

2022^{YEAR}

Environmental,
Social and Governance Report

BANK
OF GUIZHOU



Bank of Guizhou Serving with heart

About the report	01
Board statement	02
About us	03
Message from the Chairman	05
Message from the President	07

01 Corporate governance

Sustainable development	19
Corporate governance	21
Compliance operation	23
Risk management	26

02 Economical responsibility

Digital transformation	29
Serving the real economy	35
Coordinating the four modernizations	41
Developing cross-border finance	45

03 Environmental responsibility

Climate change response	49
Green finance	53
Green and low carbon operation	61

04 Social responsibility

Employee rights protection	67
Employee development and training	71
Employee caring	73
Improving customer experience	75
Privacy and data security	79
Supplier management	81
Inclusive finance	83
Support rural revitalization	87
Practice social welfare	89

05 Appendix

Key ESG performance	93
Index to Hong Kong Exchange's Environmental, Social and Governance Reporting Guidelines	101
Index to Global Reporting Initiative GRI Standards	103
Third party assurance report	108

About the report

This report is the environmental, social, and governance report of Bank of Guizhou co., Ltd. (hereinafter referred to as "This report"). The Bank identifies the issues of interest to the stakeholders in the business process based on investigations and analysis. This report aims to disclose the results of the economic, social, environmental, and corporate governance actions to stakeholders. This report has complied with the "Non-compliance interpretation" Provisions of the Hong Kong Exchange's environmental, social, and governance reporting guidelines. In this report, "Bank of Guizhou" And "Bank" Refer to Bank of Guizhou co., Ltd.

Scope of the report

Organizational scope: This report covers the headquarters and all branches and sub-branches of Bank of Guizhou co., Ltd.

Time frame: January 1, 2022, to December 31, 2022

Reporting period: This report is an annual report

Basis for reporting

This report in accordance with the "former China banking regulatory commission's opinions on strengthening social responsibility of financial institutions in the banking sector", the "People's Bank of China's guidelines on environmental information disclosure for financial institutions", the "China banking association's guidelines on corporate social responsibility for financial institutions in the banking sector in China", the "stock exchange of Hong Kong limited's environmental, social and governance reporting guidelines" and the "Global Reporting Initiative (GRI)'s sustainability reporting standards".

Information sources

The financial data are consistent with the Bank's 2022 annual financial report, and other data and cases were sourced from the Bank's actual operating records. The monetary amount involved in this report is measured in RMB, unless otherwise specified. The statistical caliber of the relevant text and data in the report is consistent with the scope of the Bank's annual consolidated financial statements.

Reporting principles

Principle of materiality: This report identifies and responds to issues with a significant impact on the sustainability of the Bank through online and offline stakeholder surveys and management analysis. The process and results of the materiality analysis are detailed in the Materiality analysis in this report.

Principle of quantification: This report has disclosed the quantitative key data of ESG and explained the calculation basis.

Principle of consistency: Unless otherwise stated, this report adopts a disclosure statistical disclosure method consistent with previous reports to ensure that the data for the reporting period are comparable with historical data and future goals.

Principle of balance: This report reflects objective facts and reveals positive and negative indicators, and there is no data whitewash.

Report language

This report includes both versions of Chinese and English. In case of discrepancies between the English and Chinese versions, please refer to the Chinese version.

Board assurance

The board of directors and all the directors of the Bank shall guarantee the authenticity and accuracy of the report and confirm that there are no false records, misleading statements or material omissions in the report.

Third-party assurance

To ensure the authenticity and reliability of this report, the company employs the Hong Kong Quality Assurance Agency (HKQAA) to perform assurance engagement on the Bank's 2022 ESG report.

Access to the report

The electronic version of this report is available at the Bank's website (www.bgzChina.com) and published on the Hong Kong Exchange (www.hkexnews.hk).

Board statement

The Board of Directors of the Bank of Guizhou follows the "stock exchange of Hong Kong limited's environmental, social and governance reporting guidelines", is responsible for reviewing and deciding the ESG issues, understanding and evaluating ESG risks, examining and approving ESG work plans and work reports of senior management, and assisting the board of directors in performing ESG-related duties.

Details on the evaluation and ranking of substantive issues of the board are provided in "Communication of stakeholders" And "Analysis of substantive issues," which are part of the board statement of the Bank.

During the reporting period, the ESG management committee of the Bank's board of directors held 9 meetings to evaluate and review the ESG work proposals of the Bank.

The management and practical progress of the above work and other ESG issues in this report have been approved by the Bank's board of directors.



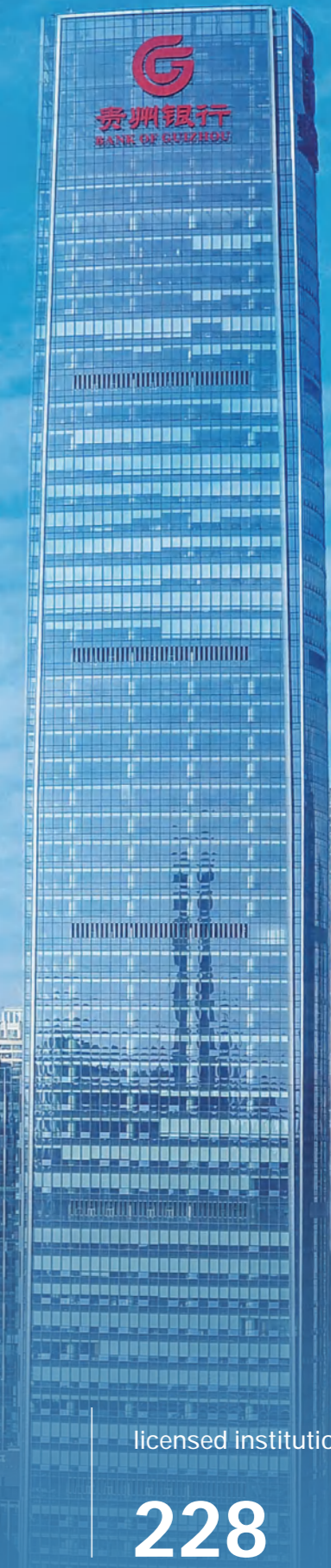
About us

Bank of Guizhou was officially established on October 11, 2012. Based in Guiyang, Guizhou province, it is a local legal person financial institution established by the merger and reorganization of Zunyi commercial bank, Anshun commercial bank, and Liupanshui commercial bank. The Bank was listed on the main board of the Hong Kong stock exchange on December 30, 2019, with the stock code 6199. HK.

Since its establishment, the Bank has been adhering to the concept of "Serving with heart" and the business philosophy of "Value creation, technology enabling, careful efficiency, compliance and safety" and continuing to provide high-quality financial services for local economic development. The Bank of Guizhou has established business areas covering corporate banking, retail banking, small and microfinance, financial market, and asset management. Combined with Guizhou's economic and social development, it has constantly innovated products, and various businesses have developed rapidly. The Bank of Guizhou has vigorously strengthened the construction of its distribution network, with branches in 88 counties in Guizhou province. The service channels of electronic banking, mobile banking, WeChat banking, online banking, and telephone banking have been continuously improved, and the customer base has been constantly expanded.

Bank of Guizhou ranked 251st in the "2022 Top 100 Chinese Banking Industry List" published by "The Banker" and ranked 46th in the "2022 Top 100 Chinese Banking Industry List" published by China banking association.

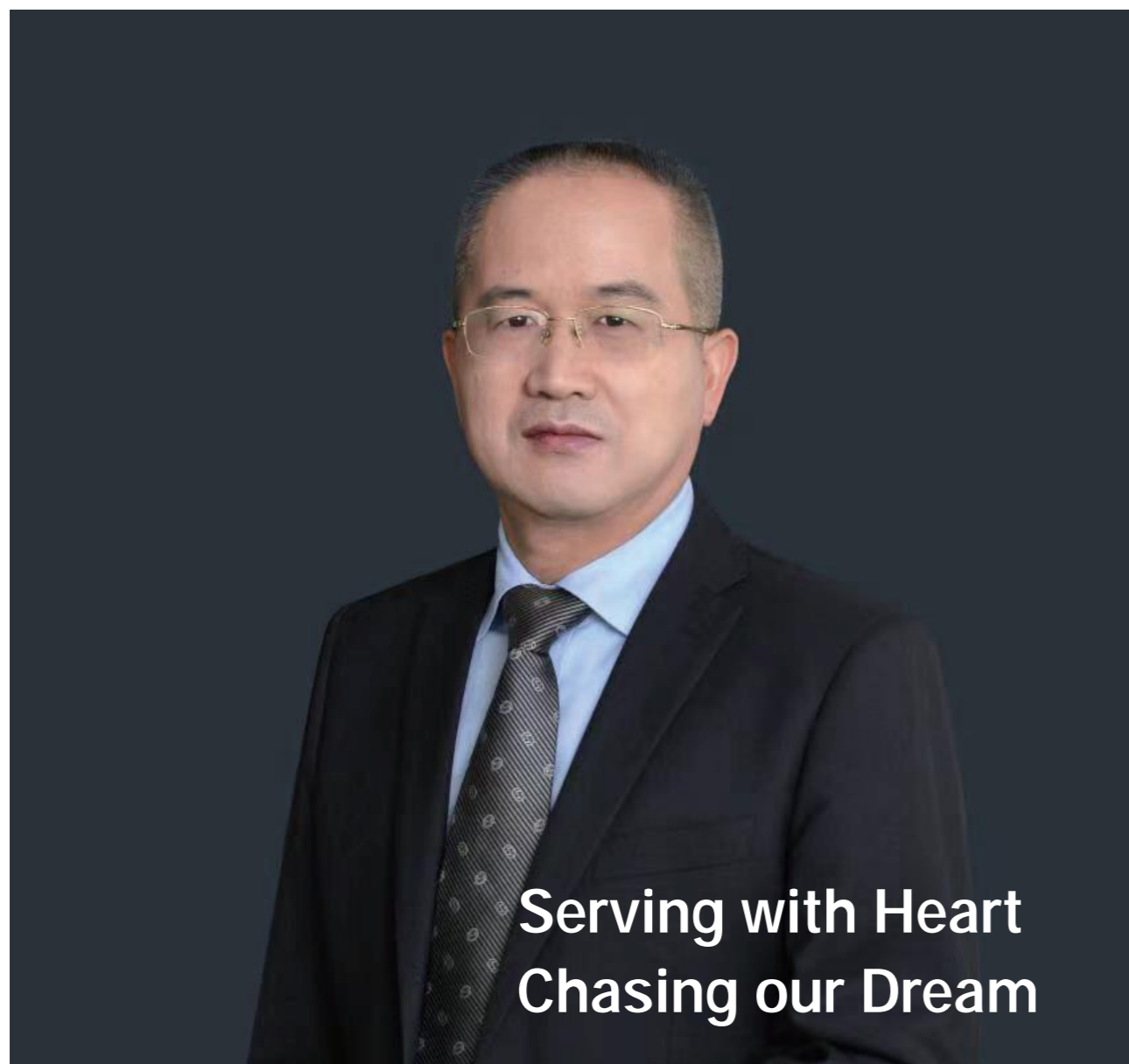
By the end of 2022, the Bank had 228 licensed institutions and 5,418 employees. The branches of the Bank are all located in Guizhou province, realizing the full coverage of all cities (prefectures) and counties in Guizhou province.



By the end of 2022

formal employees	licensed institutions
5,418	228

Message from the Chairman



Serving with Heart
Chasing our Dream

2022 was an extraordinary year! A once-in-a-century transformation was accelerating, with "black swan" and "gray rhino" events emerging one after another, and the downward pressure on the economy is continuously increasing. 2022 was also a year full of highlights! The 20th National Congress of the Communist Party of China was successfully held, which outlined a magnificent blueprint for promoting the comprehensive modernization of the Chinese nation in a Chinese way and pointed the way forward for us. 2022 was a year of striving for excellence! We were overcoming difficulties and making breakthroughs, steadily increasing our business scale, continuously improving our overall strength, and successfully entering the ranks of medium-sized commercial banks.

We deeply understand that the growth of Bank of Guizhou is rooted in the nourishment provided by society. "Responsible and warm" is our unwavering commitment, and we always adhere to the concept of a "caring bank." From serving the real economy to helping poverty alleviation and caring for vulnerable groups, the scope of our social responsibility continue to expand, and our steps forward are more firm.

We adhered to the "perseverance" of improving corporate governance. We always regarded corporate governance as a solid foundation for leading high-quality development and continuously improved the level of corporate governance. We adhered to and strengthen the leadership of the Party, wholeheartedly supported the "two establishments," faithfully practiced the "two safeguards," firmly established the "four consciousnesses," and resolutely followed the Party's lead. We continued to deepen the organic integration of Party leadership and corporate governance, promoted the integration of ESG concepts into corporate governance, and continuously drove the improvement of governance efficiency. We adhered to benchmarking the best practices of corporate governance guidelines, further clarified the boundaries of responsibilities of all parties, and promoted the construction of a modern corporate governance system. We listened carefully to the voices of stakeholders, extracted and summarized key issues from over 1,000 questionnaires, and strove to address the expectations and demands of stakeholders.

We stuck to the "original intention" of serving the real economy. We insisted on taking the service of the real economy as the starting point and foothold of our business development, and strove to improve the quality and effectiveness of our service to the real economy. We adhered to resonance with the local economy, actively integrated into the overall development of the local economy, concentrated resources to support the "Four New" and "Four Transformations," and strove to make the industry more prosperous, the cities more beautiful, the agriculture more robust, and tourism more colorful. We spared no effort to make financial resources flow to the real economy and became a "growth partner" for private and micro-enterprises. We covered 228 business outlets in all cities, prefectures, and counties in the province, and the "Bank of Guizhou Red" could be seen everywhere in central Guizhou, accompanying the people with heartfelt service. We worked hard to connect the "last kilometer" of rural financial services, open 1915 agricultural service points in the villages, and made products like "Xing-nong Loan" and "Qinghui Credit" became good helpers for farmers to increase income and became prosperous.

We upheld the "commitment" to developing green finance. We adhered to the idea that green mountains and clear waters are invaluable assets, and aspired to be practitioners and promoters of the "dual carbon" goals, protecting the environment and guarding our earth home. We continued to advance the three-in-one strategic initiatives of "Green Bank," "Equator Bank," and "Carbon Neutral Bank." Our unique green finance system was gradually being perfected, and we were confident in our journey towards achieving the "3060" goal. We earnestly abided by the "Equator Principles," continuously improving our environmental and social risk management systems, and building a "firewall" to resist environmental and social risks. We strove to provide innovative green finance solutions, exploring and launching green innovative products such as carbon emissions quota pledging, forestry carbon credits, and corporate carbon accounts, to address the difficulties in financing green projects. We advocated for building a green, low-carbon lifestyle and work style, continuously reducing greenhouse gas emissions, and contributing our efforts to making our earth home more blue skies, green mountains, and clear waters.

We firmly promoted the "determination" of digital transformation. Digital transformation was our strategic direction and an important path and way to achieve the overall strategy of the bank. We actively responded to the development trend and accelerated the digital transformation of the entire bank. A series of independently developed financial products, such as "Xing-nong Loan", "One-Code Credit", and "Farmer e-Credit", had gradually become important choices for loan customers, and the dream of financial services being "within reach" was gradually being realized on

the Bank of Guizhou app. We comprehensively promoted the transformation of "lightweight" bank outlets, deepened the integration of online and offline channels, and strove to use the new model of "technology + life" turn cold technology into warm-hearted services centered on emotional interaction. In November 2022, we successfully completed a 26-hour uninterrupted disaster recovery switchover exercise, becoming the first in the industry to achieve online switchover of a full-scale business data center based on financial cloud technology. This represented a historic breakthrough in the bank's information technology support capabilities.

We embraced the "Love" of practicing social responsibility. Practicing social responsibility was our natural mission. We strove to convey the "love" to society through practical actions and warm the general public. We strongly supported rural revitalization, and our resident officials in villages were like seeds scattered on the vast land of Guizhou, using sweat and wisdom to bear the fruits of rural revitalization. We continued to promote the construction of outdoor worker service stations, with 122 "outdoor worker service stations" becoming "safe harbors", "gas stations", and "shelters" for urban sanitation workers, construction workers, and express delivery workers. We were dedicated to protecting consumer rights, continuously promoting financial literacy education, and actively safeguarding the "wallets" of the masses. We vigorously led young people throughout the bank to participate in public welfare practices, established volunteer teams, and carried out public welfare activities such as poverty alleviation, blood donation, and tree planting, using practical actions to demonstrate the responsibility of the Bank.

Serving with heart, chasing our dream. We deeply understand that as corporate citizens, it is our duty to take on social responsibilities. We cannot only pursue profits and scale, but also need to consider fairness and responsibility. We adhere to long-termism and do difficult but right things, while creating commercial value. We consider the survival environment and development opportunities from the perspective of stakeholders and strive to leverage our strengths to create more social value.

Standing at a new historical starting point, a sense of responsibility drives us with greater motivation. We will always adhere to the political, people-oriented, and professional nature of financial work, guided by the ESG concept and with high-quality development as our goal. We will seize the opportunity, unite our hearts and minds, and continue to achieve new breakthroughs in serving the real economy, promoting rural revitalization, supporting private and micro businesses, developing green finance, and advancing digital transformation. We will work tirelessly to provide high-quality financial services to promote high-quality development throughout the province and make new and greater contributions to the construction of a colorful modern Guizhou.

Party Secretary, Chairman of the Board Yang Mingshang

Message from the President



**Making every effort to boost the colorful Guizhou
Writing a New Chapter with Modernization Construction**

In 2022, Bank of Guizhou will adhere to the guidance of 'Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era', comprehensively study and implement the spirit of the 20th National Congress of the Communist Party of China and the spirit of the 13th Provincial Party Congress. Closely focus on the main strategy of "four new" and "four modernizations", aiming at the main positioning of "four districts and one highland", and boosting the high-quality development of the province with high-quality financial services. Always adhere to the value concept of "a Bank with heart", commit to promoting the organic integration of ESG work and operation management, insist on making up for shortcomings, strengths and weaknesses, solid foundations, and advantages from a strategic perspective, and constantly consolidate the foundation for high-quality development, withstood the impact of unexpected factors and achieved reasonable growth in quantity and effective improvement in quality. As of the end of 2022, the Bank's total assets were 533.781 billion yuan, of which the balance of various loans is 293.528 billion yuan, and the balance of various deposits is 326.324 billion yuan. The Bank's non-performing loan ratio was 1.47%, and 25 major regulatory indicators in five aspects including liquidity risk, credit risk, market risk, capital adequacy, and profitability fully met the standards. In the list of "Top 1000 Global Banks in 2022" by the British magazine "The Banker", Bank of Guizhou ranked 251st, and the comprehensive ranking increased by 20 places compared with the previous year. Ranked 46th in the "2022 Top 100 Chinese Banking Industry List" released by the China Banking Association, reaching the level of medium-sized commercial banks.

We fully supported the real economy and achieved new results in serving local development. The balance of loans to the real economy was 176.07 billion yuan, and 44.326 billion yuan was allocated to projects related to the "four modernizations", which fully exceeded the high-quality development assessment tasks assigned by the provincial party committee and the provincial government. Actively served major projects, opened up a "green channel" for approval of major projects, allocated a special credit scale of 10 billion yuan to support the construction of key projects that stabilize the economy, and provided a total of 8.4 billion yuan in financing for the construction of major projects in the province throughout the year. We actively donated RMB 10 million to the Guizhou Charity Federation and reduced fees and profits by more than RMB 1 billion throughout the year.

We strived to serve the green economy, and the expansion of green finance has achieved a new leap forward. Actively supported the "Ten Actions for Carbon Peaking" such as energy low-carbon transformation, industrial green upgrading, and carbon sink capacity consolidation and improvement. Focused on supporting green projects with new technologies and characteristic patents, investing more low-cost funds in our province's carbon emission reduction field, and helping local economic and social green transformation and development. Carried out beneficial exploration and innovative practices in supporting carbon peaking and carbon neutrality and vigorously supported the construction of the National Ecological Civilization Experimental Zone in our province and the Green Finance Reform and Innovation Experimental Zone in Gui'an New District. In 2022, our Bank successfully issued the second batch of 3 billion yuan green financial bonds and completed the 8 billion yuan green financial bond issuance target. As of the end of 2022, the balance of corporate green loans was 46.42 billion yuan, an increase of 11.56 billion yuan or 33.16% from the beginning of the year. Corporate green loans accounted for 21.52% of corporate loans.

We made every effort to promote transformation and development and made breakthroughs in the inclusive financial model. Vigorously developed inclusive finance obtained 15 billion yuan in small and medium-sized re-loans, policy-based on-loans, etc., and issued 4 billion yuan in small and micro financial bonds. Effectively provided low-cost financing support for inclusive small and micro enterprises. The balance of inclusive small and micro-enterprise loans was 37.935 billion yuan, and the number of inclusive small and micro enterprises were 32,700. Continued to deepen the rural market, made every effort to focus on the service center, optimized the three-party joint construction model of "bank + company + station master", and innovated the service mode of "agricultural assistance site + mobile bank + bank card". 1,915 agricultural assistance stations opened, the balance of agricultural assistance deposits at the time point was 11.250 billion yuan, and the "Xing-nong Credit" added 24,600 households with a balance of 3.588 billion yuan. In the rural market, 612,300 new mobile banking accounts were added, and a total of 12.416 billion yuan of rural revitalization loans were issued throughout the year, with a balance of 50.949 billion yuan, boosting the overall revitalization of the countryside. Deeply promoted supply chain finance, embedded products, and services in the core enterprise supply chain finance scene, invested 12.771 billion yuan in trade financing throughout the year, and won the "Best Supply Chain Finance Bank" award.

We made every effort to consolidate basic management and made new successes in steady operating results. We firmly grasped the management and control of the rating process, internal control and case prevention management and money laundering risk management, effectively strengthened the comprehensive penetration and guidance of various

regulatory indicators in daily operation and management, and further improved the level of legal and compliant operation. We took the operation transformation as the center, served the strategic focus of the whole bank as the main responsibility, took the basic management as the support, combated telecom network fraud, and steadily promoted operational reform work such as "integration of three positions", hall intelligence, and platform construction. Focusing on creating "The safest bank", normalized safe production, and solidly carried out comprehensive investigation and rectification of risks and hidden dangers, no major accidents occurred throughout the year, especially in the seventh round of safety assessment, our Bank once again ranked first in the province, achieving the "Three consecutive championships" in safety assessment.

We made every effort to build a system, and our fintech empowerment has achieved new achievements. We further promoted the upgrading of domestic distributed database and cloud platform, as well as the standardization and automation construction of operation and maintenance; we carried out network attack and defense drills and security checks on a regular basis, optimized the disaster recovery system of the two places and three centers, and improved the support capacity of operation and maintenance. We further promote the digital transformation, the information technology application innovation pilot, and the transformation of State-secret algorithm. Our project construction quality and efficiency, data support capability, and outsourcing management capability have been significantly improved, and historical breakthroughs have been made in information system security production, business continuity technology assurance support capability, and independent R&D delivery, and we won the pedestrian financial third prize of science and technology development, It won the third prize for financial technology development of the People's Bank of China and the award for outstanding contribution to the digital transformation of the financial industry in 2022. 2022 saw a historic breakthrough in the technical support capacity for the safe production and business continuity of our information system, creating the longest record of continuous and safe operation of the system since the establishment of the Bank of Guizhou.

2023 is the first year to implement the spirit of the 20th National Congress of the Communist Party of China. Bank of Guizhou will thoroughly study, publicize and implement the spirit of the 20th National Congress of the Communist Party of China and conscientiously implement the spirit of General Secretary Xi Jinping's inspection of Guizhou's important speech. Fully implement the spirit of Guofa [2022] No. 2 document, unwaveringly focus on the decision-making and deployment of the central government, the provincial party committee and the provincial government, closely focus on the main strategy of "four new" and "four modernizations" and the main positioning of "four districts and one highland". Persist in taking high-quality development as an overall control, take ESG management as an important starting point to promote sustainable development, strengthen confidence in development, maintain strategic focus, and promote high-quality development of the whole Bank to continuously achieve new results, strive to write a new chapter in the colorful Guizhou modernization drive.



Deputy Party Secretary, President Xu An

2022 Highlights

Corporate governance



Number of people covered by anti-corruption training
8,200 Person-time

Index	Unit	2022
Board of director	Member	12
Board meeting	Times	13
Proposal reviewed by the board of directors	Case	93
Anti-money laundering training	Times	6
Number of people covered by anti-money laundering training	Person-time	1,600
Anti-corruption training	Times	70
Number of people covered by anti-corruption training	Person-time	8,200

Economical responsibility

Total assets **533.78** billion yuan ↑ 5.93% Compare with 2021

Total loan **293.53** billion yuan
Total deposit **326.32** billion yuan

Inclusive small and micro enterprise loan balance **37.94** billion yuan
Rural revitalization loan balance **50.95** billion yuan

Index	Unit	2022
New industrialization loan balance	billion yuan	17.69
New urbanization loan balance	billion yuan	157.53
Agricultural modernization loan balance	billion yuan	15.14
Tourism industrialization loan balance	billion yuan	17.46

Revenue **11.99** billion yuan

Net profit **3.83** billion yuan
Non-performing loan ratio **1.47%**

Information technology investment **0.18** billion yuan

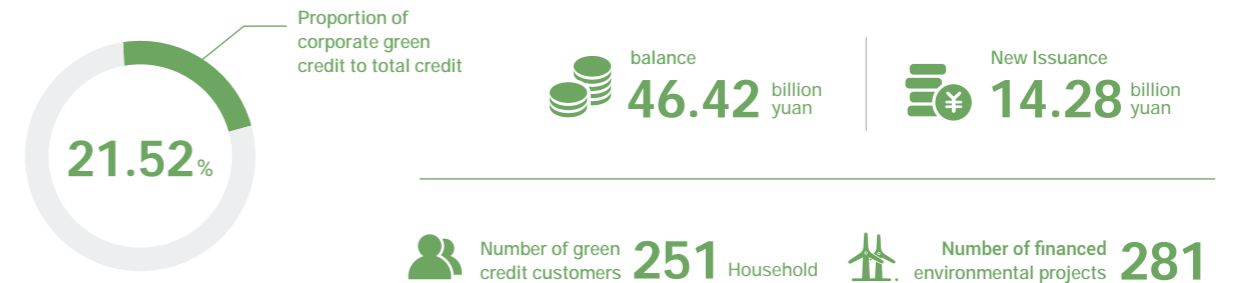
Loan balance for the real economy **176.07** billion yuan

Continuous and stable shareholder returns

Cash dividends distributed since listing in 2019 **3.79** billion yuan

Environmental responsibility

Corporate Green Credit



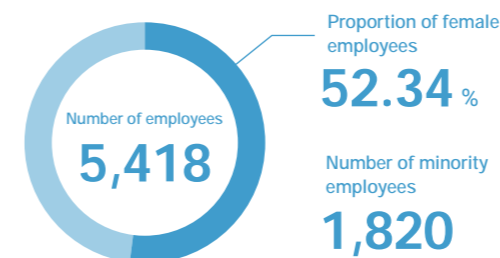
Loan balance for "Equator Principles" project **5.01** billion yuan

Issuance of green financial bond **30** billion yuan

Transactions through e-bank channels accounted for the total transaction of the bank **99.14%**

CO2 emission reduction by project finance business **5.34** million tons

Social responsibility



Total investment in employee training **6.51** million yuan

satisfaction rate of complaint handling **97.67%**

The number of customers who popularize financial knowledge **1.50** million people

Number of offline outlets **228**

Number of inclusive service stations **1,915**

Number of comprehensive service station for outdoor workers **122**

Number of volunteer activities **4,783** times

Total charity investment **15.60** million yuan

Number of beneficiaries for public welfare and charity projects **940** person

2022 Honors and awards



2022 China's New growth
ESG Innovation Practice List



Annual ESG Innovation
Experiment List



2022 China banking ESG
practice Breguet Award

Top 1000 World Banks 2021

The Banker

251

Top 100 banks in China 2022

China Banking
Association

46

Innovation Award in Digital Finance



China Financial Certification
Authority (CFCA),
China e-bank Net

5th (2022) Digital Financial Innovation Competition

China Financial Certification
Authority (CFCA),
China e-bank Net

Silver Award

Self-operated Settlement

China Central Depository &
Clearing Co., Ltd.

top 100

Excellent Financial Bond Issuer



China Central Depository &
Clearing Co., Ltd.

