宜宾市商业银行
Yibin City Commercial Bank

宜賓市商業銀行股份有限公司
YIBIN CITY COMMERCIAL BANK CO., LTD

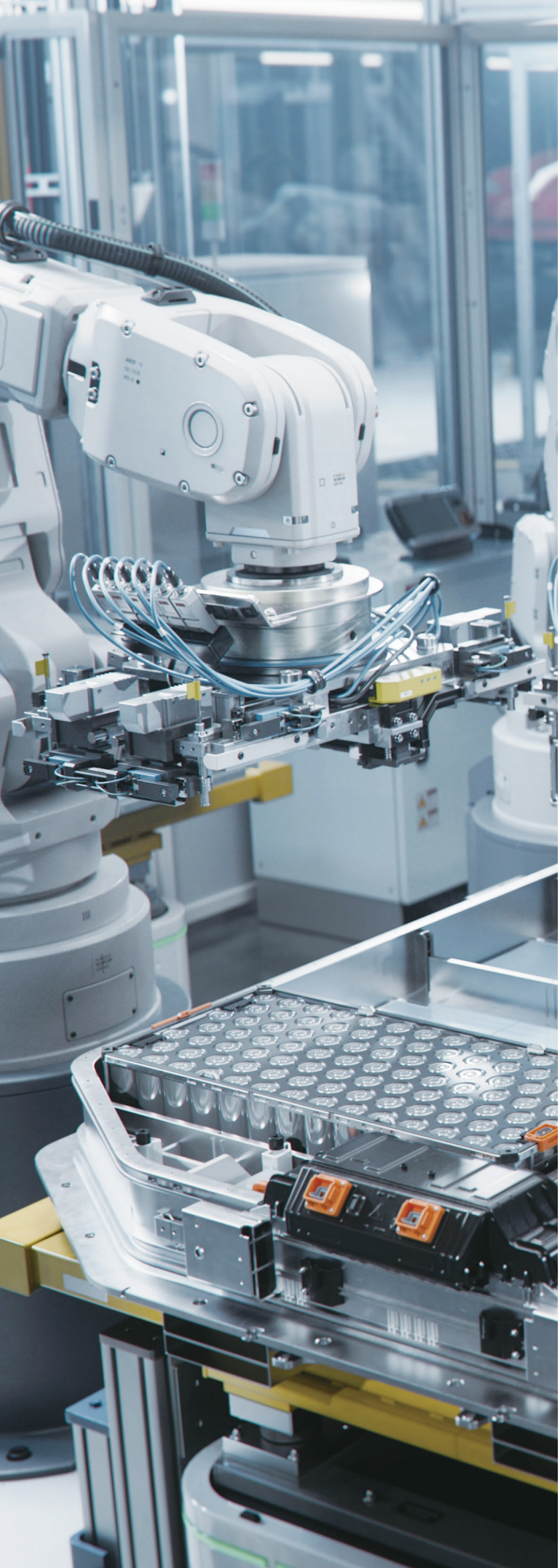
(A joint stock company incorporated in the People's Republic of China with limited liability)

Stock Code: 2596



2025

Environmental, Social and Governance Report



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About the Report

Report Overview

This report is the 2025 Environmental, Social, and Governance (ESG) Report (hereinafter referred to as "this Report") issued by Yibin City Commercial Bank Co., Ltd. (hereinafter referred to as "Yibin City Commercial Bank", "Yibin Bank", "the Bank", or "we"). It aims to disclose and demonstrate the efforts and achievements of the Bank and its subsidiaries in in the areas of environmental, social, and governance ("ESG") to stakeholders.

Timeframe

This Report covers the period from January 1, 2025 to December 31, 2025, unless otherwise specified.
To ensure completeness, some information extends beyond this timeframe.

Scope of the Report

The scope of this Report covers Yibin Bank and its subsidiaries, consistent with the scope of consolidation in the financial report, unless otherwise noted.

Data Sources

All information and data in this Report are sourced from publicly available government data, the Group's official documents, publicly disclosed filings, and internal relevant summary statistics. The financial data cited in this Report is derived from the audited financial information contained in the Bank's 2025 Annual Report. If there is any inconsistency between the financial data in this Report and the Bank's 2025 Annual Report, the Bank's 2025 Annual Report shall prevail. Unless otherwise specified, all monetary amounts in this Report are denominated in Renminbi (RMB), the legal currency of the PRC.

Appellation Note

Yibin City Commercial Bank, Yibin Bank, the Bank, or we	refer to	Yibin City Commercial Bank Co., Ltd.
Neijiang Xinglong Rural Bank	refer to	Neijiang Xinglong Rural Bank Co., Ltd.
Yibin Xingyi Rural Bank	refer to	Yibin Xingyi Rural Bank Co., Ltd.

Basis of Preparation

This Report is prepared in accordance with Appendix C2 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the Environmental, Social and Governance Reporting Code (the "HKEX ESG Code"), and adheres to the reporting principles of materiality, quantification, balance, and consistency as outlined in the HKEX ESG Code.

Materiality principle: Through a materiality assessment, this Report identifies the impact of ESG-related matters on stakeholders and focuses on responding to and disclosing issues of higher materiality.

Quantification principle: By establishing ESG indicator collection tools covering the head office, branches and sub-branches, and subsidiaries, key ESG performance indicators are presented in measurable ways where feasible. This Report also discloses the calculation basis for quantitative values and statistical calibers.

Balance principle: The content of this Report is derived from the Group's internal management documents, statistics, and publicly disclosed information. Both positive and negative indicators are disclosed to reflect objective facts and present the Yibin Bank's ESG performance.

Consistency principle: Unless otherwise specified, the indicators used in future reports will remain as consistent as possible, with explanatory notes on indicators that have changed to reflect trends in performance levels.

The preparation of this Report also references the Sustainability Reporting Standards of the Global Reporting Initiative (GRI) and the International Financial Reporting Sustainability Disclosure Standard No. 2 – Climate-related Disclosures issued by the International Sustainability Standards Board (ISSB), among other relevant requirements.

Report Approval

This Report has been approved by the Board of Directors on March 30, 2026.

Report Release

This Report is available in both Chinese and English. In case of any discrepancies between the two versions, the Chinese version shall prevail. The electronic version of this Report can be accessed or viewed on the Hong Kong Stock Exchange website (www.hkexnews.hk) or the Bank's website (https://www.ybccb.com).

Reader Feedback

To continuously improve the Bank's ESG management level, enhance the quality of ESG disclosures, and implement ESG development concepts, we welcome feedback from readers regarding this Report (*refer to Appendix III "Reader Feedback Form" for details*). Please send your comments to the Bank's email address (ybccb@ibank.ybccb.com).

Chairman's Statement

2025 marks a milestone year in the development of Yibin Bank. This year, we successfully listed on the Main Board of the Hong Kong Stock Exchange, completing a transformative journey from a regional bank to a participant in the international capital market. Set against the grand backdrop of national rejuvenation and seizing the strategic opportunities presented by the Chengdu-Chongqing Economic Circle, Yibin Bank has steadfastly followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We have deeply integrated into the regional development landscape, embedding our core philosophy of "Precision in Details, Ambition in Vision" throughout our operations. On the path of serving regional development, empowering industrial upgrades, fortifying our ecological foundation, and practicing finance for the people, we are proud to present this substantial annual report.

I. GUIDED BY THE PARTY BUILDING, WE IMPROVED THE MODERN GOVERNANCE SYSTEM. Taking Party building as our helm, we have comprehensively integrated Party leadership into every link of corporate governance. We continued to deepen our distinctive "Rongjian • Red" Party-building brand, promoting the seamless fusion of political guidance with the modernization of governance in a listed bank. We constantly refined a governance structure characterized by clear statutory powers, transparency, and efficiency. By strengthening compliance operations and comprehensive risk management, we ensured zero major financial risk incidents throughout the year. This robust governance has forged a solid foundation for development, securing a steady course for long-term progress and providing a strong political and organizational guarantee for the Bank's sustainable growth.

II. COMMITTED TO THE INDUSTRY-FINANCE INTEGRATION, WE ENGAGED IN REGIONAL DEVELOPMENT. Adhering to the fundamental purpose of serving the real economy, we have deeply embedded ourselves in the local industrial ecosystem. Focusing on advantageous industries and emerging clusters, we fully supported key sectors such as Baijiu (Chinese liquor), power batteries, crystalline silicon photovoltaics, energy storage, and the digital economy. We precisely aligned with strategic deployments in urban renewal, major infrastructure construction, and rural revitalization. We continuously enhance our comprehensive financial service capabilities and optimizing collaborative efficiency. We have continued to provide targeted financial support to the real economy, injecting strong momentum into the high-quality development of the region.

III. EMPOWERED BY GREEN INITIATIVES, WE CONSOLIDATED THE FOUNDATION FOR ECOLOGICAL DEVELOPMENT. We firmly practiced the concept of green development, actively serving the national "Dual Carbon" strategy and the construction of the ecological barrier in the upper reaches of the Yangtze River. We continuously improved our green financial service system, increasing support for new energy, green infrastructure, environmental protection, and low-carbon transformation. By year-end, our outstanding green credit balance grew by 28.29% compared to the beginning of the year. With the power of finance, we have guarded the clear waters of the Three Rivers and solidified the ecological foundation of the city.

IV. FOCUSED ON INCLUSIVENESS, WE ARE COMMITTED TO PRACTICING FINANCE FOR THE PEOPLE. We remain steadfast in our core mission of serving the people through finance, striving to expand the coverage and accessibility of inclusive financial services. We have continuously shifted our service focus downward, extending our reach into grassroots markets. By making full use of the PBOC's direct monetary policy tools and securing low-interest on-lending funds from the China Development Bank, we vigorously implemented fee reductions and interest rate concessions. We also innovatively launched online inclusive products such as "Rong Yi Dai", driving inclusive small and micro-enterprise loans to increase by 19.73%[1] year-to-date. Meanwhile, we established a "Rural Financier" mechanism, initially covering over 200 administrative villages, where agriculture-related loan balances increased by 11.49%, effectively invigorating economic vitality across both urban and rural areas.

V. POOLING TALENT FOR EMPOWERMENT, WE CEMENTED THE FOUNDATION FOR SUSTAINABLE DEVELOPMENT. In 2025, we continued to refine our talent development system by launching training programs for young and middle-aged reserve cadres, creating a broad platform for employee growth. We persistently optimized compensation, benefits, and career progression pathways to stimulate internal organizational drive. Simultaneously, we actively fulfilled our social responsibilities by donating to build community libraries, supporting the "Sichuan Super League" (a local football tournament), and backing the "Pillar Project" for the 12th consecutive year. Through these actions, we have demonstrated the compassion and warmth of a local bank grounded in a strong sense of responsibility.

RIDING THE TIDAL WAVES OF THE THREE RIVERS, WE ARE EMBARKING ON A NEW JOURNEY WITH TWO DECADES OF UNWAVERING COMMITMENT. Yibin Bank will always resonate with regional development and advance in step with the mission of our times. Looking ahead, we are aimed to become a top-tier listed bank in Western China with assets exceeding RMB100 billion. With unwavering strategic resolve, we will leverage our ESG practices to empower local industrial upgrading and improve livelihoods. On the grand journey of contributing to a stronger financial nation, driving high-quality regional economic development, and advancing Chinese-style modernization, we are committed to writing a brilliant new chapter for Yibin Bank!

Yibin City Commercial Bank
XUE Feng
Chairman

1 This figure is based on the the statistics of the parent bank only, consistent with the corresponding data disclosed in the annual report.

About Yibin Bank

About Us

Since its establishment in 2006, Yibin City Commercial Bank Co., Ltd. has remained steadfast in serving the local economy, small and medium-sized enterprises, and urban residents. Deeply embedded in Yibin's and Sichuan Province's thriving local economy and industrial clusters, we have continuously refined our financial products and service supply while staying attuned to market dynamics. We unswervingly pursue distinctive and differentiated development to continuously boost overall competitiveness. On January 13, 2025, Yibin City Commercial Bank (Stock Code: 02596.HK) was officially listed on the Hong Kong Stock Exchange, marking another significant milestone in its development journey.

Capitalizing on Yibin's high-quality development opportunities and relying on Yibin's strategic position within Sichuan Province and the Chengdu-Chongqing Economic Circle, we fully leveraged regional resource advantages and deeply integrate with local economic development priorities. We deeply engaged in the construction of the world-class Baijiu industry, globally leading power battery industry, national-level crystalline silicon photovoltaic industry, and nationally leading digital economy industry. We focused on developing a financial service model in sync with local economic development, which boasts of mutual empowerment. As of the end of the reporting period, the Bank's registered share capital was RMB4.588 billion. The total assets reached RMB123.5 billion, making the Bank the largest bank in Yibin city by total assets. The gross amount of customer loans and advances was RMB71.0 billion, and total deposits amounted to RMB89.0 billion.

We have focused on building an interconnected ecosystem centered around retail, corporate, and financial market operations. By fostering efficient synergies across all business segments, we are committed to delivering comprehensive banking services with broader coverage, superior experience, and seamless connectivity. Our efforts aim to inject more robust financial impetus into the high-quality economic and social development of the region.



Corporate Culture

"Yibin City Commercial Bank precisely supports small and micro enterprises and promotes national, provincial and municipal development", which is the Bank's corporate culture. Guided by this philosophy, the Bank deeply integrates it into the corporate vision, infuses it into value proposition, and establishes it as the code of conduct, thereby shaping the unique and distinctive core principles.

"Yibin City Commercial Bank precisely supports small and micro enterprises", meaning the Bank focuses on refining its expertise and executing with meticulous care, and is steadfast in empowering the real economy and serving its clients with excellence. The very foundation of the Bank's existence lies in the precise prevention and control of risks, strict adherence to regulatory requirements, and the maintenance of standardized, compliant operations; while "Promoting national, provincial and municipal development" means that the Bank, with a broad vision and mind, has always been thinking of the "national development" and concerning about the development in localities. The Bank fulfills its responsibilities as a State-owned enterprise, stays true to its original aspiration of serving the public, and pursues mutually beneficial cooperation. Together, these two tenets carry forward the Bank's mission: "to serve the real economy, benefit the publics' livelihood and well-being, and achieve sustainable development".

Aimed to foster a virtuous cycle where "culture guides development, and development nurtures culture", the Bank guides all employees to firmly embrace and consciously practice the core values of Integrity, Compliance, Responsibility, and Win-Win Cooperation. The Bank is committed to transforming culture into the endogenous driving force for high-quality development by deeply integrating the corporate culture with the goals of serving the local economy, the long-term operational objectives, and all regulatory requirements. In the principle of "Serving the greater good and forging ahead with steadfastness", the Bank is to become a modern local financial enterprise that is regionally leading, trusted by the clients, and recognized by regulators, and grows hand in hand with the city by forging quality with a meticulous spirit and pursuing progress with a broad vision.



Honors and Awards

Award Name: Top 1,000 World Banks in 2025
Granting Authority: The Banker

Award Name: Top 100 Sichuan Service Industry in 2025
Granting Authority: Sichuan Enterprise Confederation, Sichuan Entrepreneurs Association

Award Name: Outstanding Unit in the 9th Round of Security Assessment Work for Banking Financial Institutions in Sichuan Province
Granting Authority: Sichuan Provincial Public Security Department, Sichuan Financial Regulatory Bureau

Award Name: Excellent Organization Award in the 2025 Sichuan Provincial Deposit Insurance Professional Skills Competition
Granting Authority: Sichuan Branch of the PBOC

Award Name: Caring Enterprise in Public Welfare Projects such as the "Aixing Project" for Disabled Children
Granting Authority: Sichuan Foundation for Disabled Persons, Yibin Disabled Persons' Federation

Award Name: 2025 Model Outlets for Standardized Service in Sichuan's Banking Industry (Five-Star)
Granting Authority: Sichuan Banking Association

Award Name: 2023-2024 Best Financial Institution for Fulfilling Consumer Protection Responsibilities in Sichuan's Banking Industry
Granting Authority: Sichuan Banking Association

Award Name: 2025 Outstanding Publicity Unit
Granting Authority: Sichuan Payment & Clearing Association

Award Name: Top 10 Service Enterprises for Outstanding Contribution to Industrial Development of Yibin City in 2024
Granting Authority: The People's Government of Yibin Municipality

Award Name: Outstanding Unit in the 9th Round of Security Assessment Work for Banking Financial Institutions in Yibin
Granting Authority: Yibin Public Security Bureau, Yibin Financial Regulatory Branch

Award Name: 2025 Outstanding Unit in Anti-Money Laundering – Cooperation in Beneficial Owner Registration Publicity
Granting Authority: Yibin Branch of the PBOC

Award Name: Enterprise with Outstanding Contribution to the "Pillar Program" in 2024
Granting Authority: Yibin "Pillar Program" Leading Group Yibin, Working Committee for the Care of the Next Generation











Award Name: Model Organization for Caring Public Welfare
Granting Authority: Yibin Courageous Foundation

Award Name: 2025 Golden Inclusive Financial Institution
Granting Authority: The 9th Boao Enterprise Forum

Award Name: 2025 Green Finance Product & Service Innovation Award
Granting Authority: The 9th Boao Enterprise Forum

Award Name: 2025 Excellent Work Brand in the "Four Capacities" Building of China Financial Media Publicity
Granting Authority: China Financial Media Co., Ltd.

