





SOCIAL RESPONSIBILITY REPORT

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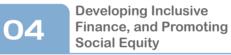
Bank of Zhengzhou Co., Ltd.



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About This Report \odot

Bank of Zhengzhou Co., Ltd. (the "Bank of Zhengzhou", "the Bank" or "we") is delighted to issue this corporate social responsibility report (the "Report") to illustrate our social responsibility performance in 2023. Through the Report, we seek to disclose the Bank's vision, strategies and practices along the path to sustainability in a transparent and open manner, thus responding to the concerns and expectations of stakeholders regarding the Bank's sustainability management.

Reporting Period

1 January 2023 to 31 December 2023 ("the Reporting Period").

Reporting Cycle

The Bank's corporate social responsibility report is annually published. The most recent report was published in March 2023.

Reporting Scope

The Report covers the same scope as the last report, including the head office, branches and sub-branches, and subsidiaries of the Bank of Zhengzhou. The financial data in the Report are originated from the data of the consolidated financial statements of the Bank and its subsidiaries

Basis of Preparation

The Bank has prepared the Report in accordance with Appendix C2 Environmental. Social and Governance Reporting Guide (the "Guide") of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited and referred to the "Social Responsibility" Chapter of the No. 1 Self-Regulatory Guidelines for Listed Companies of Shenzhen Stock Exchange -Standardized Operation of Main Board Listed Companies.

The Report complies with all "Comply or Explain" provisions stated in the Guide and is prepared based on the four reporting principles of "materiality", "guantitative", "balance" and "consistency" to ensure the guality of the data presented.

• Materiality: The Bank identified this year's material issues by reviewing the results of the materiality assessment with stakeholder engagement in 2022, and then prepared the Report based on the material issues. The Board has confirmed the results of the material issues.

• Quantitative: The Bank's disclosure of key performance indicators in respect of historical data is measurable and, where practicable, discloses information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used.

• Balance: The Report presents the Bank's performance for the Reporting Period in an unbiased manner, avoiding selections, omissions or presentation formats that might improperly influence the decisions or judgments of report readers.

• Consistency: Unless otherwise stated, the methods used in the Report are consistent with those used in previous reports to ensure meaningful comparisons.

The Report is also prepared with reference to the GRI Sustainability Reporting Standards (2021) (GRI Standards 2021) issued by the Global Reporting Initiative, the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions issued by the former China Banking Regulatory Commission, the Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued by the China Banking Association.

Data Collection

The financial data in the Report is derived from the Bank's 2023 financial statements calculated in accordance with the Chinese Accounting Standards and the International Financial Reporting Standards. Unless otherwise stated, there is no difference in the results of the financial data covered in the Report in accordance with the above standards. The Bank's 2023 financial statement has been audited by an accounting firm.

Other data and information in the Report are mainly from the Bank's statistical data. The relevant cases are from the summary of daily work practices.

Unless otherwise stated, the monetary amounts in the Report are shown in RMB.

Report Assurance

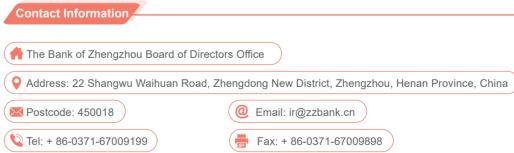
The Board of Directors ("Board of Directors" or "Board") and all directors of the Bank ("Directors") ensure that there are no false records, misleading statements, or material omissions in this Report, and they are jointly and severally liable for its authenticity, accuracy and completeness. The Report has been independently reviewed by CECEP (HK) Advisory Company Limited in accordance with the AA1000 Assurance Standard, and an Independent Assurance Statement has been issued.

Form of Issuance

The Report is issued in the form of online versions and is available for access and download from the website of the Stock Exchange of Hong Kong Limited ("Hong Kong Stock Exchange") (www.hkexnews.hk), the website of the Shenzhen Stock Exchange ("SZSE") (www.szse.cn), CNINFO (www.cninfo.com.cn) and the website of the Bank (www.zzbank.cn). The Report is prepared in simplified Chinese, English and traditional Chinese versions, and in case of any discrepancy between versions, the simplified Chinese version shall prevail.



The Bank of Zhengzhou Board of Directors Office



President's Message

The beginning of the new era, with new achievements every day.

2023 was the beginning year to fully implement the guiding principles of the 20th Communist Party of China National Congress. In this year, we adhered to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and deeply implemented the spirit of the 20th CPC National Congress, centered on the overall development situation, always thinking in one place, working in one place, moving forward in unison, and making solid strides in highquality development.

Embracing the "A Country's Most Fundamental Interests" and serving the real economy steadily and far-reaching. We firmly grasped the Party's requirement for centralized and unified leadership in financial work, and integrated Party building into the whole process of business development. We continued to make efforts in supporting key industries, investing RMB 6.3 billion in seven major industrial clusters in the province and "28+20" key industrial chains, providing RMB 8.2 billion in financial support for "Three Batches" and major projects. We focused on financial services for the private economy, increased policy guidance, established a differentiated corporate interest rate pricing mechanism, reduced the financing

costs for private enterprises, and allocated more financial resources to key areas and weak links of social development. We have set up a special team for green finance, introduced 13 measures in seven areas, and were committed to promoting the development of green finance to make a contribution to the financial strength of Henan's practice of the Chinese-style modernization

Adhering to the principle of "Seeking Innovation and Change" to promote high-quality development and forge ahead. We fully leveraged the role of the local policy-oriented sci-tech innovation financial operation entity as determined by the provincial party committee and government to improve service guality and efficiency in various ways. We have transformed our internal management mechanism, implemented the "Six Specializations" construction, and enhanced internal development momentum. We have opened up multiple collaborative paths, strengthened coordination between banks and government, explored the synergy between investment and loans, and carried out bank-enterprise cooperation to facilitate the accelerated growth of technology-based enterprises. We have also created a full-life cycle product system to drive innovation in sci-tech financial products. We have established a unique operational service model to integrate the "Four Chains" of industry, talent, technology, and funding, and provided comprehensive value-added services beyond loan provision for technology-based enterprises. Anchoring the "Two Guarantees" and deeply implementing the "Ten Major Strategies", Zhengzhou Bank continuously improved its operational mechanism, strengthened product innovation, and promoted policy-oriented sci-tech innovation finance with a vigorous and enterprising spirit, facilitating a solid stride towards high-quality development and pushing for a new stage of development.

Adhering to the principle of "Finance for The People", we are actively promoting inclusive finance. We deeply integrated the political and people-oriented nature of financial work, focused on the diverse needs of customers, adhering to the "Internet to the Countryside and into the Community" and the "Hall and Store Weekly Plus Linkage", as well as coordinating between different service points to optimize the five major channels of online, agricultural, community, online, and remote banking. We have strengthened AUM allocation, developed distinctive products, optimized product pricing, and established solid product support. We have implemented a wealth management account system, coordinated with specific activities to deepen customer relationships. We have focused on the development of small and micro-size enterprises, continuously stimulated market vitality, optimized product models, and made efforts to create "Zero-contact" digital inclusive products. Furthermore, we have implemented rural revitalization by continuously enhancing the proactive, innovative, and convenient nature of agricultural financial services, removing obstacles in the process of accessibility to financial services in rural areas, and fully supporting and promoting the rural revitalization through financial services.

Standing at the starting point of a new era, we will base our operations on local characteristics, deeply promote the transformation of core businesses, and, with a more vigorous posture and outstanding achievements, successfully embark on the long march of high-quality development in the new era. This is to contribute greater "Zhengzhou Bank" strength to the construction of a strong financial nation, providing high-guality financial services.

About Bank of Zhengzhou

Company Profile

Bank of Zhengzhou is a regional joint stock commercial bank incorporated in November 1996 upon the approval by the People's Bank of China based on 48 city credit cooperatives in Zhengzhou City. The headquarter is located in Zhengzhou City, Henan Province, China. The Bank was renamed as Zhengzhou Commercial Bank Co., Ltd. in December 2000 and as Bank of Zhengzhou Co., Ltd. in October 2009. The Bank was listed on the Hong Kong Stock Exchange in December 2015 and SZSE in September 2018 respectively. becoming the first domestic urban commercial bank listed on both A-shares and H-shares market.

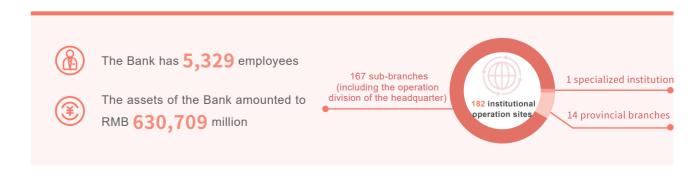




commercial bank listed on both A-shares and H-shares market

The Bank's principal businesses mainly include corporate banking, retail banking and treasury businesses. The Bank provides corporate banking customers with a diversified range of financial products and services, including corporate loans (including trade financing), international business and services, corporate deposits, as well as products and services involving transaction fees and commissions. The Bank provides retail banking customers diverse products and services, including loans, deposits, and bank cards, as well as products and services involving transaction fees and commissions. The Bank's treasury businesses meet its liquidity needs while seeking maximum returns from non-loan business funds. The Bank's treasury business mainly includes money market transactions, investment in securities and other financial assets, bond underwriting and distribution, inter-bank discounts and rediscounts of bills and treasury business conducted on behalf of customers.

As of the end of the Reporting Period, the Bank has 5,329 employees and 182 institutional operation sites, including 14 provincial branches, 167 sub-branches (including the operation division of the headquarter) and 1 specialized institution. The Bank established Henan Jiuding Financial Leasing Co., Ltd. and managed 7 village banks at Zhongmu, Xinmi, Yanling, Fugou, Xinzheng, Xunxian and Queshan. The assets of the Bank amounted to RMB 630,709 million, with a year-on-year increase of 6.63%; the balance of deposits amounted to RMB 360.961 million, with a year-on-year increase of 6.89%; the total loans amounted to RMB 360.608 million, with a year-on-year increase of 8.97%; and the net profit amounted to RMB 1,859 million; The non-performing loan ratio was 1.87%; The allowance coverage ratio was 174.87% and the capital adequacy ratio was 12.38%; which met the regulatory requirements.



Honors and Awards

Time of Award		Award Issuer	Honors Received
January 2023	>	Zhengzhou Municipal Government	"Advanced Unit in Preventing and Disposing of Illegal Capital Raising in 2020-2021"
January 2023	>	China Government Securities Depository Trust & Clearing Co. Ltd.	"Outstanding Financial Debt Issuer"
February 2023	>	China Finance	"2022 Financial Institutions Special Contribution to Social Responsibility Award"
March 2023	>	Asia Financial Cooperation Association	"Cohesive Contributor Award"
April 2023	>	Financial News	"Social Responsibility 'Star'" Company of the Year 2023
June 2023	>	Chinese Securities Journal	Social Responsibility Star Company of the Year 2023
June 2023	>	Jointly Granted by Henan Daily, State-owned Assets Supervision and Adiministration Commission of Henan Provincal People's Government, the Henan Local Financial Supervision and Administration Bureau, and Department of Industry and Information Technology of Henan Province	"Outstanding Institution for 'Rural Revitalization'" in 2023
December 2023	>	Henan Broadcasting System	"Outstanding Institution for Rural Revitalization" in 2023

Key Performance Indicators

Indicator Level	Indicator	Unit	2023	2022
	Operating income ¹	RMB 100 million	136.99	152.26
	Net profit	RMB 100 million	18.59	26.00
	Basic earnings per share ²	RMB	0.15	0.16
	Total assets	RMB 100 million	6,307.09	5,915.14
	Total deposits	RMB 100 million	3,609.61	3,377.08
Economic Performance	Total loans	RMB 100 million	3,606.08	3,309.21
	ROA	%	0.30	0.45
	Weighted average ROE	%	3.29	3.53
	Non-performing loan ratio	%	1.87	1.88
	Allowance to NPL ratio	%	174.87	165.73
	Capital adequacy ratio	%	12.38	12.72

The operating income in the chart is calculated in accordance with International Financial Reporting Standards. The operating incomes calculated in accordance with the Chinese Accounting Standards for 2023 and 2022 were RMB 13,667 million and RMB 15,101 million, respectively.
 During the Reporting Period, the Bank issued bonus shares at a ratio of 1 share for every 10 shares to ordinary shareholders using capital surplus.
 The basic earnings per share and diluted earnings per share for the comparative period were recalculated based on the new number of shares after the issuance of bonus shares from capital surplus.

Indicator Level	Indicator	Unit	2023	2022
	Total taxes paid	RMB 100 million	20.54	22.62
	Charity donations	RMB 100 million	81.50	110.50
	Balance of loans to Small and Medium-Sized Enterprises	RMB 100 million	1,602.67	1,546.03
Social Performance	Balance of agriculture- related loans	RMB 100 million	822.39	808.71
	Customer satisfaction rate	%	96.02	94.80
	Customers' complaints resolution rate	%	100	100
	Total headcount	person	5,329	5,331
	Percentage of female employees	%	53.52	53.82
	Balance of green credit	RMB 100 million	40.88	28.54
	Personal e-banking replacement ratio	%	98.69	99.20
Environmental Performance	Head Office power consumption	kWh in '000s	10,956	11,710
	Head Office water consumption	Tons	66,358	165,404
	Head Office natural gas consumption	Cubic meters	320.03	261.91



and Dedicating to Sustainable Development

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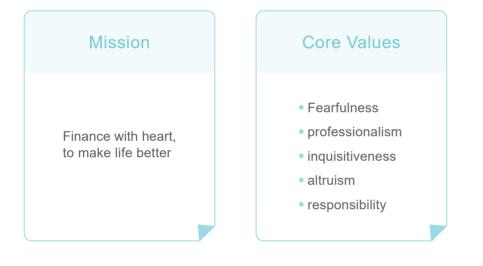




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Holding Steadfast to the Philosophy of Responsibility





Developing Responsibility Management System

In order to implement Environmental, Social and Governance ("ESG") work, the Bank established a social responsibility promotion mechanism with clear responsibilities and linkage between the upper and lower levels. The Bank has formed a management system with hierarchical implementation and management by the Board of Directors, senior management, leading departments, departments of the Head Office, branches and sub-branches of the Bank, so as to realize the harmonious unity of ESG management concept and the Bank's operation, and continuously improve the professional level of ESG management.

