



郑州银行
BANK OF ZHENGZHOU

Bank of Zhengzhou Co., Ltd.

H share code: 6196 A share code: 002936



ENVIRONMENTAL, SOCIAL AND
GOVERNANCE (ESG) REPORT **2024**

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About this Report



Report Overview

This report is Bank of Zhengzhou Co., Ltd. (“Bank of Zhengzhou”, “the Bank”, or “we”) 2024 Environmental, Social and Governance (ESG) Report, outlines the Bank’s ESG philosophy, practices and main progress in 2024, aiming to enhance communication and engagement with internal and external stakeholders.

Scope of the Report

Organizational Scope: This report covers Bank of Zhengzhou Co., Ltd., including headquarters, branches and subsidiaries.

Reporting Period: The reporting period spans from 1 January 2024 to 31 December 2024. To ensure comparability and completeness, certain content may reference previous years.

Reporting Frequency: This report is published annually, aligned with the Bank’s financial reporting cycle.

Basis for Preparation

This report has been prepared in accordance with Appendix C2 *Environmental, Social and Governance Reporting Guide of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited* and the Social Responsibility section of the *Self-Regulatory Guidelines for Listed Companies No. 1 – Standardized Operation of Main Board Listed Companies of the Shenzhen Stock Exchange*, and also references the *Self-Regulatory Guidelines for Listed Companies No. 3 – Guidelines on Sustainable Development Reports* of the Shenzhen Stock Exchange, the *GRI Sustainability Reporting Standards (2021)* issued by the Global Reporting Initiative (GRI), the *Opinions on Strengthening the Social Responsibility of Banking Financial Institutions* by the former China Banking Regulatory Commission, and the *Guidelines on Corporate Social Responsibility of Banking Financial Institutions* issued by the China Banking Association, and complies with the transitional arrangements outlined in the *Self-Regulatory Guidelines for Listed Companies No. 17 – Guidelines on Sustainable Development Reports (Trial) of the Shenzhen Stock Exchange*.

Reporting Principles

Materiality: The Bank identifies material ESG topics based on the results of annual materiality assessment.

Quantitative: Key performance indicators (KPIs) related to historical data are measurable. Where applicable, the report discloses the standards, methodologies, assumptions, and/or calculation tools used for quantification, along with the sources of conversion factors.

Balance: This report presents an unbiased account of the Bank’s performance during the Reporting Period, avoiding selective reporting, omissions, or presentation styles that could unduly influence readers’ decisions or judgments.

Consistency: Unless otherwise stated, the statistical methods used in this report are consistent with those of previous years to ensure meaningful comparisons.

Information Sources

The information and data disclosed in this report are derived from the Bank’s official internal documents, statistical reports, annual reports and regularly compiled ESG case studies. The financial data in this report are based on the Bank’s 2024 financial statements, prepared in accordance with both the Chinese Accounting Standards for Business Enterprises and the International Financial Reporting Standards. Unless otherwise specified, there are no discrepancies in financial data between the two accounting standards. The Bank’s 2024 financial statements have been audited by an accounting firm. Unless stated otherwise, all financial figures in this report are presented in RMB.

Approval and Assurance

The Board of Directors and all directors of the Bank ensure that this report contains no false statements, misleading representations or material omissions and assume individual and joint responsibility for the authenticity, accuracy and completeness of contents. This report has undergone independent assurance by Lianhe Equator Environmental Impact Assessment Co., Ltd. in accordance with the AA1000AS v3, with an independent assurance statement issued accordingly.

Report Availability

This report is published in electronic format and can be accessed and downloaded from the following websites: The Stock Exchange of Hong Kong Limited (the “Stock Exchange”) (www.hkexnews.hk), Shenzhen Stock Exchange (“Shenzhen Stock Exchange”) (www.szse.cn), CNINFO (www.cninfo.com.cn) and the Bank’s website (www.zzbank.cn). This report is prepared in Simplified Chinese, with English and Traditional Chinese versions available. In case of any discrepancies, the Simplified Chinese version shall prevail.

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About Bank of Zhengzhou

Company Overview

Founded in 1996, Bank of Zhengzhou was listed on the Hong Kong Stock Exchange in 2015 and on the Shenzhen Stock Exchange in 2018, becoming the first city commercial bank in China to achieve dual “A+H” share listings. In April 2022, the Bank was designated by the Henan Provincial Committee and Government as the province’s policy-oriented technology and innovation finance operating bank.

By the end of 2024, Bank of Zhengzhou had 5,623 employees and operated 182 branches in Henan Province, including 14 city-level branches. The Bank also managed seven rural banks in Zhongmou, Xinmi, Yanling, Fugou, Junxian, Queshan and Xinzheng, as well as one financial leasing company. By the end of the Reporting Period, the Bank’s total assets amounted to RMB676.365 billion, with total loans and advances to customers reaching RMB387.690 billion and total customer deposits amounting to RMB404.538 billion. The Bank’s net profit for the year is RMB1.863 billion.

In recent years, Bank of Zhengzhou has adhered to the leadership of the Party, firmly understanding the decisive significance of the “Two Establishments” and resolutely implementing the “Two Upholds”. The Bank has promoted the deep integration of Party building and business development, maintaining strong synergy with local economic growth. The Bank has actively aligned with national and provincial strategies, such as the “Yellow River Basin Ecological Protection and High-Quality Development Strategy” and the “Zhengzhou National Central City Development Plan”, actively supported Henan’s major infrastructure projects under the *Three Batches Initiative*, the seven major industrial clusters at provincial and municipal levels and contributed to the modernization of the province’s 7+28+N industrial clusters. The Bank remains committed to ensuring stability and improving livelihoods.

At present, Bank of Zhengzhou is aligning with national and provincial strategic goals, maintaining a focus on core responsibilities, and deepening financial supply-side structural reforms. The Bank is determined to take the lead, actively integrating into the broader economic landscape while fully implementing the “Five Key Financial Initiatives”. By channeling financial resources into critical sectors and addressing weak links in economic and social development, the Bank is contributing to the realization of a modernized Henan in the broader context of Chinese modernization.

By the end of 2024,
the Bank’s total assets amounted
to RMB

676.365 billion

net profit

1.863 billion



Corporate Philosophy

Strategic
Vision

Striving to Become a Leading Commercial Bank with Distinctive
Policy-Oriented Technology and Innovation Finance Services

Business
Philosophy

Compliant Operations Integrity and Trust

Responsibility
Philosophy

Serving Local Communities Supporting Small and Medium-Sized Enterprises Focused on Livelihoods

Annual Honors



Annual ESG Green
Finance Award

Shanghai United Media Group
(jiemian.com)



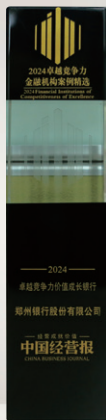
No. 6 in the Top 100 Henan Service Enterprises in 2024
No. 26 in the Top 100 Henan Enterprises in 2024

Henan Enterprise Confederation
Henan Enterprise Directors Association



2024 21st Century Financial Competitiveness
Outstanding Case – Socially Responsible
Financial Institution of the Year

21st Century Business Herald



2024 Excellent Competitive
Value Growth Bank

China Business Journal



2024 Crystal Ball Award for Listed
Companies – Best Listed Company for ESG
Management

Securities Market Weekly



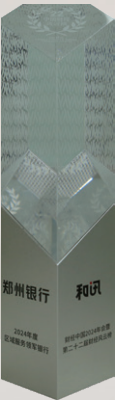
Jinqiao Prize ·
Outstanding Social Responsibility
Enterprise of the Year

Thinking Finance
Investor China



2024 Excellent Practice Example of
HighQuality Development of Listed
Companies – Excellent Example of ESG Practice

Chinese Securities Journal



2024 Regional Service
Leading Bank

hexun.com



2024 Most Socially Responsible Bank in Central China
2024 Best Service Bank in Central China

Zhengzhou Media Group Co., Ltd.



Wonderful Central China · 2024 Outstanding
Institution for “Science and Technology Finance”

Henan Broadcasting System
Elephant News



2024 “Amazing Henan Finance” Most Innovative
Service Institution Award
2024 “Amazing Henan Finance” Most Influential IP Award

news.sohu.com



2024 Yinshi · Trusted
Financial Institution Award

Zhejiang Daily Press Group (yinsfinance)

Key Performance Highlights

Technology Finance

Established technology-oriented specialized branches to support Henan’s technology innovation strategy through financial solutions.

Developed a unique “Four-Chain Integration” model to promote effective integration among the industrial, talent, technology, and capital chains.

Green Finance

Introduced innovative green financial products, including carbon emission quota pledge loans, fixed asset acquisition loans, and technology transformation loans, to support energy conservation, clean energy, and green infrastructure development.

Established an efficient approval mechanism with priority processing, approval, and credit granting to accelerate green loan issuance.

Inclusive Finance

Expanded financial support to agricultural businesses and rural development through specialized products such as Rural Revitalization Loans, Garlic Loans, and Chili Loans.

Elderly Finance

Established a dedicated Elderly Finance Services Task Force, enhancing organizational support mechanisms to ensure concrete implementation and execution, and coordinating efforts to holistically advance the development of pension finance.

Focused on supporting enterprises involved in elderly care services, infrastructure development, accessibility renovations, and smart assistive device innovation.

Digital Finance

Digitized the business processes of technology finance products, enabling an online contract signing + self-service loan withdrawal model to enhance operational efficiency.

Achieved a policy-oriented technology and innovation finance loan balance of RMB48.269 billion, an increase of RMB14.866 billion from the previous year, representing a **44.50%** growth rate

Green credit balance reached RMB9.146 billion, an increase of RMB5.058 billion from the previous year, reflecting a growth rate of **123.73%**

Small and micro inclusive loans reached a balance of RMB53.685 billion, reflecting a **7.46%** year-on-year growth

Board of Directors’ Statement

The Board of Directors of Bank of Zhengzhou places great emphasis on sustainability. The Bank has formulated an ESG strategy, established an effective ESG management framework, and conducted stakeholder engagement through regular communication, expert consultations, and internal assessments to identify and evaluate material ESG topics. The Board is responsible for reviewing and making decisions on significant ESG matters, including deliberating on the annual ESG report, drives the integration of ESG principles into daily management and operations, oversees the progress of ESG initiatives, and ensures that ESG goals remain closely aligned with the company’s business development. Throughout the reporting year, the Board has reviewed progress against set ESG-related goals, reviewed, discussed, and confirmed the Bank’s ESG achievements. The evaluation, prioritization, progress tracking and management of key ESG-related issues are further detailed in the sections Stakeholder Engagement and Materiality Analysis of this report.

Build a Compliance Foundation, Secure Development Boundaries

Bank of Zhengzhou adheres to standardized operations, establishes and improves a sound corporate governance framework, strengthens comprehensive risk management and compliance operations, and enhances ESG management mechanism. Through a scientific and efficient governance system, the Bank lays a solid foundation for sustainable and healthy development.



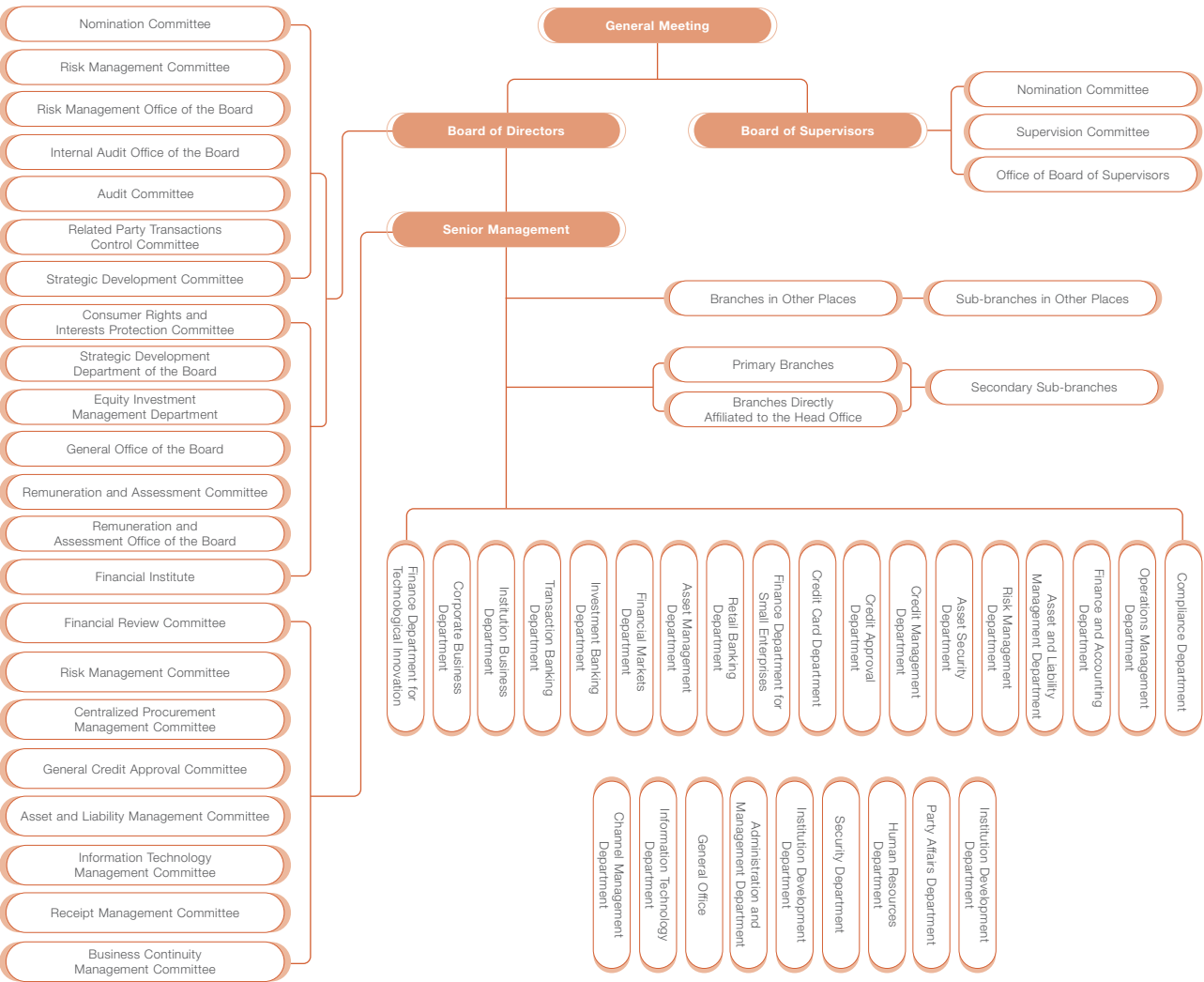
Improve the System of Governance

Bank of Zhengzhou promotes high-quality development through a robust corporate governance system, has established a well-structured governance framework and efficient decision-making mechanisms, fosters a clean financial ecosystem and safeguards stable and sustainable operations.