Award Name: Inaugural "Green Glory Awards" – 2025 ESG Innovative Practice Award
Granting Authority: China Chengxin Green Finance Technology (Beijing) Co., Ltd.

Award Name: Outstanding Contribution Award for Mobile Payment in 2025
Granting Authority: China UnionPay Sichuan Branch

Award Name: Commended Unit for Internal Audit Work in 2024
Granting Authority: Yibin Audit Society

Award Name: Outstanding Financial Institution Contributing to Sanjiang New Area in 2024
Granting Authority: Party Working Committee of Sanjiang New Area, Sanjiang New Area Administrative Committee

Award Name: 2024 (Industry) Enterprise with the Most Investment Value
Granting Authority: Boao Enterprise Forum Organizing Committee

Award Name: Outstanding Unit for Party Conduct and Integrity Publicity and Warning Education in 2024 (Discipline Inspection Group at the City Commercial Bank)
Granting Authority: Office of the Yibin Municipal Commission for Discipline Inspection

Award Name: Ranked Second among City Commercial Banks in the 2024 Banking Consumer Protection Supervision and Evaluation of Sichuan Province
Granting Authority: Sichuan Financial Regulatory Bureau

Award Name: Advanced Unit in the 2024 Annual Assessment of Party Building Work Goals for State-owned Enterprises
Granting Authority: Municipal State-owned Assets Supervision and Administration Commission









Sustainable Development and Governance

We remain steadfast in implementing sustainable development principles, placing high importance on ESG management. We have issued the Yibin City Commercial Bank Co., Ltd. ESG Management Measures (Trial), continuously refining our sustainability system and reinforcing our commitment to enhancing ESG governance capabilities and performance. We engage with various stakeholders to discuss the path of sustainable development, promoting the coordinated development of the Group's long-term growth, ecological well-being, and social sharing.

ESG Statement of Board of Directors

The Board of Directors prioritizes ESG initiatives, fully recognizing their pivotal role in advancing the Bank's sustainable development. It proactively integrates ESG principles into strategic planning and daily operations, establishes a comprehensive ESG management structure across the Group, and defines clear responsibilities and governance pathways to guide and oversee the implementation of ESG matters along with timely indicators and targets for ESG matters. Besides, the Board regularly evaluates key ESG performance and drives continuous improvement in sustainability performance. All these efforts lay a solid foundation for the Group's long-term and stable growth.

Table ESG Governance Structure under the Guidance of the Board of Directors

Organizational Structure	Responsibility
Board of Directors	• Serves as the ultimate authority on ESG matters, acting as the leadership and decision-making body, and assuming full responsibility for the Bank's ESG strategy and disclosures; • Oversees the establishment of the ESG governance framework, defines the roles and responsibilities of each governance entity, and ensures the framework operates in a sound, standardized, and effective manner; • Approves the ESG governance strategy and oversees its implementation; • Reviews and approves the Bank's ESG management policies, ESG reports, and significant ESG matters.
Strategy and Asset and Liability	• Formulates the ESG governance strategy and submits recommendations to the Board of Directors; • Monitors and evaluates the implementation of the ESG strategy; • Proposes adjustments to the ESG strategy in response to changes in the operating environment; • Performs other functions as stipulated by relevant laws and regulations, the Bank's Articles of Association, and delegated by the Board of Directors.
Management	• Takes overall charge of advancing ESG management, translating the ESG objectives approved by the Board into actionable operational measures; • Guides and oversees the implementation of ESG initiatives, continuously strengthens ESG management, and regularly evaluates key ESG performance metrics; • Identifies, assesses, and monitors ESG performance, and reports ESG-related risks and opportunities to the Board of Directors; • Establishes and optimizes the organizational structure, coordinates the allocation of human and material resources, and drives the effective implementation of ESG initiatives to achieve desired outcomes.
Relevant Departments and Branches	• The Strategic Management Department leads ESG efforts, while other relevant departments and branches collaborate to advance ESG initiatives.

Yibin Bank continuously strengthens the Board's ESG governance capabilities, focusing on enhancing directors' understanding and judgment of sustainable development trends and compliance requirements, and promoting the deep integration of ESG concepts into directors' duties. The Bank regularly organizes specialized ESG training sessions to continuously reinforce the foundational knowledge and strategic leadership capabilities of its Board members.

Taking into account the macroeconomic policy environment, industry development trends, and stakeholder expectations, the Bank engages in stakeholder communication and expert research through various channels. It identifies and assesses ESG issues that may impact the Bank's long-term development on an annual basis (*for details, please refer to the "Materiality Analysis" section of this report*). The Bank plans to integrate material ESG issues into its future work plans, continuously monitor and regularly review the progress of ESG initiatives, and steadily enhance its ESG management standards.

Stakeholder Communication

Building upon our industry characteristics and operational realities, we continuously optimize stakeholder communication mechanisms to gain an in-depth understanding of legitimate concerns and core demands. Through proactive responses to key issues and expectations, we effectively safeguard the legitimate rights and interests of all parties, fostering mutually beneficial cooperation characterized by trust and collaborative development.

Table Stakeholder Communication Mechanism

Major Stakeholders	Expectations & Demands	Communication Channels
Government & Regulatory Authorities	• Complying with national policies, laws, and regulations • Serving national and regional strategies • Compliant operation and tax compliance • Safe operation • Actively addressing climate change	• Policy documents and guidelines • Supervision and assessments • Information reporting • Working meetings • Routine communication and reporting
Shareholders/Investors	• Continuous and stable operations • Reasonable investment returns • Sound corporate governance • Timely information disclosure	• Shareholders' meeting • Information disclosure • Investor research and communication • Phone calls and emails
Employees	• Protecting basic rights • Improving compensation and benefits • Supporting career development • Enhancing work satisfaction	• Visits • Labor unions • WeChat official account • Questionnaire surveys
Customers	• Improving service quality and efficiency • Protecting information and funds • Providing a wide range of financial products • Protecting consumer rights	• Marketing activities • Questionnaire surveys • Messages on the WeChat official account or the official website • Customer service hotline/offline visits • Daily contact with the account manager
Partners	• Building a sustainable supply chain • Fair and transparent bidding and tendering process • Contractual integrity	• Business negotiations • Satisfaction surveys • Industry exchanges • Contractual agreement/cooperative project
Communities & Public	• Stimulating community economic growth • Fostering stable employment • Participating in public welfare initiatives • Low carbon and environmental protection	• Daily visits • Community service activities • Participating in public welfare programs • Regular reports and announcements

Analysis of Material Issues

In 2025, the Bank conducted a questionnaire survey to collect and analyze key stakeholder concerns. By integrating ESG policy requirements, industry trends, and the Bank's development strategy, the Bank invited industry experts and external ESG specialists to participate in the assessment and prioritization process. Building on the 2024 materiality analysis results, the Bank continuously refined its approach and ultimately identified 20 core issues that have significant impacts on both the Bank and its stakeholders. This provides strong support for defining key disclosure priorities and enhancing management practices.

Assessment Process for Material Issues



Identification

With reference to national policies, industry benchmarks, and stakeholder feedback, and in alignment with the Group's strategic development plan, we identify the ESG material issues for the current year.



Prioritization

The survey involved distributing electronic questionnaires to a wide range of stakeholders, including management, employees, government and regulatory authorities, shareholders/ investors, customers, suppliers, and the general public. Based on the survey results, industry experts and external ESG specialists jointly assessed and ranked the issues, conducting a systematic quantitative analysis of material topics. The issues were then prioritized from high to low importance based on two dimensions: their significance to stakeholders and that to the Bank.



Validation

The Board of Directors reviews the material issues assessment results, which form the Group's 2025 ESG Material Issues Matrix.

Material Issues Matrix

Following identification, prioritization, and validation, the Bank present 20 material issues based on their importance in a matrix format as follows: high-importance issues are positioned in the upper-right quadrant of the matrix; moderate-importance issues are located in the upper-left and lower-right quadrants; low-importance issues are placed in the lower-left quadrant.

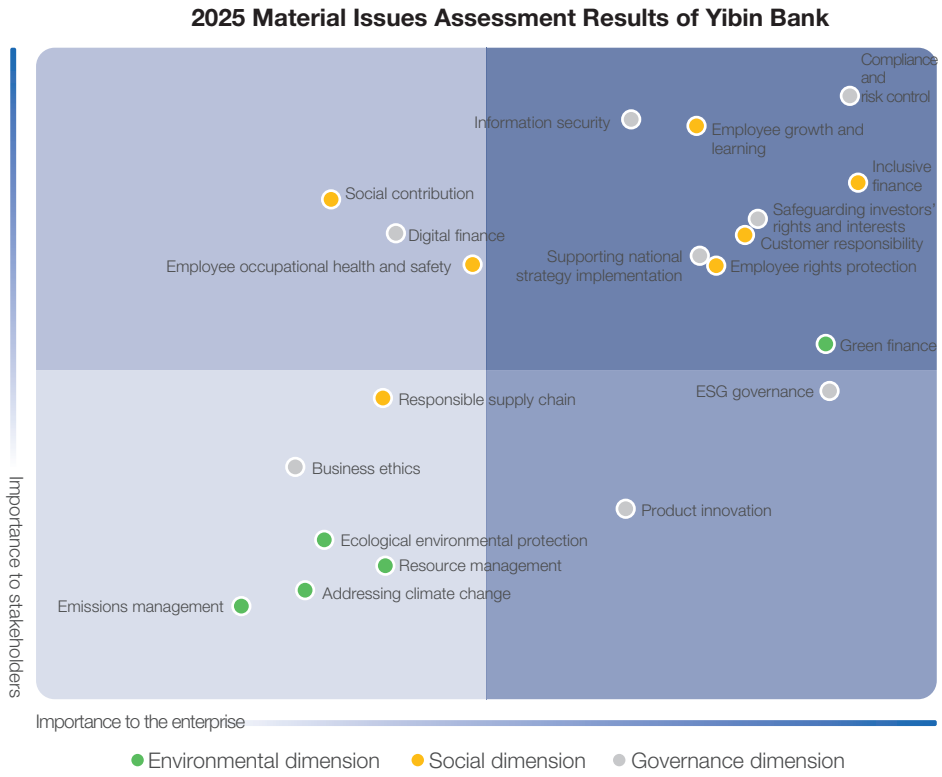


Figure Material Issues Matrix

In ESG issues analysis, the Bank have categorized those issues into three tiers based on their impact on business operations and stakeholder interests. High-importance issues include compliance and risk control, inclusive finance, employee development and training, information security, safeguarding investor rights, customer responsibility, green finance, protection of employee rights and interests, and serving the implementation of national strategies. These issues are directly related to the Bank's core operations and risk prevention and control. Moderate-importance issues include ESG governance, social contribution, digital finance, employee occupational health and safety and product innovation. These areas reflect fields that are critical to business advancement but have a relatively secondary impact. Low-importance issues include responsible supply chain, business ethics, resource management, ecological environment protection, addressing climate change, and emissions management. This indicates that the Bank either has established management practices in these areas or their current impact is relatively limited. Through this prioritization, the Bank can allocate resources more effectively, strengthen management in critical areas, and enhance overall ESG performance.

[Special Feature] Deepening the "Five Priorities" to Empower New Drivers for the Real Economy

Staying true to its founding mission of "serving the local economy, small and medium-sized enterprises, and urban residents", Yibin Bank takes serving the real economy as its fundamental purpose and regards the deep cultivation of the "Five Priorities" on finance as a strategic cornerstone for promoting high-quality regional development. The Bank continuously enhances supply in the financial sector. By refining dedicated task force mechanisms and specialized operating units, it has established a comprehensive, multi-level, and multi-dimensional financial service matrix. Specifically: In technology finance, the Bank breaks financing bottlenecks for tech innovation to stimulate new productive forces; in green finance, it actively supports the dual-carbon strategy by fostering the growth of green industrial clusters; in inclusive finance, it extends services deep into micro-enterprises and rural areas; in pension finance, it builds a well-established service assurance system to enhance public well-being; in digital finance, it leverages technological empowerment to improve the accessibility and precision of its services. Through these initiatives, the Bank effectively channels financial vitality into driving the high-quality development of the real economy.


9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
17 PARTNERSHIPS FOR THE GOALS

Real Economy

Closely aligning with the strategy of Yibin to build a modern industrial system, Yibin Bank has established a working mechanism featuring "one branch, one strategy; one industry, one team; targeted support, and shared growth." By continuously optimizing resource allocation and focusing on leading industries, such as premium Baijiu, power batteries, crystalline silicon PV, and the digital economy, the Bank has solidly promoted technological innovation, advanced manufacturing, and the development of green industries and micro, small and medium-sized enterprises. Through deep bank-government-enterprise collaboration and industry-finance integration platforms, the Bank comprehensively supports both upstream and downstream entities and the private sector. In doing so, it plays the role as a leading local financial institution in serving regional economic development.

Case:

Yibin Bank Participates in the 2025 Cuiping District Bank-Government-Enterprise Exchange Meeting and the Launch of the Financing Opportunity List

On February 19, 2025, Yibin Bank participated in the Cuiping District 2025 Bank-Government-Enterprise Exchange Meeting and the Launch of the Financing Opportunity List. During the event, the Bank signed three Letters of Intent (LOIs) covering regional development, state-owned enterprise (SOE) collaboration, and private sector support, becoming the only financial institution to secure all three agreements to actively support key areas such as urban renewal, industrial parks, and the private economy, boosting the high-quality economic and social development of Cuiping District.





Figure Scene of the 2025 Cuiping District Bank-Government-Enterprise Exchange Meeting and the Launch of the Financing Opportunity List

Case:

Yibin Bank Honored at the Mobilization Meeting for the "Caring for Enterprises, Solving Difficulties, and Safeguarding Development" Campaign

In May 2025, Yibin Bank participated in the mobilization meeting for Yibin City's special campaign, "Caring for Enterprises, Solving Difficulties, and Safeguarding Development", and was honored with the "2024 Award for Outstanding Contribution to Industrial Development". This recognition reflects the Bank's commitment to Yibin's industrial ecosystem. By continuously optimizing financial resource allocation, the Bank has promoted technological innovation, advanced manufacturing, green industries, and the growth of micro, small, and medium-sized enterprises (MSMEs) to empower the high-quality development of local industries.



Figure Yibin Bank receiving the award at the mobilization meeting for the "Caring for Enterprises, Solving Difficulties, and Safeguarding Development" campaign

Case:

Yibin Bank at the 2nd 2025 Industry-Finance Cooperation Conference

On July 24, 2025, Yibin Bank participated in the 2nd 2025 Industry-Finance Cooperation Conference held in Yibin, Sichuan. The Bank placed a strong focus on fostering industry-finance synergy in key sectors such as power batteries, Baijiu, the digital economy, and PV. By deepening collaboration with core enterprises and their upstream and downstream supply chains, the Bank actively explored new pathways for financial services to support the real economy. Through these initiatives, the Bank leveraged its capabilities as a local financial institution to contribute to building a multi-tiered financial services system and accelerating new-type industrialization.



Figure Scene of the 2nd 2025 Industry-Finance Cooperation Conference

Technology Finance

Yibin Bank focuses on Yibin's distinctive advantageous industries and strategic emerging industries. Leveraging its specialized technology-dedicated branch, the Bank has deepened its engagement across the entire sci-tech innovation chain and developed products such as trademark pledge loans, patent pledge loans, R&D loans, and achievement transformation loans. By establishing a special incentive and assessment system alongside a differentiated credit management mechanism, the Bank effectively converts enterprises' intangible assets such as intellectual property into financing "capital". This is how the Bank stays committed to empowering the sci-tech innovation track, supporting technological breakthroughs, achievement commercialization, and market expansion, while fueling the growth of SRDI "little giant" enterprises and other technology-oriented enterprises, injecting robust financial momentum into the vigorous development of regional new productive forces.

As of the end of 2025, the Bank's loan balance to technology-oriented enterprises reached RMB4.185 billion, up RMB713 million (or 20.54%) from the beginning of the year.

Green Finance

Yibin Bank optimizes the deployment efficiency of green capital by strengthening project coordination and streamlining approval processes, remaining committed to driving industrial green transformation through financial innovation. To that end, the Bank has innovatively launched specialized green products such as Green Bill Discounting and Green Procurement Loan, effectively supporting the green transformation and upgrading of public transportation in Yibin. The Bank issued the Interim Management Measures for "Green Agriculture Transition-Linked Loans" 《宜賓市商業銀行「綠農轉型掛鈎貸」暫行管理辦法》, tying financing rates directly to enterprises' carbon intensity and emission reduction performance. By establishing a full-cycle service mechanism covering "planning, monitoring, and evaluation", and leveraging third-party carbon accounting, the Bank deeply integrates non-financial indicators into its credit assessment framework. Furthermore, the Bank continuously refines its forest rights mortgage products to effectively unlock the value of forest assets, strictly implements the Trial Implementation Plan for Yibin City's Biodiversity Finance Standards 《宜賓市生物多樣性金融標準試用實施方案》, and conducts standardized identification protocols. Beyond that, the Bank has customized and launched "Innovative Biodiversity Protection Products". These initiatives foster a deep convergence of financial resources with ecological preservation. Through these comprehensive efforts, the Bank exemplifies its corporate responsibility in supporting the high-quality development of green and low-carbon industries.