The Board of Directors and the senior management of the Bank are responsible for reviewing and making decisions on major ESG issues of the Bank, including evaluating material issues, reviewing the annual social responsibility report, etc., and promoting the integration of ESG concepts with development strategies and operation management. The Board Office is the leading department responsible for organizing and coordinating all relevant departments to collect ESG-related performance indicators and typical cases, and preparing social responsibility reports. All departments of the Head Office and branches and sub-branches are responsible for carrying out various relevant activities, recording and regularly submitting relevant materials.





The Board is responsible for evaluating and determining ESG-related risks and opportunities, ensuring that appropriate and effective ESG risk management and internal control systems are implemented. During the Reporting Period, the Bank carried out ESG identification and assessment. For details, please refer to the Internal Control and Compliance section.



The Board is responsible for reviewing and overseeing the Bank's ESG goals and reviewing the progress of achieving the goals. During the Reporting Period, the Bank actively managed ESG goals. For details of the Bank's ESG goals and progress, please refer to the Promoting Low-Carbon Operation section.



Content of Works

The Bank conducts a materiality assessment of ESG issues every year and takes the management of material issues as the annual ESG engagement priorities. The Board reviews the materiality assessment results. For the process and results of materiality assessment, please refer to the Materiality Assessment section.

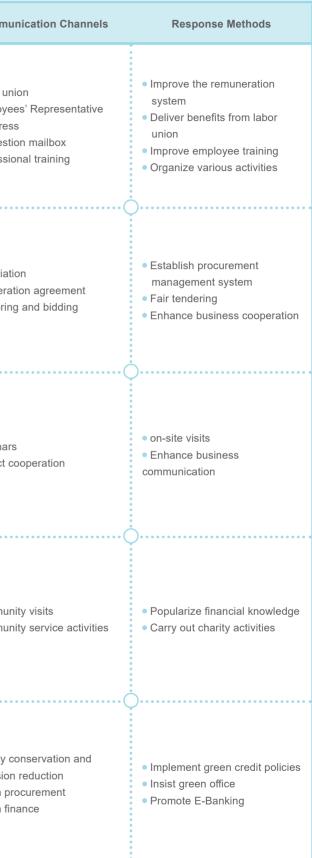
Strengthening Responsibility Communication

The Bank attaches great importance to stakeholder relationship management and actively establishes diversified and timely communication channels with various stakeholders. We are committed to understanding the expectations and needs of our stakeholders so that we can better formulate action plans and respond to their requests in a timely manner. To this end, we consider the "Impact of Our Stakeholders on Us" and "Our Impact on Our Stakeholders", and identify and define our key stakeholders, including shareholders and investors, customers, partners and employees, including shareholders and investors, customers, partners and employees. Through close communication and cooperation with these stakeholders, we continue to improve our ESG management and pursue a win-win situation and sustainable development in harmony with society.

Stakeholders	Expectations and Concerns	Communication Channels	Response Methods
Government	 Support strategic planning of the government Serve the real economy Develop inclusive finance 	 Policy document and duideline. Specific topic reports Information distributions Seminars 	 Support the implementation of government strategic planning Serve private, micro and smallsized enterprises Support "Three Rural Sectors" Harness the role of policydriven sci-tech innovation financial operational entities to precisely empower the development of technologyoriented enterprises
Regulatory Authorities	 Operate in accordance with laws and regulatory requirements Maintain financial stability Promote industry development 	 Regulatory policies Research and inspections Data reporting 	 Carry out prudent compliance management Enhance risk management systems Participate in industry association events
O Shareholders and investors	 Maintain steady operations Enhance overall abilities Improve investment returns 	 General meetings Information disclosure Roadshows 	 Improve corporate governance Implement development strategies Fulfil obligations on information disclosure Strengthen investor relations management
्रिज्जा. Customers	 Improve service quality and efficiency Provide diverse financial products Protect consumers' rights and interests 	 Marketing activities Customer service hotline Business handling 	 Optimize operation workflows Innovate financial products Improve service quality Strengthen compliance review

Stakeholders	Expectations and Concerns	Commu
Employees	 Improve employees' salaries and benefits Protect employees' rights and inter ests Provide career growth opportunities 	 Labor uni Employer Congress Suggestie Profession
G Suppliers	Fair procurementHonesty and complianceWin-win Cooperation	 Negotiati Cooperat Tendering
Partners	 Mutual beneficial cooperation Industry Communication 	• Seminars • Project co
Communities	 Support community development Care for vulnerable groups 	• Commun • Commun
Environment	 Support low-carbon economy Promote Green Banking business 	 Energy c emission Green pro Green fin

Responsible Governance and Dedicating to Sustainable Development $\angle 12$



Materiality Issues Assessment

In order to deeply understand the expectations and demands of different stakeholders on the Bank's sustainable development, so as to specifically report the Bank's ESG performance during the Reporting Period, the Bank carried out materiality assessment based on the principle of "Materiality" by referring to the relevant requirements of the Guide, as well as the latest ESG regulatory trends and standards, fully considering the Bank's corporate characteristics and development strategies, and combining with the concerns of stakeholders

During the Reporting Period, after comprehensively considering factors such as the main business and operating environment, business strategies and the situations of major stakeholders, the Bank conducted the materiality assessment by reviewing material issues, and finally determined 13 issues as material issues for the Reporting Period. Compared with the results of the materiality assessment in 2022, the Bank newly added two material issues at the social aspect, namely "Consumer Rights and Interests Protection" and "Sci-tech Innovation Finance", and one new material issue at the employee aspect, "Employee Health and Safety".

Aspects	Material Issues	
	Service Quality	
^① දි으ූਤੇ Product responsibility	Customer Complaint Management	
	Supporting Micro and Small-Sized Enterprises (SMEs)	
	Rural revitalization	
Social	Customer Privacy Protection	
Social	Inclusive Finance	
	Consumer Rights and Interests Protection	
	Sci-tech Innovation Finance	
Employee	Employee Health and Safety	
	Economic Performance	
င်္ဂြိုင် Governance	Financial Risk Prevention and Control	
Governance	Operation Compliance	
	Anti-Corruption/Bribery/Fraud/Money Laundering	

The Board of the Bank has reviewed and confirmed the materiality assessment results. The Report focuses on reporting on the above materiality assessment results. The Bank will continue to broaden the communication channels with stakeholders, maintain good and unimpeded communication with all parties, and extensively listen to the opinions and suggestions of stakeholders on the Bank's sustainable development work.



Escorted By Compliance Management

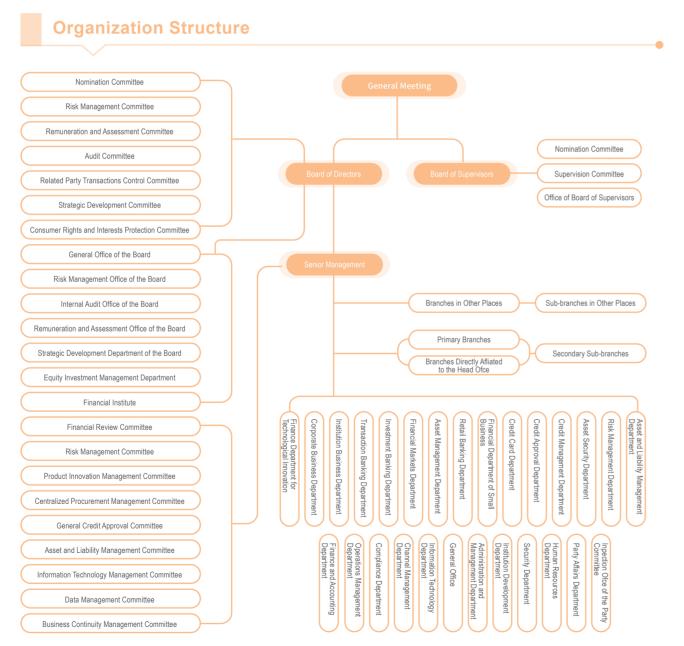




- (Investor Communication
- (Internal Control and Compliance

Corporate Governance

The Bank strictly observes the Company Law of the People's Republic of China, the Securities Law of the People's Republic of China, the Code of Corporate Governance for Listed Companies of the China Securities Regulatory Commission ("CSRC"), the Corporate Governance Standards for Banking or Insurance Institutions issued by the former China Banking and Insurance Regulatory Commission, the No. 1 Self-Regulatory Guidelines for Listed Companies of SZSE - Standardized Operation of Main Board Listed Companies and the Hong Kong Stock Exchange Listing Rules to establish a comprehensive corporate governance structure and management system. The General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and the senior management regulate operations, specify duties, and maintain effective balance to fully protect and safeguard the legitimate rights and interests of shareholders and other stakeholders. The organizational structure is shown below:



Note:During the Reporting Period, based on the work requirements, the former liability determination and accountability committee was cancelled.

General Meeting of Shareholders

The General Meeting of shareholders comprises all shareholders and exercising its powers in accordance with the law. During the Reporting Period, the Bank held 1 annual shareholders' general meeting, 1 extraordinary shareholders' meeting, 1 A-share category shareholders' meeting, and 1 H-share category shareholders' meeting. at which a total of 20 motions, including the work report of the Board of Directors, the annual work report of the Board of Supervisors, and the annual proposal on profit distribution and transfer of shares from capital surplus, were considered and passed or reviewed.

Board of Directors

As the decision-making body of the Bank, the Board of Directors is accountable to the General Meeting of shareholders and responsible for implementing the resolutions of the General Meeting. The Board of Directors established 7 special committees and the Board Office as the administrative body of the Board of Directors.

The Bank is committed to building a Board of Directors with diverse backgrounds and selects its board members by considering factors such as gender, qualifications, region, industry experience, skills, knowledge and educational background. The current Directors have industry backgrounds and experience in economics, finance, treasury, accounting and auditing.

During the Reporting Period, the Bank held a total of 10 board meetings, and approved 64 important resolutions including the annual work report of the Board of Directors, financial statements report, annual profit distribution and capital reserve increase for share conversion plan, and the election of the chairman of the Board.

Y As of the end of the Reporting Period, the Board members of the Bank were as follows:

Name	
Mr. Zhao Fei	
Ms. Wang Dan	
Mr. Liu Bingheng	
Mr. Wang Shihao	
Ms. Li Yanyan	
Mr. Li Xiaojian	
Mr. Song Ke	
Ms. Li Shuxian	

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Position
Chairman, Executive Director
Non-executive Director
Non-executive Director
Non-executive Director
Independent Non-executive Directors

During the Reporting Period, the directors of the Bank actively participated in training sessions organized by regulatory agencies. The training helped to enhance the management capabilities of the Bank's directors in analyzing and judging the political and economic situation, regulatory policies, industry trends, operation and management, etc., so as to create an environment and conditions for the Bank to put forward more constructive opinions and suggestions for its operation and development.



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 Directors, Supervisors and Senior Executive Training >>>

Board of Supervisors

The Board of Supervisors is the Bank's supervisory body and is responsible to the General Meeting of Shareholders for safeguarding the legitimate rights and interests of the Bank, shareholders, employees, depositors and other stakeholders, supervising the performance of the Board of Directors, senior management and its members, obtaining timely information on all aspects of the Bank's operations and management, and strengthening its substantive supervisory functions to ensure that the level of governance meets expectations.

The members of the Supervisory Board of the Bank are sufficiently professional and independent to ensure the effective performance of their supervisory functions. During the reporting period, the Bank held a total of 6 meetings of the Supervisory Board and considered and passed 21 important motions, including the annual report on the work of the Supervisory Board, the annual report on the work of the Specialized Committees of the Supervisory Board, the annual report on the work of the specialized committees of the Supervisory Board, the annual report on the work of the Specialized Committees of the Supervisory Board, the annual report on the work of the specialized committees of the special surplus, and the report on self-assessment of internal control.

Senior Management

As the executive body of the Bank, the senior management consists of one president and certain numbers of vice presidents and assistants to the president, all of whom shall be appointed or dismissed by the Board of Directors. The president is accountable to the Board. Based on the Bank's operating activities, the senior management shall establish and improve internal control mechanisms with internal rules and regulations, operational risk control system and credit approval system as the main contents and organize and implement capital management according to business strategy and risk preference. The senior management establishes a system for regular reporting to the Board of Directors and is supervised by the Board of Supervisors, accepts the supervision of the Board of Supervisors, and reports timely, accurately and completely on the operating performance, important contracts, financial condition, risk status and business prospects of the Bank.

Investor Communication

Information Disclosure

In accordance with the relevant regulations of the CSRC, National Financial Regulatory Administration, the SZSE and the Hong Kong Stock Exchange, the Bank has established a comprehensive system for information disclosure management. The Bank conducts information disclosure work in compliance with laws and regulations, continually standardizes the information disclosure process, and improves the level and quality of information disclosure management in order to ensure that information is disclosed truthfully, accurately, completely, and in a timely manner. The Bank is committed to meeting the needs of investors by genuinely disclosing its operating conditions and significant events, ensuring that investors have access to information that significantly impacts investment decisions. During the Reporting Period, the Bank disclosed a total of 198 announcements on both the SZSE and the Hong Kong Stock Exchange.