Excellent Transformation
Development Bank

P&E Standard

Bank with Excellent Operation

P&E Standard

Outstanding Contribution Award

China UnionPay

Excellent cooperation with UnionPay
Cloud Payment Network Platform

China UnionPay

Organizing Committee of the
12th Public Welfare Festival

Organizing Committee for
Social Value Co-creation

Outstanding Responsible Enterprise of
the Year in 2021 Banking Social Respon-
sibility Ranking

Southern Weekly

Good News on "Inclusive Finance" in
Banking Industry in 2021

China Banking Association

The Best Supply Chain
Finance Bank

The 12th China's economic and trade enterpris-
es' most trusted financial service providers
selection activities



Caring Enterprise

Guizhou Charity Federation

The Most Beautiful Labor Union
Outdoor Workers Service Site

All-China Federation of Trade Unions

Harmonious Labor Relations Enter-
prise in Guizhou Province

Guizhou Federation of Trade Unions, Provincial SASAC,
and eight other departments

2021 Goodwill Guizhou ·
Caring Enterprise

Guizhou Provincial Charity Federation

Guizhou May 1st
Labor Medal

Guizhou Federation of Trade Unions

Advanced Collective of United Front
Work in Guizhou

Office of the Leading Group for the United Front Work of the
CPC Guizhou Provincial Committee, Guizhou Provincial
Department of Human Resources and Social Security

Excellent Transformation
Development Bank

P&E Standard

Bank with Excellent Operation

P&E Standard

Tax Integrity Enterprises in 2021

Guanshanhu District Committee of the Communist
Party of China, Guanshanhu District People's Govern-
ment

ESG Practice Model
Award 2022

Organizing Committee of the 12th
Public Welfare Festival

The 22nd Guizhou provincial youth
May 4th medal collective

Guizhou Provincial Department of Human
Resources and Social Security, Guizhou Provincial
Committee of the Communist Youth League,
Guizhou regional youth federation

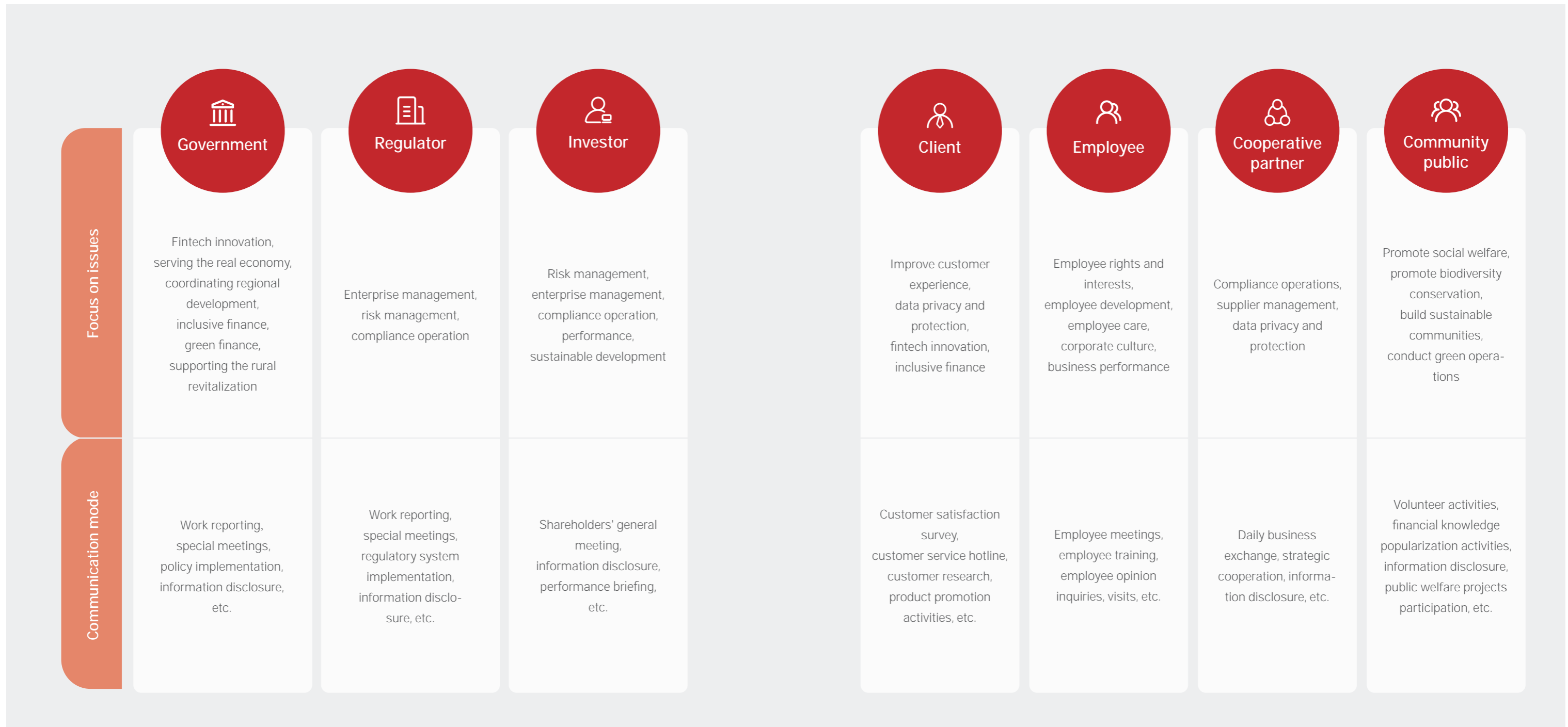
Guizhou province May-fourth red
flag youth league branch

Guizhou provincial human resources and social
security department, Guizhou local party
committee of the communist youth league

Stakeholder communication

To effectively fulfill its social responsibilities and protect the fundamental rights of all stakeholders in the operation process, the Bank has identified the main stakeholders, including the government, regulatory agencies, investors, customers, employees, partners, employees, and the community public, according to the characteristics of the financial industry and its business conditions. To ensure effective communication with all stakeholders, the Bank has continuously expanded multi-level and all-round communication channels

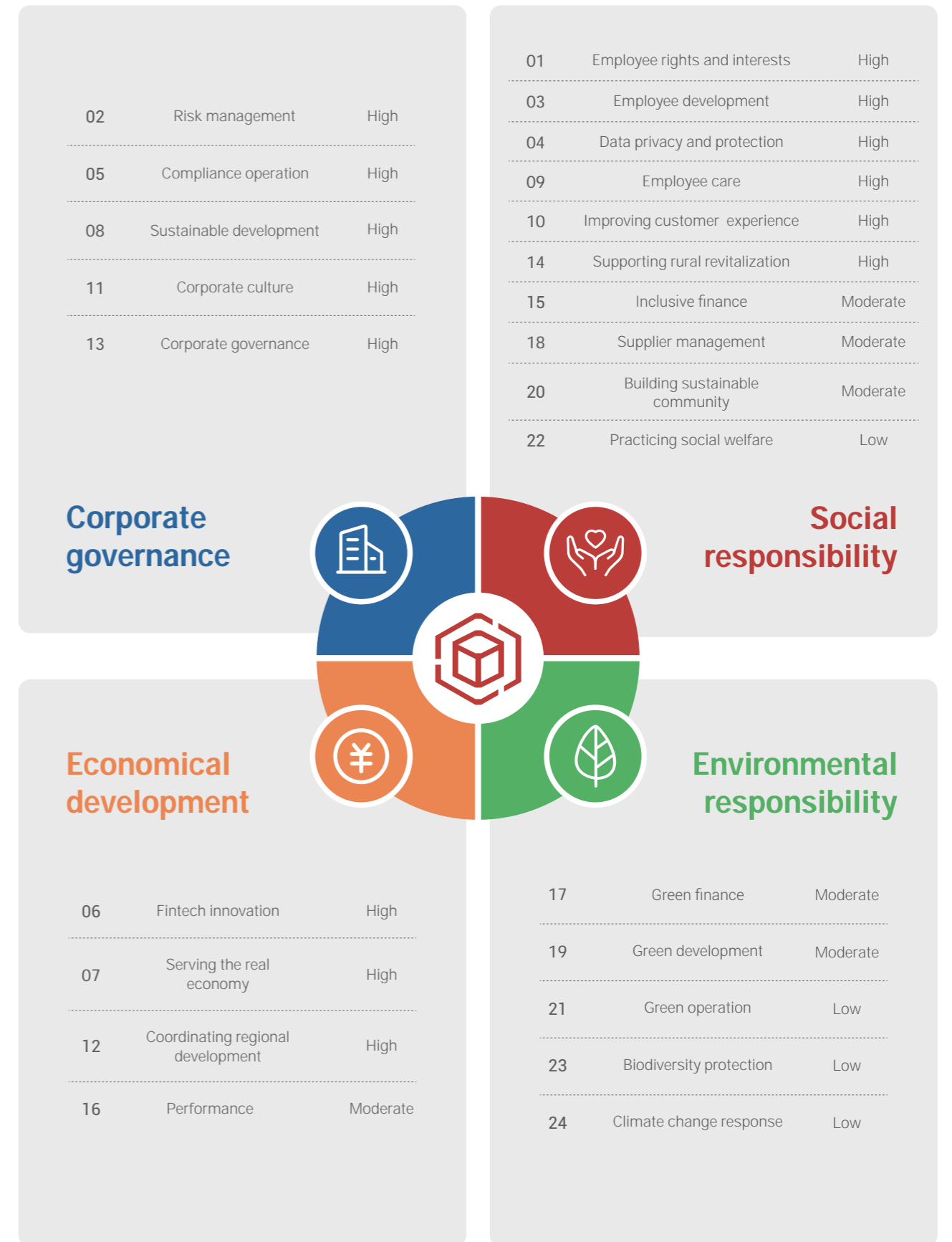
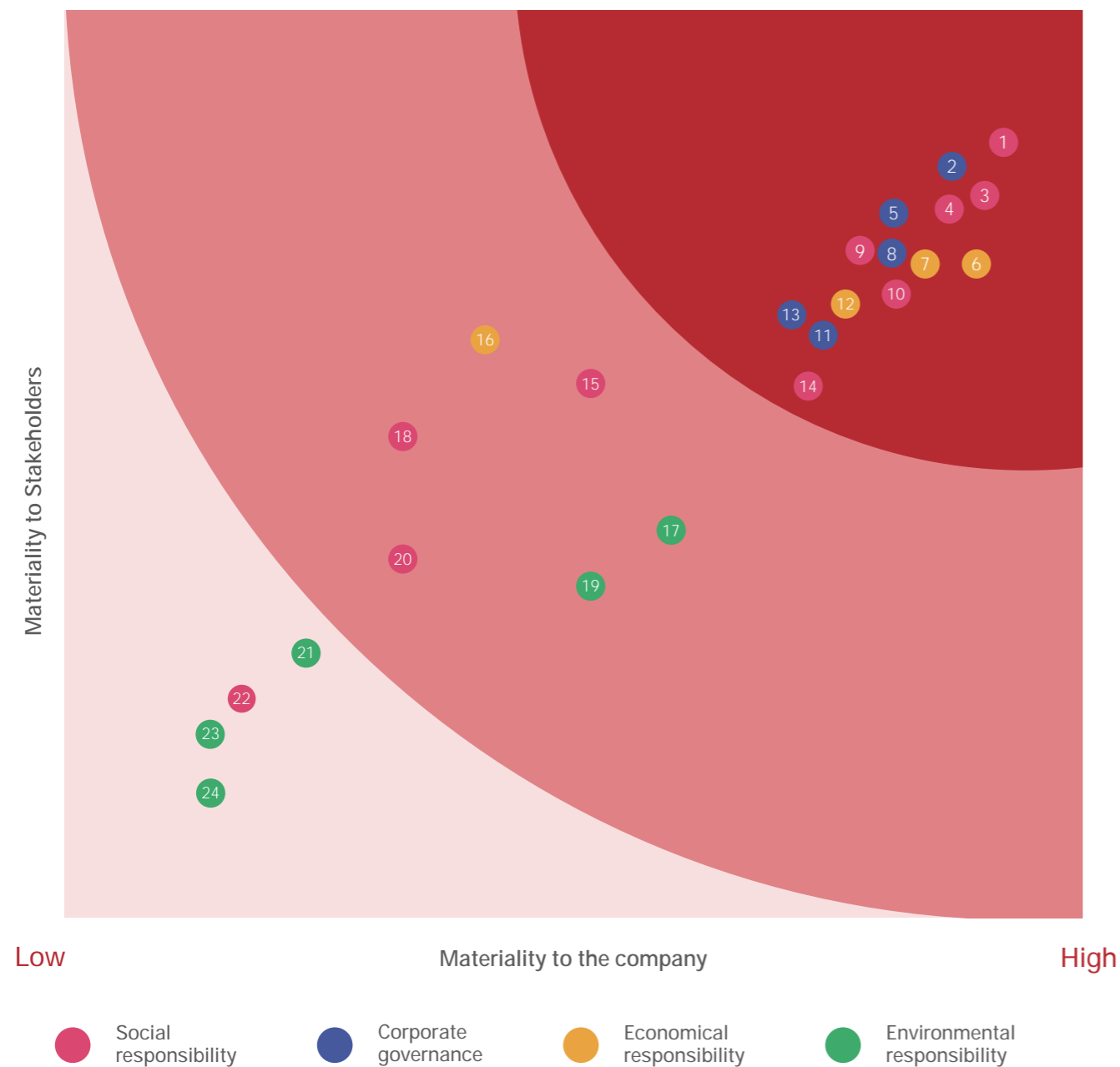
with all stakeholders, optimized the dialogue mechanism of mutual trust and commitment, actively listened to stakeholders' requirements, and promoted the management of stakeholders.



Materiality analysis

During the reporting period, the Bank updated and adjusted the issues based on the analysis results of substantive issues in 2021 in combination with the policies and disclosure guidelines for domestic and foreign sustainable development, the focus of stakeholders, and the characteristics of the financial industry. The bank collected evaluation comments on the importance of substantive ESG issues of the Bank from stakeholders through online and offline questionnaire surveys. A total of 1,143 valid questionnaires were received from key stakeholders. The substantive topics of ESG were arranged based on the questionnaire results as the basis for preparing this report and the origin of ESG management.

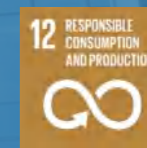
High the Bank of Guizhou Materiality Matrix of ESG Issues





01 Corporate governance

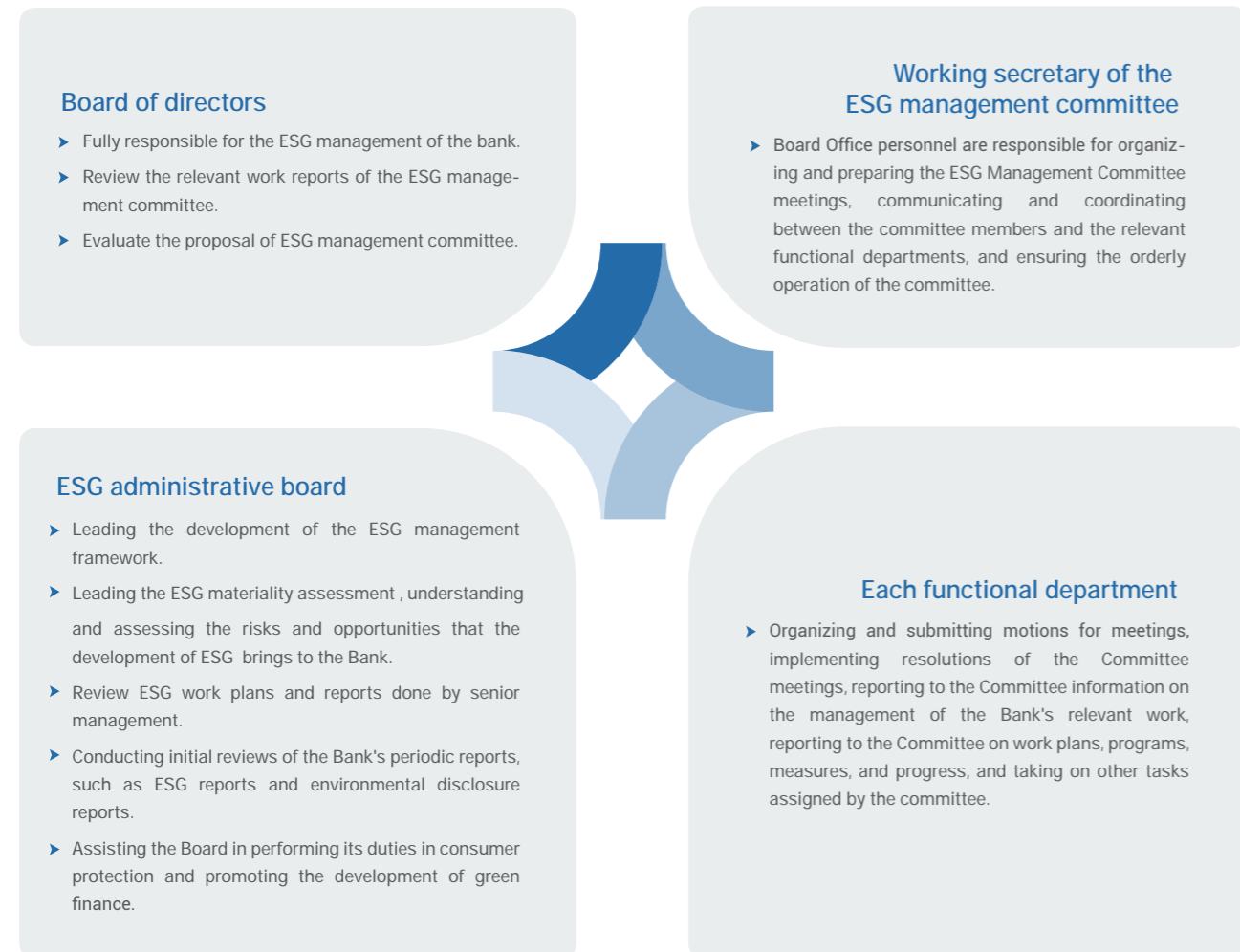
Responsible management to lay a solid foundation for sustainable development





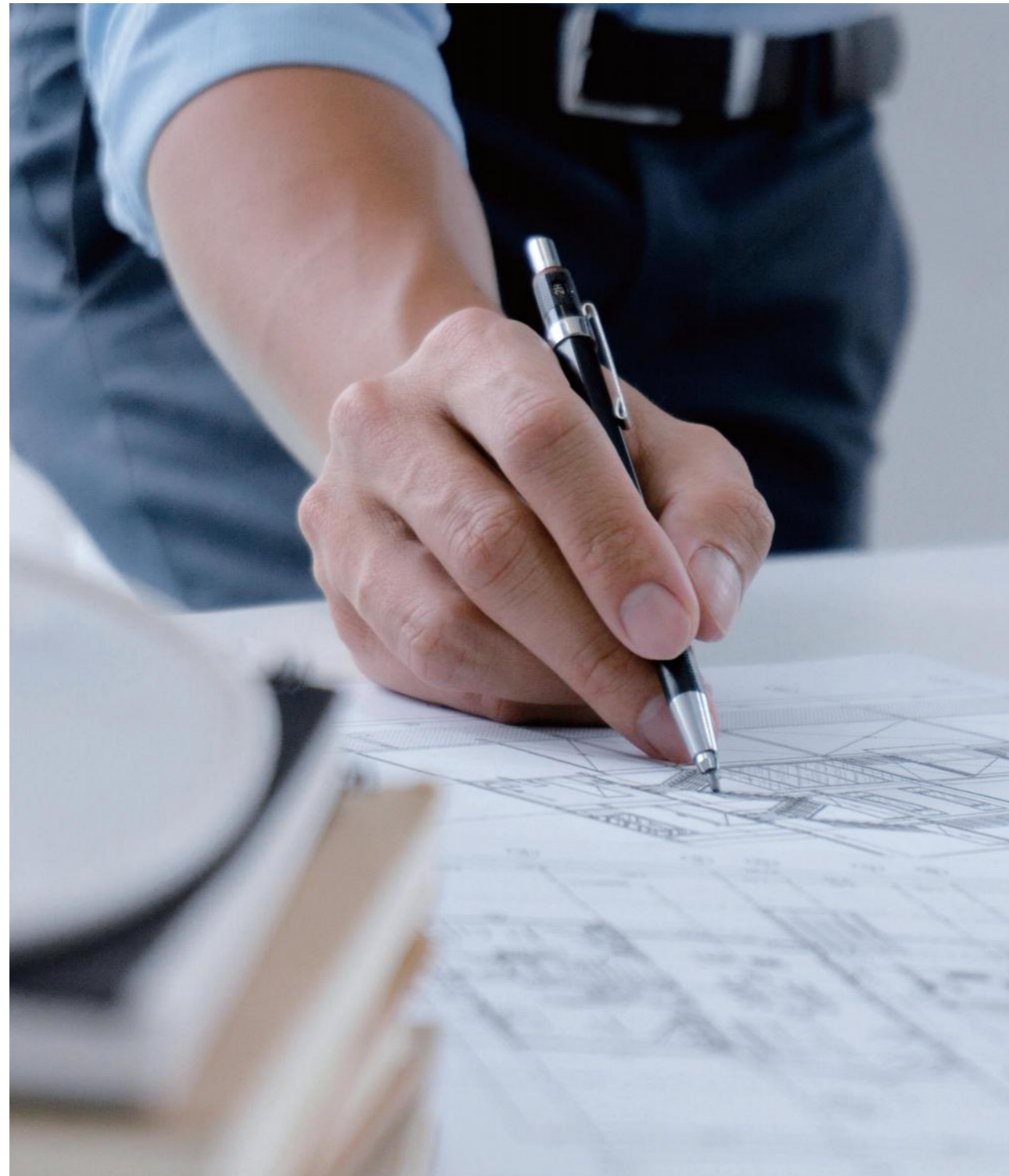
ESG management structure

To further practice the concept of sustainable development and promote the high-quality development of the Bank, the Bank has established an ESG working mechanism under the leadership of the ESG management committee, led by the working secretary of the ESG management committee, implemented by the senior management, and promoted by all functional departments to ensure the effective implementation of the management of ESG issues.



During the reporting period, the Bank's board of directors and the ESG management committee considered the following issues.

The ESG issues of concern	Deliberated proposals
Compliance operation	Annual Compliance Management Report of Bank of Guizhou 2021 Annual Anti-Money Laundering Work Report of Bank of Guizhou 2021 Annual case prevention work and self-evaluation situation Report of Bank of Guizhou 2021
Digital transformation	Proposal on the Establishment of the Digital Finance Department by the Head Office of the Bank of Guizhou 2022-2025 Digital transformation Plan of Bank of Guizhou
Protection of Consumers' rights and interests	Summary of Protection of Consumer Rights of Bank of Guizhou in 2021 and Work Plan in 2022 Summary of The Protection of Consumer Rights and in the first half of 2022 and Work Plan for the second half of 2022
Green finance	Report on Green Finance Development of the Bank of Guizhou 2021
Privacy and data security	Information Technology Risk Management Report of Bank of Guizhou 2021 Data Governance Report of Bank of Guizhou 2021 Outsourcing Risk Management Report of Bank of Guizhou 2021



Corporate governance

Party building

The Bank always integrates the leadership of the Party into every aspect of corporate governance, embeds the Party organization into the legal structure of corporate governance, and clarifies and implements the legal status of the Party organization's in the corporate governance structure. We conscientiously implement the pre-research system of major business management matters by the Party committee, continuously improve the decision-making communication mechanism among the Party committee, the board of directors, the supervisory board, and the senior management, and improve the democratic management system under the leadership of the Party committee, to ensure that the Party committee can oversee the overall situation, coordinate all parties, and truly play the role of setting direction, managing the overall situation, and ensuring implementation.

During the reporting period, the Bank further strengthened Party building, intensified strict Party governance, deeply promoted the construction of Party conduct and clean government, and fought against corruption, leading and guaranteeing the high-quality development of the entire bank with high-quality Party building. The entire bank has thoroughly studied and implemented the spirit of the 20th National Congress of the CPC, sincerely supported the "two determinations," faithfully practiced the "two safeguards," and promoted the implementation of the Party Central Committee's major policies in the Bank of Guizhou.



Head office of the eighth party branch oath



Study and implement the party's 20 spirits particular publicity

Investor relationship management

The Bank has formulated the "Information Disclosure Management Measures" as per relevant information disclosure regulations, such as the Securities Regulatory Commission, the Banking and Insurance Regulatory Commission, and the Hong Kong Stock Exchange, to carry out information disclosure work in compliance with the law. During the reporting period, the Bank, in accordance with the principles of truthfulness, accuracy, completeness, timeliness, and standard, issued seven periodic reports, including annual reports, ESG reports, and environmental information disclosure reports, prepared and issued 106 interim announcements of monthly securities statements, general notices of shareholders and changes of directors.

The Bank has permanently attached great importance to the shareholders' opinions and suggestions through a general meeting of shareholders, set up a variety of forms established and maintained effective communication channels to investors and shareholders, and regularly reviewed the implementation and effectiveness of shareholders communication policy, ensured that all shareholders enjoy equal status, safeguarded all shareholders of the right to know, participate and vote.

The Bank attaches great importance to protecting the rights and interests of minority shareholders. It has established a multi-platform investor information exchange system to show the enterprise development strategy and operating results to investors and enhance the capital market to recognize the value of the bank. During the reporting period, the Bank has published 27 publicity articles in mainstream financial media, "One picture to understand" the second issue, and reprinted by mainstream financial media 605 times, effectively responding to market hot spots and investors' concerns.