Corporate Governance

In accordance with the *Company Law of the People's Republic of China*, *Securities Law of the People's Republic of China*, *Commercial Banking Law of the People's Republic of China*, *Guidelines for Articles of Association of Listed Companies*, *Corporate Governance Guidelines for Banking and Insurance Institutions*, and the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited*, among other laws and regulations, the Bank has formulated the *Bank of Zhengzhou Articles of Association*. This framework establishes a clearly defined governance structure and management system for the General Meeting of Shareholders, Board of Directors, Board of Supervisors, and Senior Management, ensuring the legitimate rights and interests of the Bank, shareholders and relevant stakeholders.

Organizational Structure of Bank of Zhengzhou¹



¹ In October 2024, according to the needs of our business development, the functions of the Information Technology Management Committee and the Product Innovation Management Committee was combined, hence the Product Innovation Management Committee was cancelled.

The Bank is committed to forming a Board of Directors with diverse backgrounds to enhance decision-making quality, strengthen corporate governance, and better reflect stakeholder interests. When selecting Board members, factors such as gender, qualifications, regional background, industry experience, and professional skills are comprehensively considered to support the Bank's overall development. Additionally, the Bank prioritizes the continuous enhancement of Board members' capabilities by offering extensive professional training in compliance and governance to improve decision-making efficiency.

General Meeting of Shareholders	<ul style="list-style-type: none">The Bank's supreme authority, composed of all shareholders, legally exercising powers.
Board of Directors	<ul style="list-style-type: none">Reports to the General Meeting of Shareholders and implements resolutions.The Board has seven specialized committees and a dedicated office managing daily affairs.
Board of Supervisors	<ul style="list-style-type: none">The Bank's supervisory body, reporting to the General Meeting of Shareholders. It oversees the performance and duties of the Board of Directors, Senior Management and their members.
Senior Management	<ul style="list-style-type: none">Establishes a regular reporting mechanism to the Board of Directors, providing timely, accurate, and complete reports on the Bank's operating performance, major contracts, financial conditions, risk status, and business outlook while being subject to the supervision of the Board of Supervisors.

Investor Relations Management

The Bank maintains communication with investors through multiple channels and has formulated the *Bank of Zhengzhou Investor Relations Management Measures*. Through announcements, the General Meeting of Shareholders, performance briefings, and telephone inquiries, the Bank engages with investors to enhance stakeholder understanding. During the Reporting Period, the Bank held one online performance briefing and responded to 28 inquiries via the Shenzhen Stock Exchange's "Interactive Easy" platform.

The Bank adheres to the disclosure regulations set by the China Securities Regulatory Commission (CSRC), the National Financial Regulatory Administration, the Shenzhen Stock Exchange, and the Stock Exchange, has established a comprehensive information disclosure management system under the *Bank of Zhengzhou Information Disclosure Management Regulations*, ensuring compliance, standardization, and improved disclosure quality. During the Reporting Period, issued 169 A share and H share announcements.

Building an Anti-Corruption Defense Line

The Bank considers anti-corruption efforts a critical measure for promoting high-quality development and maintaining financial security and stability, strictly adheres to the *Regulations of the Communist Party of China on disciplinary Sanctions* and has formulated the *Bank of Zhengzhou Employee Conduct Management Measures* and the *Bank of Zhengzhou Employee Misconduct and Disciplinary Actions Management Measures* to enhance anti-corruption framework. A dedicated department is responsible for establishing a whistleblowing mechanism, investigating and addressing employee misconduct, and ensuring whistleblower protection. During the Reporting Period, no major corruption-related lawsuits affected the Bank.

The Bank fosters an integrity-focused culture by enhancing awareness among the Board of Directors, Senior Management, and employees, organizes diverse integrity education initiatives, including warning education conferences, collective integrity discussions, and professional ethics training, guiding employees toward proper values and strengthening self-discipline. Additionally, the Bank has developed a corporate integrity culture using bulletin boards, internal websites, and official WeChat accounts to promote ethical values. During the Reporting Period, the Bank conducted anti-fraud training covering over 10,000 participants.

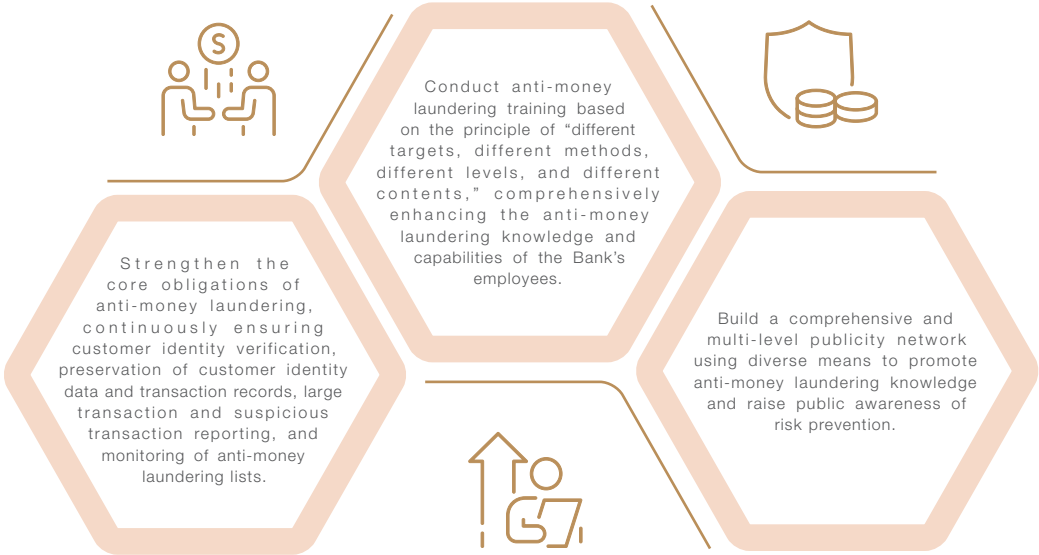
Strength Risk Defense

The Bank continuously improves internal regulations, strengthens supervision and issue rectification, enhances enforcement of policies, and promotes compliance awareness across the organization.

Risk Control and Compliance Management

The Bank has formulated policies such as the *Bank of Zhengzhou Basic System for Legal* and the *Bank of Zhengzhou Compliance Management of the Compliance Risk Management Measures*, which define the compliance management responsibilities of the Board of Directors, Board of Supervisors, senior management and all employees. The Bank has set up a dedicated compliance management department, clarified specific compliance management tasks, and equipped with the necessary authority and resources. The Bank has established a risk reporting system that specifies reporting frequency and reporting channels. Through effective communication and feedback, the Board of Directors, Board of Supervisors, senior management, and relevant departments are kept informed of the Bank's risk status in a timely manner.

Bank of Zhengzhou Key Measures of Anti-Money Laundering:



Money Laundering Risk Prevention

The Bank is committed to safeguarding the healthy development of the financial market. We have introduced the *Bank of Zhengzhou Money Laundering Risk Assessment Management Detailed Rules*, revised the *Bank of Zhengzhou Customer Money Laundering Risk Classification Operational Procedures* and the *Bank of Zhengzhou Anti-Money Laundering and Terrorist Financing List Monitoring Management Measures*, and established a comprehensive anti-money laundering internal control system. The responsibilities at each level are clearly defined, and a top-down, well-defined money laundering risk management framework has been established, ensuring clear division of duties and accountability at every level.

We continuously improve our risk identification capabilities, refine the money laundering risk assessment mechanism, strengthen supervision and guidance of anti-money laundering efforts, and enhance coordination between departments and branches for joint prevention and control. We regularly conduct internal checks and audits on anti-money laundering practices, improving the quality and efficiency of money laundering risk management. We optimize the suspicious transaction monitoring model, strengthen the management of the monitoring and analysis process, and improve the efficiency and effectiveness of monitoring and analysis.

Bank of Zhengzhou Conducted 2024 Anti-Money Laundering Training for Senior and Mid-Level Management

From August 1 to August 23, 2024, the Bank held online *2024 Anti-Money Laundering Training for Senior and Mid-Level Management* covering topics such as the international anti-money laundering landscape, Financial Action Task Force on Money Laundering mutual evaluations, domestic financial institutions' anti-money laundering focus, regulatory penalties, and key responsibilities of key stakeholders. This training aimed to enhance the money laundering risk management capabilities of senior and mid-level management.



Respect for Intellectual Property

The Bank emphasizes the protection of intellectual property and adheres to relevant intellectual property laws and regulations. We manage the registration and application of trademarks, software copyrights, patents and other intellectual properties dynamically, protecting our own legitimate rights while fully respecting the intellectual property of others. During the Reporting Period, the Bank did not encounter any major intellectual property infringement incidents.

8 During the reporting period, the Bank did not encounter any major intellectual property infringement incidents

Procurement Management

The Bank follows the principles of openness, fairness, and justice in procurement, establishing external procurement standards and procedures. We have created a centralized supplier database and developed internal policies, such as the *Bank of Zhengzhou Centralized Procurement Management Measures* and the *Bank of Zhengzhou Framework Agreement Management*

Measures to regulate and supervise procurement processes, supplier selection, and supplier performance evaluations, ensuring that all aspects of the procurement process are compliant and transparent. At the same time, the Bank prioritizes the use of green, energy-efficient, and environmentally friendly products to promote sustainable procurement.

Bank of Zhengzhou Management System for Centralized Procurement Suppliers



The Bank adheres to transparent procurement, treating small and medium-sized enterprises equally and safeguarding the legal rights of all parties in the procurement process. The Bank has a zero-tolerance policy for corrupt behaviors such as bribery, profit transfer, and other unethical actions by suppliers. We issue a "Notice of Misconduct" to potential suppliers in centralized procurement documents, requiring them to sign a self-discipline agreement and provide a commitment letter to avoid any form of commercial bribery. Suppliers who offer bribes or other improper benefits to procurement personnel or agencies will be subject to negative behavior handling, reducing environmental and social risks in the procurement process. As of the end of the Reporting Period, the Bank had 374 suppliers in centralized procurement system, of which 182 were located in Henan Province and 192 outside Henan Province.

8

As of the end of the reporting period the Bank's suppliers in centralized procurement system located in Henan Province

182

outside Henan Province

192

Practice Responsible Business Principles

Bank of Zhengzhou adheres to the concept of sustainable development, establishing a well-structured, clearly defined ESG management mechanism that facilitates coordination between different levels of the organization. ESG considerations are fully integrated into the Bank's development strategy and business activities. By conducting extensive research, the Bank accurately identifies and promptly responds to the concerns of stakeholders.

Responsibility Management Framework

The Bank has established a multi-tiered ESG management system involving the Board of Directors and senior management, leading departments, headquarters departments, and branches to continuously enhance ESG performance.



Stakeholder Engagement

The Bank places high importance on the expectations and concerns of stakeholders, maintaining diverse and timely communication with shareholders, investors, customers, partners, employees, and other key groups. By proactively understanding stakeholder expectations, the Bank formulates targeted action plans to enhance sustainability performance.

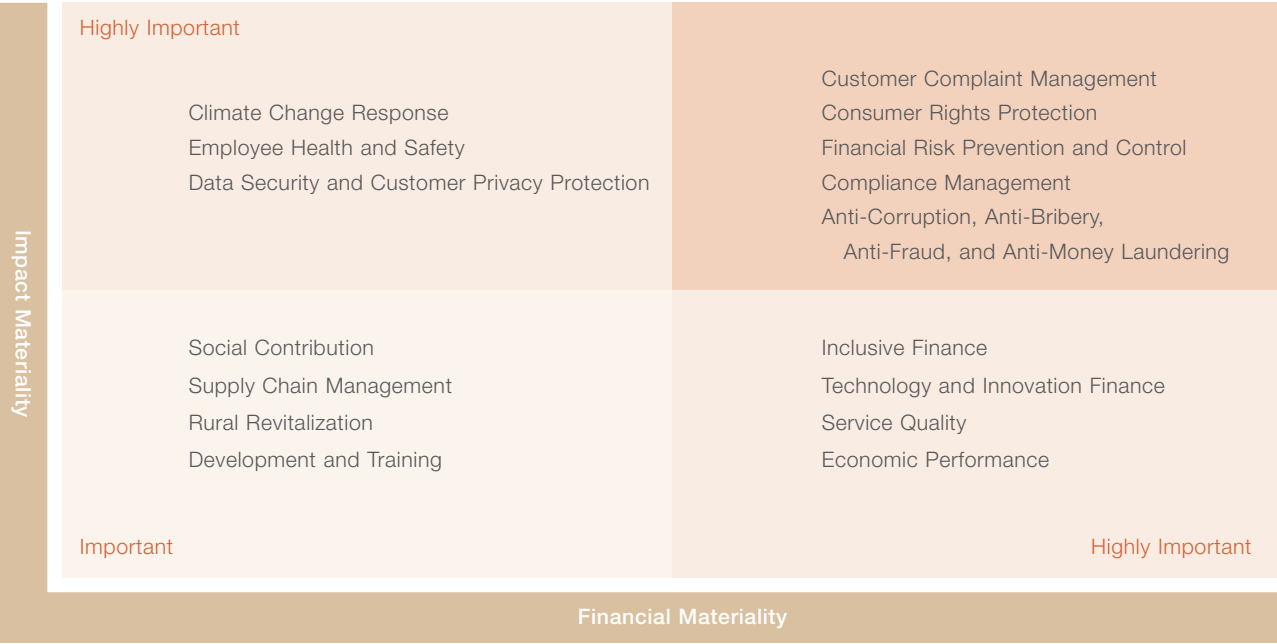
Bank of Zhengzhou Stakeholder Expectations and Response Measures

Stakeholder	Expectations and Concerns		Communication Channels	Response Measures
 Government	➤	Support national strategic planning	➤	Policy documents
	➤	Serve the real economy	➤	Special reports
	➤	Develop inclusive finance	➤	Information submission
			➤	Seminars
 Regulatory Authorities	➤	Operate in compliance with laws	➤	Strengthen compliance management
	➤	Maintain financial stability	➤	Improve risk management systems
	➤	Promote industry development	➤	Enhance anti-corruption and anti-money laundering measures
			➤	Participate in industry associations
 Employees	➤	Improve salaries and benefits	➤	Promote diversity and equal employment
	➤	Protect employee rights	➤	Enhance compensation and benefits
	➤	Provide career development opportunities	➤	Strengthen employee training
			➤	Organize cultural and recreational activities
 Customers	➤	High-quality services	➤	Optimize business processes
	➤	Innovative financial products	➤	Develop innovative financial products
	➤	Protection of customer rights	➤	Enhance service quality
			➤	
 Suppliers	➤	Fair procurement	➤	Implement responsible and transparent procurement
	➤	Integrity and compliance	➤	Strengthen business collaboration
	➤	Win-win cooperation	➤	
			➤	
 Shareholders & Investors	➤	Steady business growth	➤	Strengthen corporate governance
	➤	Enhanced corporate strength	➤	Implement strategic development plans
	➤	Increased investment returns	➤	Fulfill information disclosure obligations
			➤	Enhance investor relations
 Partners	➤	Mutual benefits	➤	Conduct research visits
	➤	Industry collaboration	➤	Strengthen industry exchanges
			➤	
			➤	
 Community	➤	Support local development	➤	Promote financial literacy
	➤	Assist disadvantaged groups	➤	Engage in public welfare initiatives
			➤	Participate in volunteer services
			➤	
 Environment	➤	Support low-carbon economy	➤	Implement green loan policies
	➤	Promote green banking	➤	Adopt sustainable operations
			➤	Promote digital banking
			➤	

Materiality Assessment

The Bank has identified 16 material issues for the Reporting Period by aligning with stakeholders’ key concerns, benchmarking against leading industry peers, and considering factors such as core business operations, operating environment, business strategies, and major stakeholders. Through expert consultations and internal research, the Bank assessed and prioritized these material topics based on two dimensions: “financial materiality” and “impact materiality”, ultimately forming a materiality matrix.

