

於中華人民共和國註冊成立的股份有限公司 股票代碼: 02139



2024 **Governance Report**





Environmental, Social and

Report Description

About the Report

The 2024 Environmental, Social and Governance Report of Bank of Gansu Co., Ltd. (the "Report") is the 8th Environmental, Social and Governance Report issued by Bank of Gansu Co., Ltd. ("Bank of Gansu" or the "Bank") since it was listed on the main board of the Stock Exchange of Hong Kong Limited ("SEHK") in 2018.

In accordance with the disclosure requirements in the *Environmental, Social and Governance Reporting Guide* (the "ESG Guide") set out in Appendix C2 to the *Rules Governing* the Listing of Securities on the Stock Exchange of Hong Kong Limited currently applied by SEHK, the Report focuses on the principles and relevant efforts taken by Bank of Gansu in fulfilling its corporate responsibility, so as to respond to the expectations of key stakeholders, and also detail the Bank's sustainability achievements in 2024. To fully showcase the environmental social and governance ("ESG") performance

environmental, social and governance ("ESG") performance of Bank of Gansu, the Report should be read together with the chapter of "Corporate Governance Report" in the 2024 Annual Report of Bank of Gansu.

Reporting Scope

The Report prudently selects the entities to be disclosed under the standard of "Whether there is any actual business operation" and considers overall impact on the ESG aspect of Bank of Gansu to filter out entities and companies that have no actual impact or have little impact. Based on appropriate selection, the content of the Report covers relevant businesses of the head office operational department of Bank of Gansu, 12 branches, 181 sub-branches, 3 micro-to-small sub-branches and 1 community sub-branch.

The Report covers the period from January 1, 2024 to December 31, 2024 (the "Year" or the "Reporting Period"). To reinforce the comparability of the Report, part of the content is extended to other years where appropriate.

Report Statement

The Board of Directors has reviewed and approved the disclosure of the Report and is responsible for the reliability and authenticity of its information. The Bank expects to strengthen communication with stakeholders and show corporate transparency through the report release, so as to strive for sustainable development.

The currency in the Report shall be RMB (yuan) unless otherwise specified.

Reporting Standard

The Report is prepared in strict accordance with the requirements of the ESG Guide, under the principles of materiality, quantitative, balance and consistency, and in line with the mandatory disclosure requirements and the "Comply or explain" provisions set out in the ESG Guide.

Materiality	the Bank has carried out materiality related issues related to and that wil Please refer to the chapter "Better Go the materiality assessment.
Quantitative	the key performance indicators dis information disclosed has been acc yearly comparative data where appro
Balance	the Report provides an unbiased pic to avoid the selections, omissions, o decision or judgment by the report rea
Consistency	where applicable, the Report uses cor reports and explains the changes of

D Report Release

The Report is released in traditional Chinese and English. In case of any ambiguity in the content of the Report, the traditional Chinese version shall prevail. The Report has been uploaded to the official website of Bank of Gansu (www. gsbankchina.com) and the HKEXnews (www.hkexnews.hk) for online browsing and downloading.



Bank of Gansu's official website

www.gsbankchina.com

S Contact Information

Bank of Gansu highly values readers' opinions and suggestions on the Report and the Bank. If you have any comments regarding the Report or relevant performance, please feel free to contact the Bank through the following ways:

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/ assessment through stakeholder survey, and disclosed ESGill have a significant impact on all stakeholders in the Report. Sovernance, Strengthening Communication" for information of

sclosed in the Report are all measurable. The quantitative companied by narratives, explaining its impacts, and giving opriate.

cture of the Bank's performance during the Reporting Period or presentation formats that may inappropriately influence a eader.

where applicable, the Report uses consistent disclosure and statistical methodologies with previous reports and explains the changes of statistical methodologies or key performance indicators and any other relevant factors affecting meaningful comparison.



HKEXnews www.hkexnews.hk







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CHAIRMAN'S STATEMENT

Looking back at 2024, Bank of Gansu is steadily moving forward in the midst of transformation and development, and is now in its thirteenth year of establishment. The Bank has always adhered to the concept of high-quality development, centered on the national development strategy, deepened collaboration with various stakeholders, and continued to promote business innovation and operational upgrading, in order to achieve the goal of "a listed city bank with high-quality development and the preferred integrated financial service provider in the region". The Bank will not forget its original intention and will steadily push forward the new development pattern, continue to enhance its corporate governance capability and sustainable development level, and continue to strengthen its profitability and risk management effectiveness while operating in a stable manner, so as to promote the development of various businesses to a higher level.

In 2024, we focus on enhancing our governance, deepening our risk management system, and strengthening the foundation for sustainable development. Guided by our five-year strategic plan, the Bank has strengthened the implementation of the plan and consolidated the strength of the entire Bank to promote reform and innovation. During the Reporting Period, the Bank comprehensively promoted ESG and climate risk management, further optimized the risk prevention and control mechanism, and ensured the stability and long-term sustainability of our business development. In addition, the Bank maintained close communication with stakeholders and conducted materiality assessments to better understand market needs and expectations, which are presented in detail in this report to enhance transparency and mutual understanding.

In 2024, we capitalize on our strengths as a financial institution to promote the deep integration of digitalization and green finance and accelerate the process of high-quality development. The Bank actively responds to national and local financial policies, continues to promote green financial innovation, optimizes green credit structure, and builds a regional green financial benchmark institution. At the same time, the Bank has incorporated green development into its strategic planning and strengthened its governance structure, with the Board of Directors regularly reviewing green finance work, comprehensively overseeing the development of green business, and strategically specifying the direction of credit support to help the regional economy realize a green and low-carbon transformation.

In 2024, we continue to promote a green office culture by adhering to low-carbon operations and actively pursuing the "Dual Carbon" goals. Through the implementation of energy saving and emission reduction measures and the enhancement of resource efficiency, the Bank is actively building a sustainable operation model. During the year, the Bank vigorously implemented a paperless office and succeeded in reducing the amount of waste paper produced. At the same time, the Bank also strengthened the management of its official vehicles to achieve significant reductions in emissions of air pollutants and range 1 greenhouse gases by 2024, thereby realizing energy conservation and carbon reduction.

In 2024, we will uphold the concept of coexistence and co-prosperity, continue to improve the quality of our financial services, and promote a win-win situation for enterprises and society. The Bank adheres to the principle of "Finance for the people" actively optimizes digital financial services, promotes the innovation of ageing and convenient products, enhances the accessibility of inclusive finance, and assists in the development of "Agriculture, rural areas and farmers, small and micro-sized enterprises", thus facilitating the implementation of inclusive finance and achieving results. Meanwhile, the Bank continues to pay attention to staff development, optimize training and welfare mechanisms, and create a positive working environment. In addition, the Bank actively fulfills its social responsibilities by providing financial support in the areas of public welfare and charity, village revitalization, and disaster relief, so as to contribute more to the economic and social development of Gansu.

In 2024, a critical year for the realization of the objectives and tasks of the 14th Five-Year Plan, Bank of Gansu is determined to hold high the banner of the great thought of Socialism with Chinese Characteristics in the New Era of President Xi Jinping, to promote high-quality development, to adhere to the development concept of "Steady and far-reaching", to do a good job of science and technology finance, green finance, inclusive finance, pension finance and digital finance, and to continue to help rural revitalization in order to improve the well-being of people's livelihoods, and to strive for practical results. Practical actions to respond to the people's expectations for a better life, in the Gansu Land to write a colorful chapter.

Liu Qing Chairman 28 MAR 2025



About Us



Company Profile

Bank of Gansu was jointly established by merging and reorganizing the former Pingliang Commercial Bank, the former Baiyin Commercial Bank in collaboration with other sponsors after being approved by the former China Banking Regulatory Commission. At the end of the Reporting Period, the Bank has operations in all cities, prefectures, and 95% of counties in Gansu Province and formed a business system with Lanzhou as the center and multiple cities, prefectures and counties within the radiation. The corporate banking clients of Bank of Gansu include Fortune 500 and China Top 500 companies from a wide range of industries, including infrastructure, environmental, culture, tourism, "Agriculture, rural areas and farmers", technology, livelihood and other sectors.

As the only provincial urban commercial bank in Gansu, the Bank prioritizes value creation, improves profitability, and further enhances asset-liability management with more emphasis on the balance of scale and effectiveness. Its ambition is to build the Bank into "A listed urban commercial bank with high-quality development, a comprehensive financial service provider of the first choice in the region". At the end of the Reporting Period, the Bank recorded an operating income of RMB 5,953.9 million, decreased by 10.7% from RMB 6,665.1 million in 2023; the net profit decreased by 9.6% from RMB 646.6 million in 2023 to RMB 584.7 million in 2024.

RANKED 331st ON THE LIST OF 2024 TOP 1,000 WORLD BANKS AND 66TH IN CHINESE BANK LIST

The Banker (UK)

WON THE "IRON HORSE - BEST DIGITAL SMALL AND MEDIUM-SIZED BANK AWARD" IN THE 6TH "IRON HORSE - SMALL AND MEDIUM-SIZED BANK" SELECTION

Modern Bankers

WON THE "INNOVATION AWARD FOR SMALL AND MEDIUM-SIZED BANKS" IN THE 7TH BANKDIGITAL **DIGITAL BANKING SUMMIT**

Qing Group

WON THE "BEST ESG PERFORMANCE AWARD" IN THE "2023 CHINA FINANCIAL PLACEMENT AWARDS"

China Financing

WON THE "MOST MARKET-LEADING", "MOST MARKET COHESION" AWARDS AND THE HONOR OF "MARKET SOCIAL RESPONSIBILITY ORGANIZATION" DURING 2024

WON THE "FINTECH APPLICATION INNOVATION AWARD" IN THE 2024 FINTECH ANNUAL CONFERENCE AND THE 15TH FINTECH INNOVATION AWARDS PRESENTATION CEREMONY

WON THE "MOBILE BANKING CHANNEL INTEGRATION INNOVATION AWARD" IN THE 2024 DIGITAL FINANCE GOLD LIST AWARD

China Financial Certification Authority, Joint Advocacy Year for Digital Finance, China Electronic Banking Network

WON THE "MOST SOCIALLY RESPONSIBLE LISTED COMPANY AWARD" IN THE 9TH ZHITONG FINANCE LISTED COMPANIES APPRAISAL

Zhitong Finance

Beijing Financial Assets Exchange

EXCELLENT CASE OF URBAN FINANCIAL SERVICE PAYMENT AND CLEARING INNOVATION IN 2024

City Commercial Banks Clearing

Financial Computerizing

Striving for Success

0

Better Governance, Strengthening Communication



Concern for the Environment



1.1 Statement of the Board of Directors

Bank of Gansu completely, accurately and comprehensively implements the new development concept, firmly follows the "Ccarbon peaking and carbon neutrality" ("Dual Carbon") strategy, and actively devotes itself to building a greener and more inclusive new financial system. The Bank formulates and practices the Five-Year Development Strategy of Bank of Gansu (2021~ 2025) (《甘肅銀行五年發展戰略(2021-2025)》), and is strategically positioned as "Based on Gansu, serving greater Gansu". Hence, the Bank practices national and regional strategies, serves the real economy in the province under the market niche of offering inclusive services to small and medium businesses, and remains true to the original intention of urban commercial banks. The Bank regards high-guality development as the core, transforms from speed orientation to quality orientation and from dispersing business to cohesive business, and balances the scale, profitability, risk and capital to promote the high-quality and sustainable development of business. The Bank regards "Value creation" as the cultural mission, "Stability, innovation, collaboration and integrity" as the core values, and creates value for society, customers, shareholders, employees and the Bank itself. The Bank is committed to becoming "A listed urban commercial bank with high-guality development and a comprehensive financial service provider of the first choice in the region" .

Guided by this strategy, the Bank practices the concept of green development, fulfills its social responsibility, promotes the development of green finance, and endorses the rural revitalization strategy. The Bank, based on small and medium-sized enterprises, provides solid service to the local real economy and incorporates the ESG concept into all processes of its operation and management. The Bank is fully aware of the importance of good corporate governance, including the governance of sustainable development and ESG-related matters. The Bank's Board of Directors actively participates in ESG governance work. The details are as follows:

During the Year, the Board of Directors reviewed and confirmed the assessment results of ESG material issues, continued to review ESG matters that were important to the Bank and stakeholders, and actively communicated with various stakeholders. At the same time, the Bank actively carried out the identification and assessment of ESG risks, including climate risks, and identified five types of important ESG risks, including data security, infectious diseases, anti-corruption and anti-money laundering, policy and legal changes, and climate change related transition risks.

The Bank would continue to promote the formulation and improvement of relevant response measures for important ESG risks and integrate them into the existing risk management system. During the Reporting Period, the Bank adopted a series of measures regarding environmental goals in three environmental categories, including greenhouse gas emissions, waste generation, and water resource use, and determined an action plan to achieve environmental goals. For details, please see the "Green Office" chapter of the Report. In the future, the Bank will continue to review the progress of achieving the environmental goals, and adjust the goals according to actual conditions. In this way, the Bank aims to continuously reduce the negative impact that it may have on the environment, and improve ecological protection capabilities.

The Report discloses in detail the Bank's ESG work progress and results, material issue assessment results, and ESG risk assessment results during the Reporting Period, and was reviewed and approved 甘肃银行 BANK OF CANSU by the Board of Directors.

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1.2 Sustainable Governance

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The Bank has established a sustainability governance structure with clear levels and responsibilities to strengthen the ESG management. Approved by the Board of Directors, the Bank set up an ESG Leading Group in 2018, thus establishing a long-term governance mechanism for ESG management and ESG information disclosure. To further incorporate the ESG and sustainability development concepts into the strategic planning of Bank of Gansu, the Bank also improved the Terms of Reference of the Strategy and Development Committee of the Board of Directors in 2021 by adding its responsibilities in setting the Bank's ESG-related targets and supervising their implementation, as well as considering major issues related to ESG. The Bank will continue to pay attention to international and domestic ESG development trends and requirements, review the current ESG governance situation, and will continuously improve the ESG and sustainable development framework.