Compliance operation



Anti-money laundering

The Bank strictly complies with relevant laws and regulatory regulations such as the "Anti Money Laundering Law of the People's Republic of China", "Provisions on Anti Money Laundering by Financial Institutions", "Measures for the Administration of Anti Money Laundering and Anti-terrorist Financing by Financial Institutions in the Banking Industry", constantly improves the anti-money laundering working mechanism, and strengthens the identity information identification of customers and the management of suspicious transaction reports through science and technology.



During the reporting period, the Bank revised and issued three anti-money laundering work systems, among which "Anti-money Laundering Supervision" was included in the "Rules of Procedure for The Board of Supervisors of Bank of Guizhou", clarifying the supervisory responsibilities of the board of supervisors on anti-money laundering work, and further improving the money laundering risk management system.



During the reporting period, the Bank has organized 6 special anti-money laundering training sessions, covering more than 1,600 persons, and continuously strengthened business lines' anti-money laundering performance ability. Carry out "targeted" publicity for critical groups such as students and the elderly. The Bank has organically combined anti-money laundering and organized crime propaganda with business development, using new media such as the Internet and self-media to carry out over 700 online and offline promotional activities and distribute over 129,000 promotional materials.

more than **129,000** copies of publicity materials were distributed

more than **700** online and offline publicity activities

covering more than **1,600** persons

Anticorruption

The Bank has always adhered to comprehensive and strict governance of the Party, deepened the construction of Party conduct, clean government, and anti-corruption work, and implemented various requirements for rectification, discipline elimination, and anti-corruption throughout multiple sectors such as business management, business development, and employee education. The Bank was committed to creating a good atmosphere of clean and upright conduct and entrepreneurship, promoting the construction of a clean and honest culture, a pure and natural financial culture, and a clean and honest state-owned enterprise in the new era, and ensuring stable operation in accordance with laws and regulations.

Fulfilling the principal responsibility of strictly governing the Party

According to the new situation, new tasks, and new requirements, as well as the "Two Responsibility Lists", the Bank revised and organized the signing of the "Letter of Responsibility For Comprehensive And Strict Governance Of The Party, Construction Of Party Conduct, Integrity, and Anti-Corruption Work", and formulated the "Key Points For Comprehensive And Strict Governance Of The Party, Construction Of Party Conduct, Integrity, and Anti-Corruption Work In 2022" to conduct an annual political quality inspection on middle-level leadership and cadres.

Continuing to integrate the "three Noes"

To maintain the deterrent of "Afraid of corruption", The Bank organized and held a bank-wide party conduct and integrity warning education conference and a leading cadre collective integrity talk conference, made good use of typical case materials, and conscientiously organized and conducted warning education at all levels throughout the bank for 70 times, covering over 8,200 people; Established a "No corruption" mechanism and formulated "The Guiding Opinions On Further Improving The Performance Efficiency Of Internal Discipline Inspection Commissions And Strengthening The Discipline Guarantee For High Quality Development Of The Bank", and "The Opinions On Further Strengthening The Construction Of Party Conduct, Integrity, And Anti-Corruption Work Of Rural Banks"; Strengthened the awareness of "Don't want to corrupt", formulated the "Work Plan for The Bank of Guizhou to Deeply Promote The Construction of A Clean Financial Culture", and the "List Of Key Tasks For The Party Committee Of The Bank Of Guizhou To Promote The Integration Of Afraid Of Corruption, No Corruption, Don't Want To Corrupt, And Building A 'Clean State Enterprise'". Also, the Bank organized and carried out the first disciplinary education monthly activities, the exhibition, and the broadcast of new media work on incorruptible culture, to disseminate the concept of incorruptible employment.

Executing the inspection, rectification, and governance mechanism

The Bank accepted the first round of regular inspections by the 13th Provincial Party Committee, solidly promoted the rectification of feedback issues from the 12th Provincial Party Committee's inspections, achieved full coverage of the current Party Committee's regular inspections, promoted the improvement of mechanisms and systems, and plug loopholes; Strengthen inspection, rectification, and application of results, formulate "The Notice on Further Strengthening Inspection, Rectification, and Application Of Results", and urge the Party committees, discipline inspection agencies, and organizational departments of each branch to strengthen the implementation of rectification responsibilities.



Anti-unfair competition

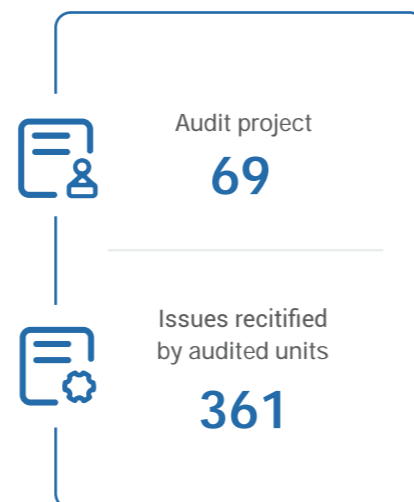
The Bank strictly complies with relevant laws and regulations such as the "Anti Unfair Competition Law Of The People's Republic Of China", "Guiding Opinions On Regulating The Management Of Banking Service Market Regulation". It earnestly fulfills the work requirements of fair dealing, integrity, and compliance. The Bank has continuously standardized the pricing of service projects, formulated and issued the "Guizhou Bank Intermediary Business Customer Service Price List" to ensure that various business rates are open and transparent; at the same time, we strengthened employee training to improve the operational awareness of employees in the bank against unfair competition and antitrust and avoid violations related to unfair competition.



Internal audit

To improve corporate governance, strengthen the internal control and risk management ability, and enhance the independence and effectiveness of internal audit, the head office formulated the articles of the "Internal Audit Charter of Bank of Guizhou", continuously strengthening the construction of internal audit system around the vital work and risk points of the whole bank, increasing the strength of internal audit, and fully performing the supervision function of three lines of defense.

During the reporting period, according to regulatory requirements, the Bank completed 69 audit projects for essential risk areas, covering credit business, financial accounting, corporate governance, information technology, economic responsibility audit, consumer rights and interests protection, and other aspects of operation and management. 62 audit opinions were issued, and the audited units were urged to rectify 361 problems to promote further the safe development of various businesses in the industry.



Risk management



Comprehensive risk management

The Bank will continuously promote the construction of a comprehensive risk management system and its business application, to scientifically formulate the complete risk policy of Bank of Guizhou in 2022, effectively transmit a "Robust and balanced" Risk appetite, seize the strategic opportunity of "Guofa [2022] No.2", anchor the central positioning of "Four Zones And One Highland". We will guide credit resources to critical areas such as new industrialization, new urbanization, agricultural modernization and tourism industrialization, implement national policies and regulatory guidance. Under the premise that the overall risks are controllable, we will moderately increase the tolerance of agriculture-related businesses, rural revitalization, and private small, medium and micro enterprises. We will increase credit support for the personal real economy, maintaining economic stability and promoting economic development, actively building a long-term mechanism of "Being willing to lend and dare to lend", strongly supporting the strategic transformation of the whole bank.



02 Economical responsibility

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





Digital transformation

The year 2022 is the first year of the digital transformation of the Bank of Guizhou. In accordance with the "Guiding Opinions of The China Banking And Insurance Regulatory Commission on The Digital Transformation of The Banking And Insurance Industry" and the "Financial Technology Development Plan (2022-2025) of The People's Bank Of China", the Bank formulated the "Digital Transformation Plan of Bank of Guizhou For 2022-2025", focusing on reducing customer transaction costs and internal management costs, comprehensively clarifying the enabling paths and implementation plans of the new generation of information systems in fields such as scenario construction, customer marketing, business operation and maintenance, data governance, and risk management, and continuously improving the ability and level of financial services to the real economy.

By the end of the report

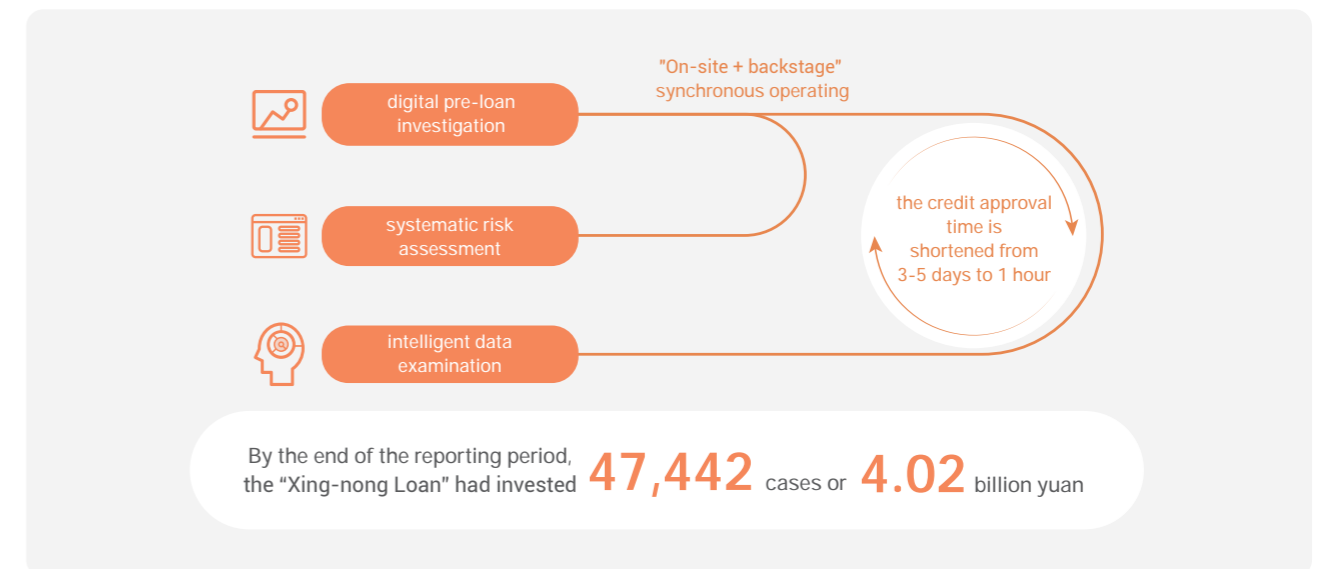
- 78** pieces of computer software Copyrights
- Main system orders **799**
- Independently developed orders **322**
- Investment amount of information technology **180.10** million yuan

Multiple product system

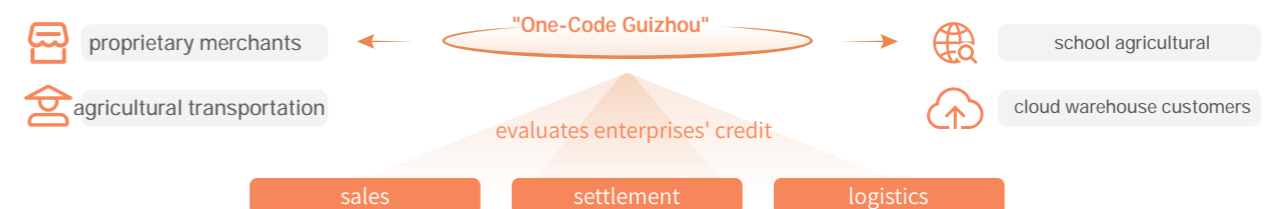
The Bank adheres to the concept of "Attentive banking and attentive service", focuses on the needs of people's livelihood and small and micro enterprises, relies on financial technology and big data to create a diversified digital product system and provides personalized, diversified, and high-quality services to financial consumers. As of the end of the reporting period, the Bank had established several financial product systems, namely retail finance, small and microfinance, corporate finance, and interbank finance, and launched over 70 online financial products. During the reporting period, the Bank successfully launched innovative products such as "Xing-nong Loan", "New-E-Loan", and "One-Code Credit", providing rich product support for the development of small and micro businesses.

► Online inclusive financial products

"Xing-nong Loan" aims to make farmers "Get loans, borrow quickly and less debt evasion", effectively improving the availability of inclusive finance. In product research and development, the credit approval time is shortened from 3-5 days to 1 hour through digital pre-loan investigation, intelligent data examination, and systematic risk assessment. It makes "On-site + backstage" synchronous operating. By the end of the report, a total of 47,442 loans amounting to 4.02 billion yuan had been made to "Xing-nong Loan".



Focusing on the export of goods from Guizhou, the Bank cooperated with the "One-Code Guizhou" platform. We innovated a digital financial product called "One-Code Credit", which converts agricultural data resources into data assets, and launched a new model of inclusive financial services that "runs errands with more data and does not seek loans from others." According to the characteristics and pain points of financing needs of "One-Code Guizhou" platform merchants, "One-Code Credit" classifies platform merchants into proprietary merchants, agricultural transportation, school agricultural platform merchants, and cloud warehouse customers. It evaluates enterprises' credit through sales, settlement, logistics, and other data, and matches loans for enterprises based on relevant data.

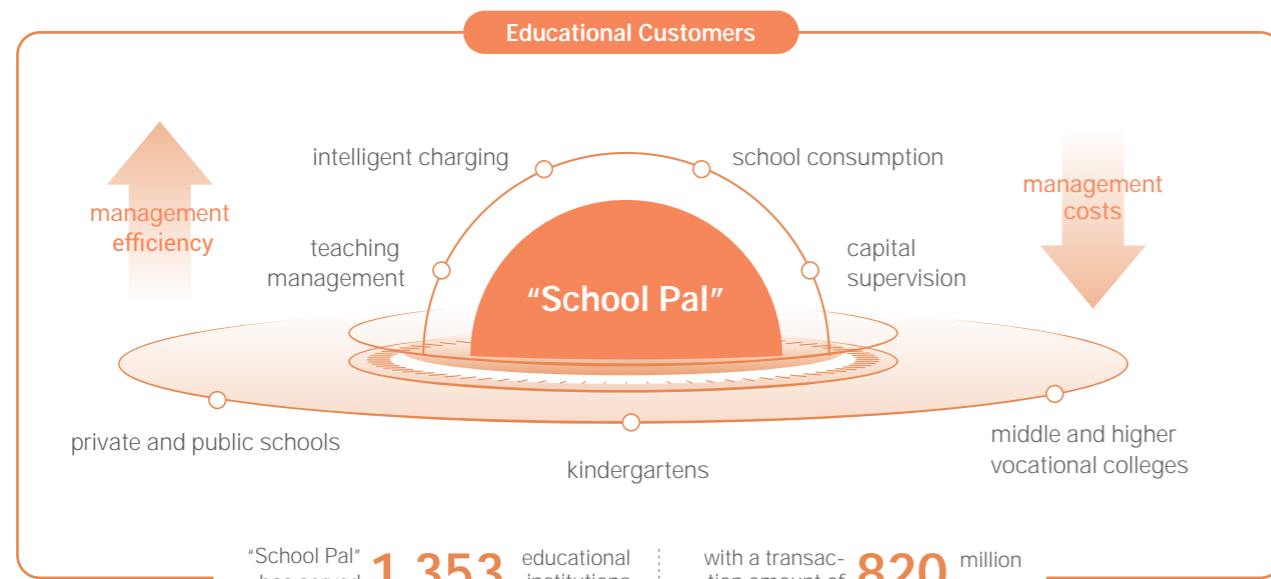




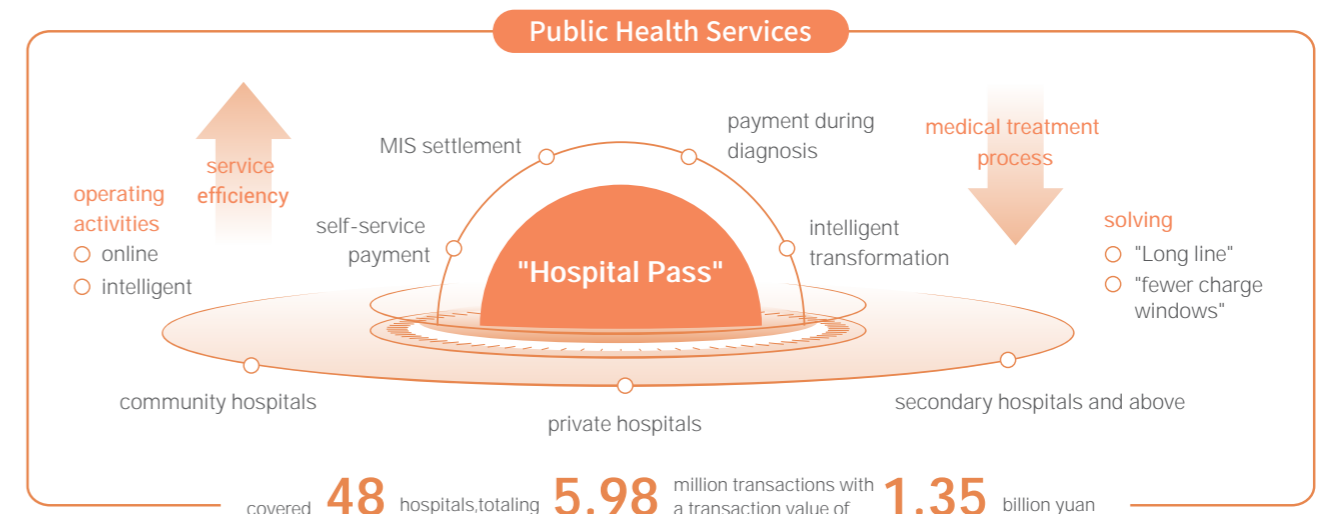
The Bank has implemented the strategy of "expanding scenarios and cultivating traffic", and has taken advantage of the opportunities of digital transformation to deepen the construction of financial service scenarios. It has supported personalized payment scenarios services such as banking and medical services, banking and government services, banking schools, commercial supermarkets, parking, and other customized services. The Bank's digital scene construction work has been widely recognized by society and awarded the "Best Digital Finance Scene Innovation Award" jointly by China Financial Certification Center (CFCA) and China E-Banking Network for two consecutive years.

► **Construction of the digital financial scene**

Based on the pain points of the demand of educational customers, we created "School Pal" Products, providing closed-loop services such as teaching management, intelligent charging, school consumption, and capital supervision around the education industry to help educational institutions improve management efficiency and reduce management costs. The products cover private and public schools, kindergartens, middle and higher vocational colleges, etc. By the end of the reporting period, "School Pal" has served 1,353 educational institutions, with a transaction amount of 820 million yuan.



We focused on public health services to build "Hospital Pass" Products for the hospital self-service payment, MIS settlement, clinic, and intelligent transformation demand to provide comprehensive payment solutions. "Hospital Pass" help hospitals to promote business activities online, improve service efficiency, and simplify the patient process, significantly solving "Long line" and night emergency "Charging window" Pain points. By the end of the reporting period, "Hospital Pass" has covered 48 community hospitals, private hospitals, and secondary hospitals or above, totaling 5.98 million transactions with a transaction value of 1.35 billion yuan.



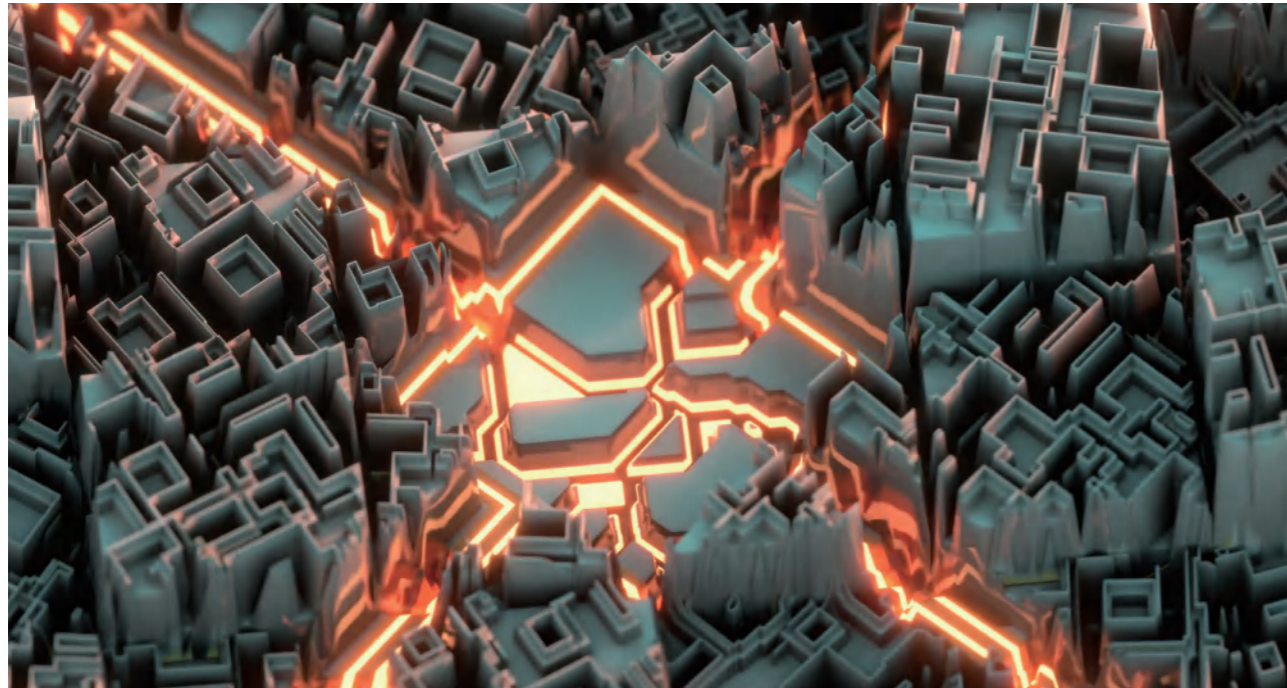
The "School Pal treasure" of a school in Tongren



Self-service payment application

The Bank enriched the e-government scenarios and closely tracked the diversified needs of institutional customers. During the reporting period, the Bank successfully realized the "Margin system of public resource trading center" in Tongren, Qianxinan, and Liupanshui through multi-party communication with local public resource trading centers. We actively responded to the needs of the social security bureau and completed the second-generation FES system to ensure the orderly development of the social security fund agency business in the province.





Technology-enabled operation

The Bank actively promoted the reform of the entire research and development process, established a digital finance department, infiltrated demand analysis into business departments and branches, actively promoted the integration of financial technology into the middle and back office systems, and fully empowered customer marketing, risk compliance, operation management, and other aspects of the Bank.

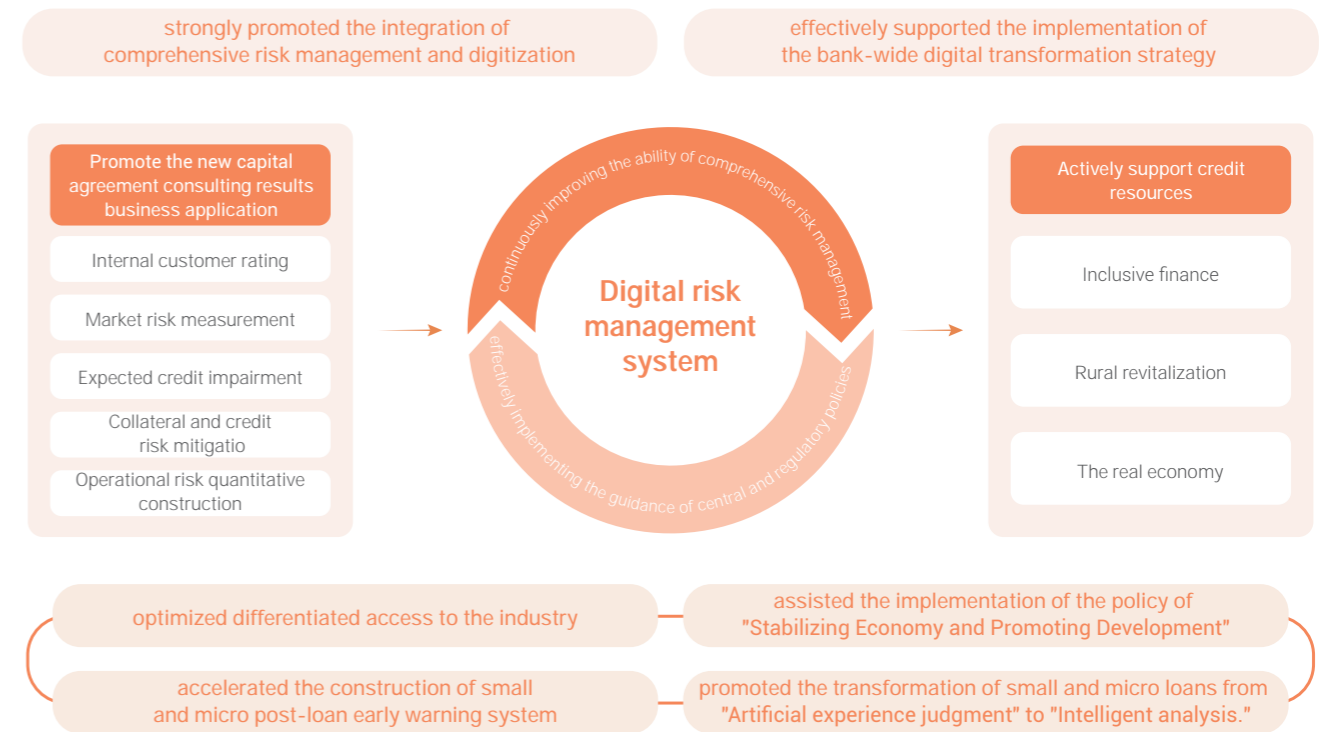
► Digital marketing management

Based on the principle of "Service sharing, technology reuse," the Bank deconstructs business logic, improves visual service arrangement ability, and builds a modular, customizable, high-reuse business platform. The platform strengthened collaboration through customer data and information mining applications, promoted business process optimization and serviceability, improved customer data insight through financial technology, improved customer data insight, accurate portrait, and differentiation marketing ability, and promoted customer value continued ascension.

We built "Portable Bank" to realize the promotion and use of 727 customer managers and the management of 132,694 corporate customers. It has changed the Bank's current situation: "Customer information by the brain, marketing information by pen, and visit information by the record."