Management of Investor Relationship

The Bank maintained communication with investors through various channels, listening to their feedback. During the Reporting Period, the Bank held an online performance briefing for the year 2022, actively engaging in interactive communication with investors and carefully addressing their questions. Additionally, through channels such as the "CN Info" online platform, the Bank interacted with investors on a daily basis, responding to 30 investor inquiries on the platform and addressing investor concerns promptly. The Bank also continued to strengthen investor relationship management by consistently addressing investor calls and inquiries.

Internal Control and Compliance

Risk Prevention and Control

The Bank adheres to the principle of compliant development and continuously enhances its risk prevention and management capabilities. The Bank has established the risk management organization structure of the "Three Lines of Defense" with the Board of Directors and its Risk Management Committee, senior management and its Risk Management Committee, risk management departments, business departments, and supervision and inspection departments. The Bank has formulated and implemented internal policies including the Bank of Zhengzhou Rules on Comprehensive Risk Management, the Bank of Zhengzhou Rules on the Management of Integrated Credit Services, the Bank of Zhengzhou Regulations of Market Risk, the Bank of Zhengzhou Regulations of Liquidity Risk, the Bank of Zhengzhou Regulations of Operational Risk and the Bank of Zhengzhou Overall Plan on Emergency and various sub-plans, covering major risk categories such as credit risk, liquidity risk, market risk, operational risk, information technology risk and reputational risk.

The First Line of Defense

The Second Line of Defense

Business and functional departments work as the main body that directly and actively manages the business links or risk management links. The business management department, risk management department and compliance department work as the main bodies that are responsible for the design and formulation of policies and systems, as well as the supervision of the First Line of Defense.

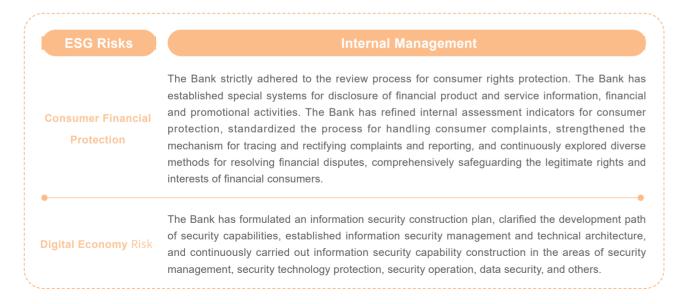
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The Third Line of Defense

Audit department and supervision department, etc. work as the main body that is responsible for internal audit and the supervision of the First and Second Line of Defense. ESG risk is an important management element in risk management. During the Reporting Period, the Bank carried out ESG risk identification and assessment, and the process of ESG risk identification and assessment is as follows.

Procedures	Work Content
\sim	\sim
	 Building an ESG risk base, and identifying the most relevant ESG risks to the Bank.
2	 Prioritizing ESG risks through online questionnaires, and then inviting specialists from relevant functional departments of the Bank to conduct assessments.
з	 Analysing the survey results, to determine material ESG risks, and formulate corresponding suggestions.
4	 Reviewing and confirming ESG risk assessment results by the Board or Management.

Through the above procedures, the Bank finally identified the material ESG risks. For the identified ESG risks, the Bank reviewed the internal management gaps and continued to manage and improve them.



Compliance Operation

oversight mechanism to ensure legal and compliant operations. During the Reporting Period, the Bank regularly formulated an annual compliance risk management plan to oversee the year's compliance work. It also streamlined, optimized, and simplified procedures and processes, and conducted risk identification assessments and implemented improvement measures for the effectiveness of key control measures. Additionally, the Bank strengthened the monitoring of the effectiveness of internal control operations and collaborated to carry out internal control compliance inspections, enhancing the effectiveness and quality of supervision and inspection work.

The Bank reinforces its compliance culture and continues to foster a compliance-oriented atmosphere, aiming to continually enhance the internal control and compliance awareness of all employees. During the Reporting Period, the Bank launched the "Self-discipline and Compliance Promotion Year" initiative, which included activities such as the collection of "Compliance Micro-lessons" videos, legal and compliance knowledge contests, and essay competitions on compliance culture. Additionally, the Bank organized the signing of job responsibility agreements and conducted a series of training sessions on internal control and compliance.

Anti-Corruption and Integrity Advocacy

The Bank strictly implements the requirements of anti-corruption work, strictly abiding by the Regulations of the Communist Party of China on Disciplinary Actions, the Oversight Law of the People's Republic of China, the Anti-Money Laundering Law of the People's Republic of China and other laws and regulations. The Bank has formulated relevant internal systems such as the Bank of Zhengzhou Compliance Risk Management Measures and the Bank of Zhengzhou General Violation Accountability Management Measures. The Bank has completed the reform of its discipline inspection and supervision system, and the Discipline Inspection Commission and Supervisory Commission of Zhengzhou City has established a stationed Discipline Inspection and Supervision Office within the Bank. The Bank actively cooperates with the stationed Discipline Inspection and Supervision Office to fulfill its political supervision responsibilities. During the Reporting Period, there were no cases of corruption lawsuits filed against the Bank or its current employees that have been concluded.

The Bank has established a leadership group and an office for determining and pursuing accountability at the Head Office, improving the overall accountability mechanisms and management systems. It also revised regulations related to employee behavior, reinforcing the self-awareness of Party members and cadres, and enhancing the daily supervision and management of party members and cadres. The Bank promoted the construction of a system for punishing and preventing corruption by making all levels sign the responsibility agreements in terms of the target of strictly governing the Party thoroughly by rules, so as to promote the main responsibilities for implementing comprehensive and strict governance of the Party and case prevention.

The Bank places great emphasis on promoting integrity through education and training, striving to create a positive and ethical atmosphere in daily operations, and enhancing the vigilance and sensitivity of the board of directors, management, and employees to corrupt practices. Through specialized training and examinations conducted on the Ding Xue Yuan platform, all employees were required to participate, with over 5,000 person times. In the future, the Bank will further increase the training of its directors and employees, and continue to promote the Bank's anti-corruption and integrity efforts to continuously enhance the awareness of integrity.

Marching Forward Steadily, Escorted By Compliance / 20



In May 2023, the Bank held the special democratic life meeting to facilitate changes with cases. The meeting requested that all levels of institutions pay attention to the political development of their leadership teams and continuously improve internal management. It emphasized the need to have confidence, courage, and the ability to overcome difficulties. Additionally, the meeting requested strengthened supervision of the leadership teams at all levels of the institution and the careful implementation of learning and education for grassroots cadres and employees.

The Bank takes the initiative to accept the supervision of the society, media and employees and has publicized communication channels such as the official website letter and report mailbox, telephone, and the president's mailbox. The Bank has designated a special department to collaborate in the establishment of an internal reporting mechanism to investigate and deal with violations of party discipline and political discipline by party members and cadres, violations of law and unusual behavior by employees, and case clues, and to implement protection for whistleblowers.

Anti-money Laundering

The Bank is committed to ensuring the healthy development of the financial market. The Bank has established a sound anti-money laundering internal control system, and improved and optimized the money laundering risk management structure. The Bank clarified the responsibilities of each level, establishing a top-down, and clearly defined money laundering risk management structure and an operational mechanism of layered gate-keeping and layered responsibility.

Revised the Bank of Zhengzhou Combating Money Laundering and Financing of Terrorism Management Basic System and Bank of Zhengzhou Money Laundering and Financing of Terrorism Risk Self-Assessment Management Measures and other internal control systems, continuously improving the Bank's money laundering risk management cultural development goals, strategies, policies, and procedures.

Continuously carried out customer identification, reporting of large-value and suspicious transactions and anti-money laundering list monitoring, optimized the autonomous monitoring model of suspicious transactions, and upgraded the functions of customer money laundering risk level assessment, list monitoring and anti-money laundering information security and confidentiality.

Strengthened supervision and guidance for anti-money laundering work and coordinated interaction and inter-departmental and inter-branch linkage, enhancing anti-money laundering risk management efficiency.

Carried out anti-money laundering training in an orderly manner in accordance with the principles of "Different Targets, Different Modes, Different Levels and Different Contents", to comprehensively improve the anti-money laundering professional knowledge and capability of the Bank's employees.

Actively conducted anti-money laundering publicity activities, promoting awareness of anti-money laundering among the Bank's employees and the general public through various channels.

Respecting Intellectual Property Rightsa

In order to strengthen the registration, use and maintenance of trademarks, patents and domain names, as well as to strengthen the intellectual property management of fonts, pictures and software copyright protection, the Bank has formulated the Bank of Zhengzhou Measures of Administrative for the Management of Intellectual Property Matters, which implements dynamic supervision of the Bank's registration and application matters of trademarks, software copyrights, patents and other matters. The Bank has clearly defined its rights and obligations in respect of intellectual property rights to protect the legitimate rights and interests of the Bank without infringing on the rights of other intellectual property rights holders, and to ensure the monitoring of information and prioritization of the Bank's intellectual property management work. During the Reporting Period, the Bank did not have any material cases of infringement of intellectual property rights.

Improving Supply Chain Management

The Bank follows the principles of openness, fairness and impartiality in procurement, and establishes external procurement standards and procedures. The Bank formulated internal policies such as Bank of Zhengzhou Measures of Administrative for Centralized Procurement to supervise procurement activities. The Bank adopts the same management policies and systems for all suppliers.

The Bank has established a centralized purchasing supplier pool and follows the principles of fairness and impartiality, mutual trust and reciprocity, and integrity and compliance in gualifying and evaluating the performance of the enrolled suppliers, as well as monitoring and evaluating the environmental and social responsibility performance of the suppliers to reduce the possible environmental and social risks.

At the centralized procurement supplier application stage, the Bank carries out qualification examinations for supplier admission. The Bank carries out supplier performance evaluation once a year. The results of supplier evaluation are classified into four grades, namely excellent, good, qualified and unqualified, and the Bank communicates with and gives feedback to the suppliers, so as to implement differentiated management for the suppliers. For suppliers with an ungualified rating, if they are shortlisted suppliers, no further purchase orders will be allocated to them; if they are not shortlisted suppliers, they will be disqualified from participating in the Bank's next procurement project. If the excellence supplier is still within the execution period of the procurement project, the Bank will request the supplier to make rectification within a certain period of time in writing or through interviews, etc. If the other party fails to make rectification or fails to meet the requirements after making rectification, the Bank will correspondingly impose measures according to the nature and severity of the case, which may include warnings, inclusion in the blacklist of suppliers, and debarment.

Additionally, the Bank gives priority to green energy-saving and environmentally friendly products to promote green procurement. The Bank's main suppliers cover technology systems and hardware, front desk equipment, office equipment, consulting services, media, and other fields. As of the end of the Reporting Period, the Bank had 308 main suppliers, including 113 within Henan Province and 195 outside of Henan Province.

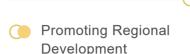


DB Keeping Financial Original Intention and Mission

and Deeply

Cultivating Local

Economy



- Building a Commerce and Logistics Bank
- () Citizen's Concierge
- Supporting Sci-tech Innovation Finance

Promoting Regional Development

The Bank adheres to the business philosophy of "Focusing on Core Business and Serving the Real Economy", closely following national strategic deployments to promote comprehensive and sustainable regional economic development. The Bank is actively implementing various policies and measures to stabilize the general economic situation surrounding the in-depth advancement of "Ten Major Strategies" and other major provincial and municipal strategies. The Bank continues to strengthen support for regional major strategies, providing comprehensive assistance to high-quality development in key areas and industries such as "New Infrastructure, New Urbanization Initiatives and Major Projects", green development, and inclusive finance for SMEs.





Balance of loans to support the construction of Zhengzhou Airport Economy Zone

RMB 4,507 million

Balance of loans for construction of Zhengzhou-Luoyang-Xinxiang National Independent Innovation Demonstration Zone

RMB 9,787 million

A Technology Group was an important public welfare-based technology enterprise, approved by the Henan Provincial Committee and Provincial Government, representing an outstanding entity in the real economy and a pivotal company in energy and resource security. On August 8, 2023, the Bank successfully signed a strategic cooperation agreement with the Technology Group. According to the agreement, the Bank would provide comprehensive financial services around the Technology Group's two main businesses and nine major business segments, jointly creating a new highland of cooperation between banks and enterprises.

Keeping Financial Original Intention and Mission, and Deeply Cultivating Local Economy / 24



Building a Commerce and Logistics Bank

Zhengzhou, as the capital of Henan Province, is a comprehensive transportation hub that "Connects Domestic and Overseas, Radiates to the East, the Middle and the West", and it is located in the intersection area of the land bridge passage and the Beijing-Guangzhou passage in the nation's "Two Horizontal and Three Vertical" urbanization strategy, with well-developed transportation and logistics. As a local bank rooted in Zhengzhou, the Bank, based on the development requirements of Henan to build an innovation highland, promote industrial upgrading and construct a logistics hub, has adopted the principles of "Financial Service Integration", " Integrated Service Platformization ", "Platform Service Ecologization ", and "Logistics Finance Specialization" as a guideline, actively comply with the new industry pattern, and scientifically build an information service platform, in order to better take root in the local community, help local economic development, and contribute to the service of customers.

Citizen's Concierge

During the Reporting Period, the Bank actively consolidated the strategic vision of "Boutigue Regional Bank" and actively solidified the characteristic positioning of "Boutique Citizen Bank", improving its financial convenience services functions and better shaping its role as a "Citizen's Concierge" by focusing on the essential needs of citizens in their daily lives in the areas of clothing, food, housing, transportation and recreation. As at the end of the Reporting Period, the Bank's total personal deposits amounted to RMB 168.643 billion, with an increase of RMB 27.580 billion or 19.55% over the end of the previous year; the Bank's total personal loans amounted to RMB 84.147 billion, representing an increase of RMB 2.830 billion or 3.48% over the end of the previous year; the Bank has issued a total of 7.827,600 debit cards, representing an increase of 415,700 cards (including e-accounts) over the end of the previous year; and a cumulative issuance of 724,700 Shangding credit cards, with annual consumption amounting to RMB 19.805 billion for the year.