Board of Directors

- Supervise the Bank's ESG-related issues
- assessment, prioritization and identification results
- Review ESG management approaches and strategies, including ESG topics and ESG risk • Review the Bank's ESG targets and the progress in target achievement
- Review material ESG management issues, including but not limited to the annual ESG report

Strategy and Development Committee of the Board of Directors

The institution responsible for setting ESG targets under the Board of Directors and reporting to the latter

- Set the Bank's ESG targets and supervise the implementation
- Review documents on major ESGrelated issues and submit proposals to the Board of Directors

ESG Leading Group Office

Leading Group, set up at the office of the Board of Directors

All departments at the head office and branches

ESG executing agency, in which ESG liaison officers from the departments at the head office and all branches execute ESG work

The highest ESG decision-maker

ESG Leading Group

The leading group under the Board of Directors leads and coordinates ESG work, in which the Chairman serves as group leader, the leaders of the banks as the deputy group leaders, and the heads of all departments at the head office as members

- Identify ESG-related issues for the Bank and key stakeholders, including ESG issues and ESG risks
- Ensure that shareholders understand ESG-related issues and respond to shareholders' voices
- Ensure the operation of the Bank's ESG responsibility management system

• Be responsible for checking the ESG-related policies of the Bank and promoting all departments and branches to implement them • Make recommendations on ESG management to the Board of Directors when appropriate

- Formulate the Bank's ESG-related policies and targets, and report the work to the ESG Leading Group
 - collect daily data of environmental and social key performance indicators to ensure the information are authentic and accurate
- Organize and coordinate the preparation, improvement and disclosure of annual ESG report to ensure the disclosure quality of ESG report

• Implement ESG-related policies

- Be responsible for collecting and submitting daily data of
 - environmental and social key performance indicators
- Carry out ESG-related work and ESG practices

1.3 Stakeholder Communication

In order to continue to optimize communication with stakeholders, respond to stakeholder demands in a timely manner, and confirm the focus of future sustainable development, Bank of Gansu conducted a stakeholder materiality assessment questionnaire ("Questionnaire") during the Reporting Period. Through the two dimensions of "Degree of influence by the Bank " and " Degree of influence on the Bank", the scope of major stakeholders was confirmed, and directors, management, employees, shareholders, customers, suppliers, the general public, and regulatory agencies were invited to attend a total of 8 types of stakeholders participated in the questionnaire survey, and 3,047 valid guestionnaires were successfully collected.



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Management



1.4 Materiality Assessment

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To fully disclose the performance of Bank of Gansu in terms of sustainability, the Bank divided the issues into three aspects: environmental, social and operational responsibility by following the questionnaire structure and issues division approach adopted in 2023, and then selected the issues of higher importance at all aspects prioritized by the key stakeholders.

The scores of each issue in the stakeholder questionnaire were analyzed to form a materiality matrix. During the Year, the Bank identified 4 material issues on environmental responsibility aspect, 10 on social responsibility aspect and 6 on operational responsibility aspect, which were reviewed and confirmed by the Board of Directors. These material issues will be detailed in each chapter of the Report and will be used as an important reference for the Bank's future ESG work.

Materiality Matrix of Environmental Responsibility Issues

Hiah

High Materiality Issues Green Finance Environmental Action 2 Serving the "Dual Carbon" Strategy 6 4 Resource Usage Pollutant Emission Response to Climate Change

Importance to Bank of Gansu

Importance

Better * Governance Striving for Success

Materiality Matrix of Social Responsibility Issues



Materiality Matrix of Operation Responsibility Issues

Better Governance

Striving for Success Accelerating Innovation

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Striving for Success, Promoting Development Continuously

Concern for the Environment

▲ Catopuma Temminckii Class-I State key protected species in China

Accelerating

Striving for

Success

2.1 Risk Management and Internal Control

Bank of Gansu continued to promote the construction of a comprehensive risk management system, steadily promoted the implementation of the comprehensive risk management system plan of Bank of Gansu in 2021-2025. Meanwhile, the Bank actively conducted ESG risk assessment during the Reporting Period. The Bank's comprehensive risk management system mainly involves the management of credit risk, liquidity risk, market risk, operational risk, reputational risk, information technology risk, county-specific risk, strategic risk and other risks.

Bank of Gansu has established a risk management organizational system with a three-lines of defense for risk management, dominated by the business departments, various risk management departments, and the internal audit department and the discipline inspection department, ensuring that the Bank properly manages risks strictly under the guide principles of "Compatibility", "Completeness", "Independence" and "Effectiveness".

Negative status of the identification, assessment, monitoring and control of the risk status of each business unit or functional line, and propose countermeasures for risk control such as risk avoidance, risk transfer, risk mitigation and risk disposal. Updates business processes, controls and policies under the established risk appetite, specifically promote the implementation of risk limit control requirements, and assess the impact of changes in regulatory requirements on relevant processes, policies and risk control measures.

The second line of defense: Risk management department & Legal compliance department

- Responsible for coordinating, identifying, measuring, evaluating, monitoring, controlling and mitigating overall risks and various important risks, promote the implementation of the overall risk appetite of the Bank, take the lead in the reporting of overall risks, and ensure that the Board of Directors and senior management are informed of the risk status of the Bank in a timely manner.
- Further extend the reach of risk management by setting risk middle platform to business units to enhance the effectiveness of the risk control of "The second line of defense".

• The third line of defense: Internal audit department & Discipline inspection department

- The internal audit department is responsible for auditing the performance of duties of the business departments and the second line of defense, and independently evaluates and reports on the implementation of the Bank's risk policy and the performance of the first and second lines of defense.
- The discipline inspection department is responsible for the strict prevention and control of irregularities, disciplinary actions, and violations of law that may occur among the Bank's practitioners.

The Bank accurately grasps the changes in relevant laws, regulations, regulatory requirements, national macro policies and industrial policies. In terms of risk management measures, the Bank has improved the risk identification, measurement, monitoring and control of by optimizing risk management strategies, information technology systems, risk management tools, etc. Specific measures include:



Form a comprehensive risk system, formulate risk appetite and risk management strategies, loan ceilings control, industry investment policy, etc.;

Complete the development and optimization of various risk management information technology systems, including a new-generation of risk early warning system, unified credit management system, collateral management system and GRC system;



Promote risk limit management, gradually establish a multi-level limit management system, and improve the development of risk appetite system;



Design and complete the implementation plan of the main operational risk management tools, and satisfy the measurement conditions of operational risk standardized method;



Standardize the procedures of market risk identification, measurement and monitoring, and control the market risk by establishing models, using VaR calculation, bond duration analysis, sensitivity analysis, exposure analysis in foreign exchange, stress test in market risk and other approaches.

Striving for

Success

2.2 Anti-corruption and Integrity Advocacy

The Bank attaches great importance to anti-corruption and strictly abides by the laws and regulations, for instance, the Regulation of the Communist Party of China on Disciplinary (《中國共產黨紀律處分條例》). the Law of the People's Republic of China on Administrative Discipline for Public Officials (《中華人民共和國公職人員政務處分法》), the Criminal Law of the People's Republic of China (《中華人民共和國刑法》), and the Oversight Law of the People's Republic of China (《中華人民共和國監察法》) to strictly prevent and control possible violations, discipline violations and law violations of its employees. Therefore, the Bank has formulated and continuously improved the Trial Implementation Measures for Complaint Management and Investigation of Bank of Gansu (《甘肅銀行信訪管理及查處工作實施辦法(試行)》), the Measures for the Assessment of the Party Construction of Bank of Gansu (《甘肅銀行黨風廉政建設工作考核辦法》), and other six internal systems related to petitions, reporting of Party members and cadres and clean government work, accountability for violations and dereliction of duty, party ethics and clean government construction, and case prevention and control measures.

In addition to the internal system, the Bank has also established a four-in-one complaint handling mechanism of "Letters, visits, phone call, online communication", which accepts and handles issues and traces in accordance with relevant requirements, so as to effectively curb the occurrence of corruption and other illegal acts. In terms of complaint management, the stationed Discipline Inspection and Supervision Office has formulated a corresponding working system. In accordance with the principles of unified management, classification and treatment, and handling within a time limit, the approval process is strictly implemented. In accordance with the requirements of registration acceptance, analysis and judgment, investigation and verification, and handling of issues, the Bank investigates and deals with issues and traces on complaint letters in accordance with the law.



For anti-money laundering, the Bank has formulated comprehensive anti-money laundering rules and procedures in accordance with the Anti-Money Laundering Law of the People's Republic of China (《中華人民共和國反洗錢法》) and the regulations of the People's Bank of China. The Board of Directors oversees the implementation of the Bank's antimoney laundering policies, supervises the senior management to formulate and follow anti-money laundering rules and procedures, reviews reports from the senior management on any major anti-money laundering matters and the Bank's money laundering risk profile, and adjusts the anti-money laundering policies of the Bank on a timely basis. Furthermore, the Bank has also established anti-money laundering leadership group at the head office and its branches and sub-branches.

During the Reporting Period

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Bank of Gansu strictly complied with the regulatory requirements of the aforementioned laws and regulations on corruption, bribery, extortion, fraud, money laundering and other illegal acts. During the Year, Bank of Gansu has not received any legal cases regarding corrupt practices against the Bank or its employees.

Case Study: Bank of Gansu Warning Education Conference

On June 4, 2024, the head office of the Bank held a warning education conference. The Chairman of Bank of Gansu, the head of the stationed Discipline Inspection and Supervision Office of Bank of Gansu, and the leaders of the Bank attended the meeting. The meeting requested to further firmly establish the sense of discipline and rules, so as to learn discipline, know discipline, understand discipline and abide by discipline. Party members and cadres should deeply comprehend the strengthening of discipline. Party organizations at all levels should promote the normalization of discipline education, increase publicity and education, and inscribe compliance with discipline in mind.



At the meeting, attendees watched a warning education film, to illustrate the discipline and explain by case, using the "Scene+video" way, the head office of the departments of the deputy manager level or above and party representatives on-site participation; branches and county branches of the manager level or above and Party representatives, business travelers to participate in the meeting online.

Case: Bank of Gansu Discipline Inspection and Supervision Work Conference and Warning Education Conference

The Bank actively organized anti-corruption education activities for its board members and staff members. During the Reporting Period, the Head Office of the Bank held two warning education conferences. on 1 February 2024, the head office of the Bank convened the Discipline Inspection and Supervision Work Conference and Warning Education Conference of 2024. At the meeting, the stationed Discipline Inspection and Supervision Office of Bank of Gansu summarized the discipline inspection and supervision work in 2023, and made arrangements and deployment for the key tasks and warning education in 2024. The Chairman, President, members of the Party Committee and persons in charge of relevant departments of Bank of Gansu attended the meeting.





Accelerating Striving for

Success

2.3 Supply Chain Management

Bank of Gansu attaches great importance to the environmental and social risk management of the supply chain, and has reduced the environmental and social risks in the supply chain by strengthening relevant policies and management measures. In this way, the Bank aims to avoid the negative impact of the supply chain risk on the operations, while minimizing the Bank's potential environmental and social impact.

In terms of supplier employment, the Bank has formulated the Administrative Measures for Centralized Procurement Management of Bank of Gansu (《甘肅銀行集中採購管理辦法》) and the Administrative Measures for Centralized Procurement Supplier Management of Bank of Gansu (《甘肅銀行集中採購供應商管理規程》), which set out clear management regulations in terms of demand planning, procurement and production implementation. In this way, the Bank is committed to improving the level of supplier services and reducing procurement costs and saving resources. In practice, the scope of Bank's centralized procurement is determined as per the centralized procurement catalog and quota, and suppliers are admitted or selected according to the centralized procurement procedures in the administrative measures for centralized procurement management. In the process of evaluation, a comprehensive consideration will be given to business qualification, tax, financial standings, case of the dishonest judgment debtor, credit and other aspects to select suppliers whose qualifications and capabilities satisfy the needs of the Bank.

Specific Supplier Management Measures of Bank of Gansu



Admission to and withdrawal of suppliers

Review the supplier's documents and materials, conduct on-site investigation and product testing, and give access after they pass the review; review the suppliers who fail to perform the contract as required, have significant adverse social impacts, cause supply risks or other violations of management measures, and advise them to withdraw from the Bank.



Supplier evaluation

Comprehensively evaluate the performance of suppliers by the procurement management department during cooperation by means of quality inspection and service evaluation.



Supplier communication management

Establish a complete communication and complaint handling mechanism by the classifications of suppliers, so as to strengthen the cooperation and mutual trust between the two sides.



Supplier information management

Standardize and manage suppliers' products, prices and basic data in the supplier information system.



Supplier integrity archive management

Establish integrity archives to manage supplier integrity, and require suppliers to sign the letter of integrity.



In assessing the impact of the suppliers on the environment and society, the Bank strictly follows the Interim Provisions for the Management of Centralized Procurement of State-Owned Financial Enterprises (《國有金融企業集中采購管理暫行 規定》). During the centralized procurement, priority is given to the purchase of energy-saving and environmentallyfriendly products, and when purchasing goods and projects. The Bank also evaluates contents related to new energy, new technologies and new processes when conducting procurement on goods and projects, and some measures such as safe and proper construction during construction. Furthermore, the Bank also considers reducing the impact on the environment when purchasing goods or services, while looking for high-quality products and services, the Bank takes environmental factors into account, considers the impact of their recycling or emission, and selects qualified environmental recyclers. The Bank purchases vehicles for emission within 1.8L (inclusive), and requires the supplier to provide eco-friendly construction plans for the proposed projects. In addition, the Bank also carries out routine and annual evaluations on suppliers, and includes environmental and social factors such as environmental protection, energy conservation and emission reduction in the content of evaluations.

During the Reporting Period



transactions have occurred.

The Bank strictly managed a total of 2,837 suppliers, including 2,450 suppliers from Gansu Province and 387 suppliers from other provinces, in accordance with aforementioned provisions. All procurement processes have been up to the regulations on integrity practice, and no commercial bribery and improper

03

Accelerating Innovation

Accelerating Innovation, **Optimizing Service** Levels

▲ Cervus Albirostris Only distributed in China



People-oriented

Concern for th



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3.1 Improve Service Quality

Bank of Gansu always adheres to the service philosophy of "Customer-centric", and strictly abides by laws and regulations such as the *Banking Supervision Law of the People's Republic of China* (《中華人民共和國銀行業監督管理法》), the *Law of the People's Republic of China on Commercial Banks* (《中華人民共和國商業銀行法》), the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* (《中華人民共和國消費者權益保護法》) and the *Guide for the Protection of Consumer Rights and Interests* (《中華人民共和國消費者權益保護法》) and the *Guide for the Protection of Consumer Rights and Interests in the Banking Sector* (《銀行業消費者權益保護工作指引》), aiming to continue to standardize and improve the quality of the Bank's service. Besides, the head office of Bank of Gansu and its branches and sub-branches have established a "First-in-command" designated person's responsibility system for service quality. The immediate principal is responsible for enforcing service supervision within the Bank or departments by supervising internal inspection, checking the actual service offered by the Bank's employees, and timely correcting and improving their weaknesses. The Bank also continues to carry out external satisfaction evaluations, collects satisfaction status and analyzes current customer service conditions; it also sets up dedicated posts internally to rate and assess customer center agents, and conducts quality inspection and assessment of online customer service staff conversation records; it make every effort to ensure service levels by conducting inspect work regularly.