► Digital risk management system

According to the strategic digital transformation plan of the whole bank, we will continue to increase the investment in risk management digital infrastructure and constantly improve the construction of a comprehensive risk management system. During the reporting period, the Bank continues to promote the new capital agreement consulting results business application through the internal customer rating, market risk measurement, expected credit impairment, credit risk slow release, operational risk quantitative construction, improve comprehensive risk management ability, earnestly implement the central and regulatory policy guidance, actively support credit resources to private small and medium, inclusive finance, rural revitalization, the real economy, and other vital areas. Because of the difference in the risk degree of small and micro customers, the Bank optimized differentiated access to the industry, assisting the implementation of the policy of "Stabilizing Economy and Promoting Development". We also accelerated the construction of small and micro post-loan early warning system that promoted the transformation of small and micro loans from "Artificial experience judgment" to "Intelligent analysis." Further, it intensely promoted the integration of comprehensive risk management and digitalization and effectively supported the implementation of the bank-wide digital transformation strategy



► Creating intelligent hall

To accelerate the promotion of electronic counter business, intelligent operation, and intensive backstage, the Bank has made every effort to create an intelligent hall platform system. The system is centered on the "Intelligent Hardware Unified Operation Platform" and the "Network Integrated Operation Management System", which comprehensively manages intelligent equipment, on-site marketing, and self-service banking businesses. While solving the problems of cumbersome processes and low efficiency, it achieves customer diversion, reduces customer queuing time, and improves customer experience. The system (phase i) was officially launched in November 2022. This system includes five modules: face to face customer service, machine operation and maintenance, advertising management, queuing, and network management. It covers 22 types of face-to-face transactions, including individual account opening, comprehensive signing, account management, receipt printing, and wealth management services, laying a solid foundation for improving the efficiency of hall business processing and customer experience.

► Ensuring business continuity

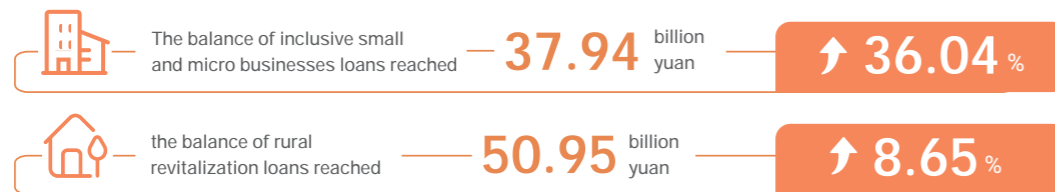
The Bank fully guaranteed business continuity and comprehensively analyzed the impact of significant emergencies on the work of the entire bank. During the reporting period, the Bank organized 23 business continuity drills and completed the first non-downtime and non-disruptive disaster recovery switching drills. The drills covered the primary cloud platform of Bank of Guizhou, domestic distributed databases, complex distributed application architectures, and all business systems of the Bank, covering 201 business outlets, 984 self-service devices, as well as all business of the Bank, such as mobile banking, online banking, and counter.



2022 annual data center business continuity drill

Serving the real economy

Since its establishment, the Bank of Guizhou has actively explored and practiced the road of integrated development of finance and industry. With small and micro financial services and rural financial services as the core and supply chain financial services as the starting point, it has increased its support for the real economy to help stabilize market entities, employment and entrepreneurship, and economic growth.



Financial services for small and micro businesses

"Small and micro enterprises live means flourishing employment and thriving economy". The Bank has actively issued a series of documents such as the "Detailed Rules for the Implementation of the Long Term Mechanism of the Bank of Guizhou for Serving Small and Micro Enterprises with Loan Willingness, Loan Ability, and Loan Association" and the "Work Plan of the Bank of Guizhou for Helping Inclusive Small and Micro Enterprises in Bailout", to improve the small and micro financial service system, continuously strengthen technological empowerment, promote product and service innovation, and increase the financing support services for small and micro enterprises. During the reporting period, the Bank issued 26.59 billion yuan of inclusive loans to 27,313 small and micro customers. By the end of the report, the Bank's loan balance for inclusive small and micro enterprises reached 37.94 billion yuan, an increase of 10.05 billion yuan compared to the beginning of the year and an increase of 2.08 billion yuan or 36.04% compared to the same period last year. The number of inclusive small and micro-enterprise loans was 32,70, an increase of 14,340 compared to the beginning of the year, and a rise of 10,154 compared to the same period last year, an increase of 78.12%.

▶ Innovating credit products

The Bank continues to enrich online and offline small and microcredit products and consolidate the small and micro customer base. In terms of online products, we accelerated the iterative updating of small and micro e-loans such as "Settlement Loans", "Tax Ease Loans", "Tobacco Business Loans", and "production recovery loans", as well as the development and online launch of "agricultural loans", gradually realizing the digital empowerment of product expansion and business processes, and providing more convenient, fast, and easily accessible 7 * 24 hour online products and online channel services for small and micro enterprises. In terms of offline products, we launched a series of small and micro products, including "Youth credit" and "Intangible Cultural Heritage Revitalization Loan", to enhance social responsibility and value. At the same time, we have carefully studied the night economy, urban convenience life circle, and other life scenarios with high-frequency transaction characteristics and built a "bank+platform+customer" system, providing vital financial support for "Guizhou goods export".

"Youth Credit"

Case

"Youth Credit" is a product jointly launched by the Guizhou Provincial Committee of the Communist Youth League and the Bank of Guizhou to support youth entrepreneurship and innovation. It actually helps young entrepreneurs and young owners of small and micro enterprises to solve problems such as complex, slow, and expensive financing. The capital needs can be reasonably determined according to the production and operation conditions of the business entity, and the maximum amount for a single household can reach 10 million yuan. A home textile wholesaler wanted to open two new medium-to-high-end large-scale home textile brand stores but encountered difficulties in capital turnover. In view of the fact that the client is a youth entrepreneur, the Bank provided him with a "Youth Credit" loan of 350,000 yuan according to his actual business needs. It solves the urgent needs of retailers and also helps them to take a step closer to realizing their own brand business plan.



▶ Ensuring financial supply

The Bank actively and fully utilizes the tools to support small and micro loans. Using various methods such as small-scale refinancing, on-lending, and issuance of small and micro financial bonds to reduce capital financing costs and solve financing problems for small and micro enterprises. On December 15, 2022, the Bank successfully issued 4 billion yuan of small and micro financial bonds to investors across the country through the China Central Depository and Clearing Corporation through public bidding. It is specially used to issue small and micro-enterprise loans with a term of three years and a market multiple of 1.8 times, which has been highly recognized by the market. The successful issuance of small and micro financial bonds this time provides a low-cost funding channel through "investment introduction into Guizhou", which has increased the Bank's effective supply and financial flow to support the small and micro real economy.



▶ Helping enterprises rescue and solve difficulties

The Bank issued the "Adjusting and Supporting the Development Policy of Small, Medium and Micro Enterprises" (Qian Yin Ban Fa [2022] No. 217), which stipulates that small and micro enterprises shall implement policies of a fee reduction and profit sharing, stabilize the credit extension of troubled enterprises, and increase the credit line for qualified enterprises that have expanded capital needs, without providing new information or adding new guarantees; Actively implement various financial relief policies such as "renewing loans without repayment of principal", "deferred payment", and "guaranteed smoothness" to optimize business processes, improve the efficiency of small and micro financial services and vigorously support small and micro enterprises to overcome and tide over difficulties.

Publicity activities on helping enterprises to solve difficulties

Case



In August 2022, the Anshun Branch of the Bank launched a webcast event of "Helping Enterprises to Relieve Financial Services Zero-distance Financial Services". It used the online live broadcast method to answer questions about financing for small and micro enterprises.



Rural financial services

To comprehensively promote the work of financial boosting rural revitalization, the "Bank of Guizhou's Work Plan on Consolidating Poverty Alleviation Achievements and Connecting Rural Revitalization" was formulated and issued, which focuses on supporting "specialized, refined and premium products", and explores and develops new financial products such as "Xing-nong Loan, Intangible Heritage Loan, and Youth Credit". At the same time, actively promote the construction of Huinong Station, build a new channel for rural financial services, increase financial support for rural revitalization, and extend financial assistance to the "last kilometer".

► Innovating rural financial products

In 2022, the Bank launched the online "Xing-nong Loan" to focus on solving the problem of "Loans are difficult, loans are expensive" for farmers. Users can conduct self-service through various online channels such as the Bank's mobile banking and online banking, identify their identity online, sign contracts online, and receive loans in real-time. As of the end of the reporting period, the Bank's "Xing-nong Loan" has newly granted 24,600 accounts, with a balance of 3.59 billion yuan.



Online "Xing-nong loan" supports industrial development according to local conditions

Case study

In Qiannan Prefecture, Guizhou Province, the thorn pear industry has become a good way for farmers to get rich. Qiannan Prefecture has also obtained two national geographical indication protection products of, "Longli thorn pear" and "Longli dry thorn pear". However, due to the timely weeding and fertilization of thorn pears in the early stage of thorn pear fruiting, the input cost of thorn pear farmers is relatively high, and its capital turnover is pretty difficult. The Bank takes the online "Xing-nong loan" as the method, aims to solve customers' "urgency, difficulty, worry, and hope" problems, and steadily promotes the credit extension work. A total of 25 million yuan of credit support has been provided to prickly pear growers and processing enterprises in Qiannan Prefecture.



► Improving rural financial services

The Bank researched and formulated management systems and procedures such as the "Management Measures for Rural Inclusive Financial Services of Bank of Guizhou", "Operating Procedures for Rural Inclusive Financial Services of Bank of Guizhou", and "Emergency Plan for Rural Inclusive Financial Service Points of Bank of Guizhou". Through the model of "sub-branch agricultural financial personnel + inclusive financial personnel + third-party personnel + station master" to build a team of agricultural assistance, relying on the service site to promote agricultural aid to improve the quality and efficiency of the work. At the same time, combined with the "I do practical things for the masses" activity, we will carry out financial services that are close to the masses and benefit farmers so that the groups can enjoy the policy dividends brought about by the reform and opening up and the prosperity of the country.

"Through the Last kilometer" of farm-favorable financial services

Case



When Guizhou Bank sent cadres to help Jiuyi Village, Taiyong Town, Jianhe County, they found that most of the village was home to left-behind elderly people and children, and their daily expenses were mailed by family members who went out to work. It was highly inconvenient to deposit and withdraw money. To solve this problem, the Party Branch of the Jianhe Sub-branch of the Bank of Guizhou set up agricultural assistance stations for farmers based on local conditions. It formed a party member service vanguard team to go to the villages to open accounts and cards for villagers during holidays and weekends. It has brought absolute convenience to the deposit and withdrawal of villagers. The Jianhe Sub-branch of the Bank has built and opened 16 agricultural assistance stations around the county, providing convenient financial services for tens of thousands of villagers.



Supply chain financial services

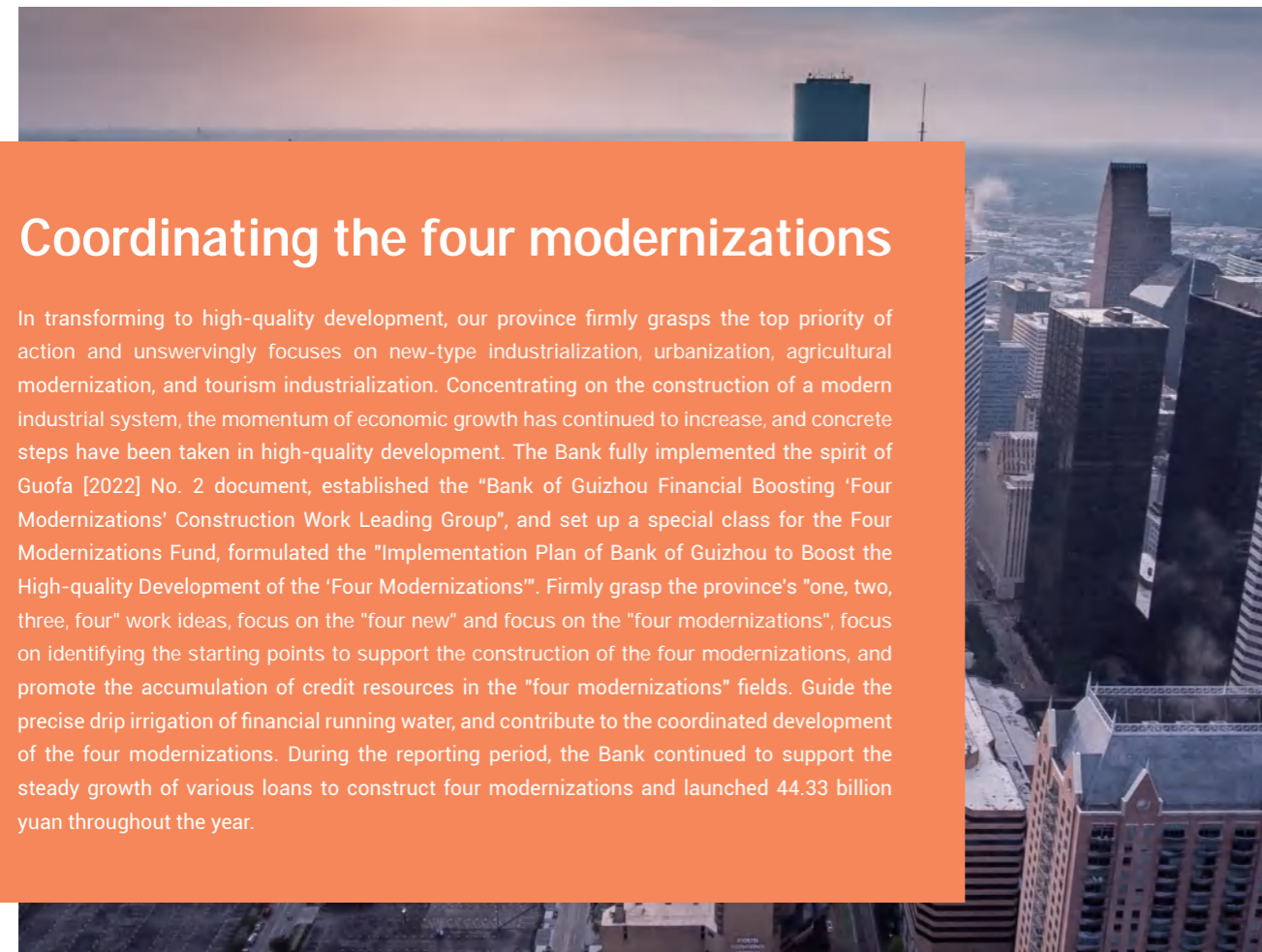
Relying on the supply chain financial platform, the Bank has created online supply chain financial products such as "Gui e Credit" and "Pharmaceutical Procurement Loan", continuously deepening supply chain financial services and "threading the needle" for small and micro enterprises in the upstream and downstream of the industrial chain, helps clear the "blocking points" and "breakpoints" of the supply chain of the industrial chain; at the same time, continue to deepen the thinking of "chain finance and circle finance", and embed products and services into the core enterprise supply chain financial scenarios, focusing on the industrial chain of core enterprises, supports the upstream and downstream enterprises of the industrial chain in batches, consolidate the basic customer base, optimize the customer structure, and promote the high-quality development of various businesses. During the reporting period, the Bank provided a total of 7.4 billion yuan of supply chain financial support to 776 small and micro enterprises, and trade financing loans went to small and micro enterprises accounted for 57.94%, effectively solving the problem of financing difficulties and expensive financing for small and micro enterprises.



"Gui e Credit" Case

The Bank vigorously promotes using the self-developed innovative online accounts receivable financing product "Gui e Credit". It relies on the credit value transmission of core enterprises to provide non-recourse factoring financing for small, medium, and micro enterprises in the upstream and downstream of the industrial chain, effectively solving corporate financing problems. In December 2022, the Bank completed the connection with the Jinyuan Smart Logistics Supply Chain Platform through the supply chain financial system, realized the cross-platform online interaction of "Gui e Credit" business embedded in the bank's supply chain financial services, and became the first cooperative financial institution to access the platform. The project's successful launch is the Bank's first attempt to realize the embedding of the core enterprise scene in the supply chain and financial empowerment through the bank-enterprise connection and opened a new chapter in the bank-enterprise interconnection of Bank of Guizhou's supply chain financial business.





Coordinating the four modernizations

In transforming to high-quality development, our province firmly grasps the top priority of action and unwaveringly focuses on new-type industrialization, urbanization, agricultural modernization, and tourism industrialization. Concentrating on the construction of a modern industrial system, the momentum of economic growth has continued to increase, and concrete steps have been taken in high-quality development. The Bank fully implemented the spirit of Guofa [2022] No. 2 document, established the "Bank of Guizhou Financial Boosting 'Four Modernizations' Construction Work Leading Group", and set up a special class for the Four Modernizations Fund, formulated the "Implementation Plan of Bank of Guizhou to Boost the High-quality Development of the 'Four Modernizations'". Firmly grasp the province's "one, two, three, four" work ideas, focus on the "four new" and focus on the "four modernizations", focus on identifying the starting points to support the construction of the four modernizations, and promote the accumulation of credit resources in the "four modernizations" fields. Guide the precise drip irrigation of financial running water, and contribute to the coordinated development of the four modernizations. During the reporting period, the Bank continued to support the steady growth of various loans to construct four modernizations and launched 44.33 billion yuan throughout the year.



New industrialization

loan balance
17.69 billion yuan
total of allocated throughout the year
9.74 billion yuan



New urbanization

loan balance
157.53 billion yuan
total of allocated throughout the year
26.52 billion yuan



Agricultural modernization

loan balance
15.14 billion yuan
total of allocated throughout the year
4.64 billion yuan



Tourism industrialization

loan balance
17.46 billion yuan
total of allocated throughout the year
3.43 billion yuan

► New industrialization

The "14th Five-Year Plan" proposes that by 2035, China will realize the long-term goal of socialist modernization, basically realize new industrialization, informatization, urbanization, and agricultural modernization, and build a modern economic system. In 2022, the Bank actively responded to the requirements of Guizhou Province's "Several Fiscal Policy Measures to Support New Industrialization" and combined the industrial characteristics of Guizhou Province, focusing on the four significant aspects of ten major industrial industries, supporting key market entities, supporting characteristic and advantageous industrial clusters, and focuses on industrial parks, and actively promotes the high-quality development of new industrialization in the province. It also focuses on helping new energy and material industries, digital industries, small and medium-sized "specialized, refined and new" small and medium-sized enterprises, industrial enterprises above designated size, and traditional advantageous industries, and strives to promote industrial breakthroughs. As of the end of the reporting period, the bank's balance of loans to support new industrialization was 17.69 billion yuan, with 9.74 billion yuan allocated throughout the year.

Support the "Specialized, special and new" Enterprises

Case

A company in Guizhou is a private "specialized, refined, and innovative" enterprise, mainly engaged in specialized equipment manufacturing. Due to the particularity of the industry, the company's accounts receivable lead to insufficient operating capital. Based on the company's factual transaction background and actual operating conditions, the Bank handled 25 million yuan of current turnover credit, which effectively alleviates enterprises' financial pressure, empowers enterprises' production and operation.



► New urbanisation

In 2022, the Guizhou Provincial Development and Reform Commission issued policy documents such as the "14th Five-Year" New Urbanization Development Plan of Guizhou Province" and "14th Five-Year" New Urbanization Implementation Plan" it clarifies the development path, main objectives, critical tasks, and policy measures of new-type urbanization in Guizhou Province in the next five years, and makes macro, strategic, and basic plans for the development of new-type urbanization in the province. The Bank revised the "Management Measures of the Bank of Guizhou for Urban Renovation and Renovation Loans", formulated the "Indemnificatory Rental Housing Loans of the Bank of Guizhou", and optimized the "Guidelines for Credit Granting Policy of the Bank of Guizhou in 2022", increased the strategy of "Strengthening the Provincial Capital" and "Cultivating and Developing Urban Agglomerations in Central Guizhou", focus on the construction of new urbanization centered on people, vigorously support the "Four Reforms" projects of cities and the "Ten Projects" to improve the quality of cities and towns, promoted the high-quality development of cities and villages in Guizhou Province. As of the end of the reporting period, the bank's balance of loans to support new-type urbanization was 157.53 billion yuan, with a total of 26.52 billion yuan granted throughout the year.

Support the urban renewal and transformation of Zhen Feng county

Case

Guizhou Provincial Leading Group for New Urbanization Work and Urban-Rural Integration Development Work selected Zhenfeng County as a pilot county to compile special planning for urban renewal first. The local county party committee and government attached great importance to this context. The "2022 Government Work Report" proposed to fully start the urban renewal construction of the Shuijing Street area and complete the reconstruction and structure of the old agricultural bureau area. Among them, the urban renewal project of the Shuijing Street area has a total investment of 1.3 billion yuan. The Zhenfeng sub-branch of the Bank actively coordinated with the county financial office and the borrower, and reversed the project construction period. In June 2022, it granted the project credit of 500 million yuan. To promote the implementation of urban renewal and reconstruction projects in Zhenfeng County, accelerate the construction of infrastructure in Zhenfeng County, improve the grade and carrying function of Zhenfeng County, and promote the development of Zhenfeng County's economic and social environment.





► **Agricultural modernization**

During the "14th Five-Year Plan" period, our country embarked on a new journey of building a socialist modern country comprehensively, which brought rare opportunities for accelerating the modernization of agriculture and rural areas. The "14th Five-Year Plan for Promoting Agricultural and Rural Modernization" issued by the State Council states that the "three rural" work is the top priority of building a modern socialist country in an all-round way. We should adhere to the priority development of agriculture and rural areas, comprehensively promote rural revitalization, and accelerate the modernization of agriculture and rural areas. The Bank actively responded to the requirements of "Several Fiscal Policies and Measures to Support Agricultural Modernization", the Bank has strengthened support for agricultural modernization, conducted in-depth field research and dissected the details of agricultural modernization enterprises, and promoted the implementation of several agricultural modernization projects such as Zunyi red sorghum and ecological poultry. As of the end of the reporting period, the bank's balance of loans to support agricultural modernization was 15.14 billion yuan, with a total of 4.64 billion yuan granted throughout the year.

► **Tourism industrialization**

The report of the 20th National Congress of the Communist Party of China regards the adherence to "shaping tourism with culture, promoting culture with tourism" and promoting the deep integration and development of culture and tourism as an essential requirement for the prosperity and development of cultural undertakings and cultural industries. In 2022, Guizhou Province will continue to promote the industrialization of tourism further, actively create a "double first-class" tourist destination, and promote the deep integration of cultural tourism according to local conditions so that the development of cultural tourism will burst into new vitality. The Bank actively does an excellent job in financial services for "tourism industrialization", accelerates the promotion of cultural and tourism fund projects, and focuses on supporting the business turnover of tourism market players and the construction of supporting facilities in scenic spots, improves the service ability of financial support for new tourism projects, and at the same time establish a normalized communication mechanism with industry authorities to accelerate the implementation of financing for tourism industrialization projects. As of the end of the reporting period, the bank's balance of loans to support tourism industrialization was 17.457 billion yuan, with a total of 3.433 billion yuan granted throughout the year.

Support the agricultural development of Ceheng county

Case



The Bank's Ceheng Sub-branch continuously injects economic vitality into the development of local agricultural modernization according to the local agricultural development, helps Ceheng County to create a batch of "county brand", "township brand" and "local brand" characteristic industry "golden signs" such as "Ceheng Camellia Camellia", "Ceheng Glutinous Rice Banana", "Ceheng Black Fungus", "Ceheng Ecological Pig". A company in Ciheng County mainly carries out black fungus planting, which is a key project for Ciheng County to consolidate the achievements of poverty alleviation and rural industrial revitalization. The Bank's Ceheng Branch provided 10 million yuan of financing support to help it solve the "development bottleneck" problem, relieve operating pressure, drive the employment of more than 200 local people, and help develop the agricultural industry.

Zangke jiang laowangshan tunnel project

Case



A company in Liupanshui invested in the construction of the Laowangshan Passenger Cableway Construction Project in the Liuzhizangjiang Scenic Area. After the completion of the passenger cableway, it can not only provide a safe and fast transportation channel for the scenic spot, reduce the pain of climbing for tourists with a vertical height difference of nearly 1,000 meters, but also connect many unique scenic spots on the top of the mountain. It makes it forms another landscape in the scenic area. It simultaneously allows tourists to overlook the landscape of Laowang Mountain and Zangjiang River from different perspectives, attracting more Chinese and foreign tourists to come for sightseeing. This project is the first "tourism industrialization" loan in the jurisdiction of Liuzhi. The grant of this loan has driven a cultural tourism industry fund of 60 million yuan and revitalized the entire "Zangcang River Scenic Area".



Developing cross-border finance

During the reporting period, the Bank completed an international business settlement volume of 228 million US dollars, achieving full coverage of basic products for international business. All 9 branches within the jurisdiction have carried out international business, providing a variety of integrated domestic and foreign currency services for enterprise customers both inside and outside the province.



Enrich the business and product categories

Based on customer needs, provide customers with international letters of credit, foreign exchange collection for foreign debt transfer loans, import payment, domestic guarantee for foreign debt, cross-border RMB, and other products.



Create characteristic service sub-branch

According to the activity of business handling, select 2 sub-branches in each branch as the service sub-branches for cross-border RMB business, strengthen the training and guidance for the cross-border business of the characteristic sub-branches, and improve the customer service capabilities of the characteristic sub-branches.



Promote the construction of business systems

Optimized and upgraded the national knot system, SWIFT system, cross-border RMB second-generation direct reporting system, etc., to continual improve customer service.



Expand the channels of peer cooperation

Established agency relationships with ICBC (Asia), Industrial Hong Kong, New York Mellon, Macau International, and other overseas banks to realize immediate opening of letters of credit in Hong Kong and Macau and expand cooperation with financial peers in the ASEAN region.

Import payment business under the international letter of credit

Case



A company is a large import and export enterprise in import and export settlement volume in Guizhou Province, and its main business is bulk Minerals Trading. To meet the growing financing needs of enterprises in the payment of large import payments, and at the same time reduce the consumption of foreign exchange capital of the Bank by trade financing. The bank cooperates closely with domestic and foreign banks to provide import agency payment services for enterprises. The paying bank will pay the total trade amount of USD 27.95 million for the enterprise as entrusted by the bank, effectively reducing the cost of corporate debt and financial expenditures. At the same time, it also provides another new channel for the Bank to introduce foreign capital into Guizhou. It offers helpful assistance for the smooth opening of internal and external financial channels.



03 Environmental responsibility

Green banking, practicing green and lowcarbon commitment





Climate change response

The 20th National Congress of the Communist Party of China proposed that "nature is the fundamental condition for human survival and development. Respect for nature, compliance with nature, and protection of nature are inherent requirements for building a socialist modernized country in all respects. It is necessary to firmly establish and practice the concept that green waters and green mountains are golden mountains and silver mountains, and plan and develop from the perspective of harmonious coexistence between humans and nature. The Bank actively explores integrating climate change risks into all aspects of its business management. It analyzes the impacts and opportunities of environmental threats the Bank faces by referring to the reporting framework of the Task Force on Climate-related Financial Disclosures (TCFD) and takes corresponding measures.