As of the end of 2025, the Bank's green loan balance reached RMB4.157 billion, up RMB917 million (or 28.29%) from the beginning of the year.

Case: **Selected as an Outstanding Example of Green Credit Investment and Financing**

The Bank actively engages in innovation initiatives and competitions. In the 2025 Awards Program for Outstanding Green Credit Investment and Financing Cases, the Bank's case study on the "Pledge of Future Accounts Receivable" project for a sewage treatment plant was selected for inclusion in the 2025 Compilation of Outstanding Green Credit Investment and Financing Cases of Legal Person Financial Institutions in the Four Cities of Southern Sichuan 《2025 年川南四市法人金融機構綠色信貸投融資優秀案例匯編》.

Case: **Green Agriculture Transition-Linked Loans Boost High-Quality Development of Agricultural Enterprises**

Yibin Bank leveraged its Green Agriculture Transition-Linked Loans to support a local agricultural group in constructing a smart greenhouse cluster covering 29,600 square meters. Upon completion, the project is expected to cultivate 5 million high-quality seedlings annually, boosting the average annual income of over 200 farming households across six surrounding administrative villages by RMB36,000. Furthermore, it will drive a steady year-on-year reduction in carbon intensity and effectively control agricultural non-point source pollution, thereby achieving a dual improvement in both economic and ecological performance.





Figure Smart Greenhouse Cluster

Case: **Yibin Bank Innovates Green Finance Services**

By establishing a dedicated task force to front-load risk management and adopting an innovative "Pledge of Future Accounts Receivable + Guarantee" model, Yibin Bank successfully launched a green credit facility secured by future revenues from sewage treatment fees, backed by a detailed roadmap and timeline to ensure execution. The Bank disbursed RMB150 million to a sewage treatment project. These funds were utilized to construct a new sewage treatment plant with a treatment capacity of 40,000 m^3/d, along with supporting infrastructure, including 80 pilot waste sorting stations and 80 waste collection stations. This initiative has significantly enhanced the county's ecological environment.





Figure Before (Left) and After (Right) Environmental Restoration

Case:

Yibin Bank Innovates Green Finance Model to Empower the "Electric Yibin" Initiative

Yibin Xingyi Rural Bank precisely aligned with regional planning and the Green Industry Catalog《綠色產業目錄》by establishing a whitelist mechanism comprising "project and enterprise pools". This approach enabled front-loaded green certification, accelerating approval. The Bank also established a dynamic mechanism linking emission reductions to interest rate concessions, thereby stimulating enterprises' motivation for green transformation.

Focusing on the "Electric Yibin" action plan, the Bank innovatively introduced the "Two-Step Green Certification" and "Dual-Optimization Credit Approval" mechanisms for a specific company. It extended a total of RMB10 million in green loans, precisely matching the company's cash flow needs and saving approximately RMB600,000 in financial costs. This initiative not only helped the company reduce costs and improve efficiency but also contributed to raising the electrification rate of public transport, heavy-duty trucks, and ride-hailing vehicles in Yibin City from 42% to 55%, achieving significant carbon emission reductions and job creation.



Figure Charging Station Supporting the "Electric Yibin" Initiative

Inclusive Finance

Yibin Bank is dedicated to enhancing the coverage, accessibility, and convenience of inclusive finance. By pursuing a dual strategy of expanding its service network and strengthening digital credit support, the Bank deploys key staff as "Rural Financiers" to work on the ground in fields and villages. Closely aligned with Yibin City's "5+2" characteristic advantage agricultural[2] industries, the Bank leverages the "Bank-Government-Guarantee" model to resolve financing bottlenecks for agricultural entities. Furthermore, all branches across the Bank have established financial service teams dedicated to micro and small enterprises, deeply integrated into the coordination mechanism for financing support to micro and small enterprises. They have solidly carried out the "Visits to Thousands of Enterprises and Households" campaign. Leveraging the online "Rong Yi Dai" product system, the Bank has shortened the business process to the minute level to enable ongoing improvement in financial accessibility. This has effectively fulfilled the local Bank's role as a financial cornerstone in solidly advancing comprehensive rural revitalization and serving the real economy.

By the end of 2025, the Bank's loan balance to inclusive small and micro enterprises[3] reached RMB10.884 billion, representing an increase of RMB1.794 billion or 19.73% over the beginning of the year. The Rural Financier mechanism took root in over 200 villages, facilitating 320 financing projects. The team conducted more than 160 financial literacy campaigns, serving over 4,400 residents. The distinctive mobile payment product, "Qianhuahua", expanded its reach to 34,000 merchants, cumulatively supporting 4,780 small and micro enterprises.

Case:

Yibin Bank's "Connecting Hearts, Journey to Modernization" Grassroots Engagement Program

From July 28, 2025 to July 31, 2025, Yibin Bank launched the "Connecting Hearts, Journey to Modernization" community outreach program across villages in Gao County. Bank cadres conducted in-depth visits to households at risk of returning to poverty and key agricultural operators, holding symposiums to investigate grassroots governance, industrial bottlenecks, and financing needs. Focusing on characteristic sectors such as pig farming and fruit cultivation, the Bank implemented targeted strategies. By leveraging financial empowerment to revitalize rural resources and optimize development plans, these efforts laid a solid foundation for precision assistance, rural prosperity, and high-quality county-level economic development.





Figure On-site activity of the "Connecting Hearts, Journey to Modernization" Grassroots Engagement Program

2 Yibin's "5+2" agricultural specialties: tea, brewing grains, bamboo, silkworms, camphor, pork, and aquaculture.

3 This is on a parent bank basis, and is consistent with the disclosure basis of relevant data in the annual report.

Case:

Yibin Bank Jiang'an Branch Deepens Bank-Government-Enterprise Collaboration to Precisely Empower SME Financing

On April 11, 2025, Yibin Bank's Jiang'an Branch actively partnered with the Jiang'an County Federation of Industry and Commerce in Sichuan Province to establish a "Bank-Government-Enterprise" dialog platform. Through financing policy seminars, targeted promotions of SME-exclusive products, and on-site visits to key members of the Chamber of Commerce, the Branch gained an accurate understanding of enterprises' operational status and financing needs. Consequently, it tailored differentiated credit solutions, such as supply chain finance, effectively upgrading and expanding the coordination mechanism for SME financing. These efforts further improved financial service coverage and loan accessibility, injecting strong momentum into the high-quality development of the county's real economy.



Figure Seminars and on-site visits dedicated to supporting SME financing

Pension Finance

As a strong champion of the decision on pension finance, Yibin Bank has established a dedicated task force for pension finance and a coordinated promotion mechanism. In response to the savings preferences of senior customers, we launched the "Yi Fortune (宜享福)" designated deposit product to enhance their sense of financial well-being. Furthermore, we have comprehensively advanced the age-friendly upgrade of both online and offline channels. Based on the full coverage of the "Six Essentials"[4] standard across all outlets, the Bank took precedence in establishing "Demonstration Pension Finance Outlets" in Yibin and Neijiang. By forming specialized service teams and building a cross-sector "Finance + Health + Lifestyle" alliance, we have effectively bridged the gap in both the physical environment and digital accessibility. We launched an intelligent customer service system to deliver "one-touch transfer" to human agents and "zero-wait" services for senior customers. Focusing on the financing needs of the silver economy, we explored innovative models such as the pledge of accounts receivable and charging rights. Leveraging the "Qianhuahua (錢嘩嘩)" product, we deepened our presence in the payment and settlement scenarios for elderly care. Building on our financial education demonstration base, we strengthened age-friendly fraud prevention education and established a protective payment freezing mechanism. Thanks to these efforts, we have effectively safeguarded the "money bags" of the elderly, demonstrating our unwavering commitment to the principle of finance for the people.

As of the end of 2025, the "Care Edition" of our mobile banking app had served nearly 20,000 senior customers cumulatively. Furthermore, the age-friendly renovations of 39 banking outlets across the region have passed standardized acceptance inspections.

Digital Finance

Yibin Bank accelerated the iterative upgrade of its credit system, achieving full deployment of the new-generation credit system and complete mobile coverage of the approval process. Adhering to technological self-reliance and business-technology integration, the Bank deployed a Huawei AI server cluster and open-source large language models to build a unified AI service platform. We reinforced our security defenses by deploying a new-generation risk engine, and focused our efforts on expanding the scenario-based ecosystem. Local specialty projects such as "Cloud Gaozhou (雲上高州)" and "Little Bamboo Horse (小竹馬)" were successfully implemented. We catered to the customized needs of core clients, including the Wuliangye Community, and enhanced the coverage and precision of our financial services. Consequently, our digital service capabilities have advanced to the forefront among regional peers.

4 The "Six Essentials" standard comprises a set of priority seating, an accessible passageway, a set of large-print instructions, a designated carer, a fast-track channel, and a dialect service option.



Upholding Party Building Leadership to Consolidate the Foundation of Compliant Governance

Yibin Bank adheres to the overall leadership of the Party. To that end, it constantly makes the corporate governance more sound, stable, and effective. It strengthens its risk management capabilities, reinforces its compliance management system, and comprehensively advances anti-corruption efforts to effectively prevent and mitigate various risks. It actively promotes informationization to improve decision-making efficiency and strengthens investor relations management to enhance corporate governance transparency.


5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES
16 PEACE, JUSTICE AND STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS

Upholding Party Building Leadership

Yibin Bank is committed to the guiding role of Party building, profoundly recognizing the political and people-oriented nature of financial services. With Party political construction as the guidance, the Bank comprehensively strengthens the Party's ideological development, organizational development and institutional development, continuously promotes the in-depth integration of Party leadership with corporate governance, establishes the distinctive "Rongjian • Red" Party-building brand, and drives high-quality development through exemplary Party building practices.

Ideological Development of the Party

Yibin Bank has always held fast to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as its guiding principle. To do that, it thoroughly studied and implemented the guiding principles of the 20th National Congress of the Communist Party of China (CPC) and all plenary sessions of the 20th CPC Central Committee, and earnestly implemented all work arrangements of the CPC Central Committee, as well as the CPC provincial and municipal committees, on exercising full and strict governance over the Party.

Yibin Bank rigorously implements the "Top Issue" system, adheres to and improves the "Three Sessions and One Lesson system". Through various forms such as centralized study, thematic Party lectures, themed Party days, and practical education, the Bank constantly strengthens the theoretical learning and ideological tempering of Party members and officials, comprehensively enhances their political competence and Party spirit cultivation, and steadily reinforces the cohesion, centripetal force, and combat effectiveness of Party organizations. This provides a sustained "red driving force" for achieving prudent operation and high-quality development, and offers a solid political guarantee for high-quality development.

Case: Yibin Bank Held Party Committee Theoretical Study Center Group Learning Session

On October 23, 2025, the Party Committee of Yibin Bank held a Party Committee Theoretical Study Center Group Learning Session. Through an innovative integration of on-site study at the Family Tradition Exhibition Hall and collective theoretical discussion, the session conducted an in-depth study of General Secretary Xi Jinping's important expositions on financial work, closely integrating Party building study with financial service practices. This has effectively enhanced the political competence and theoretical literacy of Party members and leading cadres, contributing financial power to the Bank's sustained deep engagement in local economic development, practice of finance for the people, and support for the construction of Yibin as a modern regional central city.



Figure Party Committee Theoretical Study Center Group Learning Session of Yibin Bank

Party Organization Building

Yibin Bank has systematically organized and promoted the independent establishment of Party branches across all its branches, achieving full coverage of grassroots Party organizations. The Bank has further strengthened the standardization and normalization of grassroots Party branches, focusing on building robust Party organizations with stable organizational structures, well-established systems and mechanisms, and a professional Party member team, thereby providing a solid political guarantee for the development of all undertakings.

The Bank strengthened its Party organizational system and continued to deepen the cultivation of "Red Flag Party Branches" and "Red Flag Party Group". During the Year, 9 "Red Flag Party Branches" and 6 "Red Flag Party Groups" were publicly recognized. The Bank guided 7 Party branches in completing their scheduled leadership transitions, and 8 new Party members were recruited. The organizational capability of our Party branches was continuously enhanced.

Promoting Development through Party Building

Adhering to and strengthening the centralized and unified leadership of the Party over financial work, Yibin Bank continuously reinforces the Party's institutional development, and integrates Party building into the Bank's Articles of Association[5]. The Bank has formulated and implemented the Implementation Measures for the "Three Major and One Important" Decision-Making System (Trial), established the rules of procedure for the Party Committee, defined the scope of deliberations and decision-making processes, and upheld the leadership role of the Party Committee in setting direction, managing overall situations, and ensuring implementation as an ongoing effort to cement the institutional foundation for Party building. By building the distinctive Party building brand "Rongjian • Red", the Bank bravely shoulders its financial responsibilities, driving Party building to work in the same direction and resonate at the same frequency with serving the real economy, preventing financial risks, and deepening financial reform. This is how the Bank strives to transform the Party's political strengths into innovative, competitive, and developmental advantages, consolidating and inspiring high-quality development.

5 Refers to the Articles of Association of Yibin City Commercial Bank Co., Ltd

Yibin Bank has always regarded the deep integration of Party building and business operations as its fundamental starting point and ultimate goal. Closely adhering to the core principle of "focusing on business development, leading one project, and advancing one work task", the Bank, through systematic planning and precise policy implementation, ensures that grassroots Party building effectively aligns with operational priorities and integrates into the broader development landscape. In 2025, the Bank continued to carry out the "Red Leadership: Excellence in Post" initiative, insisting on guiding business development with Party building. It fully leveraged the role of Party branches as battle fortresses and Party members as vanguard exemplars, igniting Party members' enthusiasm and sense of responsibility in their work, injecting a powerful "red driving force" into the Bank's pursuit of higher-quality and more sustainable development.

Case:

"Unity Grand Forum" and Thematic Musical Lecture on "Forging Unity, Empowering Progress, and Carrying Forward the Great Spirit of Resisting US Aggression and Aiding Korea"

On June 3, 2025, Yibin Bank hosted the "United Grand Forum" and a thematic musical lecture titled "Forging Unity, Empowering Progress, and Carrying Forward the Great Spirit of Resisting US Aggression and Aiding Korea." Through an innovative format integrating music, recitation, and spiritual interpretation, the event guided United Front members of the Bank to deeply study the profound connotations of the Spirit of Resisting US Aggression and Aiding Korea. This initiative strengthened employees' political identification and patriotic sentiment, injecting spiritual momentum into serving the local economy based on their roles and building the Bank into a benchmark institution in Western China.



Figure "Unity Grand Forum" and Thematic Musical Lecture on "Forging Unity, Empowering Progress, and Carrying Forward the Great Spirit of Resisting US Aggression and Aiding Korea"

Standardizing Corporate Governance

Yibin Bank strictly complies with national laws and regulations. Through standardized, specialized, and scientific management, the Bank enhanced its internal operational efficiency and strengthened the effectiveness and quality of the Board's performance. We accelerated the establishment of a modern financial enterprise governance mechanism characterized by transparent authority and responsibility, coordinated operations, and effective checks and balances. By making the corporate governance more sound, robust, and effective, we leveraged high-caliber governance to drive high-quality development.

Strategic Planning

Yibin Bank precisely seizes the major opportunities presented by the "dual circle" new economic pattern and the Chengdu-Chongqing Economic Circle development. We proactively integrate into Yibin's development, such as initiatives to establish ourselves as a modern regional central city and a Sichuan provincial economic sub-center. Remaining committed to implementing the "1163" overall strategy, we focus on the main tasks of "serving the real economy, deepening reform and transformation, and preventing financial risks", so as to lead innovation-driven development and facilitate high-quality growth.



Governance Structure

Yibin Bank has always been committed to establishing a sound corporate governance mechanism. Strictly abiding by national laws, regulations, and the relevant rules of the stock exchange, the Bank ensures that the shareholders' meeting, the Board of Directors, and senior management have clearly defined duties and responsibilities that feature mutual checks and balances and seamless coordination. This forms a sound and effective system for decision-making, execution, and supervision to continuously enhance governance efficiency and effectively safeguard the lawful rights and interests of all stakeholders. In 2025, the Bank convened 4 Shareholders' Meetings, deliberated and approved 19 proposals.