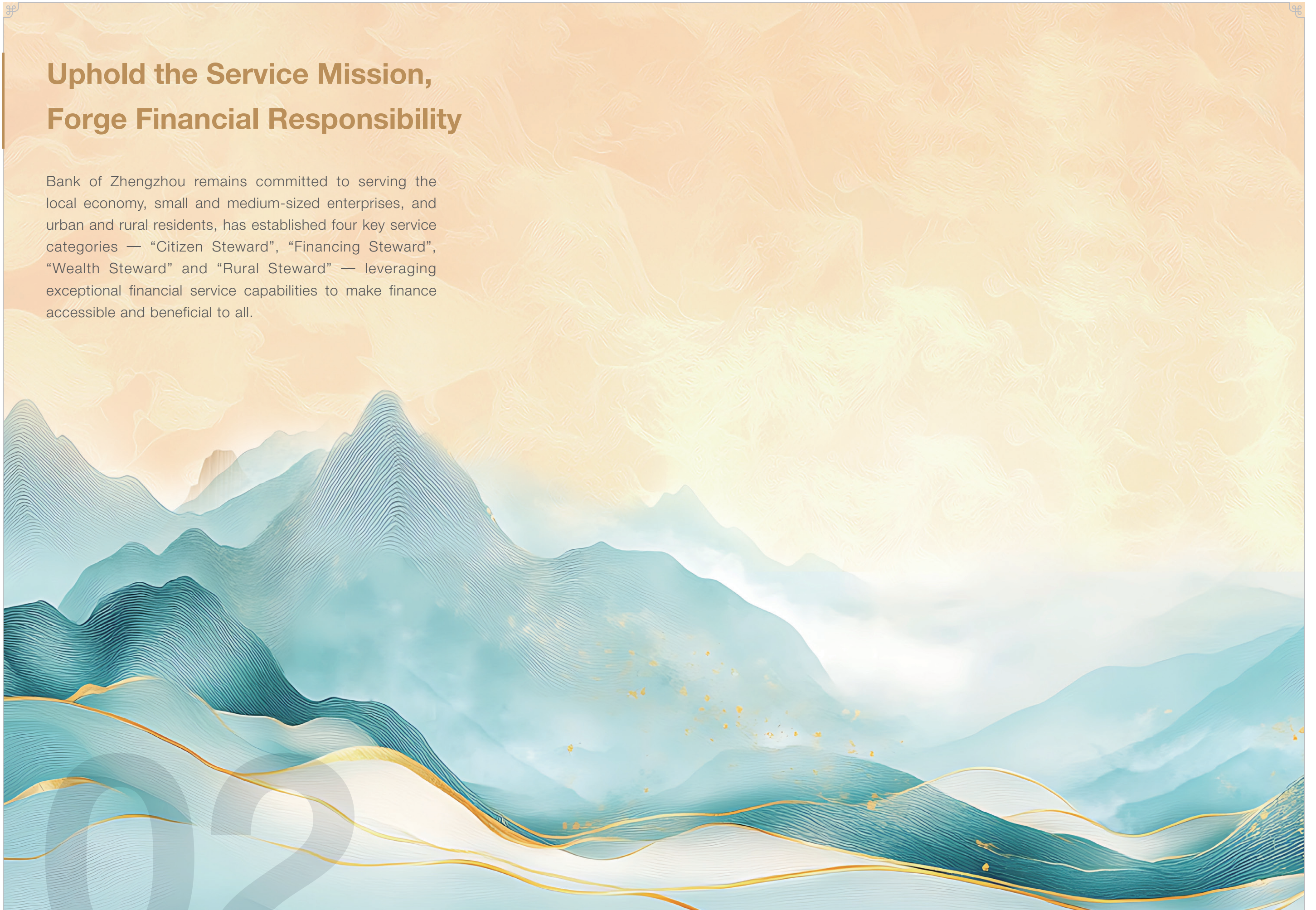
Bank of Zhengzhou 2024 ESG Materiality Matrix



	Governance	Supply Chain Management	Anti-Corruption, Anti-Bribery, Anti-Fraud, and Anti- Money Laundering	
		Compliance Management	Financial Risk Prevention and Control	
	Social	Employee Health and Safety	Development and Training	Technology and Innovation Finance
		Social Contribution	Consumer Rights Protection	Service Quality
		Rural Revitalization	Inclusive Finance	Economic Performance
		Customer Complaint Management	Data Security and Customer Privacy Protection	
	Environmental	Climate Change Response		

Uphold the Service Mission, Forge Financial Responsibility

Bank of Zhengzhou remains committed to serving the local economy, small and medium-sized enterprises, and urban and rural residents, has established four key service categories — “Citizen Steward”, “Financing Steward”, “Wealth Steward” and “Rural Steward” — leveraging exceptional financial service capabilities to make finance accessible and beneficial to all.



Empower the Real Economy

Bank of Zhengzhou deeply implements the political and people-centered nature of financial services, aligning with major national strategic initiatives, focuses on the “Five Key Financial Areas” and the “7+28+N” proposed by the Henan Provincial Party Committee and the provincial government industrial clusters, closely aligning with the financial needs of key clients, major projects and priority industrial parks, thereby fully supporting local economic development.

Serving the Real Economy

The Bank is seizing strategic opportunities in the new development landscape, aligning with the “Two Ensures” strategy, and increasing financial support for the implementation of the “Ten Major Strategies” and the advancement of the “Ten Major Constructions”. By executing regional development strategies, the Bank fosters regional economic growth while improving public welfare.

The Bank is actively involved in Henan’s local economic development and, as a member of the Henan Provincial Government Bond Underwriting Syndicate, fully implements the province’s economic stabilization and growth initiatives. In 2024, the Bank underwrote RMB8.802 billion in Henan government bonds and continuously enhanced the liquidity and market impact of these bonds through coordinated primary and secondary market activities, contributing to the high-quality economic development of Henan Province.

Key Financial Services for the Real Economy



Focusing on County-Level Economic Development

As a regional financial institution, the Bank has launched a county-focused high-quality development strategy, positioning county-level economies as “test beds”, “growth poles”, and “incubators” for regional economic services. Through a dedicated county-focused initiative, the Bank pilots product and institutional innovations in counties, fostering early-stage advancements.

The Bank working closely with local governments and enterprises to develop tailored financial solutions based on regional development strategies, industry characteristics, and resource endowments. By organizing industrial matchmaking events and investment promotion conferences, the Bank has established platforms for government-bank and government-enterprise interactions, enhancing information sharing and project cooperation while ensuring precise alignment between financial services and industrial projects.

Supporting Technological Innovation

Bank of Zhengzhou fully leverages its role as Henan Province’s designated policy-based technology finance operator. To advance the province’s technology innovation strategy, the Bank has established specialized technology-focused branches. The Bank has implemented the “Six-Specialization” reform, developed a comprehensive technology finance capability evaluation system, and expanded technology finance product portfolio to continuously enhance financial support for technology-driven enterprises.

With a forward-looking approach, the Bank focuses on strategic emerging industries and future industries, offering tailored financial products and implementing a “Four-Chain Integration” operational model. This model seamlessly connects the industrial chain, talent chain, technology chain, and capital chain, fostering synergies that drive new productive forces and modern industrial system development. By providing customized, localized financial services, the Bank ensures co-growth with innovative enterprises, supporting their development from early-stage incubation to industry leadership.

Bank of Zhengzhou Financial Services for Technology Enterprises

Development Stage	Target Enterprises	Financial Products
Startup Stage	Early-stage, small-scale, incubating enterprises	“Talent e-Loan”, “Equity Pledge Loan”
Growth Stage	Enterprises in phased growth, accelerating development	“Technology Loan”, “Intellectual Property Pledge Loan”
Maturity Stage	Established enterprises seeking further expansion	“Specialized and New Loan”, “R&D Loan”
Expansion Stage	Enterprises preparing for public listing	“IPO Loan”

Bank of Zhengzhou Supporting a Computing Power Technology Company

During the Reporting Period, the Bank provided credit support to a computing power technology company for AI computing center construction project. The company adopted an EPC + O mode integrating Engineering, Procurement, Construction and Operation to select leading industry partners for solution design, equipment procurement, cluster construction, system operations, and market deployment. The project’s computing resource pool utilizes a hybrid computing power technology approach, integrating NVIDIA and domestic solutions, with an FP16 dense computing power capacity of approximately 300P. This initiative contributes to Henan Province’s digital economy development, positioning the project as a new digital landmark in the region.

8 As of the end of the Reporting Period, the Bank’s policy-based technology finance loan balance reached RMB **48.269 billion** representing a year-on-year increase of RMB **14.866 billion** **44.50%** growth

Assist Small and Micro Enterprises

Bank of Zhengzhou regards inclusive finance for small and micro enterprises as a key strategic initiative, strives to allocate financial resources precisely to this critical sector of economic development. The Bank is committed to facilitating the sustainable growth of small enterprises.

Distinctive Management Mechanisms

Bank of Zhengzhou remains deeply integrated with the local economy, prioritizing financial services for small and micro enterprises as a key strategy in advancing inclusive finance, has established a small enterprise financing coordination mechanism under a top-down accountability framework. This system incorporates a three-tier linkage, consultation, and review structure, aligning resources across headquarters and branches to foster a cohesive, end-to-end service approach.

Since inception, this mechanism has facilitated active engagement with 146 government task forces, fostering communication channels and contributing to policy development. The Bank has conducted extensive outreach through “Thousands of Enterprises, Tens of Thousands of Households” initiatives, engaging industrial parks, communities, and rural areas to assess and promptly address enterprises’ financial needs, ensuring efficient funding allocation.

Specialized Credit Products

Bank of Zhengzhou focus on rural finance by expanding portfolio of inclusive financial products. The Bank has introduced targeted agricultural loan products, including “Rural Revitalization Loans”, “Garlic Loans”, and “Chili Loans”, to support sector-specific agricultural financing. This proactive approach has led to sustained growth in agricultural lending. As of the Reporting Period, the agricultural loan balance reached RMB48.235 billion, representing an increase of RMB6.373 billion year-over-year (15.22% growth). Additionally, inclusive agricultural loans reached RMB9.338 billion, increasing by RMB1.294 billion (16.09% growth), demonstrating the Bank’s commitment to supporting rural economic development.

8 As of the reporting period,
the agricultural loan balance reached RMB

48.235 billion

To support small and micro enterprises, individual business owners, and self-employed entrepreneurs, Bank of Zhengzhou launched the “Zheng e-Loan Business” product, providing a fully digital financing service. This initiative streamlines the lending process, ensuring accessible and efficient funding for small businesses. As of the Reporting Period, the inclusive small business loan balance reached RMB53.685 billion, reflecting a 7.46% year-over-year increase and surpassing the Bank’s general loan growth rate by 0.61 percentage points, further reinforcing financial inclusion and economic sustainability.

A Branch of Bank of Zhengzhou Customized “Chili Loan” Credit Service

To address the diverse financial needs of agricultural enterprises and mitigate challenges related to high financing costs and limited access to credit, a branch of Bank of Zhengzhou introduced an innovative “Chili Loan” credit service tailored to the local agricultural sector. Leveraging the county’s chili industry cluster, the branch conducted an extensive street-level outreach initiative to gain in-depth insights into customer needs and business models. This approach enabled the development of a specialized financing solution, achieving a breakthrough in service for the chili industry. The initiative received high recognition from local authorities, setting a benchmark for supporting regional specialty industries.



Bank of Zhengzhou Issues RMB3 Billion in “Rural Revitalization Loans”

Bank of Zhengzhou actively engaged with a city-level agricultural cooperative, conducting on-site investigations to assess its production model, capital turnover needs, and financial status. Based on these findings, the Bank identified credit demand for livestock feed procurement and distribution. Subsequently, issued RMB3 billion in “Rural Revitalization Loans” to 60 village-level cooperatives, supporting local agricultural development and enhancing rural financial accessibility.

Care about Social Well-being

Bank of Zhengzhou is committed to enhancing the financial sense of achievement and experience of rural residents. By creating “rural butlers”, optimizing rural financial service channels, and improving the rural financial service experience, Bank of Zhengzhou takes multiple measures to fully serve the people’s livelihood.

Empowering Rural Revitalization

The Bank is deeply committed to rural financial strategies, actively responding to the call for financial assistance in rural revitalization, providing precise services for rural development, construction, and governance, providing safe, reliable, and convenient financial services for rural residents, and providing strong financial support for accelerating the construction of a strong agricultural province and comprehensively promoting rural revitalization.

Rural Financial Services

Bank of Zhengzhou continuously enhances rural financial infrastructure, establishing agricultural service stations across 15 cities and covering 2,363 villages and towns. By integrating financial services into daily rural activities – such as food, housing, healthcare, and entertainment – the Bank’s “Rural Service Station+” model brings secure, accessible and convenient financial services to rural residents. In 2024, “Rural Service Station+” expanded to 5,179 agricultural merchants.

To improve financial accessibility, Bank of Zhengzhou has increased issuance of Rural Revitalization Debit Cards,

implementing “Five Fee Waivers” and offering rural-specific benefits such as medical outreach, transaction discounts, and social security payment subsidies.