Risk type	Risk description	Time frame	Countermeasures
Transformation risk	<p>Policy and legal risks</p> <p>Since China officially launched the "30 · 60" target of the emissions peak and carbon neutrality in 2020, the national and local governments have continuously introduced relevant laws and regulations on developing a green, low-carbon, and circular economy. The policy system focusing on the dual carbon target has constantly been improved. In June 2022, China Banking and Insurance Regulatory Commission issued "Guidelines on Green Finance in the Banking and Insurance Industry". The Bank shall comply with multiple regulations, including the China Banking and Insurance Regulatory Commission, the People's Bank of China, the China Securities Regulatory Commission, and the Stock Exchange, meeting requirements for developing green finance and information disclosure.</p> <p>Shortly, the government and regulators are expected to continue increasing the information disclosure requirements for financial institutions in green finance and low-carbon development, which may lead to higher compliance costs in the bank.</p>	Long-term	<p>Combining the demands of policies, regulators, and the Bank's development, the bank formulated "Visions, Goals, and Actions of the Bank of Guizhou in the Emissions Peak and Carbon Neutrality" and set the target of achieving the emissions peak in 2028 and carbon neutrality in 2050. The bank also formulated "Green Finance Strategic Planning of the Bank of Guizhou(2021-2025)", laying the foundation for developing green finance for the whole bank.</p> <p>The Bank issues environmental information disclosure reports quarterly and annually to present work and achievements in green finance and operation to stakeholders in detail.</p>
	<p>Technical risk</p> <p>To achieve the "Dual Carbon" goal, traditional industries, including power, steel, construction, building materials, and chemical industry, will face a large scale of energy saving, emission reduction, and technological upgrading.</p> <p>In the future, if the Bank's employee lacks professional knowledge, such as green technology transformation and environmental benefits, it may affect the development of the green credit business and hinder the growth of green finance of the whole bank.</p> <p>In comprehensively exploring digital transformation, the Bank spends more time handling business online. The pressure of background data processing is surging. If the Bank fails to grasp and apply leading information technology timely, it may lead to low customer experience, internal management, and operational efficiency.</p>	Mid-term	<p>The Bank has formulated "Green Finance Strategic Planning of the Bank of Guizhou (2021-2025)", laying the foundation for the development of green finance of the whole bank. At the same time, the bank issued the green credit working system through the "Green Credit Guidelines" and other guiding documents guiding green credit business people. The bank actively participates in the training and exchange activities related to green finance and carbon finance organized by regulators and peers, helping business units broaden their horizons and improve their professional skills in green finance.</p> <p>The Bank continuously increases investment in information technology, optimizes the customer experience, and improves internal operational efficiency in product diversification, risk management, data governance, intelligent network construction level internal operation, etc.</p>

Risk type	Risk description	Time frame	Countermeasures
Transformation risk	Market risk	Mid-term	<p>The Bank practices the notion of ESG development. It regularly publishes ESG reports and environmental information disclosure reports to show the stakeholders of the Bank's performance in fulfilling its social responsibilities and reaction to climate change. The bank actively builds the brand image of "Green Bank" and "Equator Bank", and launches diversified green financial products with local characteristics to meet the needs of financial consumers.</p> <p>The bank of the Guizhou has formulated "Green Finance Strategic Planning of the Bank of Guizhou(2021-2025)", setting up the target of green credit, which will account for 25% before 2025, and establishing the business performance which is closely related to incentive and constraint mechanism. The bank also strictly controls the credit projects of "High Pollution, High Energy Consumption, and Overcapacity Industries". The bank enlarges the financial support in environmental protection, energy conservation, clean energy, green transportation, green building, and so on.</p>
	Reputation risk	Short-term	<p>The Bank fully implements the green operation and office, regularly collects energy consumption data of the head office and its branches, and monitors the operational risks.</p> <p>The Bank formulates measures for the management of project financing under the equator principles. It specifies that business people evaluate the equator principles projects in due diligence and post-loan management. Business people judge the applicability of the equator principles for key financing projects such as park construction, rail transit, water conservancy, and reservoir, and make efforts to improve the social and environmental risk management level of the financing projects of the whole bank.</p>

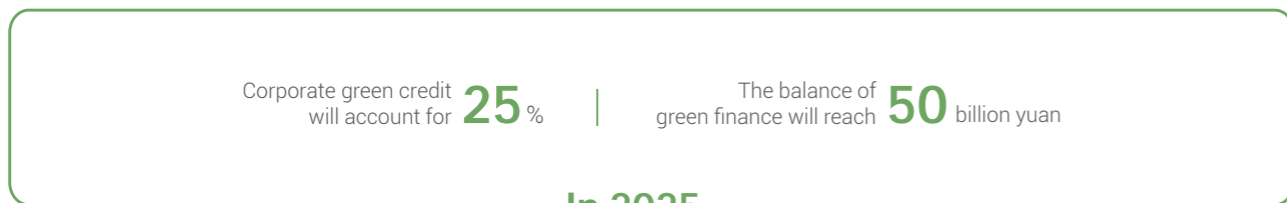
Risk type	Risk description	Time frame	Countermeasures
Physical risk	Acute risk	Short-term	<p>The Bank has gradually improved the climate risk assessment mechanism for credit projects, invested in green credit in different industries, and conducted environmental stress tests on the thermal power industry.</p> <p>The Bank makes emergency plans for extreme weather or events and regularly arranges emergency drills on various premises. Also, the bank comprehensively considers the climate conditions in the location of the machine room. It establishes the data backup scheme of "Two Places and Three Centers" to ensure business continuity.</p>
	Chronic risk	Long-term	
Opportunity type		Time frame	Countermeasures
Favorable circumstances	Resource efficiency	Mid-term	<p>The bank's headquarters adopts green building materials, an intelligent electricity management system, an intelligent water supply and drainage system, and an intelligent air conditioning system, effectively fulfilling the commitment to low-carbon operation. This will help the bank achieve the emissions peak in 2028 and carbon neutrality in 2050.</p>
	Products and services	Long-term	<p>The Bank has formulated "Green Finance Strategic Planning of the Bank of Guizhou (2021-2025)", laying the foundation for the development of green finance of the whole bank. According to "green credit guidance" and other instructions, The bank launched green water supply, land reclamation, right forest mortgage, "Carbon Account" hook, and other personalized green financial products, meeting the financing needs of customers in the province.</p>
	Market	Mid-term	<p>The bank actively issues green financial bonds. The bond funds are mainly invested in four categories: Energy conservation and environmental protection, clean energy, ecological environment industry, and green infrastructure upgrading, which comply with the national and supervision policy.</p>



Green credit

The Bank designed the top-level planning of green finance and "Dual Carbon" strategy creatively, formulated the "Green Finance Strategic Planning of the Bank of Guizhou(2021-2025)" and the "Visions, Goals and Actions of the Bank of Guizhou in the Emissions Peak and Carbon Neutrality", clarified the strategic framework of organization structure, business goals, products, services, cultural concept, information disclosure, etc., and provided a three-in-one strategic vision of "Equator Bank", "Green Bank" and "Carbon Neutral Bank". The strategic vision offers the direction of the development of green finance to the bank.

By the end of the reporting period, the Bank's corporate green credit balance was 46.42 billion yuan, an increase of 11.56 billion yuan compared with the beginning of the year. The corporate green credit accounted for 21.52%, up 2.79% compared with the beginning of the year.



► Green finance governance structure

The Bank has established the organizational system of "Board of Directors - Senior Management - Green Finance Department (central team)" to the green finance team branch to promote the integrated management and business development of green finance.



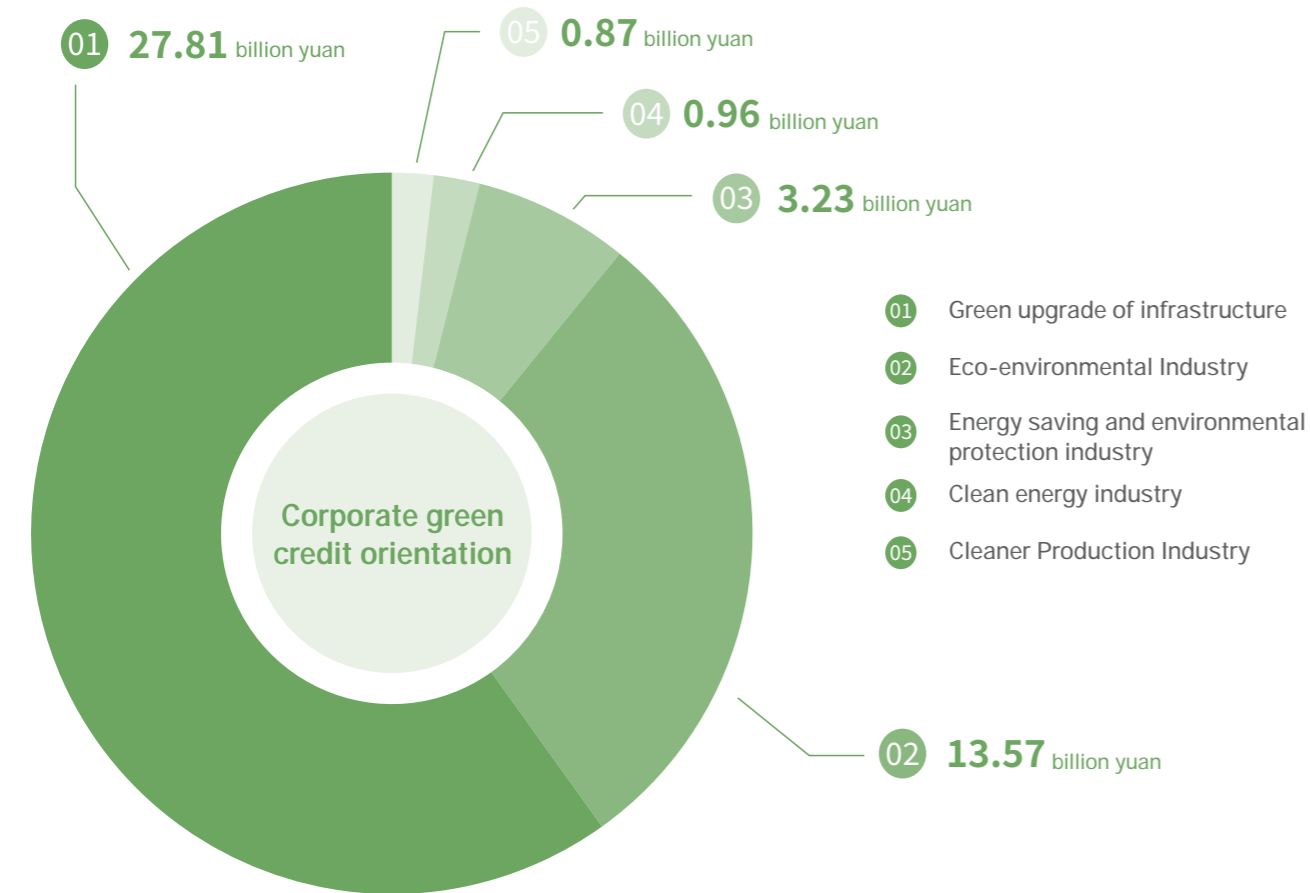
► Differentiated credit granting management

With reference to the industries or enterprises in the list of eliminated backward production capacity announced by the Ministry of Industry and Information Technology, the National Energy Administration and provincial authorities, and in accordance with the national "3060" carbon target and relevant industrial policies, we formulated differentiated and dynamic credit guidelines, focusing on new credit for industries with high pressure on energy conservation and emission reduction, and strengthened credit policy guidance.

► Focus on the key areas of green business

The bank closely combines the characteristics of regional economic and social development in Guizhou Province. It actively supports projects such as ecological agriculture and forestry carbon sinks with negative carbon benefits around the "Green Credit Guidelines". The bank focuses on supporting traditional industries' transformation and upgrading needs, such as industrial energy-saving transformation and emission reduction projects. And the bank supports clean energy industries, such as photovoltaic, wind power, and shale gas projects, on a selective basis.

Green finance development data of the Bank	unit	2022	2021	2020
Balance of green credit	billion	46.63	34.97	22.85
Of which: corporate green credit balance	billion	46.42	34.86	22.79
Share of corporate green credit in public loans	%	21.52	18.73	15.85
New green credit issuance for corporate category	billion	14.37	15.09	4.43
Green bond issuance	billion	3	5	0



For details on the environmental benefits of the Bank's green credit, please refer to the "Annual Environmental Disclosure Report 2022 of the Bank of Guizhou".

Comprehensive treatment of coal mining subsidence area

Case



A coal mine is a key construction project of the "West-East Electricity Transmission" project in our province, located in Faer Town, Shuicheng district, Liupanshui. With the continuous coal mining activities, the negative impact of coal mining activities has become more and more prominent, with high and steep slopes and sporadic cave-ins occurring in the area of Jianshanying, Farsan Town, seriously threatening the lives and properties of 268 households and 1,062 people in the area. In 2021, the rainfall in town increased, further aggravating the impact of geological disasters. Some residents' houses cracked, surging the risk of geological disasters. In March 2022, the Bank invested 118 million yuan in a green loan for the comprehensive management of coal mining subsidence areas in the Faer coal mine and jointly assisted the affected residents in moving out of the geological disaster area.

► Carbon finance business innovation

Focusing on the "Dual Carbon" goal, the Bank actively carried out innovative carbon finance services with carbon emission rights and carbon sinks as the core. During the reporting period, the Bank formulated the "Carbon Emission Quota Pledge Financing Business Operation Guidelines of the Bank of Guizhou (for trial implementation)" to clarify the business process and carbon quota value assessment according to the transaction and situation of the national carbon trading market and the customers in the listing of Guizhou Province.

Target

By 2030
The financing of "Dual Carbon" related industries should not be less than **50 billion**

By 2050
The proportion of carbon finance should not be less than **30%**

Carbon Emission Allowance Pledge

Case



Based on the local economy and transformation development, Zunyi Branch took the initiative to embrace the "Dual carbon" strategy. It took the coal and electricity credit, granting customers as the entry point. The bank carefully sorted out the enterprises in the key emission list of the national carbon emission trading quota management, and decided to support a power generation company. After the branch account manager came to the company several times to explain the value of carbon emission allowances, carbon asset preservation and value-added, carbon asset financing, and other related policies, and fully matched the financing needs of the company to formulate a special financial service plan. A credit of 59 million yuan pledged with carbon emission allowances was granted to the company, realizing the first carbon emission allowance pledge financing business of the Bank of Guizhou.

Forestry carbon ticket pledge

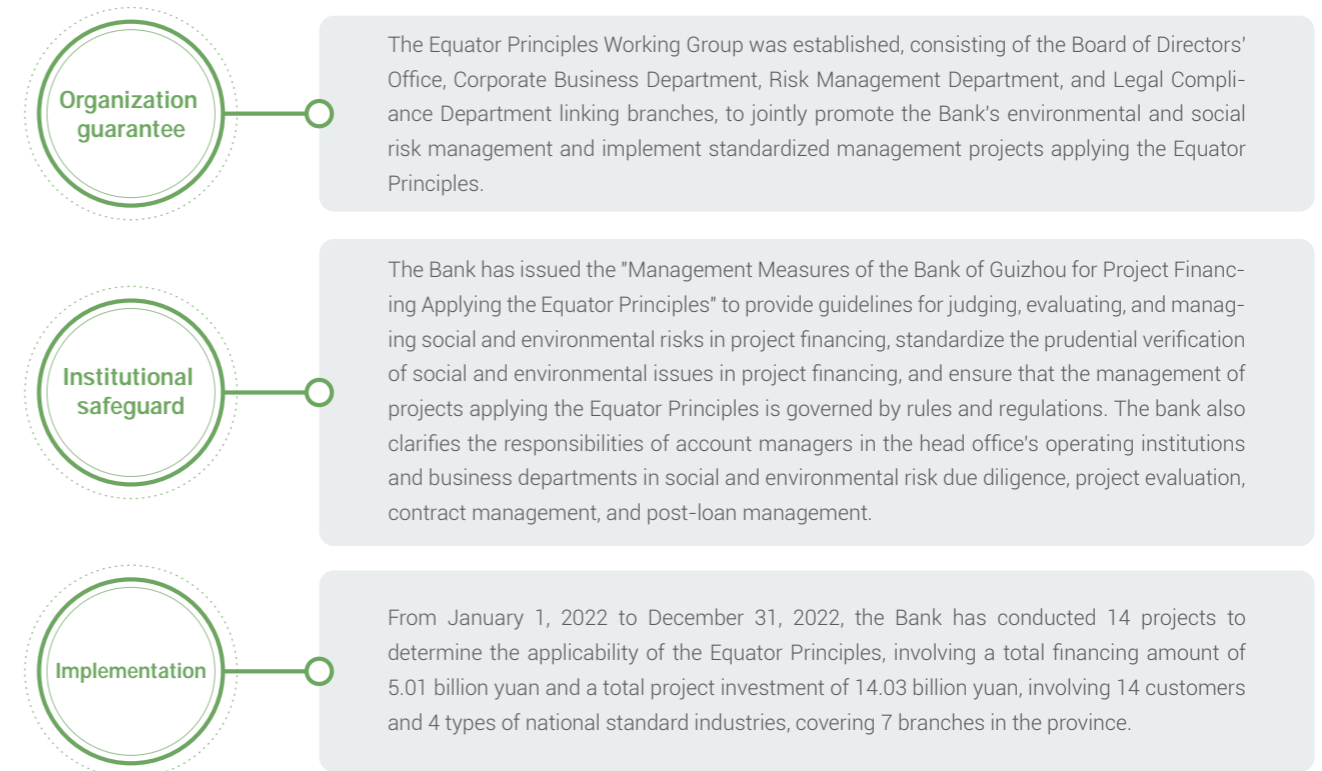
Case



The forestry resource of Qiandongnan Miao and Dong Autonomous Prefecture is prominent. After the Forestry Bureau of Jianhe County issued the first forestry carbon ticket in Qiandongnan Miao and Dong Autonomous Prefecture, the bank's Qiandongnan branch responded quickly. Based on the situation of the leading forestry enterprises in Jianhe County, the bank took a company of Jianhe County as the financing entity. The guarantee is provided by a company of Jianhe County and Jianhe County Forest Industry and Commerce Company uses the forestry carbon ticket usufruct as the pledge guarantee. The loan amount was 10 million yuan, and the loan mode was "Made to Measure" with a carbon ticket pledge as a credit enhancement measure.

Equator principals implementation

On November 30, 2020, the Bank announced the adoption of the Equator Principles, becoming the 6th Equator Bank in China. "Equator Bank" refers to a bank that adopts the "Equator Principles" in project financing and is obliged to exercise prudence in verifying environmental and social issues in project financing by judging, assessing, and managing the environmental and social risks of the projects. By creating "Equator Bank", effectively prevents new types of threats in social and environmental financial business, builds the brand of "Green Bank" and establishes the image of a responsible bank.



Among the "Equator Principles" projects judged by the Bank in 2022, five projects have reached the effective stage of financing, involving five clients and four national standard industries, including one project in category B and four in category C, mainly in the construction, manufacturing, natural gas production and supply, and public facilities management industries. The Equator Principles Category B project is located in Guizhou, China, with a total investment of 619 million yuan, and the loan is invested in the industry of inorganic salt manufacturing. The project is in line with the Bank's Equator Principles project financing management. According to the relevant requirements, the obligations of enterprises to implement environmental and social risk management are clarified in the contract management to improve the level of environmental and social risk management in the production process of enterprises and projects, achieving green and sustainable development of traditional local industries.





Biodiversity protection

Guizhou Province is located in the upper reaches of two major rivers, the Yangtze and the Pearl River, and has rich forest, grassland, and wetland resources. Its unique geographical location makes Guizhou rank among the top biodiversity in China. The bank has formulated a number of biodiversity-related loan business systems such as "Green Water Supply Project Income Support Loan Management Measures of the Bank of Guizhou (For Trial Implementation)" and "Support Land Reclamation Green Loan Management Measures of the Bank of Guizhou (For Trial Implementation)". While practicing the Equator Principles, the Bank fully considers the impact of credit customers' business activities on society and the environment and is committed to biodiversity protection and ecological restoration.



Baili Dujuan 5A scenic spot improvement and renovation

Case

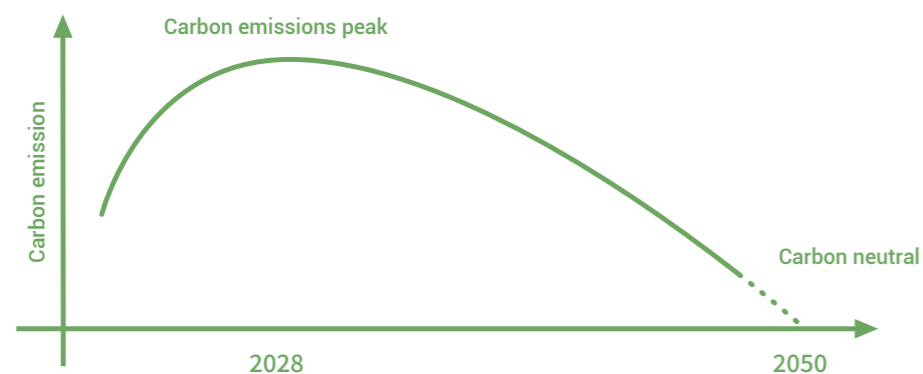


As one of the important tourism promotion cards of Guizhou, Baili Dujuan is a national 5A-level tourist attraction with the world's largest, most diverse, and best-preserved primitive rhododendron forest belt stretching 125.8 square kilometers, with all five subgenera and more than 60 species of rhododendrons in the world. Baili Dujuan has more than 100 species of birds, 30 species of animals, and 130 species of fungi. There are national first-class and second-class protected animals such as clouded leopard, pangolin, leopard cat, small spirit cat, red-bellied pheasant, and white-crowned long-tailed pheasant, and national first-class and second-class protected plants such as light-leaved dove, ginkgo, red bean cedar, fragrant fruit tree, thick pine, and Cercidiphyllum japonicum. The Bank sold green financial bonds to raise 358 million yuan to support the construction of the Baili Dujuan Natural Resources Scenic Area Improvement Project. The project's construction includes 500 mu of planted foliage forest, service center, and other infrastructure facilities. The project will combine resource protection and ecological construction and carry out reasonable and moderate development based on protection, such as using existing species in the scenic spot for the planting of foliage forests to avoid invasion of exotic organisms, restoring the damaged forest and grass vegetation in the scenic spot, which has apparent ecological protection benefits.



Green and low carbon operation

The Bank strictly complies with the "Environmental Protection Law of the People's Republic of China", "Water Pollution Prevention and Control Law of the People's Republic of China", "Prevention and Control of Environment on Solid Waste Pollution Law of the People's Republic of China", and other laws and regulations related to environmental protection in the course of its operation. We have formulated the "Vision, Objectives and Actions for Emission Peak and Carbon Neutrality in the Bank of Guizhou", enhanced the bank's operation concept of "intensive, cost reduction, quality improvement, and efficiency enhancement", actively promoted digital, intelligent and paperless offices, strengthened training and publicity on green and low-carbon production and lifestyle. The bank vigorously carries out energy conservation and emission reduction, green efficiency activities, rational design of energy consumption plans, and reduces the consumption of electricity, oil, water, and other resources and carbon emissions.



During the reporting period, the Bank formulated "Specific Measures for Green Development and Energy Saving and Consumption Reduction in the Bank of Guizhou Building" and "Notice on Further Strengthening Energy Saving Management of Lighting and Air Conditioning in the Bank of Guizhou Building", further strengthening energy saving, emission reduction and resource saving management in the operation process.

Green operation management

- ⚡
Water conservation management
 - Post "Water Conservation" signs in public areas such as restrooms to advocate water conservation
 - Strengthen the maintenance and management of water equipment to eliminate the phenomenon of running, bubbling, leaking, dripping, and long flowing water
 - Strengthen the management of water for washing vegetables and dishes in the cafeteria and cleaning to improve the recycling rate of water resources
 - Automatic watering and spraying system is used for greening vegetation
- 💧
Electricity and gas saving
 - Establish a management system to save electricity, standardize all kinds of electricity consumption behavior, and advocate saving electricity
 - Management mechanism to adjust the number of boilers according to the ambient temperature to maximize gas savings
 - Strictly control the activation time of air conditioners, close the door and windows when using air conditioners, and the air conditioning temperature setting in summer and winter strictly complies with "the Provisions of the Evaluation Standard for Energy-saving Buildings" for the air conditioning temperature setting standard in public buildings
 - Implement office equipment utilization regulations. Computers, printers, etc., need to be closed timely after work. Work harder on the maintenance of equipment to extend the service life of the equipment and improve the efficiency of the equipment. Strengthen the frequency of inspections, and close unnecessary equipment timely
- ♻️
Material saving
 - Full implementation of the paperless office
 - Carry out waste separation management and recycling

Green Building Design for Headquarters

- 🏢
External walls design
 - Adopt LOW-E insulating laminated glass to reduce light pollution
- 💧
Water supply and drainage design
 - Use of water-saving toilets of less than 3L/6L
 - Sinks, tanks with high-level alarms and automatic shut-off devices to prevent the inlet pipe valve from breaking, sinks, and tanks from overflowing for a long time, causing the waste of water resources
- 🌬️
Heating and ventilation design
 - Air conditioning equip with a room temperature controller to control the temperature of the room
 - The air-conditioning and refrigeration room is equipped with a group control system, which reasonably selects chilled water pumps, the start and stop of chillers, and the number of operating units, according to the change of cooling load of the air conditioning
 - 2 cold water pumps of a hot and cold water system, 2 and 3 hot water pumps are controlled by frequency conversion and variable flow
 - Cooling tower fan with frequency conversion control
- ⚡
Electrical design
 - The distribution substation and electrical shaft are close to the load center, and the distribution line path and cable cross-section are reasonably selected. High-efficiency energy-saving and low-loss transformers are used, and the capacity and number of transformers are reasonably selected to optimize the operation mode. Automatically adjusted reactive power compensation devices are set up centrally on the low-voltage side, and the power factor is greater than or equal to 0.9 after compensation.
 - Adopt high-efficiency, energy-saving lighting fixtures, light sources, and electrical accessories. Adopt energy-saving measures such as intelligent lighting control for public areas such as lobbies and corridors, multi-function halls, large-open offices, and external environmental lighting. In addition to elevator lobbies and emergency lighting, stairwells use energy-saving self-extinguishing switches
 - Adopt energy-saving control measures such as frequency conversion for non-fire power equipment such as air-conditioning fans, pumps, elevators, etc.

Energy and resource consumption

Energy consumption during the Bank's operations mainly includes the consumption of electricity, natural gas, and gas on the premises and gasoline and liquefied petroleum gas in its vehicles.

The main non-hazardous waste in the bank's operation is office paper and food waste. The bank reduces the frequency of using paper documents and approval forms by making it's business and approval online. The bank's hazardous waste is mainly discarded electronic equipment. The Bank promotes electronic equipment recycling through trade-in and auction, and professional third parties dispose of the end-of-life equipment.