To effectively improve the financial services for the new citizen customer group, the Bank innovated financial products, optimized the application and approval process, and offered benefits to the public. During the Reporting Period, the Bank launched an exclusive fixed deposit by installments product for new citizens-Xin Yue Deposit (心约存), to meet the savings needs of the new citizen segment. The Bank has also improved the application process and optimized the approval policy to provide better consumer financial services to the public. The Bank has also launched interest rate promotions to benefit the public so that residents can enjoy consumer financial support at lower interest rates in various consumer scenarios, such as decoration and car purchases.

The Bank continues to optimize its services for the elderly, providing them with more comprehensive, caring and direct financial services. During the Reporting Period, the Bank continued to provide paper voucher processing services for elderly customers, respecting the daily habits of the elderly and ensuring that elderly customers could clearly browse their account information. For elderly customers who were seriously ill, had limited mobility or were incapable of self-care, the Bank provided differentiated services for the elderly, such as green channel or door-to-door services, taking into account the actual situation. Based on the preference of the elderly customer group for low-risk and guaranteed principal and interest, the Bank provided them with diversified choices of savings products. The Bank attached great importance to and responded appropriately to public opinion, inquiries and complaints related to the deposit business for the elderly, continuing to enhance their satisfaction and happiness with the Bank's financial services.

Supporting Sci-tech Innovation Finance

Sci-tech innovation enterprises are a vital force for promoting innovative development, and city commercial banks are an important financial force in supporting the growth of local small and medium-sized sci-tech innovation enterprises. As a local policy-oriented sci-tech innovation financial operator selected by the Henan Provincial Party Committee and Provincial Government, the Bank has fully practiced the mission and responsibility of being a local policy-oriented sci-tech innovation financial operator in Henan Province, and identified policy-oriented sci-tech innovation financial strategy as the primary strategy of the Bank. As of the end of the Reporting Period, the balance of the Bank's policy-oriented sci-tech innovation financial loans amounted to RMB 33.403 billion, with an increase of RMB 9.343 billion from the end of last year and a year-on-year increase of 38.83%; the balance of the loans of products such as "Specialized, Sophiaticated, Unique and Novel Loan (专精特新贷)", "Science and Technology Loans (科技贷)" and "Zhengzhou Technology Loans (郑科贷)" amounted to RMB 4.6 billion, with an increase of RMB 1.345 billion from the end of last year and a year-on-year increase of 40.46%.

- strengthen the top-level layout and enhancing the endogenous momentum of development.
- Carved out multi-party synergy path. The Bank has strengthened collaboration between banks and governments; start-up sci-tech innovation enterprises accelerate their growth.
- and Development Loan (研发贷)" for mature-stage, and "IPO Loan (上市贷)" for expanding-stage.
- built specialized operation service models. The Bank has built a policy-oriented sci-tech innovation financial service downstream, in addition to loan placement.

According to the performance evaluation results of the "Science and Technology Loan (科技贷)" business cooperation banks and professional institutions in Henan Province released by the Henan Science and Technology Department in 2023, the Bank was awarded the title of Outstanding Cooperative Bank for "Science and Technology Loan (科技贷)" for the year 2022. In recent years, the Bank has continuously strengthened its financial support for various types of innovation entities in the province, making efforts to promote the high-quality development of the science and technology industry across the entire province.

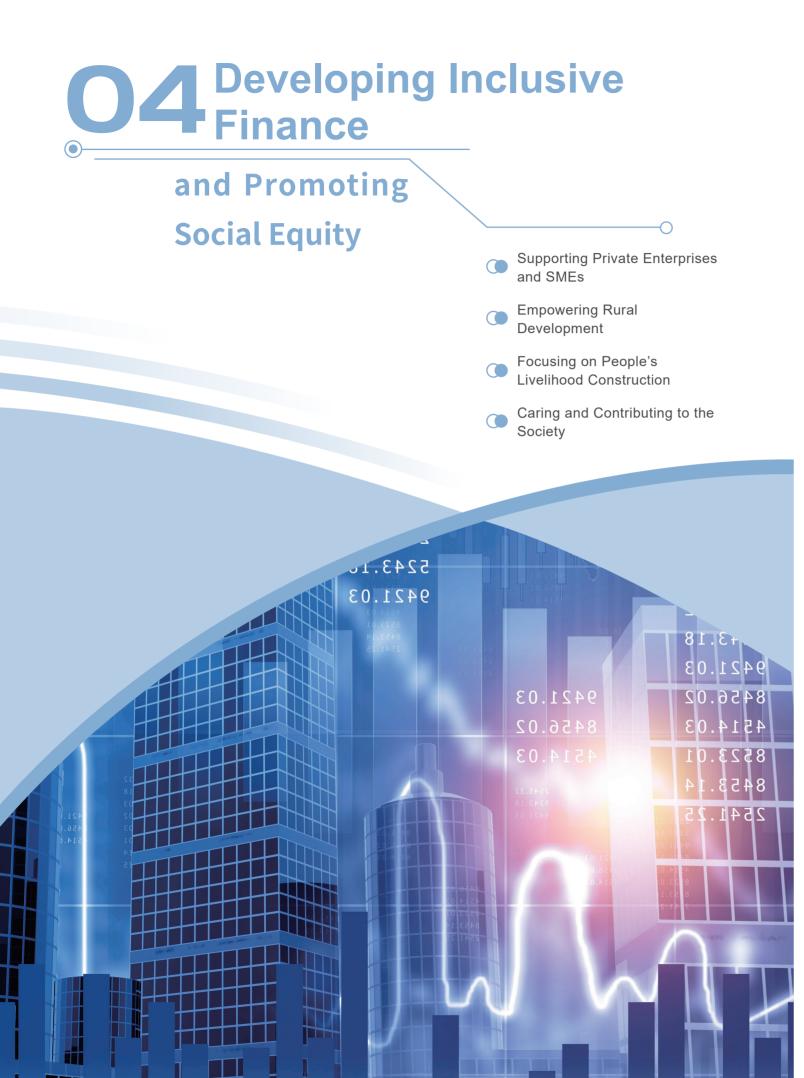
Keeping Financial Original Intention and Mission, and Deeply Cultivating Local Economy / 26

Converted internal operation mechanism. The Bank implemented "six-specialized" construction, continuing to

cooperated with industrial guidance funds and equity investment institutions to meet the diversified financing needs of sci-tech innovation enterprises; and collaborated with governmental guarantee institutions to help seed-stage and

Created a full life-cycle product system. The Bank has launched "Science and Technology Talent Loan (科技人才贷)" and "Equity Warrant Loan (认股权贷)" for start-up-stage sci-tech innovation enterprises, and "Science and Technology Loan (科技贷)", "Zheng Technology Loan (郑科贷)" and "Intellectual Property Pledge Loan (知识产权质押贷) for growth-stage, and the Bank offered " Specialized, Sophisticated, Unique and Novel Loan (专精特新贷")" and "Research

platform, which centers on the industrial chain, talent chain, technology chain, and capital chain, and has taken initiatives and constructed a mechanism to open up the information channel, so as to provide a full range of valueadded services for customers of sci-tech innovation enterprises within the industrial chain and upstream and



Supporting Private Enterprises and SMEs

Supporting Private Economy

The private economy is an important foundation for China's high-quality development and a crucial force in building China into a great modern socialist country in all respects and realizing the Second Centenary Goal. The Bank has continuously optimized mechanisms to serve the development of the private economy, increasing its investment in supporting the growth of private enterprises. As of the end of the Reporting Period, the Bank's outstanding loans to private enterprises amounted to RMB 114.311 billion.

During the Reporting Period, the Bank acted proactively to enhance its support for private enterprises on all fronts. The Bank granted FTP (Funds Transfer Pricing) policy concessions to private enterprises and SMEs, encouraging branches to increase the investment in private and inclusive SMEs loans. The Bank has increased its support for supply chain finance, focusing on hospitals, logistics and other livelihood-related industries, and providing innovative financial products such as Zheng Hao Pay (郑好付), Business Win (商互赢), and Medical Ding Tong (医鼎通) for micro, small and medium-sized enterprises in the upstream and downstream of the core enterprises. The Bank provided tailor-made scenario-based financial services in response to scenarios of private enterprises' demand for payment collection and online platform construction, helping them to guickly set up their online platforms and reduce the cost of enterprise system construction. In addition, the Bank also utilized financial technology to develop an internet lending business, actively participated in credit information sharing mechanism and platform docking, and launched a variety of credit products to enhance the coverage of inclusive financial services.

The Bank Assisted A Vehicle Components Limited Company by Reducing Interest and Fees

A vehicle components limited company operated on an order-based production model, requiring upfront payment for production materials. Due to the pandemic, the company faced severe financial strain during a period of halted operations with no income. The Bank arranged for personnel to visit the company's premises, gaining an understanding of its difficulties. Subsequently, the Bank took proactive measures to apply for interest and fee waivers on behalf of the customer, fully supporting the company's resumption of operations. These efforts were instrumental in helping the company overcome its financial challenges and were widely appreciated by the company.

Supporting SMEs

In recent years, the Bank has embarked on a path of inclusive finance with regional characteristics based on the vision of becoming an expert in financial services for SMEs. The Bank has always adhered to the mission of serving SMEs, continuously improving the quality and effectiveness of its financial services for them.

During the Reporting Period, the Bank formulated the Bank of Zhengzhou Specialized Business Management Regulations for Micro and Small (Personal) Operations to better support the development of the real economy and serve the unique customer base in the province. Moreover, the Bank further optimized regulations such as the Bank of Zhengzhou Management Regulations of Automobile Loan and Management Regulations Measures of Administrative for Operating Loans of SMEs, expanding the scope of automobile loan services and further promoting business development. Additionally, the Bank strengthened the implementation of due diligence exemption for private SMEs loans by formulating the Bank of Zhengzhou Implementation Rules for Due Diligence Evaluation and Responsibility Determination of Micro (Personal) Credit Business, defining the scenarios for exempting responsibilities and the tolerance for non-performing SMEs loans.



The Bank's outstanding loans to private enterprises amounted to RMB **114.311** billion



In response to the needs and characteristics of SMEs, the Bank continuously develops customized innovative credit products and services. During the Reporting Period, the Bank consistently iterated and optimized key micro and small-sized enterprise products such as "Housing E-finance (房 e 融)" "Business Assistance Loan (助业贷)" "E-purchase Loan (E 采贷)" and "E-tax Financing (E 税融)", providing more convenient financing services to its customers. The bank increased support for distinctive small and microenterprise groups in the province, identified and provided financial support to 33 distinctive small and micro-enterprise groups in the entire province, with a total amount of RMB 102 million invested. The Bank also initiated the construction of the "Zhengzhou Bank Inclusive Financial Service Hub". As of the end of the Reporting Period, the bank has established 21 inclusive financial service hubs. Furthermore, the Bank conducted solid market research and continued to promote the "Visiting Thousands of Enterprises, Improving Confidence, and Optimizing Service" initiative, addressing various issues in the financing process for small and micro-enterprises. As of the end of the Reporting Period, the balance of the Bank's SMEs loans amounted to RMB 160.267 billion, with an increase of RMB 5.664 billion and a year-on-year incrase of 3.66%, and the number of SMEs loan households was 68.834, up 1.260 from the beginning of the year. The balance of the Bank's inclusive micro and small-size loans amounted to RMB 49.96 billion, an increase of RMB 5.668 billion (growth rate of 12.8%) from the beginning of the year.

The Bank Increased Its Financial Support for Unique Micro Customer Groups in Henan Province

By the end of 2023, the Bank has identified 33 distinctive micro and small-size business customer segments in the province, with a focus on supporting 5 of these segments. The pepper industry is one of the distinctive industries in a certain county in Henan. During the peak trading season for peppers, which occurs between September and May of the following year, a large amount of funding is required by the pepper operators. In order to meet the financing needs of various types of pepper business entities in the county, the Bank has designed a "Pepper Distinctive Customer Segment Program" for micro and small-size enterprises and individual businesses engaged in pepper wholesale, sales, storage, and processing in the county. the Bank has established a specialized service team, increased visits and connections, and provided efficient and convenient financing services to pepper operators.

∀ Offline products

∀ Online products

- Housing E-finance-Operations (房 e 融 经营)
- E-Purchase Loan(E 采贷)
- Science and Technology Loan (科技贷)
- Zheng Technology Loan (郑科贷)
- Specialized, Sophisticated, Unique and Novel Loan(专精特新贷)
- Simple Loan (简单贷)
- Business Assistance Loan (助业贷)
- Public Liquidity Loan (对公流动资金贷款)
- Personal Loans for production and operation (个人生产经营性贷款)
- Business Start-up Guarantee Loan(创业担保贷)

- E-tax Financing (Enterprise Version) (E 税融(企业版))
- Micro-enterprises Loan(微业贷)
- Preferential Business Loan(惠商贷)

Empowering Rural Development

responds to the call for financial support for rural revitalization, accelerates the establishment of rural inclusive financial payment service points, continuously deepens the construction of diversified service scenarios, and strengthens the supply of rural financial products to provides safe, reliable, and convenient financial services to rural residents.

During the Reporting Period, the Bank optimized the "Rural Revitalization Edition" of its mobile banking app, focusing on addressing the challenges faced by rural customers in accessing face-to-face financial services and using smart devices. It provided proactive online services and diversified interactive methods, analyzed the usage habits of rural customers, and reasonably arranged layout elements. It also delivered credit publicity, prevention of telecom fraud, personal financial information protection knowledge, and policies to weak knowledge groups in rural areas, gradually bridging the "Digital Divide" in rural areas. Additionally, the Bank continued to optimize the efficiency of rural inclusive financial payment service points, carried out the construction of "Benefit Rural Sites+" scenarios, and enriched the card environment for rural residents.