Addressing key pain points in rural finance, the Bank launched a “Rural Revitalization Edition” of mobile banking app, featuring an intuitive UI, AI-powered virtual assistants, and secure transaction tools to improve financial literacy and fraud prevention. By the end of December 2024, the app had 39,700 users, facilitating 133,500 transactions totaling RMB16.79 billion, reinforcing the role as a trusted financial assistant for rural communities.

8 By December 2024,
total
39,700 users
are using “Rural Revitalization
Edition” of mobile banking app

Benefit and Protect Agriculture

Bank of Zhengzhou actively advances rural revitalization, leveraging multi-stakeholder collaboration and localized support initiatives. The Bank has focused on developing a full-cycle strawberry industry chain, facilitating the construction of greenhouse nurseries and sorting centers, and integrating cultivation, processing, storage, and sales, thereby strengthening the collective economy and expanding income opportunities for rural communities.

To enhance financial security awareness, the Bank organized 181 financial literacy campaigns, educating rural residents on fraud prevention, counterfeit currency detection, and anti-illicit fundraising. Additionally, community outreach efforts guided villagers in downloading the National Anti-Fraud App, reducing susceptibility to financial scams and ensuring a more secure rural financial environment.



Financial Knowledge Promotion Activities



Holiday Condolence Activities

Enhancing Livelihood Infrastructure

Bank of Zhengzhou actively supports regional infrastructure development, providing sustained financial services for innovation-driven growth, new infrastructure, urban renewal, industrial transformation, and environmental sustainability. In accordance with the strategic layout of provincial and municipal development and the plan for the construction of urban and rural human settlements, and centering on urban renewal and the key projects of the “Three batches”, the Bank supports the construction of blocks and the renovation of old residential areas, and focus on projects with guaranteed operations, stable cash flow and reliable sources of repayment, such as urban water supply, sewage treatment, waste disposal and transportation, and continue to provide financial services for all types of infrastructure construction.

Bank of Zhengzhou Facilitates Specialized Water Supply and Drainage Development in Over 100 Villages

Bank of Zhengzhou played a pivotal role in accelerating the development of an integrated water supply and drainage system across more than 100 administrative villages. Through proactive engagement with local government and stakeholders, the Bank efficiently structured a financing plan, ensuring regulatory compliance and stable project cash flow. From proposal design to credit approval and loan disbursement, the entire process was completed in less than a month, enhancing regional infrastructure resilience.

Fostering Community Development

Bank of Zhengzhou upholds the principle of financial services for the people, enriching community engagement through the “Neighborhood Market” initiative and establishing a comprehensive financial service platform to enhance local accessibility. The Bank has set up 400 community volunteer service stations, focusing on collaborative services and joint community activities, addressing everyday challenges for outdoor workers, such as access to drinking water, heated meals and resting areas, actively promotes anti-fraud awareness, anti-money laundering education and financial literacy programs, strengthening financial inclusion and service accessibility within communities.



Public Welfare Activity of “Teaching Children Self Help and Improving Survival Ability”



Community Residents' Health Check-Up Activity



Anti-Fraud Knowledge Promotion

In 2024, Bank of Zhengzhou upgraded the signage system for all 69 operational labor union stations across branches, unifying and optimizing the design of identification signs to demonstrate a socially responsible and caring corporate image. Concurrently, the Bank leveraged these labor union stations to organize a series of community-oriented activities, including the “Warm Laba Festival Charity Porridge Distribution”, “Spring Festival Couplets Giveaway”, and “Lucky Money Financial Management Seminars”, effectively extending care and warmth to outdoor workers and community residents.

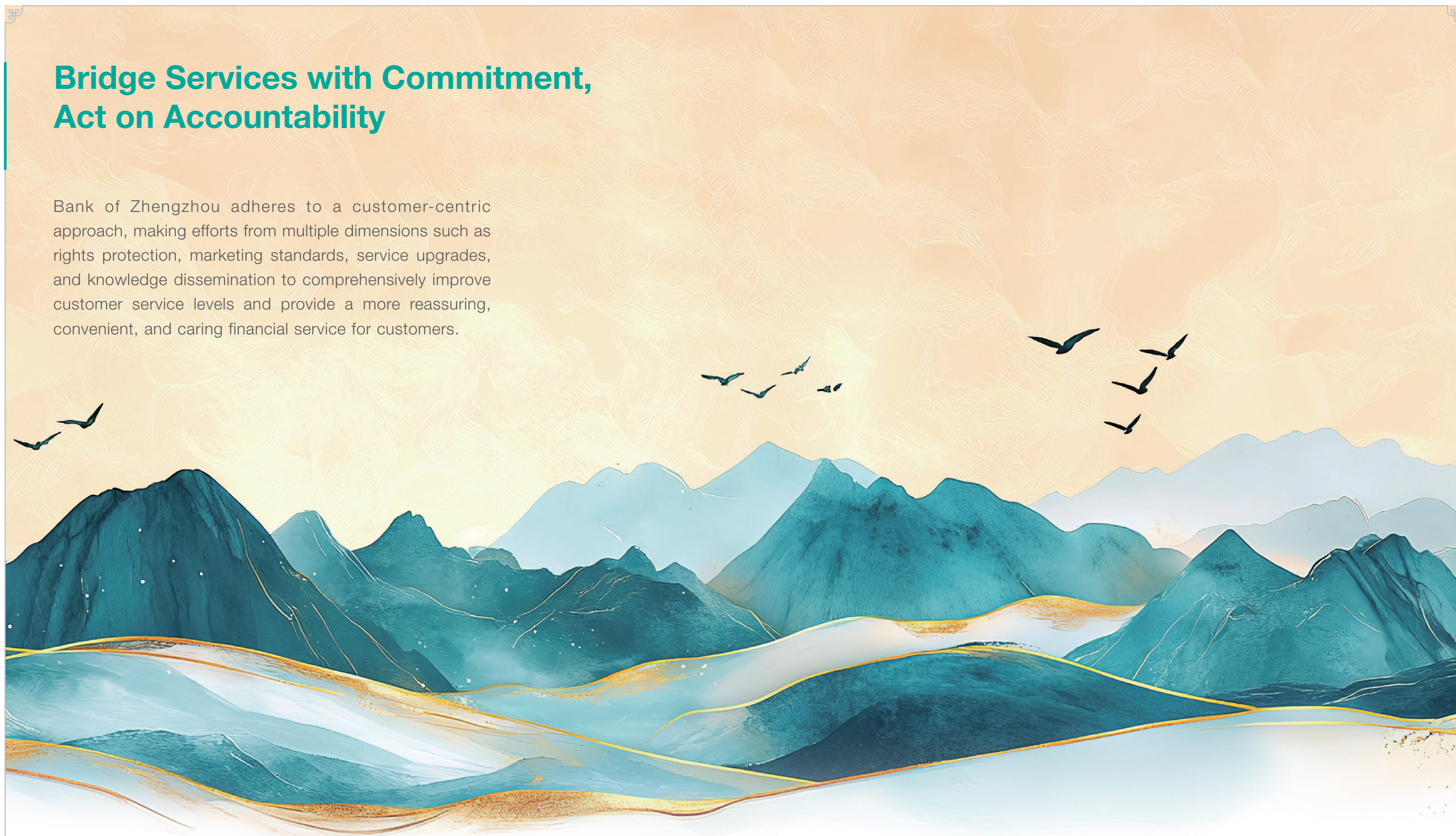
Bank of Zhengzhou Launches Winter Solstice Themed Public Welfare Activities

In December 2024, around the traditional Chinese festival of the Winter Solstice, the Bank conducted a series of themed activities through labor union stations and institutional branch love stations, with the Winter Solstice approaching as scheduled. This event involved nearly a thousand participants.



Bridge Services with Commitment, Act on Accountability

Bank of Zhengzhou adheres to a customer-centric approach, making efforts from multiple dimensions such as rights protection, marketing standards, service upgrades, and knowledge dissemination to comprehensively improve customer service levels and provide a more reassuring, convenient, and caring financial service for customers.



03

Safeguard Customer Rights and Interests

Bank of Zhengzhou is committed to building an efficient and transparent customer service system, continuously optimizing the complaint-handling process, improving service response speed, and ensuring the timely handling of customer demands. The Bank adheres to the principle of responsible marketing, standardizes the disclosure of financial product information, ensures customers’ right to know and choose, enhances service transparency and credibility, and effectively protects customers’ rights and interests.

Feedback on Demand Response

Bank of Zhengzhou adheres to the principles of legal compliance, efficiency, root-cause resolution, and diversified dispute resolution, continuously refining customer complaint management system to enhance service quality. By strengthening institutional frameworks, internal coordination, complaint-handling mechanisms, and performance evaluation, the Bank ensures the protection of customer rights while improving complaint resolution efficiency and customer satisfaction.

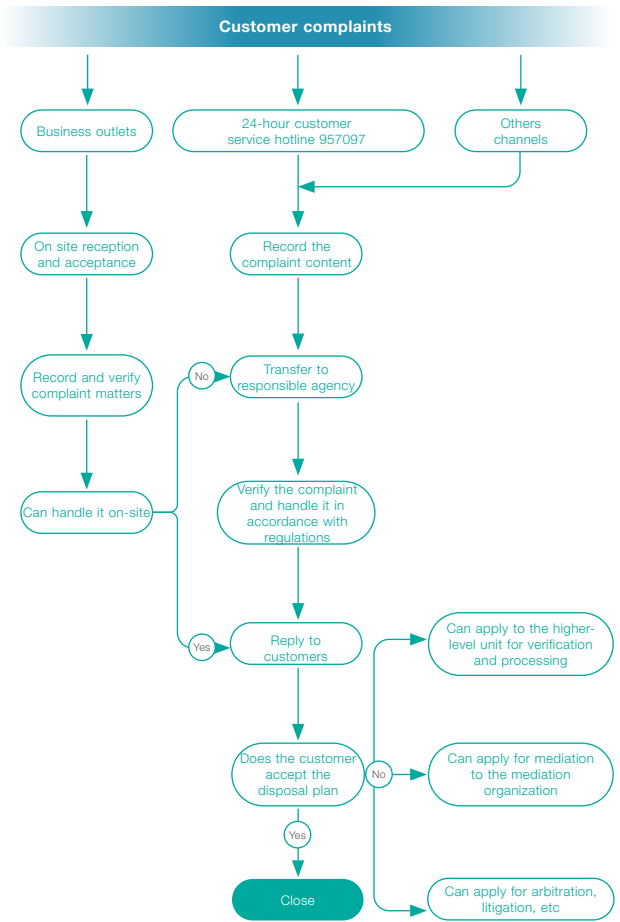
The Bank has established and rigorously enforces a series of regulatory documents, including the *Bank of Zhengzhou Customer Complaint Handling Management Measures*, the *Bank of Zhengzhou Credit Card Business Customer Complaint Handling Management Measures* and the *Bank of Zhengzhou Customer Service Center Complaint Handling Procedures*. These guidelines clearly define complaint-handling processes, delineate responsibilities across business lines, and ensure a closed-loop approach to complaint reception, investigation, resolution, feedback and corrective action. Additionally, an information-sharing mechanism has been implemented to strengthen coordination between headquarters and branches, improving complaint response times and ensuring the timely and effective resolution of customer concerns.

Bank of Zhengzhou has developed a diversified complaint reception framework, integrating physical and digital channels, including in-branch feedback books, customer service hotlines, mobile banking platforms, the consumer rights protection department’s dedicated complaint line, email, and external regulatory bodies. This multi-channel approach facilitates rapid and accessible customer grievance resolution.

Each business line, including the Retail Banking Division, Small Business Finance Division, and Credit Card Division, operates a rapid response mechanism for complaints. These divisions collaborate seamlessly to verify issues, formulate resolution plans, and swiftly address legitimate customer concerns. For complex cases, the Bank has established a Complaint Emergency Response Task Force, employing mediation and negotiation strategies to protect customer rights to the greatest extent.

The Bank places great emphasis on root-cause analysis and corrective actions for customer complaints. Regular Complaint

Analysis Reports are compiled to identify service gaps and implement targeted improvements. During the Reporting Period, 2,405 customer complaints were processed, achieving a 100% resolution rate. Most complaints were related to loans and credit card transactions, with the highest concentration in Zhengzhou, Shangqiu and Xuchang. Additionally, the Bank issued 12 complaint analysis reports and formulated 17 recommendations to enhance service quality and operational efficiency.



Complaint Handling Procedure for Customers

Responsible Marketing

The Bank strictly adheres to the *Commercial Bank Law of the People’s Republic of China*, the *Consumer Rights Protection Law of the People’s Republic of China*, and the *Regulations on Consumer Rights Protection in Banking and Insurance Institutions*, continuously optimizing marketing management system to ensure truthful product promotion and transparent service information, thereby safeguarding consumer rights. By strengthening institutional frameworks, enhancing risk disclosure mechanisms and enforcing strict content management protocols, the Bank ensures regulatory compliance in marketing activities, effectively fostering customer trust and service quality enhancement.

The Bank has established a compliance risk identification and assessment system that runs through the product management lifecycle. We regularly conduct system reviews and compliance audits, develop a bank-wide compliance risk management plan, and insist on conducting inspections of all aspects of business management activities before, during and after the event to comprehensively establish a solid foundation for internal control and compliance work.

The Bank maintains strict oversight of product marketing content, ensuring compliance with truthful advertising and consumer protection regulations. During the promotional design phase, all marketing materials undergo a multi-tier approval process by consumer rights protection review system. Marketing content is disseminated exclusively through official channels, including the Bank’s WeChat public account, mini-programs and official website, ensuring the content of publicity is objective, true, traceable and disclosed with continuous, accurate and timely information and regulatory compliance in product promotion.

To strengthen risk awareness and consumer protection, the Bank has established a multi-layered risk disclosure mechanism across wealth management, credit card, and microfinance services. This

Product management compliance risk identification and assessment

Product development stage

The legal compliance review will be conducted by the Head Office’s Legal Compliance Department, and non-compliant products will be subject to a vote veto.

Continuous tracking phase

Continuously track and master external laws, regulations, and financial regulatory provisions, strengthen information communication, and ensure seamless integration in the implementation of regulations.

Stage of significant changes in product process and mode

Re conduct risk identification and assessment, streamline business processes, identify and address compliance deficiencies and issues.

Supervision and Inspection Stage

Implement supervision from both product design and business implementation levels, conduct various inspections, and promptly warn and correct compliance risks identified.

mechanism includes pre-transaction risk assessments, written and verbal risk disclosures, and mandatory recording and video documentation of product explanations, ensuring that customers fully comprehend product attributes and potential risks. In savings and loan services, critical contractual terms are emphasized using bold and enlarged text within agreements and promotional materials to highlight customer rights and obligations, thereby reinforcing financial risk awareness and informed decision-making.