Direct energy consumption		
Item	Unit	2022
Gasoline	Liter	499,314.77
Diesel oil	Liter	798.16
Natural gas	Cubic meters	523,556.24
Liquefied petroleum gas	Kilogram	15,650.15
Indirect energy consumption		
Item	Unit	2022
Purchase of electricity	Kilowatt-hour	24,462,345.84
Outchased power consumption intensity	Kwh / person	4,515.01
Resource consumption		
Item	Unit	2022
Water consumption	Ton	121,699.19
Water intensity	Ton / people	22.46
Office paper volume	Kilogram	133,803.06
Strength of office paper volume	Kg / person	24.70

Greenhouse gas emission

Emission		
Item	Unit	2022
Nitrogen oxide emissions ¹	Kilogram	8,664.58
Sulfur oxide emissions ¹	Kilogram	7.37
Emissions of particulate matter ¹	Kilogram	820.23
Carbon dioxide emission equivalent ² (scope 1)	Ton	2,221.14
Carbon dioxide emission equivalent ² (scope 2)	Ton	14,212.62
Carbon dioxide emission equivalent ³ (scope 3)	Ton	15,463,418.32
Carbon dioxide emission intensity	Ton / people	3.03
Carbon dioxide emission intensity	Ton / square meter	0.05

1. Refer to the "Environmental Key Performance Indicators Reporting Guidelines" published by the Stock Exchange of Hong Kong on 28 May 2021.

2. Refer to "Corporate Greenhouse Gas Emissions Accounting Methodology and Reporting Guidelines for Power Generation Facilities (Revised 2022)" issued by the Ministry of Ecology and Environment of the People's Republic of China on March 16, 2022.

3. Scope 3 Emissions accounts for the Bank's emissions from investment and financing activities, please refer to the "2022 Environmental Information Disclosure Report" for detailed data.





04 Social responsibility

Working together to grow and share the fruits of development





Employee rights protection

The Bank always regards the high-quality development of employees as the key to promoting the high-quality development of the Bank. It is committed to creating a good working environment for employees. Strictly abide by the "Labor Law of the People's Republic of China", "Labor Contract Law of the People's Republic of China", "Prohibition on Child Labor" and other national laws and regulations, combined with the actual situation of the bank, the Bank of Guizhou formulated the "Management Measures for Employment of the Bank of Guizhou", the "Remuneration Management Measures of the Head Office of the Bank of Guizhou", the "Management Measures of the Head Office of the Bank of Guizhou" and the "Regulations for the Management of Overtime (Duty) Shifts of the Bank of Guizhou", established a system in line with the Bank's talent work goals and employment norms management, improved the formulation and implementation of employee recruitment, training, promotion and performance appraisal, adhered to the principle of equal employment and equal pay for equal work, resolutely opposed and prohibited human rights violations such as child labor and forced labor, and effectively protected the legitimate rights and interests of employees, encouraged employees of the Bank to work together to pursue a happy life, created value and shared beauty.

Employment

In the recruitment stage, the Bank adheres to the principle of fairness and impartiality, does not discriminate against candidates based on gender, age, ethnicity, beliefs, etc., and is committed to providing equal employment and development opportunities for every worker; It strictly examines the resumes and backgrounds of candidates, and strictly prohibits the employment of child labor; strictly controls entry, and signs labor contracts with employees after reaching an agreement, and strictly prohibits forced labor; In case of violation, the Bank will strictly deal with it in strict accordance with internal regulations. After employees are hired, the national standard working hours system is implemented, and attendance management is carried out in accordance with the national weekend and statutory holiday system to protect the legitimate rights and interests of employees effectively. As of the end of the reporting period, the Bank had 5,418 employees, including 304 new employees.

Internal selection

In 2022, Bank of Guizhou will carry out the internal selection of relevant departments of the head office in an orderly manner, and a total of 79 people will be selected for the operation management department, and other departments of the head office to further consolidate the talent team of the head office.



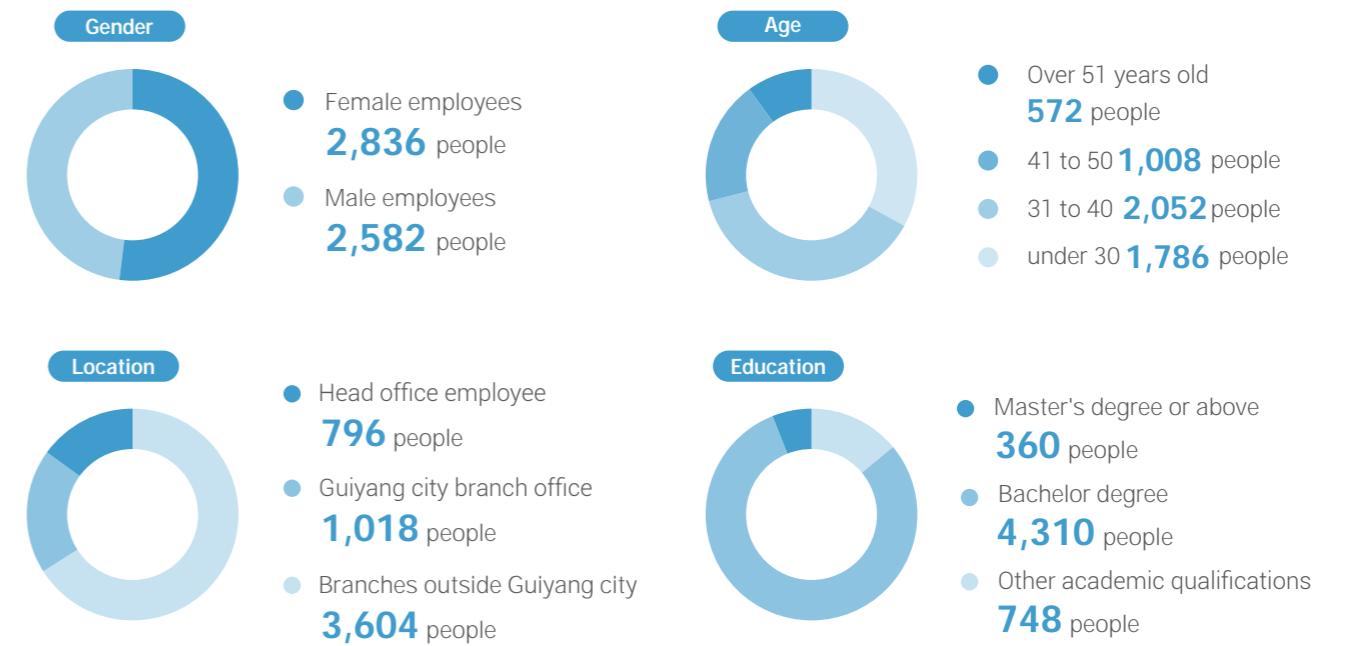
External recruitment

Actively relying on channels such as talent fairs and national recruitment activities organized by higher-level units, more than 30 recruitment positions were released. A total of 181 talents of various types required for entry-level operation and management were selected and recruited to promote the completion of talent shortcomings in business development.

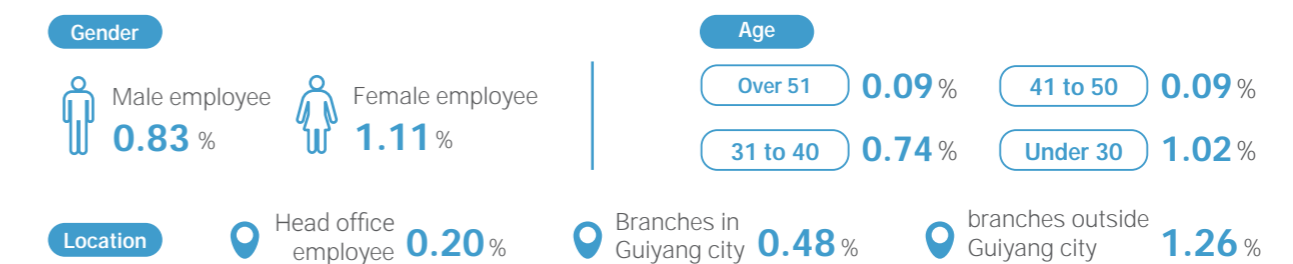
College student internship program

Actively participated in the "Sailing Plan" for college students internships in the province, recruited 145 interns, and continued to inject "fresh blood".

Employee distribution



Employee turnover





Compensation and welfare system

The Bank continues to improve and optimize the remuneration and welfare mechanism, strives to create a fair and just working environment, provides more flexible and diversified welfare guarantees for all employees, and effectively relieves the worries of talents so that talents can settle down, feel at ease and secure jobs in the Bank.

▶ Improving the salary system

The Bank adheres to the principles of fairness and justice in remuneration management and combines the urgency of job matching and the relevant requirements of overall planning and improvement of reform plans. Revised and issued the "Remuneration Management Measures of the Bank of Guizhou Head Office", completed the professional and technical rank assessment of 374 head office employees, and focused on implementing "same rank, same treatment".

▶ Improving the welfare mechanism



Continue to optimize the Bank's supplementary medical insurance protection plan, effectively solve the medical security problems of employees during their employment, continuously enrich the resources of protective and sanitary products, and enhance the long-term incentive effect of the welfare security mechanism on talents across the bank. During the reporting period, the purchase of work clothes washing, labor protection hygiene products, and one-year supplementary medical insurance was completed, and service contracts were signed with relevant suppliers in time.



Actively carry out employee birthday condolences and holiday welfare distribution work, carry out employee condolences before the Spring Festival, send warmth to employees who stick to the front line during the holidays, and condolences to employees who are married, childbearing, retired, sick, and hospitalized, and relatives have passed away. A total of 4,505 employee visits were carried out on statutory festivals such as New Year's Day, Spring Festival, May Day, and Dragon Boat Festival. Timely implement the spirit of the "Notice of Guizhou Provincial Federation of Trade Unions Office on Promoting Matters Concerning Relating to Relief and Solve Difficulties, Helping Business and Benefiting the People", and distribute the undistributed part of the statutory holiday condolence fee to employees' union cards at one time.



Actively contacted the higher-level trade union and external units to formulate a work plan for employees of the Bank to recuperate and recuperate, and organized 2 village-based employees and 2 outstanding employees to participate in the recuperation activities organized by the higher-level trade union.

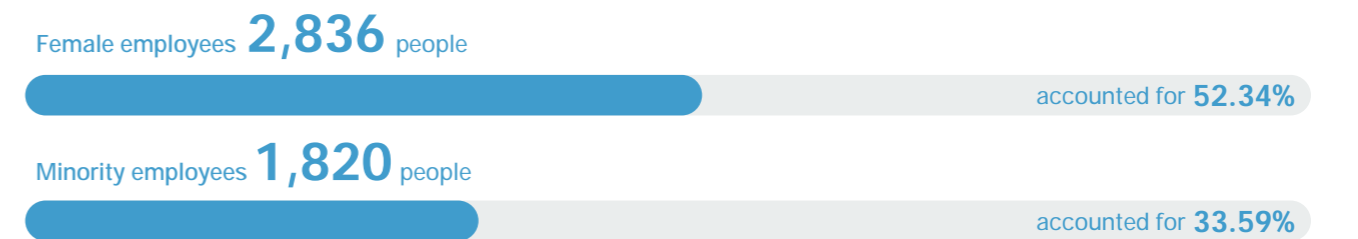
Employee communication

The Bank attaches great importance to the demands and opinions of employees, actively implements the spirit of the "Regulations on Democratic Management of Enterprises", encourages and supports employees to participate in democratic management and democratic supervision, and strives to improve employees' awareness of democratic management and ability to participate in and discuss state affairs. During the reporting period, the Bank organized the eighth meeting of the second session of employee representatives, the fourth meeting of the second session of the trade union member congress, and the ninth plenary meeting of the second session of the trade union committee to review and nominate employee supervisors. Effectively protect employees' rights to know, participate, express, and supervise.

Multivariate and inclusive

During recruitment and employment, the Bank insists on treating employees equally, ensuring that workers of different genders, ages, ethnicities, family statuses, and social backgrounds can similarly enjoy the rights of recruitment, employment, remuneration, benefits, training, and promotion. Support the equal development of employees with different cultural backgrounds and groups at work, commit to cultivating an open, diverse, and integrated "light culture", and insist on creating an inclusive and friendly working "soft environment".

During the reporting period, based on the "Special Collective Contract for Female Employees of the Bank of Guizhou", the Bank revised and promulgated the "Administrative Measures for Attendance and Leave of the Head Office of the Bank of Guizhou" additional holidays such as parental leave and paternity leave have been added further to protect the legitimate rights and interests of female employees.



Employee development and training



Development and assessment

The Bank attaches great importance to the development and training of employees, insists on providing employees with a fair and scientific competition mechanism and clear development channels, and provides opportunities for promotion to employees who are willing and capable. Also provided employees with cross-functional and cross-departmental job opportunities, encouraged them to create more value for the group, and at the same time, expanded the possibility of personal careers, met the needs of employees' career development, and built a stage for each employee to realize their dreams. During the reporting period, the Bank formulated and issued measures such as "The Management Measures for Middle-Level Assistants of the Bank of Guizhou" and "The Management Measures for Leaders of the Bank of Guizhou (Trial Implementation)", and organized the training of the "Green Horse Project" at the head office to train and train young political backbones for the party. 11 outstanding young cadres and employees were selected from the head office to serve in branches, including 7 assistants to branch presidents and 4 vice presidents of management-oriented branches. 24 middle-level cadres were newly promoted, 19 outstanding young cadres were selected to exchange posts in party and government departments, financial institutions, and investment and financing platforms, and 38 middle-level cadres were rotated and exchanged. Among them, 4 rotated from the head office to branches, 14 rotated between branches, 10 rotated from branches to the head office, and 10 rotated between departments of the head office.

The Bank thoroughly implemented the general requirements of the Provincial Party Committee, the Provincial Government, and the Party Committee of the Head Office on optimizing the assessment content, streamlining the assessment procedures, and effectively reducing the burden on the grassroots. Focused on the "Four New" and focused on the "Four Modernizations", implemented the Xin Guofa No. 2 Document, and the Bank's annual key work objectives, improved the Bank's assessment system, optimized the indicator system, streamline assessment procedures, and enriched assessment methods. During the reporting period, the Bank revised and issued the "2022 Comprehensive Assessment Work Implementation Plan of Bank of Guizhou", "Measures for the Evaluation of the Effectiveness of Party Building Work of Bank of Guizhou", "Measures for the Political Quality Inspection of the Leading Group and Leaders of Bank of Guizhou (Trial)" and other assessment methods. During the year, the Bank regularly organizes daily supervision and quarterly monitoring to supervise the implementation of various tasks in a timely manner. At the same time, it further strengthens the systematic application of assessment results and deepens political supervision and supervision, gives full play to the leading role of party building effectiveness assessment and the first-pass role of political quality assessment, and promotes the full realization of the high-quality development goals of the whole bank.

Employee training

Adhering to the concept of "Flowing water from the source", the Bank pays attention to the value-added of employees' human capital, continues to deepen employee training, and formulates training policies to improve employees' knowledge and skills. During the reporting period, the Bank organized and revised the "Administrative Measures for Education and Training of Bank of Guizhou" and "Management Measures for Internal Trainers of Bank of Guizhou". Expanded the scope of reimbursement for professional qualification certifica-

tion examinations, further standardized education and training objectives and tasks, division of responsibilities, implementation processes, etc., to encourage employees to improve their professional quality. Formulated and issued the "2022 Education and Training Plan for Bank of Guizhou Headquarters", and a total of 1,926 employees in credit extension, risk, transaction banking, personal business, human resources, and other lines received training. The financial market, operation management, and other line departments were organized to carry out qualification examinations for employment, and a total of 5,227 person-times obtained qualification certificates for employment.

The Bank continues to create an employee growth system with Guiyin's characteristics, encourages employees to acquire professional knowledge and skills from practical work, and guides employees to continue learning and lifelong learning.

Total training projects

459

Employee training coverage

99.05%

Training sessions

486

employee trainings

38,677

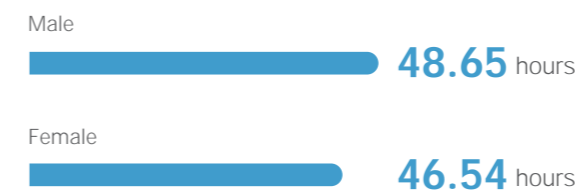
Invested in employee training

6.51 million yuan

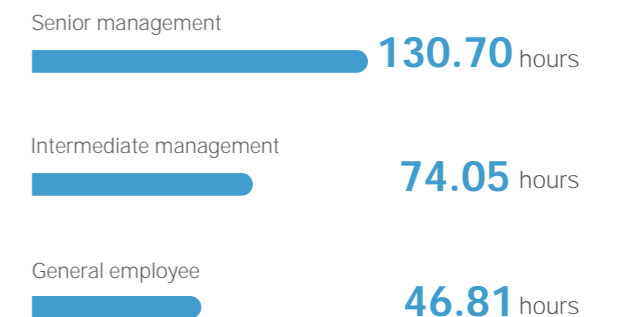
Year-on-year increase in employee training hours

178.48%

The number of training times for employees (by gender)



The number of training times for employees (by employment type)



Employee care



Health and safety management

The Bank focuses on the health and safety of employees, firmly establishes the development concept of "safety first", insists on creating "the safest bank" as the center, actively builds a comprehensive safety management structure, and continues to work hard to implement responsibility implementation, case prevention, risk prevention and control, hidden danger rectification, active defense, and fine management. The investigation and rectification of hidden dangers have shown results, the transformation of smart security has been promoted in-depth, the ability of active defense has been continuously improved, the security foundation at the grassroots level has been continuously consolidated, and the optimization management of fire safety inspections such as facilities and signs has been implemented. Carried out a series of activities to create the "safest bank" of "6 entry and 6 unions", "safety production month" and "one minute of safety every day", consolidated the effectiveness of safety management and ensured the high-quality and safe development of the whole bank with strong measures. At the same time, we will continue to improve employee health protection measures, continue to pay attention to the physical and mental health of employees and protect the safety and health of employees.

During the reporting period, the Bank carried out 978 emergency drills, and the employees lost 75.5 working days due to industrial injury, and no employee related death accident has occurred.



Enriching the spare time of employees

The Bank advocates a balance between work and life and provides employees with various recreational activities and welfare care in daily life and major festivals to create a safe, positive, and warm working atmosphere. To improve the health level of employees, meet the spiritual and cultural needs of employees, and taking various forms of group activities as a way, and under the premise of fully investigating the needs of employees, regularly offer yoga, wrestling, and other cultural and sports courses. In the head office, 11 interest activity groups such as badminton and swimming were established to organize employees to carry out outdoor hiking activities, sports competitions, etc., to enrich the cultural life of employees after intense work, and to meet the spiritual and cultural needs of employees.





Improving customer experience

Bank of Guizhou adheres to the principle of "people-centered", takes safeguarding the legitimate rights and interests of consumers as the initial heart and center, and is guided by solving problems and preventing risks, making every effort to protect the rights and interests of customers, optimizing customer complaint management, and carrying out financial knowledge education, continues to promote the protection of consumer rights and interests and polish the "intentional service" brand of Bank of Guizhou.

Protection of consumers' rights and interests

Adhering to the principle of putting consumers' rights first, the Bank incorporates the protection of financial consumers' rights and interests into corporate governance, corporate culture construction and business development strategies, and strictly abides by the China Banking and Insurance Regulatory Commission's "Guiding Opinions on Banking and Insurance Institutions Strengthening the Construction of Consumer Rights and Interests Protection Work Systems and Mechanisms" "Administrative Measures for the Protection of Consumer Rights and Interests of Banking and Insurance Institutions", "Implementation Measures for the Protection of Financial Consumer Rights and Interests" of the People's Bank of China and other relevant regulatory provisions, establishes and improves the internal control system for the protection of financial consumer rights and interests, improves the working mechanism for consumer rights protection, and effectively integrates consumer protection into the entire process of business development, raised consumers' professional awareness of financial consumption, safety awareness, and rights protection awareness, and took multiple measures to protect consumers' legitimate rights and interests.

During the reporting period, the Bank strictly implemented the regulatory requirements, improved the construction of the consumer protection system, formulated the "Management Measures for the Protection of Consumer Rights and Interests of the Bank of Guizhou", and added the "Management Measures for the Review of the Protection of Consumer Rights and Interests of the Bank of Guizhou". Strengthened the control over the entire process of consumer protection work, clearly stipulated the scope of review, review points, the review process, and other related content, and prevented violations of consumers' legitimate rights and interests from the source. Revised the "Assessment Measures for the Protection of Consumer Rights and Interests of Bank of Guizhou in 2022", strictly grasped the assessment of consumer protection work, listed the protection of consumer rights and interests as the evaluation index of the Bank's business objectives, and completed the assessment and evaluation of consumer rights protection work in each branch on a quarterly basis; Regularly hold service analysis meetings, increase consumer protection training, and carry out special consumer protection training for middle and senior management personnel, grass-roots business personnel and new recruits throughout the bank. The course covers standardized management of financial marketing and publicity, financial consumer information protection, diversified dispute resolution, etc. The related training covered a total of 2,547 people.

Responsible marketing

In the process of carrying out product marketing promotion and financial services, the Bank has always adhered to strictly responsible marketing practices and behavioral standards, striving to become a responsible bank trusted by customers and recognized by the public.

▶ Appropriateness management

In accordance with investor suitability management requirements, the Bank has formulated sales management documents such as the "Management Measures for the Suitability of Securities Investment Fund Agency Sales of the Bank of Guizhou", the "Risk Rating Measures of the Bank of Guizhou Wealth Management Products", and the "Regulations for the Sales of Personal Financial Products of the Bank of Guizhou", ensured that in the process of selling wealth management, fund, and other related products and services, it would be diligent and responsible, perform its duties prudently, fully understand the situation of investors, conduct in-depth investigation and analysis of product or service information, make scientific and effective assessments, and fully disclose risks.

▶ Double record management

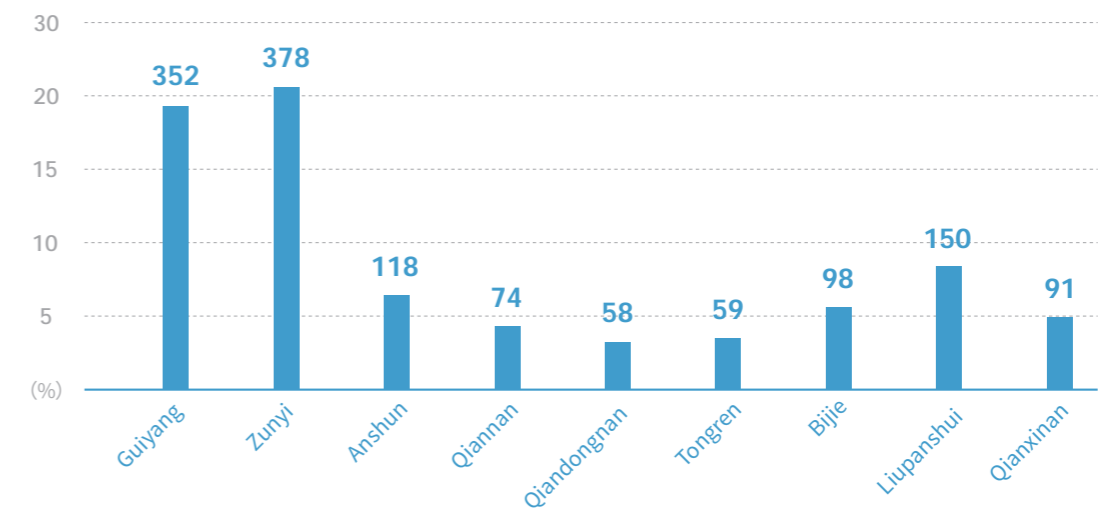
The Bank implements the requirements for the construction of the "double recording" management mechanism and formulates the "Administrative Measures for Audio and Video Recording of Wealth Management and Consignment Products of Bank of Guizhou" it is clearly stipulated that during the sales process, all outlets shall place special sales areas for wealth management (consignment sales) products, audio and video signs, risk warning signs, personnel sales qualifications, and other signs in accordance with regulatory requirements; Improves the Bank's double-record system, implements classified storage, data backup, and orderly management, and takes effective information security measures for the double-record data storage and management system to effectively protects the legitimate rights and interests of consumers.

Optimizing complaint management

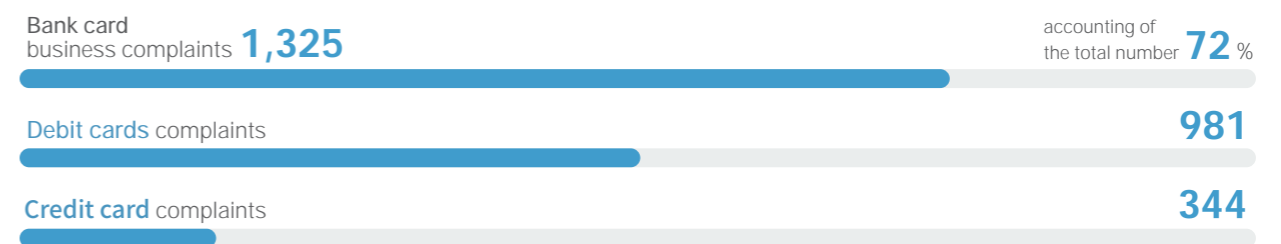
Focusing on consumers, the Bank actively fulfilled its responsibility as the main body for handling complaints and continued to deepen complaint management, earnestly regards customer complaints as a valuable source of information for business and service improvement, strives to improve customers' consumption experience in the Bank's business, products, systems, services, etc., and strives to provide them with satisfactory solutions.

With the increasingly diversified business forms in the financial market, consumers pay more attention to their rights and interests, are strongly willing to express their appeals, and have increased awareness of rights protection. The overall number of complaints has shown an upward trend compared with before. During the reporting period, the Bank accepted 1,836 customer complaints, with a resolution rate of 100%.

In terms of regional distribution



In terms of business category



Debit card complaints are mainly reflected in the high proportion of account management and debit card usage, while credit card complaints are mainly reflected in the high proportion of credit card usage and repayment complaints.

In terms of reasons for complaints



In order to properly handle consumer complaints, the Bank strives to improve the complaint management system, strengthen the construction of the consumer complaint management system, conduct regular complaint analysis and training, improve the Bank's ability to handle disputes, and effectively improve the satisfaction of complaint handling.

During the reporting period, the satisfaction rate of consumer complaints handling through various channels of the Bank was **97.67%**.