Financial support helps rural revitalization. The Bank continues to use its own financial resources to increase the supply of credit for agriculture, rural areas, and farmers. During the Reporting Period, the Bank established differentiated performance

indicators for agriculture, rural areas, and farmersrelated credit, effectively promoting the marketing of agriculture, rural areas, and farmers-related credit, strengthened FTP support for agriculture, rural areas, and farmers-related lending, encouraged branch institutions to increase the intensity of agriculture, rural areas, and farmers-related lending, and increased innovation in agriculture, rural areas, and farmersrelated credit products. It provided specialized credit and financing loan products called "Rural Revitalization Loans (乡村振兴贷)" to various new agricultural entities in Henan Province to meet the personalized needs of agricultural businesses. As of the end of the Reporting Period, the Bank's balance of agriculture. rural areas, and farmers-related loans amounted to RMB 82.239 billion, with an increase of RMB 1.368 billion from the beginning of the year.

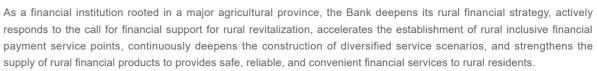


Focusing on People's Livelihood Construction

The Bank actively supports regional infrastructure construction, focusing on capacity improvement driven by innovation, new infrastructure construction, new urbanization, major infrastructure, industrial transformation and upgrading, ecological protection, people's livelihood, and social undertakings. It focuses on key projects at the provincial and municipal levels, providing continuous financial support.

Focusing on the provincial and municipal Fourteenth Five-Year Plan for urban renewal and urban and rural habitat construction, the Bank actively supports the construction of districts and renovation of old urban residential communities, and continues to provide financial services for the construction of urban water supply, gas, heat, sewage treatment, electricity and other infrastructures.

Developing Inclusive Finance, and Promoting Social Equity / 30





The Bank Conducted Volunteer Service in Hundreds of Villages The Bank Supported the Rural Water Safety Consolidation and Improvement Project of A Company in Zhumadian City

A company in Zhumadian City planned to carry out the construction of a rural drinking water safety consolidation and upgrading project in the rural areas of a district in Zhumadian City, which would adopt a unified networked water supply in the region and further improve the water supply system after the completion of the project. The project could cover a population of 369,400 in 130 administrative villages. During the Reporting Period, the Bank provided a credit facility of RMB 240 million to the company, which was specifically used to support the construction of the project to consolidate and upgrade the safety of drinking water in the region.

Caring and Contributing to the Society

The Bank remains true to its original aspiration and keeps in mind its mission of giving back to society. By carrying out public welfare and charity activities, the Bank strongly supports people's livelihood and social welfare undertakings, making progress together with society, and delivering gratitude and care. During the 16th "Zhengzhou Charity Day" and donation ceremony with the theme "Joining Hands in Charity for A Better Life", the Bank donated RMB 800,000 to the Zhengzhou Charity Federation.

郑州银行股份有限公司 捐赠80万元

The Bank Donated RMB 800,000 to the Zhengzhou Charity Federation >>>

The Bank Provided Convenient Services Through the Workers' Caring Stations

The Bank fully leveraged the role of the 69 branches and sub-branches outdoor workers' caring stations as the union's frontline, and provided outdoor workers with convenient services such as hot water supply, shelter from the cold, and mobile phone charging according to their actual needs.



The Bank Carried Out the "Model Workers' Medical Service to the Countryside" Free Medical Service Activity

In April 2023, the Bank invited experts from Cardiovascular Hospital to primary-level village organization, to "Model Workers' Medical Service to the Countryside" Free Medical Service Activity, providing caring health services to the villagers.





and Upgrading the Customer **Experience**



(Improving Financial Services

Protecting Customers' Interests and Rights

Improving Financial Services

Strengthening Financial Innovation

The Bank continues to innovate financial products and services to create higher value for customers with distinctive products and services, and to use this as a breakthrough to enhance its competitiveness in the market.

During the Reporting Period, the Bank focused on improving innovation effectiveness and continuously promoted the implementation of various innovative initiatives.

- Created an atmosphere for early and pilot implementation of cultural reshaping: learned from its peers and created the "Discussing Inovation and Finance" innovation periodical; solicited ideas from employees around new technology-enabled business scenarios and new modes of retail business; and the "Energy Bar" has been added to the innovation points to incentivize employees to make their voices heard.
- Optimized the process by refining the risk assessment, launching technical assessment and exploring joint assessment in the approval process of innovation projects.
- Reshaped the team. The Bank established five agile innovation and research teams for technology and business
- ۲ integration. The Bank set up a product development post and a customer demand post on each team to jointly explore breakthrough points for business innovation.

The Bank Created A Treasury Management Cloud Platform

The Bank has created an all-client, multi-version, one-stop treasury management cloud platform to meet the needs of enterprises at different stages of development relying on diversified digital and intellectual financial services, and to help enterprises start digital transformation quickly at low cost and realize cost reduction, efficiency and value creation. Focusing on customer experience and value creation, the platform has created 12 key functions to provide enterprises with a set of intelligent and friendly, Look-through and visible, powerful, safe and reliable capital management platform. At the same time, it integrated with the Bank's "Cloud Business" online supply chain finance platform to provide enterprises with one-stop "Treasury + Financing" comprehensive financial services.



Promoting Digital Services

The Bank is guided by a high-quality development strategy and led by technological innovation to build a high-quality service team, closely focus on customer needs, and continuously improve the quality and efficiency of service to provide customers with the best experience.

During the Reporting Period. The Bank continued to optimize and enrich its mobile banking services. It continuously optimized transaction processes to enhance customer experience, and updated versions of mobile banking for the elderly merchants, and rural areas to provide differentiated and exclusive services to customers. As of the end of the reporting period, the Bank had a total of 3.247,100 customers signed up for personal mobile banking, with the number of transactions increasing by 15.38% year-on-year. Meanwhile, the Bank deepened the construction of offline smart services, continuously promoting online and intelligent business handling with the help of intelligent devices in branches. As of the end of the Reporting Period, more than 1,400 devices had been deployed, realizing a number of business operations such as account management, e-banking, wealth management, etc., and providing customers with convenient, fast and efficient branch services.

The Bank continued to carry out high-quality customer service work. The 95097 customer service hotline provided services 1,172,300 times, with a customer satisfaction rate of 99.55%, of which 56,400 times were provided to elderly customers aged 60 years old or above: meanwhile, it carried out intelligent customer service 788.200 times by means of text messaging and video-voice, etc., so as to enhance the coverage of customer service.

The Bank's Centralized and Digitized Processing of Bank Confirmation Letters Showed Results

The Bank implemented the digital and centralized processing of bank confirmations, applying new technologies such as blockchain technology, big data intelligent collection, intelligent analysis and visualization to support the online processing of five major processes from the issuance of letters by accounting firms to the authorization of audited units, realizing the standardization, process and professionalization of replies to letters. During the Reporting Period, the Bank processed 9,715 letters, initiated the docking with the Blockchain Platform for Bank Confirmations of the China Banking Association to further enhance the scope of digital bank confirmations application of the correspondence platform.

Protecting Customers' Interests and Rights

The Bank places great emphasis on consumer rights and interests protection and consistently practices the concept of "Finance for the People". It continues to improve the management system and institutional mechanisms for protecting consumers' rights and interests, ensuring that consumers' rights and interests protection requirements are integrated into all aspects of the business processes. The Bank takes various measures to safeguard the legitimate rights and interests of consumers, constantly enhancing the recognition and satisfaction of financial consumers.

The Bank strictly adheres to the laws and regulations such as the Law of the People's Republic of China on Commercial Banks, the Law of the People's Republic of China on the Protection of Consumer Rights and Interests, and the Measures for the Administration of the Protection of Consumer Rights and Interests by Banking and Insurance Institutions, constructing a comprehensive system for the protection of consumer rights and interests. The Bank has established regulations such as the Bank of Zhengzhou Basic System for Consumer Rights and Interests Protection Management, the Bank of Zhengzhou Detailed Rules for Quality Assessment of Consumer Rights and Interests Protection Work, the Bank of Zhengzhou Measures for Administrative of Consumer Rights and Interests Protection Review, and the Bank of Zhengzhou Measures for Administrative of Customer Complaint Handling, continually improving mechanisms for consumer rights protection review, disclosure of financial products and services, management of financial marketing and advertising behavior, internal assessment of consumers' rights and interests protection, handling of consumers' complaints, and diverse resolution of financial disputes, effectively safeguarding the legitimate rights and interests of consumers.

Trustworthy Advertising

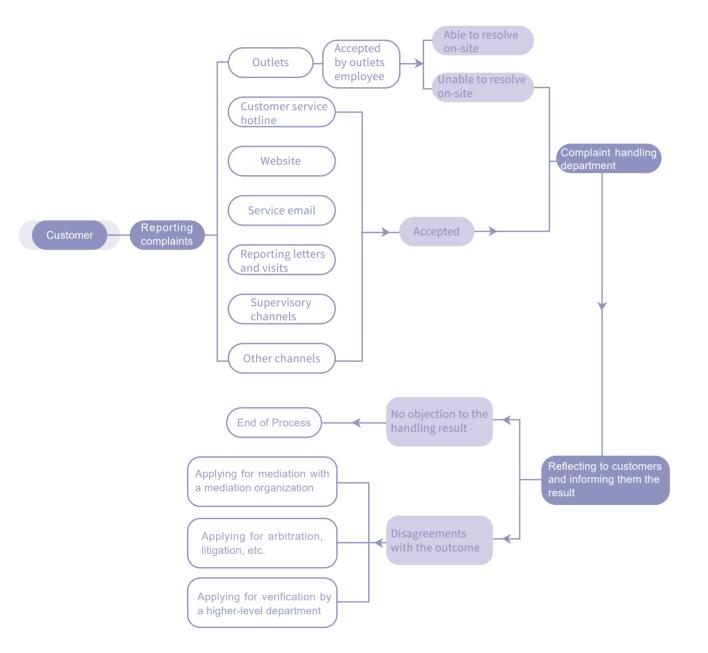
The Bank strictly manages the marketing and advertising of the products and services it provides. In accordance with the relevant regulations such as the Bank of Zhengzhou Measures for Administrative of Consumer Rights and Interests Protection Review, the Bank of Zhengzhou Measures for Administrative of Financial Marketing and Advertising Behavior, and the Bank of Zhengzhou Measures for Administrative of Publicity, external advertising must be truthful and carefully worded. Simultaneously, there is an increased supervision of business marketing and advertising actions of third-party business partners to collectively ensure that marketing and advertising activities comply with legal and regulatory requirements. The marketing and advertising activities are disclosed in a manner that is sufficiently attention-grabbing and easily understandable by consumers, ensuring comprehensive protection of their legitimate rights and interests.

Providing Service with Dedication, and Upgrading the Customer Experience $\angle 34$

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Strengthening Complaint Resolution

The Bank has always adhered to the principles of compliance with the law, convenience and efficiency, addressing both the symptoms and root causes, and diversified solutions in handling consumer complaints. A variety of opinion expression channels have been established, including customer hotlines, complaint service lines, branch suggestion boxes, portals, and letter calls. The Bank continues to improve the working mechanism of internal communication and coordination, information sharing and collaborative handling, optimize and improve the assessment system, comprehensively strengthen the traceability and rectification efforts, enhance the quality and efficiency of consumer complaint handling, and efficiently satisfy the reasonable and legitimate demands of consumers.



During the Reporting Period, the Bank handled 1,941 customer complaints, achieving a 100% complaint resolution rate. The complaints mainly focused on loan and bank card-related services, with the majority originating from areas such as Zhengzhou, Kaifeng, and Shangqiu. The Bank also published 12 complaint analysis reports, presenting 18 suggestions and recommendations, providing valuable insights for enhancing the quality of service.

Protecting Customer Privacy

The Bank has formulated internal systems such as the Bank of Zhengzhou Measures for Administrative of Financial Information of Personal Customers, the Bank of Zhengzhou Measures for Administrative of Accounting Archives, the Bank of Zhengzhou Measures for Administrative on Data Security, and the Bank of Zhengzhou Measures for Administrative on Information Security Accountability. The Bank regularly conducts emergency drills and continuously conducts financial information security inspections to effectively protect customer privacy.

During the Reporting Period, The Bank revised the Bank of Zhengzhou Measures for Administrative of Personal Credit Management, the Bank of Zhengzhou Personal Credit Management Operations Procedures, and the Bank of Zhengzhou Measures for Administrative of Data Security. The Bank organized all employees to participate in information security awareness training, deployed professional network security protection equipment, encrypted the transmission of sensitive information, and conducted security testing on important internet customer systems and mobile applications. In addition, the Bank strictly controls the internal use of data, requiring authorization and approval before any data usage.

The Bank Conducted the Internal Data Security

In September 2023, the Bank invited a third-party assessment company to evaluate the current status of internal data security management in reference to national laws and regulations, as well as industry regulatory standards. Through on-site interviews and document reviews, the assessment evaluated the status of data security in areas such as "Data Security Management", "Data Lifecycle Protection" and "Data Security Operation and Maintenance" aiming to further enhance The Bank's data security protection capabilities and ensure the security of customer information.

Popularizing Financial Knowledge

The Bank continues to carry out and promote financial consumer education and financial literacy to enhance consumers' awareness of self-protection and risk prevention and help build a harmonious financial environment. The Bank actively fulfilled its social responsibilities, fully implemented the requirements of the regulatory authorities for financial consumer education and publicity, and continued to pay attention to key populations and focus on hot issues of consumers' concern. During the Reporting Period, financial consumer education and publicity benefited 2.4 million people.