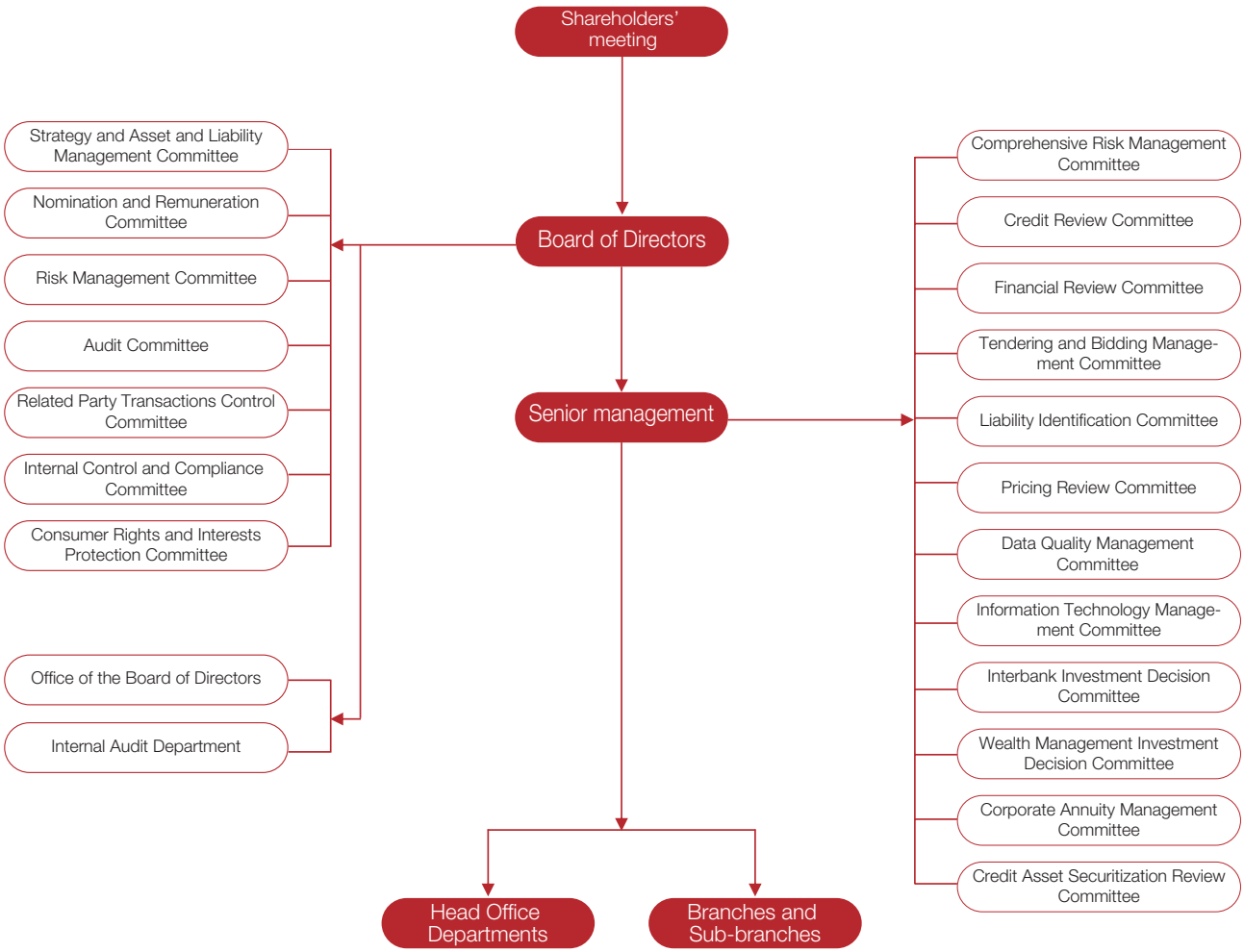


Figure Governance structure

Operating Mechanism

Shareholders' Meeting

The Shareholders' Meeting is the highest authority of the Bank. Yibin Bank strictly adheres to the provisions and requirements of the Company Law, the Bank's Articles of Association, and the Rules of Procedure for Shareholders' Meetings, among other relevant documents, to convene and hold Shareholders' Meetings in accordance with the law, safeguarding shareholders' rights and benefits.

Board of Directors

Yibin Bank makes continuous efforts to optimize the governance mechanism of the Board of Directors by formulating and implementing the Rules of Procedure for the Board of Directors. This standardizes the deliberation methods and decision-making procedures of the Board, ensures strict fulfillment of its strategic decision-making functions, regulates the execution of shareholders' meeting resolutions, and exercises prudent decision-making on major operational and management matters.

The Bank scientifically and reasonably selects and appoints directors to ensure their independence and diversity. As of the end of 2025, the Bank's Board of Directors consists of 9 directors, including 4 female directors and 4 independent directors, accounting for 44.44%, respectively. Board members possess extensive experience in professional fields such as finance, accounting and management.

The Board of Directors focuses on safeguarding the legitimate rights and interests of minority shareholders and other stakeholders and provides objective and impartial independent opinions on regulatory matters based on prudent, independent, and professional judgment. In 2025, the Board of Directors held 9 meetings, deliberated on 71 proposals.

The Board of Directors oversees seven specialized committees: the Strategy and Asset and Liability Management Committee, the Nomination and Remuneration Committee, the Internal Control and Compliance Committee, the Audit Committee, the Risk Management Committee, the Related Party Transactions Control Committee, and the Consumer Rights and Interests Protection Committee. Each committee performs its duties in accordance with relevant regulations, including the review of routine matters and major operational decisions, thereby providing professional support for the decision-making of the Board.

Senior Management

The senior management team comprises 8 members, who exercise their authority and fulfill their responsibilities strictly in accordance with laws, administrative regulations, other rules, and the Bank's Articles of Association. They are responsible for implementing the resolutions of the Board of Directors, executing and realizing the Bank's strategic objectives, formulating efficient operational strategies, and organizing the execution of the Bank's business operations and management.

Remuneration Appraisal

The Bank continuously deepens the development of its remuneration and appraisal management system, focusing on strengthening the performance incentives and constraint mechanisms for the management team. We formulated and implemented the Measures for the Administration of Senior Management's Remuneration and Performance, integrating ESG-related factors into the annual KPI target assessment system for senior executives. This promotes the deep integration of management decision-making with sustainable development principles.

Law-based and Compliant Operations

The Bank operates in a law-based and compliant manner, strictly adhering to relevant laws and regulations. It has established and improved a compliance management system and working mechanisms to continuously strengthen its risk management framework. The Bank enhances its compliance management standards and risk control capabilities. It refines its internal audit and supervision mechanisms and upholds commercial ethics to ensure the Bank's stable operations across the board.

Comprehensive Risk Management

Risk Management System

Yibin Bank stayed committed to a prudent and steady risk philosophy. In accordance with the Guidelines for Comprehensive Risk Management of Banking Financial Institutions issued by the former China Banking Regulatory Commission, as well as specific risk management requirements, and based on the Bank's actual conditions, it has formulated relevant systems including the Interim Measures for Comprehensive Risk Management. The Bank has scientifically established a comprehensive risk governance structure, clarifying the rights and responsibilities associated with risk management.

Table Risk Governance Structure

Management Body	Primary Responsibilities
Board of Directors	Establish comprehensive risk management systems, formulate risk management strategies, set risk appetite and risk limits, and approve major risk management policies and procedures, etc.
Senior Management	Implement comprehensive risk management, establish an operational management framework, develop risk management policies and procedures, and assess and report risk management status to the Board of Directors.
Risk Management Department	Lead comprehensive risk management, implement system construction, and coordinate the identification, measurement, assessment, monitoring, control, or mitigation of various types of risks, etc.
Risk-Related Departments (including Planning and Finance Department, Compliance Management Department, etc.)	Lead the identification, measurement, assessment, monitoring, control, or mitigation of risks within their respective lines; continuously monitor the implementation of line-specific risk management strategies, risk appetite, risk limits, and risk management policies and procedures, etc.
Business Departments and Branches	Responsible for the specific control of various types of risks, establish effective risk control mechanisms, and identify, monitor, and manage risks arising from operations and business activities, etc.

In accordance with the principles of comprehensive risk management, the Bank has established and continuously improved a comprehensive risk management system that covers all major types of risks. This system balances risks and returns, integrates control with efficiency, and formulates corresponding risk management strategies tailored to the distinct characteristics of credit risk, market risk, operational risk, liquidity risk, information technology risk, and reputation risk. These efforts continuously enhance the level of comprehensive risk management, promoting the Bank's safe and stable operations.

Table Risk Management Policies of Yibin Bank

Name of Risk Management Policy
Interim Measures for Comprehensive Risk Management of Yibin City Commercial Bank
Risk Preference and Risk Policy for 2025
Working Rules of the Comprehensive Risk Management Committee of Yibin City Commercial Bank
Measures for the Administration of Information Technology Risk of Yibin City Commercial Bank (Revised)
Measures for the Administration of Market Risk of Yibin City Commercial Bank (Trial)
Measures for the Administration of Liquidity Risk of Yibin City Commercial Bank (Trial)
Detailed Rules for the Prevention and Control of Operational Risk of Yibin City Commercial Bank
…

Risk Management Tools

The Bank continued to strengthen the development of its credit risk early warning system to promote the sustained and sound development of its risk management efforts, building a modern commercial bank risk management framework.

Risk Management Culture

The Bank regularly conducts risk management training sessions on fundamental theories, methodologies, and strategies, as well as risk identification and response in key business areas. This has further deepened the risk awareness of management, enhanced the sense of responsibility for risk management among all employees, and elevated the professional level of risk management across the Bank. In 2025, we conducted a total of 8 risk management training sessions.

Internal Control and Compliance Management

Compliance Management System

In line with the requirements of "strengthening internal controls, managing risks, and promoting development", Yibin Bank has comprehensively implemented laws, regulations, and supervisory requirements, including the Measures for the Compliance Management of Financial Institutions and the Measures for the Compliance Management of Yibin Municipal State-owned Enterprises. The Bank continuously advances and refines its compliance system to steadily enhance its risk compliance and internal control management capabilities.

The Bank has established a compliance management organizational structure with a reasonable work distribution, a clear division of responsibilities, and well-defined reporting lines, comprising the Board of Directors (including its specialized committees such as the Internal Control and Compliance Committee), Senior Management, the Compliance Management Department, the Internal Audit Department, and business line management departments. This structure builds a compliance management system that involves full staff participation and covers all areas of the Bank's operations.

Table Compliance Management System

Management Body	Primary Responsibilities
Board of Directors	Incorporate compliance management into corporate governance structure; bear ultimate responsibility for compliance management system construction; manage the Internal Control and Compliance Committee to drive progress and implementation of internal control work.
Senior Management	Implement compliance policies and strategies established by the Board of Directors to effectively manage the Bank's compliance risks.
Compliance Management Department	Lead the comprehensive planning of the internal control system under the leadership of the Bank's Party Committee, Board of Directors, and Senior Management and organize its implementation.
Business Operation Institutions and Business Management Line Departments	Bear primary responsibility for compliance risk prevention and control, promoting standardized business processes and management by business divisions and operational lines.
Audit and Discipline Inspection and Supervision Lines	Conduct independent auditing on and supervision over the adequacy and effectiveness of internal controls.

Compliance Culture Development

Yibin Bank continuously strengthens the development of its compliance culture. In accordance with the requirements of compliance management special initiatives and the implementation plan for compliance training and publicizing, the Bank carries out compliance education activities through various formats and from multiple perspectives. These efforts have regulated employee conduct, enhanced staff compliance awareness, and fostered a corporate culture of law-abiding and compliance.

In 2025, the Bank strictly implemented the "Management Speaks on Compliance" requirement, launched over 50 compliance-themed lectures cumulatively. We published online "Compliance Special Column" articles, risk alerts, and an online legal education column. Through these efforts, we constantly enhanced the "Compliance Lecture" series, improving the professional competence and legal risk prevention awareness of all employees.

Case:

Compliance Lecture: "Interpretation of Key Points of the New Company Law and Broadening the Recovery Channels of Financial Non-performing Claims" Special Training Session

On May 15, 2025, Yibin Bank conducted a legal training session on the interpretation of key points of the New Company Law and recovery channels for financial non-performing claims. The session provided in-depth insights into and case-based legal interpretation on topics including the recovery of joint marital debts, capital maintenance obligations, and financial anti-corruption. This training enhanced employees' legal expertise in non-performing asset disposal and their awareness of integrity in performing duties, thereby strengthening the Bank's compliance management and risk control capabilities.



Figure Compliance Lecture: "Interpretation of Key Points of the New Company Law and Broadening the Recovery Channels of Financial Non-performing Claims" Special Training Session

Yibin Bank adheres to the principle of law-based corporate governance. It has established a Leading Group for Law-Based Corporate Governance to coordinate the Bank's legal affairs management, and formulated the Measures for the Administration of Compliance Review, the Legal Affairs Management Measures, the Measures for the Administration of Litigation Cases Involving Risk Assets, and the Measures for the Administration of Externally Hired Lawyers. These systematically regulate key responsibilities including legal review, legal consultation, and litigation case management. The Bank has established and improved a legal study and examination mechanism to continuously enhance employees' legal literacy. It comprehensively implements all work requirements of the national, provincial, and municipal "Eighth Five-Year" legal education plans, thereby building a solid legal defense for its stable operations.

In 2025, the Bank advanced legal education and publicity efforts, organized 9 legal awareness campaigns including the "Civil Code Publicity Month" and "Constitution Publicity Week.". We published 4 editions of the online "Legal Education Column" and actively encouraged Bank-wide participation in various legal study and application competitions, fostering a positive atmosphere of respecting, studying, adhering to, and applying the law.

2025 "Constitution Publicity Week" Series of Activities of Yibin Bank




Figure Constitution Study Session




Figure Legal Publicity at Outlets





Figure Constitution Publicity in Communities

Yibin Bank strictly complies with relevant laws and regulations, including the Patent Law of the People's Republic of China and the Copyright Law of the People's Republic of China. The Bank has formulated and implemented compliance requirements for intellectual property management. While lawfully protecting its own innovations and intellectual property rights, the Bank prioritizes preventing potential infringement risks to comprehensively enhance its capabilities in intellectual property protection and risk prevention and control.

Standardized Internal Audit

The Bank fully leverages the supervisory and evaluative functions of internal audit. It has formulated and implemented policies including the Internal Audit Charter, the Detailed Rules for Internal Audit, and the Operating Procedures for Internal Audit to enhance audit quality. The Bank places emphasis on building a talent pipeline for internal control audit, conducting specialized training programs focused on key areas such as credit management and information technology. Through customized course design and practical case analysis, we effectively enhance the team's professional competence to mitigate audit risks.

Upholding Business Ethics

Yibin Bank upholds business ethics and adheres to the principles of honesty, trustworthiness, integrity, and self-discipline. Strictly complying with laws and regulations, including the Anti-Unfair Competition Law of the People's Republic of China and the Commercial Bank Law of the People's Republic of China, the Bank resolutely maintains market order. Its business activities strictly prohibit any illegal acts involving confusing conduct, false advertising, harming others' goodwill, or infringing upon trade secrets. The Bank respects and safeguards the lawful rights and interests of other business operators and consumers, and is committed to fostering a fair, transparent, and clean market environment. Through concrete actions, it promotes the healthy and sound development of the financial industry. In 2025, the Bank had no legal litigation cases arising from violations of business ethics by any department or employee.

The Bank has established a supervision model led by inner-party supervision, which coordinates and organically integrates disciplinary inspection and supervision, internal audit, and compliance management. This model effectively coordinates various supervisory resources to form a synergistic and collaborative supervision force, significantly enhancing internal governance effectiveness. The Bank has formulated and implemented the Real-Name Whistleblowing and Accusing Handling System and the Working Regulations for Handling Whistleblowing Cases of the Disciplinary Inspection Committee, refining and improving reporting channels for disciplinary and compliance violations to facilitate the convenient and lawful submission of concerns. Upon receiving a report, we handle, process, and conclude the case in a timely and standardized manner, and safeguard whistleblowers' lawful rights and interests in accordance with applicable laws and disciplinary regulations throughout the process. Meanwhile, we have established a whistleblowing case supervision mechanism, ensuring full implementation of accountability measures and proper execution of institutional requirements.

We remain committed to strengthening the development of a clean culture. Leveraging platforms such as the education and study of the spirit of the Central Eight-Point Regulations and the Integrity Publicity Month, we conduct comprehensive and regular anti-corruption training sessions through multiple measures. These include holding warning education meetings, conducting collective integrity talks, delivering thematic integrity Party lectures, screening warning education videos, organizing on-site court hearings, visiting integrity education bases, and sending integrity reminders. Through these efforts, we integrate the concept of integrity into daily management and employee conduct standards, reinforce self-discipline and compliance baselines, and foster an enabling work environment that values integrity and maintains high ethical standards.

Case: **Yibin Bank Gao County Branch Conducted Integrity Home Visits**

In November 2025, the Party Branch of Yibin Bank Gao County Branch organized a themed Party Day activity entitled "Upholding Ideals and Convictions, Adhering to Professional Ethics". Through integrity home visits, the branch gained in-depth insights into the ideological dynamics and family culture development of Party members and cadres. This initiative further promoted synergy between the institution and employees' families, building a dual line of defense for integrity supervision and jointly fostering a positive and clean political atmosphere.

Case: **Dongxing Sub-branch of NXR Bank Wins Provincial Award for Building the "Runlian Xingtian" Integrity Brand**

In 2025, the "Runlian Xingtian (潤廉興甜)" Integrity Culture Brand of Dongxing Sub-branch of NXR Bank was awarded the "Outstanding Grassroots Brand of Clean Financial Culture (清廉金融文化優秀基層品牌)" at the Sichuan Banking and Insurance Industry Clean Financial Culture Achievement Exhibition.