In terms of customer complaint management, the Bank formulates many internal policies, for instance, the Detailed Rules for Consumer Complaint Management of Bank of Gansu (《甘肅銀行消費者投訴管理實施細則》), the Administrative Measures for Customer Complaint Handling of Bank of Gansu (《甘肅銀行客戶問題處理管理辦法》) and the Operating Procedures for the Management of Customer Complaint Handling of Bank of Gansu (《甘肅銀行客戶問題處理管理操作程 序》) on the basis of its reality and in accordance with the regulatory provisions, such as the Notice on Strengthening the Handling of Client Complaints in the Banking Sector (《關於加強銀行業客戶投訴處理工作的通知》) and the Notice on Improving the Client Complaint Handling Mechanism of Banking Financial Institutions to Effectively Protect Financial Consumers (《關於完善銀行業金融機構客戶投訴處理機制切實做好金融消費者保護工作的通知》). With those policies in place, the Bank standardizes customer complaint handling, improves the process to transmit complaint contents, and ensures that those complaints can be handled timely and effectively, so as to improve customer satisfaction and effectively protect the legitimate rights and interests of consumers. During the Reporting Period, the Bank formulated the Guidelines for Key Work on the Protection of Consumer Rights and Interests and Services in the Peak Season of 2024 (《2024 年旺季消費者權益保護與服務重點工作指引》) to standardize the handling of complaints of the Bank. Meanwhile, monthly scheduling meetings are carried out for departments with high complaints to achieve key business governance. In addition, the Bank has also formulated the Administrative Measures for Diversified Resolution of Financial Disputes and Small Compensation of Bank of Gansu (《甘肅銀行金融糾紛多元化解和小額補償管理辦法》), aiming to improve the efficiency of the Bank's handling of consumer disputes, enhance consumer service experience, and effectively resolve conflicts and disputes.



During the Reporting Period

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Bank of Gansu received 1,198 customer complaints, which were all properly settled. According to the type of business, there were 858 cases for loans, 287 for bank cards, 26 for RMB savings, 5 for payment and settlement, 3 for self-managed finance and 19 for others. According to the region, there were 1,092 cases in Lanzhou City, 16 cases in Tianshui City, 14 cases in Pingliang City, 11 cases in Dingxi City, 11 cases in Wuwei City, 10 cases in Qingyang City, 9 cases in Baiyin City, 8 cases in Jiuquan City, 7 cases in Linxia City, 6 cases in Jiayuguan City, 6 cases in Longnan City, 6 cases in Zhangye City, and 2 cases in Jinchang City.

In addition, the Customer Service Center of the Bank also conducted a customer satisfaction survey during the Year and received a total of **137,718** feedbacks. The satisfaction rate was **98.58%**, which remained at a relatively high level.







3.2 Safequard Customers' Rights and Interests

The Bank strictly abides by the Law of the People's Republic of China on the Protection of Consumer Rights and Interests (《中華人民共和國消費者權益保護法》) and has formulated internal policies such as the Detailed Rules for the Protection of Consumer Rights and Interests of Bank of Gansu (2022 Revision) (《甘肅銀行消費者權益保護工作實施辦法(2022 年修 订)》), the Terms of Reference of the Consumer Rights and Interests Protection Committee of the Board of Directors of Bank of Gansu (《甘肅銀行董事會消費者權益保護委員會議事規則》) and the Provisions on the Pre-Sale Management and Information Disclosure of Individual Products and Services of Bank of Gansu (《甘肅銀行個人產品與服務售前管理及 信息披露規定》), clarifying the highest decision-making body for the protection of consumer rights and interests, and setting up a Consumer Rights Protection Committee under the Board of Directors to strengthen the organization and management of consumer rights and interests protection. The Board of Directors is the highest decision-making body for the Bank's consumer rights protection work and assumes the ultimate responsibility for consumer rights protection work. During the Reporting Period, the Bank formulated the Administrative Measures for the Review of the Protection of Consumer Rights and Interests of Bank of Gansu (《甘肅銀行消費者權益保護審查管理辦法》), which evaluated and reviewed the products and services provided to financial consumers from multiple dimensions. The measures also identified and reminded the relevant risks, and put forward clear and specific review opinions, aiming to effectively establish and improve the whole-process control mechanism for the protection of consumer rights and interests of the Bank. In this way, the Bank ensures the effective implementation of the concept of protection of the rights and interests of financial consumers in all aspects of financial product development or services.

In terms of products and advertising, the Bank strictly observes the Advertising Law of the People' Republic of China 🕷 🕂 華人民共和國廣告法》), and practices two-level management including the head office and branches (direct sub-branches). As the department in charge of advertising, the office is responsible for unifying and centralizing advertising management. Also, the Bank formulates the Administrative Measures for Advertising and Publicity of Bank of Gansu (《甘 肅銀行廣告宣傳工作管理辦法》), which specifies the division of responsibilities, planning, budget, approval and internal control of advertising and publicity. In this way, the Bank ensures its products, services and activities are advertised legally and compliantly with authentic and reliable information. The Bank strictly requires its product and service sales personnel to sell products and services in accordance with the head office's standard specifications, resolutely put an end to concealing risks, and shall not require financial consumers to purchase products and services that are not explicitly required in the agreement by attaching restrictive conditions. During the Reporting Period, the Bank formulated the Administrative Measures for Financial Marketing and Publicity of Bank of Gansu (《甘肅銀行金融營銷宣傳管理辦法》). which further standardized the Bank's financial marketing and publicity activities, aiming to fully protect the legitimate rights and interests of consumers and promote the healthy development of business. Espacially, the measures also specify that financial marketing and publicity shall not harm financial consumers' right to know and the right to make their own choices.

In addition, the Bank also regards the protection of consumer data and privacy as the top priority of protecting customers' rights and interests. In accordance with the Personal Information Protection Law of the People's Republic of China (《中華人民共和國個人信息保護法》) and the Cybersecurity Law of the People's Republic of China (《中華人民共 和國網絡安全法》) and other laws and regulations, the Bank has developed internal management policies such as the Administrative Measures for Personal Financial Information Protection of Bank of Gansu (2023 Revision) (《甘肅銀行個人 金融信息保護工作管理辦法(2023年修訂)》), the Administrative Measures for Information Security of Bank of Gansu (《甘 肅銀行信息安全管理辦法》) and the Emergency Response Plan Implementation Details for Personal Financial Information Leakage Incident of Bank of Gansu (《甘肅銀行個人客戶信息洩露突發事件應急預案實施細則》). The management policies regulates the collection, storage, use and management of personal financial information, ensures the security of personal financial information, prevents information leakage and abuse, and clarifies the overall strategy, management responsibilities and management content of the Bank's information security, including data security, operation and maintenance security, system network security management, etc. In this way, the Bank shall improve the ability to deal with information security incidents. During the Reporting Period, the Bank has strictly complied with laws and regulations related to customer privacy and security, and there was no incident found that related to leakage of customer information.

The Bank actively fulfills its social responsibility and $[\heartsuit]$ assumes financial responsibility, and has always regarded the publicity and education on the protection of consumer rights and interests as the key to practicing the concept of "Finance for the people". The Bank is also committed to improving consumers' financial literacy, creating a harmonious financial consumption environment, and laying a solid foundation for high-guality financial development. During the Reporting Period, the Bank's business outlets set up public financial education zones, and actively provided financial literacy popularization services to different financial consumer groups through the distribution of promotional materials and the establishment of financial literacy mobile propagators.

During the Reporting Period, the Bank organized more than 1,430 financial consumer education and publicity activities, with more than **3,000** employees participating, distributing more than **200,000** leaflets and publishing more than **700** text messages, with a cumulative audience of more than 1 million.

Case Study: Case related to Consumer Rights Protection of Bank of Gansu

On September 14, 2024, the Bank focused on the main line of "Financial education and publicity month" and launched specialized consumer protection publicity activities for new recruits. Through thematic lectures, typical case scenarios and anti-fraud manuals, the Bank analyzed the risks of network fraud and personal information protection for the recruits, and set up a green channel for financial consultation on the spot. The activity not only strengthened the awareness of financial consumers' rights protection, but also demonstrated the Bank's social responsibility to serve the national defense construction.



During the Reporting Period





3.3 Protect Intellectual Property Rights

Bank of Gansu strictly abides by the Copyright Law of the People's Republic of China (《中華人民共和國著作權法》), the Patent Law of the People's Republic of China (《中華人民共和國專利法》), the Trademark Law of the People's Republic of China (《中華人民共和國商標法》), the Detailed Rules for the Implementation of the Patent Law of the People's Republic of China (《中華人民共和國專利法實施細則》), and has formulated and improved intellectual property right policies and rules the Administrative Measures for Intellectual Property of Bank of Gansu (2023 Revision) (《甘肅銀行知識產權保護管 理辦法(2023 年修訂)》), the Administrative Measures for Trademark of Bank of Gansu (2023 Revision) (《甘肅銀行商標 管理辦法(2023年修訂)》) and the Operating Procedures for Trademark Management of Bank of Gansu (2023 Revision) (《甘肅銀行商標管理操作程序 (2023 年修訂)》), aiming to aiming to carry out intellectual property protection and management in accordance with laws and regulations and make sure that it has rules to follow.

In order to effectively manage intellectual property-related work and prevent and control intellectual property risks, the Bank has established a management system with clear responsibilities. The Legal and Compliance Department of the Head Office serves as the leading department to formulate the system and guides various departments. Each department of the Head Office serves as the specific handling department and is responsible for the management and protection of its own intellectual property rights. Each branch is responsible for the application and registration of intellectual property rights.

In addition to strengthening the system construction to ensure that intellectual property rights protection has rules and regulations, the Bank also actively strengthens the protection and management of its own trademarks, internet domain names, computer software copyrights and other intellectual property rights through registration certificates, copyright registration, etc., so as to achieve property rights are clear; deferable intellectual property registrations are renewed in a timely manner upon expiration, and cleaning and maintenance are strengthened to prevent losses caused by failure. At the same time, infringements of the Bank's intellectual property rights are safeguarded through litigation in accordance with the law. During the Reporting Period, in order to further improve the management system for the protection of intellectual property rights, the Legal and Compliance Department took the lead in sorting out the intellectual property situation, forming the Report on the Management of Intellectual Property Rights (《關於知識產權管 理工作情況的報告》) and reporting to the leadership of the Bank.

During the Reporting Period

The Bank has changed the registered addresses of **120** registered trademarks and renewed **3** expired trademarks. Meannwhile, the Bank did not have any intellectual property-related violations during the Reporting Period.

Case Study: Bank of Gansu Successfully Held the Unveiling Ceremony of "Ganyangle" Elderly Financial Demonstration Outlets

On October 10, 2024, in order to thoroughly implement the arrangements and deployments of the central and provincial governments on the work of "Pension Finance" and to do excellent job on the financial article of "Pension Finance", the unveiling ceremony of the 19 "Ganyangle" pension finance outlets of the Bank was held simultaneously. Bank of Gansu always adheres to the sentiment of serving the people, takes the development of the concept of "Pension Finance" as an inherent requirement of financial work, plows deeply and carefully in the field of

"Pension Finance", and continuously improves the quality and efficiency of the Bank's services.



3.4 Optimize Services for the Elderly

Success

During the Reporting Period, Bank of Gansu always adhered to customer-centric, actively implemented the concept of "Pension Finance", focused on diversified pension needs, adhered to the combination of traditional services and intelligent innovation, and actively created "Suitable for the elderly" financial services that are "Online+offline" "In-bank+out-of-bank" "Financial+non-financial", and carried out targeted financial publicity and education activities in combination with the life scenarios of the elderly. In this way, the Bank aims to help elderly consumers smoothly catch the "Digital Express" on the road of informatization and intelligent social development. At the same time, the Bank successfully held the unveiling ceremony of the first batch of elderly care demonstration outlets among urban commercial banks in the province on October 10, 2024.

In addition, the Bank's business outlets set up mobile publicity teams to go to the streets, communities, stores and towns to increase the radiation and coverage of financial education for the rural, remote and ethnic minority populations (referred to as the "Five entries"), with a total of more than 500 "Five entries" activities being carried out. The Bank also actively launched the "New mission, consumer protection county tours" program to ensure that all groups, especially those in rural and remote areas and the disadvantaged, are provided with the necessary financial knowledge and risk prevention capabilities, with a cumulative total of 32 county tours.

Q Optimize the service facilities and practice "convenience and benefit for the people"

Strengthen the construction of outlet service infrastructure, and set up 193 branches with barrier-free basic services. The branches are equipped with service facilities such as special seats, wheelchairs, reading glasses, magnifying glasses, free rain gear, blood pressure monitors, and medical kits

Empower to create "elderly-centered services" with financial techonology

In order to allow elderly customers to adapt to the intelligent transformation of banks as soon as possible, the Bank has enhanced the configuration and services of lobby managers in the lobby, provided special guidance and full escort to elderly customers who need help, and carefully guided elderly customers who were willing to use self-service services and pay attention to protecting customer privacy while retaining traditional counter options for older customers

Focusing on customer needs to bridge the "last kilometer"

when needed

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- services
- services for the elderly

O Publicize financial knowledge and strengthening financial education

- "financial+non-financial"
- the elderly, with an audience of more than 500,000 people





• Open caring channel for special people in each outlet, and add service windows for the elderly

> Open green channels and extend the service radius to open up the "last kilometer" of financial

During the Reporting Period, the Bank conducted 1,142 door-to-door payment and settlement

> Adhered to the combination of traditional services and intelligent innovation, and actively created "suitable for the elderly" financial services that are "online+offline" "in-bank+out-of-bank"

▶ During the Reporting Period, the Bank carried out more than 600 special education activities for

3.5 Fintech Innovation

Bank of Gansu attaches great importance to the development of financial technology and digital transformation, and is committed to the innovation of financial products, financial services and financial channels. During the Reporting Period, Bank of Gansu formulated the Implementation Plan for Digital Transformation of Bank of Gansu in 2024 (《甘 肅銀行 2024 年數字化轉型實施方案》) in accordance with the Fintech Development Plan (2022-2025) (《金融科技發展規 劃(2022-2025)》) and the Guiding Opinions of the General Office of the China Banking and Insurance Regulatory Commission on the Digital Transformation of the Banking and Insurance Industry (《中國銀保監會辦公廳關於銀行業 保險業數字化轉型的指導意見》). The digital transformation work focuses on standardization, scenario-based and intelligence, and deepens the digital transformation around the five major capacity building of "Business operation and management", "Product innovation system", "Digital risk control", "Digital application" and "Technology foundation".

The Bank will closely focus on high-quality development, strictly implement its technology and digitization strategy, and continuously strengthen information system operation and maintenance management, network and data security, and information technology management to ensure the safe and stable operation of the "Two places and three centers", aiming to comprehensively enhance its financial technology innovation capability.