During the Reporting Period, the Bank continued to promote financial education at multiple levels and from various perspectives, relying on the "Online + Offline, Centralized + Positional" publicity model. From January to June, the Bank conducted a 100-day publicity campaign on the prevention of illegal fund-raising under the theme of "Protecting Money Bags - Protecting Happy Families", as well as a special publicity month to guide the public to enhance their ability to identify and prevent illegal fund-raising. In addition, the Bank carried out special publicity activities for specific groups of people, including the elderly, new citizens and college students. In addition, the Bank's financial literacy publicity and education have been recognized with awards.

Providing Service with Dedication, and Upgrading the Customer Experience / 36



• The Bank carried out educational and publicity activities in the county, with the theme of "Caring for the Left-Behind Elderly And Escorting Them to A Happy Old Age".

• The Bank carried out financial knowledge education and publicity activity of "Keeping Watch over the Youth A New School Year" at the university





• During the "Bank of Zhengzhou Cup" Zhengzhou Yellow-River Marathon, the Bank launched a financial consumer awareness campaign entitled "Gathering Financial Strength for A Better Life".



• The Bank was awarded the "2023 Excellence Award of Henan Financial Industry on Educational Service".



and Growing together with **Employees**





Protecting Employees' Interests and Rights

The Bank strictly complies with relevant laws and regulations such as the Labor Law of the People's Republic of China and the Labor Contract Law of the People's Republic of China, and has formulated the Bank of Zhengzhou Fundamental Rules on Human Resource Management, the Bank of Zhengzhou Management Measures for Recruitment and Probationary Period, the Bank of Zhengzhou Regulations on Labor Contract Management, the Bank of Zhengzhou Regulations on Remuneration Management, and the Bank of Zhengzhou Head Office Regulations on Employee Performance Appraisal Management to standardize the management of employee recruitment and promotion, compensation and dismissal, working hours, holidays and other benefits and welfare.

Recruitment and Dismissal

The Bank has formulated the Bank of Zhenazhou Recruitment and Probation Management to specify the process specifications. such as division of responsibilities, recruitment qualifications and standards, and procedures. The Bank adheres to the principles of "Appointing people by abilities, and employing on the basis of competitive selection" and regulates basic conditions and forms of recruitment based on different positions.

For resigned employees, the Bank assists employees in the resignation procedures and implements the resignation treatment in accordance with the Bank of Zhengzhou Regulations on Employee Resignation Management.

Labor Standards

During the recruitment process, the Bank strictly reviews the identity information of applicants to resolutely eliminate the use of child labor. In addition, the Bank strictly complies with the written labor contract to clarify the rights and obligations of both parties. If any violation is found, it will be dealt with in a timely manner in accordance with the requirements of laws and regulations. During the Reporting Period, there were no incidents of child labor or forced labor.

Equal opportunities, diversity and anti-discrimination

The Bank advocates equal opportunities, diversity and anti-discrimination. We never treat employees differently due to their race, gender, age, religion, ethnicity and other factors, so as to achieve the diversified construction of the talent pool.

Remuneration and promotion

The remuneration of the Bank adheres to the principles of fairness, competitiveness and incentives.

• The remuneration system is oriented towards boosting market competitiveness and talent attraction. Meanwhile, according to the survey of market salary level, the remuneration of different positions with a large gap in market level will be adjusted accordingly. • The remuneration system is oriented towards increasing the incentive of wages. Employees are motivated to work through the design of incentive salary units such as variable salary and bonus.

• The Bank opened different remuneration channels to provide equal promotion opportunities for employees in different positions. • The Bank has established a mechanism related in accordance with regulatory requirements and operational management needs, to deferred payment of remuneration and recovery of performance-based remuneration, so as to improve the incentive and restraint mechanism of remuneration and mitigate various operational and management risks.

The Bank clarifies the promotion path of employees. In order to define the criteria for the selection and to establish a foundation for the promotion and advancement of cadres and employees, the Bank formulated the Bank of Zhengzhou Regulations on Cadres Management and other systems.

Working hours and holidays

The Bank implements a working hour system of no more than 8 hours per day and no more than 40 hours per week on average. In addition to statutory holidays, employees can enjoy paid holidays such as annual leave, sick leave, marriage leave, maternity leave and funeral leave.

Other welfare benefits

In accordance with applicable Chinese laws, rules and regulations, the Bank pays social insurance and housing provident funds and certain other employee benefits for employees. Besides, the Bank establishes supplementary guarantees such as enterprise annuity and supplementary medical insurance, to increase the level of pension benefits and medical security for employees.

Y As at the end of the Reporting Period, the Bank's employee-related data are listed as follows:

Category		2023		2022			
		Number (person)	Percentage (%)	Turnover rate ³ (%)	Number (person)	Percentage (%)	Turnover rate ³ (%)
Total numbe	r of employees	5,329	100.00	2.04	5,331	100.00	1.84
5	Male	2,477	46.48	1.90	2,462	46.18	1.83
By gender	Female	2,852	53.52	2.16	2,869	53.82	1.85
	30 years old and under	1,329	24.94	3.63	1,251	23.47	3.17
5	From 31 to 40 years old	3,167	59.43	1.62	3,189	59.82	1.51
By age group	From 41 to 50 years old	585	10.98	1.18	607	11.39	1.14
	Employees aged above 50	248	4.65	0.8	284	5.33	1.05
By geographical region	Employees based in Henan Province	5,329	100.00	2.04	5,331	100.00	1.84
	College degree and below	278	5.22	-	303	5.68	-
By education	Bachelor degree	3,877	72.75	-	3,917	73.48	-
background	Master degree	1,154	21.66	-	1,091	20.47	-
	Doctor degree	20	0.38	-	20	0.38	-
By employment type	Full-time employees	5,329	100.00	2.04	5,331	100.00	1.84
New employees		180	3.38	-	351	6.58	-
Ethnic minority employees		214	4.02	-	213	4.00	-

Note: The employee composition is the data of the Bank excluding its subsidiaries as at the end of the Reporting Period.

People-oriented and Growing together with Employees / 40

[3] Turnover rate is calculated based on the number of employees leaving the Company/(number of employees at the end of the year + number of

employees leaving the Company)

Caring for Employee Well-being

The Bank insists on providing a healthy and safe working environment for its employees and strictly complies with the Law of the People's Republic of China on the Prevention and Control of Occupational Diseases and the Regulations on Work-Related Injury Insurance, etc. In addition, the Bank has formulated and implemented the Bank of Zhengzhou Special Emergency Response Plan for Emergency Social Security Incidents and other systems to safeguard the office safety, physical and mental health, and the livelihood of its employees. During the Reporting Period, the Bank did not commit any occupational health and safety violations⁴.

The Bank regularly carries out fire protection system testing and maintenance, continuously conducts fire safety inspections of key fire prevention areas, and carries out fire protection education and fire prevention skills training. The Bank carries out all kinds of safety prevention work in accordance with the law, strengthens daily safety management, reinforces the safety management of access to all kinds of office areas and business premises, and conscientiously implements all protection measures in strict accordance with the Bank's emergency response mechanism, and adopts practical and effective means to strictly prevent all kinds of cases and accidents from occurring. The Bank has taken effective measures to prevent the occurrence of various cases and accidents, ensure the safe operation of its business premises, and ensure the safety of its employees and customers.

The Bank places great importance on the physical and mental health of its employees and strives to meet their needs. During the Reporting Period, the Bank established and operated an employee care center that integrates the functions of "Mother and Baby Care Room, Psychological Counseling Room, and Emergency Rescue Station". The Bank actively responded to the demands of employees by organizing and carrying out physical and mental health care activities for employees, and carried out 6 first aid, maternal and child health care, and emotion management trainings, and the Bank joined hands with the disease control center to carry out a special discounted activity on "Herpes Zoster Vaccination" for employees over 50 years of age. In addition, the Bank organized two first-aid knowledge training tests, and 37 people obtained universal first-aid certificates, and set up an emergency rescue vanguard team covering all the Bank's institutions.

The Bank Established and Operated An Employee Care Center
Mother and Baby Care Room in Employee Care Center Employee care center **←**R=

The Bank Established An Emergency First Aid Vanguard Team
The Bank Actively Conducted Knowledge Lectures on Health and Conducted First Aid Knowledge Training

[4] There were no work-related fatalities in the past three years (including the Reporting Period). During the Reporting Period, the number of lost days due to work injury was 343.

Condolences for female employees on childbirth **17,000** yuan The Bank plans activities around the spiritual and cultural needs of employees, aiming to help them achieve a balance between work











Leading Employee Development

Employee training and skill enhancement are critical to enhancing the core competitiveness of the Bank. The Bank continuously invests resources and provides platforms for employees, assisting in their growth and progress, and achieving mutual benefits. The Bank consistently improves its training management system and has established regulations such as the Bank of Zhengzhou Training Management Measures, Bank of Zhengzhou Part-time Training Administrator Management Implementation Rules, and Bank of Zhengzhou Training Effectiveness Evaluation Management Measures to support training management and business development needs.

During the Reporting Period, the Bank conducted various forms of training to enhance the comprehensive and innovative abilities of all employees, enriching the online training experience and content to achieve comprehensive training coverage for all employees.



During the Reporting Period, the Bank held 122 training sessions of various types. with a total of 5,329 trainees and over RMB 7.5944 million. The per capita expenditure was RMB 1,425, and the training coverage rate was 100%.

Employee type	Number of trainees (person)	Coverage Rate⁵ (%)	Training hours (hour)	Average training hours(hour)
Senior employees	20	100	672	33.6
Middle-level employees	273	100	13,714.5	50.2
Junior employees	5,036	100	203,593.9	40.4
Male	2,477	100	101,320.6	40.9
Female	2,852	100	102,273.3	35.9

The Bank Carried Out Cadre Capability Enhancement Training in 2023

During the Reporting Period, the Bank completed four special training sessions for its cadre. In June, a training session focusing on political literacy, macroeconomic situation, and industry trends was conducted to enhance the abilities of middlelevel cadres, with a total of 115 participants. In September and November, two advanced training courses focusing on professional skills for cadres were organized, with 256 participants in total. In December, an online training course on Interpreting the Spirits of the Financial Work Conference and Economic Work Conference was conducted, in which all senior-level cadres and above in the bank participated.



People-oriented and Growing together with Employees / 44



The Bank Carried Out Training for New Employees

The Bank conducted onboarding training for 96 newlyrecruited employees from universities, which was divided into three phases: centralized offline centralized teaching, online teaching, and hands-on operations. The centralized offline training comprehensively enhanced the new employees' overall business knowledge and skills. The online training supplemented the learning of professional knowledge in various departments. The hands-on operations training deepened the understanding of counter operations and service standards, emphasizing compliance and risk prevention awareness, and laying a solid foundation for the employees to strictly adhere to institutional regulations and become compliant and lawabiding employees in their future work.





Safeguarding the Future of the Ecosystem

Promoting Organizational Culture

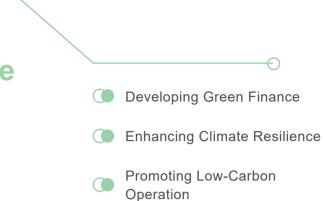
The Bank places great emphasis on corporate culture development and aims to gradually establish a unique corporate identity, providing employees with a positive work environment and presenting a positive corporate image to the general public. During the Reporting Period, the Bank focused on implementing the strategy for high-quality development, and conducted a special survey on the effectiveness of corporate culture implementation throughout the bank, systematically evaluating the current status of corporate culture implementation, employee development, and ideological management.

Actively organized corporate culture activities: the Bank organized the "Corporate Culture Forum" to conduct indepth interviews with grassroots units that have made outstanding progress in the implementation of corporate culture, and promoted 11 special topics through the bank's WeChat Official Account.

Conducted a comprehensive survey on corporate culture throughout the Bank: the Bank conducted a special survey focusing on the actual situation of strengthening the implementation of corporate culture and addressing key issues identified during the annual assessment of corporate culture.

Systematically advanced the reshaping of corporate culture: the Bank formulated a plan to reshape the corporate culture system and upgrade cultural concepts, clearly defining the construction of a new cultural gene background from a strategic perspective. This involved streamlining the system of cultural concepts to enhance the fundamental sense of identity and impact of corporate culture.

Continued the development of corporate culture in terms of visual presentation. The content of the Bank's historical exhibition hall and cultural walls in branch offices was regularly reviewed and updated.





Developing Green Finance

During the Reporting Period, the Bank continued to focus on realizing the goal of "Carbon Peak and Carbon Neutrality", taking the coordinated development of the regional economy and resources and environment as its own responsibility, and taking sustainable development as its core value. The Bank made full use of the funds raised by green bonds, continuously increasing its support for the green economy, low-carbon economy and circular economy. The Bank focused on supporting projects and clients in the industries of energy conservation and environmental protection, clean production, clean energy, ecological environment, upgrading of infrastructure green industries and green services and other industry projects and customers.

During the Reporting Period, the Bank adopted multiple measures to deepen the development of green finance

Strengthened organizational leadership and improved institutional mechanisms: During the Reporting Period, the Bank established the Zhengzhou Bank Green Finance Working Group based on the Green Credit Working Committee to provide unified organization and leadership for the Bank's green finance initiatives.

Developed and collaborated to promote the special programs: The Bank formulated the Bank of Zhengzhou Implementation Plan on Increasing Green Credit and Supporting Green Development outlining annual work targets, key initiatives, and the responsible departments in seven areas including organizational leadership, credit supply, and green products.

Made clear credit policies for precise guidance: The Bank further clarified the key support areas and credit strategy of green finance, improved environmental and social risk management measures, and established a green approval channel.