Figure "Runlian Xingtian" Integrity Culture Brand Awarded "Outstanding Grassroots Brand of Clean Financial Culture"

Anti-Money Laundering Work

Yibin Bank strictly complies with Anti-Money Laundering Law of the People's Republic of China and other anti-money laundering (AML) laws, regulations, and regulatory requirements. It continuously strengthens its AML management system by adopting and revising key internal policies, such as the Administrative Regulations on Internal Control for Anti-Money Laundering of Yibin City Commercial Bank《宜賓市商業銀行反洗錢內部控制管理規定》, the Measures for the Management of Money Laundering, Terrorist Financing and Proliferation Financing Risks of Yibin City Commercial Bank《宜賓市商業銀行洗錢和恐怖融資及擴散融資風險管理辦法》, the Operational Procedures for Customer Identification and the Retention of Customer Identity Information and Transaction Records of Yibin City Commercial Bank《宜賓市商業銀行客戶身份識別和客戶身份資料及交易記錄保存操作規程》, the Measures for the Classification and Management of Customer Money Laundering and Terrorist Financing Risk Levels of Yibin City Commercial Bank《宜賓市商業銀行客戶洗錢和恐怖融資風險等級分類管理辦法》, and the Measures for the Self-Assessment of Money Laundering and Terrorist Financing Risks of Yibin City Commercial Bank《宜賓市商業銀行洗錢和恐怖融資風險自評估管理辦法》. The Bank has established a governance framework in which the Board of Directors assumes ultimate responsibility, the Supervisory Board performs its supervisory duties, and senior management is responsible for implementation. This structure ensures that primary responsibilities are fulfilled at each level, the AML obligations are earnestly carried out, and the AML management capabilities are continuously improved.

Yibin Bank closely follows regulatory developments and changes in risk characteristics, systematically advancing data governance, suspicious transaction analysis, and customer due diligence. It continuously optimizes its money laundering risk self-assessment system and suspicious transaction analysis system, and has developed and implemented a dynamic customer money laundering risk level classification and management system, thereby strengthening the underlying support of financial technology for risk prevention and control. The Bank adopts a combination of online and offline approaches to conduct specialized training programs. Throughout the year, 35 AML training sessions were conducted, covering 2,107 participants, enhancing the professional capabilities of all staff. By integrating on-site and off-site inspections, the Bank rigorously monitors the implementation of customer identification, risk level classification, and re-diligence measures, deepens the governance of customer identity information, and conducts multi-dimensional public AML awareness campaigns, thereby establishing a comprehensive financial security firewall.

Related Party Transactions Management

Yibin Bank continuously optimizes its related party transaction management mechanism. To that end, it has established a Related Party Transactions Management Office to coordinate the Bank's related party transaction management efforts, and formulated and implemented a series of internal policies, including the Related Party Transactions Management System. These further clarify the specific operational requirements and control standards for key aspects such as related party identification, approval, disclosure, and risk control, strengthening centralized coordination, supervision, and execution of related party transaction management. Furthermore, the Bank has launched a related party transaction management system, which effectively enhances the timeliness of related party information updates and the convenience of information inquiry. It also improves the accuracy and completeness of related party transaction data collection, providing reliable support for risk prevention and control as well as decision-making.

Advancing Digital Intelligence Development

Adhering to digital transformation as its core driver, Yibin Bank fully implements the initiatives outlined in its IT Strategic Planning (Digital Transformation) (2022-2026). The Bank constantly increases investment in its digital information systems to steadily enhance its bank-wide cybersecurity framework and ensure secure storage, compliant use, and efficient flow of data. By doing so, it ensures the ongoing enhancement of the intelligence of its financial services, striving to shape a secure, efficient, smart, and convenient digital bank.

Digitalization Construction

Yibin Bank maintains a sharp eye on the latest trends in fintech development to actively seize market opportunities presented by technological innovation and continuously deepen the application and empowerment of technology within its financial services. By steadily enriching its range of digital products, the Bank expands the service boundaries of scenario-based finance to enhance customer reach and business penetration.

The Bank comprehensively improves the responsiveness and efficiency of customer service by remaining committed to strengthening the development and optimization of our digital service systems and reinforcing our information technology foundation. The Bank integrates internal and external resources to comprehensively improve the response speed and processing efficiency of customer services, drives continuous enhancement in the quality and effectiveness of financial services, and provides customers with more accurate, convenient, and secure financial experiences. In 2025, it upgraded and renewed a new generation of credit management system, intelligent customer service system, One-Table Data Reporting System, cash flow information system for small, medium and micro enterprises, National Unified Centralized Account Management System, and Beneficial Owner Information Management System, among others.

Information Security Management

Yibin Bank are committed to strengthening its information security development by updating and refining multiple core policies, including the Data Security Management Measures《數據安全管理辦法》, Information Security Management Measures《信息安全管理辦法》, Terminal Security Management Measures《終端安全管理辦法》, and Application Security Management Measures《應用安全管理辦法》. These efforts have cemented the system foundation for information security management for the effective implementation of all management requirements. The Bank constantly enhances the development of its cybersecurity protection system as an ongoing effort to improve its ability to identify and respond to potential risks. The Bank takes concrete actions to prevent security threats such as data breaches and unauthorized access, and spares no effort to safeguard the integrity, confidentiality, and compliant use of customer information. This is how we provide customers with a more secure and reliable financial services environment.

The Bank actively fosters awareness of cybersecurity importance among all employees. By regularly organizing multi-level, multi-dimensional information security training, we help employees comprehensively master foundational information security knowledge and protection skills to effectively enhance their information security risk awareness and cybersecurity capabilities. In 2025, the Bank conducted a total of 11 information security training sessions.

The Bank organized cross-site disaster recovery switchover drills for key information systems and critical business operations, and conducted emergency drills for major outsourced services, successfully completing real-business validation in the disaster recovery environment. Furthermore, we engaged third parties to conduct classified protection assessments for 8 systems, security assessments for 19 key information systems, and commercial cryptography application security evaluations for systems classified as Level III protection. These initiatives have effectively enhanced our system security operation and business continuity assurance capabilities.

In 2025, the Bank conducted 5 information security emergency drills, and had no information security incidents occurred throughout the year.



Figure Network and Information Security Training at NXR Bank



Figure Software Legalization and Information Security Training Session at Wuliangye Branch

Smoothing Communication Channels

Yibin Bank highly values communication with its stakeholders to fully listen to their demands and expectations and gain an in-depth understanding of the opinions and suggestions from key stakeholder groups. The Bank is dedicated to building a stable, efficient, and transparent bridge for information exchange, thereby safeguarding the lawful rights and interests of its investors.

Information Disclosure

In strict accordance with the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the Company Law of the People's Republic of China, the Regulations on Information Disclosure of Commercial Banks, and other relevant regulations and regulatory requirements, and in consideration of the specific provisions of its Articles of Association, the Bank has formulated the Information Disclosure Management Measures. These Measures comprehensively and systematically implement all information disclosure obligations, ensuring timely and accurate disclosure of material company information. The Bank consistently maintains the truthfulness, accuracy, and completeness of disclosed information. This is how the Bank effectively upholds market transparency, fully safeguards investors' rights to know and to participate, and provides a reliable foundation for investors to make informed decisions.

Protection of Shareholders' Rights and Interests

Yibin Bank always regards the protection of shareholders' rights and interests as one of the core objectives of its corporate governance. To that end, the Bank has formulated the Shareholder Communication Policy to ensure timely and complete disclosure of information regarding equity changes and material matters, prioritizing information communication with both existing and potential investors. We put a high value on long-term value creation. To make it happen, we persistently promote high-quality development. Thanks to these efforts, we effectively safeguard the long-term interests of our shareholders, deliver sustained and stable value returns to investors, and ultimately maximize shareholders' rights and interests.



Deepening Green Finance to Support Eco-friendly and Low-carbon Development

We thoroughly implement Xi Jinping Thought on Ecological Civilization and align with the national carbon peaking and carbon neutrality strategic goals. Focusing on the goals of building Yibin into a pilot zone for ecological priority, green and low-carbon development, we are advancing an orderly transition toward green and low-carbon development by actively addressing climate change to seize opportunities in low-carbon growth. We have established and improved green finance system mechanisms to strengthen innovation in green financial products and services and solidly practice low-carbon operations. By leveraging financial efforts to empower green industries, we aim to contribute more exemplary practices to regional green finance development.


7 AFFORDABLE AND CLEAN ENERGY
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
13 CLIMATE ACTION

Addressing Climate Change

Yibin Bank implements the climate disclosure requirements of the Hong Kong Stock Exchange, referencing the ISSB (IFRS S1 and IFRS S2) and TCFD frameworks. We actively conduct identification and analysis of climate-related risks and opportunities to enhance the Bank's resilience to climate risks and seize development opportunities in green industries.

Climate Governance System

Yibin Bank places high importance on the potential impacts of climate change on the financial industry. We proactively advance the management of climate-related risks and opportunities by integrating climate governance responsibilities into our existing ESG governance framework. This ensures coordinated planning and implementation of climate-related initiatives, strengthening the foundation for sustainable development governance. The Bank has established a robust climate governance organizational structure, clearly defining the Board of Directors as the leading and decision-making organization for climate-related governance work. The management is responsible for overall coordination, guidance, and supervision, while the Strategic Management Department takes the lead, with relevant departments collaborating on implementation. This forms a climate governance working system with clear authorities and responsibilities that operates efficiently. *(Refer to the "Sustainable Development and Governance" section of this report for details)*

Climate Response Strategy

Identification of Climate Risks and Opportunities

The Bank strictly adheres to the requirements of the Hong Kong Stock Exchange's Implementation Guidance on Climate Disclosure under the Environmental, Social and Governance Framework and the TCFD framework. We conduct systematic analyses from the perspective of climate-related risks, opportunities, and financial impacts, and formulate targeted response strategies accordingly. In 2025, building upon the previous year's analysis and incorporating internal research and external expert opinions, the Bank further refined the time horizon classification for climate-related risks and opportunities. We supplemented and enhanced the analysis of current financial impacts as an ongoing effort to improve the completeness and relevance of climate-related information disclosure.

The Bank strategically develops green finance businesses to continuously innovate green financial products (refer to the "Deepening Green Finance" section of this report for details). We integrate green principles into all aspects of our operations to proactively identify risks and fully address climate change. Through implementing measures such as conserving electricity, water, and paper, we practice low-carbon office operations; we conduct green public welfare activities to promote environmental awareness; and we establish green outlets to upgrade service experiences, comprehensively advancing green development. (*Refer to the "Practicing Green Operation" section of this report for details*)



Table Transition Risk Identification and Response

Risk Type	Time Horizon of Risk Impact	Risk Description	Current Financial Effect	Potential Financial Impact	Response Strategy
Policy and legal risks	Short-term (1-3 years); Medium-term (3-10 years)	In recent years, China's environmental policies have become increasingly stringent. High-carbon enterprises are particularly vulnerable to such policies and regulatory changes, which consequently impacts the Bank's credit quality.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	The adverse financial impact of climate-related policies and legal risks on the Bank remains relatively limited.	Continue to pay close attention to national and local environmental policies, optimize bank credit granting guidelines, and restrict the access of clients in high-carbon industries. Promote the green finance strategy, continuously optimize the asset structure, and guide credit resources to tilt towards green industries.
Technical risk	Medium-term (3-10 years); Long-term (over 10 years)	Inadequate evaluation of green technology maturity and uncertainties in transition pathways under climate change may lead to credit defaults, asset impairments, and operational risks, thereby impacting the Bank's risk management and business stability.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	The adverse financial impact of climate-related technical risks on the Bank remains relatively limited.	Pay attention to the development of emerging technologies in key industries, analyze their impact on existing customers, and mitigate risks by developing low-carbon technology customers.
Market risk	Short-term (1-3 years); Medium-term (3-10 years); Long-term (over 10 years)	China is promoting energy conservation, carbon reduction, and green transition through energy efficiency constraints, firmly curbing the unchecked development of projects with high energy consumption, high emissions, and overcapacity. This may influence the expectations of market investors and consumers, potentially leading to declining expected returns on carbon-intensive assets. Consequently, the Bank may face potential risks such as downward valuation adjustments of related assets and increased volatility on the investment side.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	The adverse financial impact of climate-related market risks on the Bank remains relatively limited.	Strengthen the monitoring of environmental and social risks of the Bank and strictly impose access restrictions on clients in high-carbon industries.
Reputation risk	Short-term (1-3 years); Medium-term (3-10 years); Long-term (over 10 years)	As public recognition of green, environmentally-friendly and sustainable development concepts grows, if the Bank continues to finance "high-pollution, high-energy consumption, high-emission" enterprises or significantly increases holdings of carbon-intensive assets, it may face potential reputational risks.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	The adverse financial impact of climate-related reputation risks on the Bank remains relatively limited.	Actively implement key tasks in accordance with the strategic deployment of green finance, proactively disclose information to society and the market through forms such as ESG reports and environmental information disclosure on a regular basis, establish a positive image, and enhance public trust.

Table Physical Risk Identification and Response

Risk Type	Time Horizon of Risk Impact	Risk Description	Current Financial Effect	Potential Financial Impact	Response Strategy
Acute risks	Short-term (1-3 years); Medium-term (3-10 years)	The increasing severity of extreme weather events may impact the Bank's business continuity or cause direct property losses, primarily including damage to client assets, operational disruptions, and higher default rates; destruction of regional infrastructure, lowered credit ratings, and declines in bank asset values; surges in client fund withdrawals and loan demand, intensifying liquidity pressures; and damage to business outlets and systems, affecting operational continuity while triggering reputational harm and financial losses.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	Frequent extreme weather events may potentially cause significant short-term adverse financial impacts on the Bank.	Strengthen risk assessment and early warning to identify risks in advance; ensure business continuity, and reinforce facilities and drill contingency plans; optimize customer service and credit management, and flexibly adjust policies; strengthen liquidity management, reserve funds and monitor risks; actively maintain the reputation to enhance the Bank's resilience in response to extreme weather.
Chronic risks	Medium-term (3-10 years); Long-term (over 10 years)	Natural risks may affect the operational conditions of credit granted clients, potentially causing their business disruptions or financial losses that compromise repayment stability, thereby impacting the quality of associated credits.	In 2025, climate-related risks and opportunities did not have a material financial impact on the Bank.	Over the long term, chronic climate risks have relatively limited adverse financial impacts on the Bank.	Incorporate environmental and social risks into the risk management system of the Bank and continuously enhance the relevant risk management capabilities.

Table Analysis of Environment-related Opportunities of Yibin Bank

Opportunity Factor	Description of Opportunity	Opportunity Impact Period	Response Strategy
Climate and Environmental Protection-related Policies	Since the 18th National Congress of the CPC, China has prioritized green transformation, and the economy and society have entered a high-quality development phase characterized by accelerated green and low-carbon growth. The rise of green industries aligns with the trend of the times, driving economic progress while creating vast potential for banks to develop green finance businesses.	Short-term (1-3 years); Medium-term (3-10 years); Long-term (over 10 years)	Proactively align with the national green and low-carbon strategy, embedding green development into the entire business process. Optimize the credit structure, prioritizing investments in green and low-carbon sectors, improving specialized management mechanisms, and establishing a green finance service system.
Low-Carbon Technology Impact	Traditional high-carbon industries and industries that find it difficult to reduce emissions urgently require financial support for transition. Transition finance, as an “emerging field” of sustainable finance, has gained attention from banks and financial institutions. The Bank can leverage this opportunity to facilitate low-carbon transformation in traditional industries.	Short-term (1-3 years); Medium-term (3-10 years); Long-term (over 10 years)	Actively deploy transition finance, focus on the upgrading needs of traditional high-carbon and hard-to-abate industries. Optimize credit policies, increase resource allocation to transition sectors, innovate service models, and deepen government-bank-enterprise collaboration to leverage financial strength to support the transformation and upgrading of traditional industries.
Carbon Market Opportunities	Since the launch of China’s national carbon market in July 2021, China has seen significant achievements. The Bank should seize the opportunity of the accelerated construction of the national carbon emission rights and CCER trading markets to intensify the innovation and promotion of products such as carbon asset pledge financing.	Short-term (1-3 years); Medium-term (3-10 years); Long-term (over 10 years)	Proactively seek presence in carbon finance services, step up the valuation and management of carbon assets. Increase efforts in carbon finance innovation and promotion to leverage specialized financial services to help enterprises revitalize their carbon assets.

Climate Risk Management

The Bank strictly adheres to the requirements of the Hong Kong Stock Exchange’s Implementation Guidance on Climate Disclosure under the Environmental, Social and Governance Framework, continuously deepening climate risk governance and fully integrating climate risks into its comprehensive risk management system. Focusing on key processes including the identification, assessment, prioritization, management, and integration of climate-related risks and opportunities, we are establishing a climate risk management mechanism that combines qualitative and quantitative approaches, while continuously refining the identification and analysis framework for both physical and transition risks. Taking into consideration factors such as probability of occurrence, potential impact, and the Bank’s risk adaptability, we formulate and implement targeted response measures. Underpinned by regular and dynamic monitoring and evaluation mechanisms, we always optimize management initiatives and governance processes to ensure that climate risk management aligns with and advances in coordination with the Bank’s overall strategy, steadily enhancing our sustainable development capabilities.