Digital Business Operation and Management

Active Development of Industrial Digital Finance:

Applying financial technology to reshape the business process and management mode of the public side; deeply binding the customer segments, scenarios and financial services and non-financial add-ons around customer segments such as enterprises, government affairs, medical care and education; constructing an integrated and customized service mode of "Industry+finance";

Digital Transformation of Personal Financial Services:

Promoting around the tasks of building the main base for online retail activities, improving the marketing capability of the retail customer list system; building comprehensive evaluation indexes for retail customers, and constructing a closed loop of "Online+offline+remote" marketing services by means of digitization and intelligence;

Digital Transformation of Peer-To-Peer Business: ß

Building an integrated peer-to-peer business management system; constructing a digital transaction management system with front-, middle-, and back-office synergies; realizing the expansion of the Bank's capital business with new functions, growth in business volume, and standardization of the management mechanism; enhancing the efficiency of transactions and the level of compliance risk management;

Enhancement of Digital Operation and Service Capability:

Continuously enhancing digital operation and service capability by means of digitization and standardization around the analysis of customer fund flow, paperless head office, and the construction of sample rooms for digital transformation of branches:

Digitalization of the Financial Services Ecosystem: 6

Building a digital dynamic map of merchant marketing, Longyin Mall integrated intelligent service platform, merchant intelligent business platform; achieving new breakthroughs in the construction of the "1+N" ecological landscape; realizing precise merchant expansion; creating a business circle ecosystem centered on the network point; enriching the means of merchant self-marketing services, and enhancing the customer experience.

Product Innovation System Construction

Organized Product Innovation Competition: 0

from April to August 2024, the Bank organized the "Ganyin zhichuang" Product Innovation Competition, which fully mobilized the staff's passion for innovation and service awareness, and achieved the virtuous cycle of promoting learning through competition, promoting practice through learning, promoting application through practice and promoting application, with the conversion rate of the awarded products reaching 60% as of the end of the Reporting Period;

Optimization of Product Innovation Mechanism: 2

In accordance with the Guidelines for Financial Innovation in Commercial Banks (《商業銀行金融創新指引》) and the relevant systems of the Bank, taking into account the actual operation situation, amendments were made to the Management Measures for Product Innovation of Bank of Gansu (《甘肅銀行產品創新工作管理辦法》). The measures aim to strengthen the management of product innovation process, optimize the workflow of product innovation as well as the appraisal and incentive mechanism. In this way, the Bank realized the closed-loop management of the whole process of innovative products from the entry into the inventory to the exit.

Accelerating Concern for the People-oriented Governance Real Economy Success Innovation Environment Construction of Digitalized Risk Control Capabilities Enhancement of digital risk control capability: a Enhancing the channel's anti-attack capability, account management capability and early warning and monitoring capability, a biometric authentication system, an intelligent transaction monitoring platform, and a RMB settlement account classification and grading project will be constructed; the risk control process will be managed online, so as to achieve an overall enhancement of the digital risk control capability, and to effectively reduce the risks and operating costs; Data security and privacy protection: 2 Amending the Implementation Rules for Data Classification (《數據分類分級安全管理實施細則》) and Grading Security Management and the Management Measures of Data Security of Bank of Gansu (《甘肅銀行數據安 全 管 理 辦 法 》), adopting the necessary technical and management measures to ensure the confidentiality, integrity and availability of personal financial information: establishing a mechanism for the supervision and inspection of the protection of personal financial information, and ensuring the effective implementation of the protection of personal financial information. Capacity Building for Digital Application Enhancement of Data Application Capacity: Through the tasks of "One report", "Two platforms" and "Three types of integration", fully utilize the data visualization technology to explore the potential of data and unleash the value of data; Digital Talent Cultivation: 2 Setting up retail digital product agile operation team and data empowerment service team around the application status guo of digital transformation and the cultivation of digital talent capacity, so as to improve data analysis process, enhance personnel capacity, and optimize the structure of the talent team. Science and Technology Infrastructure Capacity Building Data Infrastructure Construction: a comprehensively promoting the work of information system credibility innovation; continuously increasing the procurement investment of credibility innovation infrastructure software and hardware and increase the rate of new construction or transformation of application systems; focusing on building an infrastructure environment that meets the requirements of credibility innovation, which is used to support credibility innovation system operation: Data Architecture Support Capability Enhancement: 2 from the planning and design of the IT construction and the construction of the big data platform and data warehouse, the Bank gradually strengthened the support capability of the technology architecture, aiming to enhance the support of business innovation and promote the transformation of innovation results; Network Security Protection Capacity Enhancement: B construction of terminal data leakage prevention platform and security operation center project, and regular security training to realize refined management of network security risks, so as to enhance network security protection and IT security, and improve the Bank's internal security control capacity.

2024 "Ganyin zhichuang" Product Innovation Competition

On August 7, 2024, the head office of Bank of Gansu held the final and award ceremony of the 2024 "Ganyin zhichuang" Product Innovation Competition. The President, Vice President, Business Director, Risk Director, Chief Information Officer and Compliance Director of Bank of Gansu attended the award ceremony and presented awards to the winning teams. 35 participating teams made a detailed report on their proposals in terms of background of the selected topic, focus analysis, innovative ideas and feasibility analysis.





Case Study: Bank of Gansu Successfully Held the Final and Award Ceremony of the

Supporting the Real Economy, Enhancing Public Well-being

Better Governance Striving for Success



Concern for the Environment

Crossoptilon Auritum Class-II State key protected species in China Only distributed in China

4.1 Building a Better Gansu Together

Bank of Gansu has deepened the Bank's operating system of "Lanzhou as the center, radiate the entire Gansu" actively integrated into the regional development of Gansu, supported the revitalization of villages and industrial financing in the province through continuous strengthening of strategic cooperation with regulators and the government, promoted the high-quality development of the economy of Gansu, and contributed its financial strength to the construction of a better Gansu. During the Reporting Period, the Bank formulated the "Two opinions" "Four actions" programs in the key areas of the economic development of Gansu Province, proactively contacted the departments of finance, development and reform, state-owned capital, commerce, land, forestry and other key enterprises in the province, and provided strong support to the key projects of centralized enterprises in Gansu Province and state-owned enterprises in other provinces.

During the Reporting Period

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During the Reporting Period, the Bank granted loans amounting to RMB 3.28 billion to 36 key investment projects, and reserved 152 projects with a total amount of RMB 41.93 billion; granted corporate loans amounting to RMB **58.98** billion, supported 1,179 market entities across the province, and underwrote non-financial corporate bonds amounting to RMB 2.36 billion in the province. In addition, the Bank granted loans of RMB 300 million to the Jishishan earthquake-stricken areas, including "Reconstruction loans" of over RMB 60 million, which effectively activated the people's reconstruction capacity.

In terms of industrial cooperation, the Bank fully implements the Action Plan for Green Finance of Bank of Gansu (《甘 肅銀行關於做好綠色金融工作的行動方案》), focuses on the development planning of the provincial party committee and the provincial government, takes full advantage of the regional distribution of wind, light and power in Gansu Province and the upgrading of traditional industries in the west of the river and the southeast of the Gansu province, coordinates the development of resources for green finance, establishes and improves a sound and long-term docking mechanism to follow up on green projects, and proactively innovates and applies the green and low-carbon development products. The Bank is actively innovating and applying green and low-carbon development products, and constructing distinctive and exemplary green and low-carbon projects and key enterprise models by industry and region to create business highlights. Meanwhile, the Bank focuses on new energy industry chains, the transformation and upgrading of Carbon-intensive enterprises and other green and low-carbon transformation sub-areas, and through multidimensional cooperation with local green finance think tanks, government departments and research and consulting organizations. Furthermore, the Bank has developed innovative, targeted and representative localized green finance and transformation finance products, focusing on the effective convergence of green and transformation finance, the fusion of green and inclusive finance, and the support of the development of the new energy industry.



Support for the Development of Inclusive Science and Innovation Enterprises and Signed a Strategic Cooperation Agreement

On August 7, 2024, the Vice President of the head office of Bank of Gansu participated in the on-site promotion meeting on financial support for the development of inclusive science and technology enterprises jointly organized by Gansu Supervisory Bureau of the State Administration of Financial Supervision and Lanzhou Hi-Tech Zone Administrative Committee in Lanzhou and signed a strategic cooperation agreement with Lanzhou Hi-Tech Zone Administrative Committee on behalf of the Bank. The two parties will work closely around the decisions and deployments made by the Provincial Party Committee and the Provincial Government to support the innovation of science and technology finance and the implementation of "Strong science and technology" initiative to further broaden the scope of government-bank cooperation and deepen the government-bank cooperative relationship, so as to promote the virtuous cycle and deep integration of "Science and technology+Finance+Industry" in Gansu Province.

Case Study: Bank of Gansu Participated in the Gansu Provincial Financial Support Promotion Meeting for Industry Revitalization in Jishishan Earthquake Reconstruction

On May 15, 2024, the chairman of Bank of Gansu went to Jishishan County to participate in a meeting to promote the province's financial support for the revitalization of Jixishan earthquake reconstruction industry and witnessed the signing of contracts between the Linxia Branch and two enterprises to be granted credit. Bank of Gansu will carry out the implementation of the spirit of the important instructions of President XI Jinping on the Linxia Jixishan County 6.2 magnitude earthquake and the unified deployment of the provincial government, continue to deepen the strategic cooperation with the Linxia state government, strengthen credit support to ensure that the financial services are not stalls, focusing on the key projects to continue to increase the supply of financial services. The Bank will innovate specialized products to ensure that the disaster-stricken areas of the demand for funds, and take the initiative to reduce the cost of the full support of the reconstruction of the disaster to reduce the profits, and take practical actions to help disaster-stricken areas to resume work, production and reconstruction.



Case Study: Bank of Gansu Participated in the On-site Promotion Meeting on Financial





4.2 Continuously Supporting for Village Revitalization

Since 2023, Bank of Gansu has set up a leading group for rural revitalization headed by the secretary of the Party Committee and the chairman of the Board of Directors, established a rural revitalization financial department at the head office, formulated the Implementation Opinions of Bank of Gansu on Supporting the Province's Strategy of Rural Revitalization (《甘 肅銀行支持全省鄉村振興戰略的實施意見》) and the Opinions on Comprehensively Doing Well in Providing Financial Services for Rural Revitalization to Accelerate the High-quality Development of the Business of Counties (《關於全面做好鄉村振興金融服務 加快縣域業務高質量發展的意見》). The Bank established a series of mechanisms for analysis, research, product innovation, and notification and supervision, aiming to strengthen the financial service system and organizational guarantee system to support the revitalization of villages. As the main force of the rural revitalization strategy for financial services in Gansu Province, the Bank, while continuing to improve its rural financial services system, also attaches great importance to helping its counterparts in towns and villages, and takes the rural revitalization strategy as an opportunity to proactively study the policies on helping villages, effectively enrich its helping forces, and proactively implement the projects on helping villages. During the Reporting Period, the Bank signed a Strategic Cooperation Agreement (《戰略合作協議》) with the provincial supply and marketing societies, jointly formulated a Circular on Deepening Cooperation to Assist the Implementation of the Village Revitalization Strategy (《關於深化合作助力鄉村振興戰略實施的通知》), established a mechanism for regular communication and coordination with the supply and marketing societies, and provided guidance to the various organizations to start working with the local supply and marketing societies and socially owned enterprises.

The Bank adhered to the principle of "Doing practical things for the public" and identified multi-project activities based on the characteristics of the Bank's own industry in the areas of village revitalization, education assistance, volunteer services, financial services for the elderly, and caring for employees. The Bank proactively organized its employees to participate in the activities as volunteers and to fulfill its corporate citizenship role. In the area of twinning, the Bank continues to implement practices and provide assistance to Dongxiang County, which is supported in the village revitalization activities, in caring for people in difficulty and special groups, and helping to resolve the worries, troubles and concerns of families in difficulty, etc. In this way, the Bank, as a responsible enterprise, can fulfill its social responsibilities in earnest.

In terms of volunteer services, the Bank has actively taken the initiative to fulfill its social responsibility by setting up a number of volunteer service teams and launching a number of volunteer service activities such as caring for teachers and planting trees









During the Reporting Period



Case Study: Bank of Gansu visited Dongxiang County twice to carry out "Twinning and caring" activities

On January 13, 2024, the chairman of the head office of Bank of Gansu led a team to Dongxiang County to carry out "Twinning and caring" activities. A total of 32 cadres and staff of the bank carried out the activities together, senting rice, noodles, oil and other condolences. Meanwhile, the team of the Bank also understood in detail the difficulties of family members, sources of income, work and children's schooling, etc. They encouraged them to have confidence, face life positively and optimistically, be self-reliant and build a happy life, and practically conveyed the warmth of Bank of Gansu to the people in difficulty. On August 30, 2024, the president of Bank of Gansu led a team to visit Dongxiang County to carry out the "Twinning and caring" activities. A total of 26 cadres and staff joined the activity, delivering rice, noodles, oil and other comforts to the assissted households. Meanwhile, they had in-depth exchanges with the people in difficulty on their family production, health and financial income, expressing the kind care of Bank of Gansu.

Case Study: Bank of Gansu visited Longquan Town, Dongxiang County to carry out "Twinning and caring" education, assistance, and condolence activities

The chairman of the head office of the Bank of Gansu led a team to Nalengou Primary School, Longquan Town to investigate and understand the learning and living conditions of students, the overall operation of the school and the existing difficulties, etc. The secretary of the Party Committee of Longquan Town introduced in detail the overall assistance of the Bank of Gansu in Longquan Town, especially in the investment in education, and hoped that the Bank of Gansu could further increase its care and support to help more poor students get out of the mountains.

Subsequently, the team visited the Children's Welfare Institute, Dongxiang County, and carried out condolence activities, sent fruits, milk and snacks and other condolences to the children. Meanwhile, the team communicated cordially with the teachers and students of the welfare institute, and visited the children's dormitories, activity rooms and canteens to understand their learning and living conditions. Bank of Gansu encourages the children to study seriously and grow into useful talents for the country and society as soon as possible, which reflects a high sense of social responsibility and is sincerely grateful to the welfare colleges.



The Bank vigorously promoted the effective convergence of poverty alleviation and rural revitalization, explored the "One county, one industry, one product, one policy" distinctive and differentiated mode of operation in the county, which has formed 48 distinctive product solutions, supported 475 customers with funds amounting to RMB 540 million, and disbursed RMB 16.57 billion in agriculture-related loans. During the Reporting Period, the Bank's total investment in social welfare amounted to RMB 1.73 million.

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4.3 Actively Serving the Real Economy and the "Agriculture, Rural areas and Farmers, and Small and Micro–size Enterprises"

Bank of Gansu is committed to solving the financing problems of small and medium-sized enterprises and vigorously promoting inclusive finance. In order to establish a rural revitalization financial service system, the Bank set up a rural revitalization financial department at its head office and branches in 2023, and issued opinions on the implementation of rural revitalization financial services to actively promote inclusive finance and rural revitalization financial services.