Used policy tools effectively and explored product innovations: During the Reporting Period, the Bank actively promoted the use of carbon reduction support tools. The Bank provided carbon emission quota pledge loans to eligible key emission enterprises, helping them to revitalize carbon assets and broaden their financing channels. The Bank also actively developed and promoted low-carbon and environmentally-friendly credit card products.

Improved the assessment incentives and strengthened the pricing management: The Bank implemented specific incentive policies, appropriately increasing the weight of green finance assessment indicators, and developed complementary marketing incentive policies for green credit. It also enhanced the linkage between FTP and LPR (Loan Prime Rate) to provide preferential FTP for green credit, continuously reducing the financing costs for enterprises.

As of the end of the Reporting Period, the Bank's balance of green loans amounted to RMB 40.88 billion, with an increase of RMB 12.34 billion compared to the beginning of the year, representing a growth of 43.24%. Regarding green finance bonds, by the end of the Reporting Period, the Bank had a stock of green finance bonds totaling RMB 3 billion, with the raised funds being used for green industrial projects stipulated in the Green Bond Endorsed Projects Catalogue. The investments mainly targeted areas such as energy conservation, pollution prevention, resource conservation and recycling, clean transportation, ecological protection, and climate change adaptation.

In November 2021, the People's Bank of China established a tool to support carbon reduction, allowing financial institutions to provide preferential interest rate loans to projects within key carbon reduction areas with significant carbon reduction effects (referred to as "carbon reduction loans"). In 2023, the Bank became one of the financial institutions authorized to use this carbon reduction support tool. The Bank actively promoted carbon reduction loans and has already approved three projects that meet the criteria for carbon reduction loans during the Reporting Period.

During the Reporting Period, the Bank extended a credit line of RMB 10 million to an energy company for the construction of the "JZAC Phase 2 3.44MWp PV and Energy Storage Microgrid Project," utilizing a fixed asset loan. According to the project feasibility report, once completed, the project is expected to produce an average of 3.3126 million kWh of "Green Electricity" annually, meeting the company's electricity needs and allowing surplus electricity to be sold to the grid. This demonstrates the efficient and flexible use of "Green Electricity". After operating, the projrct could save approximately 1,081.2 tons of standard coal every year and reduce carbon dioxide (CO2) emissions by about 2.620 tons, as well as reducing sulfur dioxide (SO2) emissions by 19.03 tons, showcasing significant energy savings and emission reductions.

Enhancing Climate Resilience

In response to the potential risks posed by climate change, the Bank will develop diversified response strategies to mitigate the impacts of climate change.

Types of Climate Risk	R
Acute physical risks such as extreme weather	 Formulated a comprehensive budifferentiated emergency response Different scenarios have been cleastrategies and processes. Through emergency situations.
Credit risk	 Practiced the development philo allocation towards industries and en- emissions, and low resource consump Implemented the local policies to industrial, and environmental protection Implemented dynamic evaluations of or projects, as well as risks related to
Market risk	 Strictly adhered to requirements Commercial Banks to carry out man monitoring, utilizing quota manageme In accordance with internal and ex valuation and expected credit losses,

Finance Goes Green, Safeguarding the Future of the Ecosystem / 48

esponse Strategy

usiness continuity management system, which includes e measures based on the severity of natural disasters. arly defined to specify corresponding business recovery h drills, the Bank has enhanced its ability to respond to

losophy of green finance, clearly directing green credit nterprises with low energy consumption, low pollution, low nption

to ensure consistency in credit policies with economic, tion policies.

of environmental and social risks faced by credit customers o environmental protection policies.

ts such as the Market Risk Management Guidelines for nagement actions including market risk identification and ent as a core tool for conducting indicator control.

external requirements, formulated management methods for and clarified the responsibilities and processes.

Based on Environmental and Social Risk Management Specifications for Commercial Banks' Green Project Loans, before granting credit, the Bank divides credit customers into three categories according to the environmental and social risks faced by customers or projects and conducts dynamic assessment of their environmental and social risks. The relevant results are used as an important basis for rating, credit access, management, and exist,



Promoting Low-Carbon Operation

The Bank strictly abides by the Environmental Protection Law of the People's Republic of China, the Energy Conservation Law of the People's Republic of China, the Water Law of the People's Republic of China and other laws and regulations, actively promotes energy conservation and environmental protection, and creates green and low-carbon operations. The Bank has formulated the Bank of Zhengzhou Regulations on Environmental Hygiene Management to standardize the environmental management process in the office, save resources, reduce energy consumption, and effectively control pollution emissions. During the Reporting Period, the Bank strictly managed pollution emissions in accordance with relevant laws and regulations.

The Bank's main business does not involve high pollution and high emissions and does not generate significant hazardous waste and air pollutants. For a limited amount of hazardous waste generated in daily operations, such as waste batteries, waste fire extinguishers and waste light tubes, the Bank delivers them to the waste comprehensive treatment plant for classification disposal. For wastes containing sensitive information storage media, special personnel will use the magnetic elimination equipment with the national confidentiality certification to carry out information elimination, magnetic elimination, physical crushing and other sales processes, and keep sales records.

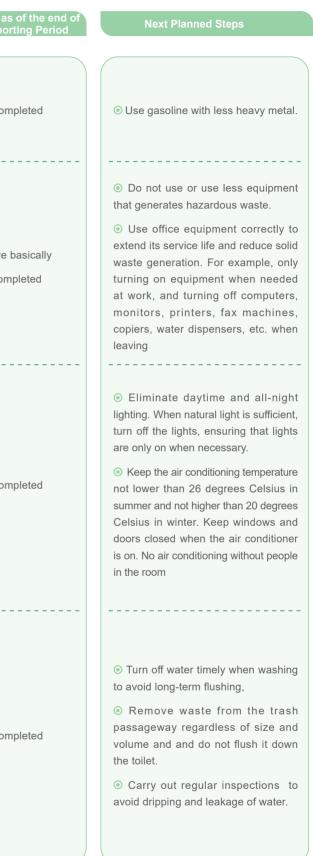
The Bank's non-hazardous waste is mainly the waste generated in office and daily life, which is collected and processed by a professional waste removal company.

The main resources used by the Bank include water, electricity, natural gas, gasoline, diesel fuel and paper. The Bank's water is sourced from the municipal pipe network, and there is no issue in sourcing water. The wastewater generated from the Bank's office operation is initially treated by the sewage treatment facilities of the office building, and then discharged into the municipal sewage pipeline, which will not have a significant impact on the environment.

The Bank set energy conservation and emission reduction targets and corresponding measures at the head office level to further promote green operations. During the Reporting Period, the Bank actively implemented the action plans to achieve the environmental objectives and reduce the negative impacts on the environment and ecology. The following are the progress and records of the Bank's target achievement and improvement measures. The Bank will continue to conduct environmental management.

Scope	2023 Targets	Progress as the Repor
Air pollutants and greenhouse gas emissions (GHG)	Aggregate reduction	Com
Waste disposal	Aggregate reduction	Have
Energy use	Reduction in annual per capita electricity and heat consumption	Corr
Water use efficiency	Reduction in annual water consumption per capita	Com

Finance Goes Green, Safeguarding the Future of the Ecosystem / 50



(単)

Electricity

management

2ª

Water management

-0-

Office

Management

(00)

Management

of official vehicles

Y The Bank adopts the following energy conservation and emission reduction measures:

• Replace the original incandescent lamps with LED lights or other energy-saving lights, and set timers to control the lighting time.

• Advocate to close doors and windows when air conditioners are on, and turn off air conditioners when no one is in use.

• Conduct regular cleaning, repair, maintenance and replacement of old parts for fans, air conditioners, heating and other equipment to improve efficiency.

• Give priority to energy-saving and environmental-friendly equipment when purchasing new equipment.

• Adopt the principle of using clean water multiple times, and advocate turning off the water in time to avoid long-term flushing.

· Post water-saving signs and carry out maintenance immediately if abnormal conditions are found.

• Irrigate flowers and trees according to weather conditions, use water reasonably and avoid wastage.

• Optimize the office automation system to achieve online processing of business approval, seal approval, legal review, work communication and supervision.

• Develop a conference assistant to realize online inspection of meeting notices and meeting materials.

• Launch an electronic seal system to replace the engraving and the use of some physical seals.

Promote video conferences to reduce conference costs.

• Implement unified management of official vehicles, conduct regular repairs and maintenance, and improve the utilization rate and integrity rate of vehicles.

• Optimize travel routes and reduce the use of vehicle fuel.

▼ During the Reporting Period, the environmental performance of the Bank was as follows:



Use of Resources at Head Office

Indicators	Unit	2023	2022
Natural gas consumption	MWh	320.03	261.91
Natural gas consumption intensity	MWh/m ²⁶	0.0057	0.0058
Vehicle fuel consumption ⁷	MWh	105.66	607.93
Vehicle fuel consumption intensity	MWh/vehicle ⁸	6.60	17.37
Total direct energy consumption	MWh	425.70	869.84
Total direct energy consumption density	MWh/ m	0.01	0.02
Electricity consumption	MWh	10,956	11,710
Electricity consumption intensity	MWh/ m	0.19	0.26
Heating consumption	MWh	2,130.17	1,597.50
Heat consumption intensity	MWh/ m	0.04	0.04
Total indirect energy consumption	MWh	13,086.37	13,307.49
Total indirect energy consumption density	MWh/ m	66,358	0.29
Water Consumption	Tons	66,658	165,404
Water consumption intensity	Tons/ m	1.17	3.65

[6] The total office area of the Head Office is 56,591.95 square meters. The underground area of three levels, which was not included in the previous year's calculation, is 11,238.76 square meters.

[7] Including gasoline and diesel consumption of office vehicles.

[8] As at the end of the Reporting Period, the Head Office owns a total of 16 office vehicles. Compared to the previous year, the Head Office has transferred or auctioned off 18 vehicles, including 16 diesel vehicles during the Reporting Period.

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GHG Emissions at Head Office

ltem	Unit	2023	2022
Total GHG emissions	Tons CO ₂ e	7,246.96	7,570.49
Total GHG emissions intensity	Tons CO2e/ m ³	0.13	0.17
Direct GHG emissions (Scope 1) ⁹	Tons CO₂e	90.16	210.97
Indirect energy greenhouse gas emissions (Scope 2) ¹⁰	Tons of CO_2	7,156.80	7, 359.52

Non-Hazardous Waste at Head Office ¹¹

Item Unit		2023	2022	
Domestic waste	Tons	108.6	105	
Intensity of domestic waste tons/person ¹²		0.07	0.07	
Waste equipment	/	200 Kg ¹³	522 piece	
Intensity of waste equipment	/	0.13 Kg/person	0.36 Piece/person	

Future Outlook

Looking forward to 2024, standing on a new starting point in history, we are deeply aware that sustainable development is our responsibility and mission, and it is also the way to promote high-quality development, serve the local economy and realize finance for the people. We will continue to deepen our understanding of sustainable development and management level, transform ESG external requirements into internal motivation, and promote the co-prosperity and co-growth of our business and local economy.

In this process, we will take a more open and inclusive stance to obtain and respond to the needs and expectations of our stakeholders in ESG. We will do our best to fulfill the Five Major Sectors, serve as the main force in serving the real economy, and continue to innovate our service model and improve our service quality. We will strive to build a green bank, help realize the national strategic goals of carbon peaking and carbon neutrality, and jointly address the challenges of global climate change. We will safeguard employees' rights and interests, emphasize employees' career development, and care for their lives; and continue to care for and give back to the society and assume social responsibility. We will practice the concept of sustainable development with practical actions and contribute more to building a harmonious society and promoting the high-quality development of local economy.



^[9] Including greenhouse gas emissions from consumption of natural gas, gasoline and diesel. The calculation of road mobile sources and natural gas emissions refer to the *Greenhouse Gas Emission Accounting Methodology and Reporting Guide for Land Transportation Enterprises (Trial)* and *Greenhouse Gas Accounting System - Guide to Greenhouse Gas Emission Calculation Tool due to Energy Consumption (Version 2.1)* issued by the Ministry of Environmental Protection of China, respectively.

^[10] Including greenhouse gas emissions from electricity consumption and municipal heating. Emissions from heat consumption is calculated using a reference from the GHG Accounting System - Guidelines for Calculating Greenhouse Gas Emissions from Energy Consumption (Version 2.1). The emission factor for the electricity grid is 0.5703 kgCO₂/kWh.

^[11] The unit of discarded equipment is the unit of common indicators of the Bank. The main non-hazardous waste of the bank is household garbage, which has been disclosed by weight (ton).

^[12] As at the end of the Reporting Period, the Head Office had a total of 1,451 employees.

^[13] Starting from 2023, the amount of discarded equipment was measured and disclosed in weight units (kilograms).

Independent Assurance Statement

CECEP (HK) Advisory Company Limited ("CECEPAC (HK)" or "We") has been engaged by Bank of Zhengzhou Co., Ltd. ("Bank of Zhengzhou") to conduct an independent limited assurance engagement ("Assurance Engagement") on the information and data related to sustainability in the 2023 Corporate Social Responsibility Report, and disclosed the findings and conclusions of the Assurance Engagement to the intended users of the 2023 Corporate Social Responsibility Report in the form of an independent assurance statement.

CECEPAC (HK) assessed Bank of Zhengzhou's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard v3 ("AA1000AS v3"), Besides, CECEPAC (HK) provided limited assurance on the reliability and quality of specified performance information disclosed in the 2023 Corporate Social Responsibility Report that have been selected in accordance with the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") published by the Stock Exchange of Hong Kong Limited ("SEHK").

This independent assurance statement has been prepared in Chinese and English versions. Should there be any discrepancies between these versions, the Chinese version shall prevail.