Indicators and Targets

Yibin Bank conducts carbon accounting (Scope 1, Scope 2 and Scope 3) and uses this as a foundation to advance greenhouse gas (GHG) emission reduction efforts. The Bank's greenhouse gas measurement scope covers Yibin Bank and its subsidiaries, aligning with the consolidated statement scope of financial reports. The statistical methodology references the Greenhouse Gas Accounting System: Corporate Accounting and Reporting Standards and the Technical Guidelines for Carbon Emissions Accounting of Financial Institutions (Trial). The carbon dioxide emission factors for gasoline and natural gas reference the Green Credit Energy Saving and Emission Reduction Measurement Guidelines, with gasoline's emission factor at 2.98 $kgCO_2/kg$ and natural gas's at 2.17 $kgCO_2/Nm^3$. The carbon dioxide emission factor for purchased electricity references the Announcement on Issuing 2023 Electricity Carbon Dioxide Emission Factors, using the average CO_2 emission factor of 0.2472 ($kgCO_2/kWh$) for the Southwest China regional electricity where the Bank operates.

Table Greenhouse Gas Emissions

Indicator	Unit	2025 Value
Total GHG Emissions (Scope 1 + Scope 2)	Tons of CO_2e	1,129.96
Direct GHG Emissions (Scope 1)	Tons of CO_2e	261.36
Indirect GHG Emissions (Scope 2)	Tons of CO_2e	868.6
GHG Emissions of Scope 3 (Employee commuting)	Tons of CO_2e	398.58
GHG Emissions per Capita	tCO_2e/person	1.01
GHG Emissions Intensity (Scope 1 + Scope 2)	tCO_2e/RMB100 million	49.69

Calculation method: The greenhouse gas emissions generated by a specific operational activity = operational activity data × emission factor

Wherein: The calculation scope of Yibin Bank's greenhouse gas emissions covers specific operational activities that produce greenhouse gas emissions, including (1) emissions from gasoline used in official vehicles, (2) emissions from natural gas used in employee cafeterias, (3) emissions from purchased electricity, and (4) employee commuting

Yibin Bank focuses on resource conservation and low-carbon operations, establishing clear phased targets. With 2024 as the baseline year, we strive to achieve a 1% annual reduction in gasoline consumption over the next three years to continuously advance the green transformation of office resources. Through quantifiable targets, we guide the effective implementation of energy conservation and emission reduction initiatives, steadily enhancing our level of green operations.

In 2025, our gasoline consumption was 91,976.25 liters, representing a 10.95% decrease from 103,288.87 liters in 2024, exceeding the 1% reduction target.



our gasoline consumption was **91,976.25** liters



representing a **10.95%** decrease from 103,288.87 liters in 2024



exceeding the **1%** reduction target

Deepening Green Finance

Yibin Bank thoroughly implements the decisions and arrangements of the CPC Central Committee and the State Council on promoting green development. The Bank is committed to comprehensively enhancing its green finance capabilities while simultaneously strengthening its transition finance services in line with actual developmental needs. The Bank continues to fortify its strategic planning for green finance, establish a sound governance structure and institutional framework for green finance, and enhance risk prevention and control. By innovating green credit products and stepping up credit support for green industries, the Bank aims to facilitate the realization of the regional "Dual Carbon" goals and the green transformation of industries.

Strategic Planning for Green Finance

Yibin Bank has formulated the Green Finance and Transformation Finance Strategic Plan of Yibin City Commercial Bank (2025-2027). Through this plan, the Bank comprehensively optimizes its internal policies and management mechanisms for green and transformation finance, actively develops and innovates green and transformation finance products and services, and consistently strengthens technology empowerment and risk management, thereby achieving deep market penetration of its green and transformation finance businesses.

Table Principles for Green Finance Development

Principle of overall coordination and multi-level synergy	Clarify the strategic goals and implementation pathways for the development of green and transformation finance, and improve effective mechanisms to ensure the successful implementation of policies
Principle of balancing long-term and short-term objectives	Integrate the short-term and medium-to-long-term tasks of developing green and transformation finance, and coordinate current needs with long-term goals. This ensures the successful execution of current green and transformation finance businesses while paving the way for future development, achieving sustainable growth in these areas
Principle of combining incentives and constraints	Improve the Bank's assessment and evaluation system for green and transformation finance, evaluate the implementation of related policies and business development, and strengthen the application of assessment results
Principle of ensuring inclusive and practical effectiveness	Adhere firmly to the Bank's market positioning, guide green and transition funds to serve the real economy (diverting from the virtual to the real economy), and ensuring that resources are genuinely channeled into green and low-carbon enterprises or projects
Principle of effectively aligning green finance with transformation finance	Summarize and refine effective practices and beneficial models of green finance development to comprehensively support the growth of green industries and the green and low-carbon transformation of traditional industries

With the overarching goal of building a “Green Benchmark Bank in Southwest China”, Yibin Bank is committed to achieving sustained growth in the scale of its green credit business, pioneering pilot programs in transformation finance, yielding remarkable results in green operations, consistently consolidating its institutional foundation, ensuring solid and effective risk prevention and control, deeply integrating technology with business operations, and continuously enhancing the reputation of its green brand.

Table Green Finance Goals

Institution building

- Continuously strengthen relevant green finance policies and supporting measures
- Issue or adjust guidelines for key green finance industry development

Risk control

- Enhance risk identification capabilities for related businesses
- Prevent “greenwashing” risks in green credit

Team building

- Conduct annual internal training on green finance
- Establish a mechanism to promote exemplary green finance cases

System construction

- Leverage technology to explore new initiatives, methods, and models for green finance development

Table Transformation Finance Goals

Institution building	Risk control	Team building
• Advance the construction of transformation finance systems and mechanisms • Explore the establishment of transformation finance policies and supporting measures	• Implement transformation finance risk management • Disclose transformation finance information as required by regulators	• Strengthen training and actively participate in transformation finance standards research

Green Finance Governance Structure

Yibin Bank actively promotes the construction of a green finance governance system, establishing a vertical management structure. Responsibilities for green finance management are clearly defined at all levels, including the Board of Directors, senior management, specialized departments, and branch institutions. The Bank explicitly incorporates green industry loan targets into the remuneration and performance appraisal of senior management, continuously refines and implements accountability mechanisms and gradually establishes a scientifically organized, efficient, and collaborative green finance structure with matching authority and responsibility, robustly driving the advancement of green finance.

Table Yibin Bank's Green Finance Governance Structure

Board of Directors	• Approve green credit targets and reports • Oversee and evaluate the execution of green credit strategies
Management	• Establish a green finance leadership team • Be responsible for formulating green credit management measures and green credit policies, and other works • Be responsible for developing long-term mechanisms for green credit
Specialized Departments	• The head office Risk Management Department is responsible for reviewing green credit operations and setting review standards • The head office Compliance Management Department is responsible for conducting compliance reviews of key green credit policies and operational procedures involving compliance requirements within its purview, as well as performing legal reviews of green credit contracts and related legal documents • The business management departments are responsible for formulating green credit product management measures and operational procedures within their respective business domains, and continuously innovating products and services to drive the growth of green credit business and collectively establish a sustainable mechanism for green credit • Operating units are responsible for marketing, collection of credit needs, due diligence, credit applications, loan disbursement management, post-loan supervision, and green credit statistics
Branch Institutions	• Establish specialized green finance branches to serve as models for comprehensive green finance development • Each district/county branch has established a "Green Finance Business Department" as the responsible unit for regional green credit operations under the municipal green finance specialized branch. These departments provide financial services to key green industry projects, green investment initiatives, and leading enterprises in the green sector

Green Finance Institutional Framework

We adhere to the green development guidelines for banking, such as the Guiding Opinions on Building a Green Finance System and the Green Finance Guidelines for Banking and Insurance Industries, continuously develop and improve our green finance institutional framework. The Bank has successively issued a series of policy documents covering green credit management, guidelines for green finance development, the establishment of specialized sub-branches, and the management of featured products, thereby forming a standardized, systematic, and actionable institutional foundation. By strengthening policy execution and process control, the Bank has deeply integrated the philosophy of green development into the entire spectrum of its operations and management. This provides robust institutional safeguards for the steady advancement of the green finance business, effective risk prevention, and the continuous enhancement of service quality and efficiency.

Table Green Finance System Development

Document Title
Management Measures of Yibin City Commercial Bank for Green Credit Implementation (Revised)
Guiding Opinions of Yibin City Commercial Bank on Comprehensively Promoting Green Finance Development
Notice of Yibin City Commercial Bank on Establishing the Green Finance Leadership Team
Work Plan of Yibin City Commercial Bank for Establishing Specialized Green Finance Branches
Notice on Adjusting FTP Parameters of Yibin City Commercial Bank
Branch and Sub-branch Grading Management Measures of Yibin City Commercial Bank
Interim Management Measures of Yibin City Commercial Bank for Innovative Biodiversity Protection Products
“Yishang Green Bill” Business Management Measures (Trial)
“Yishang Green Procurement Loan” Business Management Measures (Trial)
Interim Management Measures of Yibin City Commercial Bank for “Green Agriculture Transition-Linked Loans”
Guidelines on Credit Policy in 2025
Guidelines on Credit Policy for Power Battery Industry
Guidelines on Credit Policy for Photovoltaic Industry
Guidelines on Credit Policy for Digital Economy Industry

Green Finance Risk Management

Yibin Bank continuously builds and refines its green finance risk management system and has issued the Management Measures of Yibin City Commercial Bank for Green Credit Implementation (Revised) to strictly implement green finance regulatory requirements and comprehensively integrate environmental and social risks into the full-process management of its credit business. By clarifying credit-granting standards, the Bank strengthens risk control across all stages, including pre-lending investigation, interim review, and post-lending monitoring. It strictly controls credit exposure to industries characterized by high energy consumption, high emissions, and overcapacity, while effectively preventing risks such as "greenwashing." Furthermore, the Bank continuously enhances its capabilities in the identification, monitoring, and mitigation of green finance risks, ensuring that credit resources are precisely channeled into green and low-carbon sectors. These efforts build a solid risk defense line for the steady development of both green finance and transition finance businesses, thereby achieving a seamless integration of providing financial support for green development and maintaining the Bank's own safe operations.

Table Green Credit Process Management

Pre-loan investigation

Conduct comprehensive and in-depth investigations into clients' green credit status. Assess their environmental and social performance across the entire operational lifecycle, from raw material procurement, manufacturing processes, quality inspection, to sales and logistics. Evaluate and analyze potential environmental, safety, and health risks, as well as the corresponding prevention measures, to ensure substantive compliance. Based on the nature and severity of the environmental, social, and governance (ESG) risks faced by the client, determine appropriate credit authority and approval procedures.

In-process Credit review

Pay full attention to clients' environmental and social performance. Based on their potential environmental risks, enter into clauses related to energy consumption and pollution risks in the credit contract. While maintaining a strong emphasis on clients' environmental protection and energy consumption information, pay attention to the performance of clients in terms of land, health, safety, resettlement of immigrants, ecological protection, climate change, etc. During fund disbursement, the management status on environmental, social and governance risks is treated as a critical factor in disbursing credit funds.

Post-loan supervision

For clients with environmental and social risk exposures, strengthen regular and ad-hoc monitoring to urge them to make timely rectifications. For existing clients involved in major environmental or social incidents, promptly take relevant risk mitigation measures.

Practicing Green Operation

Yibin Bank deeply practices the philosophy of green development by establishing a routine monitoring mechanism for resource and energy consumption, as well as waste emissions. The Bank implements full-scope management for all types of waste and strictly enforces its policies on green office practices and eco-environmental protection. By systematically advancing energy conservation and carbon reduction, and continuously enhancing the environmental awareness of all employees, the Bank leverages refined operational initiatives to minimize resource consumption and environmental impact, making every effort to build itself into a green financial institution.

Office Operational Consumption

Yibin Bank continuously monitor resource usage and waste emissions in its operations, implementing multiple measures to reduce both. In 2025, the Bank's primary office operational resources included electricity, gasoline, water, and paper, with waste mainly consisting of domestic and office garbage.

Green Operation Initiatives

The Bank strictly adhere to the Law of the People's Republic of China Concerning Environmental Protection, the Energy Conservation Law of the People's Republic of China, and the Law of the People's Republic of China on Prevention and Control of Environmental Pollution by Solid Waste, and issued the Green Office Management Measures and the Guidelines on Ecological and Environmental Protection Work to promote energy-saving and carbon reduction management, continuously optimize resource efficiency and achieve steady reductions in operational energy consumption and waste emissions.

Table Green Office Operation Initiatives

Save electricity

Strengthen electricity management to reduce usage

- Maximize natural lighting to reduce artificial light when sunlight is sufficient
- Turn off lights, air conditioners, and other electrical appliances when leaving the office
- Encourage the use of electric fans and set temperature limits for air conditioners
- Inspect high-energy-consuming office equipment regularly and prohibit the use of energy-intensive devices like heaters

Save paper

- Leverage information system to reduce paper usage – process announcements, notices, document releases and matter approvals via the OA platform
- Promote paperless meetings – install video conference systems covering all branches of the Bank in head office meeting rooms, and utilize third-party platforms like Tencent Meeting
- Encourage double-sided printing and copying – reduce paper usage by adjusting font size, line spacing, and margins for non-official documents



Reduce food waste

- Post slogans like “Save Food, Shame on Waste” in prominent locations in employee cafeterias to promote the “Empty Plate Campaign”

Save water

- Post “Save Water” signs in prominent locations near faucets
- Control water flow from faucets
- Repair water pipes and equipment promptly to prevent leaks

Strengthen company vehicle management

- Prioritize purchasing new energy vehicles and low-emission cars to reduce fuel consumption and exhaust emissions
- Implement strict approval processes for company vehicle use

Reduce toner cartridge usage

- Encourage refilling toner cartridges instead of replacing them to reduce usage and environmental pollution

Purchase eco-friendly furniture

- Purchase furniture with eco-labels and certifications, and decorate office areas with potted plants for a greener environment

In accordance with national waste classification requirements, the Bank strictly implements the Guidelines for the Classification and Disposal of Office Solid Waste and manages hazardous and non-hazardous waste separately.

Table Disposal Methods for Solid Waste

Recyclables: Paper, plastic, glass, textiles, bamboo and wood products (desks, chairs, etc.), metal products (folders, staplers, etc.), and e-waste (computers, telephones, printers, fax machines, calculators, plugs, sockets, etc.)	Keep items dry, clean, and odorless. Dispose of them in bins labeled “Recyclables”
Hazardous Waste: Used ink pads, batteries, correction fluid bottles; waste cartridges, ribbon/toner packaging, ribbons, toner, and imaging drums; waste fluorescent tubes; and expired medicines	Handle with care. Fragile or volatile waste must be sealed before disposal. Dispose of them in bins labeled “Hazardous Waste”
Food Waste: Leftovers, fruit peels, tea dregs, expired food, and withered plants	Dispose of them in bins labeled “Food Waste”
Other Waste: Disposable cutlery, broken flowerpots, or ceramics	Dispose of them in bins labeled “Other Waste”

The Bank actively advocates for the “135” Green Travel Mode (walking for trips within 1 km, cycling for within 3 km, and taking public transportation for trips around 5 km). We encourage all management and staff to choose low-carbon transportation options, such as driving new energy vehicles, taking buses, cycling, or walking, thereby playing an exemplary and leading role in green development. In 2025, the Bank owned 14 new energy official vehicles.

Furthermore, the Bank actively organizes green public welfare activities to enhance the environmental awareness of its employees and the general public, contributing to the green and sustainable development of communities.

Case:

“Cleanup and Order” - Environmental Volunteer Service by Neijiang Xinglong Rural Bank

On January 17, 2025, Neijiang Xinglong Rural Bank carried out an environmental volunteer service activity themed “Cleanup and Order” With a clear division of labor, volunteers focused on clearing street debris, removing waste from sanitary blind spots, and cleaning illegal wall advertisements. During the activity, volunteers also actively promoted environmental protection knowledge to nearby residents, advocating for collective care for the living environment and the cultivation of good hygiene habits. This activity effectively improved the city’s environmental appearance and created a more comfortable and tidy living environment for the citizens.



Figure Environmental Volunteer Service Activities

Practicing Social Responsibility to Effectively Enhance People's Livelihoods and Well-being

Yibin Bank consistently integrates social responsibility into its operational DNA. By deepening consumer rights protection and ensuring compliant and transparent procurement through institutional guidance and full-process control, the Bank actively engages in education support, rural revitalization, and cultural public welfare. Through these concrete actions, the Bank fulfills its commitment to serving public well-being and promoting the development of a harmonious society.




9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
17 PARTNERSHIPS FOR THE GOALS

Protecting Customer Rights and Interests

Guided by the philosophy of "Financial Services for the People", Yibin Bank regards the safeguarding of core consumer interests as the lifeline for its steady and long-term development. The Bank maintains strategic determination by establishing a high-level decision-making and management framework. It enhances its service level by continuously improving employee competency and the quality and efficiency of its response, while fortifying information security through both legal frameworks and technological means, creating a fair, efficient, and robust environment for customer rights protection.