During the Reporting Period, bank of Gansu formulated the *Measures for the Characteristic and Differentiated Operation of Inclusive Financial Lines* (《普惠金融條綫特色化、差異化經營工作措施》), from the seven systems, including operation system, management system, risk control system, technology system, service system, team system, cultural system, to form the Bank's unique universal financial characteristics, differentiated operation concepts, for the future work of the universal financial work to point out the road of development.

- O The business line is unified and insists on completing the "Two increase" indicators
- The customer base has been continuously consolidated, and the management efficiency has been continuously improved
- The product optimization system is iterated and the loan pricing is continuously optimized
- The speed of digital transformation is accelerating, and the development plan is clearer
- O The business development continues to make breakthroughs, and characteristic management has achieved initial results

During the Reporting Period

During the Reporting Period, the Inclusive Finance Department anchored on market marketing expansion and inclusive loan investment, pushed forward the optimization of the stock of products and credit structure adjustment, focused on the digital transformation and risk asset management and control, and forcefully pushed forward the work to achieve significant progress. As of the end of the reporting period, the Bank had disbursed a total of RMB **10.97** billion of inclusive micro and small loans, an increase of RMB **651** million over the previous year, and RMB **18.06** billion of agriculture-related loans.

Case Study: Bank of Gansu Helps Tianshui's Economy Stay "Hot"

Bank of Gansu has been actively carrying out inclusive financial practices, insisting on serving the local real economy, focusing on the key areas of economic and social development in Gansu Province, and comprehensively improving the efficiency and level of financial services to the real economy. During the Reporting Period, "Tianshui malatang" was a hot topic on the Internet, attracting a large number of foreign tourists. Among them, the sales volume of related agricultural products such as Maiji peppers and Gangu chili peppers increased, and the development of cultural tourism and other related industries gained momentum. In order to further assist the development of inclusive financial business in Tianshui, Bank of Gansu responded quickly to the hit and activated the "Headquarters and branch" financial assistance mode. Under the premise of fully considering the operating characteristics and capital needs of merchants in Tianshui, the Bank has launched the "Dragon city – merchant loans" special product, which provides merchants with convenient and efficient financial services through flexible loan modes and preferential interest rates, helping Tianshui's economy to continue to be "Hot".

Bank of Gansu Tianshui Branch continued to visit small and medium-sized enterprises engaged in vegetable and pepper cultivation, sales and storage, hotels and tourism, and merchant acquirers in its jurisdiction, and disbursed six "Dragon city - merchant loans" RMB 10.2 million in total using just two days, and reached an agreement on 23 loans with a total amount of RMB 46.5 million. Bank of Gansu will take the launch of the "Dragon city - merchant loans" product as an opportunity to deepen its commitment to inclusive financial services, continuously optimize and innovate its products and service models, and inject new vitality into the development of the regional economy.



4.4 Mutual Benefits by Publicizing and Popularization

Bank of Gansu has long been committed to improving financial literacy, increasing anti-fraud, anti-counterfeiting and fraud prevention and credit knowledge publicity, and promoting mutual benefit and win-win situation with financial consumers. Through publicity and education, the Bank will enable financial consumers to have a deeper understanding of basic financial knowledge and risk prevention, and promote the further popularization of financial knowledge among more financial consumer groups.

During the Reporting Period, the Bank conducted 62 online anti-fraud publicity campaigns through the official website of Bank of Gansu and its WeChat public number, 675 offline publicity campaigns, and 73 other special publicity activities, with anti-fraud publicity activities covering more than 60,500 people. The Bank's "Silk Road Anti-fraud Tips" won the "Top 10 excellence short video" in the Second National Anti-fraud Short Video Competition. In terms of anti-counterfeiting and fraud prevention, the Bank uniformly published 20,000 copies of anti-counterfeiting promotional folders, and in the course of the promotional activities, a total of 19,000 copies were distributed, and more than 320 anti-counterfeiting publicity campaigns were launched, reaching an aggregate of more than 156,000 people. In addition, the Bank launched "Multilevel", "Multi-faceted" and "Grounded" anti-counterfeiting publicity activities targeting key population groups such as rural residents, migrant workers, youths and the elderly, and organized more than 160 centralized publicity activities in total. During the Reporting Period, the Bank organized various institutions to set up centralized publicity points at important time points such as "3-15 consumer rights day" and "6-14 credit record care day", as well as at traditional festivals such as the Ching Ming Festival and the Dragon Boat Festival, to carry out publicity activities under the theme of "Love credit collection, benefit the people's livelihood, and help development". Through distributing promotional leaflets on credit knowledge to customers and organizing promotional staff to give on-site explanations on credit knowledge, the Bank has popularized credit knowledge among customers and the general public, with more than 16,000 promotional leaflets distributed on-site, benefiting more than 19,000 customers.

Case Study: Bank of Gansu Successfully Organized the "Wallet for Change" Redemption Activity for the Taxi Industry

On May 20, 2024, under the guidance of the Gansu Provincial Branch of the People's Bank of China, the Bank organized a centralized "Small Change Wallet" redemption activity for the taxi industry in Lanzhou City, which was held at Lanzhou Jixiang Taxi Co., Ltd. The Bank has thus become the first financial institution in Gansu Province to realize the centralized exchange of large-scale "Small Change wallet" in the taxi industry and other key industries, aiming to implement payment facilitation, continuously expand the featured service scenarios, enrich the means of cash services, launch extensive publicity and guidance, and practically satisfy the public's diversified and personalized payment needs, in order to enhance the level of payment convenience in the province, improve the public's sense of access to financial services, and serve the province's high-quality economic development, the company will make its due contribution.



Better Governance

Striving for Success

People-oriented Promotion of Harmonious **Co-existence**





Concern for the Environment



5.1 Protecting the Rights and Interests of Employees

During the Reporting Period, the Bank had a total of 4,595 employees. The following tables show the number and percentage of employees by gender, age, region, employment type, education level and management level, as well as the number and percentage of staff turnover by gender, age and region respectively.

Items	Number	Percentage	Turnover number	Turnover rate ¹
Male	2,272	49.45%	18	0.79%
Famale	2,323	50.55%	26	1.12%
Under 30	1,196	29.03%	25	2.09%
31-40	2,491	54.21%	16	0.64%
41-50	548	11.93%	3	0.55%
51 and above	360	7.83%	0	/
Gansu Province	4,595	100.00%	44	0.96%
Outside Gansu Province	0	0	0	/
Master or above	414	9.01%		
Bachelor	3,836	83.48%		
Tertiary	281	6.12%		
Post-Secondary	12	0.26%		
Others	52	1.13%		
Full-time	4,595	100.00%		
Part-time	0	0.00%		
Grassroots Staff	4,351	94.69%		
Middle Level Staff	238	5.18%		
Excutive Staff	6	0.13%		

¹ Staff turnover rate by relevant category = Number of staff lost in that category / Total number of staff in that category * 100%

The Bank continues to adopt a systematic and standardized approach to employment management, protects the legitimate rights and interests of employees, eliminates any discriminatory behavior, and realizes the diversification of the talent team.

- **Recruitment:** In accordance with the internal policy requirements such as the Administrative prohibited to eliminate the occurrence of the employment of child labor. **2 Deployment:** In accordance with the provisions of the Labor Law of the People's Republic of employees to eliminate the occurrence of unlawful dismissal. Salary: In accordance with the Regulations for the Administration of Employee Remuneration B market data. 4 ensure the fairness and impartiality of the promotion of all employees of the Bank.
- 6 the office system to avoid the occurrence of forced labor.
- 6 Holidays: According to the Regulations on the Administration of Rest and Holidays for their busy work.

During the Reporting Period

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The Bank strictly complied with relevant national and local laws and regulations on recruitment, dismissal, remuneration, promotion, working hours, holidays and other aspects of employment management, as well as the prohibition of child labor and forced labor under the Law of the People's Republic of China on the Protection of Minors (《中華人民共和國未成年人保護法》), the Criminal Law of the People's Republic of China (《中華人民共和國刑法》), the Provisions on the Prohibition of Child Labor (《禁止使用童工規定》), etc., and there was no violation of the aforesaid laws and regulations during the period. There were no cases of violation of the above laws and regulations during the period.

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Measures for Recruitment and Employment of Bank of Gansu Employees (《甘肅銀行員工招聘與 錄用管理辦法》), the Bank scientifically selects and examines the moral character as well as the professional abilities such as academic qualifications, experience and skills of the applicants, and eliminates discriminatory acts due to the differences in gender, ethnicity, beliefs, and age, etc., so as to fully safeguard the fairness and impartiality of the recruitment work, and at the same time, stipulates that the employment of under-aged persons under the age of eighteen is

China (《中華人民共和國勞動法》), we will legally review and approve the process of dismissal of

of Bank of Gansu (《甘肅銀行員工薪酬管理辦法》), the Regulations for the Administration of Wage Payment of Bank of Gansu (《甘肅銀行工資支付管理辦法》) and the Regulations for the Implementation of Enterprise Pension of Bank of Gansu Limited (Revised Version) (甘肅銀行股 份有限公司企業年金實施細則(修訂版)》), the remuneration structure of the staff is reasonably regulated in accordance with the development of the Bank's business, the types of positions and

Promotion: In accordance with the Administrative Measures for the Appointment of Officers in Management Positions of Bank of Gansu (《甘肅銀行管理崗位職務人員任職管理辦法》) and the Administrative Measures for the Appointment of Officers in Professional and Technical Positions of Bank of Gansu (《甘肅銀行專業技術崗位職務聘任管理辦法》) and other documents, the eligibility requirements for promotion and the examination and approval process are clearly defined to

Working hours: In accordance with the Regulations Governing the Employees of Bank of Gansu (《甘肅銀行員工管理辦法》), the Bank implements a five-day workweek and an eight-hour workday, and executes procedures for employee leave and attendance management through

Employees of Bank of Gansu (《甘肅銀行員工休息休假管理辦法》), employees are entitled to statutory holidays and other types of holidays granted by Bank of Gansu. The Bank encourages its employees to take reasonable leave to ensure that they have sufficient rest in the course of

5.2 Protecting the Health of Staff

The Bank strictly complies with the Law of the People's Republic of China on Prevention and Control of Occupational Diseases (《中華人民共和國職業病防治法》), the Law of the People's Republic of China on Social Insurance (《中華人民共 和國社會保險法》), the Work Injury Insurance Ordinance (《工傷保險條例》) and other laws and regulations related to the protection of the occupational health and safety of its employees, and has perfected the Measures for the Management of Safety of the Business Networks of Bank of Gansu (《甘肅銀行營業網點安全管理辦法》), the Measures for the Management of Security of the Business Networks of Bank of Gansu (《甘肅銀行營業網點保安管理辦法》), the Emergency Preparedness Plan for Emergency Situation of Bank of Gansu (《甘肅銀行突發事件應急預案》), and the Measures for the Management of the Video Alarm Network Center of Bank of Gansu (《甘肅銀行視頻報警聯網中心管理辦法》) and a series of operating procedures for emergencies and unforeseen events are in place to ensure a safe working environment for the employees.

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Triple line of defense for medical protection

To protect employees from occupational hazards, the Bank has established a supplemental medical insurance system in addition to the statutory social insurance for employees to reduce their medical burden. The Bank has also established a medical expense assistance fund for major illnesses to provide further medical protection for employees suffering from major illnesses, forming a triple line of defense for medical protection based on basic medical insurance, supplemental medical insurance and a medical expense assistance fund for major illnesses. During the year, the head office of the Bank arranged a comprehensive medical checkup for all employees.

Comprehensive Security Protection Measures

Bank of Gansu attaches great importance to daily safety inspections and contingency response, and maximizes the protection of staff safety by strengthening hardware equipment and system management. The Bank has formulated the Regulations on Fire Safety Management of Bank of Gansu (《甘肅銀行消防安全管理辦法》), which requires all business outlets to be equipped with security personnel and defense equipment, and has set up a monitoring and alarm network center at the head office to cover all business outlets and self-service banks of the Bank. In terms of fire safety, the fire fighting facilities and equipments in all business outlets of the Bank comply with the national safety standards and requirements, and are inspected, tested and replaced on a regular basis. In addition, the Bank also actively promotes safety education, organizes staff to learn about the safety and security system and fire safety knowledge, and conducts safety training activities such as fire-fighting and robbery prevention drills to enhance employee's ability to deal with emergencies.

During the Reporting Period

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The Bank performed work related to health and safety management in strict accordance with its internal management policy and there were no cases of violation of relevant laws and regulations. There were no workrelated fatalities in the Bank in the past three years (including the Reporting Period), and the number of working days lost due to work-related injuries for two persons totaled 84 working days during the Reporting Period.

Case Study: Bank of Gansu Head Office Launched Fire Fighting Comprehensive **Evacuation Exercise**

On March 28, 2024, the head office of Bank of Gansu launched the Fire Fighting Comprehensive Evacuation Exercise 2024 in the Head Office Building, aiming to strengthen the fire safety management of the head office building of the Bank, to enhance the staff's awareness of fire safety and to improve the ability of emergency response to unexpected accidents. More than 200 people from the head office of the Bank, the sales department of the Bank, the property and the fire-fighting company participated in the drill.



5.3 Staff Training and Development

The Bank of Gansu regards talents as important assets and commit to developing employees' professionalism and leadership while providing employees with good working environment. The Bank has made training management policies such as the Administrative Measures for the Management of Employee Training of Bank of Gansu (《 甘 肅銀行培訓項目管理辦法》), the Administrative Measures for Amateur Training of Employee of Bank of Gansu (《 甘 肅 銀 行員工業餘進修管理辦法》), the Administrative Measures for Training Budget of Bank of Gansu (《甘肅銀行培訓經費管理辦 法》), and the Administrative Measures for Internal Trainers of Bank of Gansu (《甘肅銀行內部培訓師管理辦法》). Those policies constitute norms and guidelines for designing and implementing training activities and the Bank proposes customized vocational training for different business fields, so as to promote employees to grow up with the Bank. During the Reporting Period, the Bank conducted a total of 138 training programs with a total of 25,665 training attendances.

Iteams	Male	Female	General Employee	Intermediate Employee	Senio Employ
Percentage of employees trained ²	49.45%	50.55%	94.69%	5.18%	0.139
Average training hours (hour) ³	33	33	30	80	119

² Proportion of staff trained by relevant category = No. of staff trained in specific category / Staff trained * 100% ³ Average number of hours of training for relevant categories of staff = Total number of hours of training for a specific category of staff / Number of staff in a specific category of staff

⊘ Case Study: Bank of Gansu Held a Seminar for the Exchange of Management Trainees

At the p.m. of March 13, 2024, Bank of Gansu convened the 2023 Headquarter Management Trainee Exchange Seminar to have a face-toface discussion and exchange with the management trainees. During the seminar, the 14 trainees spoke freely and shared one by one their work experience, work gain, work insights, confusion and suggestions on the Bank's business, products and processes during their working period in the county sub-branches. The General Manager of Human Resources Department of Bank of Gansu conveyed the warm greetings and care from the Party Committee of the head office of the Bank, and encouraged all of them to be rooted in the grassroots and practiced practically, to make progress in learning, to grow in practice, and to improve in thinking.

