, practicing green and low carbon commitment", "Technology-enabled, professional and reassuring service", "Working together to grow and share the fruits of development", the Report reveals the ESG belief, practices, results and cases of BANK OF GUIZHOU in 2021;
- ★ BANK OF GUIZHOU conducted materiality analysis through stakeholder survey and disclosed material issues in the Report, properly addressing stakeholders' expectations and concerns.

Suggestion for Improvement

Through assurance and evaluation, we have following improvement suggestion on ESG practice and management:

- ★ Further expand the survey sample to improve the accuracy of the selection of material issues;
- ★ Enhance the comprehensiveness of performance information disclosure to reflect the balance of reporting;
- ★ Include peer data comparisons in the social and environmental aspects to facilitate benchmarking.

Special Statement

This statement excludes:

- ★ Activities beyond information revealed;
- ★ The position, idea, faith, object, future development direction, and commitments stated by BANK OF GUIZHOU.

Statement of Independence and Competence

TÜV 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 sustainability report assurance.

TÜV NORD (Hangzhou) Co., 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. TÜV NORD (Hangzhou) Co., Ltd. was not involved in any manner with BANK OF GUIZHOU, when the latter was preparing the Report.

The team leader: Xuemei (Olina) Li
Date: 20.04.2022

The Authorized person: Haining Song
Date: 20.04.2022



2021 Environmental, Social and Governance Report

About the report

This is the third ESG (environmental, social and governance) report (hereinafter referred to as "this report") issued by Bank of Guizhou Co., Ltd. Through this report, the Bank discloses to stakeholders the actions it has taken and the results it has achieved in the economic, social and environmental aspects. This report complies with the "explanation of non-compliance" provision set out in the *Environmental, Social and Governance Reporting Guidelines*. Throughout this report, the words "Bank of Guizhou Co., Ltd.", "Bank of Guizhou", "we", "the Bank" all refer to Bank of Guizhou Co., Ltd.

Scope of the report

Organizational scope: This report covers the head office and all branches and sub-branches of Bank of Guizhou Co., Ltd.

Time frame: 1 January 2021 - 31 December 2021

Reporting cycle: This is an annual report.

Number of reporting periods: This is the third consecutive Environmental, Social and Governance Report published by the Bank.

Basis for reporting

- The former China Banking Regulatory Commission's Opinions on Strengthening Social Responsibility of Financial Institutions in the Banking Sector (2007)
- China Banking Association's Guidelines on Corporate Social Responsibility for Financial Institutions in the Banking Sector in China (2009)
- Global Reporting Initiative (GRI)'s Sustainability Reporting Standards (2016)
- The Stock Exchange of Hong Kong Limited's Environmental, Social and Governance Reporting Guidelines (2020)
- People's Bank of China's Guidelines on Environmental Information Disclosure for Financial Institutions (2021)

Information sources

There are no significant changes to the information obtained and the method of calculation in this report as compared to previous annual reports. The financial information in this report has been obtained from Annual Report 2021 of Bank of Guizhou Co., Ltd. and other information has been obtained from Bank of Guizhou's internal files and relevant statistics. Currency amounts in this report are measured in RMB, unless otherwise stated.

Reporting principles

- The principle of materiality. This report identifies and responds to material ESG issues affecting the sustainability of the Bank through an online stakeholder survey and analysis of information. The process and results of the materiality analysis are detailed in the Materiality analysis in this report.
- The principle of quantification. The Bank's ESG quantitative key performance and the basis of calculation have been disclosed in this report and are detailed in Practising green and low carbon operations in this report.
- The principle of consistency. Unless otherwise noted, this report uses a disclosure statistical methodology consistent with previous year reports to ensure that ESG data for the reporting period are comparable to historical and future data. Changes in the statistical caliber of indicators will also be disclosed in the report.
- The principle of balance. The content of this report reflects objective facts and discloses both positive and negative indicators.

Report language

This report is available in Traditional Chinese and English. In case of discrepancies between the English and Chinese versions, please refer to the Traditional Chinese version.

Third party assurance

To ensure the authenticity and reliability of this report, the Bank engaged TUV NORD (Hangzhou) Co., Ltd. to perform a limited assurance engagement on selected key information disclosed in the report and to issue a third party assurance report in accordance with the requirements of the type of assurance engagement as defined in the AA1000 Standards on Assurance Engagements (2008). Please refer to P101-P102 of this report for details.

Access to the report

A printed version of this report is available at the offices of the Board of Directors of the Bank. An electronic version of this report can be downloaded from the Bank's website at www.bgzchina.com and is also available on the website of the Stock Exchange of Hong Kong at www.hkex.com.hk.

Board assurance

This report was considered and approved by the Board of Directors of the Bank on 30 May 2022. The Board of Directors and all directors of the Bank warrant that the contents of this report is free of any false statements, misleading statements or material omissions.

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