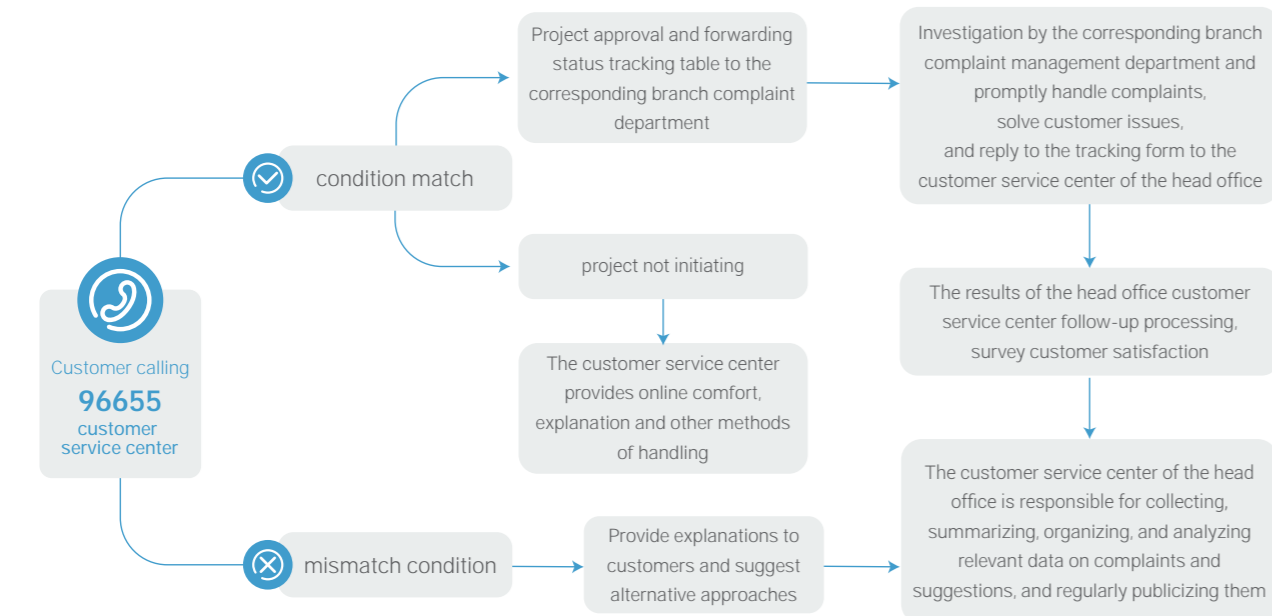
▶ Smoothing customer complaint channels

The business outlets within the jurisdiction publicize various complaint channels, and the 96655 customer service hotline sets up a 7×24 "complaints and suggestions" menu to centrally accept and quickly cooperate with relevant business departments and branches to handle various complaints and suggestions from financial consumers. In addition, customers can adopt the online complaint mode, log in to mobile banking or WeChat banking, and register in "My-Contact Us" and "Complaint Feedback". Customers pay full attention to the public opinion of financial consumers through channels such as business outlets, customer service hotlines, and media networks.



▶ Improving the complaint handling process

According to the "Measures for the Management of Customer Complaints of Bank of Guizhou", continue to improve the complaint handling process, clarify the principles of complaint handling, handling process, handling timeliness and follow-up management and other measures, implement closed-loop management for complaint cases, and standardize the management of the time limit for complaint handling and feedback. Continuously optimize product functions, improve service process and other deficiencies, and enhance service experience.



▶ Establishing a complaint management system

The Bank established a complaint work order communication mechanism to realize the electronic processing of the entire process of complaints, from record acceptance, referral processing, return visit registration, and archiving and retrieval, carried out complaint management in a streamlined, standardized, and systematic manner to ensure fast and coordinated handling of customer complaints.

At the same time, it implemented new standards for the classification of financial consumer complaints and promoted the refined and standardized management of complaint handling.

▶ Conduct complaint analysis training

The Bank conducts service and complaint analysis training sessions for positions with frequent complaints and high risks from financial consumers on a quarterly basis. At the same time, through various forms such as quarterly service reports and typical case analyses, report, summarize and train and study customer complaints, strengthen the employee's ability to handle disputes, and improve employee's service awareness and service level.

Financial knowledge education

Against the backdrop of increasingly professional and diverse financial products and services, the Bank actively carried out multi-channel and multi-form financial knowledge popularization activities, advocated rational consumption and investment, helped the public improve their financial literacy, and enhanced their awareness of financial risk prevention and self-protection capabilities.

In 2022, the Bank revised the "Administrative Measures for Public Education Services of the Bank of Guizhou", which clearly stipulates the organizational structure, operating mechanism, educational service content, channels, methods, etc., and provides normative standards for the development of financial knowledge popularization and education. Formulated the "Bank of Guizhou 2022 Financial Knowledge Popularization and Financial Consumer Education Work Plan", carried out clear work objectives for the popularization and education of financial knowledge; actively cooperated with the requirements of the regulatory authorities, and organized the "3.15" consumer rights protection education publicity week, financial literacy publicity activities such as "Popularizing Financial Knowledge and Keeping Money Bags", "Financial Knowledge Popularization Month", "Financial Knowledge Popularization Month, Financial Knowledge Enters Thousands of Households, Strive to Be a Rational Investor, and Strive to Be a Good Financial Netizen". At the same time, the form of publicity is enriched, and the normalization of publicity is promoted through the "online + offline" method. Online: Through the WeChat official account of "Intentions Guiyin", the "Window of Consumer Protection" column was launched to carry out graphic planning for consumer protection publicity and popularization, produced original micro-videos such as "Keep the money bag", "Break card action", "There is no free lunch in the world" and spread them on the official video account. Offline: A series of activities, such as the "Little Banker" experience camp were held, and a total of 2,733 financial knowledge popularization activities were carried out, reaching 1.5 million consumers.

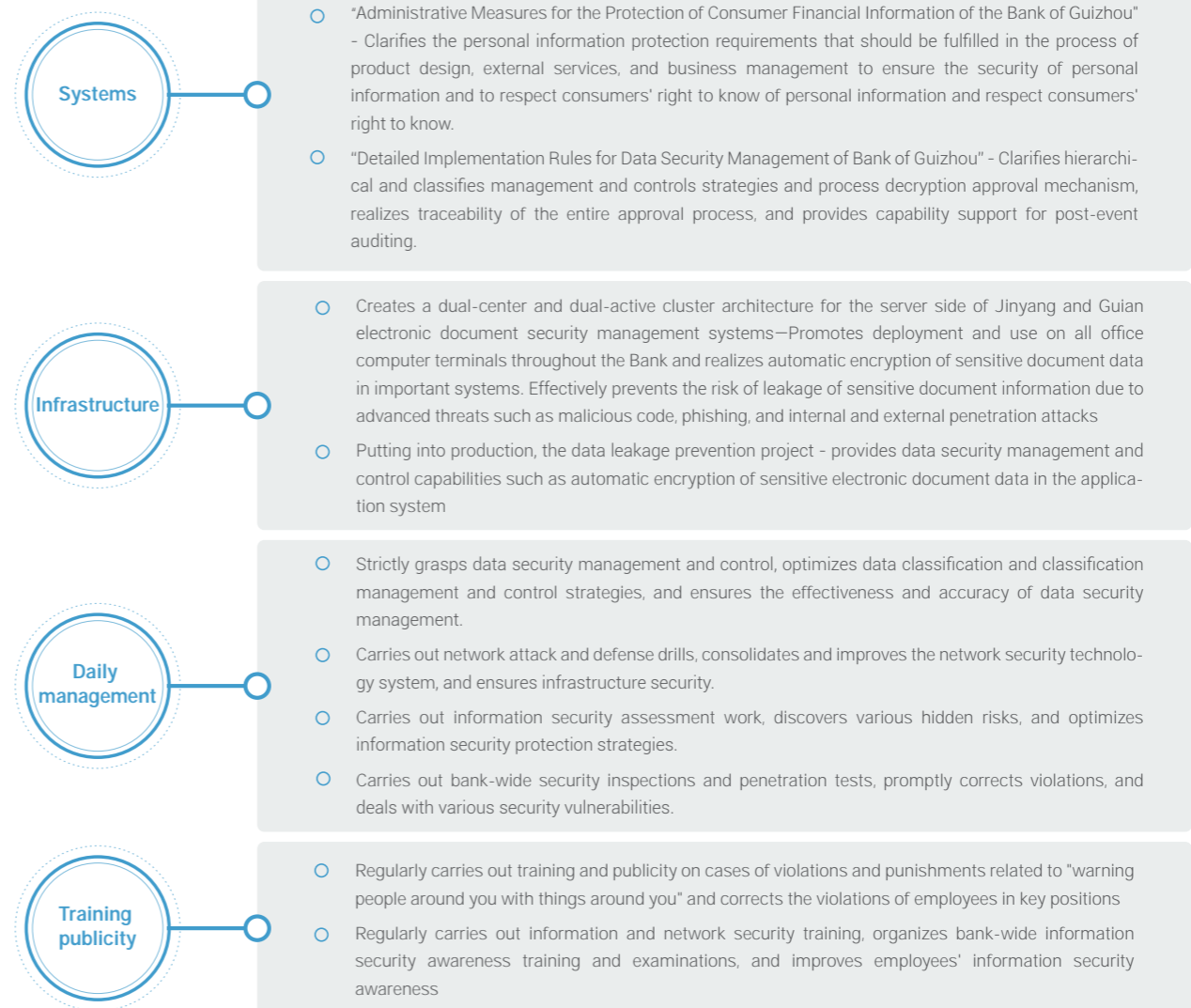


Privacy and data security

The Bank attaches great importance to customer privacy protection and data security management, and fully implements the "Personal Information Protection Law of the People's Republic of China", "Data Security Law of the People's Republic of China", "Technical Specifications for Personal Financial Information Protection" and other laws and regulations, formulated and released the "Guide Bank Consumer Financial Information Protection Management Measures" and "Bank of Guizhou Data Security Management Implementation Rules" to optimize the information security system, strengthened the internal control of consumer personal information protection from all aspects of personal information collection, storage, use and management; At the same time, the Bank regularly conducts special governance self-inspection of customer information protection across the bank, standardizes relevant operational behaviors of employees, promotes closed-loop rectification, enhances awareness of customer information protection across the bank, and improves the effectiveness of maintaining financial consumer information security.

During the reporting period, the Bank completed the construction of the electronic document security management system, promoted the deployment and use of all office computer terminals throughout the bank, and realized the automatic encryption of sensitive document data in specific systems. The encrypted data is only used in the authorized terminal computer or mobile device environment, which effectively prevents the risk of leakage of sensitive document information due to advanced threats such as malicious code, phishing, and internal and external penetration attacks, clarifies the hierarchical and classified management and control strategy and the process decryption approval mechanism, realized the traceability of the entire approval process, and further strengthened the data security management capability.

During the reporting period, the Bank conducted a total of 26 drills on information systems, networks, and infrastructure. No consumer information was lost, damaged, leaked, or tampered with, nor was there any intentional or negligent disclosure or illegal provision of consumer information obtained due to their position.





Supplier management

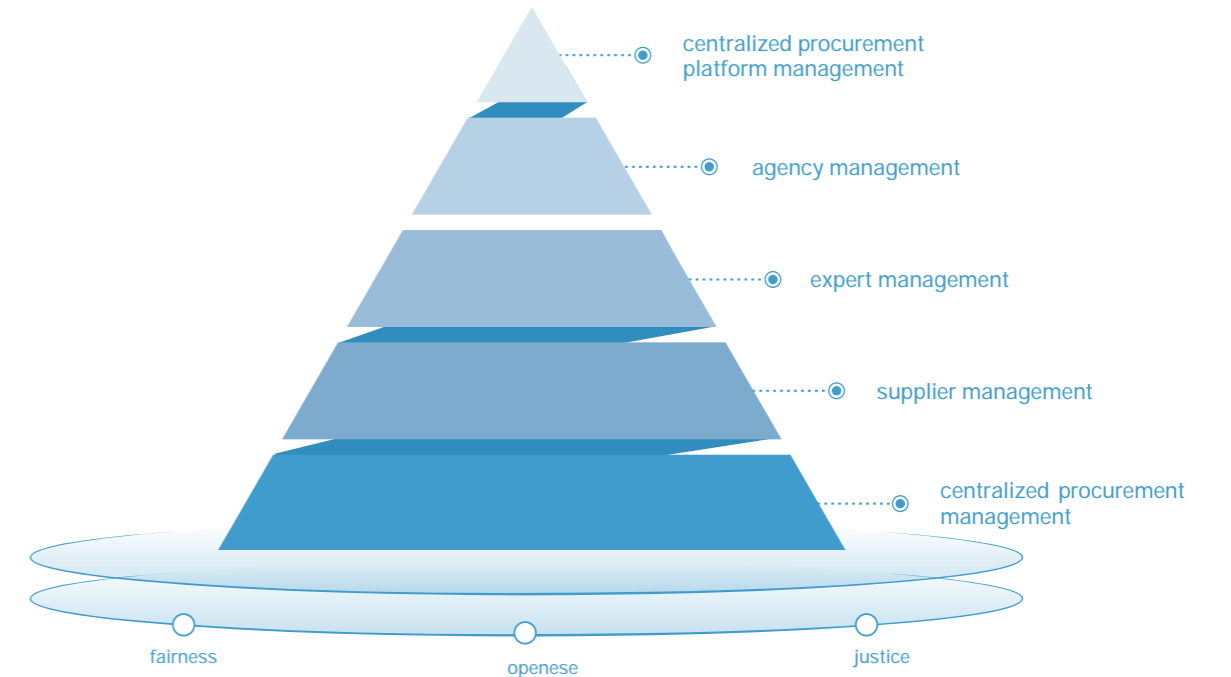
The Bank attaches great importance to clean procurement, always follows the principle of fairness, justness, and openness, implements the publicity system of procurement information and transaction results, and promotes the openness, transparency, fairness, and justice of the procurement implementation process. At the same time, the Bank attaches great importance to the management of suppliers, continuously improves the procurement management rules and regulations, implements special management for all suppliers, and strengthens the attention to the social and environmental risk management of suppliers.

The Bank has established a pyramid-structured centralized procurement system based on the "Large-amount Procurement Management Measures" as the general outline, based on centralized procurement management, supplier management, and expert management, and assisted by agency management and centralized procurement platform management, clarified the responsibility boundaries and operating norms of each link, and promoted the standardized implementation of the Bank's centralized procurement management.

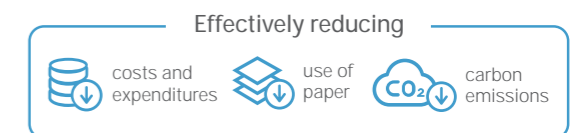
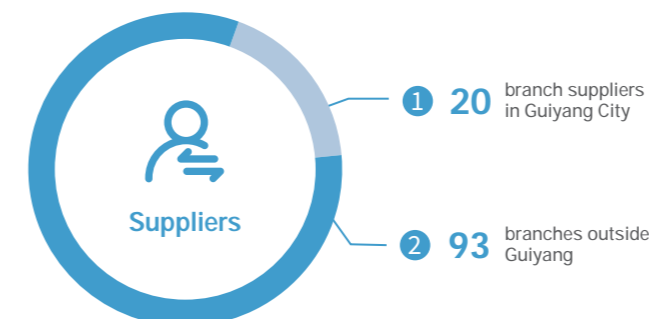
In terms of clean procurement, the Bank introduced external review experts to conduct procurement on a public platform, which effectively improved the professionalism of centralized procurement review and promoted fairness, openness, and justice in the procurement process. At the same time, it has completed the online management of centralized procurement business, realized the online processing process of the whole cycle of centralized procurement, and the closed-loop management of the whole life cycle of suppliers, and further improved the prevention mechanism of operational risk and moral hazard.

In terms of supplier social and environmental risk management, the Bank divided suppliers into goods, services, and engineering and combined the attributes of products and services of various suppliers, clarifying the requirements for relevant suppliers on social and environmental risk management such as information management, safety management, intellectual property protection, and environmental management, organized the post-evaluation of the suppliers in the library every year, and the unqualified suppliers after the post-evaluation will not be included in the scope of subsequent procurement invitations.

During the reporting period, the Bank had 113 suppliers at the head office. Among them, there are 20 branch suppliers in Guiyang City. The number of suppliers of branches outside Guiyang is 93. The supplier audit coverage rate is 100%. Gradually implemented the electronic bidding process. This year, electronic bidding projects accounted for 19%, effectively reducing suppliers' costs and expenditures in bidding activities, reducing the use of paper, and reducing carbon emissions.



During the reporting period, the Bank had **113** suppliers at the head office



Inclusive finance

The Bank implemented the decisions and deployments of the Party Central Committee and the State Council on vigorously developing inclusive finance, vigorously developing inclusive finance, and strived to improve the availability and convenience of financial services. We formulated plans such as "Bank of Guizhou's 2022 Inclusive Financial Service Plan" and "Bank of Guizhou's Implementation Plan for Financial Services for New Citizens", promoted the construction of inclusive financial infrastructure, improved the long-term mechanism for the development of inclusive finance; promoted inclusive financial services for the aging, and helped the elderly bridge the digital divide. Enriched inclusive financial scenarios, and created an inclusive financial service model with attitude and warmth. As of the reporting date, the balance of inclusive financial loans of the Bank was 42.20 billion yuan, an increase of 12.65 billion yuan or 42.80% from the beginning of the year; the balance of inclusive agriculture-related loans was 22.83 billion yuan, an increase of 8.97 billion yuan or 64.76% from the beginning of the year.

"One-Code loan"

Case



"One-Code loan" is a small and micro supply chain financing business carried out by the Bank and Guizhou e-commerce cloud operation co., Ltd., with the "One-Code Guizhou" E-commerce platform as the scene for merchants entering the "One-Code Guizhou" E-commerce platform. The "One-Code loan" Product provides credit support to the "Platform" On the way of small and micro enterprises to solve financing difficulties and expensive guarantees of small and micro enterprises. An agricultural development company in Qinglong County is in a financial crunch due to the construction of greenhouses, the purchase of seeds and processing equipment, and the enthusiasm of the base mushroom farmers is also affected. In January 2022, according to the actual situation of the enterprise, the Qinglong sub-branch of the Bank issued a loan of 1 million yuan to the enterprise to pay the payment of the fungus farmers, which effectively solved the worries of more than 60 fungus farmers and helped the enterprises and fungus farmers to have a peaceful spring festival.

Construction of inclusive financial facilities

Building inclusive finance station

The Bank takes "opening up the last kilometer of financial services" as its mission and adopts the three-party joint construction model of "bank + company + station master", vigorously promotes the construction of rural inclusive finance sites, and takes "payment for the people" as the starting point and goal of inclusive site services. Agricultural assistance terminals have handled 318.30 thousand transactions for rural residents, including small-amount withdrawals, cash remittances, transfers, agency payments, and balance inquiries, with a transaction amount of 686 million yuan; At the same time, relying on the inclusive service site, more than 800 lectures on activities such as sending financial knowledge to the countryside, anti-illegal fund-raising, and anti-telecom fraud were carried out, making positive contributions to the popularization of financial knowledge in rural areas. As of the end of the reporting period, 1,915 inclusive service stations across the bank had



Helping construct inclusive finance district

To fully implement the spirit of General Secretary Xi Jinping's important instructions to Guizhou Province and Bijie City, the Bank issued the "Work Plan for Bank of Guizhou to Support Bijie Pratt & Whitney Pilot Zone Application", actively promotes the construction of Bijie City as a demonstration zone for implementing new development concepts, promotes Bijie's application for the construction of a national inclusive financial pilot zone, and strives to optimize the inclusive financial system, accelerated the construction of the agricultural assistance stations in Bijie City, increases the allocation of inclusive credit resources, and strengthens the popularization and publicity of financial knowledge, committed to building Bijie into a new highland of inclusive finance in Guizhou Province, and comprehensively improving the coverage, availability, and satisfaction of financial services in Bijie.

Inclusive finance for the elderly

Respecting and loving the elderly is the aim of the Bank of Guizhou to serve elderly customers. The Bank actively integrates into the construction of an elderly-friendly society, develops characteristic outlets serving the elderly, and proceeds from the vital interests of elderly customers, according to their regular business needs and behavior characteristics, creates barrier-free facilities, and improves the level of software and hardware services, increases the service for the elderly customer group, actively extends the service radius, implements detailed payment services suitable for the elderly, and builds an elderly-friendly financial payment environment to meet the needs of elderly customers for financial services, carries out financial education and public welfare activities for the elderly to help the elderly understand more financial knowledge and raise awareness of fraud risk prevention.

Build barrier-free facilities

Promote the transformation of outlets

setting up barrier-free passages with slopes lower than 30 degrees, call buttons for emergency help and other elderly-friendly service facilities in eligible outlets, and providing on-site "green channels" or quick telephone consultation services.

Improve self-service equipment

installing voice, large-character version, and other functions suitable for the elderly on POS machines, ATM machines, and smart teller machines, and provide simple version, large-character version, and one-click services on mobile banking, realizes one-click direct access to commonly used payment, transfer, etc., with larger fonts and easier to read.

Provide intimate service

Set up love window

for the elderly who come to handle business, take the initiative to guide and give priority to the exclusive love window reception for the elderly so as to improve the efficiency of elderly customer service.

Provide door-to-door service

organize special personnel to provide counter extension services, and use the Bank's mobile marketing equipment to provide elderly people with more comprehensive, caring, and convenient services such as "two-person door-to-door" and "reservation service" under the premise of controllable risks.

Open a telephone hotline

add a service channel for "elderly customers" to the 96655 customer service hotline to achieve rapid response, caring, and timely assistance to elderly people who encounter difficulties.

● Financial education for the elderly ●

Develop training courses

actively cooperate with elderly universities (schools), pension service institutions, and community education institutions to develop training courses, carry out experiential learning, trial applications, experience exchanges, mutual assistance, etc., to help the elderly understand new things and experience new technologies.

Carry out publicity activities

combine aging financial services with financial knowledge popularization and education, and distribute publicity leaflets and micro-salon lectures offline. Through WeChat public account, official video account, etc. online, enhances the skills and knowledge of elderly customers in preventing telecom fraud.

Anti-fraud prevention, respect for the elderly, the Bank in action Case



In October 2022, centering on the theme of "anti-fraud and anti-fraud, respect and help for the elderly", the Bank actively organized outlets within its jurisdiction to carry out the "Respect for the Elderly Month" activity. During the event period, the lobby manager gave full play to the role of a "power forward", doing a good job in the daily service work for elderly customers at the front end, making full use of the waiting time for elderly customers to handle business, and proactively promoting financial knowledge to the elderly. Strengthening the skills and understanding of elderly customers in preventing telecommunications fraud by distributing promotional leaflets and giving lectures in the micro-salon in the hall. At the same time, various outlets went deep into residential communities and universities for the elderly to carry out publicity activities so that the elderly can "understand and learn as soon as they hear it." Effectively improving the "seniority" of financial knowledge, cultivating the financial security awareness of "silver-haired people", and enhancing the ability of elderly consumers to recognize and prevent fraud.



Enrich the financial inclusion scene

The Bank has been deeply involved in key industries of people's livelihood, continued to enrich the scene of inclusive finance, and created an inclusive financial service model with attitude and warmth.

Smart parking

The Bank provides channel support for intelligent parking, creates smart parking service scenarios, and provides comprehensive payment solutions based on aggregated payment, non-inductive payment, and fast payment, brings convenient and efficient parking charging services to merchants, improves the utilization rate of parking spaces, enriches payment methods, and makes setting more transparent and affordable. In 2022, there will be 98 online merchants and 120 offline merchants among the parking lot scene merchants. The cumulative transaction volume for the year was 9.8845 million, with a transaction value of 80.5807 million yuan.

Small supermarket

The Bank provides service scenarios for small-scale supermarket customers, improves the small-scale supermarket system, builds the "Qianyin Shangchaobao" brand, and expands commercial and supermarket customers through convenient and safe management services such as purchase, sale, inventory, price, payment, and membership. In the retail market segment, the Bank expands its channels for acquiring, stabilizing, and retaining customers around the operating funds of supermarkets. In 2022, the small business and supermarket scene will achieve 25,000 transactions.

Online labor service

The Bank cooperates with professional labor service companies to create rural online labor service financial scenarios for rural migrant workers. Based on the cash management bank-enterprise direct connection, the Bank provides financial services such as salary payment and account management to professional labor service companies and labor service management platforms and assists labor service companies in improving digital management and service capabilities.

Support rural revitalization

The Bank have earnestly implemented the Opinions of the CPC Central Committee and The State Council on Comprehensively Promoting the Key Work of Rural Revitalization in 2022, gave full play to its financial advantages, focused on consolidating and expanding the achievements of poverty alleviation, carried out counterpart assistance, supported the inheritance of intangible cultural heritage, and assisted in rural revitalization.

Counterpart assistance

The Bank formulated and issued the "Bank of Guizhou's Work Plan on Pairing Support for the Pilot Construction of Red and Beautiful Villages in Guizhou Province", which clarified the assistance plans and measures in terms of party building assistance, project support, industry assistance, and talent training comprehensively supported the revitalization of villages and villages. Relying on the traditional red advantages of Hongdu Village, Muhuang Village, and Fengxiangxi Community, the Bank supported the creation of rural tourism spots and red education bases such as "Red Muhuang, Gathering Town", "Crossing the Wujiang River", "Fengxiangxi Meeting"; Relying on the advantages of Ganoderma lucidum planting in Muhuang Village, "Golden Tofu", polished rice planting and processing in Hongdu Village, pig breeding and processing, honey breeding, and beef cattle in Fengxiangxi, etc., provided credit support according to local conditions to help revitalize village industries. During the reporting period, the Bank carried out various assistance tasks, went deep into villages 12 times, and donated a total of 3.38 million yuan for counterpart assistance.



Bank of Guizhou helps research meeting

Support the development of Danzhai county

Case

In 2017, Bank of Guizhou and Danzhai County reached a pairing assistance relationship. For more than five years, Bank of Guizhou has helped Danzhai with heart and soul through industrial and infrastructure construction and successfully helped Danzhai to exit the poverty sequence. In 2022, Bank of Guizhou continued to send 4 party members and cadres to the whole bank to help the village. In addition to donating 1.53 million yuan free of charge, it also helped the construction of its grassroots party organizations, helped the development and sales of village industries, and employed villagers. As of the end of the reporting period, the Bank has invested a total of 1.485 billion yuan in credit to Danzhai County, of which a total of 165 million yuan has been invested in 2022, which has strongly supported the development and growth of the county's industries.

Intangible cultural heritage revitalization

Guizhou Province is rich in intangible cultural heritage, and protecting and inheriting intangible cultural heritage is an important task. In recent years, many individuals and institutions related to intangible cultural heritage have tried to preserve and inherit intangible cultural heritage through market operations. In this process, financing is a complex problem. To better protect and inherit intangible cultural heritage and help rural revitalization, the Bank launched the "Intangible Cultural Heritage Revitalization Loan". The "Intangible Cultural Heritage Promotion Loan" is applicable to organizations and individuals engaged in the production and operation of intangible cultural heritage-related industries. Credit can be adopted, as well as various flexible guarantee methods such as guarantee and mortgage (pledge). The maximum loan amount for a single household can reach 10 million yuan, and the loan period can be up to 5 years. As of the end of the reporting period, the Bank's "Intangible Cultural Heritage Promotion Loan" loan balance was 496 million yuan.

Danzhai batik

Case



Danzhai batik is known as "the first dyeing in the East" and is a national intangible cultural heritage. In recent years, Danzhai County has combined Miao batik making skills with rural revitalization and, with the support of local culture and tourism departments, established Miao batik intangible cultural heritage workshops. Vigorously promoted the protection and inheritance of Miao batik skills and enabled many Miao women who have mastered batik skills to find employment in intangible cultural heritage workshops, relying on batik skills to increase income and help rural revitalization.