Rights and Interests Protection

Yibin Bank attaches great importance to the protection of financial consumers' rights and interests, continuously refines its organizational structure and management mechanisms by constructing a comprehensive vertical and horizontal management matrix. This ensures that consumer protection work maintains strategic determination through high-level oversight, improves execution efficiency through process control, and strengthens accountability through performance appraisal and incentives. The Bank promotes the integration of consumer protection into every aspect of operations and management, striving to enhance service transparency and standardization while effectively safeguarding the legitimate rights and interests of financial consumers.

Table Organizational Structure for Consumer Rights and Interests Protection

Board Consumer Rights and Interests Protection Committee	Consumer Rights and Interests Protection Leadership Team	Consumer Rights and Interests Protection Center
Coordinate major issues as the highest decision-making body for consumer rights and interests protection	It is led by the president in charge to coordinate the implementation of consumer rights and interests protection by the departments	Handle daily consumer rights and interests protection works and implement policies and specific business operations

Table Institutional Framework for Consumer Rights Protection

Decision-making & Leadership	Detailed Rules for Consumer Rights and Interests Protection of Yibin City Commercial Bank (Revised) Management Measures for Consumer Rights and Interests Protection of Yibin City Commercial Bank (Revised)
Execution & Control	Management Measures for Handling Consumer Complaints of Yibin City Commercial Bank (Revised) Management Measures for Risk Level Assessment of Financial Consumers of Yibin City Commercial Bank (Interim) Management Measures for Financial Knowledge Publicity and Education of Yibin City Commercial Bank (Revised)
Supervision & Evaluation	Measures for the Appraisal and Evaluation of Consumer Rights and Interests Protection of Yibin City Commercial Bank (Revised) Measures for the Review of Financial Consumer Rights and Interests Protection of Yibin City Commercial Bank (Trial)

Whole-hearted Services

Yibin Bank views the enhancement of employee professionalism in consumer protection as a core lever for implementing compliant operations and optimizing customer experience. By building a multi-level and comprehensive education and training system, the Bank organically combines the interpretation of new regulations, professional ethics education, and practical skill enhancement. This drives a shift in the Bank's service mindset from passive response to proactive improvement, ensuring that the philosophy of consumer protection is embedded throughout the entire lifecycle of business innovation, marketing promotion, and after-sales service.

Case:

Yibin Bank Conducted Special Training on Consumer Rights and Interests Protection

On April 8, 2025, Yibin Bank held a special training session on consumer rights and interests protection at its head office as part of the "Compliance Lecture" series. External experts were invited to analyze industry challenges under a stringent regulatory environment and provide in-depth interpretations of key points in personal information protection. By guiding all staff to incorporate consumer protection reviews into the end-to-end business process, the session effectively strengthened employees' compliance awareness, laying a solid foundation for the Bank's high-quality development.



Figure Special Training on Consumer Rights and Interests Protection at the "Compliance Lecture"

Adhering to a customer-centric approach, the Bank has established a “four-in-one” coordinated handling mechanism comprising the Consumer Protection Center (Customer Service Center), business outlets, functional departments, and the supervision team. The Bank has smoothed multi-dimensional feedback channels by setting up a 24-hour customer service hotline and a dedicated complaint section on our official website, while publicizing handling procedures at all outlets. At the institutional level, we innovatively implemented a full disclosure system for loan financing costs to resolve the challenge of information asymmetry. On the educational front, we conduct regular and diverse financial security awareness activities to effectively enhance customers’ “sense of gain” from financial services.

Case:

Yibin Bank’s Innovative Disclosure of Comprehensive Financing Costs for Corporate Loans

In August 2025, as a pilot financial institution in Yibin City, Yibin Bank launched an innovative initiative to disclose comprehensive financing costs for corporate loans based on its commitment to customer responsibility. Through dual “online + offline” channels, the Bank introduced the “Loan Guide” (Clear Sheet for Loans) and the “List of Comprehensive Financing Costs for Corporate Loans”. The initiative covered 2,269 market entities. By proactively bearing relevant fees in full, the Bank reduced the financing burden on enterprises and dismantled information barriers. These efforts effectively protected the legitimate rights of customers and fulfilled the Bank’s responsibility, helping enterprises reduce operational burdens and achieve steady development.

Case: Yibin Bank's Publicity Month for the Prevention of Illegal Fund-raising

In June 2025, centered on the theme "Protecting Your Wallet and Your Happy Home", Yibin Bank carried out a public welfare campaign for the "Educational Month for Prevention of Illegal Fund-raising". Through diverse formats, including outlet-based publicity, outreach programs to campuses, enterprises, and rural areas, media reports, and short video creation – the Bank organized 37 sessions, reached more than 3,800 people. By spreading anti-illegal fund-raising knowledge and exposing fraudulent tactics, the Bank fulfilled its financial public welfare responsibility, safeguarded the public's assets, and contributed to maintaining financial stability and social harmony.



Figure Scene of the Educational Month for Prevention of Illegal Fund-raising Activity themed "Protecting Your Wallet and Your Happy Home"

the Bank organized **37** sessions

reached more than **3,800** people

Privacy Protection

Yibin Bank highly values customer privacy protection and rigorously adheres to laws and regulations such as the Personal Information Protection Law of the PRC and the Law of the PRC on the Protection of the Rights and Interests of Consumers. The Bank has formulated and implemented the Customer Personal Financial Information Protection Management Measures, the Consumer Financial Information Protection Measures, and Management Measures for Personal Information Protection Impact Assessment (Provisional), establishing a full-process, multi-departmental synergy system for customer information protection.

The Bank strictly standardizes information collection, usage, transmission and storage and other key links, and prohibit unauthorized disclosure or misuse to ensure information security and lawful rights and interests for customers. All business lines comply with tiered authorization and access control protocols, while critical systems employ permission management, log audits, and data masking to bolster information security. These measures fortify customer information protection and foster a safe, transparent, and trustworthy financial services environment.

Implementing Compliant Procurement

Yibin Bank attaches great importance to the development of its procurement management system and continuously standardizes procurement processes to improve efficiency. The Bank has formulated and implemented Tendering Management Measures of Yibin City Commercial Bank (Revised). These policies clarify procurement principles, procedures and responsibilities to ensure that all procurement activities are legally compliant, open, and transparent. The Bank has established a dedicated Management Committee to coordinate major procurement activities, strengthen process supervision and risk control, and promote a scientific, standardized, and institutionalized procurement management approach. This provides strong support for steady business operation and efficient resource allocation.

In 2025, the Bank collaborated with 495 suppliers across three procurement categories: goods, projects, and services.

the Bank collaborated with **495** suppliers

Active Social Contribution

Yibin Bank consistently regards the enhancement of public well-being as the starting point and ultimate goal of corporate development, continue to deepen involvement in education assistance to empower youth growth, participate extensively in regional cultural and sports endeavors to catalyze urban development, and leverage cultural public welfare projects to assist in rural revitalization and spiritual civilization. By organizing routine grassroots volunteer services, the Bank bridges the "last mile" of public service. Through wide participation in various philanthropic and social undertakings, the Bank extends its service reach, consistently delivering "brand warmth" and contributing to social harmony and stability, thereby fulfilling its responsibility as a local corporate bank and demonstrating the commitment of a state-owned enterprise in the modern era.

Case: Yibin Bank Awarded "Outstanding Contribution Enterprise for the 2024 Landmark Project"

In July 2025, Yibin Bank was honored as an "Outstanding Contribution Enterprise for the 2024 Landmark Project" by the Yibin Landmark Project Leading Group and the Municipal Working Committee of Care for the Next Generation. As a local state-owned financial enterprise, we have actively practiced social responsibility for many years, donating to the "Landmark Project" for 12 consecutive years. Our contributions include building schools and "Love library", with cumulative educational donations totaling nearly RMB5 million, providing concrete assistance to students from underprivileged families.



Figure Awarding Ceremony of the "Outstanding Contribution Enterprise for the 2024 Landmark Project"

Case: Inauguration of the "Love Library" Donated by Yibin Bank

On August 28, 2025, the "Love Library" donated by Yibin Bank in Funing Village, Gong County was officially inaugurated. This is the third library established under the Bank's "Yi Action to Share the Joy of Reading" public welfare project, featuring over 1,000 children's books. The Bank also innovatively introduced the "Love Deposit" to involve depositors in public welfare. This "Finance + Charity" model enriches the cultural life of rural children, fulfills the social responsibilities of a state-owned financial enterprise and injects scholarly power into rural revitalization.



Figure Donation Ceremony of the "Love Library" in Funing Village, Caoying Town, Gong County

Case: Yibin Bank Supported the "Chuan Chao" Football League

On September 27, 2025, Yibin Bank gave strong support as the comprehensive partner for the Yibin Team's first match in the South Sichuan Division of the "Chuan Chao" (Sichuan Super League). The Bank strongly supported the event held at the Yibin Sports Center, set up service windows to disseminate financial knowledge, gave cheering props and organized employees to clean up litter after the match, embodying the corporate spirit and helping Yibin build itself into a "Vibrant Event Center", and leveraging the power of finance to ignite the city's sporting passion and unleash new momentum for development.



Figure Yibin Bank Employees Cheering for the Local Team and Cleaning Up Litter at the Stadium

Case: Jinshajiang Sub-branch Conducted "Volunteer Service in the Community"

On January 17, 2025, the Jinshajiang Sub-branch of Yibin Bank collaborated with the Wuxiang Community to conduct a "Volunteer Service in the Community" activity in Xinjiayuan Community, Yibin City. In addition to providing complimentary services such as haircuts, blood pressure measurements and kitchen knife sharpening, the sub-branch conducted publicity sessions on anti-telecom fraud, personal financial information security, and prevention of illegal fund-raising, while distributing Spring Festival couplets and "Fu" gift bags. This activity strengthened community interaction, enhanced residents' awareness of financial risks, and building brand prestige through concrete actions and deepening our commitment to inclusive financial services.



Figure Scene of the "Volunteer Service in the Community" Activity



Strengthening Talent Development and Cultivating Corporate Culture

Yibin Bank adheres to a people-oriented core development philosophy. We effectively safeguard the legitimate rights and interests of employees through a robust compliance management system; comprehensively empower employees' professional growth by optimizing talent acquisition and cultivation mechanisms as well as promotion channels; and continuously build a harmonious and stable working environment that encourages dedication and innovation through profound humanistic care and safety precautions. These efforts consistently enhance all employees' sense of professional fulfillment and corporate cohesion.


3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION
5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES

Strengthening Compliance in Employment

Yibin Bank is committed to building a modern human resources management system characterized by compliance, transparency, fair incentives, and robust protections. We strictly adhere to labor standards and legal boundaries. Through penetrative qualification reviews and equal-opportunity selection mechanisms, we eradicate illegal employment and eliminate employment discrimination. While legally safeguarding employees' right to rest and their physical and mental well-being, the Bank continuously deepens the reform of its remuneration distribution mechanism and refines a multi-tier welfare matrix, including social insurance and supplementary benefits, thereby achieving deep synergy between our incentive mechanisms and steady business operations.

Legal Employment

Yibin Bank rigorously complies with relevant laws and regulations, including the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, and the Provisions on the Prohibition of Using Child Labor, to standardize labor management and protect employees' legitimate rights and interests. We uphold the principles of openness, fairness, and justice in recruitment, oppose all forms of employment discrimination, explicitly reject differential treatment based on ethnicity, race, gender, religion, or other factors, and strictly prohibit unethical practices such as child labor, forced labor, and human trafficking. We are committed to fostering a lawful, equitable, and inclusive employment environment and fulfilling the Bank's responsibilities in labor rights.

To prevent the inadvertent hiring of underage workers, the Bank implements a stringent identity verification process during recruitment, ensuring all hires meet the legal working age requirement by validating their ID information and age. If any underage employment is discovered after hiring, we will terminate the employment relationship in accordance with the law to maintain a compliant employment environment and safeguard labor rights.

We clearly stipulate in labor contracts that working hour arrangements, whether under a standard or flexible working hour system, adhere to national regulations and job requirements, thereby protecting their right to rest and labor dignity. In cases of involuntary labor or other irregularities, we will proactively communicate, rectify improper arrangements, and handle compensation matters lawfully to protect employees' legitimate rights and their physical and mental well-being.

Remuneration and Benefits

Yibin Bank continuously refines its scientific remuneration distribution system to effectively stimulate development momentum. Strictly adhering to the Supervisory Guidelines on Sound Remuneration in Commercial Banks, the Supervisory Guidelines on Performance Appraisal of Banking Financial Institutions, and the provisions of the Articles of Association, the Bank has consistently improved institutional documents such as the Remuneration Management System, the Management Measures for Basic Employee Remuneration (Trial), and the Management Measures for Rank-based Remuneration. The Bank has established a differentiated appraisal mechanism oriented toward performance and value contribution, implementing a dynamic adjustment system that links performance with remuneration to strengthen incentive and disciplinary mechanisms. Aligning closely with the requirements for the reform of state-owned assets and state-owned enterprises, the Bank has deepened the transformation of its distribution mechanism, promoting deep synergy between remuneration management and the goals of steady operation and sustainable development.

We strictly follow laws and regulations such as the Social Insurance Law of the People's Republic of China and the Regulations on the Administration of Housing Provident Funds. Through our systems like the Welfare Management Measures and the Supplementary Medical Insurance Management Measures, the Bank standardizes welfare management processes and establishes a comprehensive employee welfare protection system. The Bank has implemented an enterprise annuity scheme and supplementary medical insurance system, and ensures timely and full contributions to social insurance, housing provident funds, enterprise annuities, and other welfare programs, significantly enhancing employees' sense of belonging and well-being.

Solidifying the Talent Foundation

Yibin Bank coordinates both internal and external recruitment channels to optimize its workforce structure, and establishes and refines a tiered and categorized education, training, and professional promotion mechanism. By deepening on-the-job practice and professional title evaluations, the Bank has broadened the growth paths for employees, consistently activated the internal momentum of our human resources, and fully consolidated the talent foundation to support the Bank's high-quality development.

Talent Recruitment

Yibin Bank adheres to a dual-track approach of external recruitment and internal potential tapping. We continue to deepen school-enterprise cooperation platforms and provide specialized internship positions. The Bank independently conducts campus recruitment and collaborates with state-owned enterprise specialized job fairs to introduce urgently needed professionals in key areas such as information technology. The Bank consistently refines its internal competitive selection mechanism to optimize the talent structure of key positions, dynamically adjust human resource allocation plans to facilitate the balance between supply and demand across functional departments and branches, effectively enhancing the professionalism and the quality of echelon construction within its workforce.

Talent Training

Aligned with its developmental needs, Yibin Bank continuously improves its mechanisms for employee growth and promotion. We formulated the 2025 Employee Training Plan to coordinate the development of a tiered and categorized education and training system. Our focus remains on enhancing the professionalism of middle-to-high-level management teams and empowering professional business lines. Leveraging external studies, redirected training, and research seminars, we enhance the effectiveness of our training programs. For new employees and young-to-middle-aged reserve cadres, we implement specialized training projects utilizing composite models such as centralized lectures, secondments, and multi-post rotations. While standardizing the management of senior management appointments and optimizing the processes for cadre appointments and removals, the Bank steadily carries out professional title assessments and clarifies the correspondence between professional qualifications. These efforts continuously improve the management mechanism for professional and technical talents, broadening their career development space and fully empowering the construction of a high-quality, professional talent echelon.

Table Yibin Bank Talent Development Institutional Framework

Name of Representative Policies
Employee Education and Training Management Measures
Management Measures for the Selection and Development of Supervisor-level Reserve Cadres
Recommendation, Development, and Management Measures for Mid-Level Reserve Cadres
Implementation Plan for Young and Middle-aged Cadre Development
On-the-Job Substitution and Exchange Management Measures for Business Backbones (Trial)

Case:

Yibin Bank Launched the Inaugural Training Class for Young and Middle-aged Reserve Cadres

On February 28, 2025, Yibin Bank's inaugural training class for young and middle-aged reserve cadres officially commenced at the Municipal Party School. Fifty backbone employees were selected to participate. By collaborating with universities to set specific research topics, the Bank innovatively implemented the "Dual-Mentor System" and adopted a three-dimensional "Theory + Practice + Discussion" cultivation model to conduct systematic training. This training serves as a concrete practice of the Bank's strategy of "building a stronger bank with talents". It facilitates the cultivation of versatile reserve cadres, thereby forging a solid talent foundation for the high-quality development of the listed bank and its vision of becoming a benchmark bank in Western China.



Figure Opening Ceremony of Yibin Bank's Inaugural Training Class for Young and Middle-aged Reserve Cadres

Robust Care System

Yibin Bank coordinates the advancement of targeted assistance and normalized communication mechanisms. While properly resolving employees' practical difficulties and concerns, the Bank strictly fulfills comprehensive security responsibilities at all levels. It actively builds diversified cultural and sports interaction platforms to strengthen employees' physical health and enrich their spiritual world, creating a harmonious, stable, vibrant, and safe workplace through caring practices.