Bank of Zhengzhou Hosts Fourth-Quarter Investment Strategy Conference

On 19 October 2024, Bank of Zhengzhou successfully hosted the “Zhenghao Wealth, Smart Investment Forum” Fourth-Quarter Investment Strategy Conference. The event featured industry experts from leading fund management firms who provided in-depth analysis of current market trends, economic policies, and investment strategies. Through comprehensive discussions and interactive engagement, the forum facilitated expert-client exchanges on market dynamics and strategic investment approaches. The event attracted nearly 200 distinguished clients, reinforcing the Bank’s commitment to enhancing investor knowledge and financial decision-making through professional insights and strategic guidance.



Customer Privacy Protection

Bank of Zhengzhou strictly adheres to relevant laws, regulations and industry supervision requirements, establishing a comprehensive data protection framework to safeguard customer privacy. Through technological innovation, compliance management, and employee training, the Bank continuously enhances data security, fostering customer trust and confidence.

Under ISO 27001 standards, Bank of Zhengzhou has developed an Information Security Management System that encompasses security policies, personnel security measures, and access controls. The Bank has also implemented the *Bank of Zhengzhou Personal Financial Information Management Measures* and the *Bank of Zhengzhou Consumer Rights Protection Emergency Response Plan*, extending strict data protection and privacy compliance requirements to suppliers and business partners. Supplier vetting processes include comprehensive cybersecurity assessments to ensure third-party partners maintain stringent data security protocols.

A range of advanced technical measures is employed to reinforce data privacy. Externally shared sensitive data, such as customer identity and bank account details,

undergoes data masking to prevent unauthorized exposure. The Bank implements HTTPS-encrypted communication, secure data storage, and anti-screen recording and screenshot prevention technologies across digital platforms. Additionally, the Bank's mobile banking app access permissions follow the principles of necessity and minimum authorization, preventing excessive data collection. Customers can withdraw previously granted permissions through device settings or by clearing cache data, further safeguarding personal information from misuse. During the Reporting Period, no data security incidents occurred.

In 2024, Bank of Zhengzhou engaged third-party security firms to conduct two rounds of penetration testing and proactively conducted regular vulnerability assessments and security reinforcements based on regulatory advisories and internet security alerts. During the Reporting Period, the Bank organized emergency response drills for customer information leaks and conducted a special risk assessment to prevent unauthorized access to customer data by banking and insurance personnel, thereby enhancing the Bank's incident response capabilities in customer information protection. During the Reporting Period, no breach of customer privacy occurred.

Enhance Customer Experience

Bank of Zhengzhou upholds a customer-centric approach, continuously innovating service models to enhance the overall customer experience. By leveraging cutting-edge digital technologies, the Bank optimizes service processes to deliver more intelligent and efficient financial solutions. Simultaneously, the Bank employs multi-channel customer feedback mechanisms to refine service quality and generate greater value for clientele.

Digitalized Financial Services

Bank of Zhengzhou has accelerated the implementation of digital transformation strategies by introducing innovative applications across multiple business sectors and has spearheaded digitalizing financial service processes, enabling “online contract signing + self-service withdrawals” to enhance service efficiency and customization for key client segments.

In 2024, the Bank advanced innovation management framework, conducting user experience design and evaluation for digital transformation initiatives. This resulted in completing four key projects, designing 58 user interface pages, and resolving 42 identified service-related issues, further refining the Bank's customer experience optimization efforts, aiming to improve customer service.

Indicator	Unit	2024 Performance
Number of personal mobile banking customers	10,000 household	375.96
Number of corporate online banking customers	10,000 household	6.92
Number of corporate online banking transactions	10,000 transactions	483.20
Amount of corporate online banking transactions	RMB billion	965.038

Customer Satisfaction Survey

To gain an accurate understanding of customer perceptions and ensure that employees prioritize customer satisfaction, from the perspective of customer services, the Bank employs a customer satisfaction index evaluation system. This system assesses eight key service dimensions, including branch environment and facilities, smart device services, in-branch customer service, counter services, relationship manager support, issue resolution capability, public education initiatives, and customer service hotline performance. The insights derived from this analysis serve as a data-driven foundation for resource allocation and service quality enhancement.

In 2024, Bank of Zhengzhou achieved an overall customer satisfaction score of 96.26, reflecting a 0.24-point increase compared to 2023. The customer retention rate reached 89.33%, indicating a high level of customer loyalty. Additionally, the Net Promoter Score (NPS) stood at 58.62%, demonstrating significant customer willingness to recommend the Bank's services and affirming the effectiveness of service quality improvement initiatives.

In 2024, Bank of Zhengzhou achieved an overall customer satisfaction score of

96.26

In terms of customer retention the Bank's customer retention rate in 2024 reached

89.33%

Advancing Elderly Financial Services

Bank of Zhengzhou continuously enhances financial policies, products, and services tailored to elderly customers, implementing regulatory frameworks such as the *Bank of Zhengzhou Elderly-Friendly Financial Services Implementation Plan* and the *Bank of Zhengzhou Elderly-Friendly Payment Services Management Measures*. A dedicated Elderly Financial Services Task Force has been established to oversee the development and implementation of aging-friendly financial solutions. The Bank aligns services with the needs of the aging population, emphasizing support for senior-focused enterprises and industrial clusters. Strategic financing is directed toward elderly care products and service supply chains, retirement infrastructure development, elderly-friendly facility upgrades, and smart assistive device research and innovation.

Specialized Financial Products

- Deposit Products: Offers a range of medium- to long-term fixed deposit options (e.g., 2-year and 3-year terms), including lump-sum deposits, recurring deposits, and large-denomination certificates of deposit, catering to diverse financial needs.
- Elderly Financial Planning Products: Continuously expand commercial pension insurance offerings that provide long-term security and stable returns, addressing the retirement planning needs of senior customers.

Elderly-Friendly Financial Services

- Provides paper-based transaction services for elderly customers who may prefer traditional banking methods.
- Equips branch lobbies with priority seating, reading glasses, wheelchairs, and first-aid medical kits, ensuring a comfortable and accessible banking experience for senior customers.
- Establishes priority service lanes to reduce wait times for elderly customers when conducting transactions.
- Offers door-to-door financial services for elderly customers with limited mobility, extending in-person banking services to their residences.
- In digital banking services, the Bank has developed the “Long-Life Edition” mobile banking platform, optimizing interface design, font size, and navigation to align with the physiological characteristics and usage habits of elderly customers.

Financial Literacy and Protection

- Distribute informational brochures specifically tailored for elderly customers to enhance financial awareness.
- Enhance risk control mechanisms within the banking system to safeguard the financial assets of elderly customers, ensuring a secure banking environment.

Promote Financial Education

Bank of Zhengzhou actively explores high-quality financial consumer protection initiatives, continuously advancing financial knowledge dissemination and educational outreach to enhance consumer financial literacy and risk awareness.

The Bank innovates digital outreach strategies, leveraging mobile banking applications, official websites, and WeChat platforms to establish an omnichannel, technology-driven financial education ecosystem. Special attention is given to key demographic groups, including the elderly, young individuals, and new urban residents. Through targeted campaigns such as financial education programs in schools, rural areas, enterprises, and commercial districts, the Bank adopts scenario-based and customized financial education formats. By integrating interactive and engaging content, Bank of Zhengzhou enhances the accessibility and effectiveness of financial education, ensuring widespread dissemination of financial knowledge, policies, and services to the general public and addressing the last-mile gap in financial literacy outreach.



Carry Out the “Bringing Financial Knowledge to Campus” Education and Publicity Activities



Carry Out the “Financial Knowledge into Rural Areas” Education and Publicity Activities



Carry Out the “Financial Knowledge Into the Community” Education and Publicity Activities

Paint Green Mountains and Clear Waters, Champion Sustainable Growth

In advancing green development principles and promoting sustainable progress, Bank of Zhengzhou remains steadfast in commitment to environmental protection and resource conservation. The Bank strictly adheres to relevant legal and regulatory frameworks, ensuring effective resource and environmental management to achieve efficient green operations.

04

Practicing Green Operations

Bank of Zhengzhou rigorously complies with the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China*, and the *Water Law of the People's Republic of China*, actively fostering energy conservation and environmental protection to establish a green, low-carbon operational environment.

Environmental and Resource Management

The Bank has established standardized office environment management procedures and implemented the *Bank of Zhengzhou Environmental Sanitation Management Measures* to optimize resource allocation and utilization, effectively reducing energy consumption and pollutant emissions. During the Reporting Period, Bank of Zhengzhou ensured full compliance with environmental regulations, maintaining strict pollutant discharge management protocols to minimize environmental impact. No environmental incidents or administrative penalties were recorded.

The Bank's primary energy and natural resource consumption includes electricity, natural gas, gasoline and water. To balance operational needs with sustainability objectives, Bank of Zhengzhou actively promotes energy conservation and emissions reduction, implementing strategic measures to minimize energy usage at the source and eliminate unnecessary resource consumption, thereby advancing green operational goals. The Bank's water supply is entirely sourced from municipal pipelines, ensuring uninterrupted access without extraction concerns. Additionally, all operational sites are outside ecological red line zones, posing no risk to biodiversity or ecological integrity. During the Reporting Period, Bank of Zhengzhou headquarters recorded a total energy consumption of 13,814.52 MWh, a total water usage of 75,944 tons, and a water usage intensity of 1.34 tons per square meter, underscoring commitment to sustainable resource management and environmental responsibility.

Indicator	Unit	2024 Performance
Total direct energy consumption	MWh	452.61
Total indirect energy consumption	MWh	13,361.91
Total energy consumption	MWh	13,814.52

8 a total water usage of
75,944 tons
and a water usage intensity of
1.34 tons per square meter

Emissions Management

The Bank has implemented various measures to reduce air pollution and waste emissions. The Bank enforces centralized management of official vehicles, conducting regular inspections and maintenance to enhance vehicle efficiency and operational reliability. Additionally, by optimizing travel routes, fuel consumption is effectively minimized. Employees are encouraged to adopt environmentally friendly commuting practices, thereby reducing unnecessary vehicle usage and reducing vehicle carbon emissions. Regarding wastewater management, all wastewater generated by the Bank headquarters office is processed through sewage treatment facilities managed by the building property administration before being discharged into municipal sewage pipelines, ensuring no adverse environmental impact on surrounding areas.

Indicator	Unit	2024 Performance
Nitrogen Oxides emissions	kg	12.48
Sulfur Oxides emissions	kg	0.28
Particulate matter emissions	kg	0.60

Emissions Management

The Bank attaches great importance to the recovery and disposal of waste. The harmless waste of the Bank is mainly the waste generated by office and living. Through cooperation with professional cleaning and transportation companies, waste office equipment and iron articles are recycled, and the non-recyclable waste is transported to the designated power plant for combustion treatment. Our main business does not involve high pollution and high emissions, so no obviously hazardous waste is generated. Hazardous waste generated from daily operations should be sent to the Zhengzhou Integrated Waste Treatment Plant for proper disposal. During the Reporting Period, the Bank generated a total of 1.28 tons of major hazardous waste across all branches, with a density of 0.23 kilograms per employee. At the head office, 108.08 tons of major non-hazardous waste were generated, with a density of 1.91 kilograms per square meter.

8 During the reporting period
the Bank generated major hazardous waste 1.28 tons
major non-hazardous waste

108.08 tons

The Bank has implemented the following measures to minimize waste generation:

Eliminating or reducing the use of equipment that generates hazardous waste.

Optimizing the use of office equipment to extend lifespan and reduce solid waste production. For instance, devices are powered on only when needed during working hours and turned off when not in use. Employees are encouraged to switch off computers, monitors, printers, fax machines, copiers, and water dispensers when leaving their workstations to conserve resources and minimize waste.




Indicator ²	Unit	2024 Performance
Total hazardous waste		
Toner waste	kg	105.00
Discarded printer drums	kg	1,034.00
Discarded ink cartridges	kg	15.00
Discarded printer ribbons	kg	126.00
Total non-hazardous waste		
Destroyed production hard drives	kg	83.00
Household waste generated	t	108.00

² The statistical scope for toner waste, discarded printer drums, discarded ink cartridges and discarded printer ribbons covers procured by the Head Office Administration and Management Department and distributed for use by Head Office departments and part sub-branches, while the data for destroyed production hard drives and domestic waste generation is based on the head office's operations.


Green Operations

The Bank has established the *Bank of Zhengzhou Financial Expense Allocation Guidelines*, which regulate annual budgeting and resource consumption monitoring for electricity, water, paper, gasoline and other utilities across all branches. This framework ensures that environmental conservation measures are effectively implemented through budget controls and performance evaluations. In terms of environmental objectives, the Bank’s business operations do not involve high-energy-consuming production processes. Therefore, the primary goal for the Reporting Period is to maintain greenhouse gas emission intensity, total energy consumption density, water consumption density, and waste emission density within reasonable thresholds.


The Bank has implemented various green operational measures, including:

- 

Electricity Management

 - Replacing incandescent lighting with LED or other energy-efficient lighting systems and implementing timed controls for lighting schedules.
 - Ensure air conditioning units operate with closed doors and windows and are turned off in unoccupied areas.
 - Conducting regular cleaning, maintenance, and inspections of fans, air conditioning systems, and heating equipment to enhance operational efficiency and extend equipment lifespan.
 - Prioritizing the procurement of energy-efficient and environmentally friendly equipment for new acquisitions.
- 

Water Management

 - Promoting the principle of small-quantity, multiple-use water consumption for cleaning purposes and encouraging timely water shutoff to prevent excessive usage.
 - Posting water conservation signage, with immediate repair protocols in place for any detected abnormalities or leaks.
- 

Office Management

 - Enhancing office automation systems to facilitate online approvals for business transactions, stamp authorization, legal reviews, internal communications and supervisory tasks.
 - Developing a meeting assistant system that allows digital access to meeting notifications and materials, reducing paper consumption.
 - Implementing an electronic seal system to partially replace the physical production and usage of traditional stamps.
 - Expanding the use of video conferencing to reduce meeting-related costs and resource consumption.

Develop Green Finance

Bank of Zhengzhou is committed to providing strong financial support for the green industry and the transformation of traditional industries. The Bank optimizes green financial products, expands service channels, strengthens ESG risk management, continuously innovates and improves the green financial system, and actively promotes the realization of high-quality economic development and sustainable development goals.

Strategic Deployment and Policy Support for Green Finance

The Bank coordinates and promotes the efforts of “carbon reduction, pollution mitigation, green expansion, and economic growth”. We firmly implement all the arrangements for financial support of green transformation and development, strengthen top-level design, improve the working mechanism, and refine the support measures for green finance, so as to achieve positive results in green finance work.