Case Study: Bank of Gansu Organized the Opening Ceremony of the Pre-training **Course for New Employees Recruited on Campus**

On July 20, 2024, Bank of Gansu 2024 Campus Recruitment Pre-training Course for New Employees started in Yuchong Campus of Lanzhou University, and the President of the Bank attended the opening ceremony and taught the course. During the course, the president of the Bank gave a wonderful lecture on the history, present and future of the development of city commercial banks and Bank of Gansu, as well as how to do a good job in the transition from students to bankers in the light of his own experience, and put forward his earnest expectations for the new employees.

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Governance





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are developed based on the performance and behavior of employees at different levels and in different positions. Through the analysis of job competency, the Bank provides categorized and graded job training programs according to the skill differences of each business line. Training for operation and management personnel

Organizational models of job competencies

Focus on managers' political and ideological literary, moral quality and Party spirit education, and mainly develop and improve their leadership, execution, innovation, marketing and management abilities.

Training for risk control

O Business Line Staff Training

Conduct trainings about risk assessment and authorization management systems and policies. The trainings focus on analyzing the key problems to be solved during the business development of Bank of Gansu, enhance risk control awareness of the trainees, and familiarize them with the importance of risk management, so as to ensure the orderly implementation of the Bank's risk management procedures.





Concern for the Environment, **Deepening Green** Development

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▲ Equus Ferus Przewalskii Class-I State key protected species in China

Success

Accelerating Innovation

6.1 Serving the "Double Carbon" Strategy

Bank of Gansu actively responds to the national "Dual Carbon" goal, incorporates climate risk into its overall risk management, continues to promote the management of climate risk in various types of risks, such as credit risk, market risk, strategic risk, etc. Meanwhile, the Bank deeply understands the far-reaching impact that climate risk will have on various industries, and endeavors to embed the elements of climate risk into the investment and financing policies and business management process of various industries, aiming to provide assistance to the high-carbon ranking countries that have a more prominent climate risk. The Bank has also adopted reasonable risk control measures for industries with high carbon emissions, and has continued to strengthen its climate risk identification and management efforts.

With reference to the Recommendations of the Task Force on Climate-Related Financial Disclosures (《氣候相關財務信 息披露工作組建議報告》) issued by Task Force on Climate-related Financial Disclosures (TCFD), the Bank has classified climate risks into two categories: physical risks and transition risks, established a climate risk list of Bank of Gansu, and analyzed their potential impact on the Bank. The Bank will further streamline its climate risk response measures and gradually strengthen the identification and management of climate risks. During the Reporting Period, the Bank reexamined its climate-related risks, continued to improve its sustainable development and climate risk management, and actively responded to the concerns of stakeholders.

Types of Climate Risk	Potential Impact on Bank of Gansu
Entity Risk	
Acute risk Adverse impact of frequent occurrence of extreme weather events	In the event of flooding, fire, etc., the business outlets may face the risk of not being able to open for business normally
Chronic risk Adverse Impacts of Long-term Global Climate Pattern Changes	Changes in rainfall patterns may create the potential for flooding of business outlets and self-service machines located in lower terrain, resulting in closure of outlets or equipment failure
Transformation Risks	
 Policy and Legal Risks More stringent policy regulation of existing products and services More stringent emission disclosure requirements Risk of legal action 	 The Bank's capital quality may be affected if customers' operations are affected by non-compliance with national policies as a result of exceeding energy consumption standards. If the Bank fails to commence disclosure in a timely manner, it may bring certain pressure to the Company's operation. Failure to comply with legal and regulatory requirements in the environmental area may expose the Bank to the risk of litigation, fines and increased costs resulting from judgments.
 Technology Risk Replacing Existing Products and Services with Low Carbon Solutions Low Carbon Technology Transition Expenditures Uncertainty about the profitability of low- carbon technology investment projects 	Failure of a credit supported project will lead to difficulties in recovering the credit facility.
Market Risk - Changes in Consumer Behavior - Climate Change Increases Systemic Risks in Financial and Capital Markets - Climate change affects market winds	 Customers may choose products in the same industry with more green consumption concepts. Financial products such as bonds invested by the Bank may be subject to repricing risk in the event that certain industries face a reduction in market share and revenue as a result of climate pricing in the future. Climate change may have a long-term adverse impact on the operations and assets of climate-sensitive industries such as energy, agriculture, transportation, tourism, materials and construction, which may in turn have a certain impact on the Bank's credit business.
 Reputational Risk Shifting Consumer Preferences Stigmatization due to commercial behavior Stakeholders increasingly concerned about negative feedback 	The Bank may face reputational risks and difficulties in maintaining relationships with customers, employees, investors and other stakeholders if the Bank's operations have a prolonged and damaging impact on climate and the environment.



In accordance with the Notice of the Office of Gansu Branch of the People's Bank of China on the Launching of Environmental Information Disclosure Work of Local Legal Entity Financial Institutions in Gansu Province (《中國人民銀 行甘肅省分行辦公室關於開展甘肅省地方法人金融機構環境信息披露工作的通知》), the Bank is deeply aware of the impacts of the environment, climate and other factors on economic and social development as well as its own operations, and realizes that environment-related risks are one of the sources of financial risks. The Bank has proactively responded to the national "Double carbon" goal and included environmental and climate-related risks in its overall risk management. Meanwhile, by analyzing the results of climate risk identification, the Bank has further sorted out its current measures to cope with climate risk, and will further improve its risk control practices in the future to minimize the negative impacts of climate risk and seize the opportunities brought by the relevant climate risk.







Current Climate-Related Risk Mitigation Measures Adopted by Bank of Gansu

Emergency Plan of Bank of Gansu (《甘肅銀行突發事件應急預案》), the Administrative Measures on Reporting Major Risks and Emergencies of Bank of Gansu (《甘肅銀行重大風險和突發事件報告管理辦法》) and Emergency

度行業授信政策指引 》), pay close attention to how energy-consuming enterprises implement environmental projects that do not meet environmental protection standards and eliminate outdated production capacity

launch products that contain green and low-carbon elements to satisfy customers' pursuit of green and

promote the sustainable and healthy development of green financial business mainly based on green

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6.2 Green Finance

Bank of Gansu is actively responding to national and local financial decisions, practicing the green concept of sustainable development. The Bank has formulated the *Five-Year Development Strategy of Bank of Gansu (2021-2025)* (《甘肅銀行五年發展 戰略 (2021-2025)》), which has clearly responded to the policy call to continue to promote green finance, to build a regional leader in green finance and to construct a green finance brand system. The Bank has incorporated green development into its corporate governance and continued to optimize its organizational structure. The Board of Directors of the Bank is responsible for regularly reviewing the situation of green finance, comprehensively overseeing and evaluating the implementation of the Bank's green credit development strategy, and set up a Green Finance Department at its headquarters.

Bank of Gansu has formulated relevant systems and regulatory documents in terms of strategic planning, green financial products and service innovation, credit and risk management, mainly including the *Green Credit Policy of Bank of Gansu Co., Ltd.* (《甘肅銀行股份有限公司綠色信貸政策》》), the *Detailed Rules for Green Credit Policy of Bank of Gansu Co., Ltd* (《甘肅銀行股份有限公司綠色信貸政策實施細則》), the *Administrative Measures for Green Financial Bond Fund-Raising of Bank of Gansu Co., Ltd* (《甘肅銀行股份有限公司綠色金融債券募集資金管理辦法》), and the *Annual Industry Credit Authorization Policy Guidance of Bank of Gansu Co., Ltd*. (《甘肅銀行股份有限公司年度行業授信政策指引》). Through these guidelines, the Bank has firmly implemented the environmental economic requirements set by the national regulatory authorities and strategically defined the direction and key areas of support for credit business to promote the development of green credit and other businesses.

The Bank strengthens the management of green credit throughout the entire process, strictly controls project and customer access, explores differentiated approval processes and differentiated credit authorization, and opens up fast channels for environmentally friendly green projects in a timely manner. The Bank implements differentiated management and strictly controls the provision of financing to the "Two highs and one surlpus" sectors. The Bank implements a "One-vote system for environmental protection" for enterprises and projects that do not meet environmental protection requirements. In terms of business review, the Bank's business staff conducts compliance audits of project proposals, environmental impact assessments, and four certificates, etc. Meanwhile, the Bank has embedded environmental risk prevention and management into its risk alert system and post-credit management process, and has set up a dynamic tracking system to promptly identify enterprises and projects that fail to meet environmental protection standards and to take corresponding measures.

During the Reporting Period

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The Bank stepped up its efforts in green financial innovation, focusing on supporting the construction of green projects in the clean energy industry, high-efficiency energy conservation and environmental protection, cleaner production, and recycled agriculture, and continued to explore and pilot new types of green financial products and services. In addition, through the issuance of green financial bonds, the Bank raised funds to support pollution prevention and control, clean energy, water conservation, ecological protection and other green areas, helping to fight the battle against pollution.

As at the end of the reporting period, the balance of the Bank's green loans amounted to RMB **19.41** billion, representing a net increase of RMB **3,38** billion compared with the beginning of the Reporting Period, with a growth rate of 24%, Among them, energy saving and environmental protection industry amounted to RMB 2.73 billion, cleaner production industry RMB 1.63 billion, clean energy industry RMB 5.48 billion, ecological environment industry RMB 4.55 billion, infrastructure green provincial loan RMB 5.02 billion, and green service industry RMB 3 million.



FOCUSED ON THE REGIONAL GREEN POWER INDUSTRY AND HELPED THE DEVELOPMENT OF INDUSTRIAL CLUSTERS - ZHANGYE BRANCH, BANK OF GANSU

Project Background:

According to the 14th Five-Year Plan and Long-Range Plan for 2035 of Shandan County, the "100,000 kW photovoltaic project in Shandan Dongletan" will inject strong impetus into two "million-kilowatt" photovoltaic bases in the Zhangye section of the Hexi Corridor. Zhangye Branch of Bank of Gansu combined its own operating advantages to provide maximum support in terms of loan declaration efficiency and preferential interest rate pricing, and finally determined that the loan execution interest rate was 3.0%, which strongly supported the project construction and greatly reduced the financial cost of the project. This move reflects's the "Benefiting enterprises and serving the high-quality development of the real economy" of Bank of Gansu, and injects financial vitality into Gansu's green electricity.

Project Cases:

Gansu Huitong New Energy Development Co., Ltd. (hereinafter referred to as Gansu Huitong) was established in January 2024 and is mainly engaged in centralized solar power generation. In March 2024, Gansu Huitong applied for and successfully approved the "100,000 kW photovoltaic project in Shandan Dongletan", which plans to erect solar photovoltaic panels in Dongletan, Shandan County, Zhangye City, Gansu Province, to achieve centralized photovoltaic power generation. With a total investment of RMB 530 million, a designed installed capacity of 100MW and a designed photoelectric conversion efficiency of 21.29%, the project is a key construction project in Zhangye City this Year.

• Key Practices and Results:

The 14th Five-Year Plan for Energy Development of Gansu Province clearly states that Gansu Province will promote the sustained and rapid development of renewable energy based on the energy resource endowment and development conditions, develop and build a key new energy development zone in the Hexi Corridor, and build a 10-million-kilowatt wind and photovoltaic base in Jinzhangwu (referring to Jinchang City, Zhangye City and Wuwei City). In April 2024, Zhangye Branch of Bank of Gansu took the initiative to visit the site for marketing for many times, closely followed up the progress of relevant project procedures and the start plan, and set up a special project marketing team according to the proportion of capital contribution by the project company and its shareholders, reasonably formulated a comprehensive credit plan, completed the credit approval work in late May 2024, and granted a credit of RMB 244 million to Gansu Huitong "100,000 kW photovoltaic project in Shandan Dongletan". As of the end of June 2024, Zhangye Branch of Bank of Gansu has issued a fixed asset loan of 146 million yuan to the project, which has effectively guaranteed the smooth start of the project. This move effectively alleviates the project investment pressure of the enterprise and effectively guarantees the smooth start of construction of the project. The completion of the project further rationally and effectively develops and utilizes the solar resources in the Hexi Corridor of Gansu Province, which is an important measure to respond to the call of the national "Dual Carbon" target policy, and also provides Gansu's strength for optimizing the regional energy structure.











6.3 Green Office

Bank of Gansu operates its business mainly in offices and branches and sub-branches. In order to reduce the impact of operation activities on the environment, the Bank establishes and constantly improves the statistical system of resource consumption and pollution emission. The Bank proposes to reduce the loss of energy, paper, water and other resources, implement energy-saving transformation and upgrading of buildings, lighting and office equipment, and vigorously promote electronic billing, paperless office, mobile office, online video conference and green public travel, so as to achieve the sustainable development goal of low-carbon operation.

The Bank strictly complies with the Environmental Protection Law of the People's Republic of China (《中華人民共和國環境保 護法》), the Law of the People's Republic of China on the Prevention and Control of Environmental Pollution Caused by Solid Wastes (《中華人民共和國固體廢物污染環境防治法》) and other laws and regulations. The Bank prepares guidance such as the Provisions on Hazardous Waste Management of Bank of Gansu (《甘肅銀行有害廢棄物管理規定》) and the Provisions on Non-Hazardous Waste Management in Office Areas of Bank of Gansu (《甘肅銀行辦公區域無害廢棄物管理規定》), in this way, the Bank standardizes resource and emission management, improves resource efficiency, and reduces air and greenhouse gas ("GHG") emissions, waste discharges into water and land, and the generation of hazardous and non-hazardous wastes. During the Reporting Period, the Bank managed its own pollution emissions in strict accordance with laws and regulations and had no violations related to environmental pollution.

During the Reporting Period, the Bank took the following measures toward the environmental targets set for fiscal year 2023 for greenhouse gas emissions, waste generation, and water resource use, and reviewed the progress toward the achievement of the targets. In the future, the Bank will continue to track and review the progress of the action plan and the achievement of the environmental targets.