Employee Care

Yibin Bank strives to build unobstructed, diversified communication bridges and a targeted, warm assistance system. The Bank continuously deepens the implementation of the Green Channel Policy for Employee Appeals and Rationalization Suggestions and leverages the labor union's role as a bridge in receiving concerns and feedback. Relying on dedicated service hotlines and office suggestion boxes, the Bank has established an efficient appeal response mechanism, and built a multi-dimensional employee protection and targeted assistance policy in strict compliance with the Notice on Investigating and Registering Labor Union Members in Difficulty and the Management Measures for the Employee Mutual Aid Foundation. By conducting holiday visits and providing special financial aid for major illnesses, the Bank resolves employees' most pressing and urgent difficulties. This enhances team cohesion through positive internal interaction and organizational warmth, creating a harmonious workplace that respects and cares for employees.

Case: **Yibin Bank Held the "August 1st" Army Day Symposium to Support Veterans and Their Families**

On July 31, 2025, Yibin Bank held the "August 1st" Army Day Symposium to extend sincere greetings and engage in exchanges with the Bank's military veterans and employees who are family members of military personnel. This encouraged them to carry forward the fine traditions and professional conduct of the armed forces. While improving the quality of "double support" work and creating a strong atmosphere of respecting soldiers and caring for their families, the Bank effectively united the striving cohesion of all employees, contributing to accelerating the empowerment of local economic development.



Figure Scene of the "August 1st" Army Day Symposium

Employee Safety

Yibin Bank strictly aligns with industry prevention requirements and enforces safety responsibilities at all levels. The Bank has constructed a three-dimensional prevention and control matrix that deeply integrates human, physical, and technical defenses, routinely conducts fire drills, safety education, and multi-level hazard identification and rectification campaigns to comprehensively ensure a safe and sound working and operating environment.

Case: **Yibin Bank Won Multiple Awards in the 9th Round of Safety Evaluation**

In December 2025, during the 9th round of safety evaluations of banking financial institutions jointly conducted by provincial and municipal public security departments, Yibin Bank won multiple honors, including 1 "Outstanding Collective" and 1 "Outstanding Individual" at the provincial level, as well as 4 "Outstanding Collectives" and 5 "Outstanding Individuals" at the municipal level. Strictly following the Security Requirements for Banks, Yibin Bank has solidified its safety responsibilities, conducted training drills and hazard inspections, and innovatively launched the "Smart Safety Early Warning Platform", and has built a three-dimensional defense line integrating human, physical, and technical prevention, escorting the Bank's development with robust security.

Case:

Yibin Bank Conducted Pre-holiday Safety Inspections and Employee Visits

On December 31, 2025, Yibin Bank's county-level leadership teams and senior executives respectively led teams to visit the Bank's business outlets, key premises, and head office departments to conduct pre-holiday workplace safety inspections and express care to employees. The inspection teams focused on checking safety protection facilities and business operational safety, deployed safety production tasks and emphasized the need to strictly fulfill safety responsibilities, normalize hazard screening and rectification, and strictly enforce holiday duty guarding. This solidified the safety mindset of all employees, effectively ensuring a stable safety situation across the Bank during the holiday period.

Staff Activities

Yibin Bank actively encourages employees to participate in various cultural and sports practices. By organizing participation in football leagues and carrying out festival-themed caring activities, the Bank continuously enriches the amateur cultural life of its workforce. Through athletic competitions and interactive exchanges, it strengthens employees' physical fitness and gladdens their minds, effectively alleviating work pressure and enhancing emotional bonds within the team. While continuously elevating employees' sense of professional belonging and fulfillment, these activities fully demonstrate the proactive, enterprising, and collaborative spirit of the Bank's workforce.

Case:

Yibin Bank Captured the Championship at the 6th Yibin Financial System Employee Football Tournament

On July 27, 2025, the Yibin Bank Employee Football Team won the championship at the 6th Yibin Financial System Employee Football Tournament (2024-2025) with a perfect record of nine consecutive victories and was also awarded the "Best Style Award". This victory marks the team's fifth time claiming the tournament title. Throughout the competition, the team members demonstrated solidarity, perseverance, and good sportsmanship. They fully displayed the proactive, high-aiming, and uplifting spirit of Yibin Bank's employees, vividly interpreting the Company's core values and consolidating a powerful driving force for entrepreneurship and dedication across the Bank.



Figure Group Photo of the Yibin Bank Employee Football Team at the Closing Ceremony

Case:

Yibin Bank Organized a Series of Caring Activities for "International Women's Day"

In March 2025, during the "International Women's Day" period, Yibin Bank organized a series of caring activities. Through diversified events such as health and wellness lectures, outdoor excursions, and physical fitness activities, the Bank conveyed its warmth and significantly enhanced the professional fulfillment of its employees.



Figure Women's Health Knowledge Lecture for Female Employees on International Women's Day



Appendix I: Performance Indicators

Corporate Governance Performance

Indicator	Unit	2025 Value
Governance of the Board of Directors		
Number of Board meetings held	Time(s)	9
Total Board meeting attendees (expected)	Person(s)	86
Total Board meeting attendees (actual)	Person(s)	83
Number of Board resolutions reviewed	Item(s)	71
Risk Control & Compliance		
Number of risk control training sessions	Time(s)	8
Total risk control training hours	Hour(s)	16
Number of participants in risk control training	Person(s)	229
Number of legal training sessions	Time(s)	15
Total legal training hours	Hour(s)	39
Number of participants in legal training	Person(s)	940
Number of legal education campaigns	Time(s)	37
Number of participants in legal education	Person(s)	16,700
Number of legal education materials distributed	Copies	33,600
Number of audit training sessions	Time(s)	47
Total audit training hours	Hour(s)	67
Number of participants in audit training	Person(s)	199
Anti-Corruption & Anti-Money Laundering		
Number of anti-corruption training sessions	Time(s)	162
Total anti-corruption training hours	Hour(s)	286

Indicator	Unit	2025 Value
Number of participants in anti-corruption training	Person(s)	3,238
Number of anti-money laundering training sessions	Time (s)	35
Number of participants in anti-money laundering training	Person(s)	2,107
Information Security		
Number of information security training sessions	Time(s)	11
Total information security training hours	Hour(s)	13
Number of participants in information security training	Person(s)	2,703

Environmental Management Performance

Indicator	Unit	2025 Value
GHG Emission		
Total GHG Emissions (Scope 1 + Scope 2)	Tons of CO_2e	1,129.96
Direct GHG Emissions (Scope 1)	Tons of CO_2e	261.36
Indirect GHG Emissions (Scope 2)	Tons of CO_2e	868.60
Scope 3 GHG emissions (Employee commuting)	Tons of CO_2e	398.58
GHG emissions per capita	Tons of CO_2e/person	1.01
Greenhouse gas emission intensity (Scope 1 + Scope 2)	Tons of CO_2e/RMB100 million	49.69
Resource and Energy Consumption		
Total water consumption	Ton(s)	29,915.68
Water consumption per capita	Tons per person	26.66
Total water consumption intensity	Tons/RMB100 million	1,315.55
Office paper usage	Ton(s)	33.79
Total comprehensive energy consumption	Tons of standard coal	564.82
Comprehensive energy consumption per capita	Tons of standard coal/person	0.5
Comprehensive energy consumption intensity	Tons of standard coal/RMB100 million	24.84
Direct energy consumption	Tons of standard coal	132.98
Including: Gasoline consumption	L	91,976.25
Natural gas consumption	Standard cubic meter	27,354.19

Indicator	Unit	2025 Value
Indirect energy consumption	Tons of standard coal	431.84
Including: Purchased electricity	kWh	3,513,744.7
Waste Generation		
Total domestic wastewater generated	Ton(s)	29,915.42
Total hazardous waste generated	Ton(s)	2.23
Including: Waste toner cartridges	Ton(s)	0.98
Waste ink cartridges	Ton(s)	0.53
Waste lamp tube	Ton(s)	0.53
Spent battery	Ton(s)	0.15
Other hazardous waste	Ton(s)	0.04
Total non-hazardous waste generated	Ton(s)	99.96
Including: Office waste generated	Ton(s)	49.81
Food waste generated	Ton(s)	48.81
Other non-hazardous waste generated	Ton(s)	7.23
Green Credit		
Year-end green loan balance	RMB100 million	41.57
YoY growth rate in green loan balance	%	28.29
Number of green credit customers	Customer(s)	61
Training on Environmental Protection		
Number of environmental protection training sessions	Time(s)	11
Number of participants in environmental protection training	Person(s)	236
Environmental protection training hours	Hour(s)	10

Social Responsibility Performance

Indicator	Unit	2025 Value
Suppliers		
Number of Suppliers	Company	495
Including: Within Sichuan Province	Company	385
Outside Sichuan Province	Company	110
Number of suppliers eliminated or terminated due to misconduct during the year	Company	0
Customer Complaints		
Number of customer complaints	Item(s)	161
Number of complaints resolved	Item(s)	161
Resolution rate of customer complaints	%	100
Customer satisfaction rate for complaints from 12345 government service hotline & online governance platform	%	100
Social Welfare		
Total charitable donations	RMB10,000	179.82
Employee volunteer service times	Time(s)	126
Employee volunteer service hours	Hour(s)	239.5
Employee volunteer service participants	Person(s)	941

Employee Responsibility Performance

Indicator		Unit	2025 Value
Employee Data			
Head Count		Person(s)	1,122
Employees by Gender	Total number of male employees	Person(s)	484
	Total number of female employees	Person(s)	638
Employee count by age group	30 years old or below	Person(s)	220
	31-40 years old	Person(s)	557
	41-50 years old	Person(s)	227
	50 years old or above	Person(s)	118
Number of employees by rank	Senior management	Person(s)	9
	Middle management	Person(s)	89
	General staff	Person(s)	1,024
Employees by Region	Employees in Sichuan Province	Person(s)	1,018
	Employees outside Sichuan Province	Person(s)	104
Number of employees by education background	Junior college or below	Person(s)	168
	Undergraduate	Person(s)	813
	Master degree or above	Person(s)	141
Number of employees by type of employment	Full-Time	Person(s)	1,122
	Part-time	Person(s)	0
Number of employees by ethnicity	Ethnic minority	Person(s)	19
	Non-ethnic minority	Person(s)	1,103
Overall employee turnover rate[6]		%	1.96
Employee turnover rate by gender	Male Employees	%	1.65
	Female Employees	%	2.19

6 Turnover rate = (Number of employees who left in the category ÷ Average number of employees in the category) × 100%

Indicator		Unit	2025 Value
Employee turnover rate by age group	30 years old or below	%	4.32
	31-40 years old	%	1.25
	41-50 years old	%	1.37
	50 years old or above	%	1.78
Employee turnover rate by region	Employees in Sichuan Province	%	1.66
	Employees outside Sichuan Province	%	5.03
Welfare and Benefits			
Labor contract signing rate		%	100
Social insurance & housing provident fund coverage rate		%	100
Occupational health check coverage rate		%	100
Employee Training			
Total hours of training		Hour(s)	87,783.7
Total number of participants in training		Person(s)	7,911
Total training expenditure		RMB10,000	69.54
Training participation rate[7]			
Employee training participation rate		%	100
By gender	Percentage of male employees trained	%	100
	Percentage of female employees trained	%	100

7 Training participation rate = (Number of employees trained in the category ÷ Total number of employees in the category)*100%

Indicator		Unit	2025 Value
Training hours per person[8]			
Per capita training duration for employees		Hour(s)	78.2
By gender	Per capita training duration for male employees	Hour(s)	76.5
	Per capita training duration for female employees	Hour(s)	79.5
By rank	Per capita training duration for senior management	Hour(s)	119.9
	Per capita training duration for middle management	Hour(s)	72.5
	Per capita training duration for general employees	Hour(s)	78.4
Employee Care			
Investment amount in assistance activities for employees in difficulty		RMB10,000	3.9
Number of assistance activities for employees in difficulty		Time(s)	2
Number of employees covered by assistance activities for employees in difficulty		Person(s)	2
Investment amount in employee care activities		RMB10,000	357.9
Number of employee care activities		Time(s)	81
Number of employees covered by employee care activities		Person(s)	1,122
Work Safety			
Number of safety emergency drills		Time(s)	42
Total participation in safety emergency drills (person-times)		Person(s)	910

Indicator	Unit	2025 Value	2024 Value	2023 Value
Number of employee deaths due to work-related causes	Person(s)	0	0	0
Employee death rate due to work-related causes	%	0	0	0
Lost days due to work injury[9]	Day(s)	12	87	135

8 Training hours per person = Total training hours completed by employees in this category / Total number of employees in this category *100%

9 Lost workdays = Total days of absence due to work-related injuries

Appendix II: Index Table for Indicators

HKEX ESG Code Index Table

Aspect	Content	Chapter
Part B: Mandatory Disclosure Requirements		
Board Statement		ESG Statement of Board of Directors
Importance		Basis of Preparation
Quantization		Basis of Preparation
Consistency		Basis of Preparation
Scope of Report		Scope of the Report
Part C: "Comply or Explain" Provisions		
Environmental		
Aspect A1: Emissions		
General Disclosures	Related to the emission of exhaust gas, sewage discharge to water and land, generation of hazardous and non-hazardous wastes, etc.: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer	Green Operation Initiatives
A1.1	The types of emissions and respective emissions data.	Environmental Management Performance
A1.2	Deleted on January 1, 2025	
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Management Performance
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Management Performance
A1.5	Description of emission target(s) set and steps taken to achieve them.	Due to its weak correlation with the core business, it has not yet been included in the ESG management scope
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.	Green Operation Initiatives

Aspect	Content	Chapter
Aspect A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Green Operation Initiatives
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).	Environmental Management Performance
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Management Performance
A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Green Operation Initiatives, Metrics and Targets
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.	Not applicable as it is irrelevant to our core businesses
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable as it is irrelevant to our core businesses
Aspect A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	Deepening Green Finance
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green Finance
Aspect A4: Climate Change		
Deleted on January 1, 2025		
A4.1	Deleted on January 1, 2025	
Social		
Aspect B1: Employment		
General Disclosure	Regarding remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, non-discrimination, and other benefits and welfare: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer	Strengthening Compliance in Employment
B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Employee Responsibility Performance
B1.2	Employee turnover rate by gender, age group and geographical region.	Employee Responsibility Performance

Aspect	Content	Chapter
Aspect B2: Health and Safety		
General Disclosure	Related to provision of a safe working environment and assurance of employees from occupational hazard: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer	Employee Safety
B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Employee Responsibility Performance
B2.2	Lost days due to work injury.	Employee Responsibility Performance
B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Employee Safety
Aspect B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer	Talent Training
B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee Responsibility Performance
B3.2	The average training hours completed per employee by gender and employee category.	Employee Responsibility Performance
Aspect B4: Labor Standards		
General Disclosure	Related to the prevention of use of child labour or forced labour: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer	Legal Employment
B4.1	Description of measures to review employment practices to avoid child and forced labor.	Legal Employment
B4.2	Description of steps taken to eliminate such practices when discovered.	Legal Employment

Aspect	Content	Chapter
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Implementing Compliant Procurement
B5.1	Number of suppliers by geographical region.	Social Responsibility Performance
B5.2	Description of relevant employment practices of suppliers, the number of suppliers with relevant practices performed, and execution and supervision methods of relevant practices.	Implementing Compliant Procurement, Social Responsibility Performance
B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Implementing Compliant Procurement, Social Responsibility Performance
B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Implementing Compliant Procurement, Social Responsibility Performance
Aspect B6: Product Responsibility		
General Disclosure	Regarding product and service health and safety, advertising, labeling, privacy matters, and remedial measures: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer	Protecting Customer Rights and Interests
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable as it is irrelevant to our core businesses
B6.2	Number of products and service related complaints received and how they are dealt with.	Protecting Customer Rights and Interests, Employee Responsibility Performance
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Internal Control Compliance Management
B6.4	Description of quality assurance process and recall procedures.	Not applicable as it is irrelevant to our core businesses
B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Privacy Protection, Information Security Management

Aspect	Content	Chapter
Aspect B7: Anti-corruption		
General Disclosure	Regarding prevention of bribery, extortion, fraud, and money laundering (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Lawful and Compliant Operations
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.	Upholding Business Ethics
B7.2	Description of preventive actions and reporting procedures and relevant implementation and supervision methods	Upholding Business Ethics
B7.3	Description of anti-corruption training provided to directors and staff.	Upholding Business Ethics, Corporate Governance Performance
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	Active Social Contribution, Inclusive Finance
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	Active Social Contribution, Inclusive Finance
B8.2	Resources contributed (e.g. money or time) to the focus area.	Social Responsibility Performance
Part D: Climate-related Disclosures		
(I)	Governance	Climate Governance System
(II)	Strategy	Climate Response Strategy
(III)	Risk Management	Climate Risk Management
(IV)	Metrics and Targets	Metrics and Targets

Appendix III: Reader Feedback Form

Dear Readers:

Thank you for reading this report. We highly value and welcome your feedback, as your opinions and suggestions are crucial for us to continuously improve our ESG disclosures and advance our ESG management and practices. We sincerely appreciate your input!

1. Your overall evaluation of our ESG performance:

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

2. Your overall evaluation of this report:

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

3. How do you rate our stakeholder communication efforts?

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

4. How do you rate our corporate governance practices?

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

5. How do you rate our environmental management efforts?

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

6. How do you rate our social responsibility initiatives?

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

7. How do you rate our overall ESG performance?

   ☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor

8. Do you have any comments or suggestions regarding our ESG practices or this report




宜宾市商业银行
Yibin City Commercial Bank