Bank of Zhengzhou has established a leading group for green finance work and a professional team for green finance business, through cross-departmental collaboration, a joint force in work has been formed to promote the steady development of green finance business. For green projects, the Bank has established an efficient approval mechanism, implementing priority acceptance, priority approval and priority credit approval to improve the approval efficiency of green loans.

ESG Risk Management and Credit Management

The Bank attaches great importance to ESG risk management, formulating and implementing the *Bank of Zhengzhou’s 2024 Credit Granting Policy for Corporate Business*, and incorporating the environmental risks of credit-granting customers into the full-process management system. Especially in terms of industry access, we strictly control the credit granting to industries with “high energy consumption, high pollution and overcapacity”. We firmly implement the “one-vote veto system for environmental protection” to prevent projects that do not meet environmental protection standards or involve major environmental risks from entering the scope of credit.

In order to promote the green and low-carbon transformation, the Bank provides reasonable credit support to enterprises that are in line with the direction of energy security supply and green transformation, and increases credit support for energy conservation and carbon reduction transformation, as well as mergers, acquisitions, and technological transformations in industries with overcapacity. At the same time, strengthen the post-loan and post-investment management, closely monitor the changes in domestic and foreign policies, technologies, and markets, and promptly adjust and optimize the management measures.



Green Credit and Product Innovation

The Bank continuously innovates with various green financial products such as carbon emission quota pledge loans, fixed asset purchase loans, and technological transformation loans, supporting sustainable development in areas such as energy conservation, environmental protection, clean energy, and green infrastructure.

By the end of the Reporting Period, the balance of green credit of Bank of Zhengzhou is RMB9.146 billion, an increase of RMB5.058 billion compared with the previous year (123.73% growth). These funds were mainly invested in green upgrading projects such as energy conservation and environmental protection, clean production, clean energy, and ecological environment, providing strong financial support for promoting the green economy.

Green Credit Supports Green and Low – Carbon Transformation

In 2024, Bank of Zhengzhou further increased our medium and long term financing support for the clean energy sector in line with the green and low – carbon transformation of energy. The Bank provided a credit line of RMB20 million to a photovoltaic technology enterprise for the construction of its “10MW/20MWh energy storage project”. The completion and operation of this project will significantly reduce the use of coal. It can save approximately 2,487.84 tons of standard coal per year, reduce CO₂ emissions by about 6,028.65 tons, SO₂ emissions by about 43.8 tons, and nitrogen oxide emissions by about 65.78 tons. In addition, the project will also reduce a large amount of ash, slag, and soot emissions.

Support for Urban Green Travel and Infrastructure Construction

Bank of Zhengzhou has been actively taking actions in supporting green travel, further promoting the urban green and low-carbon transformation. In 2024, the Bank provided a loan to a certain subway group to support the construction of transportation infrastructure, which has promoted the green development of urban public transportation. The implementation of this project will effectively boost the green and low-carbon transformation and ecological civilization construction of the whole province, achieving a win-win situation in terms of economic benefits and environmental benefits.

Green Bonds and Financing Support

In the field of green bonds, the Bank actively increases the issuance and investment of green bonds to support the sustainable development of green industries and projects. In 2024, the Bank issued green financial bonds of RMB2 billion, and the raised funds were used to support the green industry projects specified in the *Catalogue of projects backed by Green Bonds (2021 Edition)*.

8 In 2024, the Bank issued green financial bonds of RMB

2 billion

Address Climate Challenges

Bank of Zhengzhou incorporates climate risks into our risk management system to identify potential risks, and formulates scientific response strategies to address the challenges brought about by climate change. Through systematic assessment and analysis of climate risks, we clarifies the position of climate risks in the Bank's overall risk management, and takes effective measures to cope with this challenge.

Governance

The Bank attaches great importance to the identification and management of climate risks, and incorporates climate change and related risks into the comprehensive risk management framework. The Board of Directors, as the decision-making body for the Bank's comprehensive risk management, ensures the effective identification and control of climate risks. The Senior Management is responsible for implementing comprehensive risk management and ensuring the implementation of various strategies, plans, and response measures.

Strategy

The Bank comprehensively assessing the financial impacts of climate factors, and adopting diversified response strategies. By integrating climate risk assessment with comprehensive risk management strategies, we aim to mitigate the impacts of climate change.

Categories of Climate Risks	Response Strategies
Acute Physical Risks	A relatively complete business continuity management system has been formulated. In response to natural disasters, the Bank has formulated differentiated emergency response strategies according to the level of the incidents. Then, corresponding business recovery measures and processes are specified by distinguishing different scenarios, and the ability to respond to and handle emergencies is improved through drills.
Credit Risks	Practice the development concept of green finance, and clearly incline the allocation of green credit resources towards industries and enterprises with low energy consumption, low pollution, low emissions, and low resource consumption. Actively implement local policies, and ensure the consistency and connection between the credit granting policies and economic policies, industrial policies, and environmental protection policies. Dynamically assess the environmental and social risks faced by credit granting customers or projects, as well as the risks faced due to environmental protection policies.
Market Risks	Strictly follow the requirements of the <i>Guidelines on Market Risk Management of Commercial Banks</i> and other regulations, carry out management actions such as market risk identification and monitoring, and conduct indicator control with limits as the core tool; formulate management measures for valuation, expected credit losses, etc. according to internal and external requirements, and clarify the responsibilities and processes.

Risk Management

The Bank has incorporated climate risks into the comprehensive risk identification and assessment process, and identifies and assesses climate risks on a regular basis. According to the assessment results, climate risk is a non-primary risk for the Bank. The specific risk assessment takes into account the possible impacts of climate change on the Bank's business operations, financial situation and social responsibilities, including aspects such as acute physical risks, credit risks and market risks.

In response to the potential risks brought about by climate change, the Bank has adopted a series of risk mitigation and control measures. Regarding acute physical risks, we have enhanced our response capabilities through a sound emergency response mechanism and a business continuity management system. In terms of credit risk management, we tend to support green and low-carbon industries and avoid providing credit to enterprises with high pollution and high energy consumption. In market risk management, we strictly implement market risk control in accordance with regulatory requirements to ensure the stability and continuity of our business in the context of climate change.

Indicators and Targets

In order to achieve the control of greenhouse gas emissions, Bank of Zhengzhou continuously monitors the annual greenhouse gas emissions. Through regular evaluations and reports, continuously optimizes emission reduction measures, improves energy efficiency and reduces carbon footprint.

Greenhouse Gas Emissions in 2024

Indicators of Greenhouse Gas Emissions	Unit	2024 Performance
Scope 1 GHG emissions	tCO ₂ e	110.87
Scope 2 GHG emissions	tCO ₂ e	6,857.22
Total GHG emissions (Scope 1+Scope 2)	tCO ₂ e	6,968.09
Total GHG emissions intensity	tCO ₂ e/m ²	0.12



Nurture Talent, Empower Growth

Bank of Zhengzhou attaches great importance to talent cultivation and development, and is committed to providing employees with a compliant employment environment, a well-structured compensation and benefits package, diversified career development channels and a safe working environment. The Bank optimizes employee training, smoothes communication channels, strengthens health protection, enhances employee wellbeing initiatives to foster a dynamic corporate culture and create broader development space for employees.

05

Safeguard Employee Rights and Interests

Bank of Zhengzhou maintains consistent adherence to fair and compliant employment management, strictly abided by labor laws and regulations, safeguards the legitimate rights and interests of employees, and creates a stable and just working environment. The Bank continuously optimizes salary and benefits system, improves employment management system and incentive mechanism, building a harmonious and win-win labor relationship.

Harmonious Labor Relations

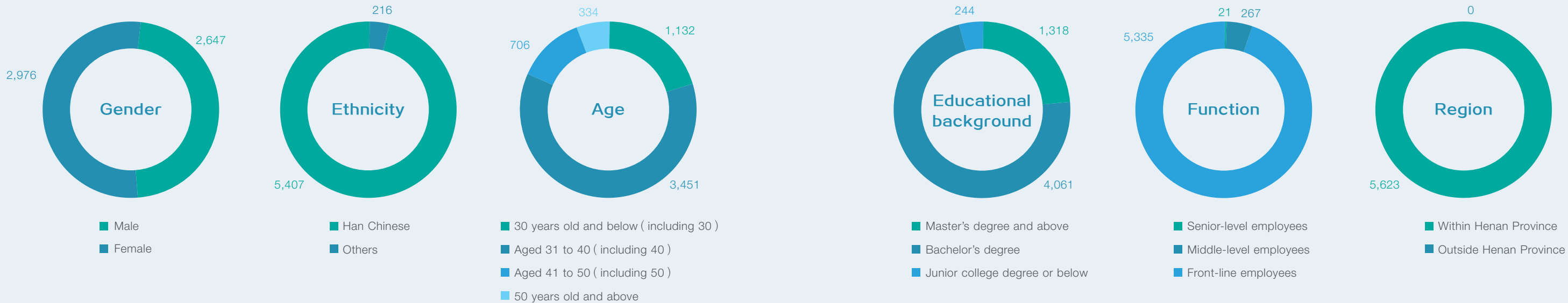
The Bank strictly complies with the *Labor Law of the People's Republic of China* and has formulated the *Bank of Zhengzhou Recruitment and Probation Period Management Measures* to ensure a transparent and fair recruitment process and create an inclusive and diverse development environment. During the recruitment process, we strictly review identity documents to prevent the recruitment of child labor and employees without corresponding work capabilities, and explicitly stipulate labor contracts to safeguard the rights of both parties. During the Reporting Period, no cases of child labor employment or forced labor occurred.

The Bank actively fulfills our social responsibility for employment promotion. In 2024, we arranged for the employment of 3 demobilized and transferred servicemen. A total of 493 new employees were recruited, and the total number of full-time employees reached 5,623, classified by gender, ethnicity, age, educational background, function, and region is shown in the following chart:

8 In 2024, we arranged for the employment of 3 demobilized and transferred servicemen. A total of 493 new employees were recruited, and the total number of full-time employees reached **5,623**

Multidimensional Compensation and Benefits

The Bank adheres to the principles of “fairness, competitiveness and incentivization” in salary management, establishing a comprehensive salary incentive system to enhance market competitiveness, attract outstanding talent, and motivate employees to make continuous contributions. The Bank’s compensation structure consists of fixed salary, variable salary, overtime pay and benefits, providing employees with social insurance, housing fund, corporate annuity and supplementary medical fund. All positions are offered fair opportunities for promotion and salary growth. Additionally, to strengthen corporate governance, the performance-based compensation of the Bank’s Chairman and Senior Management is linked to assessment indicators such as green energy conservation and safety innovation, ensuring that compensation aligns with sustainable development goals. We have also established mechanisms related to deferred compensation and the recovery of performance-based pay to refine the incentive and restraint system of compensation, mitigating various operational and management risks.



Focus on Career Development

Bank of Zhengzhou adheres to talent-driven development, constantly optimizes the employee training system, and provides systematic professional training and career development plans to help employees continuously enhance their capabilities in different positions. The Bank combines individual career development needs to offer employees broad growth space, establishes long-term incentive mechanisms, enhances employees' sense of belonging and motivation for development, and promotes the common growth of employees and the corporate.

Employee Development and Training

The Bank is committed to building a sound talent cultivation system to promote the improvement of employees' capabilities and their career development. We have formulated and implemented systems such as the *Bank of Zhengzhou Cadres Management Measures* and the *Bank of Zhengzhou Interim Job Rank System Management Measures*, established a “dual-channel” development mechanism for management and professional fields, clarified the promotion paths for employees, ensured the fairness and standardization of the selection of management personnel, and provided employees with diversified growth space.

In 2024, focusing on the improvement of employees' capabilities, the Bank continued to optimize our training system and provided multi-level and systematic learning opportunities to facilitate the growth and development of employees. We formulated and implemented the *Bank of Zhengzhou Training Management Measures* and the *Bank of Zhengzhou In-house Trainers Management Measures*, clarifying the responsibilities and processes of training work, including such links as training needs analysis, training plan formulation, curriculum development and training evaluation to ensure that the training content is highly consistent with the business

8 During the Reporting Period, the total training duration for employees of Bank of Zhengzhou was 327,020.64 hours, and the training coverage rate reached

100%

objectives. Regarding the selection and management of in-house trainers, by standardizing the construction, assessment and reward mechanisms of the in-house trainer team, the training effectiveness and quality were improved. At the same time, formulated the *Bank of Zhengzhou tutorial system management measures* for new employees to actively carry out the mentor training mechanism, and the *Bank of Zhengzhou Reimbursement of Fees for Professional (Vocational) Qualification Certificates Management Measures* to provide employees with support for the reimbursement of qualification certificates.

During the Reporting Period, the total training duration for employees of Bank of Zhengzhou was 327,020.64 hours, and the training coverage rate reached 100%.