Classification of Environmental Objectives & Measurement Indicators	Completion in 2024	Measures Taken to Achieve the Environmental Objective during 2024
。 分 Greenhouse Gas Em	nissions	
Reducing Vehicle Greenhouse Gas Emissions - Overall Fuel Consumption or Frequency of Utilization of Public Vehicles	In progress	 Strictly enforcing the regulations on the management of official vehicles, strengthening the daily management of official vehicles, implementing a ledger registration system, and timely recording of travel records of official vehicles; During the Reporting Period, there was a decrease in official vehicles compared to 2023; Newly purchased vehicles strictly implement the allocation standards of state-owned financial enterprises, and give priority to the use of domestic and new energy vehicles.
Enhancing Staff Awareness of Low Carbon Offices - Number of peak carbon and carbon neutral publicity events/training sessions	In progress	 The Head Office and the Information Technology Department of the Bank sent an Advocacy Letter to the entire Bank, advocating that all employees of the Bank actively utilize online and digital office modes and actively use online processes; Promote green concepts, implement green office and paperless office, reduce resource consumption and carbon emissions; Enable the Office Terminal timed shutdown policy. The shutdown operation is performed at 20:30 every day, which really achieves the purpose of energy saving and consumption reduction. External experts were invited to conduct training on ESG, which covered both the Bank's head office and branches (sub-branches); Participation in the Green Finance and ESG Development Forum

Classification of Environmental Objectives & Measurement Indicators	Completion in 2024	Measures Tak
⊕ [†] Waste Generation		
Improving the Waste Statistics System -Coverage of waste statistics	In progress	 Enhancem branches (for waste s Organize t capability
Better Waste Categorization and Management -Garbage sorting penetration rate	Done	 Set up a w. display in t standards Provide tw in the cafe
Reduce Waste -Reduce the use of disposable items	Done	The Bank e and disposision supervision opening a
Reduce Waste -Percentage of implementation of paperless office	Done	 Promote the online app service ma Optimize the reduce ma auto-filing
₽ ³ Water Use	11	
Reducing Water Use -Water Consumption of Facilities	In progress	 Installation appliances (sub-brand) Improve ed ledger, rec history and
Reducing Water Use -Water Consumption	In progress	 Develop a conservati Promote w retrofit was sensor-act Launched posted was
Enhancing the Effectiveness of Water Use -Penetration rate of water conservation publicity or number of water conservation publicity activities	In progress	 Develop a water-usin data loggi Installation devices in 80% coverable

Governance

Success



aken to Achieve the Environmental Objective during 2024

- ment of organization and management: Head office and s (sub-branches) designate special persons responsible e statistics and management;
- e training for statisticians to enhance their statistical ty and accuracy.
- waste separation demonstration corner and physical n the office area to demonstrate the classification ds and recyclables handling process;
- two types of collection bins for food waste and other waste feteria, and post a conspicuous sign.
- k explicitly stipulates "Not to provide plastic bags posable tableware voluntarily" and has established a ion mechanism and an anonymous feedback channel by a staff suggestion box and an online feedback platform.
- the online office process, realize the online process of 21 pplications such as fund allocation and 41 comprehensive nanagement platforms, and save 98,000 sheets of paper;
- e the e-approval pathway to reduce process time, e.g. nanual operations through predefined templates and ng features.
- ion of sensorized taps and low-flow water-saving ces in the sanitary rooms of the head office and branches anches) to reduce daily water wastage;
- equipment management system, establish equipment ecord equipment energy consumption data, maintenance and responsible person.
- a water conservation management plan with clear water ation targets and break them down to each branch;
- water conservation techniques and management tools, vater conservation facilities, and replace old faucets with activated or water-saving faucets;
- d water conservation training to cover all bank employees; vater conservation signs as a reminder to reduce waste.
- a water conservation code that specifies requirements for sing equipment inspections, leak reporting, and water-use ging;
- ion of sensorized faucets and water-saving flushing in restrooms, cafeterias, and other areas, with more than erage across the bank.

Emissions Management

Exhaust Gas

During the Reporting Period, the main sources of Bank of Gansu's exhaust gas emissions are the combustion of natural gas used for cooking and the use of vehicle fuel. To reduce the impact on air pollution, the Bank actively reduces exhaust gas emissions by strengthening vehicle management.

- Strengthen the management of vehicle use, strictly approve and record 1 the use of company vehicles, implement the management system of fueling company vehicles with IC cards, check accounts on a monthly basis, and reduce the fuel consumption of vehicles;
- 2 Properly plan the vehicle use throughout the Year, prior formulation of travel routes for official vehicles, reduce frequency and mileage of vehicle trips to reduce fuel consumption;
- B Purchase fuel-efficient and environmentally-friendly company vehicles, and control the number of company vehicles:
- 4 Encourage commuting through public transport and shared bikes to reduce vehicle exhaust emissions.

► GHG

The Bank firmly practices the "Dual Carbon" strategy and defines the goal of emission reduction. During the Reporting Period, the Bank emitted 12,184.51 tonnes of GHG 84.35% of which were mainly from the indirect GHG emissions from purchased electricity. In order to further reduce emissions and achieve the "Dual Carbon" goals, the Bank mainly saves energy through energy-saving renovation and standardizing the use of electrical equipment, thus reducing GHG emissions.

- Purchase energy-saving air conditioners in preference, reduce the 0 use of air conditioners by selecting season-specific uniforms, properly set the temperature of air conditioners, eliminate the wastefulness of opening air conditioners and windows and doors at the same time and encourage employees to turn off the air conditioners 30 minutes before leaving the office;
- Raise employees' awareness of electricity-saving and remind 2 employees to turn off computers, water dispensers, printers and other electrical equipment in time when not in use;
- Organize relevant personnel to regularly inspect and timely repair the equipment and facilities in the Bank's office space to reduce operational damage and energy consumption;
- Promote the mode of video and telephone conferences based on the 4 modern office facilities.

Waste

The Bank has formulated and improved the provisions on hazardous and non-hazardous waste management, which require all departments to divide the area under their responsibility and assign personnel to manage the discharge of wastes, as well as to inspect and assess the implementation. For hazardous waste such as waste ink cartridges, waste toner, waste printer cartridges, waste batteries and waste batteries generated by data centers, the Bank is required to return all of them to the suppliers for centralized treatment; for other hazardous waste, the Bank will contact the suppliers or comply with the requirements of the environmental protection department to classify the waste and treat it in a harmless manner.

To manage and dispose of non-hazardous wastes, all departments and offices of the Bank have separated nonhazardous waste areas. Property cleaners collect and place non-hazardous wastes at the waste station every day and the local sanitation department trucks them out for disposal. In terms of the treatment of kitchen waste, in the canteen, the wastewater discharge system is equipped with sedimentation tanks and oil filters, while regularly clean the waste and food residue in the food processing area, which is, however, strictly prohibited to be poured into the sewer.

In addition, to reduce waste production, the Bank actively advocates paperless offices, uses Email to transmit reports and documents, and reduces paper printing. The Bank also recycles more recyclable waste by sorting out wastes, setting up recyclable trash bins in offices and outlets, and then sending waste papers, newspapers, books and magazines and other recyclables to qualified waste recycling stations.

Resource Management

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Energy

During the Reporting Period, the purchased electricity constitutes the Bank's largest source of energy consumption, reaching 18,022.28 megawatt hours ("MWh"). In order to reduce energy use and improve energy efficiency, the Bank has taken the following measures:





Water Resources

The water used by Bank of Gansu comes from the municipal water supply network, so there are no difficulties in acquiring suitable water sources. During the Year, the Bank consumed 140,800 tonnes of water. The Bank saves water mainly through the following measures.

3 and washing rags;



- Put on energy-efficient lamps, and turn off or rarely turn on lights when it is sun-filled;
- Advocate employees' electricity-efficient awareness and post the "Power saving" sign on the switch in the offices;
- The security guard is responsible for inspecting whether the power is shut off in the office after work every day, and recording and reporting cases of waste of energy.



- Use water-efficient equipment, install water metering devices, monitor water consumption and reduce the use of water resources;
- Advocate water conservation, post water-saving slogans in toilets and near hand washing sinks, and adopt the habits of water saving;
- Encourage employees to reuse clean wastewater for watering flowers
- Appoint personnel to check the sink and toilet drain valve every day, repair in time if there is water leakage, and ensure that the valve in the office area is closed after work.

Summary of key Performanc	e Indicators of Er	nvironmental Asp	ect ⁴	
Items	2024	2023	2022	Unit
NOx	538.66	554.56	987.07	kg
SOx	102.25	103.06	123.00	kg
РМ	187.24	189.55	261.91	kg
GHG Emissions				
GHG emission - Scope 1 ⁶	1,536.94	1,616.15	1,572.45	Tonne of CO ²
Emission intensity - Scope 1	6.04	6.51	6.42	kg CO ₂ / m ²
GHG emission - Scope 2 7	10,278.11	8,633.52	8,638.60	Tonne of CO ²
Emission intensity - Scope 2	40.38	34.80	35.25	kg CO ₂ / m ²
GHG emission - Scope 3 ⁸	369.46	466.07	418.37	Tonne of CO ²
Total emission	12,184.51	10,715.74	10,629.42	Tonne of CO ²
Total emission intensity	47.87	43.19	43.37	kg CO ₂ / m ²
Non-Hazardous Wastes				
Wastepaper generation	48.79	58.39	57.33	Tonne
Wastepaper generation intensity	0.19	0.24	0.23	kg / m²
Office waste generation	62.21	67.06	66.77	Tonne
Office waste generation intensity	0.24	0.27	0.27	kg / m²
Non-hazardous wastes generation	110.99	-	-	Tonne
Non-hazardous wastes generation intensity	0.44	-	-	kg / m²
A Hazardous Wastes		'	'	
Waste ink cartridge generation	1,939.74	1,753.77	1,916.06	kg
Waste ink cartridge generation intensity	7.62	7.07	7.28	kg / 1,000 m²
Waste toner cartridge generation	3,270.71	2,886.82	2,776.20	kg
Waste toner cartridge generation intensity	12.85	11.64	11.33	kg / 1,000 m²
Electronic wastes generation	2.34	2.34	2.43	Tonne
Electronic wastes generation intensity	9.19	9.41	9.93	kg / 1,000 m ²
Hazardous wastes generation	7.55	-	-	Tonne
Hazardous wastes generation intensity	29.66	-	-	kg / 1,000 m²
water resource				
Water consumption	140,816.14	96,880.38	95,388.31	Tonne
Water consumption intensity	0.55	0.39	0.39	Tonne / m²

Retter Governance

Accelerating Innovation

Summary of key Performance Indicators of Environmental Aspect ⁴

Success

Items	2024	2023	2022	Unit
[6] Energy resources 9				
Electricity consumption	18,022.28	15,138.56	15,147.47	MWh
Gaseous natural gas consumption	3,957.99	3,784.96	3,613.02	MWh
Liquified natural gas consumption	-	-	-	MWh
Bituminous coal consumption	-	-	-	MWh
Anthracite consumption	34.05	34.05	40.86	MWh
Diesel consumption	17.75	22.60	41.00	MWh
Gasoline consumption	2,956.40	3,435.66	3,012.76	MWh
Liquified petroleum gas consumption	-	8.32	19.06	MWh
Fuel oil consumption	-	0.03	0.20	MWh
Total consumption of direct energy resources	6,966.18	7,285.63	-	MWh
Total consumption of indrect energy resources	18,022.28	15,138.56	-	MWh
Total consumption of energy resources	24,988.46	22,424.18	21,874.35	MWh
Total consumption intensity of direct energy resources	0.03	0.03	-	MWh/m²
Total consumption intensity of indrect energy resources	0.07	0.06	-	MWh/m ²
Total consumption	0.10	0.09	0.09	MWh/m²

⁴ Unless otherwise specified, during the Reporting Period, the statistical scope of key performance indicators of environmental aspect includes the Bank's total office space of 254,529.88 m2, which is used as the denominator for all intensity data calculation.

⁵ The air pollutants emitted by Bank of Gansu mainly come from the use of vehicle fuel, the combustion of gasoline and diesel in generators, and the combustion of stationary sources such as natural gas, anthracite. The emission of air pollutants is calculated according to the Handbook of Pollutant Generation and Emission Accounting Methods and Coefficient of Pollution Source Survey (《 # 放源統計調查產排污核算方法和係數手冊》), the Technical Guide for the Preparation of Air Pollutant Emission Inventory for Road Vehicle (for Trial Implementation) (《道路機動車大氣污染物排放清單編 制技術指南(試行)), and the Technical Guide for the Preparation of Air Pollutant Emission Inventory for Non-road Mobile (for Trial Implementation) (《非道路移動源大氣污染物排放清單編制技術指南(試行)》) issued by the Ministry of Ecology and Environment of the People's Republic of China.

⁶ The calculation scope of GHG emission (Scope 1) includes the use of vehicle fuel, the combustion of gasoline and diesel in generators, and the combustion of fixed sources such as natural gas, anthracite and bituminous coal. The GHG emission and the emission coefficients are calculated with reference to the Guidelines for Accounting and Reporting GHG Emission from Other Industrial Enterprises (for Trial Implementation) (《工業其他 行業企業溫室氣體排放核算方法與報告指南(試行)》) and the Guidelines for Accounting and Reporting Approach of GHG Emission from Enterprises in Land Transportation (for Trial Implementation) (《陸上交通運輸企業溫室氣體排放核算方法與報告指南(試行)》) issued by the National Development and Reform Commission

⁷ The calculation scope of GHG emissions (Scope 2) includes the indirect emissions caused in the production process by the purchased power in Mainland China. The GHG emissions are calculated with reference to the average emission factor of national electricity grid in 2022 from the Notice on the Preparation of the Greenhouse Gas Emission Reporting and Management Work for Electricity Generation Industry in 2023-2025 (《關於做好 2023—2025年發電行業企業溫室氣體排放報告管理有關工作的通知》) issued by the Ministry of Ecology and Environment of the People's Republic of China

⁸ The calculation scope of GHG emissions (Scope 3) includes the indirect GHG emissions caused by the Bank's business travel through aviation and waste papers. The GHG emissions from air travel are calculated according to the Greenhouse Gas Protocol: GHG Emissions from Transport or Mobile Sources (《溫室氣體核算體系:移動源燃燒溫室氣體排放計算工具》) issued by the World Resources Institute and the World Business Council for Sustainable Development; The GHG emissions caused by wastepaper are calculated according to the How to Prepare an ESG Report - Appendix 2: Reporting Guidance on Environmental KPIs (《如何準備環境、社會及管治報告 附錄二:環境關鍵績效指標匯報指引》) issued by SEHK.

⁹ During the Reporting Period, the change in the use of energy resources of Bank of Gansu is mainly from that in the use of stationary source devices, where the bituminous coal was not used, the amount of anthracite use has increased, and the liquified natural gas was not used at the same time. The energy consumption data is conversed with reference to the Guidelines for Accounting and Reporting GHG Emission from Other Industrial Enterprises (for Trial Implementation) (《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》).





Looking Forward to the Future

Bank of Gansu will continue to move on under the guidance of Xi Jinping's Thought on Socialism with Chinese Characteristics in the New Era, in-depth implementation of the economic thought of Xi Jinping and the thought of ecological civilization, complete, accurate and comprehensive implementation of the new development concept. The Bank will adhere to the "Based in Gansu, serving greater Gansu" strategic positioning, deepen the structural reform of the supply side of the financial sector, and continue to enhance the quality of financial services to help build a modernized industrial system, and promote the high-quality development of regional economic growth, based on the *Five-Year Development Strategy of Bank of Gansu (2021-2025)* 《甘肅銀行五年發展戰略(2021-2025)》. The Bank will steadily expand its financial business, strengthen digital transformation, accelerate financial technology innovation, improve the intelligent financial service system, while continuing to improve risk management capabilities and asset quality, and comprehensively improve operational resilience, with the mission of building "Bank of Gansu, for the people in Gansu", contributing to the construction of a happy and beautiful new Gansu with better quality and more efficient financial strength.