Independence and Competence

CECEPAC (HK) was not involved in collecting and calculating the data in the 2023 Corporate Social Responsibility Report, or in the development of the 2023 Corporate Social Responsibility Report. CECEPAC (HK)'s activities are independent from Bank of Zhengzhou. There is no relationship between CECEPAC (HK) and Bank of Zhengzhou beyond the contractual agreement for providing proper assurance service.

The assurance team of CECEPAC (HK) is composed of experienced consultants in the industry who have had professional training on sustainability-related standards such as the GRI Standards issued by Global Reporting Initiative, AA1000AS v3, the ESG Reporting Guide of the SEHK, ISO 14064, and ISO 9001, etc.

The assurance team of CECEPAC (HK) has extensive experience in conducting assurance and has sufficient understanding and capabilities of the implementation of AA1000AS v3. Besides, the Assurance Engagement related to sustainability issues is carried out in line with CECEPAC (HK)'s internal assurance protocol.

Bank of Zhengzhou's Responsibilities (11

Bank of Zhengzhou is responsible for the preparation and presentation of the 2023 Corporate Social Responsibility Report in accordance with the ESG Reporting Guide published by SEHK. Bank of Zhengzhou is also responsible for implementing relevant internal control procedures to ensure that the contents of the 2023 Corporate Social Responsibility Report are free from material misstatement, whether due to fraud or error.

Assurance Provider's Responsibilities

CECEPAC (HK) is responsible for issuing an independent assurance statement according to AA1000AS v3 and the ESG Reporting Guide published by SEHK to the Board of Directors of Bank of Zhengzhou. This independent assurance statement applies solely to the 2023 Corporate Social Responsibility Report in the specified scope, expresses a conclusion on the assurance work, and does not serve any other intents or purposes.

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

Assurance Scope (IV)

• The scope of the Assurance Engagement is limited to the information and data in the 2023 Corporate Social Responsibility Report that relate to Bank of Zhengzhou and its subsidiaries only and does not include Bank of Zhengzhou's suppliers, contractors, and the data or information provided by other third parties;

• Type 2 Moderate Level of Assurance was adopted to evaluate the nature and extent of Bank of Zhengzhou's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000AS v3;

• Specified performance information disclosed in the 2023 Corporate Social Responsibility Report were agreed upon and selected between Bank of Zhengzhou and CECEPAC (HK) for assurance. The selected specified performance information is as follow:

Customer satisfaction > Head office natural gas consumption ➤ Head office water consumption

• CECEPAC (HK)'s assurance work was with respect to information disclosed from 1 January 2023 to 31 December 2023 and included in the 2023 Corporate Social Responsibility Report only. Any information that falls outside this period and disclosed in the 2023 Corporate Social Responsibility Report is not included within the scope of the Assurance Engagement. Therefore, we do not express any conclusions on this information; and

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

(v) Methodology

CECEPAC (HK) conducted Assurance Engagement only within the scope of Bank of Zhengzhou's head office, and the assurance works included

- Evaluating the appropriateness of Bank of Zhengzhou's stakeholder engagement participation process;
- principles of Inclusivity, Materiality, Responsiveness and Impact as defined in the AA1000AS v3;
- information:
- Recalculating selected specified performance information;
- Assessing the degree of conformity of the 2023 Corporate Social Responsibility Report with the ESG Reporting Guide; and
- Performing other procedures we deemed necessary.

The Assurance Engagement was performed and the conclusions within were based upon information and data provided by Bank of Zhengzhou to CECEPAC (HK), and on assumptions that the information provided was complete and accurate.

(VI) Limitations

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

Conclusions

In accordance with the principles of Inclusivity, Materiality, Responsiveness and Impact in the AA1000AS v3, the specified performance information and the ESG Reporting Guide, our findings and conclusions are as follows:

• Assessing whether the reporting and management approach for the 2023 Corporate Social Responsibility Report responded to the

• Conducting random sampling of supporting evidence pertaining to data reliability and quality for selected specified performance

Inclusivity

Bank of Zhengzhou has identified key stakeholders. Regular communication with the key stakeholders is carried out in various ways to understand their expectations and key concerns. On this basis, Bank of Zhengzhou has formulated policies in consideration of key stakeholders' concerns and its impacts on key stakeholders. In our professional opinion, Bank of Zhengzhou adheres to the Principle of Inclusivity.

Materiality

Bank of Zhengzhou has established processes for identifying and determining the materiality of environmental, social and governance issues, based on the concerns of key stakeholders, its own industry characteristics, and the requirements of the ESG Reporting Guide etc., proper methods were used to identify material issues, and the assessment process of material issues and outcome has been disclosed in the *2023 Corporate Social Responsibility Report*. In our professional opinion, Bank of Zhengzhou adheres to the Principle of Materiality.

Responsiveness

Bank of Zhengzhou has established regular channels for its stakeholders to understand their expectations and concerns, and has relevant mechanisms in place to respond to key stakeholders. Moreover, through the *2023 Corporate Social Responsibility Report*, Bank of Zhengzhou has identified material topics for disclosure to respond to the requests for information from key stakeholders. In our professional opinion, Bank of Zhengzhou adheres to the Principle of Responsiveness.

Impact

Bank of Zhengzhou has established processes to understand, measure, evaluate and manage its impacts that lead to more effective decision-making and management, and has disclosed the impacts in the 2023 Corporate Social Responsibility Report. In our professional opinion, Bank of Zhengzhou adheres to the Principle of Impact.

SEHK's ESG Reporting Guide

Disclosures for general disclosures of environmental and social subject areas and key performance indicators of environmental subject areas have been provided in accordance with the mandatory disclosure requirements and "Comply or Explain" provision, in all material aspects, in alignment with the *ESG Reporting Guide* published by SEHK. Bank of Zhengzhou has disclosed the involvement of key stakeholders in the materiality assessment process; impacts caused by business are objectively disclosed; relevant environmental and social data are calculated and disclosed. Our recommendations for the *2023 Corporate Social Responsibility Report* have been either adopted or explained by Bank of Zhengzhou before the issuance of this assurance statement.

Specified Performance Information

Based on the procedures CECEPAC (HK) has performed and the evidence we have obtained, nothing has come to our attention that causes us to suspect the reliability and quality of the disclosures of the three selected specified performance information of the 2023 *Corporate Social Responsibility Report*.

(VIII) Recommendations

We recommend that Bank of Zhengzhou considers strengthening the below items in the future:

• Strengthen stakeholder engagement in the assessment process of material issues to better understand and respond to their expectations and priorities;

• Optimize the data collection system by specifying the collection scope and definition of indicators, so as to effectively monitor, manage and measure the implementation of indicators and related policies or measures.





28 March 2024

Hong Kong SAR, China

Indicators Index of the Guide

Subject Areas and Aspects	General Disclosure	Disclosure Page	Key Performance Indicators	Disclosure Page		
	A. Environment					
			A1.1 The types of emissions and respective emissions data	The Bank's main business does not involve high pollution and high emission, and does not generate significant hazardous waste		
			A1.2 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	P53		
	At: Emissions Information on the policies; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste P49		A1.3 Total hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	The Bank's main business does not involve high pollution and high emission, and does not generate significant hazardous waste		
A1: Emissions		P49	A1.4 Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	P53		
				A1.5 Description of emission target (s) set and steps taken to achieve them	P50	
			A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target (s) set and steps taken to achieve them	P50		

Subject Areas and Aspects	General Disclosure	Disclosure Page	Key Performance Indicators	Disclosure Page
			A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in' 000s) and intensity (e.g. per unit of production volume, per facility)	P52
			A2.2 Water consumption in total and intensity (e.g. per unit of production volume per facility)	P52
A2: Use of	Policies on the efficient use of resources, including	P49	A2.3 Description of energy use efficiency target (s) set and steps taken to achieve them	P50
Resources	energy, water and other raw materials		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target (s) set and steps taken to achieve them	P50
		A2.5 Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced	The Bank's main business is financial services, and no obvious packaging materials are used in the operation process	
A3: The Environment and Natural Resources	Policies on minimizing the issuer's significant impact on the environment and natural resources	P47-48,P50	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	P47-48,P50
A4: Responding to Climate Change	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer	P48-49	A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them	P48-49
		B. So	cial	
Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to		B1.1 Total workforce by gender, employment type (for example, full-or part-time), age group and geographical region	P40	
B1: Employment	compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	oromotion, st periods, η diversity, η, and other	B1.2 Employee turnover rate by gender, age group and geographical region	P40

Subject Areas and Aspects	General Disclosure	Disclosure Page
B2 Health and Safety	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	P41
B3 Development and Training	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	P43
B4 Labour Standards	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour	P41
B5 Supply Chain Management	Policies on managing environmental and social risks of the supply chain	P22

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Key Performance Indicators	Disclosure Page
B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year	P41
B2.2 Lost days due to work injury	P41
B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored	P41
B3.1 The percentage of employees trained by gender and employee category (e.g., senior management, middle management)	P44
B3.2 The average training hours completed per employee by gender and employee category	P44
B4.1 Description of measures to review employment practices to avoid child and forced labour	P41
B4.2 Description of steps taken to eliminate such practices when discovered	P41
B5.1 Number of suppliers by geographical region	P22
B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored	P22
B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored	P22
B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored	P22

Subject Areas and Aspects	General Disclosure	Disclosure Page	Key Performance Indicators	Disclosure Page
			B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons	The Bank is mainly engaged in financial services and does not involve product recycling
	Information on the policies and compliance with relevant laws and regulations that		B6.2 Number of products and service related complaints received and how they are dealt with	P35
B6 Product Responsibility	have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters	P22,P34-36	B6.3 Description of practices relating to observing and protecting intellectual property rights	P22
	relating to products and services provided and methods of redress		B6.4 Description of quality assurance process and recall procedures	The main business of the bank is financial services, which does not involve quality verification and product recovery
			B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored	P36
	Information on the policies and compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering	P20	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases	P20
B7 Anti- corruption			B7.2 Description of preventive measures and whistle blowing procedures, and how they are implemented and monitored	P20-21
			B7.3 Description of anti-corruption training provided to directors and employees	P20
B8 Community	Policies on community engagement to understand the needs of the communities where the issuer operates	P23-31, P36-37	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	P23-31,P36-37
Investment	and to ensure its activities take into consideration the communities' interests		B8.2 Resources contributed (e.g. money or time) to the focus area.	P23-31,P36-37

GRI Content 2021 Index

GRI Standard	Disclosure Requirements	Pages
	2-1 Organizational details	P04
	2-2 Entities included in the organization's sustainability reporting	P01
	2-3 Reporting Period, frequency and contact point	P01-02
	2-4 Restatements of information	There are no significant changes in the scope of the report compared with previous reports
	2-5 External assurance	P55-57
	2-6 Activities, value chain and other business relationships	P04
	2-7 Employees	P40
	2-8 Workers who are not employees	P40
GRI 2: General	2-9 Governance structure and composition	P15
Disclosure	2-10 Nomination and selection of the highest governance body	P16
	2-11 Chair of the highest governance body	P16
	2-12 Role of the highest governance body in overseeing the management of impacts	P17
	2-13 Delegation of responsibility for managing impacts	P16-17
	2-14 Role of the highest governance body in sustainability reporting	P10
	2-16 Communication of critical concerns	P11-13
	2-22 Statement on sustainable development strategy	P10
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Topics	3-2 List of material topics	P13
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GRI 205: Anti-cor-	205-2 Communication and training about anti-corruption policies and procedures	P20-21
ruption	205-3 Confirmed incidents of corruption and actions taken	P20-21

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	302-1 Energy consumption outside the organization	P52
GRI 302: Energy	302-3 Energy intensity	P52
	302-4 Reduction of energy consumption	P49-51
GRI 303: Water and	303-3 Water withdrawal	P52
Effluents	303-5 Water consumption	P52
	305-1 Direct (Scope 1) GHG emissions	P53
GRI 305: Emissions	305-2 Energy indirect (Scope 2) GHG emissions	P53
	305-4 GHG emissions intensity	P53
	306-1 Waste generation and significant waste-related impacts	P49
GRI 306: Waste	306-2 Management of significant waste-related impacts	P49
	306-3 Waste generated	P49,P53
GRI 401: Employ-	401-1 New employee hires and employee turnover	P40
ment	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	P41-42
	403-5 Worker training on occupational health and safety	P41
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	403-9 Work-related injuries	P41
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and Education	404-2 Programs for upgrading employee skills and transition assistance programs	P43-45
GRI 413: Local	413-1 Operations with local community engagement, impact as- sessments, and development programs	P23-31, P36-37
Communities	413-2 Operations with significant actual and potential negative impacts on local communities	P43-45
GRI 417: Marketing and Labelling	417-1 Requirements for product and service information and labeling	P34

Readers' Feedback

Thank you for reading the 2023 Corporate Social Responsibility Report of Bank of Zhengzhou Co., Ltd. In order to meet your needs more efficiently and provide you with more valuable information, we would appreciate your valuable comments and suggestions for our Report by filling out the feedback form below and sending us your comments by any of the following ways.

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1. Which kind of s	takeholder are you:			
Government	□ Regulators	□ Shareholders	Customers	□ Employees
Supplier	□ Partner	Community	Environment	□ Others
2. Your general im	pression of this Rep	oort:		
□ Poor	□ Average	□ Good	□ Excellent	
3. Your comment	on Bank of Zhengzh	ou's performance of it	s social responsibility	to its
stakeholders:				
□ Poor	□ Average	□ Good	□ Excellent	
4. Do you think th the environment, a	-	e impact of the perfor	mance of the social re	esponsibility of Ban
□ No	□ Average	□ Yes		
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□ No	□ Average	□ Yes		
6. Do you think the	e content and layout	of this Report is clear	and easy to understa	and?
□ No	□ Average	□ Yes		
7. Do you have ar	ny other suggestions	s or comments on this	Report or about impr	oving the performation
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