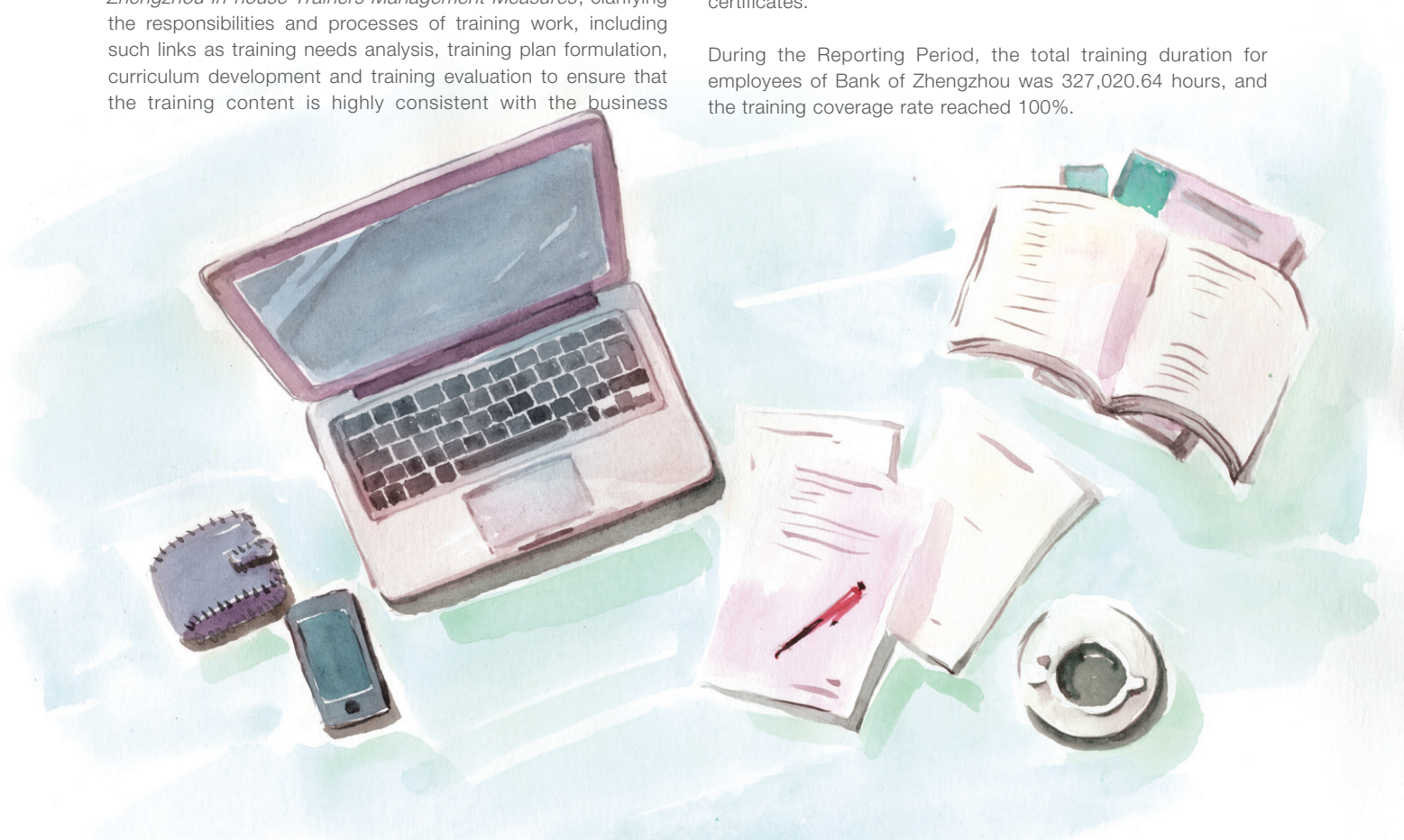
Employee Motivation and Retention

The Bank is committed to attracting and retaining outstanding talents through a integrated management system and incentive mechanism, and providing employees with opportunities for continuous development. We link employees' performance with salaries, promotion opportunities and long-term incentives, motivating employees to develop in multiple dimensions such as work performance, team collaboration ability, and innovative spirit.

In 2024, the employee turnover rate³ of the Bank was 2.16%, classified by gender, age, educational background, and region is shown in the following chart:

Classification		Classification of employee turnover rate in 2024
Gender	Male	2.34%
	Female	2.01%
Age	30 years old and below	4.60%
	Aged 31 to 40	1.26%
	Aged 41 to 50	1.85%
	50 years old and above	1.27%
Educational background	Doctoral degree and above	9.09%
	Master's degree	3.77%
	Bachelor's degree	1.72%
	Junior college degree or below	0.71%
Region	Within Henan Province	2.16%
	Outside Henan Province	0.00%

³ The turnover rate for 2024 is calculated using the formula: Number of Departures / (Number of New Hires in the Current Year + Number of Employees at the Beginning of the Year).



Support Employee Well-being

Bank of Zhengzhou pays attention to the needs of our employees, attaches great importance to their health, provides health protection and a safe working environment, helps employees maintain physical and mental well-being, creates a positive, healthy and developmental working atmosphere for them, and promotes the joint growth of employees and the corporate.

Employee Care and Communication

The Bank attaches great importance to employee care and the communication mechanism, and continuously enhances employees' sense of professional happiness and belonging. We have formulated and implemented the *Bank of Zhengzhou Staff Representative Congress Detailed Rules* to ensure employees' rights to democratic participation. We have been continuously improving employee care measures. An Employee Care Center has been established, which includes functional areas such as a maternal room, a psychological counseling room and an emergency rescue station to meet employees' needs in aspects such as pregnancy and childbirth, mental health, and emergency medical situations.



Maternity Room



Emergency Rescue Station

In 2024, we organized activities such as night running programs, youth social events, and staff technical sports meets to enrich employees' leisure time, enhance team cohesion, create a warmer and healthier working environment, and help employees achieve a win-win situation between their personal values and the corporate.



"Running with the 'Fluorescence' Wind, Chasing Dreams at Bank of Zhengzhou" Night Run Event



"Perfect Encounter at Zhengzhou, Heartbeat Because of You"
Youth Social Event



Bank of Zhengzhou 2024 Employee Skills Competition

Employee Safety and Health

The Bank strictly complies with the *Law of the People's Republic of China on Work Safety* and implements safety management measures in the workplace to ensure that employees work in a safe and stable environment. We have formulated the *Bank of Zhengzhou Grid Management Plan for Safety and Fire Protection*, in accordance with the principles of "full coverage, clear responsibilities assigned to individuals, and strict control", we continuously improve the safety management level of business outlets and office premises. The Bank strictly enforces 24-hour video surveillance inspections and conducts patrols around self-service banks and business outlets to ensure the safety of the workplace. During the Reporting Period, we carried out more than 220 safety inspections of the outlets, conducted 365 safety and fire protection training sessions, and organized 1,274 emergency drills, which have strengthened employees' safety awareness and improved their ability to respond to emergencies. The Bank has not experienced any work-related death accidents in the past three years (including the Reporting Period). During the Reporting Period, the number of working days lost due to work-related injuries was 402 days.

In terms of health management, through measures such as regular medical check-ups, health knowledge lectures, psychological care, and emergency medical assistance, we comprehensively ensure the health of our employees. We have set up an emergency rescue station, equipped with devices such as AED (Automated External Defibrillator) and emergency rescue beds, and established an employee first aid volunteer team. We also organize first aid training courses, including cardiopulmonary resuscitation and wound dressing. During the reporting period, the Bank held 6 sessions of health knowledge lectures and provided services for interpreting medical examination reports to help employees enhance their awareness of health management, 77 employees obtained the Emergency Volunteer Certificates issued by Zhengzhou Emergency Medical Center through the first aid training provided by the labor union. The total number of employees with relevant certificates in the whole bank increased to 114, which further improved employees' capabilities in health management and emergency rescue.



Health Lectures and Medical Examination Report Interpretation



Employee First Aid Training



Employee Workplace Stress and Mental Health Seminar

Appendix

KEY PERFORMANCE TABLES

Economic Performance

Indicator	Unit	2024	2023	2022
Operating income ⁴	RMB 100 million	128.90	136.99	152.26
Net profit	RMB 100 million	18.63	18.59	26.00
Basic earnings per share	RMB	0.15	0.15	0.16
Total assets	RMB 100 million	6,763.65	6,307.09	5,915.14
Total deposits	RMB 100 million	4,045.38	3,609.61	3,377.08
Total loans	RMB 100 million	3,876.90	3,606.08	3,309.21
ROA	%	0.29	0.30	0.45
Weighted average ROE	%	3.21	3.29	3.53
Non-performing loan ratio	%	1.79	1.87	1.88
Allowance to NPL ratio	%	182.99	174.87	165.73
Capital adequacy ratio	%	12.06	12.38	12.72
Total taxes paid	RMB 100 million	21.02	20.54	22.62
Balance of loans to Small and Medium-Sized Enterprises	RMB 100 million	1,679.82	1,602.67	1,546.03
Balance of agriculture related loans ⁵	RMB 100 million	482.35	822.39	808.71
Balance of green credit	RMB 100 million	91.46	40.88	28.54

⁴ In the above table, the operating income is calculated in accordance with International Financial Reporting Standards (IFRS); according to Chinese Accounting Standards, the operating incomes for 2024, 2023, and 2022 are RMB 12.877 billion, RMB 13.667 billion, and RMB 15.101 billion, respectively.

⁵ According to the *Notice of the People’s Bank of China on Matters Related to Financial Statistics of Financial Institutions in 2024* (Yin Fa [2024] No. 1), *Notice of the Department of Survey and Statistics of the People’s Bank of China on the Revised Contents of Financial Statistics of Financial Institutions in 2024* (Yin Diao Fa [2024] No. 2), and the *Revised Contents of Special Statistics on Agricultural Loans* and other documents, the bank revised the statistical caliber of agricultural loans in 2024.

Environment Performance⁶

Indicator	Unit	2024	2023	2022
Resources consumption				
Natural gas	MWh	293.52	320.03	261.91
Intensity of natural gas ⁷	WMh/m²	0.01	0.01	0.01
Fuel consumption of official vehicle	MWh	159.08	105.66	607.93
Fuel consumption intensity of official vehicle ⁸	MWh/vehicle	7.23	6.60	17.37
Total direct energy consumption	MWh	452.61	425.70	869.84
Density of total direct energy consumption	WMh/m²	0.01	0.01	0.02
Electricity consumption	MWh	11,156.03	10,956.00	11,710.00
Electricity consumption density	WMh/m²	0.20	0.19	0.26
Heating heat consumption	MWh	2,205.87	2,130.17	1,597.50
Density of heating heat consumption	WMh/m²	0.04	0.04	0.04
Total indirect energy consumption	MWh	13,361.91	13,086.37	13,307.49
Density of total indirect energy consumption	WMh/m²	0.24	0.23	0.29
Water consumption	t	75,944.00	66,358.00	165,404.00
Water consumption density	t/m²	1.34	1.17	3.65
Greenhouse gases (GHG) emissions				
Total GHG emissions ⁹	tCO ₂ e	6,968.09	7,246.96	7,570.49
Total GHG emissions intensity	tCO ₂ e/m²	0.12	0.13	0.17
Direct (Scope 1) GHG emissions ¹⁰	tCO ₂ e	110.87	90.16	210.97
Indirect (Scope 2) GHG emissions ¹¹	tCO ₂ e	6,857.22	7,156.80	7,359.52

⁶ In environmental performance reporting, toner waste, discarded printer drums, discarded ink cartridges and discarded printer ribbons covers procured by the Head Office Administration and Management Department and distributed for use by Head Office departments and part sub-branches, while data for all other metrics is based on the head office's operational scope.

⁷ The office area of the Head Office is 56,591.95 square meters, the data for 2022 did not include the area of the three underground floors, which is 11,238.76 square meters.

⁸ At the end of 2024, there were a total of 22 office vehicles in the head office. At the end of 2023, there were a total of 16 office vehicles in the Head Office.

⁹ The main type of greenhouse gas emissions is carbon dioxide.

¹⁰ Scope 1 greenhouse gas emissions mainly include greenhouse gas emissions generated from the consumption of natural gas, gasoline, and diesel. Among these, the calculation of emissions from road mobile sources and natural gas refers to the following documents respectively: *the Guidelines for Greenhouse Gas Emission Accounting and Reporting of Land Transportation Enterprises (Trial)* and the *Greenhouse Gas Accounting System - Guidelines for Calculating Greenhouse Gas Emissions from Energy Consumption (Version 2.1)*.

¹¹ Scope 2 greenhouse gas emissions mainly include greenhouse gas emissions generated from the consumption of electricity and municipal heating. The calculation of thermal energy usage refers to the *Greenhouse Gas Accounting System - Guidelines for Calculating Greenhouse Gas Emissions from Energy Consumption (Version 2.1)*. The electricity emission factor is derived from the latest national average CO₂ emission factor for electricity published by the Ministry of Ecology and Environment and the National Bureau of Statistics.

Social Performance

Indicator	Unit	2024	2023	2022
Employee performance ¹²				
Number of full-time employees	Person	5,623	5,329	5,331
Ethnic distribution of employees				
Han Chinese	Person	5,407	5,115	5,118
Other ethnic minorities	Person	216	214	213
Regional distribution of employees				
Within Henan Province	Person	5,623	5,329	5,331
Outside Henan Province	Person	0	0	0
Age distribution of employees (full-time employees)				
30 years old and below (including 30)	Person	1,132	1,329	1,251
31 to 40 years old (including 40)	Person	3,451	3,167	3,189
41 to 50 years old (including 50)	Person	706	585	607
Over 50 years old	Person	334	248	284
Gender distribution of employees (full-time employees)				
Male	Person	2,647	2,477	2,462
Female	Person	2,976	2,852	2,869
Educational background distribution of employees (full-time employees)				
Employees with a junior college degree or below	Person	244	278	303
Employees with a bachelor's degree	Person	4,061	3,877	3,917
Employees with a master's degree	Person	1,300	1,154	1,091
Employees with a doctor's degree	Person	18	20	20
The number of newly hired employees				
The total number of newly hired employees	Person	493	180	351
Employee training performance				
The total number of employees trained	Person	5,623	5,329	5,331
The total ratio of employees trained	%	100	100	100
The total investment in employee training for the year	Million	566.99	759.44	306.7

¹² The employee performance of the Bank at the end of the Reporting Period does not include subsidiaries.