A company is a batik craft production company with the business model of "Village Women's Federation + Company + Rural Poor Women". The company combines traditional batik with modern design concepts to inject youthful vitality into the intangible cultural heritage batik technique and at the same time, radiate and drive more than a hundred women in surrounding villages to get rid of poverty and increase their income. Against the backdrop of rural revitalization, the Bank took the Danzhai batik craft as a breakthrough in the revitalization of intangible cultural heritage and actively visited enterprises. After learning that the company was in trouble, the Danzhai Sub-branch of the Bank immediately decided to give key support and take the initiative to provide door-to-door services. Issued 200,000 yuan of intangible cultural heritage loans to Lanjin Company to solve the problem of the company's fund gap at the end of the year. Zhang Yiping, the person in charge, said that with the help of Bank of Guizhou, they would continue to work hard to let more people know about batik and like it, and at the same time, drive more grandmas and sisters to paint a better life with their own handicrafts.

Shiqian moss tea

Case

Shiqian is the hometown of moss tea in China. The tea-making process has a long history. The hand-made method of Shiqian moss tea is listed as a provincial intangible cultural heritage. In recent years, Shiqian County has vigorously developed the tea industry, boosted the revitalization of the countryside, and given full play to the advantages of intangible cultural heritage handmade tea in the moss tea making process, so that the intangible cultural heritage handmade tea can be effectively inherited in Shiqian.

Wang Fei is the inheritor of the provincial-level handmade tea intangible heritage of the Shiqian moss tea handmade method. He insists on making tea with traditional handicrafts. And with the joint development model of "company + demonstration base + cooperative + association + farmer", a self-produced, self-marketed, integrated production and processing industry has been established to promote farmers to become rich through scale development. During the investigation of the county's tea production enterprises by the Shiqian Sub-branch of the Bank, it was learned that there was a gap in Wang Fei's collection of green tea funds. Through face-to-face communication with the customer manager many times, he applied for the "intangible cultural heritage loan" for the company and issued a credit loan of 1 million yuan in time, which solved the company's difficulty in collecting green funds. Wang Fei praised sincerely: "With the credit support from the Bank, the fragrance of Shiqian moss tea will spread further!"





Practice social welfare

The Bank actively fulfills its social responsibilities, continuously implements public welfare actions, demonstrates great love with heart, and demonstrates its responsibility as a precious bank. During the reporting period, the Bank invested a total of 15.60 million yuan in public welfare and charity and carried out 4,783 voluntary activities; As of the end of the reporting period, the Bank has donated a total of 147 million yuan to help the province's poverty alleviation, support the province's ecological civilization forum, and prepare for the establishment of the provincial charity federation.



Building comprehensive service stations

Since "Building a Comprehensive Service Station for Outdoor Workers in Urban Areas" was included in the "Ten Practical Things about People's Livelihood" in Guizhou Province in 2020, the Bank actively cooperated with the Guizhou Provincial Federation of Trade Unions to participate in the construction of comprehensive service stations for outdoor workers in urban areas. Relying on outlet resources, divided exclusive areas, continued to promote the construction and operation, and maintenance of comprehensive service stations for outdoor workers in urban areas, and effectively solved practical problems such as difficulty in drinking water and hot meals for outdoor workers. Created "safe havens", "gas stations" and "resting places" for sanitation workers, construction workers, courier brothers, etc.; At the same time, using the comprehensive service station as a platform to extend the service tentacles and broaden the scope of services, carried out financial knowledge publicity work for outdoor workers, and improved their financial security awareness.

During the reporting period, in the 2022 list of the "Most Beautiful Trade Union Outdoor Worker Service Sites" released by the All-China Federation of Trade Unions, a total of 4 outlets of the Bank, including the Xishui Branch, Chishui Branch, Jinsha Sub-branch, and Weng'an Middle Street Sub-branch of Qiannan Branch, have built comprehensive service stations for outdoor workers on the list. As of the end of the reporting period, the Bank has built 122 comprehensive service stations for outdoor workers in urban areas. In the future, the Bank will further improve facilities, improve functions, standardize management, and continue to create a good atmosphere of respect and care for outdoor workers.



The Bank continuously pays attention to public welfare fields such as education and environmental protection and carries out various public welfare-themed activities to contribute to building a harmonious and beautiful society.

"Beautiful China · youth action" Themed tree-planting activities

During the "March 12" period in 2022, the Youth League Committee of the Bank organized the grassroots Youth League Committee under its jurisdiction to carry out the second section of "Financial Youth Forest" planting activities. A total of 450 saplings were planted, and the green grass planted area was about 2 mu.

"Riding the wave, carrying the dream" love and help for college entrance examination activities

During the 2022 college entrance examination, the Youth League Committee of the Bank organized the 6th "Riding the Wind and Waves and Carrying Dreams Together" to help with the college entrance examination. Nearly 1,000 young volunteers across the bank provided various forms of caring services to nearly 10,000 examinees, parents, logistics support workers, etc., and actively fulfilled the commitment to serve with heart.

Voluntary blood donation to save lives

During "World Blood Donor Day" on June 14, 2022, the Youth League Committee of Bank of Guizhou organized the third "Blood Donation, Save Lives" event, practiced the voluntary spirit of "dedication, friendship, mutual assistance, and progress", and called on the youth members of the Bank of Guizhou to care for the society and life and promote social civilization and harmony. More than 200 Communist Youth League members and young volunteers across the bank successfully donated nearly 70,000 milliliters of blood and 400 milliliters of platelets.

"Light up the stars, convey love" Public welfare activity

On April 2, 2022, the Youth League Committee of the Bank entered Guiyang Xingxin Special Education School to carry out the public welfare theme activity of "Lighting the Star Lantern and Passing Care". The children were sent wooden building blocks, study tables, and other activity tools, and organized young volunteers to play games and draw graffiti with the children hand in hand. Also donated A4 paper, file boxes, blackboards, and other teaching materials worth more than 3,000 yuan to the school.



Key ESG performance

Corporate Governance				
Index	Unit	2022	2021	2020
Board of director	Member	12	14	8
Executive director	Member	3	3	2
Non-Executive director	Member	9	11	6
Equity director	Member	4	7	1
Independent director	Member	5	4	5
Board meeting	Times	13	17	15
Proposal deliberated by the board of directors	Case	93	129	95
Meeting held by special committee under the board of directors	Times	39	20	20
Shareholder meeting held	Times	1	3	1
General meeting	Times	1	1	1
Extraordinary general meeting	Times	0	2	0
Proposal deliberated by the shareholder	Case	18	45	26
Anti-money laundering training	Times	6	6	5
Number of people covered by anti-money laundering training	Person -time	1,600	5,000	2,000
Anti-corruption training	Times	70	9	-
Number of people covered by anti-Corruption training	Person -time	8,200	7,500	-
Audit project	Case	69	58	-
Issues rectified by audit	Case	361	561	-

Economical Responsibility				
Index	Unit	2022	2021	2020
Total assets	Billion	533.78	503.88	456.40

Index	Unit	2022	2021	2020
Total loan	Billion	293.53	250.49	213.92
Total deposit	Billion	326.32	305.52	289.04
Revenue	Billion	11.99	11.74	11.25
Net profit	Billion	3.83	3.71	3.67
Net assets per share	Yuan	3.01	2.67	2.47
Non-performing loan ratio	%	1.47	1.15	1.15
Provision coverage	%	351.21	426.41	334.36
Allocation ratio	%	5.17	4.90	3.84
Capital adequacy ratio	%	13.82	13.78	13.67
Cumulative number of online banking and mobile banking customers	10 thousand Household	938.23	768.23	588.45
Transactions through e-bank channels accounted for the total transaction of the Bank	%	99.14	98.84	97.64
Number of mobile banking customers	10 thousand Household	576.19	444.06	341.97
Mobile banking transaction amount	Billion	154.49	146.09	108.78
Number of personal internet banking customers	10 thousand Household	353.09	316.54	240.5
Transaction amount of personal online banking	Billion	497.66	683.80	599.41
Number of corporate online banking customers	Household	8.95	7.64	5.97
Transaction amount of corporate online banking	Billion	1,340.00	1,271.20	1,178.36
Number of information system, network and infrastructure drills carried out	Times	26	11	-
Information technology investment	Billion	0.18	-	-
Information technology investment as percent of revenue	%	1.50	-	-
Computer software copyright (total)	Pieces	78	-	-
Inclusive small and micro enterprise loan balance	Billion	37.94	27.89	20.31
Number of inclusive small and micro enterprise loan customers	House hold	32,697	18,357	14,251
Rural revitalization loan balance	Billion	50.95	46.89	45.43
Loan amount of trade finance	Billion	12.77	11.26	8.77

Index	Unit	2022	2021	2020
Number of trade finance clients	Household	937	525	161
New industrialization loan balance	Billion	17.69	17.15	12.74
New urbanization loan balance	Billion	157.53	136.15	107.25
Agricultural modernization loan balance	Billion	15.14	13.44	12.53
Tourism industrialization loan balance	Billion	17.46	15.96	13.00

Environmental Responsibility				
Index	Unit	2022	2021	2020
Green credit (Corporate)	Billion	46.42	34.97	22.85
Green upgrade of infrastructure	Billion	27.81	16.06	5.26
Ecological environment industry	Billion	13.57	13.69	13.95
Clean energy industry	Billion	0.96	1.26	0.4
Cleaner production industry	Billion	0.87	0.72	0.70
Green service industry	Billion	-	0.10	-
Energy saving and environmental protection industry	Billion	3.23	3.14	2.49
New issuance amount of green finance credit	Billion	14.28	15.12	4.44
Number of green credit customers	Household	251	521	432
Number of projects to judge the applicability of the "equator principles"	Case	14	20	2
Loan balance for "equator principles" project	Billion	5.01	3.22	0.51
Number of "equator principles" loan customers	Household	14	19	2
Issuance of green financial bond	Billion	30	50	-
Number of financed environmental projects	Case	281	237	166
Direct energy consumption				
Gasoline	Liter	499,314.77	551,661.00	696,899.00
Diesel fuel	Liter	798.16	6,798.00	3,787.00

Index	Unit	2022	2021	2020
Natural gas	Cubic meters	523,556.24	627,289.00	95,332.00
Liquefied petroleum gas	Kg	15,650.15	37,581.00	19,233.00
Indirect energy consumption				
Purchased electricity	Kwh	24,462,345.84	32,379,436.00	26,266.00
Consumption intensity of purchased electricity	Kwh/person	4,515.01	6,161.56	5.08
Resource consumption				
Water consumption	Ton	121,699.19	262,148.00	272,205.00
Water consumption intensity	Ton/person	22.46	49.89	51.88
Paper	Ton	133.80	146.78	175.90
Paper consumption intensity	Kg/person	24.70	27.93	34.00
Emissions				
NOx emissions	Kg	8,664.58	6,019.41	4,790.45
SOx emissions	Kg	7.37	8.22	10.26
PM emissions	Kg	820.23	574.55	457.21
CO2 emissions(Scope 1)	Ton	2,221.14	2,991.58	1,848.97
CO2 emissions(Scope 2)	Ton	14,212.62	18,828.24	13,845.00
CO2 emissions(Scope 3)	Ton	15,463,418.32	-	-
CO2 emissions intensity (Scope 1 and Scope2)	Ton/person	3.03	4.15	2.99
CO2 emissions intensity (Scope 1 and Scope2)	Ton/square meter	0.05	0.06	0.04

Social Responsibility				
Index	Unit	2022	2021	2020
Number of senior managers	Headcount	6	4	6
Number of minorities among senior managers	Headcount	1	1	0
Number of middle managers	Headcount	124	121	123

Index	Unit	2022	2021	2020
Number of women in middle management	Headcount	30	29	29
Number of minorities among middle managers	Headcount	33	30	30
Number of employees	Headcount	5,418	5,255	5,169
Number of new employees	Headcount	304	237	-
Number of minority employees	Headcount	1,820	1,745	1,659
By Gender				
Number of female employees	Headcount	2,836	2,783	2,718
Proportion of female employees	%	52.34	52.96	52.58
Number of male employees	Headcount	2,582	2,472	2,451
Proportion of male employees	%	47.66	47.04	47.42
By Region				
Number of employees in the head office	Headcount	796	680	616
Number of employees in Guiyang	Headcount	1,018	991	1,038
Number of employees outside Guiyang	Headcount	3,604	3,584	3,515
By Academic Qualifications				
Postgraduates and above	Headcount	360	351	312
Bachelor	Headcount	4,310	4,131	4,028
Other academic employee	Headcount	748	773	829
By Age				
Over 51 years old	Headcount	572	495	511
41 to 50 years old	Headcount	1,008	1,044	1,054
31 to 40 years old	Headcount	2,052	1,851	1,866
Below 30 years old	Headcount	1,786	1,865	1,738
Turnover Rate by Gender				
Female employees	%	1.11	0.97	1.30

Index	Unit	2022	2021	2020
Male employees	%	0.83	1.52	2.21
Turnover Rate by Region				
Employees of the head office	%	0.20	0.27	0.29
Employees of branches in Guiyang	%	0.48	0.84	1.05
Employees of branches outside Guiyang	%	1.26	1.38	2.01
Turnover Rate by Age				
Over 51 years old	%	0.09	0.08	0.07
41 to 50 years old	%	0.09	0.17	0.36
31 to 40 years old	%	0.74	1.16	1.29
Below 30 years old	%	1.02	1.08	1.57
Work-related deaths	Headcount	0	0	0
Lost work days due to work injury	Days	75.50	-	-
Number of employee training program	Set	459	534	508
Total investment in employee training	10 thousands	651	1240	782
Training held throughout the year	Times	486	559	548
Safety trainings	Times	50	-	58
Employee training coverage	%	99.05	99.51	100
Employee training person-time	Person-time	38,677	43,277	50,137
Training by gender category				
Training hours for male employees	Hours	48.65	17.64	28.95
Training hours for female employees	Hours	46.54	16.57	31.33
Training by employee category				
Training hours for senior management	Hours	130.70	97.20	55.00
Training hours for middle management	Hours	74.05	24.30	56.00
Training hours for general employees	Hours	46.81	16.83	33.21

Index	Unit	2022	2021	2020
Labor contract signing rate	%	100	100	100
Social security coverage	%	100	100	100
Employee holiday condolences	Person-time	4,505	4,616	-
Emergency drills	Person-time	978	1,186	-
96655 customer service center telephone banking calls	10 thousand	52.50	39.20	32.50
Acceptance of customer complaints	Case	1,836	1,217	969
Guiyang	Case	352	228	177
Zunyi	Case	378	297	357
Liupanshui	Case	150	77	72
Qiandongnan	Case	58	52	-
Qianxinan	Case	91	57	-
Qiannan	Case	74	56	-
Tongren	Case	59	60	-
Bijie	Case	98	62	-
Anshun	Case	118	80	-
Satisfaction rate of complaint handling	%	97.67	99.01	98.76
External fraud blocked	Times	574	460	297
Consumer rights protection working conference	Times	3	3	3
Cumulative number of financial knowledge popularization activities	Times	2,733	1,100	2,400
The number of customers who popularize financial knowledge	10 thousand	150.45	127.44	53.00
Number of Suppliers by Region				
Head office supplier	Entity	113	149	132
Suppliers of branches in Guiyang	Entity	20	25	22
Suppliers of branches outside Guiyang	Entity	93	124	110
Supplier social responsibility trainings	Times	1	1	1

Index	Unit	2022	2021	2020
Supplier review coverage	%	100	100	100
Number of community Banks	Unit	5	5	5
Number of offline outlets	Unit	228	224	223
Number of star outlets	Unit	16	16	16
Inclusive finance loan balance (People's bank's caliber)	Billion	42.20	29.55	22.36
Inclusive finance loan balance	Billion	12.65	7.20	6.91
Inclusive service stations built	Unit	1,915	832	37
Number of individual customers	Million	110.00	90.00	80.00
Number of elderly customers	Thousand	1,754.00	1,185.30	996.00
Comprehensive service station for outdoor workers built	Unit	122	123	120
Number of volunteer activities	Times	4,783	4,499	-
Employee participated in volunteering activities	Person	3,265	6,458	-
Volunteer hours	Hours	17,600	31,007	3,924
Number of registered volunteers	Person	2,262	2,254	803
Total charity investment	Million	1,560.30	48.95	-

Index to Hong Kong Exchange's Environmental, Social and Governance Reporting Guidelines

Part B : Mandatory Disclosure Requirements			
Mandatory Disclosure		Chapter	
Governance structure		Sustainable Development	
Reporting Principles		Report Preparation Instructions	
Reporting scope		Report Preparation Instructions	
Part C: Comply or explain			
Dimensions, General Disclosures and Key Performance Indicators	Chapter	Dimensions, General Disclosures and Key Performance Indicators	Chapter
A. Environment		A4.Climate Change	Climate change response
A1.Emission	Green and low-carbon operation	A4.1	Climate change response
A1.1	Green and low-carbon operation	B.Society	
A1.2	Green and low-carbon operation	Employment and Labor Practices	
A1.3	Green and low-carbon operation	B1.Employment	Employee rights protection
A1.4	Green and low-carbon operation	B1.1	Employee rights protection
A1.5	Green and low-carbon operation	B1.2	Employee rights protection
A1.6	Green and low-carbon operation	B2.Health and safety	Employee Care
A1.7	Green and low-carbon operation	B2.1	Employee Care
A2.Use of resources	Green and low-carbon operation	B2.2	Employee Care
A2.1	Green and low-carbon operation	B2.3	Employee Care
A2.3	Green and low-carbon operation	B3.Development and training	Employee Development and Training
A2.3	Green and low-carbon operation	B3.1	Employee Development and Training
A2.4	Green and low-carbon operation	B3.2	Employee Development and Training
A2.5	The Bank belongs to the financial industry, this indicator is not applicable	B4.Labor Standards	Employee rights protection
A3.Environment and Natural Resources	Green and low-carbon operation	B4.1	Employee rights protection
A3.1	Green and low-carbon operation	B4.2	Employee rights protection

Dimensions, General Disclosures and Key Performance Indicators	Chapter	Dimensions, General Disclosures and Key Performance Indicators	Chapter
Operating practices		B6.4	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable
B5.Supply chain management	Supplier Management	B7.Anti-corruption	Compliance operation
B5.1	Supplier Management	B7.1	Compliance operation
B5.2	Supplier Management	B7.2	Compliance operation
B5.3	Supplier Management	B7.3	Compliance operation
B5.4	Supplier Management	Community	
B6.Product liability	Improve customer experience	B8.Community investment	Inclusive finance; Supporting rural revitalization; Practicing social welfare
B6.1	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable	B8.1	Inclusive finance; Supporting rural revitalization; Practicing social welfare
B6.2	Improve customer experience	B8.2	Inclusive finance; Supporting rural revitalization
B6.3	Improve customer experience	B2.3	Employee Care

Index to Global Reporting Initiative GRI Standards

No.	Content	Chapter	
GRI 2 General Disclosures 2021			
The organization and its reporting practices	2-1	Organizational details	Introduction
	2-2	Entities included in the organization's sustainability reporting	Introduction
	2-3	Reporting period, frequency and contact point	Report Preparation Instructions
	2-4	Restatements of information	Compared with the 2021 Environmental, Social and Governance Report, there is no major change in the Bank's organizational scale, structure, ownership, etc.
	2-5	External assurance	Third party forensics report
	Activities and workers	2-6	Activities, value chain and other business relationships
2-7		Employees	Employee rights protection
2-8		Workers who are not employees	All workers who work for the Bank are employees, and the Bank does not have any workers other than employees.
Governance	2-9	Governance structure and composition	Sustainable development
	2-10	Nomination and selection of the highest governance body	Sustainable development
	2-11	Chair of the highest governance body	Introduction
	2-12	Role of the highest governance body in overseeing the management of impacts	Sustainable development
	2-13	Delegation of responsibility for managing impacts	Sustainable development
	2-14	Role of the highest governance body in sustainability reporting	Sustainable development
	2-15	Conflicts of interest	Please refer to the Bank's 2022 Annual Report - Changes in Share Capital and Information on Shareholders - Changes in Share Capital
	2-16	Communication of critical concerns	Sustainable development
	2-17	Collective knowledge of the highest governance body	Sustainable development
	2-18	Evaluation of the performance of the highest governance body	Sustainable development
	2-19	Remuneration policies	Employee rights protection

No.	Content	Chapter	
	2-20	Process to determine remuneration	Employee rights protection
	2-21	Annual total compensation ratio	Employee rights protection
Strategy, policies and practices	2-22	Statement on sustainable development strategy	Sustainable development
	2-23	Policy commitments	Sustainable development; Compliance operation
	2-24	Embedding policy commitments	Climate change response; Green finance; Green and low-carbon operation
	2-25	Processes to remediate negative impacts	Improve customer experience
	2-26	Mechanisms for seeking advice and raising concerns	Improve customer experience
	2-27	Compliance with laws and regulations	Compliance operation
	2-28	Membership associations	Report Preparation Instructions
	Stakeholder engagement	2-29	Approach to stakeholder engagement
2-30		Collective bargaining agreements	Employee rights protection
GRI 3 Material Topics 2021			
3-1	Process to determine material topics	Introduction	
3-2	List of material topics	Introduction	
3-3	Management of material topics	Introduction	
GRI 201:Economic Performance 2016			
201-1	Direct economic value generated and distributed	The Bank's Annual Report for 2022	
201-2	Financial implications and other risks and opportunities due to climate change	Green finance	
201-3	Defined benefit plan obligations and other retirement plans	Employee rights protection	
GRI 203:Indirect Economic Impact 2016			
203-1	Infrastructure investments and services supported	Inclusive finance	
203-2	Significant indirect economic impacts	Inclusive finance; Supporting rural revitalization	

No.	Content	Chapter
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Compliance operation
205-2	Communication and training about anti-corruption policies and procedures	Compliance operation
205-3	Confirmed incidents of corruption and actions taken	Compliance operation
GRI 206: Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Compliance operation
GRI 207: Tax 2019		
207-4	Approach to tax	ESG Key Performance Sheet
GRI 301: Materials 2016		
301-2	Recycled input materials used	Compliance operation
301-3	Reclaimed products and their packaging materials	Compliance operation
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Green and low-carbon operation
302-2	Energy consumption outside of the organization	Green and low-carbon operation
302-3	Energy intensity	Green and low-carbon operation
302-4	Reduction of energy consumption	The ESG policy list
302-5	Reductions in energy requirements of products and services	Green and low-carbon operation
GRI 303: Water and Effluents 2018		
303-5	Water consumption	Green and low-carbon operation
GRI 304: Biodiversity 2016		
304-2	Significant impacts of activities, products and services on biodiversity	Green finance
304-3	Habitats protected or restored	Green finance
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Green and low-carbon operation
305-2	Energy indirect (Scope 2) GHG	Green and low-carbon operation

No.	Content	Chapter
305-3	Other indirect (Scope 3) GHG emissions	Green and low-carbon operation
305-4	GHG emissions intensity	Green and low-carbon operation
305-5	Reduction of GHG emissions	Green and low-carbon operation
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Green and low-carbon operation
GRI 306: Waste 2020		
306-3	Waste generated	Green and low-carbon operation
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Supplier Management
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Employee rights protection
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee rights protection
401-3	Parental leave	Employee rights protection
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Employee rights protection
403-3	Occupational health services	Employee rights protection
403-4	Worker participation, consultation, and communication on occupational health and safety	Employee rights protection
403-5	Worker training on occupational health and safety	Employee Care
403-6	Promotion of worker health	Employee Care
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Employee Care
403-8	Workers covered by an occupational health and safety management system	Employee Care
403-9	Work-related injuries	Employee Care
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Employee Development and Training
404-2	Programs for upgrading employee skills and transition assistance programs	Employee Development and Training
404-3	Percentage of employees receiving regular performance and career development reviews	Employee Development and Training

No.	Content	Chapter
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	Sustainable development; Corporate governance; Employee rights protection
405-2	Ratio of basic salary and remuneration of women to men	Employee Rights Protection
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Supplier Management
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Improve customer experience
417-2	Incidents of non-compliance concerning product and service information and labeling	Improve customer experience
417-3	Incidents of non-compliance concerning marketing communications	Improve customer experience
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Improve customer experience

Third party assurance report



VERIFICATION STATEMENT

Scope and Objective

Hong Kong Quality Assurance Agency ("HKQAA") was commissioned by Bank of Guizhou Co., Ltd., (hereinafter referred to as "Bank of Guizhou") to undertake an independent verification for its 2022 Environmental, Social and Governance Report (hereinafter referred to as "the Report"). The scope of this verification covers the sustainability performance data and information of Bank of Guizhou's business operations during 1st January 2022 to 31st December 2022, as defined in the Report.

The aim of this verification is to provide a reasonable assurance of the reliability of the contents. The Report has been prepared in accordance with the Global Reporting Initiative Sustainability Reporting Standards ("GRI Standards"), and the Environmental, Social and Governance Reporting Guide ("ESG Guide") of The Stock Exchange of Hong Kong Limited ("SEHK").

Level of Assurance and Methodology

The process applied in this verification was based on the International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board. Our evidence gathering process was designed to obtain a reasonable level of assurance as set out in the standard for the purpose of devising the verification conclusion. The extent of this verification process undertaken covered the criteria set in the GRI Standards, and the ESG Guide of SEHK.

The verification process included verifying the systems and processes implemented for collecting, collating and reporting the sustainability performance data; reviewing relevant documentation; interviewing responsible personnel with accountability for preparing the reporting contents and verifying selected representative samples of data and information. Raw data and supporting evidence of the selected samples were thoroughly examined during the verification process according to the sampling plan.

Independence

Bank of Guizhou is responsible for the collection and presentation of the information presented. HKQAA is not involved in calculating, compiling, or developing the Report. Our verification activities are independent from Bank of Guizhou.

Conclusion

Based on the verification results and in accordance with the verification procedures undertaken, HKQAA has obtained reasonable assurance and is of the opinion that:

- The Report has been prepared in accordance with the GRI Standards and the ESG Guide of SEHK;
- The Report illustrates the sustainability performance of Bank of Guizhou, covering all material aspects, in a balanced, comparable, clear and timely manner; and
- The data and information disclosed in the Report are reliable and complete.

Nothing has come to HKQAA's attention indicating that the selected sustainability performance information and data contained in the Report has not been prepared and presented fairly and honestly, in all material aspects, in accordance with the verification criteria. In conclusion, the Report provides clear information to stakeholders with regards to the sustainability performance of Bank of Guizhou in a factual, responsive, consistent, fair and truthful manner.

Signed on behalf of Hong Kong Quality Assurance Agency

Kado Zhang
Assistant Director, Business Development
March 2023



Contact number: 96655

URL: www.bgzchina.com

Address: Bank of Guizhou Building, No.9 Yongchang Road,
Guanshanhu District, Guiyang, Guizhou Province