The Report of the 20th National Congress of the Communist Party of China (CPC) clearly pointed out that it is necessary to implement the new development concept, promote highquality development, deepen the reform of both supply and demand, and construct a new development pattern. As a provincial state-owned financial enterprise, Bank of Gansu will boldly assume the mission of the times, closely follow the national development strategy, and continue to promote the implementation of the five-year strategic plan. Against the backdrop of the accelerated implementation of the "Double Carbon" goal, green finance has become an important direction for the development of the financial industry. The Bank will further consolidate and deepen its green finance strategy by, on the one hand, continuously improving its ESG and climate risk management system, strengthening its risk identification and response capabilities, implementing green offices at the operational level, and implementing energy-saving and emission reduction measures to ensure steady progress in environmental protection targets; on the other hand, accelerating the establishment of a green financial innovation system, enriching green credit and investment and financing products, expanding the scope of its carbon finance business, and enhancing its commitment to green finance. On the other hand, we will accelerate the establishment of a green financial innovation system, enrich green credit and investment and financing products, expand the scope of carbon finance business, enhance the support for green industry, renewable energy and environmental protection technology innovation, and assist enterprises in green and low-carbon transformation.

Against the backdrop of a booming digital economy, Bank of Gansu will adhere to the principle of "Technology builds the bank", continue to promote digital transformation, deepen the application of financial technology, and enhance the capability of digitalized financial services. While enhancing operational efficiency and risk prevention and control capabilities, the Bank will also strengthen the construction of digital inclusive finance, optimize ageing services and convenient products, and promote smarter and more inclusive financial services to meet the growing personalized needs of customers. In addition, as a responsible corporate citizen, Bank of Gansu will continue to participate in public welfare and charitable causes, actively engage in rural revitalization and the process of common prosperity, and give full play to the local characteristics and advantages of a city bank to promote the synergistic development of society and the economy.

The year of 2025 is the concluding year of the *14th Five-Year Plan* and an important year for the development of the *15th Five-Year Plan*. At this new stage of development, Bank of Gansu will continue to uphold the concept of high-quality development, deepen business innovation and reform and upgrading, consolidate its competitive edge in the regional financial market, and promote the synergistic development of technology finance, green finance, inclusive finance, pension finance, digital finance and other areas. The Bank will work with all stakeholders to actively respond to national strategic needs, help the regional economy to develop in high quality, and jointly write a new chapter of innovation and sustainable development of financial services in the Gansu land.



Independent Assurance Statement

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

CECEP (HK) Advisory Company Limited ("CECEPAC (HK)" or "We") has been engaged by Bank of Gansu Co., Ltd. ("Bank of Gansu") to conduct an independent limited assurance engagement ("Assurance Engagement") on the information and data related to sustainable development in 2024 Environmental, Social and Governance Report ("ESG Report") of Bank of Gansu, providing assurance conclusions to users of ESG Report through the independent assurance statement.

CECEPAC (HK) assessed Bank of Gansu's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000 Assurance Standard v3 ("AA1000AS v3"). In addition, CECEPAC (HK) provided limited assurance on the reliability and quality of specific performance information disclosed in the ESG 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.

1. Independence and Competence

CECEPAC (HK) was not involved in collecting and calculating data, or in the development of the ESG Report. CECEPAC (HK)'s activities are independent from Bank of Gansu. There is no relationship between CECEPAC (HK) and Bank of Gansu 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 Sustainability Reporting 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. In addition, the Assurance Engagement related to sustainability issues is carried out in line with CECEPAC (HK)'s internal assurance protocol.

2. Bank of Gansu's Responsibilities

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

3. 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 Gansu. This independent assurance statement applies solely to the ESG Report in the specified scope, expresses a conclusion on the assurance work, and does not serve any other intents or purposes.

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

4. Scope of the Assurance Engagement

- The scope of the Assurance Engagement is limited to the information and data in the ESG Report that relate to Bank of Gansu and its subsidiaries only and does not include Bank of Gansu'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 Gansu's adherence to the four AA1000 Accountability Principles (Inclusivity, Materiality, Responsiveness and Impact) set out in the AA1000AS v3;
- Assurance on Bank of Gansu's disclosures for general disclosures of environmental, social and governance subject areas and key performance indicators provided with mandatory disclosure requirements and the "Comply or Explain" provision, in alignment with the ESG Reporting Guide published by SEHK;
- Specified performance information disclosed in the ESG Report were agreed upon and selected between Bank of Gansu and CECEPAC (HK) for assurance. The selected specific performance information is as follow:
 - Energy indirect (Scope 2) greenhouse gas emissions
 - Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region
 - Lost days due to work injury
- CECEPAC (HK)'s assurance work was with respect to information disclosed from 1 January, 2024 to 31 December, 2024 and included in the ESG Report only. Any information that falls outside this period and disclosed in the ESG 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 is confined to the information and data provided by Bank of Gansu. Any queries regarding the content or related matters within this Assurance Statement should be addressed to Bank of Gansu only.

5. Methodoloav

CECEPAC (HK) conducted Assurance Engagement only within the scope of Bank of Gansu's headquarter, and the assurance works included:

- Evaluating the appropriateness of Bank of Gansu's stakeholder engagement participation process;
- provision of the relevant information in the ESG Report:
- Materiality, Responsiveness and Impact as defined in the AA1000AS v3:
- evidence pertaining to data reliability and guality for selected specific performance information;
- Recalculating selected specific performance information;
- Assessing the degree of conformity of the ESG 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 Gansu to CECEPAC (HK), and on assumptions that the information provided was complete and accurate.

6. 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.

7. Conclusions

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

Inclusivity: Bank of Gansu 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 Gansu has formulated policies in consideration of key stakeholders' expectations and its impacts on key stakeholders. In our professional opinion, Bank of Gansu adheres to the Principle of Inclusivity.

Materiality: Based on the expectations and concerns of key stakeholders, Bank of Gansu has identified and disclosed major sustainable development related issues through appropriate methods based on its own industry characteristics, legal and regulatory requirements, and outward economic and social impacts. Bank of Gansu has disclosed the process and result of materiality assessment in the ESG Report. In our professional opinion, Bank of Gansu adheres to the Principle of Materiality.

Responsiveness: Through the ESG Report, Bank of Gansu has disclosed corporate sustainability strategies and targets, management systems, management key points, key stakeholder participation activities as well as major sustainable development related issues to respond to key stakeholders. In our professional opinion, Bank of Gansu adheres to the Principle of Responsiveness

Impact: Bank of Gansu has identified and presented impacts that were measured and disclosed in a probably balanced and effective way. Bank of Gansu has considered to monitor, measure, evaluate and manage impacts from the operation aspect that lead to a more effective decision-making and result-based management within an organisation. In our professional opinion, Bank of Gansu adheres to the Principle of Impact.

Specific Performance Information: Based on the procedures CECEPAC (HK) has performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the disclosure of the three selected specific performance information including Energy indirect (Scope 2) greenhouse gas emissions, Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region, and Lost days due to work injury, in the ESG Report are unreliable and ungualified or have not been prepared in accordance with the basis of reporting.

SEHK's ESG Reporting Guide: Disclosures for general disclosures of environmental, social and governance subject areas and key performance indicators have been provided 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 Gansu 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 ESG Report have been either adopted or responded by Bank of Gansu before the issuance of this assurance statement.

Recommendation

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

Optimize the data collection system by clearly specifying the scope and definition of each indicator to effectively monitor, manage, and measure each indicator and the execution of its related policies or measures.





Conducted online interviews with personnel involved in sustainability management, preparation of the ESG Report and

Assessing whether the reporting and management approach for the ESG Report responded to the principles of Inclusivity.

Assessing the supporting evidence for selected specified performance information, and conducting random sampling of

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15 April, 2025 Hong Kong SAR, China

Appendix: SEHK ESG Guide Content Index

Mandatory Di	sclosure Requir	ements	Disclosure Section
Governance Structure	(i) a disclosu (ii) the board the process related issue (iii) how the	from the board containing the following elements: are of the board's oversight of ESG-related issues; d's ESG management approach and strategy, including used to evaluate, prioritise and manage material ESG- es (including risks to the issuer's businesses); and board reviews progress made against ESG-related goals with an explanation of how they relate to the issuer's	" Sustainability Governance "
Reporting Principles	were applied	explain how the following reporting principles d in the preparation of the ESG report: materiality, , consistency.	"Reporting Standard"
Reporting Boundary	describing th are included	explaining the reporting boundaries of the ESG report and the process used to identify which entities or operations in the ESG report. If there is a change in the scope, the d explain the difference and reason for the change.	"Reporting Scope"
"Comply or exp	olain" Provisions	s: Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter or Explanation
A. Environme	ntal		
Aspect A1: Emissions	impact on the	on: es; and ce with relevant laws and regulations that have a significant e issuer relating to air and greenhouse gas emissions, ito water and land, and generation of hazardous and	"Green Office"
	KPI A1.1	The types of emissions and respective emissions data.	
	KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	
	KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	"Green Office"
	KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	

"Comply or exp	plain" Provisions	: Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter Explanation
A. Environment	tal		
Aspect A2: Use of Resources	General Disc Policies on th and other ray	ne efficient use of resources, including energy, water	"Green Office"
	KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	
	KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	_
	KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	"Green Office"
	KPI 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.	-
	KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Because Bank of Gai business does not in heavy consumption packaging material, item is not applicabl
Aspect A3: The Environment and Natural		losure ninimising the issuer's significant impacts on the and natural resources.	"Green Finance
Resources	KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	"Green Finance
Aspect A4: Climate Change		losure dentification and mitigation of significant climate- is which have impacted, and those which may impact,	"Servce the 'Dual Ca Strategy"
	KPI 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.	"Servce the 'Dual Ca Strategy"

Description of emissions target(s) set and steps taken to achieve them.

Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.

KPI A1.5

KPI A1.6

Comply or exp	lain" Provisior	ns: Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter or Explanation
B. Social: Em	ployment and	Labour Practices	
Aspect B1: Employment	impact on the and promotion	on:	"Protect the Rights and Interests of Employees"
	KPI B1.1	Total workforce by gender, employment type, age group and geographical region.	"Protect the Rights and
	KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Interests of Employees"
Aspect B2: Health and Safety	significant ir	on:	"Safeguard Employees' Health"
	KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	
	KPI B2.2	Lost days due to work injury.	"Safeguard Employees' Health"
	KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	
Aspect B3: Development and Training		closure mproving employees' knowledge and skills for duties at work. Description of training activities.	"Employees' Training and Development"
	KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	"Employees' Training
	KPI B3.2	The average training hours completed per employee by gender and employee category.	and Development"
Aspect B4: Labour Standards		001:	"Protect the Rights and Interests of Employees"
	KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	"Protect the Rights and Interests of Employees"
	KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Bank of Gansu has eliminated all possibility of child labor and forced labor during recruitment and the daily employment, and thus no violation will occur.

KPI B5.1 KPI B5.2 KPI B5.3 KPI B5.4 General Disc Information (a) the polici (b) compliar significant ir advertising,	losure nanaging environmental and social risks of the supply chain. Number of suppliers by geographical region. Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	"Supply Chain Management" "Supply Chain Management" "Safeguard Customers Rights and Interests" Due to the nature of Bank of Gansu, labellin matters relating to products and services provided are not applicable.
Policies on m KPI B5.1 KPI B5.2 KPI B5.3 KPI B5.4 General Disc Information (a) the polici (b) compliar significant ir advertising, services prov	 Number of suppliers by geographical region. Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. closure on: ies; and nee with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress. 	"Supply Chain Management" "Supply Chain Management" "Safeguard Customer Rights and Interests" Due to the nature of Bank of Gansu, labellin matters relating to products and services provided are not
KPI B5.2 KPI B5.3 KPI B5.4 General Disc Information (a) the polici (b) compliar significant ir advertising, services prov	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. closure on: ies; and nee with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	"Safeguard Customer Rights and Interests" Due to the nature of Bank of Gansu, labellir matters relating to products and services provided are not
KPI B5.3 KPI B5.4 General Disc Information (a) the polici (b) compliar significant ir advertising, services prov	number of suppliers where the practices are being implemented, how they are implemented and monitored. Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. closure on: ies; and nce with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	"Safeguard Customer Rights and Interests" Due to the nature of Bank of Gansu, labellin matters relating to products and services provided are not
KPI B5.4 General Disc Information (a) the polici (b) compliar significant ir advertising, services prov	and social risks along the supply chain, and how they are implemented and monitored. Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. closure on: ies; and nce with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	"Safeguard Customer Rights and Interests" Due to the nature of Bank of Gansu, labellin matters relating to products and services provided are not
General Disc Information (a) the polici (b) compliar significant ir advertising, services prov	preferable products and services when selecting suppliers, and how they are implemented and monitored. closure on: ies; and nce with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	Rights and Interests" Due to the nature of Bank of Gansu, labellin matters relating to products and services provided are not
Information (a) the polici (b) compliar significant ir advertising, services prov	ies; and nce with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	Rights and Interests" Due to the nature of Bank of Gansu, labelli matters relating to products and services provided are not
(b) compliar significant ir advertising, services prov	nce with relevant laws and regulations that have a mpact on the issuer relating to health and safety, labelling and privacy matters relating to products and vided and methods of redress.	Bank of Gansu, labelli matters relating to products and services provided are not
KPI B6.1	Percentage of total products sold or shipped subject	
	to recalls for safety and health reasons.	Because Bank of Gansu's business doe not involve in product production, this item not applicable.
KPI B6.2	Number of products and service-related complaints received and how they are dealt with.	"Improve Service Qual
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	"Protect Intellectua Property Rights"
KPI B6.4	Description of quality assurance process and recall procedures.	Because Bank of Gansu's business doe not involve in product production, this item not applicable.
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	"Safeguard Custome Rights and Interests"
ŀ	(PI B6.4	KPI B6.4 Description of quality assurance process and recall procedures. KPI B6.5 Description of consumer data protection and privacy

"Comply or ex	plain" Provision	is: Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter or Explanation
B. Social: E	mployment a	nd Labour Practices	
Aspect B7: Anti- corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.		"Anti-corruption"
	KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	"Anti-corruption"
	KPI B7.2	Description of preventive measures and whistle- blowing procedures, how they are implemented and monitored.	
	KPI B7.3	Description of anti-corruption training provided to directors and staff.	
B. Social: C	ommunity		
Aspect B8: Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.		"Serving the Real Economy, Benefiting the People Continuously"
	KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	"Serving the Real Economy, Benefiting the People
	KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Continuously"