Indicator	Unit	2024	2023	2022
Trained employees classified by gender				
Male	Person	2,647	2,477	2,462
Female	Person	2,976	2,852	2,869
Trained employees classified by function				
Senior-level employees	Person	21	20	23
Middle-level employees	Person	267	273	278
Front-line employees	Person	5,335	5,036	5,030
Total training hours classified by function				
Senior-level employees	Hours	287.7	672	812.5
Middle-level employees	Hours	8,921.1	13,714.5	17,034.6
Front-line employees	Hours	317,811.8	203,593.9	317,537.2
Average total training hours of employees classified by gender				
Male	Hours	58.2	40.9	62.9
Female	Hours	58.2	40.9	62.9
Average total training hours of employees classified by function				
Senior-level employees	Hours	13.7	33.6	35.3
Middle-level employees	Hours	33.4	50.2	61.3
Front-line employees	Hours	59.6	40.4	63.2
Occupational safety and health performance				
Working days lost due to work-related injuries	Days	402	343	0
The number of work-related fatalities	Person	0	0	0
The ratio of work-related deaths	%	0	0	0
The number of complaints received regarding the service				
The number of complaints	Cases	2,405	1,941	891
Customer complaint handling rate	%	100	100	100
Customer satisfaction	%	96.26	96.02	94.80

REPORT INDEX TABLE

1. Chapter on “Social Responsibility” in the Self-Regulatory Guidelines for Listed Companies No. 1 – Standardized Operation of Main Board Listed Companies of the Shenzhen Stock Exchange

No.	Issues	Position
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8.2	Adherence to Business Ethics	P13-15
8.3	Social Responsibility Management	P17
8.4	Report Disclosure Timeline	P2
8.5	Protection of Employee Rights and Interests	P46
8.6	Environmental Management Policy	P38
8.7	Environmental Management Performance	P38-39
8.8	Major Environmental Pollution Incidents	Not applicable
8.9	Environmental Information of Key Polluting Units	Not applicable
8.10	Production and Product Safety Assurance	P31
8.11	Employee Employment Management, Occupational Health and Safety, Employee Training	P46-51
8.12	Technology Ethics	P23
8.13	Entity Disclosing Social Responsibility Reports	P4

2. Environmental, Social and Governance Reporting Code of The Stock Exchange of Hong Kong Limited

Part C: “Failure to comply or interpretation” provision

Aspects		Description	Position
A Environmental			
Aspect A1: Emissions	General Disclosure	Policies relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P38-39
	A1.1	The types of emissions and respective emission data.	P38-39
	A1.3	Total hazardous waste produced (in tons) and (where appropriate), intensity (e.g. per unit of production volume, per facility).	P39
	A1.4	Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	P39
	A1.5	Description of emissions target(s) set and steps taken to achieve them.	P39
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them	P39

Aspects		Description	Position
Aspect A2: Use of resources	General Disclosure	Policies on the efficient use of resources including energy, water and other raw materials.	P38
	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).	P38
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	P38
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	P40
	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.	P38
	A2.5	Total packaging material used for finished products (in tons) and, if applicable), with reference to per unit produced.	Type of business not involved
Aspect A3: Environment and Natural Resources	General Disclosure	Policies on minimizing the issuer's significant impacts on the environment and natural resources.	P38
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	P38
B Social			
Aspect B1: Employment	General Disclosure	Policies on remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunity, diversity, anti-discrimination, and other benefits and welfare; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P46
	B1.1	Total workforce by gender, employment type (for example, full – or part-time), age group and geographical region.	P46
	B1.2	Employee turnover rate by gender, age group and geographical region.	P49
Aspect B2: Health and Safety	General Disclosure	Policies relating to providing a safe working environment and protecting employees from occupational hazards; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P51
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	P51
	B2.2	Lost days due to work injury.	P51
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	P51
Aspect B3: Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	P48
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	P55
	B3.2	The average training hours completed per employee by gender and employee category.	P55
Aspect B4: Labour Standards	General Disclosure	Policies relating to the preventing child and forced labour; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P46
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	P46
	B4.2	Description of steps taken to eliminate such practices when discovered.	P46
Aspect B5: Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	P15
	B5.1	Number of suppliers by geographical region.	P16
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	P15-16
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	P15-16
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	P15-16

Aspects		Description	Position
Aspect B6: Product Responsibility	General Disclosure	Policies on health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P31
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Type of business not involved
	B6.2	Number of products and service related complaints received and how they are dealt with.	P30
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	P15
	B6.4	Description of quality assurance process and recall procedures.	Type of business not involved
	B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	P32
Aspect B7: Anti-corruption	General Disclosure	Information about policies to prevent bribery, extortion, fraud and money laundering; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P13
	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.	P13
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	P13
	B7.3	Description of anti-corruption training provided to directors and staff.	P13
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.	P25-27
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	P25-27
	B8.2	Resources contributed (e.g. money or time) to the focus area.	P25-27

Part D: Index to Climate-Related Disclosures

Climate-related disclosures		Position
Governance		P42
Strategy	Climate-related risks and opportunities	P42
	Business models and value chains	P42
	Strategy and Decision Making	P42
	Financial position, financial performance and cash flows	Further disclosures will be made in the fiscal year following 1 January 2025
	Climate resilience	Further disclosures will be made in the fiscal year following 1 January 2025
Risk Management		P43
Indicators and targets	Greenhouse gas emissions	P43
	Climate-related transition risks	P42
	Climate-related physical risks	P42
	Climate-related opportunities	Further disclosures will be made in the fiscal year following 1 January 2025
	Capital deployment	P41-42
	Internal carbon pricing	Internal carbon pricing has not been implemented
	Remunerations	P47
	Discussion on the process for assessing and managing environmental risks associated with project design, siting and construction	P43
	Climate-related goals	P43

3. Global Reporting Initiative (GRI) Sustainability Reporting Standards (GRI Standards 2021)

Usage Instructions: Bank of Zhengzhou has reported the information referenced in this GRI Content Index in accordance with the GRI Standards for the period from January 1, 2024, to December 31, 2024.

GRI Used: GRI 1: Foundation 2021

GRI Standards	Disclosure	Position
GRI 2: General Disclosures 2021	2-1 Organizational details	P4
	2-2 Entities included in the organization's sustainability reporting	P2
	2-3 Reporting period, frequency and contact point	P2-3
	2-4 Restatements of information	P3
	2-5 External assurance	P62-64
	2-6 Activities, value chain and other business relationships	P4
	2-7 Employees	P46
	2-8 Workers who are not employees	P46
	2-9 Governance structure and composition	P12
	2-10 Nomination and selection of the highest governance body	P13
	2-11 Chair of the highest governance body	P13
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	2-13 Delegation of responsibility for managing impacts	P17
	2-14 Role of the highest governance body in sustainability reporting	P17
	2-16 Communication of critical concerns	P18
	2-17 Collective knowledge of the highest governance body	P17
	2-18 Evaluation of the performance of the highest governance body	P47
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	2-27 Compliance with laws and regulations	P12
	2-29 Approach to stakeholder engagement	P18
GRI 3: Material Topics 2021	3-1 Process to determine material topics	P17
	3-2 List of material topics	P17
	3-3 Management of material topics	P17
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	P52
	201-2 Financial implications and other risks and opportunities due to climate change	P42
	201-3 Defined benefit plan obligations and other retirement plans	P47
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	P26
	203-2 Significant indirect economic impacts	P26

GRI Standards	Disclosure	Position
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	P13
	205-2 Operations assessed for risks related to corruption	P13
	205-3 Confirmed incidents of corruption and actions taken	P13
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	P13-15
GRI 302: Energy 2016	302-1 Energy consumption within the organization	P38
	302-3 Energy intensity	P38
	302-4 Reduction of energy consumption	P38
	302-5 Reductions in energy requirements of products and services	P38
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	P38
	303-2 Management of water discharge related impacts	P38
	303-3 Water withdrawal	P38
	303-4 Water discharge	P38
	303-5 Water consumption	P38
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	P38
	304-2 Significant impacts of activities, products and services on biodiversity	P38
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	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	P38
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	305-2 Energy indirect (Scope 2) GHG emissions	P43
	305-3 Other indirect (Scope 3) GHG emissions	P43
	305-4 GHG emissions intensity	P43
	305-5 Reduction of GHG emissions	P43
	305-6 Emissions of ozone-depleting substances (ODS)	P38
	305-7 Nitrogen oxides (NO _x), sulfur oxides (SO _x), and other significant air emissions	P38
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	P39
	306-2 Management of significant waste related impacts	P39
	306-3 Waste generated	P39
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GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	P15-16
	308-2 Negative environmental impacts in the supply chain and actions taken	P15-16

GRI Standards	Disclosure	Position
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	P49
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	P47
	401-3 Parental leave	P50
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	P51
	403-2 Hazard identification, risk assessment, and incident investigation	P51
	403-3 Occupational health services	P51
	403-4 Worker participation, consultation, and communication on occupational health and safety	P51
	403-5 Worker training on occupational health and safety	P51
	403-6 Promotion of worker health	P51
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	P51
	403-9 Work-related injuries	P51
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GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	P55
	404-2 Programs for upgrading employee skills and transition assistance programs	P48
	404-3 Percentage of employees receiving regular performance and career development reviews	P48
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	P47
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	P46
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	P50
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	P46
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	P46
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	P25-27
	413-2 Operations with significant actual and potential negative impacts on local communities	P25-27
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	P15-16
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GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	P31
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GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	P31
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GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	P32

Independent Assurance Statement

To the management and stakeholders of Bank of Zhengzhou Co., Ltd.,

Lianhe Equator Environmental Impact Assessment Co., Ltd. (hereinafter referred to as “Lianhe Equator” or “We”) has been engaged by Bank of Zhengzhou Co., Ltd.(hereinafter referred to as “Bank of Zhengzhou” or “the Bank”) to conduct an independent limited assurance on the *Bank of Zhengzhou Co., Ltd. 2024 Environmental, Social and Governance (ESG) Report* (hereinafter referred to as “the Report”).

The responsibility of Bank of Zhengzhou is to undergo due diligence by Lianhe Equator’s assurance team, provide the necessary information, data, and institutional documents for this assurance process, and ensure the authenticity and effectiveness of the information, data, and institutional documents provided. The responsibility of Lianhe Equator is to assess Bank of Zhengzhou’s disclosures and issue an Assurance Statement within the terms of reference agreed upon the Bank.

1. CRITERIA

This assurance process is carried out according to the *AA1000 Assurance Standard v3 (“AA1000AS v3”)*, assessing the Report’s adherence to the principles of inclusivity, materiality, responsiveness, and impact. Additionally, in accordance with the *Environmental, Social and Governance Reporting Guide* (hereinafter referred to as the “*ESG Reporting Guide*”) issued by The Stock Exchange of Hong Kong Limited (hereinafter referred to as “SEHK”), which is Appendix C2 of the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited*, a limited assurance on the reliability and quality of the selected performance information in the Report has been conducted.

2. SCOPE

- The time frame of this assurance is from Jan 1, 2024 to Dec 31, 2024.
- The scope of information for this assurance is restricted to the sustainable development information of Bank of Zhengzhou, including headquarters, branches and subsidiaries, as covered in the Report. It excludes information pertaining to suppliers, partners, and other third parties, as well as specific viewpoints, outlooks, forward-looking statements, and predictive information expressed by any party involved.
- The assurance adheres to *AA1000AS v3*, with a Type 2 engagement and Moderate assurance.
- The following specific performance indicators from the Report have been selected for inclusion in the assurance scope:

– Natural gas consumption at headquarters	– Water consumption at headquarters
– Electricity consumption at headquarters	– Customer satisfaction

3. METHODOLOGY

The assurance conducted by Lianhe Equator mainly includes the following aspects:

- Reviewing sustainability information in the Report.
- Conducting sampling interviews with the Bank’s management representatives and employees involved in performance information measurement and collection.
- Reviewing and inspecting the Bank’s management practices, business procedures, and evidence collection.
- Performing sampling checks and calculations on specific details of the selected performance data.
- Collecting and assessing evidence and management statements supporting the Bank’s adherence to AA1000 principles.

4. 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.

5. CONCLUSIONS

Based on the results of the above procedures and considering the extent to which Bank of Zhengzhou adherence to the AA1000 standard, as well as the reliability and quality of its specific performance information, we have formulated the following conclusions:

- Inclusivity:** Bank of Zhengzhou has identified its key stakeholders, including government, regulatory authorities, employees, customers, suppliers, shareholders and investors, partners, communities, and the environment, etc. The Bank has established corresponding communication and response mechanisms for different stakeholders to collect their expectations and demands. We conclude that Bank of Zhengzhou adheres to the principle of inclusivity.
- Materiality:** Bank of Zhengzhou has identified material issues by combining the focus of stakeholders, benchmarking against leading industry peers, and considering factors such as core business operations, market environment, business strategies, and major stakeholders. Through expert consultation and internal research, a materiality matrix has been formed and disclosed in the Report. We conclude that Bank of Zhengzhou adheres to the principle of materiality.
- Responsiveness:** Bank of Zhengzhou has established multi-dimensional communication channels and engages in regular and ad hoc communication with stakeholders, continuously responding to their demands and expectations. Additionally, the Bank has provided key disclosures in the Report on issues of concern to stakeholders, such as customer complaint management, consumer rights protection, financial risk prevention and control, compliance management, green finance, inclusive finance, technology and innovation finance, employee health and safety, data security and customer privacy protection, etc. We conclude that Bank of Zhengzhou adheres to the principle of responsiveness.

- Impact:** Bank of Zhengzhou has established an ESG governance structure, conducted ESG risk identification and assessment, and integrated ESG matters into its development strategy and business activities to achieve effective decision-making and management within the enterprise. Moreover, the Bank has contributed to customers, industries, employees, and society through its development, set strategic goals in key areas, and disclosed practices and progress in each area in the Report. We conclude that Bank of Zhengzhou adheres to the principle of impact.
- SEHK ESG Reporting Guide:** The general disclosures in the environmental and social categories and the key performance indicators in the environmental category of the Report have been disclosed in accordance with the mandatory disclosure requirements of the *ESG Reporting Guide* and the “Comply or Explain” provisions. Bank of Zhengzhou has disclosed the process of its main stakeholders’ participation in the assessment of material issues, described the impacts of its business activities, and statistically disclosed relevant environmental and social data. Suggestions for improvement of the Report have been adopted or explained before the issuance of this Assurance Statement.
- Specified performance information:** According to the procedures executed and the evidence obtained, we have not identified any matters that cast doubt on the reliability and quality of the selected performance data.

6. INDEPENDENCE AND COMPETENCIES

Lianhe Equator, established in 2015, is a green bond verifier that has passed the market assessment of the China Green Bond Standard Committee, is accredited by AccountAbility AA1000 CIC as a sustainable development assurance provider, and possesses extensive experience in evaluation and certification.

The members of Lianhe Equator’s assurance team possess professional expertise and experience in conducting the assurance, adhere to the *AA1000AS v3 Code of Practice*, and standardize the specific assurance according to the *Working Procedures of Assurance of Sustainable Development Report of Lianhe Equator*. Except for the entrusting relationship between Lianhe Equator and Bank of Zhengzhou as a result of this assurance, there is no relationship between Lianhe Equator, its assurance team members, and Bank of Zhengzhou that affects the independence, objectivity and impartiality of the assurance.

刘景云

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Note: In case of any inconsistency or discrepancy, the simplified Chinese version of this assurance statement shall prevail, while the Traditional Chinese version and the English version are used for reference only.



Reader Feedback Form

Dear Reader:

Greetings! Thank you for reading *Bank of Zhengzhou Co., Ltd. 2024 Environmental, Social and Governance (ESG) Report*. To continuously improve our ESG work and constantly enhance the capabilities and levels of ESG management, we sincerely hope to listen to your opinions and suggestions, please choose one of the following methods to provide feedback to us.

Address: No. 22, Business Outer Ring Road, Zhengdong New District, Zhengzhou, Henan Province, China
Postal Code: 450018
Tel: +86-371-67009199
Fax: +86-371-67009898
Email: ir@zzbank.cn

Your information	
Name	
Work unit	
Contact number	
Email	
Feedback of opinions	

1. What is your overall evaluation of the Bank’s ESG report?

☐ Good ☐ Fairly good ☐ Fair
2. Do you think this report can reflect the significant impact of the Bank’s ESG issues?

☐ Yes ☐ Average ☐ Don’t know
3. How do you think about the clarity, accuracy and completeness of the information and data disclosed in this report?

☐ High ☐ Relatively high ☐ Average ☐ Relatively low ☐ Low
4. Which aspect of this report are you feel most satisfied with?

5. What additional information would you like to know more about?

6. What suggestions do you have for our future report releases?



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